THE CENTRAL BANK OF THE RUSSIAN FEDERATION

BANKING SUPERVISION DEPARTMENT

REVIEW
OF THE BANKING SECTOR
OF THE RUSSIAN FEDERATION

(INTERNET-VERSION)

ANALYTICAL DATA

№ 177 July 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*
Reference data:														
Increase from the beginning of the current year	*-0,9*		*2,8*		*-1,7*		*2,4*		*2,7*		*0,3*		*-1,3*	
Increase over the same period of the previous year	*-3,5*		*-0,5*		*-5,8*		*-1,1*		*-2,7*		*-1,3*		*-4,8*	

[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	1.05.17	1.06.17
Credit institutions registered by the Bank of Russia and other authorities	1021	975	961	955	947
Operating credit institutions (credit institutions that have the right to conduct banking operations)	733	623	607	600	591
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	355	356
Credit institutions licensed to conduct operations in foreign currency	482	404	394	388	381
Credit institutions holding general licences	232	205	199	198	196

Table 5

Operating Credit Institutions (CIs), by Federal Districts

Federal district	1.01.16		1.01.17		1.04.17		1.05.17		1.06.17	
	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*	346	*57,7*	340	*57,5*
of which the City of Moscow and Moscow Region	392	*53,5*	321	*51,5*	315	*51,9*	311	*51,8*	305	*51,6*
North-Western	60	*8,2*	49	*7,9*	47	*7,7*	47	*7,8*	45	*7,6*
Southern[1]	42	*5,7*	38	*6,1*	37	*6,1*	37	*6,2*	37	*6,3*
North-Caucasian	22	*3,0*	17	*2,7*	17	*2,8*	17	*2,8*	17	*2,9*
Volga	85	*11,6*	77	*12,4*	74	*12,2*	73	*12,2*	72	*12,2*
Ural	32	*4,4*	29	*4,7*	29	*4,8*	29	*4,8*	29	*4,9*
Siberian	41	*5,6*	37	*5,9*	34	*5,6*	33	*5,5*	33	*5,6*
Far Eastern	17	*2,3*	18	*2,9*	18	*3,0*	18	*3,0*	18	*3,0*
Russian Federation	**733**	***100,0***	**623**	***100,0***	**607**	***100,0***	**600**	***100,0***	**591**	***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	1.06.17	1.01.16	1.01.17	1.06.17	1.01.16	1.01.17	1.06.17	1.01.16	1.01.17	1.06.17	1.01.16	1.01.17	1.06.17	1.01.16	1.01.17	1.06.17
Central	434	358	340	60	36	23	232	182	166	*47,0*	*46,2*	*45,7*	*23,2*	*22,9*	*23,0*	*16,6*	*16,6*	*16,8*
of which the City of Moscow and Moscow Region[1]	392	321	305	57	34	21	96	80	70	*21,4*	*22,5*	*21,5*	*21,1*	*20,6*	*20,6*	*6,9*	*7,3*	*7,1*
North-Western	60	49	45	5	4	4	204	161	145	*313,9*	*303,8*	*295,9*	*3,1*	*3,1*	*3,1*	*14,6*	*14,7*	*14,6*
Southern[2]	42	38	37	13	2	2	163	120	107	*296,4*	*300,0*	*274,4*	*2,6*	*2,3*	*2,5*	*11,7*	*10,9*	*10,8*
North-Caucasian	22	17	17	8	4	4	64	49	47	*213,3*	*233,3*	*223,8*	*1,4*	*1,2*	*1,3*	*4,6*	*4,5*	*4,7*
Volga	85	77	72	29	23	15	227	182	158	*199,1*	*182,0*	*181,6*	*5,4*	*5,8*	*5,5*	*16,2*	*16,6*	*15,9*
Ural	32	29	29	45	43	44	106	93	87	*137,7*	*129,2*	*119,2*	*3,6*	*4,2*	*4,6*	*7,6*	*8,5*	*8,8*
Siberian	41	37	33	11	8	8	152	124	114	*292,3*	*275,6*	*278,1*	*2,4*	*2,6*	*2,6*	*10,9*	*11,3*	*11,5*
Far Eastern	17	18	18	5	4	6	74	63	61	*336,4*	*286,4*	*254,2*	*1,0*	*1,3*	*1,5*	*5,3*	*5,7*	*6,2*
Russian Federation	**733**	**623**	**591**	**176**	**124**	**106**	**1222**	**974**	**885**	***134,4***	***130,4***	***127,0***	***42,7***	***43,4***	***44,1***	***87,4***	***88,7***	***89,3***

