THE CENTRAL BANK OF THE RUSSIAN FEDERATION

BANKING SUPERVISION DEPARTMENT

REVIEW
OF THE BANKING SECTOR
OF THE RUSSIAN FEDERATION

(INTERNET-VERSION)

ANALYTICAL DATA

№ 179 September 2017

Table of Contents

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

General Information on the Russian Banking Sector

Banking Sector in the Economy of Russia

Table 1

Macroeconomic Indicators

	Indicator	1.01.12	1.01.13	1.01.14	1.01.15	1.01.16	1.01.17
1.	Banking sector assets, total (billion rubles)	41 627,5	49 509,6	57 423,1	77 653,0	82 999,7	80 063,3
	as % of GDP	*69,7*	*74,0*	*80,9*	*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	*8,8*	*9,1*	*9,9*	*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	*39,0*	*41,4*	*45,7*	*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	9,3	11,6	14,0	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	1 152,8
	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*	*10,5*
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	*10,4*	*10,5*	*11,0*	*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	*19,9*	*21,3*	*23,9*	*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	*21,4*	*21,8*	*23,8*	*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	59 698,1	66 926,9	71 016,7	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	10 993,7
	Income of the population	35 648,7	39 903,7	44 650,4	47 920,6	53 538,1	54 118,5

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

[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*	*28,9*	*12,1*	*6,1*	*11,5*	*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	1.04.17	1.07.17	1.08.17
Credit institutions registered by the Bank of Russia and other authorities	1021	975	961	943	937
Operating credit institutions (credit institutions that have the right to conduct banking operations)	733	623	607	589	582
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	354	355
Credit institutions licensed to conduct operations in foreign currency	482	404	394	379	375
Credit institutions holding general licences	232	205	199	196	193

Table 5

Operating Credit Institutions (CIs), by Federal Districts

Federal district	1.01.16		1.01.17		1.04.17		1.07.17		1.08.17	
	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*	351	*57,8*	340	*57,7*	334	*57,4*
of which the City of Moscow and Moscow Region	392	*53,5*	321	*51,5*	315	*51,9*	305	*51,8*	299	*51,4*
North-Western	60	*8,2*	49	*7,9*	47	*7,7*	44	*7,5*	44	*7,6*
Southern[1]	42	*5,7*	38	*6,1*	37	*6,1*	37	*6,3*	37	*6,4*
North-Caucasian	22	*3,0*	17	*2,7*	17	*2,8*	17	*2,9*	17	*2,9*
Volga	85	*11,6*	77	*12,4*	74	*12,2*	72	*12,2*	71	*12,2*
Ural	32	*4,4*	29	*4,7*	29	*4,8*	28	*4,8*	28	*4,8*
Siberian	41	*5,6*	37	*5,9*	34	*5,6*	33	*5,6*	33	*5,7*
Far Eastern	17	*2,3*	18	*2,9*	18	*3,0*	18	*3,1*	18	*3,1*
Russian Federation	**733**	***100,0***	**623**	***100,0***	**607**	***100,0***	**589**	***100,0***	**582**	***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	1.08.17	1.01.16	1.01.17	1.08.17	1.01.16	1.01.17	1.08.17	1.01.16	1.01.17	1.08.17	1.01.16	1.01.17	1.08.17	1.01.16	1.01.17	1.08.17
Central	434	358	334	60	36	26	232	182	160	*47,0*	*46,2*	*44,4*	*23,2*	*22,9*	*23,4*	*16,6*	*16,6*	*16,8*
of which the City of Moscow and Moscow Region[1]	392	321	299	57	34	24	96	80	68	*21,4*	*22,5*	*21,1*	*21,1*	*20,6*	*21,0*	*6,9*	*7,3*	*7,1*
North-Western	60	49	44	5	4	4	204	161	143	*313,9*	*303,8*	*297,9*	*3,1*	*3,1*	*3,1*	*14,6*	*14,7*	*15,0*
Southern[2]	42	38	37	13	2	2	163	120	103	*296,4*	*300,0*	*264,1*	*2,6*	*2,3*	*2,5*	*11,7*	*10,9*	*10,8*
North-Caucasian	22	17	17	8	4	4	64	49	46	*213,3*	*233,3*	*219,1*	*1,4*	*1,2*	*1,4*	*4,6*	*4,5*	*4,8*
Volga	85	77	71	29	23	14	227	182	147	*199,1*	*182,0*	*172,9*	*5,4*	*5,8*	*5,5*	*16,2*	*16,6*	*15,4*
Ural	32	29	28	45	43	43	106	93	84	*137,7*	*129,2*	*118,3*	*3,6*	*4,2*	*4,6*	*7,6*	*8,5*	*8,8*
Siberian	41	37	33	11	8	8	152	124	108	*292,3*	*275,6*	*263,4*	*2,4*	*2,6*	*2,7*	*10,9*	*11,3*	*11,3*
Far Eastern	17	18	18	5	4	5	74	63	58	*336,4*	*286,4*	*252,2*	*1,0*	*1,3*	*1,5*	*5,3*	*5,7*	*6,1*
Russian Federation	**733**	**623**	**582**	**176**	**124**	**106**	**1222**	**974**	**849**	***134,4***	***130,4***	***123,4***	***42,7***	***43,4***	***44,8***	***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		1.04.17		1.07.17		1.08.17	
	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*	43 812 242	*55,3*	44 661 551	*55,3*	45 390 913	*55,9*
From 6 to 20	17 925 387	*21,6*	18 257 646	*22,8*	18 378 392	*23,2*	18 716 895	*23,2*	18 760 968	*23,1*
From 21 to 50	9 391 355	*11,3*	8 444 718	*10,6*	8 429 720	*10,6*	8 887 632	*11,0*	8 729 892	*10,7*
From 51 to 200	8 484 303	*10,2*	7 520 065	*9,4*	7 157 137	*9,0*	7 122 552	*8,8*	7 044 564	*8,7*
From 201 to 500	2 060 315	*2,5*	1 528 737	*1,9*	1 385 818	*1,7*	1 346 345	*1,7*	1 316 709	*1,6*
From 501	254 375	*0,3*	79 197	*0,1*	58 524	*0,1*	43 080	*0,1*	35 989	*0,0*
Total	**82 999 708**	***100,0***	**80 063 255**	***100,0***	**79 221 835**	***100,0***	**80 778 055**	***100,0***	**81 279 033**	***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	1.04.17	1.07.17	1.08.17
Central	*59,0*	*60,2*	*60,1*	*58,4*	*60,7*
of which the City of Moscow and Moscow Region	*59,6*	*61,1*	*60,9*	*59,4*	*61,6*
North-Western	*71,7*	*76,2*	*78,1*	*95,4*	*78,3*
Southern[1]	*68,5*	*71,4*	*71,2*	*71,7*	*71,6*
North-Caucasian	*68,5*	*65,7*	*65,3*	*65,2*	*66,2*
Volga	*53,6*	*56,6*	*57,2*	*57,6*	*58,3*
Ural	*76,6*	*74,0*	*73,5*	*74,8*	*74,5*
Siberian	*58,7*	*64,3*	*65,1*	*63,4*	*69,8*
Far Eastern	*86,0*	*83,5*	*85,6*	*85,8*	*85,7*
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 - 1.08.17)

Groups of credit institutions ranged by assets as of 1.01.17		Number of credit institutions as of 1.01.17	Groups as of 1.08.17						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	138			6	3
5	From 201 to 500	300				11	268	1	17	3
6	From 501	123					32	77	10	1
Became operating after 1.01.17								1		
Total over the period									35	7
Total as of 1.01.17[1]		**623**								
Total as of 1.08.17[1]		**582**	**5**	**15**	**30**	**150**	**300**	**79**		

- 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	1.04.17	1.07.17	1.08.17[1]
Credit institutions with foreign participation over 50%					
Assets, total	*13,9*	*13,0*	*12,7*	*13,0*	*12,8*
Own funds (capital)	*17,2*	*16,7*	*16,2*	*16,0*	*15,6*
Correspondent accounts with non-resident banks	*15,4*	*14,9*	*13,2*	*15,3*	*10,5*
Loans and other claims on non-financial organisations	*11,6*	*10,9*	*10,1*	*9,7*	*9,8*
Loans and other claims on individuals	*18,6*	*15,7*	*14,7*	*14,7*	*14,7*
Loans, deposits and other claims credit institutions	*14,1*	*15,4*	*19,6*	*22,0*	*21,4*
Individual deposits	*12,0*	*11,4*	*12,9*	*13,1*	*13,3*
Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles) [2]	*14,0*	*12,4*	*12,2*	*12,9*	*12,2*
Profit (loss) of the current year	*20,2*	*44,7*	*15,7*	*11,9*	*11,3*
Reference data:					
Number of credit institutions	113	106	89	90	90
of which 100% foreign-owned credit institutions					
Assets, total	*8,5*	*6,4*	*6,4*	*6,6*	*6,5*
Own funds (capital)	*10,9*	*9,1*	*9,7*	*9,6*	*9,6*
Correspondent accounts with non-resident banks	*12,0*	*9,0*	*10,3*	*13,2*	*8,4*
Loans and other claims on non-financial organisations	*7,8*	*5,2*	*4,6*	*4,5*	*4,5*
Loans and other claims on individuals	*10,1*	*7,9*	*8,7*	*9,0*	*9,0*
Loans, deposits and other claims on credit institutions	*11,1*	*11,6*	*10,6*	*11,7*	*10,9*
Individual deposits	*5,8*	*4,5*	*5,1*	*5,3*	*5,5*
Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles) [2]	*9,9*	*6,9*	*7,0*	*7,4*	*6,9*
Profit (loss) of the current year	*14,9*	*46,7*	*14,3*	*11,5*	*10,8*
Reference data:					
Number of credit institutions	75	68	67	67	67

[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		1.04.17		1.07.17		1.08.17	
	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*	4380,4	*5,5*	4427,4	*5,6*	4936,7	*6,1*	5020,2	*6,2*
Own funds (capital)	-24,3	*-0,3*	-106,1	*-1,1*	-158,6	*-1,7*	-141,5	*-1,5*	-114,4	*-1,2*
Loans and other claims on non-financial organisations	1709,4	*5,1*	1269,9	*4,2*	1259,6	*4,3*	1537,9	*5,1*	1550,2	*5,1*
of which overdue claims	698,3	*33,6*	637,3	*33,7*	627,0	*30,1*	733,1	*37,3*	738,7	*37,5*
Loans and other claims on individuals	547,7	*5,1*	275,3	*2,5*	275,7	*2,5*	289,9	*2,6*	292,4	*2,6*
of which overdue claims	88,6	*10,3*	87,3	*10,2*	91,9	*10,4*	100,5	*11,5*	103,8	*11,7*
Individual deposits	1293,4	*5,6*	835,4	*3,5*	828,7	*3,5*	854,6	*3,4*	855,4	*3,4*
Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) [2]	1455,8	*5,4*	1205,9	*5,0*	1212,9	*5,1*	1293,1	*5,4*	1303,4	*5,4*
Reference data:										
Number of credit institutions [1]	29	*4,0*	24	*3,9*	24	*4,0*	25	*4,2*	25	*4,3*

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

[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	1.04.17	1.07.17	1.08.17
1.	Cash, precious metals and stones	1 898,3	1 591,5	1 182,8	1 266,9	1 336,7
1.1.	of which: cash	1 801,3	1 404,3	1 065,0	1 114,2	1 150,8
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	2 464,4	3 046,1	3 028,1	2 807,0	2 998,2
3.	Correspondent account, total	2 536,3	1 734,4	1 993,0	1 888,2	1 816,2
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	611,5	533,6	559,1	509,2	508,9
3.2.	Correspondent accounts with non-resident banks	1 924,8	1 200,8	1 433,9	1 379,1	1 307,3
4.	Securities portfolio, total	11 777,4	11 450,1	11 100,2	11 703,7	11 950,5
	of which					
4.1.	Debt securities	9 616,0	9 365,6	9 019,7	9 604,8	9 793,6
4.2.	Equity	295,2	357,4	367,7	379,4	368,8
4.3.	Promissory notes	204,0	178,0	157,5	154,9	155,7
4.4.	Equity in associates and subsidiaries	1 662,2	1 549,0	1 555,3	1 564,6	1 632,5
5.	Other equity	568,0	877,5	883,1	900,5	901,1
6.	Financial derivatives assets at fair value	1 261,0	704,4	653,4	626,3	601,4
7.	Loans, total	57 511,4	55 622,0	55 186,7	56 442,7	56 294,4
	of which:					
7.1.	Loans, deposits and other claims	57 154,5	55 478,8	55 059,3	56 305,3	56 165,2
	of which overdue claims	3 046,6	2 891,5	3 156,6	3 061,6	3 084,5
	of which:					
7.1.1.	Loans and other claims on non-financial organisations	33 300,9	30 134,7	29 211,8	30 017,2	30 114,7
	of which overdue claims	2 075,9	1 892,0	2 080,4	1 965,2	1 967,5
7.1.2.	Loans and other claims on individuals	10 684,3	10 803,9	10 869,9	11 184,9	11 328,6
	of which overdue claims	863,8	857,9	881,7	873,2	887,1
7.1.3.	Loans, deposits and other claims on credit institutions	8 610,0	9 091,5	9 388,0	9 545,6	9 405,0
	of which overdue claims	63,8	95,2	144,5	171,2	178,1
8.	Fixed assets (tangible and intangible), other real estate and inventories	1 277,6	1 486,8	1 485,9	1 469,3	1 469,5
8.1	of which real estate, temporarily not used	109,4	197,9	223,4	219,5	221,8
9.	Allocation of profit	125,5	384,8	141,4	225,4	203,5
9.1.	of which income tax	110,1	343,4	102,1	205,1	183,3
10.	Other assets, total	3 579,8	3 165,7	3 567,3	3 448,0	3 707,5
	of which:					
10.1.	Settlement accounts	1 826,2	1 381,8	1 716,2	1 479,1	1 677,0
10.2.	Accounts receivable	403,7	325,9	342,8	409,8	442,7
10.3.	Deferred expenses	134,4	41,8	50,9	49,6	46,5
Banking sector assets, total		82 999,7	80 063,3	79 221,8	80 778,1	81 279,0

Table 13

Structure of Liabilities[1], by Source of Funds

(billion rubles)

	Liabilities[1]	1.01.16	1.01.17	1.04.17	1.07.17	1.08.17
1.	Funds and profit of credit institutions	7 551,7	8 611,4	8 533,5	8 795,6	8 915,7
	of which:					
1.1.	Funds of credit institutions	4 181,3	4 425,8	4 397,3	4 425,9	4 417,6
1.2.	Profit (loss), including financial result of the previous year	3 338,4	4 077,6	4 140,6	4 336,9	4 474,2
	of which:					
1.2.1.	Profit (loss) of the current year	192,0	929,7	338,6	770,3	920,3
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	5 363,3	2 725,9	1 390,9	1 061,5	1 315,4
3.	Transferable deposits of credit institutions	801,0	828,6	855,8	815,2	817,0
	of which:					
3.1.	Correspondent accounts of correspondent credit institutions	512,1	503,4	534,9	455,2	453,6
3.2.	Correspondent accounts of non-resident credit institutions	177,4	227,7	234,7	257,1	254,2
4.	Loans, deposits and other funds received from other credit institutions	7 091,0	8 559,1	8 109,7	8 483,0	8 438,3
5.	Clients' funds[2]	51 906,7	50 003,4	50 554,2	51 844,1	52 100,5
	of which:					
5.1.	Budgetary funds in settlement accounts	66,5	8,2	26,6	45,1	44,3
5.2.	Government and other extra-budgetary funds in settlement accounts	0,1	0,1	0,1	0,3	0,9
5.3.	Funds of legal entities in settlement and other accounts	8 905,2	8 763,7	8 878,3	8 908,6	8 920,1
5.4.	Clients' float	488,5	451,1	471,3	498,7	498,8
5.5.	Deposits and other funds of legal entities (except credit institutions)	19 018,2	16 385,2	17 029,8	17 337,7	17 613,5
5.6.	Individual deposits	23 219,1	24 200,3	23 967,6	24 897,1	24 861,3
5.7.	Clients' funds in factoring and forfeiting transactions	22,3	27,7	27,8	22,2	21,5
6.	Bonds	1 266,5	1 092,9	1 105,1	1 180,6	1 142,7
7.	Promissory notes and bank acceptances	696,2	440,6	481,5	457,4	425,3
8.	Financial derivatives liabilities at fair value	880,7	483,1	430,5	391,8	366,4
9.	Other liabilities[1], total	7 442,7	7 318,3	7 760,7	7 748,9	7 757,8
	of which:					
9.1.	Provisions	5 406,4	5 594,0	5 750,5	5 806,7	5 783,1
9.2.	Settlement accounts	1 075,9	821,2	1 076,7	963,1	1 002,8
9.3.	Accounts payable	80,0	164,8	211,6	277,5	245,7
9.4.	Deferred income	14,9	13,9	11,2	14,3	12,0
9.5.	Interest payable	693,0	616,7	639,3	639,1	662,9
	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	79 221,8	80 778,1	81 279,0

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

[2] Including certificates of deposit and savings certificates.

