THE CENTRAL BANK OF THE RUSSIAN FEDERATION

BANKING SUPERVISION DEPARTMENT

REVIEW
OF THE BANKING SECTOR
OF THE RUSSIAN FEDERATION

(INTERNET-VERSION)

ANALYTICAL DATA

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General Information on the Russian Banking Sector

Banking Sector in the Economy of Russia

Table 1

Macroeconomic Indicators

	Indicator	1.01.12	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
Reference data:														
Increase from the beginning of the current year	2,7		-0,6		-0,3		8,0		7,5		2,3		-2,3	
Increase over the same period of the previous year	-4,0		1,0		-6,8		0,4		-2,1		0,4		-10,1	

[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	1.09.17	1.10.17
Credit institutions registered by the Bank of Russia and other authorities	1021	975	943	934	931
Operating credit institutions (credit institutions that have the right to conduct banking operations)	733	623	589	576	574
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	358	357
Credit institutions licensed to conduct operations in foreign currency	482	404	379	369	367
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		1.09.17		1.10.17	
	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*	330	*57,3*	327	*57,0*
of which the City of Moscow and Moscow Region	392	*53,5*	321	*51,5*	305	*51,8*	295	*51,2*	292	*50,9*
North-Western	60	*8,2*	49	*7,9*	44	*7,5*	44	*7,6*	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	*12,3*	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*	33	*5,7*	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***	**576**	***100,0***	**574**	***100,0***

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

Table 6

Branches of Credit Institutions (CIs), by Federal Districts

Federal district	CIs of the district			Branches of CIs of the district			Branches of operating CIs from other districts in the given district			Share, %								
										Branches from other districts relative to the total of CIs of the district and their branches			CIs and branches of the district relative to the total of CIs and branches in Russia			Branches from other districts relative to the total number of branches in Russia		
	1.01.16	1.01.17	1.10.17	1.01.16	1.01.17	1.10.17	1.01.16	1.01.17	1.10.17	1.01.16	1.01.17	1.10.17	1.01.16	1.01.17	1.10.17	1.01.16	1.01.17	1.10.17
Central	434	358	327	60	36	26	232	182	159	*47,0*	*46,2*	*45,0*	*23,2*	*22,9*	*23,2*	*16,6*	*16,6*	*16,8*
of which the City of Moscow and Moscow Region[1]	392	321	292	57	34	24	96	80	67	*21,4*	*22,5*	*21,2*	*21,1*	*20,6*	*20,8*	*6,9*	*7,3*	*7,1*
North-Western	60	49	44	5	4	4	204	161	145	*313,9*	*303,8*	*302,1*	*3,1*	*3,1*	*3,2*	*14,6*	*14,7*	*15,3*
Southern[2]	42	38	36	13	2	2	163	120	101	*296,4*	*300,0*	*265,8*	*2,6*	*2,3*	*2,5*	*11,7*	*10,9*	*10,7*
North-Caucasian	22	17	17	8	4	4	64	49	44	*213,3*	*233,3*	*209,5*	*1,4*	*1,2*	*1,4*	*4,6*	*4,5*	*4,7*
Volga	85	77	71	29	23	13	227	182	145	*199,1*	*182,0*	*172,6*	*5,4*	*5,8*	*5,5*	*16,2*	*16,6*	*15,3*
Ural	32	29	27	45	43	43	106	93	82	*137,7*	*129,2*	*117,1*	*3,6*	*4,2*	*4,6*	*7,6*	*8,5*	*8,7*
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*	*11,4*
Far Eastern	17	18	18	5	4	5	74	63	57	*336,4*	*286,4*	*247,8*	*1,0*	*1,3*	*1,5*	*5,3*	*5,7*	*6,0*
Russian Federation	**733**	**623**	**574**	**176**	**124**	**105**	**1222**	**974**	**841**	***134,4***	***130,4***	***123,9***	***42,7***	***43,4***	***44,7***	***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		1.09.17		1.10.17	
	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*	45 400 105	*55,3*	45 930 307	*55,8*
From 6 to 20	17 925 387	*21,6*	18 257 646	*22,8*	18 716 895	*23,2*	19 470 130	*23,7*	19 177 655	*23,3*
From 21 to 50	9 391 355	*11,3*	8 444 718	*10,6*	8 887 632	*11,0*	8 861 419	*10,8*	8 882 590	*10,8*
From 51 to 200	8 484 303	*10,2*	7 520 065	*9,4*	7 122 552	*8,8*	6 985 458	*8,5*	6 945 691	*8,4*
From 201 to 500	2 060 315	*2,5*	1 528 737	*1,9*	1 346 345	*1,7*	1 305 368	*1,6*	1 289 049	*1,6*
From 501	254 375	*0,3*	79 197	*0,1*	43 080	*0,1*	31 773	*0,0*	28 439	*0,0*
Total	**82 999 708**	***100,0***	**80 063 255**	***100,0***	**80 778 055**	***100,0***	**82 054 254**	***100,0***	**82 253 731**	***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	1.09.17	1.10.17
Central	*59,0*	*60,2*	*58,4*	*60,1*	*60,7*
of which the City of Moscow and Moscow Region	*59,6*	*61,1*	*59,4*	*61,0*	*61,6*
North-Western	*71,7*	*76,2*	*95,4*	*78,6*	*79,0*
Southern[1]	*68,5*	*71,4*	*71,7*	*73,0*	*73,4*
North-Caucasian	*68,5*	*65,7*	*65,2*	*66,3*	*66,1*
Volga	*53,6*	*56,6*	*57,6*	*57,8*	*57,9*
Ural	*76,6*	*74,0*	*74,8*	*75,3*	*74,6*
Siberian	*58,7*	*64,3*	*63,4*	*65,9*	*66,5*
Far Eastern	*86,0*	*83,5*	*85,8*	*85,9*	*85,6*
Russian Federation	***54,1***	***55,2***	***55,3***	***55,3***	***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 - 1.10.17)

Groups of credit institutions ranged by assets as of 1.01.17		Number of credit institutions as of 1.01.17	Groups as of 1.10.17						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	137			7	3
5	From 201 to 500	300				12	263		21	3
6	From 501	123					37	64	13	1
Became operating after 1.01.17								1		
Total over the period									43	7
Total as of 1.01.17[1]		**623**								
Total as of 1.10.17[1]		**574**	**5**	**15**	**30**	**150**	**300**	**65**		

- 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	1.09.17[1]	1.10.17[1]
Credit institutions with foreign participation over 50%					
Assets, total	*13,9*	*13,0*	*13,0*	*12,6*	*12,7*
Own funds (capital)	*17,2*	*16,7*	*16,0*	*15,6*	*15,9*
Correspondent accounts with non-resident banks	*15,4*	*14,9*	*15,3*	*11,6*	*13,0*
Loans and other claims on non-financial organisations	*11,6*	*10,9*	*9,7*	*9,9*	*9,7*
Loans and other claims on individuals	*18,6*	*15,7*	*14,7*	*14,8*	*14,8*
Loans, deposits and other claims credit institutions	*14,1*	*15,4*	*22,0*	*21,5*	*22,3*
Individual deposits	*12,0*	*11,4*	*13,1*	*13,3*	*13,2*
Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles) [2]	*14,0*	*12,4*	*12,9*	*12,8*	*12,5*
Profit (loss) of the current year	*20,2*	*44,7*	*11,9*	*3,6*	*-10,3*
Reference data:					
Number of credit institutions	113	106	90	90	88
of which 100% foreign-owned credit institutions					
Assets, total	*8,5*	*6,4*	*6,6*	*6,4*	*6,5*
Own funds (capital)	*10,9*	*9,1*	*9,6*	*9,6*	*10,1*
Correspondent accounts with non-resident banks	*12,0*	*9,0*	*13,2*	*9,0*	*9,7*
Loans and other claims on non-financial organisations	*7,8*	*5,2*	*4,5*	*4,5*	*4,5*
Loans and other claims on individuals	*10,1*	*7,9*	*9,0*	*9,1*	*9,2*
Loans, deposits and other claims on credit institutions	*11,1*	*11,6*	*11,7*	*10,5*	*10,5*
Individual deposits	*5,8*	*4,5*	*5,3*	*5,6*	*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*	*7,2*
Profit (loss) of the current year	*14,9*	*46,7*	*11,5*	*10,9*	*18,6*
Reference data:					
Number of credit institutions	75	68	67	67	66

[1] According to the list of credit institutions with foreign participation as of 1.07.2017.

[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		1.09.17		1.10.17	
	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*	7919,6	*9,7*	8745,4	*10,6*
Own funds (capital)	-24,3	*-0,3*	-105,2	*-1,1*	-138,8	*-1,4*	49,9	*0,5*	-422,1	*-4,5*
Loans and other claims on non-financial organisations	1709,4	*5,1*	1369,6	*4,5*	1557,3	*5,2*	2035,7	*6,8*	2063,8	*6,9*
of which overdue claims	698,3	*33,6*	640,4	*33,8*	736,2	*37,5*	838,9	*43,0*	851,9	*42,8*
Loans and other claims on individuals	547,7	*5,1*	294,0	*2,7*	293,0	*2,6*	401,9	*3,5*	451,5	*3,9*
of which overdue claims	88,6	*10,3*	88,9	*10,4*	101,9	*11,7*	135,1	*15,3*	153,8	*17,6*
Individual deposits	1293,4	*5,6*	922,0	*3,8*	856,5	*3,4*	1252,6	*5,1*	1741,9	*7,0*
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*	1707,2	*7,1*	1865,2	*7,9*
Reference data:										
Number of credit institutions [1]	29	*4,0*	26	*4,2*	27	*4,6*	27	*4,7*	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	1.09.17	1.10.17
1.	Cash, precious metals and stones	1 898,3	1 591,5	1 266,9	1 346,5	1 456,7
1.1.	of which: cash	1 801,3	1 404,3	1 114,2	1 142,7	1 285,3
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	2 464,4	3 046,1	2 807,0	3 587,1	3 782,6
3.	Correspondent account, total	2 536,3	1 734,4	1 888,2	1 753,2	1 589,0
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	611,5	533,6	509,2	526,7	474,3
3.2.	Correspondent accounts with non-resident banks	1 924,8	1 200,8	1 379,1	1 226,5	1 114,7
4.	Securities portfolio, total	11 777,4	11 450,1	11 703,7	12 518,6	12 006,7
	of which					
4.1.	Debt securities	9 616,0	9 365,6	9 604,8	10 270,6	9 665,0
4.2.	Equity	295,2	357,4	379,4	418,5	414,6
4.3.	Promissory notes	204,0	178,0	154,9	152,8	138,7
4.4.	Equity in associates and subsidiaries	1 662,2	1 549,0	1 564,6	1 676,7	1 788,3
5.	Other equity	568,0	877,5	900,5	928,5	1 151,6
6.	Financial derivatives assets at fair value	1 261,0	704,4	626,3	597,9	587,7
7.	Loans, total	57 511,4	55 622,0	56 442,7	56 115,1	56 675,6
	of which:					
7.1.	Loans, deposits and other claims	57 154,5	55 478,8	56 305,3	55 987,6	56 552,5
	of which overdue claims	3 046,6	2 891,5	3 061,6	3 059,6	3 084,8
	of which:					
7.1.1.	Loans and other claims on non-financial organisations	33 300,9	30 134,7	30 017,2	30 015,7	30 053,8
	of which overdue claims	2 075,9	1 892,0	1 965,2	1 952,5	1 988,5
7.1.2.	Loans and other claims on individuals	10 684,3	10 803,9	11 184,9	11 511,7	11 664,0
	of which overdue claims	863,8	857,9	873,2	885,7	876,7
7.1.3.	Loans, deposits and other claims on credit institutions	8 610,0	9 091,5	9 545,6	9 066,9	9 333,2
	of which overdue claims	63,8	95,2	171,2	169,7	168,4
8.	Fixed assets (tangible and intangible), other real estate and inventories	1 277,6	1 486,8	1 469,3	1 494,3	1 493,4
8.1	of which real estate, temporarily not used	109,4	197,9	219,5	226,0	225,2
9.	Allocation of profit	125,5	384,8	225,4	213,3	235,7
9.1.	of which income tax	110,1	343,4	205,1	204,3	226,7
10.	Other assets, total	3 579,8	3 165,7	3 448,0	3 499,8	3 274,6
	of which:					
10.1.	Settlement accounts	1 826,2	1 381,8	1 479,1	1 446,3	1 318,9
10.2.	Accounts receivable	403,7	325,9	409,8	444,8	406,7
10.3.	Deferred expenses	134,4	41,8	49,6	46,0	45,9
Banking sector assets, total		82 999,7	80 063,3	80 778,1	82 054,3	82 253,7

Table 13

Structure of Liabilities[1], by Source of Funds

(billion rubles)

Liabilities[1]		1.01.16	1.01.17	1.07.17	1.09.17	1.10.17
1.	Funds and profit of credit institutions	7 551,7	8 611,4	8 795,6	8 983,7	8 687,4
	of which:					
1.1.	Funds of credit institutions	4 181,3	4 425,8	4 425,9	4 465,8	4 499,5
1.2.	Profit (loss), including financial result of the previous year	3 338,4	4 077,6	4 336,9	4 506,7	4 176,4
	of which:					
1.2.1.	Profit (loss) of the current year	192,0	929,7	770,3	997,1	674,8
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	5 363,3	2 725,9	1 061,5	2 051,5	1 830,7
3.	Transferable deposits of credit institutions	801,0	828,6	815,2	851,6	859,6
	of which:					
3.1.	Correspondent accounts of correspondent credit institutions	512,1	503,4	455,2	491,9	486,5
3.2.	Correspondent accounts of non-resident credit institutions	177,4	227,7	257,1	230,7	288,1
4.	Loans, deposits and other funds received from other credit institutions	7 091,0	8 559,1	8 483,0	8 590,8	8 905,1
5.	Clients' funds[2]	51 906,7	50 003,4	51 844,1	51 986,5	52 118,0
	of which:					
5.1.	Budgetary funds in settlement accounts	66,5	8,2	45,1	41,4	39,9
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	8 817,2	8 494,3
5.4.	Clients' float	488,5	451,1	498,7	575,3	573,2
5.5.	Deposits and other funds of legal entities (except credit institutions)	19 018,2	16 385,2	17 337,7	17 585,2	18 078,4
5.6.	Individual deposits	23 219,1	24 200,3	24 897,1	24 798,4	24 762,0
5.7.	Clients' funds in factoring and forfeiting transactions	22,3	27,7	22,2	21,6	21,7
6.	Bonds	1 266,5	1 092,9	1 180,6	1 163,6	1 172,7
7.	Promissory notes and bank acceptances	696,2	440,6	457,4	415,5	407,4
8.	Financial derivatives liabilities at fair value	880,7	483,1	391,8	365,3	345,8
9.	Other liabilities[1], total	7 442,7	7 318,3	7 748,9	7 645,9	7 927,1
	of which:					
9.1.	Provisions	5 406,4	5 594,0	5 806,7	5 828,7	6 199,2
9.2.	Settlement accounts	1 075,9	821,2	963,1	797,6	723,9
9.3.	Accounts payable	80,0	164,8	277,5	265,6	235,4
9.4.	Deferred income	14,9	13,9	14,3	11,7	11,8
9.5.	Interest payable	693,0	616,7	639,1	687,4	701,9
	of which:					
9.5.1	Overdue interest	0,0	0,0	0,0	0,0	0,0
Banking sector liabilities, total [1]		82 999,7	80 063,3	80 778,1	82 054,3	82 253,7