[1] as one region

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

Table 7

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

Distribution of credit institutions ranged by assets (descending)	1.01.16		1.01.17		1.04.17		1.05.17		1.06.17	
	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*	44 008 749	*55,5*	43 764 292	*55,1*
From 6 to 20	17 925 387	*21,6*	18 257 646	*22,8*	18 378 392	*23,2*	18 206 334	*23,0*	18 477 127	*23,3*
From 21 to 50	9 391 355	*11,3*	8 444 718	*10,6*	8 429 720	*10,6*	8 549 678	*10,8*	8 619 366	*10,9*
From 51 to 200	8 484 303	*10,2*	7 520 065	*9,4*	7 157 137	*9,0*	7 123 670	*9,0*	7 124 506	*9,0*
From 201 to 500	2 060 315	*2,5*	1 528 737	*1,9*	1 385 818	*1,7*	1 343 916	*1,7*	1 343 124	*1,7*
From 501	254 375	*0,3*	79 197	*0,1*	58 524	*0,1*	49 884	*0,1*	43 803	*0,1*
Total	**82 999 708**	***100,0***	**80 063 255**	***100,0***	**79 221 835**	***100,0***	**79 282 230**	***100,0***	**79 372 219**	***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	1.05.17	1.06.17
Central	*59,0*	*60,2*	*60,1*	*60,4*	*60,0*
of which the City of Moscow and Moscow Region	*59,6*	*61,1*	*60,9*	*61,2*	*60,8*
North-Western	*71,7*	*76,2*	*78,1*	*77,8*	*79,4*
Southern[1]	*68,5*	*71,4*	*71,2*	*71,5*	*71,3*
North-Caucasian	*68,5*	*65,7*	*65,3*	*66,1*	*65,1*
Volga	*53,6*	*56,6*	*57,2*	*58,0*	*57,5*
Ural	*76,6*	*74,0*	*73,5*	*74,1*	*74,1*
Siberian	*58,7*	*64,3*	*65,1*	*65,9*	*67,0*
Far Eastern	*86,0*	*83,5*	*85,6*	*85,7*	*85,4*
Russian Federation	***54,1***	***55,2***	***55,3***	***55,5***	***55,1***

[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 - 1.06.17)

Groups of credit institutions ranged by assets as of 1.01.17		Number of credit institutions as of 1.01.17	Groups as of 1.06.17						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	25	3			1	
4	From 51 to 200	150			4	140			3	3
5	From 201 to 500	300				7	274	1	15	3
6	From 501	123					26	86	7	1
Became operating after 1.01.17								1		
Total over the period									26	7
Total as of 1.01.17[1]		**623**								
Total as of 1.06.17[1]		**591**	**5**	**15**	**30**	**150**	**300**	**88**		

- 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	1.05.17[1]	1.06.17[1]
Credit institutions with foreign participation over 50%					
Assets, total	*13,9*	*13,0*	*12,7*	*12,7*	*12,8*
Own funds (capital)	*17,2*	*16,7*	*16,2*	*16,1*	*16,0*
Correspondent accounts with non-resident banks	*15,4*	*14,9*	*13,2*	*14,1*	*12,9*
Loans and other claims on non-financial organisations	*11,6*	*10,9*	*10,1*	*10,0*	*9,8*
Loans and other claims on individuals	*18,6*	*15,7*	*14,7*	*14,7*	*14,8*
Loans, deposits and other claims credit institutions	*14,1*	*15,4*	*19,6*	*19,7*	*21,6*
Individual deposits	*12,0*	*11,4*	*12,9*	*13,1*	*13,1*
Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles) [2]	*14,0*	*12,4*	*12,2*	*12,0*	*12,6*
Profit (loss) of the current year	*20,2*	*44,7*	*15,7*	*14,8*	*13,2*
Reference data:					
Number of credit institutions	113	106	89	89	89
of which 100% foreign-owned credit institutions					
Assets, total	*8,5*	*6,4*	*6,4*	*6,4*	*6,4*
Own funds (capital)	*10,9*	*9,1*	*9,7*	*9,6*	*9,5*
Correspondent accounts with non-resident banks	*12,0*	*9,0*	*10,3*	*11,7*	*11,0*
Loans and other claims on non-financial organisations	*7,8*	*5,2*	*4,6*	*4,6*	*4,6*
Loans and other claims on individuals	*10,1*	*7,9*	*8,7*	*8,8*	*8,9*
Loans, deposits and other claims on credit institutions	*11,1*	*11,6*	*10,6*	*9,8*	*10,2*
Individual deposits	*5,8*	*4,5*	*5,1*	*5,2*	*5,3*
Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles) [2]	*9,9*	*6,9*	*7,0*	*6,7*	*7,0*
Profit (loss) of the current year	*14,9*	*46,7*	*14,3*	*12,0*	*10,9*
Reference data:					
Number of credit institutions	75	68	67	67	67

[1] According to the list of credit institutions with foreign participation as of 1.04.2017.