Table 14

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

Assets		1.01.16	1.01.17	1.04.17	1.07.17	1.08.17
1.	Cash, precious metals and stones	*2,3*	*2,0*	*1,5*	*1,6*	*1,6*
1.1.	of which: money	*2,2*	*1,8*	*1,3*	*1,4*	*1,4*
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	*3,0*	*3,8*	*3,8*	*3,5*	*3,7*
3.	Correspondent accounts, total	*3,1*	*2,2*	*2,5*	*2,3*	*2,2*
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	*0,7*	*0,7*	*0,7*	*0,6*	*0,6*
3.2.	Correspondent accounts with non-resident banks	*2,3*	*1,5*	*1,8*	*1,7*	*1,6*
4.	Securities portfolio, total	*14,2*	*14,3*	*14,0*	*14,5*	*14,7*
	of which					
4.1.	Debt securities	*11,6*	*11,7*	*11,4*	*11,9*	*12,0*
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*	*2,0*	*1,9*	*2,0*
5.	Other equity	*0,7*	*1,1*	*1,1*	*1,1*	*1,1*
6.	Financial derivatives assets at fair value	*1,5*	*0,9*	*0,8*	*0,8*	*0,7*
7.	Loans, total	*69,3*	*69,5*	*69,7*	*69,9*	*69,3*
	of which:					
7.1.	Loans, deposits and other claims	*68,9*	*69,3*	*69,5*	*69,7*	*69,1*
	of which overdue claims	*3,7*	*3,6*	*4,0*	*3,8*	*3,8*
	of which:					
7.1.1.	Loans and other claims on non-financial organisations	*40,1*	*37,6*	*36,9*	*37,2*	*37,1*
	of which overdue claims	*2,5*	*2,4*	*2,6*	*2,4*	*2,4*
7.1.2.	Loans and other claims on individuals	*12,9*	*13,5*	*13,7*	*13,8*	*13,9*
	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*	*11,9*	*11,8*	*11,6*
	of which overdue claims	*0,1*	*0,1*	*0,2*	*0,2*	*0,2*
8.	Fixed assets (tangible and intangible), other real estate and inventories	*1,5*	*1,9*	*1,9*	*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*	*0,2*	*0,3*	*0,3*
9.1.	of which income tax	*0,1*	*0,4*	*0,1*	*0,3*	*0,2*
10.	Other assets, total	*4,3*	*4,0*	*4,5*	*4,3*	*4,6*
	of which:					
10.1.	Settlement accounts	*2,2*	*1,7*	*2,2*	*1,8*	*2,1*
10.2.	Accounts receivable	*0,5*	*0,4*	*0,4*	*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	1.04.17	1.07.17	1.08.17
1.	Funds and profit of credit institutions	*9,1*	*10,8*	*10,8*	*10,9*	*11,0*
	Of which:					
1.1.	Funds of credit institutions	*5,0*	*5,5*	*5,6*	*5,5*	*5,4*
1.2.	Profit (loss), including financial result of the previous year	*4,0*	*5,1*	*5,2*	*5,4*	*5,5*
	Of which:					
1.2.1.	Profit (loss) of the current year	*0,2*	*1,2*	*0,4*	*1,0*	*1,1*
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	*6,5*	*3,4*	*1,8*	*1,3*	*1,6*
3.	Transferable deposits of credit institutions	*1,0*	*1,0*	*1,1*	*1,0*	*1,0*
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	*0,6*	*0,6*	*0,7*	*0,6*	*0,6*
3.2.	Correspondent accounts of non-resident credit institutions	*0,2*	*0,3*	*0,3*	*0,3*	*0,3*
4.	Loans, deposits and other funds received from other credit institutions	*8,5*	*10,7*	*10,2*	*10,5*	*10,4*
5.	Clients' funds[2]	*62,5*	*62,5*	*63,8*	*64,2*	*64,1*
	Of which:					
5.1.	Budgetary funds in settlement accounts	*0,1*	*0,0*	*0,0*	*0,1*	*0,1*
5.2.	Government and other extra-budgetary funds in settlement accounts	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
5.3.	Funds of legal entities in settlement and other accounts	*10,7*	*10,9*	*11,2*	*11,0*	*11,0*
5.4.	Clients' float	*0,6*	*0,6*	*0,6*	*0,6*	*0,6*
5.5.	Deposits and other funds of legal entities (except credit institutions)	*22,9*	*20,5*	*21,5*	*21,5*	*21,7*
5.6.	Individual deposits	*28,0*	*30,2*	*30,3*	*30,8*	*30,6*
5.7.	Clients' funds in factoring and forfeiting transactions	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
6.	Bonds	*1,5*	*1,4*	*1,4*	*1,5*	*1,4*
7.	Promissory notes and bank acceptances	*0,8*	*0,6*	*0,6*	*0,6*	*0,5*
8.	Financial derivatives liabilities at fair value	*1,1*	*0,6*	*0,5*	*0,5*	*0,5*
9.	Other liabilities[1], total	*9,0*	*9,1*	*9,8*	*9,6*	*9,5*
	Of which:					
9.1.	Provisions	*6,5*	*7,0*	*7,3*	*7,2*	*7,1*
9.2.	Settlement accounts	*1,3*	*1,0*	*1,4*	*1,2*	*1,2*
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*	*0,8*
	Of which:					
9.5.1	Overdue interest	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
Banking sector liabilities, total[1]		*100,0*	*100,0*	*100,0*	*100,0*	*100,0*

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

[2] Including certificates of deposit and savings certificates.

Table 16

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

	Rubles					Foreign Currency					Total				
	1.01.16	1.01.17	1.04.17	1.07.17	1.08.17	1.01.16	1.01.17	1.04.17	1.07.17	1.08.17	1.01.16	1.01.17	1.04.17	1.07.17	1.08.17
1. Loans, deposits and other claims, total	**37 091,8**	**39 691,9**	**39 894,1**	**41 039,0**	**41 071,5**	**20 062,8**	**15 786,9**	**15 165,2**	**15 266,3**	**15 093,6**	**57 154,5**	**55 478,8**	**55 059,3**	**56 305,3**	**56 165,2**
of which															
- overdue claims	2 537,1	2 600,0	2 726,8	2 707,9	2 745,5	509,5	291,5	429,8	353,7	339,0	3 046,6	2 891,5	3 156,6	3 061,6	3 084,5
1.1 Loans and other claims on resident non-financial organisations	**19 363,3**	**19 734,5**	**19 990,5**	**20 132,3**	**20 201,8**	**9 272,1**	**6 129,7**	**5 347,4**	**5 747,4**	**5 779,0**	**28 635,4**	**25 864,1**	**25 337,9**	**25 879,7**	**25 980,8**
of which															
- overdue claims	1 546,1	1 616,7	1 676,5	1 663,4	1 686,4	262,5	117,7	105,6	109,7	88,7	1 808,5	1 734,5	1 782,2	1 773,2	1 775,1
of which:															
1.1.1. Loans and other claims on individual entrepreneurs	506,0	428,5	416,7	428,5	426,5	8,3	4,9	4,3	4,4	4,4	514,3	433,4	421,1	432,9	430,9
of which															
- overdue claims	72,2	73,5	74,1	71,9	72,8	0,6	0,4	0,4	0,4	0,4	72,9	73,9	74,5	72,3	73,2
1.2 Loans and other claims on non-resident legal entities (except banks)	**698,3**	**707,0**	**657,7**	**766,1**	**796,0**	**3 967,2**	**3 563,6**	**3 216,1**	**3 371,4**	**3 338,0**	**4 665,5**	**4 270,5**	**3 873,8**	**4 137,4**	**4 134,0**
of which															
- overdue claims	92,7	51,0	58,3	57,9	58,8	174,7	106,6	239,9	134,2	133,5	267,4	157,6	298,3	192,1	192,3
1.3 Loans, deposits and other claims on resident financial sector	**4 465,8**	**6 517,0**	**6 553,9**	**7 255,6**	**7 090,0**	**2 228,6**	**3 384,6**	**3 465,1**	**3 210,8**	**3 099,6**	**6 694,4**	**9 901,6**	**10 019,0**	**10 466,4**	**10 189,6**
of which															
- overdue claims	95,0	103,9	134,2	138,1	137,9	9,0	7,5	10,8	4,8	4,9	103,9	111,5	145,0	142,8	142,7
of which:															
1.3.1 Resident credit institutions	3 273,6	4 921,7	4 877,0	5 511,3	5 400,4	1 761,6	2 202,6	1 961,8	1 756,5	1 827,2	5 035,2	7 124,3	6 838,8	7 267,8	7 227,6
of which															
- overdue claims	60,0	64,8	92,1	90,8	90,8	0,9	0,5	3,0	0,1	0,1	60,9	65,3	95,1	90,9	90,9
1.3.2 Other resident non-banking financial institutions	1 192,1	1 595,3	1 677,0	1 744,3	1 689,6	467,1	1 182,0	1 503,2	1 454,3	1 272,4	1 659,2	2 777,3	3 180,2	3 198,6	2 962,0
of which															
- overdue claims	34,9	39,2	42,1	47,3	47,1	8,1	7,0	7,8	4,6	4,7	43,0	46,2	49,9	51,9	51,8
1.4 Loans, deposits and other claims on non-resident banks	**253,3**	**198,1**	**276,3**	**222,2**	**189,3**	**3 321,5**	**1 769,0**	**2 272,9**	**2 055,6**	**1 988,2**	**3 574,8**	**1 967,2**	**2 549,3**	**2 277,8**	**2 177,5**
of which															
- overdue claims	0,1	17,7	17,9	17,9	17,9	2,9	12,2	31,5	62,4	69,3	2,9	30,0	49,4	80,3	87,1
1.5 Loans and other claims on government financial bodies and extra-budgetary funds	**1 135,5**	**1 034,1**	**853,9**	**815,5**	**783,4**	**0,0**	**0,1**	**0,1**	**0,1**	**0,1**	**1 135,5**	**1 034,2**	**854,0**	**815,6**	**783,5**
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**	**10 721,1**	**11 031,8**	**11 176,9**	**274,7**	**155,0**	**129,9**	**132,7**	**130,7**	**10 656,5**	**10 784,7**	**10 851,0**	**11 164,5**	**11 307,6**
of which															
- overdue claims	803,1	810,2	839,3	830,1	844,0	58,9	46,1	40,6	41,2	41,2	862,0	856,3	879,9	871,3	885,2
1.7 Loans and other claims on non-resident individuals	**14,0**	**13,8**	**14,4**	**15,9**	**16,2**	**13,8**	**5,3**	**4,5**	**4,5**	**4,8**	**27,8**	**19,2**	**18,9**	**20,4**	**21,0**
of which															
- overdue claims	0,2	0,4	0,5	0,5	0,5	1,6	1,3	1,2	1,3	1,4	1,9	1,6	1,7	1,8	1,9
Reference data:															
Provisions for loans, deposits and other claims [1]	-	-	-	-	-	-	-	-	-	-	4 525,8	4 572,5	4 648,6	4 711,5	4 670,7
Overdue interest on loans, deposits and other claims, recognized in the balance sheet accounts	179,9	200,8	211,7	214,3	225,5	16,5	12,2	19,0	12,2	11,5	196,4	213,0	230,7	226,5	237,1
Credit institutions' portfolio of residents promissory notes	127,9	129,0	112,3	115,5	117,1	73,7	46,7	42,8	37,1	36,5	201,6	175,7	155,1	152,6	153,6
Credit institutions' portfolio of non-residents promissory notes	2,3	2,3	2,3	2,3	2,1	0,0	0,0	0,0	0,0	0,0	2,3	2,3	2,3	2,3	2,1

[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	1.04.17	1.07.17	1.08.17
1. Loans, deposits and other claims, total	***100,0***	***100,0***	***100,0***	***100,0***	***100,0***
	68,9	***69,3***	***69,5***	***69,7***	***69,1***
Of which:					
- overdue claims	*5,3*	*5,2*	*5,7*	*5,4*	*5,5*
	3,7	*3,6*	*4,0*	*3,8*	*3,8*
1.1 Loans and other claims on resident non-financial organizations	***50,1***	***46,6***	***46,0***	***46,0***	***46,3***
	34,5	***32,3***	***32,0***	***32,0***	***32,0***
Of which:					
- overdue claims	*3,2*	*3,1*	*3,2*	*3,1*	*3,2*
	2,2	*2,2*	*2,2*	*2,2*	*2,2*
of which:					
1.1.1. Loans and other claims on individual entrepreneurs	*0,9*	*0,8*	*0,8*	*0,8*	*0,8*
	0,6	*0,5*	*0,5*	*0,5*	*0,5*
Of which:					
- overdue claims	*0,1*	*0,1*	*0,1*	*0,1*	*0,1*
	0,1	*0,1*	*0,1*	*0,1*	*0,1*
1.2 Loans and other claims on non-resident legal entities (except banks)	***8,2***	***7,7***	***7,0***	***7,3***	***7,4***
	5,6	***5,3***	***4,9***	***5,1***	***5,1***
Of which:					
- overdue claims	*0,5*	*0,3*	*0,5*	*0,3*	*0,3*
	0,3	*0,2*	*0,4*	*0,2*	*0,2*
1.3 Loans, deposits and other claims on resident financial sector	***11,7***	***17,8***	***18,2***	***18,6***	***18,1***
	8,1	***12,4***	***12,6***	***13,0***	***12,5***
Of which:					
- overdue claims	*0,2*	*0,2*	*0,3*	*0,3*	*0,3*
	0,1	*0,1*	*0,2*	*0,2*	*0,2*
of which:					
1.3.1 Resident credit institutions	*8,8*	*12,8*	*12,4*	*12,9*	*12,9*
	6,1	*8,9*	*8,6*	*9,0*	*8,9*
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*	*5,8*	*5,7*	*5,3*
	2,0	*3,5*	*4,0*	*4,0*	*3,6*
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***	***4,6***	***4,0***	***3,9***
	4,3	***2,5***	***3,2***	***2,8***	***2,7***
Of which:					
- overdue claims	*0,0*	*0,1*	*0,1*	*0,1*	*0,2*
	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***	***1,6***	***1,4***	***1,4***
	1,4	***1,3***	***1,1***	***1,0***	***1,0***
Of which:					
- overdue claims	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
	0,0	*0,0*	*0,0*	*0,0*	*0,0*
1.6 Loans and other claimts on resident individuals	***18,6***	***19,4***	***19,7***	***19,8***	***20,1***
	12,8	***13,5***	***13,7***	***13,8***	***13,9***
Of which:					
- overdue claims	*1,5*	*1,5*	*1,6*	*1,5*	*1,6*
	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*	*8,3*
	5,5	*5,7*	*5,9*	*5,8*	*5,7*
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*	*0,3*
	0,2	*0,2*	*0,2*	*0,2*	*0,2*
Credit institutions' portfolio of non-residents promissory notes	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
	0,0	*0,0*	*0,0*	*0,0*	*0,0*

Table 18

The Structure of Credit Institutions' Security Portfolio[1]

	1.01.16		1.01.17		1.04.17		1.07.17		1.08.17	
	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***	**10 942,7**	***100,0***	**11 548,8**	***100,0***	**11 794,8**	***100,0***
- in rubles	7 317,8	*63,2*	7 778,2	*69,0*	7 793,2	*71,2*	8 233,3	*71,3*	8 358,1	*70,9*
- in foreign currency	4 255,7	*36,8*	3 493,9	*31,0*	3 149,5	*28,8*	3 315,5	*28,7*	3 436,8	*29,1*
Of which:										
Securities at fair value through profit or loss	1 691,8	*14,6*	1 789,6	*15,9*	1 767,7	*16,2*	1 785,9	*15,5*	1 882,2	*16,0*
- in rubles	1 003,1	*8,7*	1 096,7	*9,7*	1 172,1	*10,7*	1 201,6	*10,4*	1 163,3	*9,9*
- in foreign currency	688,8	*6,0*	692,9	*6,1*	595,6	*5,4*	584,3	*5,1*	718,9	*6,1*
Securities available for sale	5 024,4	*43,4*	5 104,0	*45,3*	5 111,8	*46,7*	5 529,3	*47,9*	5 509,6	*46,7*
- in rubles	2 851,0	*24,6*	3 342,6	*29,7*	3 338,6	*30,5*	3 605,1	*31,2*	3 657,8	*31,0*
- in foreign currency	2 173,4	*18,8*	1 761,3	*15,6*	1 773,2	*16,2*	1 924,2	*16,7*	1 851,8	*15,7*
Securities held-to-maturity	3 188,9	*27,6*	2 814,9	*25,0*	2 486,1	*22,7*	2 647,6	*22,9*	2 749,3	*23,3*
- in rubles	1 797,2	*15,5*	1 781,6	*15,8*	1 717,7	*15,7*	1 853,6	*16,1*	1 896,3	*16,1*
- in foreign currency	1 391,7	*12,0*	1 033,3	*9,2*	768,4	*7,0*	794,0	*6,9*	853,0	*7,2*
Shares in associates and subsidiaries	1 662,2	*14,4*	1 549,0	*13,7*	1 555,3	*14,2*	1 564,6	*13,5*	1 632,5	*13,8*
- in rubles	1 661,5	*14,4*	1 548,2	*13,7*	1 554,6	*14,2*	1 563,9	*13,5*	1 631,8	*13,8*
- 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		116,9		101,8		89,8	
Provisions for losses on securities available for sale	33,9		48,5		54,3		51,7		50,4	
Provisions for losses on securities held-to-maturity	11,2		14,6		13,4		5,8		6,0	
Provisions for losses on portfolio of shares in associates and subsidiaries	141,6		163,2		179,6		148,0		149,1	

[1] Excluding promissory notes.