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

[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	1.09.17	1.10.17
1.	Cash, precious metals and stones	*2,3*	*2,0*	*1,6*	*1,6*	*1,8*
1.1.	of which: money	*2,2*	*1,8*	*1,4*	*1,4*	*1,6*
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	*3,0*	*3,8*	*3,5*	*4,4*	*4,6*
3.	Correspondent accounts, total	*3,1*	*2,2*	*2,3*	*2,1*	*1,9*
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	*0,7*	*0,7*	*0,6*	*0,6*	*0,6*
3.2.	Correspondent accounts with non-resident banks	*2,3*	*1,5*	*1,7*	*1,5*	*1,4*
4.	Securities portfolio, total	*14,2*	*14,3*	*14,5*	*15,3*	*14,6*
	of which					
4.1.	Debt securities	*11,6*	*11,7*	*11,9*	*12,5*	*11,8*
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*	*2,0*	*2,2*
5.	Other equity	*0,7*	*1,1*	*1,1*	*1,1*	*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*	*68,4*	*68,9*
	of which:					
7.1.	Loans, deposits and other claims	*68,9*	*69,3*	*69,7*	*68,2*	*68,8*
	of which overdue claims	*3,7*	*3,6*	*3,8*	*3,7*	*3,8*
	of which:					
7.1.1.	Loans and other claims on non-financial organisations	*40,1*	*37,6*	*37,2*	*36,6*	*36,5*
	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*	*14,0*	*14,2*
	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*	*11,0*	*11,3*
	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*	*0,2*	*0,3*
10.	Other assets, total	*4,3*	*4,0*	*4,3*	*4,3*	*4,0*
	of which:					
10.1.	Settlement accounts	*2,2*	*1,7*	*1,8*	*1,8*	*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	1.09.17	1.10.17
1.	Funds and profit of credit institutions	*9,1*	*10,8*	*10,9*	*10,9*	*10,6*
	Of which:					
1.1.	Funds of credit institutions	*5,0*	*5,5*	*5,5*	*5,4*	*5,5*
1.2.	Profit (loss), including financial result of the previous year	*4,0*	*5,1*	*5,4*	*5,5*	*5,1*
	Of which:					
1.2.1.	Profit (loss) of the current year	*0,2*	*1,2*	*1,0*	*1,2*	*0,8*
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	*6,5*	*3,4*	*1,3*	*2,5*	*2,2*
3.	Transferable deposits of credit institutions	*1,0*	*1,0*	*1,0*	*1,0*	*1,0*
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	*0,6*	*0,6*	*0,6*	*0,6*	*0,6*
3.2.	Correspondent accounts of non-resident credit institutions	*0,2*	*0,3*	*0,3*	*0,3*	*0,4*
4.	Loans, deposits and other funds received from other credit institutions	*8,5*	*10,7*	*10,5*	*10,5*	*10,8*
5.	Clients' funds[2]	*62,5*	*62,5*	*64,2*	*63,4*	*63,4*
	Of which:					
5.1.	Budgetary funds in settlement accounts	*0,1*	*0,0*	*0,1*	*0,1*	*0,0*
5.2.	Government and other extra-budgetary funds in settlement accounts	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
5.3.	Funds of legal entities in settlement and other accounts	*10,7*	*10,9*	*11,0*	*10,7*	*10,3*
5.4.	Clients' float	*0,6*	*0,6*	*0,6*	*0,7*	*0,7*
5.5.	Deposits and other funds of legal entities (except credit institutions)	*22,9*	*20,5*	*21,5*	*21,4*	*22,0*
5.6.	Individual deposits	*28,0*	*30,2*	*30,8*	*30,2*	*30,1*
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*	*1,4*
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*	*9,3*	*9,6*
	Of which:					
9.1.	Provisions	*6,5*	*7,0*	*7,2*	*7,1*	*7,5*
9.2.	Settlement accounts	*1,3*	*1,0*	*1,2*	*1,0*	*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*	*0,8*	*0,9*
	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	1.09.17	1.10.17	1.01.16	1.01.17	1.07.17	1.09.17	1.10.17	1.01.16	1.01.17	1.07.17	1.09.17	1.10.17
1. Loans, deposits and other claims, total	**37 091,8**	**39 691,9**	**41 039,0**	**41 786,0**	**42 525,0**	**20 062,8**	**15 786,9**	**15 266,3**	**14 201,6**	**14 027,6**	**57 154,5**	**55 478,8**	**56 305,3**	**55 987,6**	**56 552,5**
of which															
- overdue claims	2 537,1	2 600,0	2 707,9	2 735,5	2 732,7	509,5	291,5	353,7	324,1	352,1	3 046,6	2 891,5	3 061,6	3 059,6	3 084,8
1.1 Loans and other claims on resident non-financial organisations	**19 363,3**	**19 734,5**	**20 132,3**	**20 210,6**	**20 449,9**	**9 272,1**	**6 129,7**	**5 747,4**	**5 699,1**	**5 602,1**	**28 635,4**	**25 864,1**	**25 879,7**	**25 909,7**	**26 052,0**
of which															
- overdue claims	1 546,1	1 616,7	1 663,4	1 681,6	1 687,1	262,5	117,7	109,7	82,6	85,3	1 808,5	1 734,5	1 773,2	1 764,3	1 772,4
of which:															
1.1.1. Loans and other claims on individual entrepreneurs	506,0	428,5	428,5	426,0	428,3	8,3	4,9	4,4	4,3	4,1	514,3	433,4	432,9	430,3	432,5
of which															
- overdue claims	72,2	73,5	71,9	72,7	69,2	0,6	0,4	0,4	0,4	0,4	72,9	73,9	72,3	73,1	69,6
1.2 Loans and other claims on non-resident legal entities (except banks)	**698,3**	**707,0**	**766,1**	**807,6**	**849,3**	**3 967,2**	**3 563,6**	**3 371,4**	**3 298,4**	**3 152,5**	**4 665,5**	**4 270,5**	**4 137,4**	**4 105,9**	**4 001,8**
of which															
- overdue claims	92,7	51,0	57,9	57,0	57,2	174,7	106,6	134,2	131,3	158,9	267,4	157,6	192,1	188,3	216,1
1.3 Loans, deposits and other claims on resident financial sector	**4 465,8**	**6 517,0**	**7 255,6**	**7 597,3**	**7 911,3**	**2 228,6**	**3 384,6**	**3 210,8**	**2 813,8**	**2 956,4**	**6 694,4**	**9 901,6**	**10 466,4**	**10 411,1**	**10 867,7**
of which															
- overdue claims	95,0	103,9	138,1	134,7	134,1	9,0	7,5	4,8	4,9	4,8	103,9	111,5	142,8	139,5	138,9
of which:															
1.3.1 Resident credit institutions	3 273,6	4 921,7	5 511,3	5 544,8	5 623,3	1 761,6	2 202,6	1 756,5	1 732,0	1 926,2	5 035,2	7 124,3	7 267,8	7 276,8	7 549,5
of which															
- overdue claims	60,0	64,8	90,8	87,7	87,8	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	2 052,6	2 288,0	467,1	1 182,0	1 454,3	1 081,8	1 030,2	1 659,2	2 777,3	3 198,6	3 134,3	3 318,3
of which															
- overdue claims	34,9	39,2	47,3	46,9	46,3	8,1	7,0	4,6	4,8	4,7	43,0	46,2	51,9	51,7	51,0
1.4 Loans, deposits and other claims on non-resident banks	**253,3**	**198,1**	**222,2**	**187,2**	**183,6**	**3 321,5**	**1 769,0**	**2 055,6**	**1 602,9**	**1 600,1**	**3 574,8**	**1 967,2**	**2 277,8**	**1 790,1**	**1 783,7**
of which															
- overdue claims	0,1	17,7	17,9	17,9	17,9	2,9	12,2	62,4	63,9	62,7	2,9	30,0	80,3	81,8	80,5
1.5 Loans and other claims on government financial bodies and extra-budgetary funds	**1 135,5**	**1 034,1**	**815,5**	**752,0**	**743,1**	**0,0**	**0,1**	**0,1**	**0,1**	**0,1**	**1 135,5**	**1 034,2**	**815,6**	**752,1**	**743,2**
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**	**11 365,6**	**11 524,9**	**274,7**	**155,0**	**132,7**	**124,8**	**117,6**	**10 656,5**	**10 784,7**	**11 164,5**	**11 490,4**	**11 642,5**
of which															
- overdue claims	803,1	810,2	830,1	843,9	835,9	58,9	46,1	41,2	39,9	38,9	862,0	856,3	871,3	883,8	874,8
1.7 Loans and other claims on non-resident individuals	**14,0**	**13,8**	**15,9**	**16,6**	**16,9**	**13,8**	**5,3**	**4,5**	**4,7**	**4,6**	**27,8**	**19,2**	**20,4**	**21,3**	**21,6**
of which															
- overdue claims	0,2	0,4	0,5	0,5	0,5	1,6	1,3	1,3	1,4	1,4	1,9	1,6	1,8	1,9	1,9
Reference data:															
Provisions for loans, deposits and other claims [1]	-	-	-	-	-	-	-	-	-	-	4 525,8	4 572,5	4 711,5	4 692,9	4 886,3
Overdue interest on loans, deposits and other claims, recognized in the balance sheet accounts	179,9	200,8	214,3	219,2	218,3	16,5	12,2	12,2	10,8	10,4	196,4	213,0	226,5	230,0	228,7
Credit institutions' portfolio of residents promissory notes	127,9	129,0	115,5	114,5	101,7	73,7	46,7	37,1	36,3	35,2	201,6	175,7	152,6	150,7	136,8
Credit institutions' portfolio of non-residents promissory notes	2,3	2,3	2,3	2,1	1,8	0,0	0,0	0,0	0,0	0,0	2,3	2,3	2,3	2,1	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	1.09.17	1.10.17
1. Loans, deposits and other claims, total	***100,0***	***100,0***	***100,0***	***100,0***	***100,0***
	68,9	***69,3***	***69,7***	***68,2***	***68,8***
Of which:					
- overdue claims	*5,3*	*5,2*	*5,4*	*5,5*	*5,5*
	3,7	*3,6*	*3,8*	*3,7*	*3,8*
1.1 Loans and other claims on resident non-financial organizations	***50,1***	***46,6***	***46,0***	***46,3***	***46,1***
	34,5	***32,3***	***32,0***	***31,6***	***31,7***
Of which:					
- overdue claims	*3,2*	*3,1*	*3,1*	*3,2*	*3,1*
	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***	***7,3***	***7,1***
	5,6	***5,3***	***5,1***	***5,0***	***4,9***
Of which:					
- overdue claims	*0,5*	*0,3*	*0,3*	*0,3*	*0,4*
	0,3	*0,2*	*0,2*	*0,2*	*0,3*
1.3 Loans, deposits and other claims on resident financial sector	***11,7***	***17,8***	***18,6***	***18,6***	***19,2***
	8,1	***12,4***	***13,0***	***12,7***	***13,2***
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*	*13,0*	*13,3*
	6,1	*8,9*	*9,0*	*8,9*	*9,2*
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*	*5,6*	*5,9*
	2,0	*3,5*	*4,0*	*3,8*	*4,0*
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***	***3,2***
	4,3	***2,5***	***2,8***	***2,2***	***2,2***
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***	***20,5***	***20,6***
	12,8	***13,5***	***13,8***	***14,0***	***14,2***
Of which:					
- overdue claims	*1,5*	*1,5*	*1,5*	*1,6*	*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*	*8,4*	*8,6*
	5,5	*5,7*	*5,8*	*5,7*	*5,9*
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*	*0,3*	*0,2*
	0,2	*0,2*	*0,2*	*0,2*	*0,2*
Credit institutions' portfolio of non-residents promissory notes	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
	0,0	*0,0*	*0,0*	*0,0*	*0,0*

The Central Bank of the Russian Federation
Banking Supervision Department

Table 18

The Structure of Credit Institutions' Security Portfolio[1]

	1.01.16		1.01.17		1.07.17		1.09.17		1.10.17	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total
Securities, total	**11 573,4**	***100,0***	**11 272,0**	***100,0***	**11 548,8**	***100,0***	**12 365,7**	***100,0***	**11 868,0**	***100,0***
- in rubles	7 317,8	*63,2*	7 778,2	*69,0*	8 233,3	*71,3*	8 682,0	*70,2*	8 602,4	*72,5*
- in foreign currency	4 255,7	*36,8*	3 493,9	*31,0*	3 315,5	*28,7*	3 683,7	*29,8*	3 265,6	*27,5*
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*	2 225,4	*18,0*	1 956,0	*16,5*
- in rubles	1 003,1	*8,7*	1 096,7	*9,7*	1 201,6	*10,4*	1 193,0	*9,6*	1 147,9	*9,7*
- in foreign currency	688,8	*6,0*	692,9	*6,1*	584,3	*5,1*	1 032,3	*8,3*	808,1	*6,8*
Securities available for sale	5 024,4	*43,4*	5 104,0	*45,3*	5 529,3	*47,9*	6 067,2	*49,1*	5 834,0	*49,2*
- in rubles	2 851,0	*24,6*	3 342,6	*29,7*	3 605,1	*31,2*	4 283,8	*34,6*	4 217,0	*35,5*
- in foreign currency	2 173,4	*18,8*	1 761,3	*15,6*	1 924,2	*16,7*	1 783,4	*14,4*	1 617,0	*13,6*
Securities held-to-maturity	3 188,9	*27,6*	2 814,9	*25,0*	2 647,6	*22,9*	2 375,0	*19,2*	2 268,7	*19,1*
- in rubles	1 797,2	*15,5*	1 781,6	*15,8*	1 853,6	*16,1*	1 519,8	*12,3*	1 440,9	*12,1*
- in foreign currency	1 391,7	*12,0*	1 033,3	*9,2*	794,0	*6,9*	855,1	*6,9*	827,8	*7,0*
Shares in associates and subsidiaries	1 662,2	*14,4*	1 549,0	*13,7*	1 564,6	*13,5*	1 676,7	*13,6*	1 788,3	*15,1*
- in rubles	1 661,5	*14,4*	1 548,2	*13,7*	1 563,9	*13,5*	1 676,0	*13,6*	1 787,6	*15,1*
- 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		114,9		46,3	
Provisions for losses on securities available for sale	33,9		48,5		51,7		51,9		145,0	
Provisions for losses on securities held-to-maturity	11,2		14,6		5,8		6,1		6,4	
Provisions for losses on portfolio of shares in associates and subsidiaries	141,6		163,2		148,0		159,6		174,4	

[1] Excluding promissory notes.

Table 19

The Structure of Credit Institutions' Portfolio of Debt Securities

	1.01.16		1.01.17		1.07.17		1.09.17		1.10.17	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total
Debt securities held, total	9 616,0	*100,0*	9 365,6	*100,0*	9 604,8	*100,0*	10 270,6	*100,0*	9 665,0	*100,0*
- in rubles	5 468,3	*56,9*	5 959,5	*63,6*	6 375,4	*66,4*	6 692,2	*65,2*	6 503,3	*67,3*
- in foreign currency	4 147,7	*43,1*	3 406,2	*36,4*	3 229,3	*33,6*	3 578,4	*34,8*	3 161,7	*32,7*
of which: revaluation	-87,8	*-0,9*	63,9	*0,7*	103,9	*1,1*	130,6	*1,3*	66,4	*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*	10 140,0	*100,0*	9 598,6	*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*	3 048,3	*30,1*	3 164,7	*33,0*
- in rubles	1 967,3	*20,3*	2 709,4	*29,1*	2 732,5	*28,8*	2 550,3	*25,2*	2 488,9	*25,9*
- in foreign currency	579,2	*6,0*	651,3	*7,0*	528,8	*5,6*	498,0	*4,9*	675,8	*7,0*
debt securities of the Bank of Russia	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	144,1	*1,4*	150,9	*1,6*
- in rubles	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	144,1	*1,4*	150,9	*1,6*
- in foreign currency	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
debt securities of federal districts and local government	190,6	*2,0*	275,7	*3,0*	259,0	*2,7*	267,3	*2,6*	312,1	*3,3*
- in rubles	190,4	*2,0*	275,7	*3,0*	259,0	*2,7*	267,3	*2,6*	312,1	*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*	392,3	*3,9*	398,3	*4,1*
- in rubles	525,5	*5,4*	402,1	*4,3*	412,2	*4,3*	381,4	*3,8*	387,4	*4,0*
- in foreign currency	9,3	*0,1*	19,7	*0,2*	11,1	*0,1*	10,8	*0,1*	10,9	*0,1*
other debt securities of residents	1 210,3	*12,5*	1 412,8	*15,2*	1 793,3	*18,9*	1 989,6	*19,6*	1 953,5	*20,4*
- in rubles	1 209,0	*12,5*	1 406,6	*15,1*	1 784,1	*18,8*	1 974,0	*19,5*	1 944,2	*20,3*
- in foreign currency	1,3	*0,0*	6,2	*0,1*	9,2	*0,1*	15,5	*0,2*	9,3	*0,1*
debt securities of other countries	160,2	*1,7*	129,9	*1,4*	95,5	*1,0*	94,8	*0,9*	61,1	*0,6*
- in rubles	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- in foreign currency	160,2	*1,7*	129,9	*1,4*	95,5	*1,0*	94,8	*0,9*	61,1	*0,6*
debt securities of non-resident banks	341,4	*3,5*	75,5	*0,8*	204,3	*2,2*	102,3	*1,0*	83,6	*0,9*
- in rubles	9,5	*0,1*	4,7	*0,1*	4,7	*0,0*	5,4	*0,1*	23,5	*0,2*
- in foreign currency	331,9	*3,4*	70,8	*0,8*	199,6	*2,1*	96,9	*1,0*	60,1	*0,6*
other debt securities of non-residents	2 015,9	*20,8*	1 852,3	*19,9*	1 814,0	*19,1*	1 990,9	*19,6*	1 872,0	*19,5*
- in rubles	206,6	*2,1*	153,4	*1,6*	157,3	*1,7*	173,1	*1,7*	116,2	*1,2*
- in foreign currency	1 809,3	*18,6*	1 699,0	*18,3*	1 656,7	*17,4*	1 817,8	*17,9*	1 755,8	*18,3*
debt securities delivered without derecognition in the balance sheet	2 698,1	*27,8*	1 758,5	*18,9*	1 628,8	*17,1*	2 089,0	*20,6*	1 581,5	*16,5*
- in rubles	1 442,7	*14,9*	934,8	*10,0*	912,7	*9,6*	1 056,6	*10,4*	1 004,9	*10,5*
- in foreign currency	1 255,3	*12,9*	823,7	*8,9*	716,1	*7,5*	1 032,4	*10,2*	576,6	*6,0*
overdue debt securities	6,1	*0,1*	14,6	*0,2*	21,3	*0,2*	21,5	*0,2*	20,9	*0,2*
- in rubles	5,1	*0,1*	9,0	*0,1*	9,0	*0,1*	9,4	*0,1*	8,9	*0,1*
- in foreign currency	1,1	*0,0*	5,7	*0,1*	12,2	*0,1*	12,2	*0,1*	12,0	*0,1*
Reference data:										
Provisions for losses on debt securities	40,0		45,9		57,3		58,8		152,3	