[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		1.05.17		1.06.17	
	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*	4719,1	*6,0*	4796,5	*6,0*
Own funds (capital)	-24,3	*-0,3*	-106,1	*-1,1*	-158,6	*-1,7*	-145,1	*-1,5*	-136,7	*-1,4*
Loans and other claims on non-financial organisations	1709,4	*5,1*	1269,9	*4,2*	1259,6	*4,3*	1458,2	*4,9*	1497,6	*5,1*
of which overdue claims	698,3	*33,6*	637,3	*33,7*	627,0	*30,1*	713,2	*36,2*	721,4	*36,8*
Loans and other claims on individuals	547,7	*5,1*	275,3	*2,5*	275,7	*2,5*	283,7	*2,6*	287,6	*2,6*
of which overdue claims	88,6	*10,3*	87,3	*10,2*	91,9	*10,4*	97,0	*10,9*	98,8	*11,1*
Individual deposits	1293,4	*5,6*	835,4	*3,5*	828,7	*3,5*	845,7	*3,5*	853,0	*3,5*
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*	1294,8	*5,5*	1298,6	*5,4*
Reference data:										
Number of credit institutions [1]	29	*4,0*	24	*3,9*	24	*4,0*	25	*4,2*	25	*4,2*

[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	1.05.17	1.06.17
1.	Cash, precious metals and stones	1 898,3	1 591,5	1 182,8	1 263,5	1 197,6
1.1.	of which: cash	1 801,3	1 404,3	1 065,0	1 129,5	1 068,9
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	2 464,4	3 046,1	3 028,1	2 902,3	2 758,8
3.	Correspondent account, total	2 536,3	1 734,4	1 993,0	1 950,6	1 977,0
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	611,5	533,6	559,1	530,6	526,9
3.2.	Correspondent accounts with non-resident banks	1 924,8	1 200,8	1 433,9	1 420,0	1 450,1
4.	Securities portfolio, total	11 777,4	11 450,1	11 100,2	11 105,6	11 368,6
	of which					
4.1.	Debt securities	9 616,0	9 365,6	9 019,7	9 046,4	9 306,4
4.2.	Equity	295,2	357,4	367,7	357,4	351,3
4.3.	Promissory notes	204,0	178,0	157,5	155,8	150,8
4.4.	Equity in associates and subsidiaries	1 662,2	1 549,0	1 555,3	1 546,0	1 560,1
5.	Other equity	568,0	877,5	883,1	890,5	896,2
6.	Financial derivatives assets at fair value	1 261,0	704,4	653,4	618,8	626,4
7.	Loans, total	57 511,4	55 622,0	55 186,7	55 373,0	55 271,5
	of which:					
7.1.	Loans, deposits and other claims	57 154,5	55 478,8	55 059,3	55 244,2	55 112,0
	of which overdue claims	3 046,6	2 891,5	3 156,6	3 072,6	3 071,9
	of which:					
7.1.1.	Loans and other claims on non-financial organisations	33 300,9	30 134,7	29 211,8	29 592,6	29 607,8
	of which overdue claims	2 075,9	1 892,0	2 080,4	1 971,8	1 959,4
7.1.2.	Loans and other claims on individuals	10 684,3	10 803,9	10 869,9	10 978,3	11 058,6
	of which overdue claims	863,8	857,9	881,7	886,8	892,8
7.1.3.	Loans, deposits and other claims on credit institutions	8 610,0	9 091,5	9 388,0	9 182,6	9 022,5
	of which overdue claims	63,8	95,2	144,5	163,1	168,2
8.	Fixed assets (tangible and intangible), other real estate and inventories	1 277,6	1 486,8	1 485,9	1 472,1	1 465,5
8.1	of which real estate, temporarily not used	109,4	197,9	223,4	222,6	217,4
9.	Allocation of profit	125,5	384,8	141,4	179,4	205,2
9.1.	of which income tax	110,1	343,4	102,1	140,2	173,9
10.	Other assets, total	3 579,8	3 165,7	3 567,3	3 526,4	3 605,3
	of which:					
10.1.	Settlement accounts	1 826,2	1 381,8	1 716,2	1 609,9	1 605,2
10.2.	Accounts receivable	403,7	325,9	342,8	350,5	352,2
10.3.	Deferred expenses	134,4	41,8	50,9	51,0	50,1
Banking sector assets, total		82 999,7	80 063,3	79 221,8	79 282,2	79 372,2