Table 19

The Structure of Credit Institutions' Portfolio of Debt Securities

	1.01.16		1.01.17		1.04.17		1.07.17		1.08.17	
	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*	9 019,7	*100,0*	9 604,8	*100,0*	9 793,6	*100,0*
- in rubles	5 468,3	*56,9*	5 959,5	*63,6*	5 951,1	*66,0*	6 375,4	*66,4*	6 440,8	*65,8*
- in foreign currency	4 147,7	*43,1*	3 406,2	*36,4*	3 068,6	*34,0*	3 229,3	*33,6*	3 352,8	*34,2*
of which: revaluation	-87,8	*-0,9*	63,9	*0,7*	98,8	*1,1*	103,9	*1,1*	99,6	*1,0*
Debt securities at book value held (without revaluation)	9 703,8	*100,0*	9 301,8	*100,0*	8 920,9	*100,0*	9 500,9	*100,0*	9 694,0	*100,0*
of which:										
debt securities of the Russian Federation	2 546,5	*26,2*	3 360,7	*36,1*	3 261,0	*36,6*	3 261,4	*34,3*	3 010,5	*31,1*
- in rubles	1 967,3	*20,3*	2 709,4	*29,1*	2 712,4	*30,4*	2 732,5	*28,8*	2 508,6	*25,9*
- in foreign currency	579,2	*6,0*	651,3	*7,0*	548,6	*6,1*	528,8	*5,6*	502,0	*5,2*
debt securities of the Bank of Russia	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- in rubles	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- in foreign currency	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*	270,4	*3,0*	259,0	*2,7*	252,4	*2,6*
- in rubles	190,4	*2,0*	275,7	*3,0*	270,4	*3,0*	259,0	*2,7*	252,4	*2,6*
- 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*	388,3	*4,4*	423,3	*4,5*	397,0	*4,1*
- in rubles	525,5	*5,4*	402,1	*4,3*	376,0	*4,2*	412,2	*4,3*	387,1	*4,0*
- in foreign currency	9,3	*0,1*	19,7	*0,2*	12,2	*0,1*	11,1	*0,1*	9,9	*0,1*
other debt securities of residents	1 210,3	*12,5*	1 412,8	*15,2*	1 541,0	*17,3*	1 793,3	*18,9*	1 802,6	*18,6*
- in rubles	1 209,0	*12,5*	1 406,6	*15,1*	1 534,7	*17,2*	1 784,1	*18,8*	1 793,6	*18,5*
- in foreign currency	1,3	*0,0*	6,2	*0,1*	6,3	*0,1*	9,2	*0,1*	9,0	*0,1*
debt securities of other countries	160,2	*1,7*	129,9	*1,4*	111,1	*1,2*	95,5	*1,0*	97,1	*1,0*
- in rubles	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- in foreign currency	160,2	*1,7*	129,9	*1,4*	111,1	*1,2*	95,5	*1,0*	97,1	*1,0*
debt securities of non-resident banks	341,4	*3,5*	75,5	*0,8*	98,4	*1,1*	204,3	*2,2*	143,8	*1,5*
- in rubles	9,5	*0,1*	4,7	*0,1*	5,0	*0,1*	4,7	*0,0*	4,7	*0,0*
- in foreign currency	331,9	*3,4*	70,8	*0,8*	93,4	*1,0*	199,6	*2,1*	139,1	*1,4*
other debt securities of non-residents	2 015,9	*20,8*	1 852,3	*19,9*	1 721,2	*19,3*	1 814,0	*19,1*	1 914,8	*19,8*
- in rubles	206,6	*2,1*	153,4	*1,6*	142,2	*1,6*	157,3	*1,7*	173,0	*1,8*
- in foreign currency	1 809,3	*18,6*	1 699,0	*18,3*	1 579,1	*17,7*	1 656,7	*17,4*	1 741,8	*18,0*
debt securities delivered without derecognition in the balance sheet	2 698,1	*27,8*	1 758,5	*18,9*	1 507,7	*16,9*	1 628,8	*17,1*	2 054,4	*21,2*
- in rubles	1 442,7	*14,9*	934,8	*10,0*	801,4	*9,0*	912,7	*9,6*	1 212,9	*12,5*
- in foreign currency	1 255,3	*12,9*	823,7	*8,9*	706,2	*7,9*	716,1	*7,5*	841,5	*8,7*
overdue debt securities	6,1	*0,1*	14,6	*0,2*	21,7	*0,2*	21,3	*0,2*	21,2	*0,2*
- in rubles	5,1	*0,1*	9,0	*0,1*	10,1	*0,1*	9,0	*0,1*	8,9	*0,1*
- in foreign currency	1,1	*0,0*	5,7	*0,1*	11,6	*0,1*	12,2	*0,1*	12,3	*0,1*
Reference data:										
Provisions for losses on debt securities	40,0		45,9		57,4		57,3		56,5	

Table 20

Structure of credit institutions' portfolio of shares

	1.01.16		1.01.17		1.04.17		1.07.17		1.08.17	
	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*	367,7	*100,0*	379,4	*100,0*	368,8	*100,0*
- in rubles	188,0	*63,7*	270,5	*75,7*	287,5	*78,2*	294,0	*77,5*	285,5	*77,4*
- in foreign currency	107,3	*36,3*	87,0	*24,3*	80,2	*21,8*	85,5	*22,5*	83,3	*22,6*
of which: revaluation	-21,2	*-7,2*	20,0	*5,6*	18,0	*4,9*	-2,1	*-0,6*	-9,7	*-2,6*
Shares held at book value (without revaluation)	316,4	*100,0*	337,5	*100,0*	349,6	*100,0*	381,5	*100,0*	378,5	*100,0*
of which shares of:										
resident credit institutions	13,5	*4,3*	2,4	*0,7*	3,2	*0,9*	4,3	*1,1*	3,3	*0,9*
- in rubles	13,5	*4,3*	2,4	*0,7*	3,2	*0,9*	4,3	*1,1*	3,3	*0,9*
- in foreign currency	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
other residents	139,3	*44,0*	160,1	*47,4*	199,3	*57,0*	212,8	*55,8*	226,7	*59,9*
- in rubles	136,7	*43,2*	160,1	*47,4*	199,3	*57,0*	212,8	*55,8*	226,7	*59,9*
- 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*	2,3	*0,6*	2,2	*0,6*	4,6	*1,2*
- 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	1,4	*0,4*	1,9	*0,6*	2,3	*0,6*	2,2	*0,6*	4,6	*1,2*
other non-residents	50,0	*15,8*	44,9	*13,3*	45,8	*13,1*	52,8	*13,8*	47,7	*12,6*
- in rubles	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- in foreign currency	50,0	*15,8*	44,9	*13,3*	45,8	*13,1*	52,8	*13,8*	47,7	*12,6*
shares delivered without derecognition in the balance sheet	10,6	*3,4*	18,5	*5,5*	2,2	*0,6*	4,4	*1,2*	4,7	*1,2*
- in rubles	10,6	*3,3*	18,5	*5,5*	2,2	*0,6*	4,4	*1,1*	4,6	*1,2*
- in foreign currency	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,1	*0,0*	0,1	*0,0*
Shares valued at cost[1]	101,6	*32,1*	109,7	*32,5*	96,8	*27,7*	104,9	*27,5*	91,6	*24,2*
- in rubles	48,4	*15,3*	69,5	*20,6*	64,7	*18,5*	74,5	*19,5*	60,6	*16,0*
- in foreign currency	53,3	*16,8*	40,2	*11,9*	32,1	*9,2*	30,4	*8,0*	30,9	*8,2*
Reference data:										
Provisions for losses on shares	10,9		26,9		27,4		17,2		16,8	

[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	1.04.17	1.07.17	1.08.17
Portfolio of promissory notes discounted by a credit institution, in rubles	130,3	131,3	114,7	117,8	119,2
of which promissory notes, not paid when due	10,7	12,9	11,4	15,6	13,2
Portfolio of promissory notes discounted by a credit institution, in foreign currency	73,7	46,7	42,8	37,1	36,5
of which promissory notes, not paid when due	0,01	0,01	0,01	0,00	0,00
Total	**204,0**	**178,0**	**157,5**	**154,9**	**155,7**

Table 22

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

	1.01.16		1.01.17		1.04.17		1.07.17		1.08.17	
	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***	**157,5**	***100,0***	**154,9**	***100,0***	**155,7**	***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*	83,3	*52,9*	78,3	*50,5*	77,1	*49,5*
- other promissory notes of residents	74,7	*36,6*	87,7	*49,3*	71,8	*45,6*	74,3	*48,0*	76,5	*49,1*
- 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*	2,3	*1,5*	2,1	*1,3*
Reference data:										
Provisions for losses on promissory notes	13,2		19,7		20,4		19,4		21,5	

[1] including overdue promissory notes.

Table 23

Real Estate Temporarily out of Use in Operating Activities

(billion rubles)

	1.01.16	1.01.17	1.04.17	1.07.17	1.08.17
Land temporarily out of use in operating activities	7,5	9,5	8,8	8,4	8,2
Land temporarily out of use in operating activities, leased out	11,5	9,5	9,1	6,3	6,3
Land temporarily out of use in operating activities, at current (fair) value	26,0	38,3	56,7	62,9	62,8
Land temporarily out of use in operating activities, at current (fair) value, leased out	5,3	27,7	28,0	20,6	21,1
Real estate (except land) temporarily out of use in operating activities*	3,4	5,1	6,0	5,2	4,6
Real estate (except land) temporarily out of use in operating activities, leased out*	8,8	4,6	4,4	4,3	4,8
Real estate (except land) temporarily out of use in operating activities, at current (fair) value	16,8	35,6	41,5	41,9	42,4
Real estate (except land) temporarily out of use in operating activities, at current (fair) value, leased out	27,4	37,5	38,8	36,2	35,9
Investments in construction of objects of real estate, temporarily out of use in operating activities	2,6	30,1	30,2	33,8	35,8
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	75,9	36,2	36,4

* At residual value (less amortisation).

Table 24

Funds Raised by Credit Institutions From Organisations[1]

(billion rubles)

		1.01.16	1.01.17	1.04.17	1.07.17	1.08.17
1.	Funds raised from organisations, total	28 442,1	25 635,1	26 406,7	26 753,1	27 037,8
	- in rubles	14 889,3	15 467,4	16 486,6	16 846,9	16 941,8
	- in foreign currency	13 552,7	10 167,6	9 920,2	9 906,2	10 096,0
	of which:					
1.1.	Funds of legal entities in settlement and other accounts[1]	8 905,2	8 763,7	8 878,3	8 908,6	8 920,1
	- in rubles	6 179,5	6 686,4	6 477,8	6 558,6	6 448,7
	- in foreign currency	2 725,7	2 077,2	2 400,5	2 350,0	2 471,4
	Of which:					
1.1.1	Funds of individual entrepreneurs	216,4	267,6	276,7	305,1	318,1
	- in rubles	207,4	255,9	265,1	292,8	305,4
	- in foreign currency	9,0	11,7	11,6	12,3	12,7
1.2.	Government and other extra budgetary funds in settlement accounts	0,1	0,1	0,1	0,3	0,9
1.3.	Float	472,5	436,1	456,1	482,7	480,8
1.4.	Deposits and other funds of legal entities (except credit institutions)	19 018,2	16 385,2	17 029,8	17 337,7	17 613,5
	- in rubles	8 522,2	8 529,4	9 741,3	10 008,3	10 224,0
	- in foreign currency	10 496,0	7 855,7	7 288,5	7 329,4	7 389,5
	Of which:					
1.4.1.	Deposits and other raised funds from the Federal Treasury, the Ministry of Finance, financial agencies and extra budgetary funds of the Russian Federation, federal districts and authorities of local self-governance	859,3	827,2	1 950,2	2 096,4	2 256,9
1.4.2.	Certificates of deposit	2,8	0,6	0,5	0,3	0,3
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	1,6	0,1	0,0	0,0	0,0
1.5.	Clients' funds in factoring and forfeiting transactions	22,3	27,7	27,8	22,2	21,5
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	14,6	1,6	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	2 813,2	2 940,0	2 951,8
	- in rubles	2 649,1	2 503,9	2 371,8	2 542,9	2 557,2
	- in foreign currency	642,3	903,0	441,4	397,1	394,6
	with maturity from 31 days to 1 year	5 852,1	4 650,2	5 948,4	5 964,8	6 207,8
	- in rubles	3 257,3	3 584,3	4 942,9	4 992,3	5 227,1
	- in foreign currency	2 594,8	1 065,9	1 005,5	972,5	980,7
	with maturity in excess of 1 year	9 874,7	8 328,1	8 268,2	8 432,9	8 453,9
	- in rubles	2 615,8	2 441,3	2 426,6	2 473,1	2 439,7
	- in foreign currency	7 258,9	5 886,8	5 841,6	5 959,8	6 014,3
	Reference data					
Funds raised from non-resident organisations, total		5 130,4	3 927,7	3 728,6	3 557,5	3 621,8
- in rubles		433,7	279,7	256,3	254,8	280,1
- in foreign currency		4 696,6	3 648,0	3 472,4	3 302,7	3 341,7
of which:						
	Funds of non-resident organisations in settlement and other accounts	574,5	449,6	744,3	676,8	705,7
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	428,1	319,0	256,0	241,0	244,6
	Other funds raised from non-resident legal entities	4 095,6	3 130,8	2 703,1	2 613,7	2 641,0
	Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0,0	0,0	0,0	0,0	0,0

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

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

Table 25

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

	1.01.16	1.01.17	1.04.17	1.07.17	1.08.17
Issued debt obligations - total	**2 536,9**	**2 019,5**	**2 073,2**	**2 098,5**	**2 012,8**
including:					
bonds:	1 266,5	1 092,9	1 105,1	1 180,6	1 142,7
of which					
with maturities less than one year	2,6	1,0	4,0	6,5	9,5
with maturities in excess of one year	1 263,9	1 066,7	1 046,8	1 099,1	1 091,6
deposit certificates [1]	2,8	0,6	0,5	0,3	0,3
of which					
with maturities less than one year	2,1	0,2	0,4	0,2	0,2
with maturities in excess of one year	0,5	0,3	0,0	0,0	0,0
savings certificates [2]	571,4	485,5	486,1	460,1	444,5
of which					
with maturities less than one year	364,8	223,4	276,7	288,9	281,8
with maturities in excess of one year	183,3	238,2	181,3	142,1	136,3
promissory notes and banker's acceptances	696,2	440,6	481,5	457,4	425,3
of which					
with maturities less than one year	329,8	192,0	169,0	171,9	165,9
with maturities in excess of one year	346,8	222,6	283,3	256,0	232,3

[1] Included in corporate deposits.

[2] Included in retail deposits.