Table 20

Structure of credit institutions' portfolio of shares

	1.01.16		1.01.17		1.07.17		1.09.17		1.10.17	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total
Shares held, total	295,2	*100,0*	357,4	*100,0*	379,4	*100,0*	418,5	*100,0*	414,6	*100,0*
- in rubles	188,0	*63,7*	270,5	*75,7*	294,0	*77,5*	313,8	*75,0*	311,4	*75,1*
- in foreign currency	107,3	*36,3*	87,0	*24,3*	85,5	*22,5*	104,6	*25,0*	103,2	*24,9*
of which: revaluation	-21,2	*-7,2*	20,0	*5,6*	-2,1	*-0,6*	-15,7	*-3,7*	-20,1	*-4,8*
Shares held at book value (without revaluation)	316,4	*100,0*	337,5	*100,0*	381,5	*100,0*	434,1	*100,0*	434,7	*100,0*
of which shares of:										
resident credit institutions	13,5	*4,3*	2,4	*0,7*	4,3	*1,1*	41,5	*9,6*	42,6	*9,8*
- in rubles	13,5	*4,3*	2,4	*0,7*	4,3	*1,1*	41,5	*9,6*	42,6	*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*	223,7	*51,5*	219,6	*50,5*
- in rubles	136,7	*43,2*	160,1	*47,4*	212,8	*55,8*	223,7	*51,5*	219,6	*50,5*
- 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*	11,2	*2,6*	13,3	*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*	11,2	*2,6*	13,3	*3,1*
other non-residents	50,0	*15,8*	44,9	*13,3*	52,8	*13,8*	52,7	*12,1*	57,5	*13,2*
- 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*	52,7	*12,1*	57,5	*13,2*
shares delivered without derecognition in the balance sheet	10,6	*3,4*	18,5	*5,5*	4,4	*1,2*	22,8	*5,2*	13,4	*3,1*
- in rubles	10,6	*3,3*	18,5	*5,5*	4,4	*1,1*	6,7	*1,5*	5,2	*1,2*
- in foreign currency	0,0	*0,0*	0,0	*0,0*	0,1	*0,0*	16,1	*3,7*	8,2	*1,9*
Shares valued at cost[1]	101,6	*32,1*	109,7	*32,5*	104,9	*27,5*	82,3	*18,9*	88,3	*20,3*
- in rubles	48,4	*15,3*	69,5	*20,6*	74,5	*19,5*	57,6	*13,3*	64,0	*14,7*
- in foreign currency	53,3	*16,8*	40,2	*11,9*	30,4	*8,0*	24,7	*5,7*	24,3	*5,6*
Reference data:										
Provisions for losses on shares	10,9		26,9		17,2		16,3		19,9	

[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	1.09.17	1.10.17
Portfolio of promissory notes discounted by a credit institution, in rubles	130,3	131,3	117,8	116,5	103,5
of which promissory notes, not paid when due	10,7	12,9	15,6	13,0	13,9
Portfolio of promissory notes discounted by a credit institution, in foreign currency	73,7	46,7	37,1	36,3	35,2
of which promissory notes, not paid when due	0,01	0,01	0,00	0,00	0,03
Total	**204,0**	**178,0**	**154,9**	**152,8**	**138,7**

Table 22

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

	1.01.16		1.01.17		1.07.17		1.09.17		1.10.17	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total
Discounted promissory notes, total	**204,0**	***100,0***	**178,0**	***100,0***	**154,9**	***100,0***	**152,8**	***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*	76,6	*50,1*	75,7	*54,6*
- other promissory notes of residents	74,7	*36,6*	87,7	*49,3*	74,3	*48,0*	74,1	*48,5*	61,1	*44,1*
- 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*	2,1	*1,4*	1,8	*1,3*
Reference data:										
Provisions for losses on promissory notes	13,2		19,7		19,4		20,0		17,1	

[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	1.09.17	1.10.17
Land temporarily out of use in operating activities	7,5	9,5	8,4	7,8	7,8
Land temporarily out of use in operating activities, leased out	11,5	9,5	6,3	6,2	6,3
Land temporarily out of use in operating activities, at current (fair) value	26,0	38,3	62,9	62,6	62,1
Land temporarily out of use in operating activities, at current (fair) value, leased out	5,3	27,7	20,6	21,0	20,8
Real estate (except land) temporarily out of use in operating activities*	3,4	5,1	5,2	4,6	4,5
Real estate (except land) temporarily out of use in operating activities, leased out*	8,8	4,6	4,3	4,8	5,0
Real estate (except land) temporarily out of use in operating activities, at current (fair) value	16,8	35,6	41,9	42,7	42,9
Real estate (except land) temporarily out of use in operating activities, at current (fair) value, leased out	27,4	37,5	36,2	34,8	34,9
Investments in construction of objects of real estate, temporarily out of use in operating activities	2,6	30,1	33,8	41,7	40,9
Non-current inventories	152,1				
Provisions calculated on the basis of assets listed in point 2.7 of the Bank of Russia`s Regulation No. 283-P, dated March 20, 2006, "On the Loss Provisioning Procedure for Credit Institutions"	79,4	75,4	36,2	36,1	36,6

* 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	1.09.17	1.10.17
1.	Funds raised from organisations, total	28 442,1	25 635,1	26 753,1	26 983,8	27 155,2
	- in rubles	14 889,3	15 467,4	16 846,9	17 062,6	17 648,3
	- in foreign currency	13 552,7	10 167,6	9 906,2	9 921,2	9 506,9
	of which:					
1.1.	Funds of legal entities in settlement and other accounts[1]	8 905,2	8 763,7	8 908,6	8 817,2	8 494,3
	- in rubles	6 179,5	6 686,4	6 558,6	6 575,0	6 557,1
	- in foreign currency	2 725,7	2 077,2	2 350,0	2 242,3	1 937,2
	Of which:					
1.1.1	Funds of individual entrepreneurs	216,4	267,6	305,1	334,5	346,6
	- in rubles	207,4	255,9	292,8	321,1	332,0
	- in foreign currency	9,0	11,7	12,3	13,4	14,6
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	558,0	559,1
1.4.	Deposits and other funds of legal entities (except credit institutions)	19 018,2	16 385,2	17 337,7	17 585,2	18 078,4
	- in rubles	8 522,2	8 529,4	10 008,3	10 162,3	10 749,1
	- in foreign currency	10 496,0	7 855,7	7 329,4	7 422,8	7 329,3
	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	2 317,9	2 814,7
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	0,1	0,2
1.5.	Clients' funds in factoring and forfeiting transactions	22,3	27,7	22,2	21,6	21,7
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	1,3	1,1
	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	3 111,6	3 353,4
	- in rubles	2 649,1	2 503,9	2 542,9	2 647,0	2 892,2
	- in foreign currency	642,3	903,0	397,1	464,6	461,2
	with maturity from 31 days to 1 year	5 852,1	4 650,2	5 964,8	6 076,0	6 426,0
	- in rubles	3 257,3	3 584,3	4 992,3	5 080,7	5 376,5
	- in foreign currency	2 594,8	1 065,9	972,5	995,3	1 049,4
	with maturity in excess of 1 year	9 874,7	8 328,1	8 432,9	8 397,6	8 299,0
	- in rubles	2 615,8	2 441,3	2 473,1	2 434,7	2 480,3
	- in foreign currency	7 258,9	5 886,8	5 959,8	5 962,9	5 818,7
	Reference data					
Funds raised from non-resident organisations, total		5 130,4	3 927,7	3 557,5	3 497,0	3 262,0
- in rubles		433,7	279,7	254,8	277,8	305,3
- in foreign currency		4 696,6	3 648,0	3 302,7	3 219,2	2 956,7
of which:						
	Funds of non-resident organisations in settlement and other accounts	574,5	449,6	676,8	624,7	486,0
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	428,1	319,0	241,0	213,7	196,2
	Other funds raised from non-resident legal entities	4 095,6	3 130,8	2 613,7	2 631,7	2 552,3
	Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0,0	0,0	0,0	0,0	0,1

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

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

The Central Bank of the Russian Federation
Banking Supervision Department

Table 25

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

	1.01.16	1.01.17	1.07.17	1.09.17	1.10.17
Issued debt obligations - total	**2 536,9**	**2 019,5**	**2 098,5**	**2 018,4**	**2 023,6**
including:					
bonds:	1 266,5	1 092,9	1 180,6	1 163,6	1 172,7
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	1 100,1	1 113,9
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	439,1	443,4
of which					
with maturities less than one year	364,8	223,4	288,9	274,1	267,2
with maturities in excess of one year	183,3	238,2	142,1	139,9	145,2
promissory notes and banker's acceptances	696,2	440,6	457,4	415,5	407,4
of which					
with maturities less than one year	329,8	192,0	171,9	164,4	153,8
with maturities in excess of one year	346,8	222,6	256,0	223,6	224,7

[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	1.09.17	1.10.17
1	Individual deposits	23 219,1	24 200,3	24 897,1	24 798,4	24 762,0
	- of which savings certificates	571,4	485,5	460,1	439,1	443,4
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	4 723,7
	- in rubles	3 176,5	3 563,6	3 774,6	3 685,5	3 705,6
	- in foreign currency	667,1	860,8	976,6	1 038,2	1 018,1
1.2.	Individual deposits with maturity from 31 days to 1 year	9 278,4	8 511,4	8 884,2	9 075,0	9 066,3
	- in rubles	6 948,4	7 553,3	7 955,5	8 156,6	8 170,7
	- in foreign currency	2 330,1	958,2	928,7	918,4	895,6
1.3.	Individual deposits with maturity in excess of 1 year	10 097,0	11 264,5	11 261,8	10 999,6	10 972,0
	- in rubles	6 273,3	7 359,8	7 557,0	7 442,8	7 473,8
	- in foreign currency	3 823,7	3 904,7	3 704,8	3 556,8	3 498,3
	Reference data:					
	Deposits of non-resident individuals (excluding saving certificates)	372,0	370,6	388,4	385,8	382,4

Table 27

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

(billion rubles)

	1.01.16	1.01.17	1.07.17	1.09.17	1.10.17
Loans, deposits and other funds received from other credit institutions, total	**7 091,0**	**8 559,1**	**8 483,0**	**8 590,8**	**8 905,1**
- in rubles	3 687,6	5 376,5	5 809,0	5 910,8	6 012,7
- in foreign currency	3 403,5	3 182,6	2 674,0	2 680,0	2 892,4
of which:					
- loans, deposits and other funds received from resident credit institutions	5 024,8	7 263,3	7 350,6	7 507,6	7 833,9
- in rubles	3 432,9	5 105,2	5 574,8	5 680,2	5 778,4
- in foreign currency	1 591,9	2 158,1	1 775,8	1 827,4	2 055,5
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	1 083,2	1 071,2
- in rubles	254,7	271,3	234,2	230,6	234,3
- in foreign currency	1 811,6	1 024,5	898,2	852,6	836,9
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 1.10.17

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%	38	39 856	*100,0*	52 496 113	*63,8*
No budgetary funds	527	0	*0,0*	29 757 618	*36,2*
Data not available	9	0	*0,0*	0	*0,0*
Total	**574**	**39 856**	***100,0***	**82 253 731**	***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		1.09.17		1.10.17	
		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***	**3 970,1**	***4,8***	**3 728,7**	***4,5***
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*	3 470,0	*4,2*	3 234,5	*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*	2 845,4	*3,5*	2 748,6	*3,3*
1.2	Individual deposits (excluding saving certificates)	372,0	*0,4*	370,6	*0,5*	388,4	*0,5*	385,8	*0,5*	382,4	*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*	249,2	*0,3*	246,0	*0,3*
1.3	Funds in other accounts	207,2	*0,2*	132,3	*0,2*	113,0	*0,1*	114,3	*0,1*	111,7	*0,1*
2.	**Funds in correspondent and other accounts of credit institutions**	**204,5**	***0,2***	**230,1**	***0,3***	**262,1**	***0,3***	**234,5**	***0,3***	**291,5**	***0,4***
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***	**1 083,2**	***1,3***	**1 071,2**	***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***	**5 287,8**	***6,4***	**5 091,4**	***6,2***
	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*	241,9	*0,3*	240,1	*0,3*
	Overdue interest on liabilities of credit institutions	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
	Placed funds										
1.	**Loans, total**	**8 268,1**	***10,0***	**6 259,0**	***7,8***	**6 437,7**	***8,0***	**5 920,3**	***7,2***	**5 809,2**	***7,1***
	of which overdue claims	272,2	*0,3*	189,2	*0,2*	274,2	*0,3*	271,9	*0,3*	298,5	*0,4*
	of which:										
1.1.	Loans, deposits and other claims	3 574,8	*4,3*	1 967,2	*2,5*	2 277,8	*2,8*	1 790,1	*2,2*	1 783,7	*2,2*
1.2	Loans and other claims on legal entities	4 665,5	*5,6*	4 270,5	*5,3*	4 137,4	*5,1*	4 105,9	*5,0*	4 001,8	*4,9*
1.3	Loans and other claims on individuals	27,8	*0,0*	19,2	*0,0*	20,4	*0,0*	21,3	*0,0*	21,6	*0,0*
2.	**Correspondent accounts with banks**	**1 924,8**	***2,3***	**1 200,8**	***1,5***	**1 379,1**	***1,7***	**1 226,5**	***1,5***	**1 114,7**	***1,4***
3.	**Securities acquired by credit institutions, total**	**2 571,2**	***3,1***	**2 106,9**	***2,6***	**2 171,2**	***2,7***	**2 253,9**	***2,7***	**2 089,3**	***2,5***
	of which:										
3.1	Debt securities (without revaluation and delivered without derecognition in the balance sheet)	2 517,5	*3,0*	2 057,7	*2,6*	2 113,8	*2,6*	2 187,9	*2,7*	2 016,7	*2,5*
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*	63,9	*0,1*	70,8	*0,1*
3.3	Discounted promissory notes	2,3	*0,0*	2,3	*0,0*	2,3	*0,0*	2,1	*0,0*	1,8	*0,0*
4.	**Shares in associates and subsidiaries**	**547,5**	***0,7***	**586,4**	***0,7***	**592,2**	***0,7***	**593,7**	***0,7***	**607,3**	***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***	**10 020,3**	***12,2***	**9 645,6**	***11,7***
	Reference data:										
	Overdue interest on claims of credit institutions	11,2	*0,0*	9,1	*0,0*	11,5	*0,0*	15,4	*0,0*	15,8	*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	1.09.17	1.10.17	1.01.16	1.01.17	1.07.17	1.09.17	1.10.17	1.01.16	1.01.17	1.07.17	1.09.17	1.10.17
Total	191 965,4	929 662,4	770 316,4	997 139,6	674 798,1	733	623	589	573	565	125 480,2	343 434,3	205 068,2	204 328,6	226 701,2
Profit-making CIs[1]	735 803,4	1 291 867,7	848 735,1	1 091 915,1	1 220 369,6	553	445	420	405	397	113 513,3	332 167,4	200 691,4	196 792,2	217 745,0
Loss-making CIs	-543 838,1	-362 205,4	-78 418,6	-94 775,5	-545 571,5	180	178	169	168	168	11 966,9	11 266,8	4 376,9	7 536,4	8 956,3
CIs that have not provided their reporting						0	0	0	3	9					
Total						**733**	**623**	**589**	**576**	**574**					