Table 13

Structure of Liabilities[1], by Source of Funds

(billion rubles)

	Liabilities[1]	1.01.16	1.01.17	1.04.17	1.05.17	1.06.17
1.	Funds and profit of credit institutions	7 551,7	8 611,4	8 533,5	8 742,1	8 782,6
	of which:					
1.1.	Funds of credit institutions	4 181,3	4 425,8	4 397,3	4 384,6	4 389,2
1.2.	Profit (loss), including financial result of the previous year	3 338,4	4 077,6	4 140,6	4 335,5	4 360,3
	of which:					
1.2.1.	Profit (loss) of the current year	192,0	929,7	338,6	553,3	653,0
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	5 363,3	2 725,9	1 390,9	1 450,8	1 025,5
3.	Transferable deposits of credit institutions	801,0	828,6	855,8	830,6	801,5
	of which:					
3.1.	Correspondent accounts of correspondent credit institutions	512,1	503,4	534,9	492,8	482,0
3.2.	Correspondent accounts of non-resident credit institutions	177,4	227,7	234,7	267,7	206,7
4.	Loans, deposits and other funds received from other credit institutions	7 091,0	8 559,1	8 109,7	7 972,4	7 968,3
5.	Clients' funds[2]	51 906,7	50 003,4	50 554,2	50 635,2	51 028,5
	of which:					
5.1.	Budgetary funds in settlement accounts	66,5	8,2	26,6	31,0	32,7
5.2.	Government and other extra-budgetary funds in settlement accounts	0,1	0,1	0,1	0,1	0,1
5.3.	Funds of legal entities in settlement and other accounts	8 905,2	8 763,7	8 878,3	8 475,9	8 948,2
5.4.	Clients' float	488,5	451,1	471,3	502,3	499,2
5.5.	Deposits and other funds of legal entities (except credit institutions)	19 018,2	16 385,2	17 029,8	17 193,1	17 118,8
5.6.	Individual deposits	23 219,1	24 200,3	23 967,6	24 273,4	24 276,5
5.7.	Clients' funds in factoring and forfeiting transactions	22,3	27,7	27,8	24,7	23,0
6.	Bonds	1 266,5	1 092,9	1 105,1	1 152,7	1 177,6
7.	Promissory notes and bank acceptances	696,2	440,6	481,5	478,9	467,5
8.	Financial derivatives liabilities at fair value	880,7	483,1	430,5	389,6	384,9
9.	Other liabilities[1], total	7 442,7	7 318,3	7 760,7	7 630,1	7 735,8
	of which:					
9.1.	Provisions	5 406,4	5 594,0	5 750,5	5 710,4	5 782,4
9.2.	Settlement accounts	1 075,9	821,2	1 076,7	1 007,9	1 020,6
9.3.	Accounts payable	80,0	164,8	211,6	204,9	231,3
9.4.	Deferred income	14,9	13,9	11,2	11,3	12,1
9.5.	Interest payable	693,0	616,7	639,3	643,4	641,2
	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	79 282,2	79 372,2