Table 26

Individual Deposit Structure

(billion rubles)

		1.01.16	1.01.17	1.04.17	1.07.17	1.08.17
1	Individual deposits	23 219,1	24 200,3	23 967,6	24 897,1	24 861,3
	- of which savings certificates	571,4	485,5	486,1	460,1	444,5
1.1.	Individual demand deposits and deposits with maturity up to 30 days	3 843,7	4 424,4	4 228,4	4 751,1	4 758,4
	- in rubles	3 176,5	3 563,6	3 355,8	3 774,6	3 752,8
	- in foreign currency	667,1	860,8	872,6	976,6	1 005,5
1.2.	Individual deposits with maturity from 31 days to 1 year	9 278,4	8 511,4	8 711,5	8 884,2	8 978,3
	- in rubles	6 948,4	7 553,3	7 827,8	7 955,5	8 047,7
	- in foreign currency	2 330,1	958,2	883,7	928,7	930,7
1.3.	Individual deposits with maturity in excess of 1 year	10 097,0	11 264,5	11 027,7	11 261,8	11 124,6
	- in rubles	6 273,3	7 359,8	7 465,6	7 557,0	7 462,6
	- in foreign currency	3 823,7	3 904,7	3 562,1	3 704,8	3 662,1
	Reference data:					
	Deposits of non-resident individuals (excluding saving certificates)	372,0	370,6	357,7	388,4	387,4

Table 27

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

(billion rubles)

	1.01.16	1.01.17	1.04.17	1.07.17	1.08.17
Loans, deposits and other funds received from other credit institutions, total	**7 091,0**	**8 559,1**	**8 109,7**	**8 483,0**	**8 438,3**
- in rubles	3 687,6	5 376,5	5 279,9	5 809,0	5 621,6
- in foreign currency	3 403,5	3 182,6	2 829,8	2 674,0	2 816,7
of which:					
- loans, deposits and other funds received from resident credit institutions	5 024,8	7 263,3	6 938,5	7 350,6	7 323,0
- in rubles	3 432,9	5 105,2	5 040,4	5 574,8	5 399,9
- in foreign currency	1 591,9	2 158,1	1 898,1	1 775,8	1 923,1
of which					
overdue debt	1,6	0,4	1,8	0,3	0,3
- in rubles	1,6	0,4	0,3	0,3	0,3
- in foreign currency	0,0	0,0	1,5	0,0	0,0
- loans, deposits and other funds received from non-resident banks	2 066,2	1 295,8	1 171,2	1 132,4	1 115,3
- in rubles	254,7	271,3	239,5	234,2	221,7
- in foreign currency	1 811,6	1 024,5	931,7	898,2	893,6
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 1.08.17

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	44 313	*100,0*	52 237 128	*64,3*
No budgetary funds	541	0	*0,0*	29 041 905	*35,7*
Data not available	3	0	*0,0*	0	*0,0*
Total	**582**	**44 313**	***100,0***	**81 279 033**	***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		1.04.17		1.07.17		1.08.17	
		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***	**4 175,8**	***5,3***	**4 032,9**	***5,0***	**4 097,6**	***5,0***
1.1	Funds in accounts of legal entities (excluding certificates of deposit)	5 098,1	*6,1*	3 899,3	*4,9*	3 703,4	*4,7*	3 531,5	*4,4*	3 591,3	*4,4*
1.1.1	of which deposits and other raised funds (excluding certificates of deposit)	4 523,7	*5,5*	3 449,8	*4,3*	2 959,1	*3,7*	2 854,7	*3,5*	2 885,6	*3,6*
1.2	Individual deposits (excluding saving certificates)	372,0	*0,4*	370,6	*0,5*	357,7	*0,5*	388,4	*0,5*	387,4	*0,5*
1.2.1	of which deposits and other raised funds (excluding saving certificates)	275,3	*0,3*	244,8	*0,3*	237,6	*0,3*	253,5	*0,3*	251,1	*0,3*
1.3	Funds in other accounts	207,2	*0,2*	132,3	*0,2*	114,7	*0,1*	113,0	*0,1*	118,9	*0,1*
2.	**Funds in correspondent and other accounts of credit institutions**	**204,5**	***0,2***	**230,1**	***0,3***	**236,5**	***0,3***	**262,1**	***0,3***	**259,6**	***0,3***
3.	**Loans, deposits and other funds raised from credit institutions**	**2 066,2**	***2,5***	**1 295,8**	***1,6***	**1 171,2**	***1,5***	**1 132,4**	***1,4***	**1 115,3**	***1,4***
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***	**5 583,4**	***7,0***	**5 427,4**	***6,7***	**5 472,5**	***6,7***
	Reference data:										
	Liabilities of authorized banks to non-residents on issued debt securities - total	368,7	*0,4*	262,7	*0,3*	236,6	*0,3*	246,7	*0,3*	250,9	*0,3*
	Overdue interest on liabilities of credit institutions	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
	Placed funds										
1.	**Loans, total**	**8 268,1**	***10,0***	**6 259,0**	***7,8***	**6 444,0**	***8,1***	**6 437,7**	***8,0***	**6 335,8**	***7,8***
	of which overdue claims	272,2	*0,3*	189,2	*0,2*	349,4	*0,4*	274,2	*0,3*	281,4	*0,3*
	of which:										
1.1.	Loans, deposits and other claims	3 574,8	*4,3*	1 967,2	*2,5*	2 549,3	*3,2*	2 277,8	*2,8*	2 177,5	*2,7*
1.2	Loans and other claims on legal entities	4 665,5	*5,6*	4 270,5	*5,3*	3 873,8	*4,9*	4 137,4	*5,1*	4 134,0	*5,1*
1.3	Loans and other claims on individuals	27,8	*0,0*	19,2	*0,0*	18,9	*0,0*	20,4	*0,0*	21,0	*0,0*
2.	**Correspondent accounts with banks**	**1 924,8**	***2,3***	**1 200,8**	***1,5***	**1 433,9**	***1,8***	**1 379,1**	***1,7***	**1 307,3**	***1,6***
3.	**Securities acquired by credit institutions, total**	**2 571,2**	***3,1***	**2 106,9**	***2,6***	**1 981,2**	***2,5***	**2 171,2**	***2,7***	**2 210,2**	***2,7***
	of which:										
3.1	Debt securities (without revaluation and delivered without derecognition in the balance sheet)	2 517,5	*3,0*	2 057,7	*2,6*	1 930,8	*2,4*	2 113,8	*2,6*	2 155,8	*2,7*
3.2	Shares (without revaluation and delivered without derecognition in the balance sheet)	51,4	*0,1*	46,8	*0,1*	48,1	*0,1*	55,0	*0,1*	52,3	*0,1*
3.3	Discounted promissory notes	2,3	*0,0*	2,3	*0,0*	2,3	*0,0*	2,3	*0,0*	2,1	*0,0*
4.	**Shares in associates and subsidiaries**	**547,5**	***0,7***	**586,4**	***0,7***	**597,5**	***0,8***	**592,2**	***0,7***	**593,3**	***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***	**10 465,7**	***13,2***	**10 588,3**	***13,1***	**10 454,7**	***12,9***
	Reference data:										
	Overdue interest on claims of credit institutions	11,2	*0,0*	9,1	*0,0*	19,6	*0,0*	11,5	*0,0*	20,1	*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	1.04.17	1.07.17	1.08.17	1.01.16	1.01.17	1.04.17	1.07.17	1.08.17	1.01.16	1.01.17	1.04.17	1.07.17	1.08.17
Total	191 965,4	929 662,4	338 612,8	770 316,4	920 267,3	733	623	603	589	579	125 480,2	343 434,3	86 984,3	205 068,2	183 288,8
Profit-making CIs[1]	735 803,4	1 291 867,7	386 710,7	848 735,1	989 650,1	553	445	448	420	415	113 513,3	332 167,4	83 111,1	200 691,4	178 636,1
Loss-making CIs	-543 838,1	-362 205,4	-48 097,9	-78 418,6	-69 382,8	180	178	155	169	164	11 966,9	11 266,8	3 873,2	4 376,9	4 652,7
CIs that have not provided their reporting						0	0	4	0	3					
Total						**733**	**623**	**607**	**589**	**582**					

[1] including CIs with zero profit.

Table 31

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

	1.01.16		1.01.17		1.04.17		1.07.17	
	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***	**27 068,3**	***100,0***	**57 902,3**	***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*	961,5	*3,6*	1 909,4	*3,3*
1.2. Interest income on loans to individuals	1 791,6	*0,9*	1 759,2	*1,0*	425,0	*1,6*	869,3	*1,5*
1.3. Income on operations with securities	1 411,8	*0,7*	1 337,3	*0,7*	296,3	*1,1*	621,1	*1,1*
1.4. Income on operations with foreign currency	169 003,8	*88,1*	161 782,9	*88,6*	22 567,1	*83,4*	49 100,8	*84,8*
1.5. Commissions	974,7	*0,5*	1 132,9	*0,6*	281,1	*1,0*	596,3	*1,0*
1.6. Recovery of loss provision	9 363,9	*4,9*	10 816,5	*5,9*	2 077,8	*7,7*	4 092,8	*7,1*
1.7. Other income	5 330,0	*2,8*	1 665,0	*0,9*	459,6	*1,7*	712,7	*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*	340,3	*1,3*	522,9	*0,9*
2. Expenses of credit institutions, total	**191 675,5**	***100,0***	**181 587,2**	***100,0***	**26 727,5**	***100,0***	**57 128,3**	***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*	568,2	*2,1*	1 133,9	*2,0*
2.2. Interest expenses on funds raised from individuals	1 451,2	*0,8*	1 636,0	*0,9*	342,2	*1,3*	704,2	*1,2*
2.3. Expenses on operations with securities	771,7	*0,4*	341,2	*0,2*	72,0	*0,3*	151,0	*0,3*
2.4. Expenses on operations with foreign currency	168 553,4	*87,9*	161 758,0	*89,1*	22 597,9	*84,5*	49 040,0	*85,8*
2.5. Commissions	202,3	*0,1*	280,2	*0,2*	66,9	*0,3*	149,1	*0,3*
2.6. Expenses on loss provision	11 080,5	*5,8*	11 481,0	*6,3*	2 247,5	*8,4*	4 434,5	*7,8*
2.7. Management expenses (including personnel costs)	1 239,9	*0,6*	1 455,5	*0,8*	353,2	*1,3*	735,2	*1,3*
2.8. Other expenses	5 665,2	*3,0*	2 113,3	*1,2*	479,8	*1,8*	780,4	*1,4*
Of which:								
2.8.1. Expenses on operations with derivatives and embedded derivative instruments	1 865,4	*1,0*	1 299,0	*0,7*	343,4	*1,3*	498,0	*0,9*

[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 1.08.17

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	53 956 856 283	20 767 246 016	55 254 012 103	19 470 090 196
Belgorod Region	10 420 211	730 643	10 420 062	730 792
Bryansk Region	0	0	0	0
Vladimir Region	2 883 924	78 010	2 883 605	78 329
Voronezh Region	7 781 155	1 343 388	7 433 016	1 691 527
Ivanovo Region	14 800 721	789 437	14 843 467	746 691
Kaluga Region	51 055 052	1 614 655	51 059 638	1 610 069
Kostroma Region	672 390 086	187 426 110	750 069 906	109 746 290
Kursk Region	22 299 341	708 519	22 288 317	719 543
Lipetsk Region	24 564 130	1 197 461	24 563 170	1 198 421
Moscow Region	30 617 547	4 083 376	31 216 076	3 484 847
Orel Region	0	0	0	0
Ryazan Region	18 609 259	1 170 397	18 607 387	1 172 269
Smolensk Region	0	0	0	0
Tambov Region	2 972 563	23 618	2 976 744	19 437
Tver Region	2 035 496	312 149	2 035 770	311 875
Tula Region	2 672 676	43 897	2 677 682	38 891
Yaroslavl Region	20 317 509	3 752 645	21 622 980	2 447 174
City of Moscow	53 073 436 613	20 563 971 711	54 291 314 283	19 346 094 041
North-Western Federal District	1 675 959 494	419 305 293	1 847 830 828	247 433 959
Republic of Karelia	744 806	19 925	750 604	14 127
Komi Republic	6 419 042	569 148	6 449 389	538 801
Akhangelsk Region	0	0	0	0
Vologda Region	54 133 739	6 306 546	55 187 850	5 252 435
Kaliningrad Region	23 109 353	5 092 516	23 328 862	4 873 007
Leningrad Region	441 601	31 294	466 454	6 441
Murmansk Region	1 818 256	1 492 491	1 819 780	1 490 967
Novgorod Region	7 096 306	523 998	7 371 082	249 222
Pskov Region	3 066 968	13 898	3 069 543	11 323
St Petersburg	1 579 129 423	405 255 477	1 749 387 264	234 997 636
Southern Federal District	511 861 642	34 285 129	516 594 285	29 552 486
Republic of Adygeya	9 350 513	278 948	9 345 139	284 322
Republic of Kalmykia	0	0	0	0
Republic of Crimea	142 393 207	7 213 274	143 397 706	6 208 775
Krasnodar Territory	192 446 794	11 383 318	194 970 591	8 859 521
Astrakhan Region	8 090 002	4 149 966	8 097 138	4 142 830
Volgograd Region	14 402 212	1 374 268	14 786 150	990 330
Rostov Region	124 969 222	8 881 930	126 011 277	7 839 875
City of Sevastopol	20 209 692	1 003 425	19 986 284	1 226 833
North-Caucasian Federal District	26 526 893	588 765	26 668 943	446 715
Republik of Daghestan	3 429 098	54 444	3 460 724	22 818
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	6 976 141	105 632	7 009 947	71 826
Karachai-Cherkess Republic	6 044 252	105 974	6 137 266	12 960
Republic of North Ossetia - Alania	1 001 556	82 192	1 038 969	44 779

Chechen Republic	0	0	0	0
Stavropol Territory	9 075 846	240 523	9 022 037	294 332
Volga Federal District	1 483 436 161	229 179 198	1 555 289 248	157 326 111
Republic of Bashkortostan	99 376 709	1 617 213	98 803 486	2 190 436
Republic of Marii El	3 021 970	113 884	3 026 444	109 410
Republic of Mordovia	25 256 971	251 712	25 289 610	219 073
Republic of Tatarstan	657 533 462	124 883 010	653 305 015	129 111 457
Udmurt Republic	47 144 882	1 866 227	48 045 609	965 500
Chuvash Republic	11 312 898	633 791	11 407 263	539 426
Perm Territory	26 389 820	2 115 205	26 463 712	2 041 313
Kirov Region	33 797 004	5 268 169	37 731 053	1 334 120
Nizhny Novgogrod Region	82 834 059	6 322 454	84 425 170	4 731 343
Orenburg Region	44 453 257	2 531 553	44 696 349	2 288 461
Penza Region	5 315 306	111 044	5 315 677	110 673
Samara Region	396 481 839	79 557 998	464 083 565	11 956 272
Saratov Region	45 240 834	3 870 840	47 388 278	1 723 396
Ulyanovsk Region	5 277 150	36 098	5 308 017	5 231
Ural Federal District	1 098 440 034	161 676 709	1 122 517 641	137 599 102
Kurgan Region	3 353 557	47 349	3 379 176	21 730
Sverdlovsk Region	631 128 155	127 769 781	651 364 060	107 533 876
Tyumen Region	318 258 577	19 396 970	319 711 843	17 943 704
Chelyabinsk Region	145 699 745	14 462 609	148 062 562	12 099 792
Siberian Federal District	246 068 441	34 570 689	244 874 015	35 765 115
Republic of Altai	1 490 702	131 394	1 500 313	121 783
Republic of Buryatiya	0	0	0	0
Republic of Tuva	546 126	2 135	547 766	495
Republic of Khakassia	8 265 714	172 945	8 266 192	172 467
Altai Territory	11 205 081	202 623	11 207 954	199 750
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	8 424 410	408 859	8 377 065	456 204
Irkutsk Region	20 157 688	2 514 441	20 725 021	1 947 108
Kemerovo Region	16 213 121	990 662	16 755 250	448 533
Novosibirsk Region	161 770 705	26 950 213	158 140 923	30 579 995
Omsk Region	9 567 473	3 002 817	10 925 766	1 644 524
Tomsk Region	8 427 421	194 600	8 427 765	194 256
Far Eastern Federal District	545 133 347	87 899 103	577 256 575	55 775 875
Republic of Sakha (Yakutia)	40 698 951	2 517 259	40 985 653	2 230 557
Kamchatka Territory	9 247 785	1 532 202	9 476 726	1 303 261
Primorskiy Territory	108 580 033	25 667 629	121 261 295	12 986 367
Khabarovsk Territory	5 574 708	161 963	5 574 050	162 621
Amur Region	373 284 962	54 720 950	392 131 819	35 874 093
Magadan Region	0	0	0	0
Sakhalin Region	7 746 908	3 299 100	7 827 032	3 218 976
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	59 544 282 295	21 734 750 902	61 145 043 638	20 133 989 559

[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 1.08.17

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	8 676 642 333	2 870 383 213	273 952 518	1 614 533 368	94 716 886	34 652 707
Belgorod Region	1 376 687	302 566	0	0	0	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	14 784	16 150	0	0	0	0
Voronezh Region	2 593 087	14 911	0	0	0	0
Ivanovo Region	886 435	294 877	15 958	0	0	60 625
Kaluga Region	4 534 173	938 226	123 741	0	0	0
Kostroma Region	339 142 608	1 990 958	5 525 606	2 707 537	0	0
Kursk Region	309 647	309 647	0	0	0	0
Lipetsk Region	3 362 230	310 101	1	0	0	0
Moscow Region	1 403 601	1 400 215	533 909	0	1 373 257	0
Orel Region	0	0	0	0	0	0
Ryazan Region	933 408	400 018	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	359 614	36 504	11 767	0	0	0
Yaroslavl Region	8 735 547	314 793	207 037	0	0	0
City of Moscow	8 312 990 512	2 864 054 247	267 534 499	1 611 516 074	93 343 629	34 592 082
North-Western Federal District	444 285 857	10 763 331	23 396 759	10 072 788	5 417 452	116 794
Republic of Karelia	0	0	0	0	0	0
Komi Republic	692 682	437 413	133 820	0	0	0
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	8 375 177	1 674 029	311 407	0	0	0
Kaliningrad Region	8 727 356	122 402	8 611	0	0	0
Leningrad Region	0	0	0	0	0	0
Murmansk Region	0	0	0	0	0	0
Novgorod Region	591 782	273 294	311 925	0	0	0
Pskov Region	49 974	0	0	0	0	0
St Petersburg	425 848 886	8 256 193	22 630 996	10 072 788	5 417 452	116 794
Southern Federal District	33 093 455	17 071 225	1 460 288	329 840	7 422 211	1 360 621
Republic of Adygeya	141 921	0	589	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	6 361 322	1 752 627	344	289 750	680 991	0
Krasnodar Territory	24 477 812	13 621 425	1 135 189	0	6 741 220	1 170 120
Astrakhan Region	1 566 899	1 440 957	3 177	0	0	0
Volgograd Region	408 115	138 144	313 030	0	0	0
Rostov Region	137 386	118 072	7 959	19 881	0	190 501
City of Sevastopol	0	0	0	20 209	0	0
North-Caucasian Federal District	1 131 695	179 834	13 854	0	14 820	0
Republik of Daghestan	0	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 635	0	13 854	0	0	0
Karachai-Cherkess Republic	473 037	0	0	0	14 820	0
Republic of North Ossetia - Alania	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	654 023	179 834	0	0	0	0
Volga Federal District	270 886 537	61 740 786	52 288 899	4 247 129	8 250 983	0
Republic of Bashkortostan	11 835 511	5 110 236	175 271	66	0	0