[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 1.10.17

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	56 465 038 429	19 263 252 575	57 192 877 110	18 535 413 894
Belgorod Region	10 677 902	744 074	10 679 040	742 936
Bryansk Region	0	0	0	0
Vladimir Region	2 876 508	70 007	2 877 079	69 436
Voronezh Region	8 377 628	1 134 483	7 698 773	1 813 338
Ivanovo Region	15 501 815	742 086	15 557 927	685 974
Kaluga Region	51 276 924	1 564 780	51 290 738	1 550 966
Kostroma Region	711 841 484	204 516 994	776 223 805	140 134 673
Kursk Region	22 996 379	893 908	22 981 157	909 130
Lipetsk Region	23 959 478	854 660	23 959 202	854 936
Moscow Region	31 726 592	3 644 560	32 262 648	3 108 504
Orel Region	0	0	0	0
Ryazan Region	18 904 360	1 378 067	18 897 112	1 385 315
Smolensk Region	0	0	0	0
Tambov Region	3 171 321	22 041	3 175 037	18 325
Tver Region	2 122 381	300 654	2 124 047	298 988
Tula Region	2 613 590	36 220	2 617 745	32 065
Yaroslavl Region	21 341 098	3 281 526	21 826 323	2 796 301
City of Moscow	55 537 650 969	19 044 068 515	56 200 706 477	18 381 013 007
North-Western Federal District	1 750 890 282	373 605 066	1 850 622 351	273 872 997
Republic of Karelia	735 191	15 785	736 830	14 146
Komi Republic	6 458 345	549 500	6 517 577	490 268
Akhangelsk Region	0	0	0	0
Vologda Region	52 599 832	6 686 403	52 644 489	6 641 746
Kaliningrad Region	22 341 384	6 962 130	20 988 926	8 314 588
Leningrad Region	424 471	40 952	456 818	8 605
Murmansk Region	1 644 671	1 679 468	1 644 852	1 679 287
Novgorod Region	6 226 750	1 349 844	7 336 818	239 776
Pskov Region	3 349 348	18 526	3 352 443	15 431
St Petersburg	1 657 110 290	356 302 458	1 756 943 598	256 469 150
Southern Federal District	521 385 675	32 831 317	525 054 689	29 162 303
Republic of Adygeya	2 582 066	216 474	2 595 625	202 915
Republic of Kalmykia	0	0	0	0
Republic of Crimea	148 801 255	6 497 782	149 622 157	5 676 880
Krasnodar Territory	200 125 458	9 696 342	200 869 836	8 951 964
Astrakhan Region	8 276 771	4 660 460	8 285 365	4 651 866
Volgograd Region	14 416 143	2 026 914	15 644 646	798 411
Rostov Region	127 351 676	8 741 030	128 393 928	7 698 778
City of Sevastopol	19 832 306	992 315	19 643 132	1 181 489
North-Caucasian Federal District	27 615 192	557 194	27 722 781	449 605
Republik of Daghestan	3 610 531	53 697	3 642 311	21 917
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	7 034 395	113 540	7 066 463	81 472

Karachai-Cherkess Republic	6 664 428	96 835	6 718 521	42 742
Republic of North Ossetia - Alania	941 734	80 994	975 617	47 111
Chechen Republic	0	0	0	0
Stavropol Territory	9 364 104	212 128	9 319 869	256 363
Volga Federal District	1 514 020 920	184 018 470	1 534 946 022	163 093 368
Republic of Bashkortostan	98 880 448	1 982 723	99 097 425	1 765 746
Republic of Marii El	3 061 241	104 330	3 066 961	98 610
Republic of Mordovia	25 537 163	242 712	25 568 057	211 818
Republic of Tatarstan	661 850 229	106 351 568	630 753 429	137 448 368
Udmurt Republic	47 193 560	1 780 595	48 100 110	874 045
Chuvash Republic	10 806 061	757 362	11 071 673	491 750
Perm Territory	27 020 332	2 062 955	27 046 718	2 036 569
Kirov Region	36 225 612	3 225 298	38 494 236	956 674
Nizhny Novgogrod Region	84 008 756	6 374 521	85 682 145	4 701 132
Orenburg Region	45 397 958	2 147 891	45 289 616	2 256 233
Penza Region	5 615 627	62 784	5 615 531	62 880
Samara Region	416 199 832	56 001 264	461 889 653	10 311 443
Saratov Region	46 983 726	2 853 421	48 017 080	1 820 067
Ulyanovsk Region	5 240 375	71 046	5 253 388	58 033
Ural Federal District	1 082 476 060	141 588 942	1 093 300 731	130 764 271
Kurgan Region	3 432 416	51 702	3 450 811	33 307
Sverdlovsk Region	597 992 233	111 180 616	607 955 566	101 217 283
Tyumen Region	340 406 299	19 528 675	340 878 248	19 056 726
Chelyabinsk Region	140 645 112	10 827 949	141 016 106	10 456 955
Siberian Federal District	218 524 570	41 474 111	217 998 950	41 999 731
Republic of Altai	1 467 403	155 194	1 477 802	144 795
Republic of Buryatiya	0	0	0	0
Republic of Tuva	523 681	2 271	525 467	485
Republic of Khakassia	8 270 498	148 246	8 271 901	146 843
Altai Territory	11 562 295	248 323	11 594 910	215 708
Zabaykal Territory	3 360 992	40 394	3 401 230	156
Krasnoyarsk Territory	8 330 321	422 454	8 291 771	461 004
Irkutsk Region	19 582 217	2 544 903	19 968 818	2 158 302
Kemerovo Region	18 484 914	468 812	18 533 882	419 844
Novosibirsk Region	128 955 480	34 583 634	126 511 484	37 027 630
Omsk Region	9 458 275	2 699 066	10 890 624	1 266 717
Tomsk Region	8 528 494	160 814	8 531 061	158 247
Far Eastern Federal District	552 767 602	83 684 836	578 192 812	58 259 626
Republic of Sakha (Yakutia)	39 455 952	2 033 806	39 815 973	1 673 785
Kamchatka Territory	9 755 735	1 220 997	9 838 966	1 137 766
Primorskiy Territory	115 784 900	26 277 481	128 800 319	13 262 062
Khabarovsk Territory	5 840 319	149 208	5 844 946	144 581
Amur Region	374 298 393	49 013 872	386 197 882	37 114 383
Magadan Region	0	0	0	0
Sakhalin Region	7 632 303	4 989 472	7 694 726	4 927 049
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	62 132 718 730	20 121 012 511	63 020 715 446	19 233 015 795

[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 1.10.17

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	8 547 115 052	3 020 482 890	317 064 766	1 770 419 728	81 341 158	33 133 497
Belgorod Region	1 576 086	294 107	0	0	0	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	14 722	15 870	0	0	0	0
Voronezh Region	2 948 001	3 326	0	0	0	0
Ivanovo Region	843 483	286 198	15 958	0	0	0
Kaluga Region	6 249 130	952 878	123 741	0	0	0
Kostroma Region	325 628 095	1 948 823	3 713 516	2 707 537	0	0
Kursk Region	303 238	303 238	0	0	0	0
Lipetsk Region	3 550 680	310 629	1	0	0	0
Moscow Region	1 418 661	1 412 702	533 909	0	1 422 982	0
Orel Region	0	0	0	0	0	0
Ryazan Region	940 606	393 532	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	350 084	35 137	11 969	0	9 988	0
Yaroslavl Region	8 468 972	309 167	224 673	0	0	0
City of Moscow	8 194 823 294	3 014 217 283	312 440 999	1 767 402 434	79 908 188	33 133 497
North-Western Federal District	459 573 613	17 219 374	24 745 625	10 072 788	5 512 596	114 239
Republic of Karelia	0	0	0	0	0	0
Komi Republic	982 933	432 965	139 794	0	0	0
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	11 102 357	2 118 882	383 443	0	12 863	0
Kaliningrad Region	8 761 207	145 207	8 661	0	0	0
Leningrad Region	0	0	0	0	0	0
Murmansk Region	0	0	0	0	0	0
Novgorod Region	592 503	271 830	330 198	0	0	0
Pskov Region	49 918	0	0	0	0	0
St Petersburg	438 084 695	14 250 490	23 883 529	10 072 788	5 499 733	114 239
Southern Federal District	32 692 336	15 732 929	386 983	329 840	7 613 167	1 614 920
Republic of Adygeya	157 465	0	589	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	6 216 597	1 685 053	335	289 750	680 991	0
Krasnodar Territory	24 197 362	12 342 074	27 798	0	6 696 978	1 429 303
Astrakhan Region	1 574 586	1 449 542	3 333	0	0	0
Volgograd Region	409 472	138 760	346 816	0	0	0
Rostov Region	136 854	117 500	8 112	19 881	0	185 617
City of Sevastopol	0	0	0	20 209	235 198	0
North-Caucasian Federal District	1 079 003	176 597	14 165	0	14 895	0
Republik of Daghestan	0	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 470	0	14 165	0	0	0
Karachai-Cherkess Republic	464 713	0	0	0	14 895	0
Republic of North Ossetia - Alania	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0

Stavropol Territory	609 820	176 597	0	0	0	0
Volga Federal District	272 234 500	59 180 629	53 062 927	4 122 129	5 921 719	0
Republic of Bashkortostan	9 927 658	5 739 876	169 522	66	0	0
Republic of Marii El	0	0	0	0	0	0
Republic of Mordovia	349 092	170 288	37 704	0	160 281	0
Republic of Tatarstan	137 626 133	24 596 853	46 209 684	979 473	4 356 149	0
Udmurt Republic	5 955 617	1 260 269	0	0	259 871	0
Chuvash Republic	69 026	9 381	20 618	0	0	0
Perm Territory	3 445 480	2 039 588	954 903	300 000	150 595	0
Kirov Region	13 156 542	2 138 001	10 458	0	14 880	0
Nizhny Novgogrod Region	11 893 934	2 192 944	174 097	65 530	50 773	0
Orenburg Region	10 600 637	971 540	37 339	35 246	448 874	0
Penza Region	573 742	395 759	4	0	0	0
Samara Region	74 013 657	15 864 305	5 431 654	2 641 814	85 141	0
Saratov Region	4 622 982	3 801 825	16 944	100 000	395 155	0
Ulyanovsk Region	0	0	0	0	0	0
Ural Federal District	224 086 252	36 818 757	9 148 744	747 610	914 756	114 115
Kurgan Region	0	0	0	0	0	0
Sverdlovsk Region	166 108 045	21 855 742	8 698 381	747 610	914 756	0
Tyumen Region	28 449 807	8 373 735	428 117	0	0	0
Chelyabinsk Region	29 528 400	6 589 280	22 246	0	0	114 115
Siberian Federal District	35 235 923	3 351 429	887 224	0	119 666	185 831
Republic of Altai	26 929	26 929	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	22 155	22 107	0	0	0	0
Altai Territory	45 887	46 887	1 973	0	0	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	36 140	35 572	0	0	0	0
Irkutsk Region	182 552	41 186	83 368	0	18 246	0
Kemerovo Region	2 466 444	782 670	45 333	0	834	0
Novosibirsk Region	30 525 613	2 387 098	754 455	0	0	0
Omsk Region	1 925 272	8 980	125	0	100 586	185 831
Tomsk Region	4 931	0	1 970	0	0	0
Far Eastern Federal District	92 990 631	11 768 802	9 312 682	2 648 251	2 090 850	0
Republic of Sakha (Yakutia)	1 045 370	416 642	304 927	0	10 000	0
Kamchatka Territory	1 532 170	820 310	9 103	0	0	0
Primorskiy Territory	23 894 317	2 661 085	62 885	0	0	0
Khabarovsk Territory	33 117	28 300	0	0	0	0
Amur Region	66 485 657	7 842 465	8 922 293	2 648 251	2 080 850	0
Magadan Region	0	0	0	0	0	0
Sakhalin Region	0	0	13 474	0	0	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	9 665 007 310	3 164 731 407	414 623 116	1 788 340 346	103 528 807	35 162 602

Table 34

Distribution of Loans, Deposits and Other Claims in Rubles by Credit Institutions, Registered in Respective Regions, as of 1.10.17

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	39 165 548 086	19 605 278 562	5 334 283 153	10 633 245 023
Belgorod Region	5 028 505	4 400 733	571	251 998
Bryansk Region	0	0	0	0
Vladimir Region	1 868 872	828 580	3 007	1 037 285
Voronezh Region	2 802 104	2 565 845	0	155 508
Ivanovo Region	8 621 212	5 870 497	339 637	2 006 778
Kaluga Region	39 961 199	23 712 030	13 124 172	2 923 156
Kostroma Region	450 035 186	40 289 689	220 075 859	123 996 314
Kursk Region	17 722 770	13 229 108	2 250 000	1 575 384
Lipetsk Region	16 393 207	7 617 406	5 550 000	2 224 799
Moscow Region	18 015 075	7 995 144	5 235 166	2 337 390
Orel Region	0	0	0	0
Ryazan Region	11 436 354	8 665 611	935 050	1 673 850
Smolensk Region	0	0	0	0
Tambov Region	1 705 216	1 264 260	231 000	209 956
Tver Region	775 186	697 401	0	77 785
Tula Region	1 213 479	1 122 280	908	90 291
Yaroslavl Region	10 278 343	4 809 980	9 683	4 516 339
City of Moscow	38 579 691 378	19 482 209 998	5 086 528 100	10 490 168 190
North-Western Federal District	1 048 392 161	657 991 628	177 853 880	113 970 657
Republic of Karelia	332 403	15 910	15 000	173 931
Komi Republic	2 489 610	1 993 287	41 822	333 755
Akhangelsk Region	0	0	0	0
Vologda Region	33 990 352	8 645 528	12 009 362	8 978 398
Kaliningrad Region	7 343 083	5 319 813	14 561	1 519 130
Leningrad Region	107 497	91 978	0	15 519
Murmansk Region	652 232	439 383	0	212 849
Novgorod Region	1 856 095	950 493	100 000	805 595
Pskov Region	1 032 234	927 195	0	105 039
St Petersburg	1 000 588 655	639 608 041	165 673 135	101 826 441
Southern Federal District	340 797 157	197 210 823	40 223 650	96 908 703
Republic of Adygeya	1 587 729	1 312 215	301	275 213
Republic of Kalmykia	0	0	0	0
Republic of Crimea	91 413 611	53 574 888	20 264 969	16 042 578
Krasnodar Territory	129 052 890	82 799 273	18 408 276	23 909 955
Astrakhan Region	1 433 631	500 699	88 064	707 047
Volgograd Region	10 241 286	8 166 484	672 037	1 382 192
Rostov Region	93 639 783	41 841 562	589 162	50 811 303
City of Sevastopol	13 428 227	9 015 702	200 841	3 780 415
North-Caucasian Federal District	14 004 777	9 297 824	890 291	3 752 948
Republik of Daghestan	1 499 242	1 024 839	2 995	471 408
Republic of Ingushetia	0	0	0	0

Kabardino-Balkar Republic	3 986 160	2 405 893	379 203	1 194 250
Karachai-Cherkess Republic	2 901 020	1 360 870	0	1 540 150
Republic of North Ossetia - Alania	733 181	546 239	0	186 942
Chechen Republic	0	0	0	0
Stavropol Territory	4 885 174	3 959 983	508 093	360 198
Volga Federal District	942 565 954	492 630 548	88 281 110	260 750 746
Republic of Bashkortostan	43 128 545	29 276 458	5 555 446	6 508 986
Republic of Marii El	1 511 496	926 746	253 058	54 616
Republic of Mordovia	12 474 507	8 943 340	37 072	2 727 089
Republic of Tatarstan	395 073 123	247 275 990	48 033 184	65 015 864
Udmurt Republic	31 321 502	5 553 019	1 031 500	23 810 326
Chuvash Republic	7 897 145	3 578 935	316 017	3 957 576
Perm Territory	16 892 976	8 613 476	576 325	7 189 645
Kirov Region	19 755 887	11 656 020	1 684 332	5 349 964
Nizhny Novgogrod Region	52 741 196	31 519 883	6 395 446	6 099 923
Orenburg Region	27 481 501	13 015 949	810 261	12 611 405
Penza Region	3 564 768	2 386 510	206 011	707 412
Samara Region	299 123 671	108 593 585	17 363 660	123 766 519
Saratov Region	28 700 466	19 028 407	6 013 926	2 319 352
Ulyanovsk Region	2 899 171	2 262 230	4 872	632 069
Ural Federal District	538 987 467	159 895 115	126 432 163	198 705 962
Kurgan Region	2 208 395	2 041 168	4 186	117 017
Sverdlovsk Region	275 239 992	77 677 404	58 813 681	99 684 490
Tyumen Region	184 098 790	45 369 432	54 905 834	72 732 324
Chelyabinsk Region	77 440 290	34 807 111	12 708 462	26 172 131
Siberian Federal District	121 580 141	51 424 288	26 727 465	39 182 022
Republic of Altai	728 691	330 423	1 504	59 229
Republic of Buryatiya	0	0	0	0
Republic of Tuva	206 350	157 907	3 007	45 436
Republic of Khakassia	5 390 960	2 356 044	406 977	2 360 141
Altai Territory	8 088 642	5 398 488	978 856	1 528 840
Zabaykal Territory	2 678 633	2 467 837	170 000	40 796
Krasnoyarsk Territory	5 108 913	1 242 538	646 224	3 219 193
Irkutsk Region	12 146 296	6 181 436	396 170	5 326 642
Kemerovo Region	6 890 970	3 586 233	497 076	2 782 846
Novosibirsk Region	68 839 198	22 759 288	23 624 143	19 557 604
Omsk Region	6 191 013	3 811 657	2 004	2 183 241
Tomsk Region	5 310 475	3 132 437	1 504	2 078 054
Far Eastern Federal District	353 079 253	125 512 040	12 167 292	195 293 893
Republic of Sakha (Yakutia)	26 232 198	16 426 311	0	8 149 141
Kamchatka Territory	5 554 971	4 656 781	340 772	502 008
Primorskiy Territory	77 937 664	48 592 719	3 291 671	20 823 735
Khabarovsk Territory	4 364 553	2 698 215	303 350	674 605
Amur Region	237 067 171	51 755 373	8 135 485	164 729 427
Magadan Region	0	0	0	0
Sakhalin Region	1 922 696	1 382 641	96 014	414 977
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	42 524 954 996	21 299 240 828	5 806 859 004	11 541 809 954