[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	1.05.17	1.06.17
1.	Cash, precious metals and stones	*2,3*	*2,0*	*1,5*	*1,6*	*1,5*
1.1.	of which: money	*2,2*	*1,8*	*1,3*	*1,4*	*1,3*
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	*3,0*	*3,8*	*3,8*	*3,7*	*3,5*
3.	Correspondent accounts, total	*3,1*	*2,2*	*2,5*	*2,5*	*2,5*
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	*0,7*	*0,7*	*0,7*	*0,7*	*0,7*
3.2.	Correspondent accounts with non-resident banks	*2,3*	*1,5*	*1,8*	*1,8*	*1,8*
4.	Securities portfolio, total	*14,2*	*14,3*	*14,0*	*14,0*	*14,3*
	of which					
4.1.	Debt securities	*11,6*	*11,7*	*11,4*	*11,4*	*11,7*
4.2.	Equity	*0,4*	*0,4*	*0,5*	*0,5*	*0,4*
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*	*2,0*	*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*	*0,8*
7.	Loans, total	*69,3*	*69,5*	*69,7*	*69,8*	*69,6*
	of which:					
7.1.	Loans, deposits and other claims	*68,9*	*69,3*	*69,5*	*69,7*	*69,4*
	of which overdue claims	*3,7*	*3,6*	*4,0*	*3,9*	*3,9*
	of which:					
7.1.1.	Loans and other claims on non-financial organisations	*40,1*	*37,6*	*36,9*	*37,3*	*37,3*
	of which overdue claims	*2,5*	*2,4*	*2,6*	*2,5*	*2,5*
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*	*11,6*	*11,4*
	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*	*1,9*	*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*	*0,2*	*0,3*
9.1.	of which income tax	*0,1*	*0,4*	*0,1*	*0,2*	*0,2*
10.	Other assets, total	*4,3*	*4,0*	*4,5*	*4,4*	*4,5*
	of which:					
10.1.	Settlement accounts	*2,2*	*1,7*	*2,2*	*2,0*	*2,0*
10.2.	Accounts receivable	*0,5*	*0,4*	*0,4*	*0,4*	*0,4*
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	1.05.17	1.06.17
1.	Funds and profit of credit institutions	*9,1*	*10,8*	*10,8*	*11,0*	*11,1*
	Of which:					
1.1.	Funds of credit institutions	*5,0*	*5,5*	*5,6*	*5,5*	*5,5*
1.2.	Profit (loss), including financial result of the previous year	*4,0*	*5,1*	*5,2*	*5,5*	*5,5*
	Of which:					
1.2.1.	Profit (loss) of the current year	*0,2*	*1,2*	*0,4*	*0,7*	*0,8*
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	*6,5*	*3,4*	*1,8*	*1,8*	*1,3*
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*	*10,1*	*10,0*
5.	Clients' funds[2]	*62,5*	*62,5*	*63,8*	*63,9*	*64,3*
	Of which:					
5.1.	Budgetary funds in settlement accounts	*0,1*	*0,0*	*0,0*	*0,0*	*0,0*
5.2.	Government and other extra-budgetary funds in settlement accounts	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
5.3.	Funds of legal entities in settlement and other accounts	*10,7*	*10,9*	*11,2*	*10,7*	*11,3*
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*	*21,7*	*21,6*
5.6.	Individual deposits	*28,0*	*30,2*	*30,3*	*30,6*	*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*	*1,5*
7.	Promissory notes and bank acceptances	*0,8*	*0,6*	*0,6*	*0,6*	*0,6*
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*	*9,7*
	Of which:					
9.1.	Provisions	*6,5*	*7,0*	*7,3*	*7,2*	*7,3*
9.2.	Settlement accounts	*1,3*	*1,0*	*1,4*	*1,3*	*1,3*
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	1.05.17	1.06.17	1.01.16	1.01.17	1.04.17	1.05.17	1.06.17	1.01.16	1.01.17	1.04.17	1.05.17	1.06.17
1. Loans, deposits and other claims, total	**37 091,8**	**39 691,9**	**39 894,1**	**40 023,1**	**40 218,5**	**20 062,8**	**15 786,9**	**15 165,2**	**15 221,1**	**14 893,5**	**57 154,5**	**55 478,8**	**55 059,3**	**55 244,2**	**55 112,0**
of which															
- overdue claims	2 537,1	2 600,0	2 726,8	2 758,8	2 762,4	509,5	291,5	429,8	313,8	309,5	3 046,6	2 891,5	3 156,6	3 072,6	3 071,9
1.1 Loans and other claims on resident non-financial organisations	**19 363,3**	**19 734,5**	**19 990,5**	**20 104,4**	**20 084,8**	**9 272,1**	**6 129,7**	**5 347,4**	**5 522,2**	**5 491,6**	**28 635,4**	**25 864,1**	**25 337,9**	**25 626,7**	**25 576,4**