Republic of Marii El	0	0	0	0	0	0
Republic of Mordovia	345 972	157 452	37 061	0	0	0
Republic of Tatarstan	129 013 613	27 202 803	45 466 356	1 204 473	6 251 295	0
Udmurt Republic	7 101 185	1 245 532	0	0	37 891	0
Chuvash Republic	69 334	9 368	18 356	0	9 000	0
Perm Territory	3 027 450	1 936 350	892 350	300 000	150 595	0
Kirov Region	12 665 170	1 170 369	10 531	0	15 880	0
Nizhny Novgogrod Region	11 000 705	2 063 887	168 269	65 530	50 773	0
Orenburg Region	9 759 661	946 451	35 972	35 246	1 009 848	0
Penza Region	569 261	369 404	4	0	0	0
Samara Region	81 133 639	18 044 138	5 468 675	2 641 814	336 487	0
Saratov Region	4 365 036	3 484 796	16 054	0	389 214	0
Ulyanovsk Region	0	0	0	0	0	0
Ural Federal District	251 630 441	35 173 315	8 078 726	787 214	915 581	197 600
Kurgan Region	0	0	0	0	0	0
Sverdlovsk Region	201 315 439	20 000 730	7 644 627	787 214	915 581	0
Tyumen Region	23 726 970	8 727 469	404 539	0	0	0
Chelyabinsk Region	26 588 032	6 445 116	29 560	0	0	197 600
Siberian Federal District	23 614 234	4 263 452	105 469	0	119 643	190 027
Republic of Altai	27 548	27 548	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	23 144	23 123	0	0	0	0
Altai Territory	41 462	42 825	4 226	0	0	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	5 956	5 463	0	0	0	0
Irkutsk Region	202 334	59 862	49 898	0	18 246	0
Kemerovo Region	2 226 833	799 959	43 649	0	820	0
Novosibirsk Region	19 280 536	3 295 810	5 601	0	0	0
Omsk Region	1 801 801	8 862	125	0	100 577	190 027
Tomsk Region	4 620	0	1 970	0	0	0
Far Eastern Federal District	92 303 804	10 964 396	9 499 296	2 494 040	2 302 160	0
Republic of Sakha (Yakutia)	1 025 084	420 480	406 039	0	162 300	0
Kamchatka Territory	1 625 282	839 897	8 910	0	0	0
Primorskiy Territory	20 984 033	4 510 367	62 885	0	100 000	0
Khabarovsk Territory	38 169	33 584	0	0	0	0
Amur Region	68 631 236	5 160 068	9 007 988	2 494 040	2 039 860	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	9 793 588 356	3 010 539 552	368 795 809	1 632 464 379	119 159 736	36 517 749

Table 34

Distribution of Loans, Deposits and Other Claims in Rubles by Credit Institutions, Registered in Respective Regions, as of 1.08.17

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	37 654 940 520	19 315 644 167	5 046 439 691	10 304 246 575
Belgorod Region	5 236 185	4 545 856	558	246 482
Bryansk Region	0	0	0	0
Vladimir Region	1 967 373	887 619	3 007	1 076 747
Voronezh Region	2 863 470	2 654 280	0	124 564
Ivanovo Region	9 610 777	6 378 217	746 137	2 035 087
Kaluga Region	42 810 538	25 069 133	14 749 172	2 780 273
Kostroma Region	411 720 597	39 843 564	191 206 686	111 416 750
Kursk Region	17 637 696	13 190 713	2 250 000	1 541 158
Lipetsk Region	17 098 097	8 353 325	5 550 000	2 198 467
Moscow Region	18 291 963	7 188 407	6 545 430	2 504 436
Orel Region	0	0	0	0
Ryazan Region	11 135 630	8 604 055	720 050	1 649 682
Smolensk Region	0	0	0	0
Tambov Region	1 728 456	1 516 772	1 000	210 684
Tver Region	869 988	791 552	0	78 436
Tula Region	1 123 653	1 031 077	3 296	89 280
Yaroslavl Region	10 136 822	4 804 621	9 683	4 360 744
City of Moscow	37 102 709 275	19 190 784 976	4 824 654 672	10 173 933 785
North-Western Federal District	1 061 051 748	651 587 355	193 375 857	112 413 159
Republic of Karelia	485 052	49 026	145 000	191 026
Komi Republic	2 664 689	2 155 326	41 822	346 795
Akhangelsk Region	0	0	0	0
Vologda Region	35 375 785	8 911 190	13 431 924	8 719 704
Kaliningrad Region	7 446 141	5 443 143	14 561	1 498 858
Leningrad Region	110 042	94 835	0	15 207
Murmansk Region	735 147	443 170	50 000	241 977
Novgorod Region	2 003 822	993 696	200 000	809 997
Pskov Region	1 077 034	962 068	0	114 966
St Petersburg	1 011 154 036	632 534 901	179 492 550	100 474 629
Southern Federal District	331 641 255	194 293 660	37 817 081	92 747 816
Republic of Adygeya	6 607 259	5 849 814	5 173	621 335
Republic of Kalmykia	0	0	0	0
Republic of Crimea	85 828 261	48 497 670	21 096 631	14 223 747
Krasnodar Territory	118 482 322	78 299 977	13 853 516	22 747 159
Astrakhan Region	1 435 786	510 288	79 350	691 444
Volgograd Region	10 026 441	7 756 425	887 037	1 376 499
Rostov Region	95 887 862	44 521 364	1 694 191	49 270 993
City of Sevastopol	13 373 324	8 858 122	201 183	3 816 639
North-Caucasian Federal District	13 538 653	9 138 230	747 688	3 588 021
Republik of Daghestan	1 428 829	972 470	2 995	453 364
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	3 763 641	2 446 850	236 600	1 073 377

Karachai-Cherkess Republic	2 853 755	1 332 369	0	1 521 386
Republic of North Ossetia - Alania	687 355	502 104	0	185 251
Chechen Republic	0	0	0	0
Stavropol Territory	4 805 073	3 884 437	508 093	354 643
Volga Federal District	946 753 830	488 368 185	95 287 039	253 367 391
Republic of Bashkortostan	42 702 430	29 438 485	5 648 296	5 890 043
Republic of Marii El	1 656 821	1 120 136	223 058	58 890
Republic of Mordovia	12 744 745	9 629 724	7 072	2 730 721
Republic of Tatarstan	405 648 922	246 395 864	59 422 133	63 940 729
Udmurt Republic	30 342 543	5 503 795	41 500	23 572 988
Chuvash Republic	7 956 191	3 647 977	321 017	3 938 592
Perm Territory	16 977 104	8 762 944	558 184	7 171 722
Kirov Region	18 963 845	11 480 395	1 266 652	5 344 922
Nizhny Novgogrod Region	54 740 964	32 682 394	6 961 363	6 095 637
Orenburg Region	27 435 617	13 144 160	531 475	12 618 853
Penza Region	3 531 355	2 288 500	206 011	653 537
Samara Region	292 465 875	103 595 705	13 290 607	118 510 388
Saratov Region	28 955 679	18 608 151	6 804 799	2 283 457
Ulyanovsk Region	2 631 739	2 069 955	4 872	556 912
Ural Federal District	555 654 055	169 952 741	131 891 704	196 599 313
Kurgan Region	2 249 966	2 095 637	4 186	114 160
Sverdlovsk Region	285 034 902	85 116 402	56 971 242	99 280 049
Tyumen Region	188 160 674	47 301 481	60 271 667	70 588 089
Chelyabinsk Region	80 208 513	35 439 221	14 644 609	26 617 015
Siberian Federal District	162 826 620	49 126 908	72 660 818	37 883 723
Republic of Altai	832 161	399 212	1 504	60 175
Republic of Buryatiya	0	0	0	0
Republic of Tuva	190 909	139 835	3 007	48 067
Republic of Khakassia	5 054 834	2 419 233	6 977	2 350 955
Altai Territory	8 029 270	5 522 445	828 856	1 496 863
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	4 655 352	804 139	706 224	3 143 993
Irkutsk Region	12 995 801	7 065 847	456 170	5 189 938
Kemerovo Region	6 462 803	3 394 658	235 926	2 807 335
Novosibirsk Region	112 857 458	22 282 923	70 059 146	18 816 336
Omsk Region	6 384 623	3 900 544	361 504	1 898 963
Tomsk Region	5 363 409	3 198 072	1 504	2 071 098
Far Eastern Federal District	345 139 703	119 693 888	11 411 518	192 195 510
Republic of Sakha (Yakutia)	26 542 911	16 787 404	0	8 039 111
Kamchatka Territory	5 289 701	4 432 581	302 272	493 690
Primorskiy Territory	73 925 058	46 053 205	3 049 481	19 766 211
Khabarovsk Territory	4 434 794	2 560 871	83 350	715 371
Amur Region	233 335 396	48 770 838	7 907 401	162 757 153
Magadan Region	0	0	0	0
Sakhalin Region	1 611 843	1 088 989	69 014	423 974
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	41 071 546 384	20 997 805 134	5 589 631 396	11 193 041 508

Table 35

Distribution of Loans, Deposits and Other Claims in Forreign Currency by Credit Institutions, Registered in Respective Regions, as of 1.08.17

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	14 777 036 106	8 938 712 389	3 747 016 393	127 072 012
Belgorod Region	13 745	12 256	1 489	0
Bryansk Region	0	0	0	0
Vladimir Region	0	0	0	0
Voronezh Region	454 411	297 828	0	139 708
Ivanovo Region	73 956	8 292	63 856	1 808
Kaluga Region	0	0	0	0
Kostroma Region	23 842 894	11 087 489	6 663 160	154 864
Kursk Region	398 942	0	398 942	0
Lipetsk Region	69 695	0	69 678	17
Moscow Region	1 510 224	391 849	23 326	1 095 049
Orel Region	0	0	0	0
Ryazan Region	18 054	0	10 611	7 443
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	238 741	103 697	894	124 286
City of Moscow	14 750 415 444	8 926 810 978	3 739 784 437	125 548 837
North-Western Federal District	166 682 742	93 554 981	30 945 573	4 064 165
Republic of Karelia	0	0	0	0
Komi Republic	22 755	22 755	0	0
Akhangelsk Region	0	0	0	0
Vologda Region	695 058	415 550	34 273	2 821
Kaliningrad Region	236 736	77 723	0	159 013
Leningrad Region	0	0	0	0
Murmansk Region	0	0	0	0
Novgorod Region	6 271	0	6 271	0
Pskov Region	0	0	0	0
St Petersburg	165 721 922	93 038 953	30 905 029	3 902 331
Southern Federal District	7 207 120	5 465 037	666 576	1 075 507
Republic of Adygeya	26 673	512	0	26 161
Republic of Kalmykia	0	0	0	0
Republic of Crimea	581 966	230 007	12 776	339 183
Krasnodar Territory	1 046 864	849 601	190 831	6 432
Astrakhan Region	3 394	0	3 394	0
Volgograd Region	345 321	0	337 624	7 697
Rostov Region	4 868 775	4 091 147	119 784	657 844
City of Sevastopol	334 127	293 770	2 167	38 190
North-Caucasian Federal District	24 432	0	17 451	6 981
Republik of Daghestan	4 182	0	893	3 289
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	825	0	825	0

Karachai-Cherkess Republic	3 692	0	0	3 692
Republic of North Ossetia - Alania	0	0	0	0
Chechen Republic	0	0	0	0
Stavropol Territory	15 733	0	15 733	0
Volga Federal District	63 040 983	24 646 954	17 727 862	1 243 278
Republic of Bashkortostan	128 471	38 703	2 905	304
Republic of Marii El	0	0	0	0
Republic of Mordovia	0	0	0	0
Republic of Tatarstan	16 084 288	1 711 829	13 737 014	65 738
Udmurt Republic	585 313	322 832	261 670	811
Chuvash Republic	76 797	38 802	0	37 995
Perm Territory	709 700	615 621	94 079	0
Kirov Region	986	0	944	42
Nizhny Novgogrod Region	1 118 729	288 885	756 429	73 415
Orenburg Region	392 993	323 714	31 361	37 918
Penza Region	0	0	0	0
Samara Region	43 885 824	21 254 954	2 837 939	1 026 308
Saratov Region	57 240	51 614	5 521	105
Ulyanovsk Region	642	0	0	642
Ural Federal District	54 111 610	37 034 682	14 607 915	434 359
Kurgan Region	975	0	0	975
Sverdlovsk Region	41 870 256	34 061 362	5 421 999	411 785
Tyumen Region	9 538 070	2 502 026	7 014 512	21 532
Chelyabinsk Region	2 702 309	471 294	2 171 404	67
Siberian Federal District	5 496 873	1 899 797	3 530 619	66 454
Republic of Altai	29 772	0	29 772	0
Republic of Buryatiya	0	0	0	0
Republic of Tuva	342	0	342	0
Republic of Khakassia	0	0	0	0
Altai Territory	1 395	1 395	0	0
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	149 752	0	149 752	0
Irkutsk Region	787 857	762 753	25 104	0
Kemerovo Region	3 618	0	297	3 321
Novosibirsk Region	4 429 822	1 117 191	3 308 298	4 330
Omsk Region	91 402	18 458	14 141	58 803
Tomsk Region	2 913	0	2 913	0
Far Eastern Federal District	20 019 642	15 600 143	905 723	1 568 683
Republic of Sakha (Yakutia)	775 165	443 876	144 531	186 758
Kamchatka Territory	52 339	52 339	0	0
Primorskiy Territory	1 449 243	669 859	718 738	60 191
Khabarovsk Territory	0	0	0	0
Amur Region	17 738 935	14 434 069	38 494	1 321 734
Magadan Region	0	0	0	0
Sakhalin Region	3 960	0	3 960	0
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	15 093 619 508	9 116 913 983	3 815 418 112	135 531 439

Table 36

Overdue claims on loans, deposits and other claims by credit institutions registered in respective regions, as of 1.08.17

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	1 556 625 636	215 518 334	64 916 393	69 309 877	749 784 873	40 300 257
Belgorod Region	187 661	0	0	0	1 531	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	59 426	0	0	0	52 033	0
Voronezh Region	35 689	0	0	0	1 142	0
Ivanovo Region	194 241	35	0	0	66 850	0
Kaluga Region	685 752	0	12 952 092	0	620 740	0
Kostroma Region	1 624 129	10 887	20 375 365	0	13 606 060	92 144
Kursk Region	34 812	0	0	0	16 475	0
Lipetsk Region	2 379 236	0	0	0	139 745	0
Moscow Region	855 584	281 946	0	0	732 319	253 044
Orel Region	0	0	0	0	0	0
Ryazan Region	795 229	0	0	0	79 428	0
Smolensk Region	0	0	0	0	0	0
Tambov Region	58 872	0	0	0	26 965	0
Tver Region	74 762	0	0	0	1 314	0
Tula Region	58 922	0	0	0	2 233	0
Yaroslavl Region	630 593	0	0	0	74 371	35 726
City of Moscow	1 548 950 728	215 225 466	31 588 936	69 309 877	734 363 667	39 919 343
North-Western Federal District	98 513 432	4 503 881	18 514 223	74 852	9 462 537	526 538
Republic of Karelia	4 604	0	0	0	44 088	0
Komi Republic	233 972	0	41 822	0	2 617	0
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	1 180 073	1 617	45 000	0	943 716	0
Kaliningrad Region	474 878	2 787	9 689	0	55 294	4
Leningrad Region	16 753	0	0	0	352	0
Murmansk Region	9 420	0	0	0	37 083	0
Novgorod Region	99 240	0	0	0	12 775	0
Pskov Region	145 764	0	0	0	12 112	0
St Petersburg	96 348 728	4 499 477	18 417 712	74 852	8 354 500	526 534
Southern Federal District	15 355 956	1 391 849	526 000	1 720	4 526 806	268 227
Republic of Adygeya	205 414	0	0	0	36 495	0
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	873 500	225 696	0	0	546 155	102 736
Krasnodar Territory	10 442 519	823 997	526 000	0	2 431 037	2 181
Astrakhan Region	30 505	0	0	0	42 295	0
Volgograd Region	585 908	0	0	0	52 102	391
Rostov Region	2 222 052	172 676	0	0	1 205 795	128 003
City of Sevastopol	996 058	169 480	0	1 720	212 927	34 916
North-Caucasian Federal District	520 617	0	507 000	15 733	420 210	3 692
Republik of Daghestan	62 752	0	0	0	108 703	0

Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	257 243	0	0	0	160 964	0
Karachai-Cherkess Republic	84 975	0	0	0	50 864	3 692
Republic of North Ossetia - Alania	28 420	0	0	0	31 798	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	87 227	0	507 000	15 733	67 881	0
Volga Federal District	46 155 502	29 474	14 070 822	1 515	23 547 297	909 577
Republic of Bashkortostan	797 672	0	5 524 788	0	893 371	304
Republic of Marii El	36 303	0	2 003	0	1 158	0
Republic of Mordovia	459 447	0	0	0	76 103	0
Republic of Tatarstan	14 204 625	0	5 045 031	0	5 459 733	42 305
Udmurt Republic	188 212	0	0	0	2 139 677	0
Chuvash Republic	56 718	0	0	0	85 253	0
Perm Territory	435 900	29 474	0	0	553 042	0
Kirov Region	1 299 547	0	0	0	921 675	0
Nizhny Novgogrod Region	2 944 227	0	104 000	0	500 303	33 490
Orenburg Region	558 646	0	55 000	0	284 729	0
Penza Region	74 273	0	0	0	58 982	0
Samara Region	22 156 171	0	3 340 000	1 515	12 144 871	833 420
Saratov Region	2 833 731	0	0	0	320 286	58
Ulyanovsk Region	110 030	0	0	0	108 114	0
Ural Federal District	14 074 318	376 671	3 901 436	1 458	13 116 150	20 176
Kurgan Region	148 244	0	0	0	11 966	0
Sverdlovsk Region	5 873 752	23 932	3 734 522	0	10 772 201	16 134
Tyumen Region	3 207 859	352 739	0	0	1 593 003	3 975
Chelyabinsk Region	4 844 463	0	166 914	1 458	738 980	67
Siberian Federal District	2 738 877	0	15 848	342	2 012 531	113
Republic of Altai	2 802	0	0	0	4 289	0
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	4 626	0	0	342	10 494	0
Republic of Khakassia	73 093	0	0	0	82 119	0
Altai Territory	294 491	0	5 848	0	39 411	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	27 858	0	0	0	309 996	0
Irkutsk Region	341 464	0	0	0	221 269	0
Kemerovo Region	72 629	0	10 000	0	95 661	113
Novosibirsk Region	1 579 703	0	0	0	1 074 926	0
Omsk Region	264 247	0	0	0	114 837	0
Tomsk Region	77 964	0	0	0	59 529	0
Far Eastern Federal District	11 259 697	400 193	6 201 135	0	41 638 754	552 400
Republic of Sakha (Yakutia)	720 279	121 745	0	0	203 218	0
Kamchatka Territory	146 790	0	0	0	93 130	0
Primorskiy Territory	5 095 515	0	26 135	0	1 239 374	9 898
Khabarovsk Territory	49 831	0	0	0	70 957	0
Amur Region	5 059 630	278 448	6 175 000	0	39 978 375	542 502
Magadan Region	0	0	0	0	0	0
Sakhalin Region	187 652	0	0	0	53 700	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	1 745 244 035	222 220 402	108 652 857	69 405 497	844 509 158	42 580 980

Table 37

Distribution of Clients' Funds in Rubles by Credit Institutions Registered in Respective Regions, as of 1.08.17

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	32 411 564 284	4 195 182	87 322	5 713 727 245	9 134 336 661	17 298 991 446
Belgorod Region	7 548 196	0	0	1 875 825	454 799	5 175 980
Bryansk Region	0	0	0	0	0	0
Vladimir Region	1 883 110	0	120	411 951	108 800	1 310 274
Voronezh Region	3 465 701	0	0	265 244	212 991	2 969 697
Ivanovo Region	11 816 118	0	0	1 522 764	334 753	9 853 630
Kaluga Region	43 823 193	0	0	1 525 359	21 669 021	20 608 665
Kostroma Region	346 555 117	0	0	14 629 087	63 381 058	268 155 755
Kursk Region	15 222 238	0	0	2 714 159	759 997	11 735 325
Lipetsk Region	17 677 859	0	0	2 124 630	1 251 301	14 269 675
Moscow Region	19 110 116	0	0	4 868 372	1 003 821	13 204 527
Orel Region	0	0	0	0	0	0
Ryazan Region	13 692 270	0	0	3 293 951	323 367	9 825 649
Smolensk Region	0	0	0	0	0	0
Tambov Region	2 228 091	0	0	518 292	14 690	1 682 167
Tver Region	1 039 232	0	0	797 094	14 000	216 947
Tula Region	1 508 542	0	0	254 753	110 728	1 133 889
Yaroslavl Region	11 312 372	0	0	2 181 195	4 229 385	4 837 277
City of Moscow	31 914 682 129	4 195 182	87 202	5 676 744 569	9 040 467 950	16 934 011 989
North-Western Federal District	1 242 554 290	27 359	288	370 525 386	497 220 520	361 536 312
Republic of Karelia	353 257	0	0	166 781	50 000	126 580
Komi Republic	4 834 829	0	0	1 236 184	780 699	2 687 147
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	44 822 777	0	0	9 007 098	14 254 698	21 485 445
Kaliningrad Region	16 103 196	0	0	9 744 884	1 289 457	4 900 961
Leningrad Region	74 831	0	0	14 713	60 118	0
Murmansk Region	1 276 744	0	0	840 317	3 100	423 481
Novgorod Region	5 281 264	0	288	2 349 255	54 925	2 766 224
Pskov Region	1 714 556	0	0	501 846	0	1 211 009
St Petersburg	1 168 092 836	27 359	0	346 664 308	480 727 523	327 935 465
Southern Federal District	389 291 710	150 381	415	72 112 847	45 097 833	269 288 306
Republic of Adygeya	6 247 545	0	0	463 652	301 374	5 477 232
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	97 384 953	27 237	0	34 416 588	3 102 236	59 350 625
Krasnodar Territory	158 758 380	12 039	415	15 647 546	34 625 894	107 964 044
Astrakhan Region	4 976 742	0	0	1 535 943	1 089 095	1 061 046
Volgograd Region	7 933 183	0	0	1 585 332	761 725	5 581 456
Rostov Region	97 657 935	111 105	0	15 932 705	4 300 198	77 019 674
City of Sevastopol	16 332 972	0	0	2 531 081	917 311	12 834 229
North-Caucasian Federal District	13 249 621	0	0	4 405 880	2 443 453	6 254 899
Republik of Daghestan	1 352 806	0	0	835 361	18	448 497
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	3 931 274	0	0	971 665	52 733	2 893 106
Karachai-Cherkess Republic	2 395 996	0	0	375 841	1 607 193	412 682
Republic of North Ossetia - Alania	356 677	0	0	133 512	43 500	179 665
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	5 212 868	0	0	2 089 501	740 009	2 320 949

Volga Federal District	871 854 916	5 313 844	0	129 249 456	248 466 824	485 881 362
Republic of Bashkortostan	50 120 609	21 295	0	2 420 925	9 268 158	38 361 115
Republic of Marii El	2 103 781	0	0	348 517	15 154	1 722 651
Republic of Mordovia	20 111 637	0	0	1 768 533	727 816	17 582 949
Republic of Tatarstan	457 650 098	5 239 669	0	84 580 754	182 192 996	183 683 082
Udmurt Republic	33 707 552	15 158	0	2 638 782	585 950	30 426 015
Chuvash Republic	9 065 813	0	0	1 605 098	1 090 763	6 344 667
Perm Territory	19 401 537	8 801	0	2 341 757	1 999 455	15 024 350
Kirov Region	27 711 392	1 904	0	4 547 311	1 734 808	21 232 706
Nizhny Novgogrod Region	59 486 421	19 611	0	9 362 305	4 816 016	45 178 945
Orenburg Region	30 565 415	7 406	0	3 220 755	3 670 727	23 646 011
Penza Region	3 809 455	0	0	908 476	286 349	2 595 271
Samara Region	115 292 476	0	0	11 060 347	32 549 100	71 304 574
Saratov Region	38 980 373	0	0	3 824 422	9 167 628	25 946 979
Ulyanovsk Region	3 848 357	0	0	621 474	361 904	2 832 047
Ural Federal District	766 032 972	138 125	0	77 702 567	233 301 132	451 433 863
Kurgan Region	1 896 992	0	0	477 980	263 676	1 147 259
Sverdlovsk Region	385 948 883	19 915	0	45 974 546	64 833 702	274 297 398
Tyumen Region	271 724 112	108 718	0	10 521 973	159 369 017	100 711 524
Chelyabinsk Region	106 462 985	9 492	0	20 728 068	8 834 737	75 277 682
Siberian Federal District	178 332 816	58 017	0	40 929 037	44 949 040	89 955 262
Republic of Altai	937 150	0	0	145 091	71 793	719 133
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	197 931	0	0	114 879	0	83 052
Republic of Khakassia	6 343 438	0	0	1 259 239	513 478	4 497 936
Altai Territory	7 041 929	0	0	1 598 828	580 059	4 854 682
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	6 737 851	0	0	1 224 337	108 190	5 254 212
Irkutsk Region	13 978 819	0	0	2 966 125	2 271 469	8 616 979
Kemerovo Region	11 878 618	0	0	2 318 122	1 323 118	8 207 566
Novosibirsk Region	116 402 934	58 017	0	28 928 100	39 196 249	46 286 140
Omsk Region	7 850 181	0	0	1 224 106	743 188	5 869 499
Tomsk Region	6 963 965	0	0	1 150 210	141 496	5 566 063
Far Eastern Federal District	360 147 238	64 722	753 663	40 024 884	18 160 233	299 737 800
Republic of Sakha (Yakutia)	31 383 088	35 519	0	5 037 963	2 763 776	23 436 436
Kamchatka Territory	5 867 146	0	0	1 112 666	142 489	4 588 089
Primorskiy Territory	85 346 716	22 503	0	17 908 476	5 833 738	61 010 628
Khabarovsk Territory	4 867 381	0	0	248 010	267 133	4 352 238
Amur Region	227 436 408	0	753 663	13 715 787	8 718 277	203 866 130
Magadan Region	0	0	0	0	0	0
Sakhalin Region	5 246 499	6 700	0	2 001 982	434 820	2 484 279
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	36 233 027 847	9 947 630	841 688	6 448 677 302	10 223 975 696	19 263 079 250

Table 38

Distribution of Clients' Funds in Foreign Currency by Credit Institutions Registered in Respective Regions, as of 1.08.17

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	15 323 591 447	34 298 223	9 742	2 389 006 298	7 176 859 068	5 364 239 660
Belgorod Region	730 232	0	0	31 182	0	699 050
Bryansk Region	0	0	0	0	0	0
Vladimir Region	78 283	0	0	19 100	0	59 183
Voronezh Region	1 379 766	0	0	9 782	0	1 369 984
Ivanovo Region	745 220	0	0	33 238	0	711 971
Kaluga Region	1 608 015	0	0	41 886	476 577	1 089 549
Kostroma Region	21 111 772	0	0	3 604 564	7 910 178	9 491 459
Kursk Region	719 500	0	0	231 806	0	487 694
Lipetsk Region	1 198 362	0	0	766 575	0	431 787
Moscow Region	3 416 747	0	0	402 042	458 486	2 556 219
Orel Region	0	0	0	0	0	0
Ryazan Region	1 169 486	0	0	121 664	0	1 047 666
Smolensk Region	0	0	0	0	0	0
Tambov Region	19 420	0	0	2 285	0	17 122
Tver Region	311 519	0	0	103 405	167 333	40 769
Tula Region	29 969	0	0	5 943	0	24 026
Yaroslavl Region	2 326 144	0	0	132 194	0	2 189 233
City of Moscow	15 288 747 012	34 298 223	9 742	2 383 500 632	7 167 846 494	5 344 023 948
North-Western Federal District	203 529 815	0	0	36 016 403	77 720 146	87 255 862
Republic of Karelia	14 118	0	0	13 334	0	769
Komi Republic	535 994	0	0	10 821	2 977	522 196
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	1 876 096	0	0	68 681	81 968	1 723 978
Kaliningrad Region	4 858 372	0	0	1 270 871	1 852 318	1 613 672
Leningrad Region	6 441	0	0	6 441	0	0
Murmansk Region	1 490 902	0	0	1 480 613	0	10 288
Novgorod Region	248 189	0	0	25 327	63 853	159 009
Pskov Region	11 323	0	0	10 232	0	1 091
St Petersburg	194 488 380	0	0	33 130 083	75 719 030	83 224 859
Southern Federal District	27 515 043	6 808	0	6 324 566	3 268 078	17 131 784
Republic of Adygeya	283 460	0	0	252	59 544	223 664
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	6 062 025	6 808	0	207 085	29 772	5 276 969
Krasnodar Territory	8 412 135	0	0	839 457	826 837	6 578 963
Astrakhan Region	4 142 636	0	0	4 064 145	0	73 303
Volgograd Region	876 515	0	0	95 958	134 740	645 803
Rostov Region	6 522 605	0	0	1 039 072	2 165 935	3 247 262
City of Sevastopol	1 215 667	0	0	78 597	51 250	1 085 820
North-Caucasian Federal District	434 798	0	0	136 765	0	296 710
Republik of Daghestan	11 826	0	0	1 545	0	10 258
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	71 626	0	0	15 763	0	55 861
Karachai-Cherkess Republic	12 906	0	0	721	0	12 137
Republic of North Ossetia - Alania	44 589	0	0	0	0	44 589
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	293 851	0	0	118 736	0	173 865
Volga Federal District	152 338 027	6	0	9 487 899	98 448 785	43 961 104
Republic of Bashkortostan	1 308 808	0	0	56 890	119 096	1 132 654

Republic of Marii El	18 344	0	0	2 639	0	9 705
Republic of Mordovia	218 711	0	0	16 421	0	200 046
Republic of Tatarstan	125 515 336	6	0	6 368 557	95 924 863	22 883 372
Udmurt Republic	959 836	0	0	203 723	177 478	578 631
Chuvash Republic	536 526	0	0	18 395	119 087	398 253
Perm Territory	1 915 260	0	0	172 494	29 451	1 713 315
Kirov Region	1 332 832	0	0	373 583	332 822	625 832
Nizhny Novgogrod Region	4 653 586	0	0	395 790	611 191	3 638 608
Orenburg Region	2 274 930	0	0	18 911	351 148	1 903 960
Penza Region	93 233	0	0	59 563	33 657	0
Samara Region	11 786 575	0	0	1 567 304	723 427	9 488 649
Saratov Region	1 719 286	0	0	231 006	26 565	1 385 940
Ulyanovsk Region	4 764	0	0	2 623	0	2 139
Ural Federal District	79 747 084	60 158	0	7 412 852	18 446 731	44 520 638
Kurgan Region	20 355	0	0	1 400	0	18 365
Sverdlovsk Region	50 401 917	0	0	4 266 802	16 953 577	28 698 152
Tyumen Region	17 747 128	60 158	0	246 693	419 310	8 784 203
Chelyabinsk Region	11 577 684	0	0	2 897 957	1 073 844	7 019 918
Siberian Federal District	26 424 652	0	0	13 787 367	758 725	11 322 327
Republic of Altai	121 630	0	0	99 758	0	21 872
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	494	0	0	0	0	494
Republic of Khakassia	172 021	0	0	12 643	0	94 003
Altai Territory	198 535	0	0	44 962	0	153 573
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	448 664	0	0	23 849	0	424 364
Irkutsk Region	1 838 961	0	0	174 973	0	1 565 489
Kemerovo Region	447 726	0	0	201 681	0	245 896
Novosibirsk Region	21 368 750	0	0	12 629 778	10 072	8 338 459
Omsk Region	1 634 071	0	0	526 880	748 653	358 470
Tomsk Region	193 800	0	0	72 843	0	119 707
Far Eastern Federal District	53 898 559	0	0	9 257 923	14 027 930	29 528 277
Republic of Sakha (Yakutia)	2 149 993	0	0	44 826	63 097	2 009 525
Kamchatka Territory	1 297 488	0	0	411 492	0	885 735
Primorskiy Territory	12 769 807	0	0	4 430 333	1 637 287	6 519 152
Khabarovsk Territory	162 601	0	0	30 056	0	130 096
Amur Region	34 304 426	0	0	1 598 058	12 327 546	19 512 772
Magadan Region	0	0	0	0	0	0
Sakhalin Region	3 214 244	0	0	2 743 158	0	470 997
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	15 867 479 425	34 365 195	9 742	2 471 430 073	7 389 529 463	5 598 256 362

Table 39

Loans, Deposits and Other Funds Received From Other Credit Institutions (by credit institutions registered in respective regions), as of 1.08.17

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	7 859 933 374	5 098 898 964	2 761 034 410
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	0	0	0
Voronezh Region	1 641 788	1 432 754	209 034
Ivanovo Region	0	0	0
Kaluga Region	0	0	0
Kostroma Region	335 082 758	247 882 614	87 200 144
Kursk Region	0	0	0
Lipetsk Region	877 000	877 000	0
Moscow Region	970 000	970 000	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	8 931	0	8 931
Yaroslavl Region	1 909 640	1 909 640	0
City of Moscow	7 519 410 740	4 845 794 439	2 673 616 301
North-Western Federal District	276 404 867	240 736 516	35 668 351
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangelsk Region	0	0	0
Vologda Region	1 653 739	0	1 653 739
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	274 751 128	240 736 516	34 014 612
Southern Federal District	4 225 520	2 633 284	1 592 236
Republic of Adygeya	0	0	0
Republic of Kalmykia	0	0	0
Republic of Crimea	1 230 077	1 230 077	0
Krasnodar Territory	604 571	203 207	401 364
Astrakhan Region	0	0	0
Volgograd Region	200 000	200 000	0
Rostov Region	2 190 872	1 000 000	1 190 872
City of Sevastopol	0	0	0
North-Caucasian Federal District	0	0	0
Republik of Daghestan	0	0	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	0	0	0
Karachai-Cherkess Republic	0	0	0
Republic of North Ossetia - Alania	0	0	0
Chechen Republic	0	0	0