Table 35

Distribution of Loans, Deposits and Other Claims in Forreign Currency by Credit Institutions, Registered in Respective Regions, as of 1.10.17

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	13 737 455 551	8 580 920 873	3 468 271 302	114 961 612
Belgorod Region	12 744	11 294	1 450	0
Bryansk Region	0	0	0	0
Vladimir Region	0	0	0	0
Voronezh Region	445 065	291 406	0	137 242
Ivanovo Region	8 077	8 077	0	0
Kaluga Region	0	0	0	0
Kostroma Region	51 443 652	11 414 345	27 465 847	148 240
Kursk Region	394 515	0	394 515	0
Lipetsk Region	116 034	0	116 034	0
Moscow Region	1 346 948	383 859	21 111	941 978
Orel Region	0	0	0	0
Ryazan Region	10 683	0	10 394	289
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	175 897	90 060	871	63 771
City of Moscow	13 683 501 936	8 568 721 832	3 440 261 080	113 670 092
North-Western Federal District	157 908 797	94 052 207	26 080 322	4 163 111
Republic of Karelia	0	0	0	0
Komi Republic	20 457	20 457	0	0
Akhangelsk Region	0	0	0	0
Vologda Region	721 838	387 279	32 591	63 831
Kaliningrad Region	231 397	75 388	0	156 009
Leningrad Region	0	0	0	0
Murmansk Region	0	0	0	0
Novgorod Region	6 160	0	6 160	0
Pskov Region	0	0	0	0
St Petersburg	156 928 945	93 569 083	26 041 571	3 943 271
Southern Federal District	6 269 407	5 207 011	336 497	725 899
Republic of Adygeya	24 863	0	0	24 863
Republic of Kalmykia	0	0	0	0
Republic of Crimea	562 885	224 597	12 355	325 933
Krasnodar Territory	984 143	848 339	133 679	2 125
Astrakhan Region	3 516	0	3 516	0
Volgograd Region	77 570	0	68 448	9 122
Rostov Region	4 436 304	3 990 384	116 388	329 532
City of Sevastopol	180 126	143 691	2 111	34 324
North-Caucasian Federal District	21 011	0	17 414	3 597
Republik of Daghestan	870	0	870	0

Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	811	0	811	0
Karachai-Cherkess Republic	3 597	0	0	3 597
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	52 804 214	25 845 727	10 549 907	673 213
Republic of Bashkortostan	453 914	450 991	2 627	296
Republic of Marii El	0	0	0	0
Republic of Mordovia	0	0	0	0
Republic of Tatarstan	10 691 408	1 778 195	8 297 198	76 967
Udmurt Republic	660 662	341 123	319 375	164
Chuvash Republic	78 290	37 985	0	40 305
Perm Territory	182 487	90 779	91 708	0
Kirov Region	938	0	922	16
Nizhny Novgogrod Region	1 088 806	278 873	739 274	70 659
Orenburg Region	411 725	315 590	58 986	37 149
Penza Region	0	0	0	0
Samara Region	39 183 774	22 505 562	1 034 760	447 133
Saratov Region	51 753	46 629	5 057	67
Ulyanovsk Region	457	0	0	457
Ural Federal District	50 006 357	35 960 015	13 687 168	301 085
Kurgan Region	0	0	0	0
Sverdlovsk Region	37 865 654	33 136 501	4 440 666	288 487
Tyumen Region	9 460 332	2 444 283	7 003 516	12 533
Chelyabinsk Region	2 680 371	379 231	2 242 986	65
Siberian Federal District	7 584 971	1 785 401	5 737 882	61 685
Republic of Altai	29 009	0	29 009	0
Republic of Buryatiya	0	0	0	0
Republic of Tuva	342	0	342	0
Republic of Khakassia	0	0	0	0
Altai Territory	1 339	1 339	0	0
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	870	0	870	0
Irkutsk Region	292 387	269 926	22 461	0
Kemerovo Region	3 196	0	0	3 196
Novosibirsk Region	7 164 716	1 496 151	5 668 562	0
Omsk Region	90 253	17 985	13 779	58 489
Tomsk Region	2 859	0	2 859	0
Far Eastern Federal District	15 525 706	10 792 042	1 650 523	1 349 122
Republic of Sakha (Yakutia)	638 348	319 361	140 790	178 197
Kamchatka Territory	37 073	37 073	0	0
Primorskiy Territory	1 743 210	179 582	1 505 848	57 352
Khabarovsk Territory	0	0	0	0
Amur Region	13 103 190	10 256 026	0	1 113 573
Magadan Region	0	0	0	0
Sakhalin Region	3 885	0	3 885	0
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	14 027 576 014	8 754 563 276	3 526 331 015	122 239 324

Table 36

Overdue claims on loans, deposits and other claims by credit institutions registered in respective regions, as of 1.10.17

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	1 553 388 086	237 874 287	61 870 550	62 742 040	742 304 553	38 560 783
Belgorod Region	133 553	0	0	0	805	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	60 892	0	0	0	46 824	0
Voronezh Region	41 875	0	0	0	1 486	0
Ivanovo Region	210 446	34	0	0	67 530	0
Kaluga Region	670 165	0	12 952 092	0	584 751	0
Kostroma Region	1 688 052	10 695	20 375 365	0	14 231 604	89 717
Kursk Region	32 226	0	0	0	16 153	0
Lipetsk Region	2 347 747	0	0	0	139 557	0
Moscow Region	614 145	276 654	0	0	747 429	267 252
Orel Region	0	0	0	0	0	0
Ryazan Region	760 579	0	0	0	78 435	0
Smolensk Region	0	0	0	0	0	0
Tambov Region	53 604	0	0	0	4 587	0
Tver Region	78 487	0	0	0	1 319	0
Tula Region	60 887	0	0	0	2 540	0
Yaroslavl Region	608 716	0	0	0	77 010	0
City of Moscow	1 546 026 712	237 586 904	28 543 093	62 742 040	726 304 523	38 203 814
North-Western Federal District	98 347 547	4 202 456	18 514 223	54 488	9 325 319	508 150
Republic of Karelia	4 904	0	0	0	43 156	0
Komi Republic	244 255	0	41 822	0	2 639	0
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	1 171 280	0	45 000	0	892 240	0
Kaliningrad Region	473 673	2 738	9 689	0	58 836	4
Leningrad Region	7 648	0	0	0	352	0
Murmansk Region	9 411	0	0	0	20 371	0
Novgorod Region	59 887	0	0	0	11 092	0
Pskov Region	129 959	0	0	0	11 876	0
St Petersburg	96 246 530	4 199 718	18 417 712	54 488	8 284 757	508 146
Southern Federal District	17 079 210	1 209 049	526 000	1 676	4 603 149	278 164
Republic of Adygeya	77 089	0	0	0	67 559	847
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	1 745 698	220 469	0	0	573 490	118 403
Krasnodar Territory	11 312 720	823 392	526 000	0	2 453 392	2 125
Astrakhan Region	34 954	0	0	0	41 610	0
Volgograd Region	611 860	0	0	0	37 945	199
Rostov Region	2 312 776	122 793	0	0	1 263 185	124 679
City of Sevastopol	984 113	42 395	0	1 676	165 968	31 911
North-Caucasian Federal District	552 373	0	507 000	15 733	425 993	3 597

Republik of Daghestan	55 631	0	0	0	116 170	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	263 080	0	0	0	165 761	0
Karachai-Cherkess Republic	96 856	0	0	0	50 374	3 597
Republic of North Ossetia - Alania	28 408	0	0	0	29 619	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	108 398	0	507 000	15 733	64 069	0
Volga Federal District	47 242 250	0	14 070 822	0	23 168 366	359 038
Republic of Bashkortostan	795 846	0	5 524 788	0	878 089	296
Republic of Marii El	121 271	0	2 003	0	1 117	0
Republic of Mordovia	408 879	0	0	0	45 147	0
Republic of Tatarstan	14 617 343	0	5 045 031	0	5 519 891	41 330
Udmurt Republic	184 785	0	0	0	1 708 986	0
Chuvash Republic	52 506	0	0	0	67 997	0
Perm Territory	432 868	0	0	0	509 859	0
Kirov Region	1 234 120	0	0	0	704 534	0
Nizhny Novgogrod Region	2 581 713	0	104 000	0	466 678	32 913
Orenburg Region	608 275	0	55 000	0	281 883	0
Penza Region	54 352	0	0	0	111 333	0
Samara Region	22 606 204	0	3 340 000	0	12 432 627	284 442
Saratov Region	3 395 758	0	0	0	330 221	57
Ulyanovsk Region	148 330	0	0	0	110 004	0
Ural Federal District	13 857 902	352 544	3 901 436	1 458	11 699 517	19 811
Kurgan Region	133 276	0	0	0	11 586	0
Sverdlovsk Region	5 696 786	8 849	3 734 522	0	9 383 339	15 606
Tyumen Region	3 190 554	343 695	0	0	1 607 902	4 140
Chelyabinsk Region	4 837 286	0	166 914	1 458	696 690	65
Siberian Federal District	3 050 004	0	15 848	342	2 004 790	142
Republic of Altai	8 274	0	0	0	4 043	0
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	14 413	0	0	342	10 574	0
Republic of Khakassia	56 385	0	0	0	81 499	0
Altai Territory	313 079	0	5 848	0	50 240	0
Zabaykal Territory	457 966	0	0	0	1 200	0
Krasnoyarsk Territory	28 072	0	0	0	298 819	0
Irkutsk Region	297 088	0	0	0	254 259	0
Kemerovo Region	69 243	0	10 000	0	93 565	142
Novosibirsk Region	1 597 315	0	0	0	1 034 326	0
Omsk Region	126 846	0	0	0	116 318	0
Tomsk Region	81 323	0	0	0	59 947	0
Far Eastern Federal District	10 810 813	547 730	6 201 135	0	42 944 503	530 974
Republic of Sakha (Yakutia)	514 144	319 361	0	0	213 544	0
Kamchatka Territory	145 986	0	0	0	90 490	0
Primorskiy Territory	5 015 757	0	26 135	0	1 183 191	9 683
Khabarovsk Territory	25 827	0	0	0	69 033	0
Amur Region	4 924 075	228 369	6 175 000	0	41 332 873	521 291
Magadan Region	0	0	0	0	0	0
Sakhalin Region	185 024	0	0	0	55 372	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	1 744 328 185	244 186 066	105 607 014	62 815 737	836 476 190	40 260 659

Table 37

Distribution of Clients' Funds in Rubles by Credit Institutions Registered in Respective Regions, as of 1.10.17

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	33 216 198 932	3 125 690	103 671	5 816 276 227	9 680 255 974	17 386 447 886
Belgorod Region	7 735 538	0	0	2 153 724	470 032	5 088 976
Bryansk Region	0	0	0	0	0	0
Vladimir Region	1 856 367	0	194	459 571	75 800	1 289 270
Voronezh Region	3 551 466	0	0	281 772	220 245	3 017 849
Ivanovo Region	12 261 044	0	0	2 058 780	202 620	9 899 269
Kaluga Region	43 868 472	0	0	1 616 800	21 633 557	20 598 782
Kostroma Region	358 569 726	0	0	18 330 186	60 330 727	278 967 525
Kursk Region	15 687 434	0	0	2 817 860	814 043	12 038 662
Lipetsk Region	16 988 488	0	0	2 118 462	748 344	14 100 712
Moscow Region	18 178 644	0	0	5 434 952	509 984	12 183 029
Orel Region	0	0	0	0	0	0
Ryazan Region	13 991 859	0	0	3 628 105	95 979	10 069 131
Smolensk Region	0	0	0	0	0	0
Tambov Region	2 401 529	0	0	626 993	15 140	1 746 007
Tver Region	1 117 044	0	0	877 889	14 000	217 253
Tula Region	1 435 794	0	0	283 732	112 151	1 036 390
Yaroslavl Region	11 792 307	0	0	2 362 771	4 190 998	5 181 296
City of Moscow	32 706 763 220	3 125 690	103 477	5 773 224 630	9 590 822 354	17 011 013 735
North-Western Federal District	1 257 138 410	13 787	293	383 744 035	498 772 262	362 811 943
Republic of Karelia	344 452	0	0	172 713	50 000	115 928
Komi Republic	4 887 379	0	0	1 057 330	999 499	2 738 802
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	42 210 991	0	0	8 842 606	12 014 259	21 263 353
Kaliningrad Region	13 672 395	0	0	1 372 219	7 133 223	5 108 911
Leningrad Region	69 440	0	0	20 522	48 918	0
Murmansk Region	1 094 062	0	0	731 912	3 100	352 734
Novgorod Region	5 235 885	0	293	2 279 140	71 708	2 808 313
Pskov Region	1 931 774	0	0	734 688	460 000	735 400
St Petersburg	1 187 692 032	13 787	0	368 532 905	477 991 555	329 688 502
Southern Federal District	390 073 421	104 048	292	71 507 318	49 702 218	265 942 459
Republic of Adygeya	1 686 734	0	0	272 346	90 474	1 311 535
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	96 569 577	21 851	0	30 744 720	3 383 054	61 726 496
Krasnodar Territory	162 923 525	12 508	292	17 960 907	38 833 012	105 521 992
Astrakhan Region	5 109 545	0	0	1 601 567	1 070 955	1 146 877
Volgograd Region	8 632 953	0	0	1 903 418	976 721	5 748 453
Rostov Region	99 143 625	69 689	0	16 415 993	4 655 133	77 820 224
City of Sevastopol	16 007 462	0	0	2 608 367	692 869	12 666 882
North-Caucasian Federal District	14 139 450	0	0	5 271 325	2 577 567	6 144 835
Republik of Daghestan	1 505 048	0	0	935 146	100 018	420 927
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 091 243	0	0	1 069 970	57 283	2 942 193
Karachai-Cherkess Republic	2 801 487	0	0	801 075	1 626 699	373 465
Republic of North Ossetia - Alania	283 281	0	0	58 746	43 500	181 035

Chechen Republic	0	0	0	0	0	0
Stavropol Territory	5 458 391	0	0	2 406 388	750 067	2 227 215
Volga Federal District	864 770 421	4 583 504	0	124 045 442	241 978 277	490 904 120
Republic of Bashkortostan	51 300 410	31 308	0	2 583 874	10 146 623	38 473 615
Republic of Marii El	2 190 612	0	0	429 430	15 154	1 722 388
Republic of Mordovia	20 295 477	0	0	1 805 057	640 660	17 803 607
Republic of Tatarstan	443 117 076	4 511 958	0	77 462 661	174 411 410	184 746 263
Udmurt Republic	33 861 185	12 533	0	2 757 763	636 923	30 408 707
Chuvash Republic	8 887 009	0	0	1 624 653	875 283	6 351 505
Perm Territory	19 598 259	7 370	0	2 584 407	1 916 481	15 059 921
Kirov Region	28 589 988	1 741	0	4 672 239	2 028 731	21 435 292
Nizhny Novgogrod Region	60 403 754	12 027	0	9 621 919	5 274 211	45 338 663
Orenburg Region	31 053 106	6 567	0	3 483 510	3 088 778	24 456 192
Penza Region	4 014 468	0	0	1 034 425	355 967	2 609 078
Samara Region	118 557 052	0	0	11 636 044	33 271 606	73 360 076
Saratov Region	39 089 774	0	0	3 909 120	8 932 684	26 222 693
Ulyanovsk Region	3 812 251	0	0	440 340	383 766	2 916 120
Ural Federal District	773 692 190	154 687	0	77 087 643	243 391 729	449 041 428
Kurgan Region	1 929 476	0	0	512 010	184 598	1 221 462
Sverdlovsk Region	380 126 557	23 315	0	49 441 658	56 693 389	272 287 161
Tyumen Region	292 368 677	117 037	0	10 769 529	179 642 992	100 922 501
Chelyabinsk Region	99 267 480	14 335	0	16 364 446	6 870 750	74 610 304
Siberian Federal District	145 891 650	58 262	0	36 708 186	14 597 405	92 223 334
Republic of Altai	916 769	0	0	162 323	42 621	703 994
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	177 368	0	0	65 617	30 000	81 751
Republic of Khakassia	6 302 170	0	0	1 156 234	549 078	4 536 464
Altai Territory	7 396 594	0	0	1 902 101	631 876	4 855 952
Zabaykal Territory	364 841	0	0	82 879	280 592	1 370
Krasnoyarsk Territory	6 639 372	0	0	1 224 769	128 445	5 140 831
Irkutsk Region	13 620 533	0	0	3 045 238	1 563 397	8 916 700
Kemerovo Region	13 603 109	0	0	1 767 662	3 448 796	8 356 023
Novosibirsk Region	81 752 739	58 262	0	24 806 308	6 883 342	48 154 916
Omsk Region	8 094 759	0	0	1 303 739	895 762	5 889 406
Tomsk Region	7 023 396	0	0	1 191 316	143 496	5 585 927
Far Eastern Federal District	358 582 508	66 442	513 212	42 456 396	17 778 927	296 630 477
Republic of Sakha (Yakutia)	30 056 389	32 013	0	5 156 667	2 211 084	22 571 546
Kamchatka Territory	6 220 262	0	0	1 439 245	168 705	4 563 500
Primorskiy Territory	90 976 778	29 498	0	20 167 170	8 228 399	62 047 183
Khabarovsk Territory	5 154 975	0	0	224 083	348 187	4 582 670
Amur Region	221 088 820	0	513 212	13 413 156	6 398 170	200 386 157
Magadan Region	0	0	0	0	0	0
Sakhalin Region	5 085 284	4 931	0	2 056 075	424 382	2 479 421
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	37 020 486 982	8 106 420	617 468	6 557 096 572	10 749 054 359	19 350 146 482