of which															
- overdue claims	1 546,1	1 616,7	1 676,5	1 703,2	1 697,6	262,5	117,7	105,6	108,1	104,0	1 808,5	1 734,5	1 782,2	1 811,3	1 801,6
of which:															
1.1.1. Loans and other claims on individual entrepreneurs	506,0	428,5	416,7	422,2	424,9	8,3	4,9	4,3	4,4	4,3	514,3	433,4	421,1	426,6	429,2
of which															
- overdue claims	72,2	73,5	74,1	75,5	75,9	0,6	0,4	0,4	0,4	0,4	72,9	73,9	74,5	75,9	76,3
1.2 Loans and other claims on non-resident legal entities (except banks)	**698,3**	**707,0**	**657,7**	**651,7**	**748,8**	**3 967,2**	**3 563,6**	**3 216,1**	**3 314,3**	**3 282,6**	**4 665,5**	**4 270,5**	**3 873,8**	**3 966,0**	**4 031,3**
of which															
- overdue claims	92,7	51,0	58,3	59,9	58,2	174,7	106,6	239,9	100,6	99,7	267,4	157,6	298,3	160,5	157,8
1.3 Loans, deposits and other claims on resident financial sector	**4 465,8**	**6 517,0**	**6 553,9**	**6 575,3**	**6 693,2**	**2 228,6**	**3 384,6**	**3 465,1**	**3 332,0**	**3 258,7**	**6 694,4**	**9 901,6**	**10 019,0**	**9 907,3**	**9 951,9**
of which															
- overdue claims	95,0	103,9	134,2	133,0	137,7	9,0	7,5	10,8	9,0	4,6	103,9	111,5	145,0	142,0	142,3
of which:															
1.3.1 Resident credit institutions	3 273,6	4 921,7	4 877,0	4 952,8	5 030,0	1 761,6	2 202,6	1 961,8	1 807,9	1 765,1	5 035,2	7 124,3	6 838,8	6 760,7	6 795,1
of which															
- overdue claims	60,0	64,8	92,1	91,0	90,7	0,9	0,5	3,0	0,2	0,1	60,9	65,3	95,1	91,1	90,9
1.3.2 Other resident non-banking financial institutions	1 192,1	1 595,3	1 677,0	1 622,5	1 663,1	467,1	1 182,0	1 503,2	1 524,1	1 493,6	1 659,2	2 777,3	3 180,2	3 146,6	3 156,7
of which															
- overdue claims	34,9	39,2	42,1	42,0	47,0	8,1	7,0	7,8	8,9	4,4	43,0	46,2	49,9	50,8	51,4
1.4 Loans, deposits and other claims on non-resident banks	**253,3**	**198,1**	**276,3**	**248,4**	**231,5**	**3 321,5**	**1 769,0**	**2 272,9**	**2 173,5**	**1 995,9**	**3 574,8**	**1 967,2**	**2 549,3**	**2 421,9**	**2 227,4**
of which															
- overdue claims	0,1	17,7	17,9	17,9	17,9	2,9	12,2	31,5	54,1	59,4	2,9	30,0	49,4	72,0	77,3
1.5 Loans and other claims on government financial bodies and extra-budgetary funds	**1 135,5**	**1 034,1**	**853,9**	**791,7**	**753,9**	**0,0**	**0,1**	**0,1**	**0,1**	**0,1**	**1 135,5**	**1 034,2**	**854,0**	**791,8**	**754,0**
of which															
- overdue claims	0,0	0,0	0,0	0,0	0,0	0,0	0,1	0,1	0,1	0,1	0,0	0,1	0,1	0,1	0,1
1.6 Loans and other claims on resident individuals	**10 381,8**	**10 629,8**	**10 721,1**	**10 831,0**	**10 913,8**	**274,7**	**155,0**	**129,9**	**128,0**	**125,1**	**10 656,5**	**10 784,7**	**10 851,0**	**10 959,0**	**11 038,9**
of which															
- overdue claims	803,1	810,2	839,3	844,3	850,6	58,9	46,1	40,6	40,7	40,5	862,0	856,3	879,9	885,1	891,0
1.7 Loans and other claims on non-resident individuals	**14,0**	**13,8**	**14,4**	**14,9**	**15,4**	**13,8**	**5,3**	**4,5**	**4,4**	**4,4**	**27,8**	**19,2**	**18,9**	**19,3**	**19,7**
of which															
- overdue claims	0,2	0,4	0,5	0,5	0,5	1,6	1,3	1,2	1,2	1,3	1,9	1,6	1,7	1,7	1,8
Reference data:															
Provisions for loans, deposits and other claims [1]	-	-	-	-	-	-	-	-	-	-	4 525,8	4 572,5	4 648,6	4 615,1	4 688,0
Overdue interest on loans, deposits and other claims, recognized in the balance sheet accounts	179,9	200,8	211,7	212,0	214,0	16,5	12,2	19,0	10,5	10,0	196,4	213,0	230,7	222,5	224,0
Credit institutions' portfolio of residents promissory notes	127,9	129,0	112,3	113,9	110,9	73,7	46,7	42,8	39,6	37,6	201,6	175,7	155,1	153,5	148,5
Credit institutions' portfolio of non-residents promissory notes	2,3	2,3	2,3	2,3	2,3	0,0	0,0	0,0	0,0	0,0	2,3	2,3	2,3	2,3	2,3