Stavropol Territory	0	0	0
Volga Federal District	129 141 019	126 913 232	2 227 787
Republic of Bashkortostan	29 816 671	28 948 814	867 857
Republic of Marii El	0	0	0
Republic of Mordovia	200 000	200 000	0
Republic of Tatarstan	5 708 145	4 468 394	1 239 751
Udmurt Republic	0	0	0
Chuvash Republic	100 000	100 000	0
Perm Territory	134 308	134 308	0
Kirov Region	0	0	0
Nizhny Novgogrod Region	4 043 425	4 043 425	0
Orenburg Region	124 892	112 923	11 969
Penza Region	17 420	0	17 420
Samara Region	88 821 158	88 730 368	90 790
Saratov Region	175 000	175 000	0
Ulyanovsk Region	0	0	0
Ural Federal District	148 267 891	133 173 778	15 094 113
Kurgan Region	0	0	0
Sverdlovsk Region	147 441 616	132 347 503	15 094 113
Tyumen Region	514 241	514 241	0
Chelyabinsk Region	312 034	312 034	0
Siberian Federal District	2 611 814	2 607 646	4 168
Republic of Altai	0	0	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	33 920	33 920	0
Altai Territory	147 331	147 331	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	0	0	0
Irkutsk Region	0	0	0
Kemerovo Region	0	0	0
Novosibirsk Region	2 430 263	2 426 095	4 168
Omsk Region	300	300	0
Tomsk Region	0	0	0
Far Eastern Federal District	17 729 819	16 641 575	1 088 244
Republic of Sakha (Yakutia)	304 650	304 650	0
Kamchatka Territory	0	0	0
Primorskiy Territory	2 433 793	2 433 793	0
Khabarovsk Territory	0	0	0
Amur Region	14 991 376	13 903 132	1 088 244
Magadan Region	0	0	0
Sakhalin Region	0	0	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0
Total	8 438 314 304	5 621 604 995	2 816 709 309

Macroprudential Indicators of the Banking Sector

Table 40

Some Indicators of the Banking Sector Financial Soundness (Percent)

	1.01.16	1.01.17	1.04.17	1.07.17	1.08.17
Own funds (capital) adequacy					
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio)	12,7	13,1	13,4	12,9	13,1
Tier I capital ratio N1.2 (Basel III)	8,5	9,2	9,9	9,4	9,3
Risk-weighted assets [1](Basel III) to total assets ratio	*48,3*	*44,1*	*42,3*	*42,3*	*40,6*
Credit risk					
Share of problem (IV quality category) and bad (V quality category) loans in total loans [2]	*8,3*	*9,4*	*9,7*	*9,8*	*9,6*
Loan loss provisions made as percent of total loans [2]	*7,8*	*8,5*	*8,6*	*8,6*	*8,6*
Ratio of loans, bank guarantees and sureties granted by a bank to its owners (shareholders) to own funds (capital) (N9.1)	2,8	3,6	3,7	4,4	4,5
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	213,5	220,9	212,3
Distribution of loans provided by credit institutions					
agriculture, hunting and forestry	*3,5*	*4,0*	*4,1*	*4,2*	*4,2*
mining	*4,9*	*5,6*	*5,4*	*5,9*	*5,9*
manufacturing	*17,1*	*15,4*	*15,6*	*15,4*	*15,8*
production and distribution of energy, gas and water	*2,5*	*3,1*	*3,2*	*3,1*	*3,1*
constructing	*4,8*	*4,5*	*4,4*	*4,5*	*4,3*
wholesale and retail trade, car and household appliance repair	*11,3*	*10,9*	*10,3*	*10,0*	*10,0*
transport and communication	*4,2*	*4,2*	*4,4*	*4,2*	*4,3*
other economic activities	*24,1*	*23,1*	*23,2*	*23,3*	*22,7*
individuals	*27,5*	*29,1*	*29,4*	*29,4*	*29,7*
of which					
mortgage loans	*10,4*	*12,1*	*12,3*	*12,3*	*12,4*
Geographical distribution of interbank loans and deposits [3]					
Russian Federation	*54,0*	*68,8*	*61,6*	*65,7*	*66,6*
United Kingdom	*12,3*	*7,5*	*10,7*	*8,7*	*8,6*
USA	*4,5*	*3,2*	*5,1*	*1,9*	*2,5*
Germany	*0,8*	*0,3*	*1,4*	*0,4*	*1,3*
Austria	*4,9*	*1,1*	*1,3*	*2,0*	*1,0*
France	*1,8*	*1,4*	*1,6*	*2,2*	*2,0*
Italy	*0,0*	*2,0*	*2,8*	*2,1*	*2,0*
Cyprus	*9,2*	*5,3*	*5,1*	*5,8*	*5,9*
Netherlands	*0,8*	*0,5*	*0,5*	*0,6*	*0,2*
Other	*11,8*	*9,9*	*9,8*	*10,5*	*10,0*
Liquidity					
Ratio of high liquid assets to total assets	*10,6*	*10,5*	*11,9*	*11,2*	*11,0*
Ratio of liquid assets to total assets	*24,6*	*21,8*	*23,7*	*23,3*	*21,9*
Ratio of high liquid assets to demand liabilities (N2)	97,5	106,6	114,9	109,7	105,5
Ratio of liquid assets to short-term liabilities (N3)	139,3	144,9	169,2	170,7	160,2
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	50,9	52,0	52,6
Ratio of clients' funds to total loans [4]	*106,1*	*107,5*	*110,4*	*110,5*	*111,1*
Market risk to total own funds (capital) [5]	*44,0*	*43,7*	*43,8*	*46,1*	*42,2*
of which					
Interest rate risk	*34,4*	*36,8*	*36,2*	*36,2*	*33,6*
Equity position risk	*3,3*	*3,0*	*3,2*	*3,7*	*2,9*
Foreign exchange risk	*6,3*	*3,2*	*3,2*	*4,7*	*4,1*
Commodity risk	-	*0,9*	*1,1*	*1,5*	*1,5*
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	8,6	12,0	12,8	13,0	11,8
Banks' financial result over the reporting period (billion rubles)	192,0	929,7	338,6	770,3	920,3
as percent of the banking sector assets [6]	*0,3*	*1,2*	*0,4*	*1,0*	*1,2*
as percent of the banking sector own funds (capital) [6]	*2,3*	*10,3*	*3,6*	*8,1*	*9,7*
Return on assets [7]	*0,3*	*1,2*	*1,5*	*1,7*	*1,7*
Return on equity [7]	*2,3*	*10,3*	*12,7*	*14,4*	*14,8*

[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	48	-44,7	246	121,3	227	670,4	39	611,3	19	650,7	7	468,4	6	845,6	7	6 170,0	24	-106,1
1.02.17	619	9 396,5	49	-81,1	245	120,7	224	672,9	38	597,6	19	657,6	7	469,7	6	847,1	7	6 255,8	24	-143,8
1.03.17	616	9 409,7	50	-81,9	242	117,7	223	664,3	38	593,6	19	660,4	7	465,4	6	840,0	7	6 298,6	24	-148,3
1.04.17	607	9 479,0	50	-48,2	236	115,0	219	650,5	41	665,3	16	555,0	8	520,8	6	848,4	7	6 330,8	24	-158,6
1.05.17	600	9 610,9	48	4,8	235	115,9	214	634,2	41	670,6	17	617,2	7	471,1	6	879,6	7	6 362,5	25	-145,1
1.06.17	591	9 649,2	46	4,3	230	113,7	212	622,7	40	642,5	15	499,4	10	627,0	6	911,7	7	6 364,5	25	-136,7
1.07.17	589	9 613,9	44	0,7	228	111,8	214	625,2	40	649,3	16	545,2	9	583,8	6	928,7	7	6 310,6	25	-141,5
1.08.17	582	9 779,5	42	3,8	226	110,7	213	631,4	39	639,2	14	490,6	10	637,3	6	930,3	7	6 450,6	25	-114,4
Reference data: own funds (capital) adequacy ratio as of 1.08.17, %	13,1		42,2		23,5		18,6		18,6		15,3		13,9		16,8		13,1		17,2	

[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)" and for which insolvency measures financial funds are allocated.

Table 42

Basel III Capital Tiers and Adequacy Ratios

	1.01.16		1.01.17		1.04.17		1.07.17		1.08.17	
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***	**9 479,0**	***100,0***	**9 613,9**	***100,0***	**9 779,5**	***100,0***
of which:										
1. Tier 1 capital	6 002,5	*66,6*	6 586,7	*70,2*	6 959,0	*73,4*	6 987,2	*72,7*	6 963,9	*71,2*
of which:										
1.1. Common Equity Tier 1	5 857,8	*65,0*	6 408,2	*68,3*	6 757,1	*71,3*	6 737,9	*70,1*	6 693,6	*68,5*
1.2. Additional Tier 1	144,7	*1,6*	178,5	*1,9*	202,0	*2,1*	249,3	*2,6*	270,2	*2,8*
2. Tier 2 Capital	3 006,1	*33,4*	2 800,4	*29,8*	2 519,9	*26,6*	2 626,7	*27,3*	2 815,6	*28,8*
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	13,4	4	12,9	4	13,1	3
Common equity Tier 1 ratio (N1.1)	8,2	8	8,9	4	9,5	5	9,0	5	8,9	4
Tier 1 capital ratio (N1.2)	8,5	8	9,2	7	9,9	6	9,4	6	9,3	7

[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		1.04.17		1.07.17		1.08.17	
	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***	**11 511,7**	***121,4***	**11 590,4**	***120,6***	**11 782,9**	***120,5***
1.1. Authorized capital	2 416,3	*26,8*	2 458,3	*26,2*	2 428,9	*25,6*	2 467,8	*25,7*	2 468,6	*25,2*
1.2. Issue income	1 451,5	*16,1*	1 479,7	*15,8*	1 479,0	*15,6*	1 466,5	*15,3*	1 509,7	*15,4*
1.3. Credit institutions' profit and funds	4 112,3	*45,6*	4 721,7	*50,3*	4 932,4	*52,0*	4 990,3	*51,9*	5 057,7	*51,7*
1.4. Subordinated loans	3 026,7	*33,6*	2 632,9	*28,0*	2 478,4	*26,1*	2 477,4	*25,8*	2 558,9	*26,2*
1.5. Increase in value of property due to revaluation	226,5	*2,5*	213,9	*2,3*	193,0	*2,0*	188,5	*2,0*	188,0	*1,9*
1.6.Other factors of increase	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
2. Factors of own funds (capital) decrease	**2 224,8**	***24,7***	**2 119,4**	***22,6***	**2 032,7**	***21,4***	**1 976,5**	***20,6***	**2 003,4**	***20,5***
2.1. Losses	823,1	*9,1*	679,3	*7,2*	673,8	*7,1*	570,9	*5,9*	536,3	*5,5*
2.2. Intangible assets	31,9	*0,4*	269,0	*2,9*	271,7	*2,9*	271,9	*2,8*	272,6	*2,8*
2.3. Treasury stocks (shares)	2,5	*0,0*	7,0	*0,1*	8,4	*0,1*	9,4	*0,1*	9,7	*0,1*
2.4. Sources of own funds (capital), created using improper assets	8,7	*0,1*	9,4	*0,1*	5,6	*0,1*	5,9	*0,1*	6,5	*0,1*
2.5. Subordinated loans granted to credit institutions	306,1	*3,4*	248,2	*2,6*	257,2	*2,7*	278,9	*2,9*	286,0	*2,9*
2.6. Investments in shares of financial organizations (including associated financial companies) and credit institutions	902,6	*10,0*	694,6	*7,4*	582,1	*6,1*	606,0	*6,3*	630,9	*6,5*
2.7. Other factors	149,9	*1,7*	212,0	*2,3*	233,9	*2,5*	233,5	*2,4*	261,4	*2,7*
Own funds (capital), total	**9 008,6**	***100,0***	**9 387,1**	***100,0***	**9 479,0**	***100,0***	**9 613,9**	***100,0***	**9 779,5**	***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	1.04.17	1.07.17	1.08.17
1st group of assets	0,0	0,0	0,0	0,0	0,0
2nd group of assets	1 550,7	1 364,4	1 385,2	1 346,5	1 333,9
3rd group of assets	702,0	43,4	58,8	109,1	87,8
4th group of assets	37 817,6	33 559,6	31 783,2	32 454,8	31 256,1
5th group of assets	10,9	332,4	249,7	278,5	282,9
The value of credit risk on balance sheet assets	40 081,2	35 299,7	33 476,9	34 188,9	32 960,6

Reference data:

	1.01.16	1.01.17	1.04.17	1.07.17	1.08.17
1st group of assets without risk weighting	8 920,2	8 586,9	8 069,7	8 259,5	8 730,0

[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	1.04.17	1.07.17	1.08.17
1	Banking sector own funds (capital), billion rubles	9 008,6	9 387,1	9 479,0	9 613,9	9 779,5
2	Risk-weighted assets, billion rubles	70 914,5	71 810,2	70 600,5	74 275,2	74 825,5
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	40 081,2	35 299,7	33 476,9	34 188,9	32 960,6
	- risk-weighted claims on counterparties related to a bank (code 8957.0[2]), billion rubles	1 919,5	2 297,0	2 727,6	3 025,6	3 108,2
	- the amount of mortgage loans and accrued (accumulated) interest claims (code 8807[2]), billion rubles	140,4	232,1	237,6	245,1	246,0
	- the value of credit risk on contingent credit liabilities, billion rubles	4 198,1	4 152,6	3 900,1	4 263,9	4 508,4
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles[2]	873,3	594,7	565,5	560,6	567,0
	- the value of operational risk (calculated with risk coefficient 12,5)	6 732,5	7 486,4	7 559,6	8 243,3	8 335,1
	- market risk, billion rubles	3 859,4	4 012,4	4 046,7	4 334,0	4 033,7
	- credit claims of clearing participants (codes 8847[2])	71,7	75,4	123,7	117,2	112,0
	- higher-risk transactions, billion rubles	11 168,6	15 127,5	15 372,2	16 141,4	17 893,6
	- 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	-846,0	-974,4	-1 008,1
	- 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	614,6	1 157,9	1 231,9
	- 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	2 023,2	2 163,3	2 161,6
	- the risk of change of credit claim value (credit valuation adjustment) resulting from the deterioration of counterparty credit quality.	898,2	487,3	437,7	477,8	430,2
	- other	245,1	389,5	361,0	330,7	245,2
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	12,7	13,1	13,4	12,9	13,1

[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		1.04.17		1.07.17		1.08.17	
	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	*4,2*	21	*3,5*	19	*3,6*
From 8% to 10%	1	*0,0*	13	*1,1*	11	*1,1*	10	*1,5*	16	*1,9*
From 10% to 12%	83	*39,0*	44	*19,1*	41	*19,7*	52	*19,8*	46	*21,7*
From 12% to 14%	92	*35,0*	70	*50,3*	68	*19,3*	64	*24,2*	56	*45,5*
14% and more	517	*22,2*	458	*25,1*	449	*55,7*	427	*50,9*	431	*27,3*
Banking sector, total	733	*100,0*	623	*100,0*	607	*100,0*	589	*100,0*	582	*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		1.04.17		1.07.17		1.08.17	
		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*	24 565,5	*45,3*	24 906,5	*45,1*	25 436,8	*46,2*
	Substandard	22 237,3	*38,3*	20 805,9	*38,1*	19 917,7	*36,8*	20 474,6	*37,1*	20 311,5	*36,9*
	Doubtful	4 769,2	*8,2*	4 641,0	*8,5*	4 425,5	*8,2*	4 445,9	*8,0*	3 951,9	*7,2*
	Problem	1 408,5	*2,4*	1 623,3	*3,0*	1 680,2	*3,1*	1 786,6	*3,2*	1 681,6	*3,1*
	Loss	3 442,2	*5,9*	3 536,3	*6,5*	3 586,9	*6,6*	3 631,7	*6,6*	3 624,2	*6,6*
Loan loss provision (LLP) made		4 545,7	*7,8*	4 619,7	*8,5*	4 678,7	*8,6*	4 743,4	*8,6*	4 703,7	*8,6*
Reference data: less loans grouped into portfolios of homogeneous loans [2]											
Loans	Standard	26 122,5	*55,3*	23 867,6	*54,7*	24 411,5	*56,6*	24 754,4	*56,4*	25 284,6	*58,2*
	Substandard	13 276,4	*28,1*	11 529,8	*26,4*	10 588,6	*24,6*	10 789,0	*24,6*	10 475,3	*24,1*
	Doubtful	4 266,8	*9,0*	4 186,7	*9,6*	3 951,4	*9,2*	3 954,1	*9,0*	3 457,9	*8,0*
	Problem	1 261,5	*2,7*	1 538,5	*3,5*	1 598,4	*3,7*	1 705,4	*3,9*	1 602,7	*3,7*
	Loss	2 349,1	*5,0*	2 526,1	*5,8*	2 558,7	*5,9*	2 649,7	*6,0*	2 637,0	*6,1*
Loan loss provision (LLP)	Estimated LLP	4 483,4	*9,5*	4 765,6	*10,9*	4 754,0	*11,0*	4 937,8	*11,3*	4 775,1	*11,0*
	Estimated LLP adjusted for collateral	3 476,7	*7,4*	3 705,5	*8,5*	3 742,6	*8,7*	3 934,3	*9,0*	3 888,4	*8,9*
	LLP made	3 343,4	*7,1*	3 489,4	*8,0*	3 517,3	*8,2*	3 613,4	*8,2*	3 565,1	*8,2*
	LLP made as percent of estimated LLP		*74,6*		*73,2*		*74,0*		*73,2*		*74,7*
	LLP made as percent of estimated LLP adjusted for collateral		*96,2*		*94,2*		*94,0*		*91,8*		*91,7*