Table 38

Distribution of Clients' Funds in Foreign Currency by Credit Institutions Registered in Respective Regions, as of 1.10.17

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	14 546 728 009	31 683 934	26 367	1 834 151 693	7 117 938 081	5 192 201 565
Belgorod Region	742 424	0	0	50 303	0	692 121
Bryansk Region	0	0	0	0	0	0
Vladimir Region	69 380	0	0	14 318	0	55 062
Voronezh Region	1 324 284	0	0	11 427	0	1 312 857
Ivanovo Region	684 456	0	0	23 134	0	661 311
Kaluga Region	1 549 461	0	0	45 123	464 167	1 040 171
Kostroma Region	25 964 504	0	0	4 358 466	11 737 576	9 493 927
Kursk Region	908 964	0	0	432 816	0	475 695
Lipetsk Region	854 883	0	0	452 216	0	402 667
Moscow Region	3 061 222	0	0	305 142	449 876	2 306 204
Orel Region	0	0	0	0	0	0
Ryazan Region	1 279 089	0	0	348 918	0	929 322
Smolensk Region	0	0	0	0	0	0
Tambov Region	18 321	0	0	2 158	0	16 150
Tver Region	298 845	0	0	110 345	153 499	34 989
Tula Region	26 215	0	0	427	0	25 788
Yaroslavl Region	2 151 791	0	0	118 291	0	2 032 890
City of Moscow	14 507 794 170	31 683 934	26 367	1 827 878 609	7 105 132 963	5 172 722 411
North-Western Federal District	200 572 274	0	0	39 778 742	76 373 382	81 648 767
Republic of Karelia	14 138	0	0	13 364	0	758
Komi Republic	488 766	0	0	8 655	0	479 906
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	2 315 835	0	0	126 709	80 519	2 107 163
Kaliningrad Region	8 308 722	0	0	4 658 969	1 814 849	1 622 514
Leningrad Region	8 605	0	0	8 605	0	0
Murmansk Region	1 679 235	0	0	1 671 269	0	7 965
Novgorod Region	238 867	0	0	35 835	62 184	140 848
Pskov Region	15 431	0	0	14 364	0	1 067
St Petersburg	187 502 675	0	0	33 240 972	74 415 830	77 288 546
Southern Federal District	27 142 708	6 534	0	7 515 822	2 864 579	15 947 202
Republic of Adygeya	202 104	0	0	113	58 017	143 974
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	5 522 677	6 534	0	282 143	29 009	4 677 827
Krasnodar Territory	8 521 887	0	0	1 081 422	808 435	6 477 083
Astrakhan Region	4 650 988	0	0	4 573 555	0	72 267
Volgograd Region	687 183	0	0	247 461	124 004	315 704
Rostov Region	6 387 753	0	0	1 247 443	1 799 289	3 219 742
City of Sevastopol	1 170 116	0	0	83 685	45 825	1 040 605
North-Caucasian Federal District	438 530	0	0	102 626	0	333 841
Republik of Daghestan	11 260	0	0	1 004	0	10 023
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	81 159	0	0	23 300	0	57 858
Karachai-Cherkess Republic	42 708	0	0	2 925	0	39 735
Republic of North Ossetia - Alania	47 083	0	0	0	0	47 083
Chechen Republic	0	0	0	0	0	0

Stavropol Territory	256 320	0	0	75 397	0	179 142
Volga Federal District	157 023 548	6	0	17 985 835	97 404 540	40 747 758
Republic of Bashkortostan	1 753 365	0	0	37 862	577 323	1 134 809
Republic of Marii El	17 242	0	0	1 696	0	9 700
Republic of Mordovia	211 526	0	0	23 210	0	186 083
Republic of Tatarstan	131 724 589	6	0	15 414 348	94 498 550	21 299 002
Udmurt Republic	872 108	0	0	116 549	171 150	584 409
Chuvash Republic	490 128	0	0	9 392	116 034	364 673
Perm Territory	2 024 779	0	0	173 303	201 198	1 650 278
Kirov Region	955 798	0	0	342 339	0	613 343
Nizhny Novgogrod Region	4 627 703	0	0	441 923	727 063	3 430 439
Orenburg Region	2 253 673	0	0	31 843	343 259	1 852 974
Penza Region	47 794	0	0	17 750	30 010	0
Samara Region	10 170 334	0	0	927 405	739 663	8 258 779
Saratov Region	1 816 481	0	0	393 021	290	1 360 435
Ulyanovsk Region	58 028	0	0	55 194	0	2 834
Ural Federal District	76 810 766	58 714	0	9 299 538	16 925 330	41 471 443
Kurgan Region	30 469	0	0	3 444	0	26 798
Sverdlovsk Region	47 874 692	0	0	4 467 490	16 213 019	26 479 846
Tyumen Region	18 921 804	58 714	0	2 252 083	372 457	8 492 269
Chelyabinsk Region	9 983 801	0	0	2 576 521	339 854	6 472 530
Siberian Federal District	32 742 135	0	0	16 496 392	4 031 776	11 316 560
Republic of Altai	135 380	0	0	120 081	0	15 299
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	483	0	0	0	0	483
Republic of Khakassia	146 614	0	0	13 550	0	68 069
Altai Territory	214 914	0	0	81 775	0	133 139
Zabaykal Territory	156	0	0	0	0	156
Krasnoyarsk Territory	455 353	0	0	39 348	0	412 991
Irkutsk Region	2 047 320	0	0	185 838	0	1 397 432
Kemerovo Region	419 023	0	0	177 826	0	241 197
Novosibirsk Region	27 902 977	0	0	15 404 394	3 524 817	8 608 578
Omsk Region	1 261 998	0	0	432 804	506 959	322 168
Tomsk Region	157 917	0	0	40 776	0	117 048
Far Eastern Federal District	56 058 762	0	0	11 841 561	13 806 750	28 230 245
Republic of Sakha (Yakutia)	1 595 516	0	0	31 664	61 480	1 388 717
Kamchatka Territory	1 133 928	0	0	261 105	0	872 823
Primorskiy Territory	13 003 506	0	0	4 684 333	1 959 074	6 191 948
Khabarovsk Territory	144 568	0	0	24 820	0	118 127
Amur Region	35 303 166	0	0	2 397 972	11 786 196	19 222 219
Magadan Region	0	0	0	0	0	0
Sakhalin Region	4 878 078	0	0	4 441 667	0	436 411
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	15 097 516 732	31 749 188	26 367	1 937 172 209	7 329 344 438	5 411 897 381

Table 39

Loans, Deposits and Other Funds Received From Other Credit Institutions (by credit institutions registered in respective regions), as of 1.10.17

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	8 307 113 169	5 499 736 000	2 807 377 169
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	0	0	0
Voronezh Region	2 240 097	1 897 856	342 241
Ivanovo Region	0	0	0
Kaluga Region	0	0	0
Kostroma Region	365 459 111	252 013 698	113 445 413
Kursk Region	0	0	0
Lipetsk Region	877 000	877 000	0
Moscow Region	1 200 000	1 200 000	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	5 802	0	5 802
Yaroslavl Region	1 964 707	1 439 664	525 043
City of Moscow	7 935 333 935	5 242 275 265	2 693 058 670
North-Western Federal District	287 925 166	224 189 206	63 735 960
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangelsk Region	0	0	0
Vologda Region	2 058 375	0	2 058 375
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	285 866 791	224 189 206	61 677 585
Southern Federal District	9 954 049	8 400 858	1 553 191
Republic of Adygeya	0	0	0
Republic of Kalmykia	0	0	0
Republic of Crimea	6 997 651	6 997 651	0
Krasnodar Territory	596 060	203 207	392 853
Astrakhan Region	0	0	0
Volgograd Region	200 000	200 000	0
Rostov Region	2 160 338	1 000 000	1 160 338
City of Sevastopol	0	0	0
North-Caucasian Federal District	35 000	35 000	0
Republik of Daghestan	0	0	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	35 000	35 000	0
Karachai-Cherkess Republic	0	0	0
Republic of North Ossetia - Alania	0	0	0

Chechen Republic	0	0	0
Stavropol Territory	0	0	0
Volga Federal District	166 189 007	162 193 133	3 995 874
Republic of Bashkortostan	27 023 163	27 023 163	0
Republic of Marii El	0	0	0
Republic of Mordovia	220 000	220 000	0
Republic of Tatarstan	7 217 847	3 283 679	3 934 168
Udmurt Republic	80 000	80 000	0
Chuvash Republic	100 000	100 000	0
Perm Territory	134 308	134 308	0
Kirov Region	0	0	0
Nizhny Novgogrod Region	4 125 113	4 125 113	0
Orenburg Region	36 786	36 786	0
Penza Region	17 112	0	17 112
Samara Region	127 099 678	127 055 084	44 594
Saratov Region	135 000	135 000	0
Ulyanovsk Region	0	0	0
Ural Federal District	115 134 988	100 431 339	14 703 649
Kurgan Region	0	0	0
Sverdlovsk Region	114 311 161	99 607 512	14 703 649
Tyumen Region	622 295	622 295	0
Chelyabinsk Region	201 532	201 532	0
Siberian Federal District	2 951 726	2 947 665	4 061
Republic of Altai	0	0	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	32 146	32 146	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	2 829 280	2 825 219	4 061
Omsk Region	300	300	0
Tomsk Region	0	0	0
Far Eastern Federal District	15 824 056	14 780 259	1 043 797
Republic of Sakha (Yakutia)	304 650	304 650	0
Kamchatka Territory	0	0	0
Primorskiy Territory	2 637 340	2 637 340	0
Khabarovsk Territory	0	0	0
Amur Region	12 882 066	11 838 269	1 043 797
Magadan Region	0	0	0
Sakhalin Region	0	0	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0
Total	8 905 127 161	6 012 713 460	2 892 413 701

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	1.09.17	1.10.17
Own funds (capital) adequacy					
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio)	12,7	13,1	12,9	12,9	11,8
Tier I capital ratio N1.2 (Basel III)	8,5	9,2	9,4	9,6	8,6
Risk-weighted assets [1](Basel III) to total assets ratio	*48,3*	*44,1*	*42,3*	*38,3*	*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*	*9,8*	*10,2*
Loan loss provisions made as percent of total loans [2]	*7,8*	*8,5*	*8,6*	*8,7*	*9,0*
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	4,8
Ratio of a bank's aggregate claims on insiders to own funds (capital) (N10.1)	0,6	0,4	0,4	0,4	0,4
Ratio of total large credit risks to own funds (capital) (N7)	254,4	219,6	220,9	212,8	224,4
Distribution of loans provided by credit institutions					
agriculture, hunting and forestry	*3,5*	*4,0*	*4,2*	*4,2*	*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*	*3,1*
constructing	*4,8*	*4,5*	*4,5*	*4,2*	*4,1*
wholesale and retail trade, car and household appliance repair	*11,3*	*10,9*	*10,0*	*9,8*	*9,9*
transport and communication	*4,2*	*4,2*	*4,2*	*4,3*	*4,2*
other economic activities	*24,1*	*23,1*	*23,3*	*22,7*	*22,7*
individuals	*27,5*	*29,1*	*29,4*	*29,9*	*30,1*
of which					
mortgage loans	*10,4*	*12,1*	*12,3*	*12,5*	*12,7*
Geographical distribution of interbank loans and deposits [3]					
Russian Federation	*54,0*	*68,8*	*65,7*	*70,4*	*71,1*
United Kingdom	*12,3*	*7,5*	*8,7*	*7,6*	*6,7*
USA	*4,5*	*3,2*	*1,9*	*0,9*	*1,9*
Germany	*0,8*	*0,3*	*0,4*	*0,5*	*0,3*
Austria	*4,9*	*1,1*	*2,0*	*1,0*	*1,3*
France	*1,8*	*1,4*	*2,2*	*1,8*	*1,3*
Italy	*0,0*	*2,0*	*2,1*	*2,0*	*2,0*
Cyprus	*9,2*	*5,3*	*5,8*	*6,3*	*6,1*
Netherlands	*0,8*	*0,5*	*0,6*	*0,1*	*0,5*
Other	*11,8*	*9,9*	*10,5*	*9,2*	*8,8*
Liquidity					
Ratio of high liquid assets to total assets	*10,6*	*10,5*	*11,2*	*10,8*	*11,4*
Ratio of liquid assets to total assets	*24,6*	*21,8*	*23,3*	*21,8*	*21,6*
Ratio of high liquid assets to demand liabilities (N2)	97,5	106,6	109,7	105,1	125,5
Ratio of liquid assets to short-term liabilities (N3)	139,3	144,9	170,7	164,4	180,7
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	54,3	54,0
Ratio of clients' funds to total loans [4]	*106,1*	*107,5*	*110,5*	*110,5*	*110,1*
Market risk to total own funds (capital) [5]	*44,0*	*43,7*	*46,1*	*47,2*	*44,2*
of which					
Interest rate risk	*34,4*	*36,8*	*36,2*	*37,8*	*34,5*
Equity position risk	*3,3*	*3,0*	*3,7*	*3,3*	*2,5*
Foreign exchange risk	*6,3*	*3,2*	*4,7*	*4,1*	*4,1*
Commodity risk	-	*0,9*	*1,5*	*2,1*	*3,1*
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	8,6	12,0	13,0	12,5	15,8
Banks' financial result over the reporting period (billion rubles)	192,0	929,7	770,3	997,1	674,8
as percent of the banking sector assets [6]	*0,3*	*1,2*	*1,0*	*1,2*	*0,8*
as percent of the banking sector own funds (capital) [6]	*2,3*	*10,3*	*8,1*	*10,4*	*7,1*
Return on assets [7]	*0,3*	*1,2*	*1,7*	*1,7*	*1,2*
Return on equity [7]	*2,3*	*10,3*	*14,4*	*14,8*	*10,3*

[1] Only balance sheet items are included.