[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	1.05.17	1.06.17
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***	***69,4***
Of which:					
- overdue claims	*5,3*	*5,2*	*5,7*	*5,6*	*5,6*
	3,7	*3,6*	*4,0*	*3,9*	*3,9*
1.1 Loans and other claims on resident non-financial organizations	***50,1***	***46,6***	***46,0***	***46,4***	***46,4***
	34,5	***32,3***	***32,0***	***32,3***	***32,2***
Of which:					
- overdue claims	*3,2*	*3,1*	*3,2*	*3,3*	*3,3*
	2,2	*2,2*	*2,2*	*2,3*	*2,3*
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***	***7,2***	***7,3***
	5,6	***5,3***	***4,9***	***5,0***	***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***	***17,9***	***18,1***
	8,1	***12,4***	***12,6***	***12,5***	***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*	*12,2*	*12,3*
	6,1	*8,9*	*8,6*	*8,5*	*8,6*
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*	*5,7*
	2,0	*3,5*	*4,0*	*4,0*	*4,0*
Of which					
- overdue claims	*0,1*	*0,1*	*0,1*	*0,1*	*0,1*
	0,1	*0,1*	*0,1*	*0,1*	*0,1*
1.4 Loans, deposits and other claims on non-resident banks	***6,3***	***3,5***	***4,6***	***4,4***	***4,0***
	4,3	***2,5***	***3,2***	***3,1***	***2,8***
Of which:					
- overdue claims	*0,0*	*0,1*	*0,1*	*0,1*	*0,1*
	0,0	*0,0*	*0,1*	*0,1*	*0,1*
1.5 Loans and other claims on government financial bodies and extra-budgetary funds	***2,0***	***1,9***	***1,6***	***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***	***20,0***
	12,8	***13,5***	***13,7***	***13,8***	***13,9***
Of which:					
- overdue claims	*1,5*	*1,5*	*1,6*	*1,6*	*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*	*8,5*
	5,5	*5,7*	*5,9*	*5,8*	*5,9*
Overdue interest on loans, deposits and other claims, recognized in the balance sheet	*0,3*	*0,4*	*0,4*	*0,4*	*0,4*
	0,2	*0,3*	*0,3*	*0,3*	*0,3*
Credit institutions' portfolio of residents promissory notes	*0,4*	*0,3*	*0,3*	*0,3*	*0,3*
	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		1.05.17		1.06.17	
	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***	**10 949,8**	***100,0***	**11 217,8**	***100,0***
- in rubles	7 317,8	*63,2*	7 778,2	*69,0*	7 793,2	*71,2*	7 887,3	*72,0*	8 107,3	*72,3*
- in foreign currency	4 255,7	*36,8*	3 493,9	*31,0*	3 149,5	*28,8*	3 062,4	*28,0*	3 110,5	*27,7*
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*	1 788,5	*16,3*	1 763,1	*15,7*
- in rubles	1 003,1	*8,7*	1 096,7	*9,7*	1 172,1	*10,7*	1 211,4	*11,1*	1 197,4	*10,7*
- in foreign currency	688,8	*6,0*	692,9	*6,1*	595,6	*5,4*	577,2	*5,3*	565,7	*5,0*
Securities available for sale	5 024,4	*43,4*	5 104,0	*45,3*	5 111,8	*46,7*	5 194,9	*47,4*	5 410,8	*48,2*
- in rubles	2 851,0	*24,6*	3 342,6	*29,7*	3 338,6	*30,5*	3 461,7	*31,6*	3 612,8	*32,2*
- in foreign currency	2 173,4	*18,8*	1 761,3	*15,6*	1 773,2	*16,2*	1 733,1	*15,8*	1 798,0	*16,0*
Securities held-to-maturity	3 188,9	*27,6*	2 814,9	*25,0*	2 486,1	*22,7*	2 398,5	*21,9*	2 462,0	*21,9*
- in rubles	1 797,2	*15,5*	1 781,6	*15,8*	1 717,7	*15,7*	1 658,8	*15,1*	1 727,6	*15,4*
- in foreign currency	1 391,7	*12,0*	1 033,3	*9,2*	768,4	*7,0*	739,7	*6,8*	734,4	*6,5*
Shares in associates and subsidiaries	1 662,2	*14,4*	1 549,0	*13,7*	1 555,3	*14,2*	1 546,0	*14,1*	1 560,1	*13,9*
- in rubles	1 661,5	*14,4*	1 548,2	*13,7*	1 554,6	*14,2*	1 545,3	*14,1*	1 559,4	*13,9*
- in foreign currency	0,7	*0,0*	0,7	*0,0*	0,7	*0,0*	0,7	*0,0*	0,7	*0,0*
Reference data:										
Revaluation of securities	-109,0		83,8		116,9		121,7		107,8	
Provisions for losses on securities available for sale	33,9		48,5		54,3		47,1		53,0	
Provisions for losses on securities held-to-maturity	11,2		14,6		13,4		5,4		5,5	
Provisions for losses on portfolio of shares in associates and subsidiaries	141,6		163,2		179,6		176,9		147,9	