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

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

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

	1.01.16		1.01.17		1.04.17		1.07.17		1.08.17	
	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*	11 067,4	*100,0*	11 392,8	*100,0*	11 548,5	*100,0*
of which:										
1.1. Loans to legal entities (except credit institutions)	556,0	*5,1*	486,3	*4,4*	480,8	*4,3*	502,1	*4,4*	501,1	*4,3*
1.2. Loans to individuals	10 278,8	*94,9*	10 494,1	*95,6*	10 586,7	*95,7*	10 890,6	*95,6*	11 047,4	*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*		*20,4*		*20,6*		*21,0*
3. Ratio of loan loss provisions made on loans grouped into portfolios of homogeneous loans to loans grouped into portfolios of homogeneous loans		*11,1*		*10,3*		*10,5*		*9,9*		*9,9*
4. Claims grouped into portfolios of homogeneous claims - total	99,4	*100,0*	105,5	*100,0*	97,2	*100,0*	102,2	*100,0*	105,8	*100,0*
of which:										
4.1. Portfolios of homogeneous claims on legal entities	31,3	*31,5*	53,4	*50,6*	53,5	*55,1*	53,0	*51,9*	60,6	*57,2*
4.2. Portfolios of homogeneous claims on individuals	68,1	*68,5*	52,1	*49,4*	43,7	*44,9*	49,2	*48,1*	45,2	*42,8*
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*		*52,9*		*52,4*		*52,1*

[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 1.08.17[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	501 068,3	*100,0*	48 287,7	*100,0*	*9,6*
of which by quality categories					
1.1. Quality Category I	187,3	*0,0*	0,0	*0,0*	*0,0*
1.2. Quality Category II	450 734,4	*90,0*	4 317,2	*8,9*	*1,0*
1.3. Quality Category III	2 733,2	*0,5*	264,9	*0,5*	*9,7*
1.4. Quality Category IV	4 133,8	*0,8*	1 344,0	*2,8*	*32,5*
1.5. Quality Category V	43 279,7	*8,6*	42 361,6	*87,7*	*97,9*
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	32,6	*100,0*	0,0	*0,0*	*0,0*
of which by quality categories					
2.1. Quality Category I	32,6	*100,0*	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	501 100,9		48 287,7		*9,6*
4. Homogeneous claims grouped into portfolios - total	60 553,3	*100,0*	25 743,0	*100,0*	*42,5*
of which by quality categories					
4.1. Quality Category I	27 958,6	*46,2*	0,0	*0,0*	*0,0*
4.2. Quality Category II	2 201,6	*3,6*	26,8	*0,1*	*1,2*
4.3. Quality Category III	4923,2	*8,1*	537,6	*2,1*	*10,9*
4.4. Quality Category IV	472,7	*0,8*	214,7	*0,8*	*45,4*
4.5. Quality Category V	24997,2	*41,3*	24964,0	*97,0*	*99,9*
5. Claims for interest payments - total	4 674,1	*100,0*	2 221,9	*100,0*	*47,5*
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	2 156,3	*46,1*	2 054,3	*92,5*	*95,3*

[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 1.08.17[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 of which	11 047 415,4	*100,0*	1 090 308,9	*100,0*	*9,9*
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	1 044 704,3	*9,5*	36 650,5	*3,4*	*3,5*
1.1.2. residental real estate (mortgage) loans, total	3 674 262,4	*33,3*	67 633,8	*6,2*	*1,8*
1.1.3. car loans, total	626 913,6	*5,7*	61 530,6	*5,6*	*9,8*
1.1.4. other consumer loans, total	5 687 421,8	*51,5*	923 071,8	*84,7*	*16,2*
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]	249 136,7	*2,3*	5 212,0	*0,5*	*2,1*
1.2.2. a portfolio of loans without overdue payments	9 460 834,8	*85,6*	159 188,3	*14,6*	*1,7*
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	261 958,2	*2,4*	14 549,2	*1,3*	*5,6*
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	95 809,1	*0,9*	27 150,5	*2,5*	*28,3*
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	86 699,0	*0,8*	50 848,7	*4,7*	*58,7*
1.2.6. a portfolio of loans with payments being overdue from 181 to 360 calendar days	128 483,0	*1,2*	106 337,6	*9,8*	*82,8*
1.2.7. a portfolio of loans with payments being overdue more than 360 calendar days	750 381,2	*6,8*	725 600,3	*66,6*	*96,7*
1.3. classified into the following loan quality categories:					
1.3.1. Quality category I	151 960,5	*1,4*	0,0	*0,0*	*0,0*
1.3.2. Quality category II	9 385 419,0	*85,0*	139 212,1	*12,8*	*1,5*
1.3.3. Quality category III	491 323,0	*4,4*	38 753,7	*3,6*	*7,9*
1.3.4. Quality category IV	74 815,9	*0,7*	30 718,4	*2,8*	*41,1*
1.3.5. Quality category V	943 897,0	*8,5*	881 624,8	*80,9*	*93,4*
2. Claims grouped into portfolios of homogeneous claims - total	45 217,9	*4,8*	29 320,7	*3,3*	*64,8*
of which by quality categories					
2.1. Quality category I	5 374,0	*0,6*	0,0	*0,0*	*0,0*
2.2. Quality category II	7 205,8	*0,8*	186,6	*0,0*	*2,6*
2.3. Quality category III	2862,5	*0,3*	370,6	*0,0*	*12,9*
2.4. Quality category IV	1019,1	*0,1*	487,2	*0,1*	*47,8*
2.5. Quality category V	28756,6	*3,0*	28276,3	*3,2*	*98,3*
3. Claims for interest payments - total of which	182 666,0	*100,0*	78 082,1	*100,0*	*42,7*
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	81 783,4	*44,8*	74 447,0	*95,3*	*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	1.04.17	1.07.17	1.08.17	1.01.16	1.01.17	1.04.17	1.07.17	1.08.17
Substandard	*7,2*	*6,1*	*5,9*	*5,8*	*6,2*	*1,8*	*1,9*	*2,0*	*1,9*	*2,1*
Doubtful	*23,0*	*20,2*	*18,6*	*17,7*	*17,6*	*18,0*	*16,9*	*16,5*	*16,1*	*18,2*
Problem	*15,5*	*18,7*	*20,3*	*20,8*	*19,8*	*41,1*	*42,3*	*44,7*	*44,0*	*44,1*
Loss	*54,2*	*54,8*	*55,1*	*55,6*	*56,2*	*77,1*	*75,7*	*75,7*	*75,8*	*76,0*

[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	1.04.17	1.07.17	1.08.17
Overdue claims on loans, deposits and other claims, billion rubles	**3046,6**	**2891,5**	**3156,6**	**3061,6**	**3084,5**
Of which					
- among 20 largest-asset credit institutions, billion rubles	2033,2	1789,6	2040,4	1864,3	1953,5
Share of overdue claims in loans, deposits and other claims of the banking sector, percent	*5,3*	*5,2*	*5,7*	*5,4*	*5,5*
Overdue claims in rubles					
- billion rubles	2537,1	2600,0	2726,8	2707,9	2745,5
- as percent of total loans, deposits and other claims in rubles	*6,8*	*6,6*	*6,8*	*6,6*	*6,7*
Overdue claims in foreign currency					
- billion rubles	509,5	291,5	429,8	353,7	339,0
- as percent of total loans, deposits and other claims in foreign currency	*2,5*	*1,8*	*2,8*	*2,3*	*2,2*
- dollar equivalent, billion $	7,0	4,8	7,6	6,0	5,7
Overdue claims on loans and other claims on non-financial institutions	2075,9	1892,0	2080,4	1965,2	1967,5
Share of overdue claims in total volume of loans and other claims on non-financial institutions, percent	*6,2*	*6,3*	*7,1*	*6,5*	*6,5*
Overdue claims on loans and other funds provided to individuals	863,8	857,9	881,7	873,2	887,1
Share of overdue claims in total volume of loans and other claims on individuals, percent	*8,1*	*7,9*	*8,1*	*7,8*	*7,8*

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	1.04.17	1.07.17	1.08.17	1.01.16	1.01.17	1.04.17	1.07.17	1.08.17
No overdue claims	56	55	48	46	52	*2,7*	*3,9*	*4,2*	*4,0*	*4,3*
Less than 5%	360	272	254	242	231	*70,2*	*68,0*	*64,8*	*69,3*	*67,2*
From 5 to 10%	156	131	134	135	130	*16,0*	*18,8*	*21,3*	*16,7*	*18,4*
From 10 to 15%	56	46	50	44	48	*3,7*	*2,0*	*2,4*	*3,2*	*3,2*
From 15 to 20%	26	24	26	28	28	*2,0*	*1,4*	*1,5*	*1,4*	*1,3*
From 20 to 60%	34	48	45	48	49	*4,9*	*4,6*	*4,5*	*3,9*	*4,2*
From 60 to 90%	6	6	7	8	7	*0,3*	*1,1*	*1,1*	*1,3*	*1,2*
90% and more	2	6	6	6	5	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
No loans, deposits and other claims	37	35	33	32	29	*0,2*	*0,2*	*0,2*	*0,2*	*0,2*

Table 54

Credit Risks of the Banking Sector

Indicators	1.01.16	1.01.17	1.04.17	1.07.17	1.08.17
Large credit risks of the banking sector total, bln rubles	22 916,6	20 615,9	20 241,0	21 233,1	20 758,8
Share of large credit risks in the banking sector assets, %	*27,6*	*25,7*	*25,5*	*26,3*	*25,5*

Table 55

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

	1.01.16	1.01.17	1.04.17	1.07.17	1.08.17
Volume of large loans, billion rubles	13 838,1	12 884,1	12 325,5	12 690,7	12 456,8
of which:					
Volume of secured loans , billion rubles	4 047,6	3 857,5	3 486,8	3 693,0	2 809,6
Volume of I quality category collateral, billion rubles	1 953,7	2 293,5	1 955,5	2 095,7	1 190,9
of which:					
collateral of quoted securities issued by legal entities, billion rubles	650,3	1 205,9	852,8	915,1	174,6
Volume of II quality category collateral, billion rubles	1 772,7	1 436,2	1 285,0	1 300,0	1 268,0
of which:					
collateral of securities, issued by legal entities, billion rubles	243,3	231,8	199,5	192,4	244,7
collateral of proprietory rights (claims), billion rubles	689,2	541,4	760,3	779,5	708,4

[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		1.04.17		1.07.17		1.08.17	
	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*	*43,8*	*100,0*	*46,1*	*100,0*	*42,2*	*100,0*
Of which										
- interest rate risk (IRR)	*34,4*	*78,2*	*36,8*	*84,0*	*36,2*	*82,8*	*36,2*	*78,6*	*33,6*	*79,6*
- equity position risk (EPR)	*3,3*	*7,5*	*3,0*	*6,7*	*3,2*	*7,4*	*3,7*	*7,9*	*2,9*	*6,9*
- foreign exchange risk (FER)	*6,3*	*14,4*	*3,2*	*7,2*	*3,2*	*7,3*	*4,7*	*10,1*	*4,1*	*9,8*
- commodity risk (CR)	-	-	*0,9*	*2,0*	*1,1*	*2,5*	*1,5*	*3,3*	*1,5*	*3,6*
Reference data:										
Number of credit institutions[1]	548		452		434		422		423	
Share of credit institutions' assets [1] in total banking sector assets, %	*98,2*		*98,1*		*98,2*		*98,3*		*98,3*	

[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	1.04.17	1.07.17	1.08.17
Share of assets in foreign currency in total assets, %	*34,7*	*27,8*	*27,3*	*26,9*	*26,7*
of which:					
- 20 largest-asset credit institutions	*37,3*	*29,9*	*29,2*	*28,7*	*28,7*
Share of liabilities in foreign currency in total liabilities, %	*33,2*	*26,5*	*25,4*	*24,5*	*24,8*
of which:					
- 20 largest-asset credit institutions	*36,3*	*28,9*	*27,7*	*27,0*	*27,3*
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total , b.p.	*1,4*	*1,2*	*2,0*	*2,3*	*2,0*
of which:					
- 20 largest-asset credit institutions	*1,0*	*1,0*	*1,5*	*1,7*	*1,4*

Table 58

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

	1.01.16	1.01.17	1.04.17	1.07.17	1.08.17
Balance sheet positions					
Claims, bln rubles	28 774,6	22 234,2	21 660,8	21 696,5	21 734,8
Liabilities, bln rubles	27 592,0	21 241,0	20 109,8	19 811,6	20 134,0
Net balance sheet position, bln rubles	1 182,6	993,1	1 551,0	1 884,9	1 600,8
Net balance sheet position to own funds (capital), % [1]	*13,1*	*10,6*	*16,4*	*19,6*	*16,4*
Off-balance sheet positions [2]					
Claims, bln rubles	16 260,7	14 493,2	15 652,6	15 690,0	15 760,9
Liabilities, bln rubles	16 136,2	14 491,9	15 994,6	16 257,7	16 124,3
Net balance sheet position, bln rubles	124,5	1,3	-342,1	-567,6	-363,4
Net balance sheet position to own funds (capital), % [1]	*1,4*	*0,0*	*-3,6*	*-5,9*	*-3,7*

[1] Own funds (capital) of credit institutions licensed to conduct operations in foreign currency.
[2] Section D of the chart of accounts (the derivatives instruments)

Table 59

Compliance With Open Foreign Exchange Position (OFXP) Requirements

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

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*
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*

Table 61

Open Currency Positions of the Banking Sector by Currencies as of 1.08.17

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	167	-39,1	*-1,8*	266,9	-306,0
long	382	200,1	*2,6*	587,6	-387,5
EUR					
short	215	-55,4	*-1,5*	-276,4	221,0
long	332	61,1	*1,0*	-46,6	107,8
GBP					
short	73	-10,4	*-0,1*	1,9	-12,3
long	209	3,1	*0,2*	6,1	-3,1

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	1.04.17	1.07.17	1.08.17
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	*44,3*	*42,4*	*41,4*	*42,3*	*42,3*
Liabilities with maturity in excess of 1 year, as percent of total liabilities	*24,3*	*21,2*	*20,4*	*20,5*	*20,2*
A measure of using short-term liabilities to fund long-term liquid assets, percent[2]	*30,9*	*31,9*	*31,4*	*32,8*	*33,9*

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

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

Table 63

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

Indicator, %	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.16	1.01.17	1.04.17	1.07.17	1.08.17	1.01.16	1.01.17	1.04.17	1.07.17	1.08.17
Less than 0	238	224	206	202	206	14,8	9,6	*9,3*	*9,1*	*8,5*
From 0 to 20	304	258	275	254	239	20,6	23,7	*25,1*	*19,8*	*20,1*
More than 20	191	141	122	133	134	64,6	66,8	*65,6*	*71,1*	*71,3*
Data not available	0	0	4	0	3	0,0	0,0	*0,0*	*0,0*	*0,0*
Total	733	623	607	589	582	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	1.04.17	1.07.17	1.08.17
Liquid assets with maturity up to 30 days, as percent of liquid assets	*31,6*	*34,7*	*37,7*	*36,0*	*34,2*
Liabilities with maturity up to 30 days, as percent of total liabilities	*40,8*	*46,3*	*47,9*	*46,7*	*45,5*
Liquidity coverage deficit (ratio of excess of liabilities with maturity up to 30 days over liquid assets with the same maturity to total amount of the said short-term liabilities), %	*16,5*	*18,0*	*13,8*	*15,2*	*16,0*

[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.

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	1.04.17	1.07.17	1.08.17	1.01.16	1.01.17	1.04.17	1.07.17	1.08.17
Less than 0	486	429	424	408	415	19,5	12,3	*18,8*	*14,1*	*21,3*
From 0 to 20	145	98	94	93	92	20,0	20,8	*26,3*	*20,4*	*11,5*
More than 20	102	96	85	88	72	60,5	66,9	*54,9*	*65,5*	*67,2*
Data not available	0	0	4	0	3	0	0	*0,0*	*0,0*	*0,0*
Total	733	623	607	589	582	100	100	*100,0*	*100,0*	*100,0*