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

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

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

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

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

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

Capital Adequacy

Table 41

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

Date	Total		of which																	
	Number of CIs	Own funds (capital) of CIs, billion rubles	CIs with capital less than 300 million rubles		CIs with capital from 300 million to 1 billion rubles		CIs with capital from 1 to 10 billion rubles		CIs with capital from 10 to 25 billion rubles		CIs with capital from 25 to 50 billion rubles		CIs with capital from 50 to 100 billion rubles		CIs with capital from 100 to 250 billion rubles		CIs with capital more than 250 billion rubles		CIs going through insolvency prevention measures[2]	
			Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles
1.01.09	1108	3 811,6	541	72,4	281	146,0	225	644,1	22	372,6	10	359,2	5	351,1	2	249,7	2	1 554,0	20	62,6
1.01.10	1058	4 620,6	473	71,9	284	145,1	236	677,1	23	344,8	12	390,7	6	395,8	4	630,9	2	1 893,8	18	70,3
1.01.11	1012	4 731,8	423	69,0	292	156,5	230	671,2	27	390,8	14	468,4	5	351,6	5	732,0	2	1 786,9	14	105,4
1.01.12	978	5 242,1	354	68,6	307	162,1	250	726,5	31	435,6	15	468,2	7	464,0	3	421,6	3	2 245,8	8	249,7
1.01.13	956	6 112,9	301	59,5	308	162,7	273	811,1	40	606,8	14	492,0	8	544,4	4	634,2	3	2 589,8	5	212,4
1.01.14	923	7 064,3	238	45,1	316	165,0	285	833,5	46	710,4	16	545,6	9	607,7	5	910,7	3	3 043,6	5	202,8
1.01.15	834	7 928,4	57	4,7	400	186,9	279	811,4	43	672,8	21	736,3	8	494,1	5	628,6	6	4 341,6	15	52,1
1.01.16	733	9 008,6	51	-42,9	323	159,3	248	738,3	38	556,4	22	714,7	10	580,4	6	945,4	6	5 381,2	29	-24,3
1.02.16	728	9 078,8	51	0,8	319	156,9	248	734,7	38	582,5	22	741,7	9	532,5	6	969,9	6	5 352,5	29	7,2
1.03.16	718	9 093,0	55	-1,5	311	153,7	241	725,2	38	565,3	22	718,1	10	576,5	6	961,0	6	5 394,6	29	0,2
1.04.16	707	8 952,7	48	-2,9	310	152,5	236	698,9	38	548,1	25	826,6	8	478,6	6	935,5	6	5 308,9	30	6,4
1.05.16	696	8 922,3	49	-3,6	300	146,9	239	712,2	39	614,3	21	722,6	8	477,7	6	931,2	6	5 338,5	28	-17,5
1.06.16	689	8 964,6	49	-4,8	291	141,1	240	709,3	39	595,3	21	705,9	9	530,2	6	927,3	6	5 495,2	28	-135,0
1.07.16	680	8 948,3	47	-3,6	288	138,5	241	723,5	36	556,5	21	689,1	10	578,7	6	936,5	6	5 470,3	25	-141,3
1.08.16	669	9 024,6	46	3,6	284	138,7	231	684,9	37	551,5	24	798,0	9	532,2	6	944,0	6	5 508,0	26	-136,3
1.09.16	659	9 072,9	46	4,0	276	135,9	230	680,0	38	562,8	23	739,8	9	528,5	5	720,0	7	5 817,2	25	-115,6
1.10.16	649	9 097,8	48	4,5	271	135,9	226	685,0	35	526,9	24	783,5	8	473,8	5	723,4	7	5 861,9	25	-97,1
1.11.16	643	9 147,7	48	4,6	263	130,6	226	667,3	38	564,7	23	750,6	8	470,5	5	727,0	7	5 930,3	25	-97,8
1.12.16	635	9 235,4	49	-32,0	258	127,0	224	658,1	38	577,1	23	775,0	7	459,0	5	728,7	7	6 055,6	24	-113,2
1.01.17	623	9 387,1	47	-41,4	246	121,3	226	666,2	39	611,3	19	650,7	7	468,4	6	845,6	7	6 170,0	26	-105,2
1.02.17	619	9 396,5	46	3,9	245	120,7	224	672,9	38	597,6	19	657,6	7	469,7	6	847,1	7	6 255,8	27	-228,9
1.03.17	616	9 409,7	47	2,4	242	117,7	223	664,3	38	593,6	19	660,4	7	465,4	6	840,0	7	6 298,6	27	-232,6
1.04.17	607	9 479,0	49	4,7	236	115,0	219	650,5	41	665,3	16	555,0	8	520,8	6	848,4	7	6 330,8	25	-211,5
1.05.17	600	9 610,9	48	4,8	235	115,9	212	630,0	41	670,6	17	617,2	7	471,1	6	879,6	7	6 362,5	27	-141,0
1.06.17	591	9 649,2	46	4,3	230	113,7	210	619,5	40	642,5	15	499,4	10	627,0	6	911,7	7	6 364,5	27	-133,5
1.07.17	589	9 613,9	44	0,7	228	111,8	212	622,5	40	649,3	16	545,2	9	583,8	6	928,7	7	6 310,6	27	-138,8
1.08.17	582	9 779,5	42	3,8	226	110,7	212	630,2	39	639,2	14	490,6	10	637,3	6	930,3	7	6 450,6	26	-113,1
1.09.17	576	9 781,8	42	-0,6	221	108,2	211	631,7	39	644,0	14	492,5	10	649,6	6	928,8	6	6 277,6	27	49,9
1.10.17	574	9 332,0	43	3,5	218	107,5	211	628,9	39	648,2	15	540,0	8	506,4	6	933,7	6	6 385,9	28	-422,1
Reference data: own funds (capital) adequacy ratio as of 1.10.17, %	11,8		40,6		24,2		19,1		19,3		15,6		13,7		16,8		13,3		14,2	

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

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

Table 42

Basel III Capital Tiers and Adequacy Ratios

	1.01.16		1.01.17		1.07.17		1.09.17		1.10.17	
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)	billion rubles	share in own funds (Basel III capital)	billion rubles	share in own funds (Basel III capital)
Own funds (Basel III capital):	**9 008,6**	***100,0***	**9 387,1**	***100,0***	**9 613,9**	***100,0***	**9 781,8**	***100,0***	**9 332,0**	***100,0***
of which:										
1. Tier 1 capital	6 002,5	*66,6*	6 586,7	*70,2*	6 987,2	*72,7*	7 287,9	*74,5*	6 795,3	*72,8*
of which:										
1.1. Common Equity Tier 1	5 857,8	*65,0*	6 408,2	*68,3*	6 737,9	*70,1*	7 006,3	*71,6*	6 554,7	*70,2*
1.2. Additional Tier 1	144,7	*1,6*	178,5	*1,9*	249,3	*2,6*	281,6	*2,9*	240,7	*2,6*
2. Tier 2 Capital	3 006,1	*33,4*	2 800,4	*29,8*	2 626,7	*27,3*	2 493,8	*25,5*	2 536,7	*27,2*
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	12,9	3	11,8	3
Common equity Tier 1 ratio (N1.1)	8,2	8	8,9	4	9,0	5	9,2	4	8,2	4
Tier 1 capital ratio (N1.2)	8,5	8	9,2	7	9,4	6	9,6	7	8,6	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		1.09.17		1.10.17	
	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***	**11 870,0**	***121,3***	**12 018,4**	***128,8***
1.1. Authorized capital	2 416,3	*26,8*	2 458,3	*26,2*	2 467,8	*25,7*	2 466,7	*25,2*	2 513,9	*26,9*
1.2. Issue income	1 451,5	*16,1*	1 479,7	*15,8*	1 466,5	*15,3*	1 512,6	*15,5*	1 531,3	*16,4*
1.3. Credit institutions' profit and funds	4 112,3	*45,6*	4 721,7	*50,3*	4 990,3	*51,9*	5 155,7	*52,7*	5 258,2	*56,3*
1.4. Subordinated loans	3 026,7	*33,6*	2 632,9	*28,0*	2 477,4	*25,8*	2 548,2	*26,1*	2 530,8	*27,1*
1.5. Increase in value of property due to revaluation	226,5	*2,5*	213,9	*2,3*	188,5	*2,0*	186,8	*1,9*	184,2	*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***	**2 088,2**	***21,3***	**2 686,4**	***28,8***
2.1. Losses	823,1	*9,1*	679,3	*7,2*	570,9	*5,9*	588,6	*6,0*	1 050,8	*11,3*
2.2. Intangible assets	31,9	*0,4*	269,0	*2,9*	271,9	*2,8*	273,0	*2,8*	274,8	*2,9*
2.3. Treasury stocks (shares)	2,5	*0,0*	7,0	*0,1*	9,4	*0,1*	13,5	*0,1*	14,0	*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*	7,5	*0,1*	7,7	*0,1*
2.5. Subordinated loans granted to credit institutions	306,1	*3,4*	248,2	*2,6*	278,9	*2,9*	292,9	*3,0*	292,3	*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*	654,1	*6,7*	698,8	*7,5*
2.7. Other factors	149,9	*1,7*	212,0	*2,3*	233,5	*2,4*	258,6	*2,6*	347,9	*3,7*
Own funds (capital), total	**9 008,6**	***100,0***	**9 387,1**	***100,0***	**9 613,9**	***100,0***	**9 781,8**	***100,0***	**9 332,0**	***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	1.09.17	1.10.17
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	1 293,4	1 253,8
3rd group of assets	702,0	43,4	109,1	62,8	45,6
4th group of assets	37 817,6	33 559,6	32 454,8	29 818,8	31 213,8
5th group of assets	10,9	332,4	278,5	258,6	239,1
The value of credit risk on balance sheet assets	40 081,2	35 299,7	34 188,9	31 433,7	32 752,3

Reference data:

	1.01.16	1.01.17	1.07.17	1.09.17	1.10.17
1st group of assets without risk weighting	8 920,2	8 586,9	8 259,5	8 914,2	9 242,3

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

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

		1.01.16	1.01.17	1.07.17	1.09.17	1.10.17
1	Banking sector own funds (capital), billion rubles	9 008,6	9 387,1	9 613,9	9 781,8	9 332,0
2	Risk-weighted assets, billion rubles	70 914,5	71 810,2	74 275,2	75 926,6	79 065,4
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	40 081,2	35 299,7	34 188,9	31 433,7	32 752,3
	- risk-weighted claims on counterparties related to a bank (code 8957.0[2]), billion rubles	1 919,5	2 297,0	3 025,6	3 345,2	3 111,8
	- the amount of mortgage loans and accrued (accumulated) interest claims (code 8807[2]), billion rubles	140,4	232,1	245,1	248,3	248,7
	- the value of credit risk on contingent credit liabilities, billion rubles	4 198,1	4 152,6	4 263,9	4 448,5	4 302,9
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles[2]	873,3	594,7	560,6	590,8	611,8
	- the value of operational risk (calculated with risk coefficient 12,5)	6 732,5	7 486,4	8 243,3	8 336,1	8 371,8
	- market risk, billion rubles	3 859,4	4 012,4	4 334,0	4 517,2	4 035,0
	- credit claims of clearing participants (codes 8847[2])	71,7	75,4	117,2	118,7	116,6
	- higher-risk transactions, billion rubles	11 168,6	15 127,5	16 141,4	19 429,0	17 745,5
	- corrective coefficient of own funds (capital) adequacy ratio's N1.0 denominator which eliminates double counting of credit claims on higher-risk transactions	-467,2	-587,9	-974,4	-1 227,1	-977,9
	- 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	1 314,0	1 368,1
	- 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	2 719,3	6 743,4
	- 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	406,8	383,9
	- other	245,1	389,5	330,7	246,0	251,5
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	12,7	13,1	12,9	12,9	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		1.09.17		1.10.17	
	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*	20	*3,8*	21	*8,0*
From 8% to 10%	1	*0,0*	13	*1,1*	10	*1,5*	16	*5,8*	11	*2,0*
From 10% to 12%	83	*39,0*	44	*19,1*	52	*19,8*	48	*21,5*	48	*22,0*
From 12% to 14%	92	*35,0*	70	*50,3*	64	*24,2*	53	*15,1*	50	*15,1*
14% and more	517	*22,2*	458	*25,1*	427	*50,9*	425	*53,9*	429	*52,9*
Banking sector, total	733	*100,0*	623	*100,0*	589	*100,0*	576	*100,0*	574	*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		1.09.17		1.10.17	
		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*	25 130,8	*46,1*	24 208,8	*44,2*
	Substandard	22 237,3	*38,3*	20 805,9	*38,1*	20 474,6	*37,1*	20 197,1	*37,0*	21 009,3	*38,3*
	Doubtful	4 769,2	*8,2*	4 641,0	*8,5*	4 445,9	*8,0*	3 865,3	*7,1*	4 021,7	*7,3*
	Problem	1 408,5	*2,4*	1 623,3	*3,0*	1 786,6	*3,2*	1 675,9	*3,1*	1 853,1	*3,4*
	Loss	3 442,2	*5,9*	3 536,3	*6,5*	3 631,7	*6,6*	3 666,9	*6,7*	3 738,1	*6,8*
Loan loss provision (LLP) made		4 545,7	*7,8*	4 619,7	*8,5*	4 743,4	*8,6*	4 725,6	*8,7*	4 915,5	*9,0*
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*	24 977,3	*58,4*	24 053,8	*56,0*
	Substandard	13 276,4	*28,1*	11 529,8	*26,4*	10 789,0	*24,6*	10 169,7	*23,8*	10 799,1	*25,2*
	Doubtful	4 266,8	*9,0*	4 186,7	*9,6*	3 954,1	*9,0*	3 366,8	*7,9*	3 520,7	*8,2*
	Problem	1 261,5	*2,7*	1 538,5	*3,5*	1 705,4	*3,9*	1 598,8	*3,7*	1 775,9	*4,1*
	Loss	2 349,1	*5,0*	2 526,1	*5,8*	2 649,7	*6,0*	2 685,7	*6,3*	2 782,1	*6,5*
Loan loss provision (LLP)	Estimated LLP	4 483,4	*9,5*	4 765,6	*10,9*	4 937,8	*11,3*	4 789,7	*11,2*	4 982,7	*11,6*
	Estimated LLP adjusted for collateral	3 476,7	*7,4*	3 705,5	*8,5*	3 934,3	*9,0*	3 912,7	*9,1*	4 114,8	*9,6*
	LLP made	3 343,4	*7,1*	3 489,4	*8,0*	3 613,4	*8,2*	3 589,6	*8,4*	3 800,1	*8,9*
	LLP made as percent of estimated LLP		*74,6*		*73,2*		*73,2*		*74,9*		*76,3*
	LLP made as percent of estimated LLP adjusted for collateral		*96,2*		*94,2*		*91,8*		*91,7*		*92,4*

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

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

Structure of Loans and Claims Grouped Into Homogeneous Portfolios [1]

	1.01.16		1.01.17		1.07.17		1.09.17		1.10.17	
	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %
1. Loans grouped into portfolios of homogeneous loans - total	10 834,8	*100,0*	10 980,4	*100,0*	11 392,8	*100,0*	11 737,7	*100,0*	11 899,4	*100,0*
of which:										
1.1. Loans to legal entities (except credit institutions)	556,0	*5,1*	486,3	*4,4*	502,1	*4,4*	507,6	*4,3*	516,5	*4,3*
1.2. Loans to individuals	10 278,8	*94,9*	10 494,1	*95,6*	10 890,6	*95,6*	11 230,1	*95,7*	11 383,0	*95,7*
1.3. Loans to credit institutions	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
2. Loans grouped into portfolios of homogeneous loans as a share of total loans		*18,6*		*20,1*		*20,6*		*21,5*		*21,7*
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*		*9,7*		*9,4*
4. Claims grouped into portfolios of homogeneous claims - total	99,4	*100,0*	105,5	*100,0*	102,2	*100,0*	104,7	*100,0*	108,4	*100,0*
of which:										
4.1. Portfolios of homogeneous claims on legal entities	31,3	*31,5*	53,4	*50,6*	53,0	*51,9*	59,1	*56,4*	60,4	*55,8*
4.2. Portfolios of homogeneous claims on individuals	68,1	*68,5*	52,1	*49,4*	49,2	*48,1*	45,6	*43,6*	47,9	*44,2*
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*		*54,3*		*52,4*

[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 1.10.17[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	516 471,9	*100,0*	44 924,7	*100,0*	*8,7*
of which by quality categories					
1.1. Quality Category I	197,2	*0,0*	0,0	*0,0*	*0,0*
1.2. Quality Category II	470 703,7	*91,1*	4 536,4	*10,1*	*1,0*
1.3. Quality Category III	2 310,9	*0,4*	225,3	*0,5*	*9,8*
1.4. Quality Category IV	3 440,8	*0,7*	1 128,3	*2,5*	*32,8*
1.5. Quality Category V	39 819,3	*7,7*	39 034,7	*86,9*	*98,0*
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	0,0	*0,0*	0,0	*0,0*	*0,0*
of which by quality categories					
2.1. Quality Category I	0,0	*0,0*	0,0	*0,0*	*0,0*
2.2. Quality Category II	0,0	*0,0*	0,0	*0,0*	*0,0*
2.3. Quality Category III	0,0	*0,0*	0,0	*0,0*	*0,0*
2.4. Quality Category IV	0,0	*0,0*	0,0	*0,0*	*0,0*
2.5. Quality Category V	0,0	*0,0*	0,0	*0,0*	*0,0*
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	516 471,9		44 924,7		*8,7*
4. Homogeneous claims grouped into portfolios - total	60 440,7	*100,0*	26 625,3	*100,0*	*44,1*
of which by quality categories					
4.1. Quality Category I	26 982,4	*44,6*	0,0	*0,0*	*0,0*
4.2. Quality Category II	2 315,0	*3,8*	27,4	*0,1*	*1,2*
4.3. Quality Category III	4802,2	*7,9*	532,5	*2,0*	*11,1*
4.4. Quality Category IV	450,5	*0,7*	202,7	*0,8*	*45,0*
4.5. Quality Category V	25890,5	*42,8*	25862,7	*97,1*	*99,9*
5. Claims for interest payments - total	4 810,8	*100,0*	2 232,3	*100,0*	*46,4*
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	2 151,3	*44,7*	2 062,9	*92,4*	*95,9*

[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 1.10.17[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	11 382 953,1	*100,0*	1 070 425,3	*100,0*	*9,4*
of which					
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	1 100 920,6	*9,7*	38 369,1	*3,6*	*3,5*
1.1.2. residental real estate (mortgage) loans, total	3 784 738,4	*33,2*	66 428,0	*6,2*	*1,8*
1.1.3. car loans, total	650 631,6	*5,7*	61 023,4	*5,7*	*9,4*
1.1.4. other consumer loans, total	5 831 500,2	*51,2*	903 146,8	*84,4*	*15,5*
1.2. by duration of past dues					
1.2.1. a portfolio of loans without overdue payments and with payments being overdue from 1 calendar day to 30 calendar days[2]	254 021,7	*2,2*	5 320,4	*0,5*	*2,1*
1.2.2. a portfolio of loans without overdue payments	9 852 774,5	*86,6*	167 871,9	*15,7*	*1,7*
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	231 228,5	*2,0*	13 326,3	*1,2*	*5,8*
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	92 354,7	*0,8*	25 928,8	*2,4*	*28,1*
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	82 419,3	*0,7*	48 199,9	*4,5*	*58,5*
1.2.6. a portfolio of loans with payments being overdue from 181 to 360 calendar days	128 151,3	*1,1*	106 469,9	*9,9*	*83,1*
1.2.7. a portfolio of loans with payments being overdue more than 360 calendar days	726 840,8	*6,4*	701 850,1	*65,6*	*96,6*
1.3. classified into the following loan quality categories:					
1.3.1. Quality category I	154 852,0	*1,4*	0,0	*0,0*	*0,0*
1.3.2. Quality category II	9 739 504,3	*85,6*	146 082,5	*13,6*	*1,5*
1.3.3. Quality category III	498 639,7	*4,4*	38 346,7	*3,6*	*7,7*
1.3.4. Quality category IV	73 787,8	*0,6*	30 433,6	*2,8*	*41,2*
1.3.5. Quality category V	916 169,3	*8,0*	855 562,5	*79,9*	*93,4*
2. Claims grouped into portfolios of homogeneous claims - total	47 920,1	*5,2*	30 110,4	*3,5*	*62,8*
of which by quality categories					
2.1. Quality category I	7 330,8	*0,8*	0,0	*0,0*	*0,0*
2.2. Quality category II	7 460,8	*0,8*	192,9	*0,0*	*2,6*
2.3. Quality category III	2630,4	*0,3*	323,7	*0,0*	*12,3*
2.4. Quality category IV	781,3	*0,1*	367,7	*0,0*	*47,1*
2.5. Quality category V	29716,8	*3,2*	29226,2	*3,4*	*98,3*
3. Claims for interest payments - total	183 564,8	*100,0*	76 282,6	*100,0*	*41,6*
of which					
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	79 596,8	*43,4*	72 405,2	*94,9*	*91,0*

[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	1.09.17	1.10.17	1.01.16	1.01.17	1.07.17	1.09.17	1.10.17
Substandard	*7,2*	*6,1*	*5,8*	*6,1*	*5,9*	*1,8*	*1,9*	*1,9*	*2,1*	*2,1*
Doubtful	*23,0*	*20,2*	*17,7*	*17,0*	*16,3*	*18,0*	*16,9*	*16,1*	*18,2*	*17,6*
Problem	*15,5*	*18,7*	*20,8*	*19,6*	*20,4*	*41,1*	*42,3*	*44,0*	*43,9*	*43,7*
Loss	*54,2*	*54,8*	*55,6*	*57,1*	*57,2*	*77,1*	*75,7*	*75,8*	*76,4*	*78,1*

[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	1.09.17	1.10.17
Overdue claims on loans, deposits and other claims, billion rubles	**3046,6**	**2891,5**	**3061,6**	**3059,6**	**3084,8**
Of which					
- among 20 largest-asset credit institutions, billion rubles	2033,2	1789,6	1864,3	1921,1	1956,2
Share of overdue claims in loans, deposits and other claims of the banking sector, percent	*5,3*	*5,2*	*5,4*	*5,5*	*5,5*
Overdue claims in rubles					
- billion rubles	2537,1	2600,0	2707,9	2735,5	2732,7
- as percent of total loans, deposits and other claims in rubles	*6,8*	*6,6*	*6,6*	*6,5*	*6,4*
Overdue claims in foreign currency					
- billion rubles	509,5	291,5	353,7	324,1	352,1
- as percent of total loans, deposits and other claims in foreign currency	*2,5*	*1,8*	*2,3*	*2,3*	*2,5*
- dollar equivalent, billion $	7,0	4,8	6,0	5,5	6,1
Overdue claims on loans and other claims on non-financial institutions	2075,9	1892,0	1965,2	1952,5	1988,5
Share of overdue claims in total volume of loans and other claims on non-financial institutions, percent	*6,2*	*6,3*	*6,5*	*6,5*	*6,6*
Overdue claims on loans and other funds provided to individuals	863,8	857,9	873,2	885,7	876,7
Share of overdue claims in total volume of loans and other claims on individuals, percent	*8,1*	*7,9*	*7,8*	*7,7*	*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	1.09.17	1.10.17	1.01.16	1.01.17	1.07.17	1.09.17	1.10.17
No overdue claims	56	55	46	54	54	*2,7*	*3,9*	*4,0*	*4,6*	*4,6*
Less than 5%	360	272	242	228	232	*70,2*	*68,0*	*69,3*	*67,8*	*69,4*
From 5 to 10%	156	131	135	127	118	*16,0*	*18,8*	*16,7*	*13,5*	*13,1*
From 10 to 15%	56	46	44	51	53	*3,7*	*2,0*	*3,2*	*7,2*	*5,8*
From 15 to 20%	26	24	28	25	26	*2,0*	*1,4*	*1,4*	*1,3*	*1,6*
From 20 to 60%	34	48	48	48	47	*4,9*	*4,6*	*3,9*	*4,2*	*4,2*
From 60 to 90%	6	6	8	7	6	*0,3*	*1,1*	*1,3*	*1,2*	*1,2*
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	28	24	*0,2*	*0,2*	*0,2*	*0,2*	*0,1*

Table 54

Credit Risks of the Banking Sector

Indicators	1.01.16	1.01.17	1.07.17	1.09.17	1.10.17
Large credit risks of the banking sector total, bln rubles	22 916,6	20 615,9	21 233,1	20 817,4	20 936,6
Share of large credit risks in the banking sector assets, %	*27,6*	*25,7*	*26,3*	*25,4*	*25,5*

Table 55

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

	1.01.16	1.01.17	1.07.17	1.09.17	1.10.17
Volume of large loans, billion rubles	13 838,1	12 884,1	12 690,7	12 186,3	12 120,8
of which:					
Volume of secured loans , billion rubles	4 047,6	3 857,5	3 693,0	2 625,6	2 684,6
Volume of I quality category collateral, billion rubles	1 953,7	2 293,5	2 095,7	979,3	1 079,6
of which:					
collateral of quoted securities issued by legal entities, billion rubles	650,3	1 205,9	915,1	175,2	227,9
Volume of II quality category collateral, billion rubles	1 772,7	1 436,2	1 300,0	1 298,5	1 216,4
of which:					
collateral of securities, issued by legal entities, billion rubles	243,3	231,8	192,4	273,5	261,0
collateral of proprietory rights (claims), billion rubles	689,2	541,4	779,5	723,3	670,4

[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		1.09.17		1.10.17	
	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*	*47,2*	*100,0*	*44,2*	*100,0*
Of which										
- interest rate risk (IRR)	*34,4*	*78,2*	*36,8*	*84,0*	*36,2*	*78,6*	*37,8*	*80,0*	*34,5*	*78,1*
- equity position risk (EPR)	*3,3*	*7,5*	*3,0*	*6,7*	*3,7*	*7,9*	*3,3*	*6,9*	*2,5*	*5,7*
- foreign exchange risk (FER)	*6,3*	*14,4*	*3,2*	*7,2*	*4,7*	*10,1*	*4,1*	*8,6*	*4,1*	*9,2*
- commodity risk (CR)	-	-	*0,9*	*2,0*	*1,5*	*3,3*	*2,1*	*4,4*	*3,1*	*7,0*
Reference data:										
Number of credit institutions[1]	548		452		422		418		408	
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	1.09.17	1.10.17
Share of assets in foreign currency in total assets, %	*34,7*	*27,8*	*26,9*	*25,4*	*24,5*
of which:					
- 20 largest-asset credit institutions	*37,3*	*29,9*	*28,7*	*27,4*	*26,4*
Share of liabilities in foreign currency in total liabilities, %	*33,2*	*26,5*	*24,5*	*23,9*	*23,4*
of which:					
- 20 largest-asset credit institutions	*36,3*	*28,9*	*27,0*	*26,2*	*25,6*
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total , b.p.	*1,4*	*1,2*	*2,3*	*1,5*	*1,1*
of which:					
- 20 largest-asset credit institutions	*1,0*	*1,0*	*1,7*	*1,2*	*0,8*

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	1.09.17	1.10.17
Balance sheet positions					
Claims, bln rubles	28 774,6	22 234,2	21 696,5	20 811,0	20 121,0
Liabilities, bln rubles	27 592,0	21 241,0	19 811,6	19 608,8	19 233,0
Net balance sheet position, bln rubles	1 182,6	993,1	1 884,9	1 202,2	888,0
Net balance sheet position to own funds (capital), % [1]	*13,1*	*10,6*	*19,6*	*12,3*	*9,5*
Off-balance sheet positions [2]					
Claims, bln rubles	16 260,7	14 493,2	15 690,0	16 177,5	16 376,1
Liabilities, bln rubles	16 136,2	14 491,9	16 257,7	16 166,9	16 081,4
Net balance sheet position, bln rubles	124,5	1,3	-567,6	10,6	294,7
Net balance sheet position to own funds (capital), % [1]	*1,4*	*0,0*	*-5,9*	*0,1*	*3,2*

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

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

Table 59

Compliance With Open Foreign Exchange Position (OFXP) Requirements

	2015 y.				2016 y.				2017 y.		
	I	II	III	IV	I	II	III	IV	I	II	III
Number of credit institutions that exceeded the OFXP limits	11	5	11	9	9	9	7	8	5	6	4
Of which:											
- 20 largest-asset credit institutions	0	0	1	1	0	0	0	1	0	0	1
Assets of credit institutions that exceeded the OFXP limits as a share of total banking sector assets, %											
- credit institutions with licence to conduct banking operations in foreign currency	*1,8*	*0,2*	*2,5*	*2,4*	*0,5*	*0,1*	*0,5*	*7,5*	*0,2*	*0,6*	*2,9*
- On 20 largest-asset credit institutions	*0,0*	*0,0*	*2,4*	*1,5*	*0,0*	*0,0*	*0,0*	*8,5*	*0,0*	*0,0*	*3,4*

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

Table 60

Information on Open Foreign Exchange Positions of Banking Sector

Date	Number of credit institutions	Open foreign exchange positions and precious metals in bln. rubles					Own funds (capital), bln. rubles	Ratio of net OFXP to own funds (capital) of CIs, in %
		Total balance sheet position	Total off-balance sheet position	Total open foreign exchange positions (OFXP)				
				Long	Short	Net		
1. Credit institutions with net short OFXP								
1.01.09	431	583,0	-611,5	13,6	-42,1	-28,5	1 047,2	*-2,7*
1.01.10	361	-72,9	50,3	7,5	-30,1	-22,6	1 131,1	*-2,0*
1.01.11	427	-1,3	-29,8	10,9	-42,1	-31,2	1 618,8	*-1,9*
1.01.12	340	112,7	-146,5	21,6	-55,4	-33,8	1 573,4	*-2,1*
1.01.13	373	3,7	-25,4	24,0	-45,7	-21,7	1 863,0	*-1,2*
1.01.14	376	115,4	-144,4	5,5	-34,5	-29,0	1 797,5	*-1,6*
1.01.15	263	-224,8	151,2	83,0	-156,7	-73,6	2 911,6	*-2,5*
1.01.16	197	-114,2	-86,5	43,7	-244,4	-200,7	2 746,9	*-7,3*
1.02.16	155	-447,5	376,3	47,4	-118,6	-71,2	2 233,6	*-3,2*
1.03.16	161	-382,1	322,3	81,4	-141,2	-59,7	2 048,1	*-2,9*
1.04.16	145	87,6	-141,9	2,7	-57,0	-54,3	893,2	*-6,1*
1.05.16	173	135,9	-194,0	3,5	-61,6	-58,1	1 469,8	*-4,0*
1.06.16	169	50,0	-102,8	5,9	-58,7	-52,8	1 361,8	*-3,9*
1.07.16	160	41,0	-94,4	5,6	-59,0	-53,4	626,9	*-8,5*
1.08.16	155	80,4	-116,9	6,5	-43,1	-36,6	672,3	*-5,4*
1.09.16	150	57,9	-93,0	1,8	-36,9	-35,1	905,8	*-3,9*
1.10.16	145	-119,5	81,0	21,3	-59,7	-38,4	3 886,6	*-1,0*
1.11.16	161	-276,0	194,1	28,4	-110,4	-81,9	4 028,7	*-2,0*
1.12.16	137	-120,4	37,2	24,6	-107,8	-83,2	3 934,2	*-2,1*
1.01.17	165	-163,8	85,9	14,6	-92,5	-77,9	1 378,2	*-5,7*
1.02.17	140	139,6	-211,4	19,5	-91,3	-71,8	1 126,8	*-6,4*
1.03.17	144	195,6	-253,3	2,6	-60,3	-57,7	346,9	*-16,6*
1.04.17	132	154,7	-222,5	9,4	-77,2	-67,8	1 146,0	*-5,9*
1.05.17	132	18,2	-70,8	3,4	-56,0	-52,7	1 262,6	*-4,2*
1.06.17	135	89,3	-127,4	13,5	-51,6	-38,1	1 449,9	*-2,6*
1.07.17	121	503,2	-553,1	14,7	-64,6	-49,9	1 715,2	*-2,9*
1.08.17	148	245,6	-298,3	69,4	-122,0	-52,7	2 856,0	*-1,8*
1.09.17	123	114,0	-176,5	10,7	-73,2	-62,5	1 844,2	*-3,4*
1.10.17	132	-118,1	32,6	47,1	-132,6	-85,5	2 069,5	*-4,1*
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*

Table 61

Open Currency Positions of the Banking Sector by Currencies as of 1.10.17

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	140	-53,0	*-3,8*	18,0	-71,1
long	401	142,3	*1,8*	36,9	105,3
EUR					
short	191	-52,4	*-1,9*	-288,5	236,1
long	347	70,2	*1,1*	36,9	33,3
GBP					
short	60	-8,3	*-0,1*	-5,1	-3,2
long	213	2,5	*0,1*	13,1	-10,7

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	1.09.17	1.10.17
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	*44,3*	*42,4*	*42,3*	*41,6*	*42,3*
Liabilities with maturity in excess of 1 year, as percent of total liabilities	*24,3*	*21,2*	*20,5*	*19,4*	*20,2*
A measure of using short-term liabilities to fund long-term liquid assets, percent[2]	*30,9*	*31,9*	*32,8*	*33,9*	*33,1*

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

[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	1.09.17	1.10.17	1.01.16	1.01.17	1.07.17	1.09.17	1.10.17
Less than 0	238	224	202	207	212	14,8	9,6	*9,1*	*8,0*	*13,0*
From 0 to 20	304	258	254	234	226	20,6	23,7	*19,8*	*19,8*	*14,1*
More than 20	191	141	133	132	127	64,6	66,8	*71,1*	*72,2*	*73,0*
Data not available	0	0	0	3	9	0,0	0,0	*0,0*	*0,0*	*0,0*
Total	733	623	589	576	574	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	1.09.17	1.10.17
Liquid assets with maturity up to 30 days, as percent of liquid assets	*31,6*	*34,7*	*36,0*	*36,2*	*34,5*
Liabilities with maturity up to 30 days, as percent of total liabilities	*40,8*	*46,3*	*46,7*	*46,9*	*44,3*
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*	*13,4*	*14,1*

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

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

Table 65

Distribution of Credit Institutions Classified by Liquidity Coverage Deficit

Indicator, %	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.16	1.01.17	1.07.17	1.09.17	1.10.17	1.01.16	1.01.17	1.07.17	1.09.17	1.10.17
Less than 0	486	429	408	411	419	19,5	12,3	*14,1*	*24,0*	*22,0*
From 0 to 20	145	98	93	97	74	20,0	20,8	*20,4*	*21,7*	*21,2*
More than 20	102	96	88	65	72	60,5	66,9	*65,5*	*54,3*	*56,9*
Data not available	0	0	0	3	9	0	0	*0,0*	*0,0*	*0,0*
Total	733	623	589	576	574	100	100	*100,0*	*100,0*	*100,0*