[1] Excluding promissory notes.

Table 19

The Structure of Credit Institutions' Portfolio of Debt Securities

	1.01.16		1.01.17		1.04.17		1.05.17		1.06.17	
	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*	9 046,4	*100,0*	9 306,4	*100,0*
- in rubles	5 468,3	*56,9*	5 959,5	*63,6*	5 951,1	*66,0*	6 062,1	*67,0*	6 274,6	*67,4*
- in foreign currency	4 147,7	*43,1*	3 406,2	*36,4*	3 068,6	*34,0*	2 984,3	*33,0*	3 031,8	*32,6*
of which: revaluation	-87,8	*-0,9*	63,9	*0,7*	98,8	*1,1*	114,8	*1,3*	117,2	*1,3*
Debt securities at book value held (without revaluation)	9 703,8	*100,0*	9 301,8	*100,0*	8 920,9	*100,0*	8 931,6	*100,0*	9 189,2	*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*	3 185,6	*35,7*	3 245,2	*35,3*
- in rubles	1 967,3	*20,3*	2 709,4	*29,1*	2 712,4	*30,4*	2 707,4	*30,3*	2 768,9	*30,1*
- in foreign currency	579,2	*6,0*	651,3	*7,0*	548,6	*6,1*	478,3	*5,4*	476,3	*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*	257,0	*2,9*	261,4	*2,8*
- in rubles	190,4	*2,0*	275,7	*3,0*	270,4	*3,0*	257,0	*2,9*	261,4	*2,8*
- 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*	388,4	*4,3*	403,1	*4,4*
- in rubles	525,5	*5,4*	402,1	*4,3*	376,0	*4,2*	375,7	*4,2*	396,4	*4,3*
- in foreign currency	9,3	*0,1*	19,7	*0,2*	12,2	*0,1*	12,8	*0,1*	6,7	*0,1*
other debt securities of residents	1 210,3	*12,5*	1 412,8	*15,2*	1 541,0	*17,3*	1 583,2	*17,7*	1 770,8	*19,3*
- in rubles	1 209,0	*12,5*	1 406,6	*15,1*	1 534,7	*17,2*	1 576,5	*17,7*	1 764,9	*19,2*
- in foreign currency	1,3	*0,0*	6,2	*0,1*	6,3	*0,1*	6,7	*0,1*	5,9	*0,1*
debt securities of other countries	160,2	*1,7*	129,9	*1,4*	111,1	*1,2*	94,5	*1,1*	93,7	*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*	94,5	*1,1*	93,7	*1,0*
debt securities of non-resident banks	341,4	*3,5*	75,5	*0,8*	98,4	*1,1*	141,6	*1,6*	192,6	*2,1*
- in rubles	9,5	*0,1*	4,7	*0,1*	5,0	*0,1*	5,3	*0,1*	4,8	*0,1*
- in foreign currency	331,9	*3,4*	70,8	*0,8*	93,4	*1,0*	136,3	*1,5*	187,8	*2,0*
other debt securities of non-residents	2 015,9	*20,8*	1 852,3	*19,9*	1 721,2	*19,3*	1 681,1	*18,8*	1 756,5	*19,1*
- in rubles	206,6	*2,1*	153,4	*1,6*	142,2	*1,6*	153,7	*1,7*	160,6	*1,7*
- in foreign currency	1 809,3	*18,6*	1 699,0	*18,3*	1 579,1	*17,7*	1 527,4	*17,1*	1 595,9	*17,4*
debt securities delivered without derecognition in the balance sheet	2 698,1	*27,8*	1 758,5	*18,9*	1 507,7	*16,9*	1 578,3	*17,7*	1 444,2	*15,7*
- in rubles	1 442,7	*14,9*	934,8	*10,0*	801,4	*9,0*	861,6	*9,6*	790,4	*8,6*
- in foreign currency	1 255,3	*12,9*	823,7	*8,9*	706,2	*7,9*	716,6	*8,0*	653,8	*7,1*
overdue debt securities	6,1	*0,1*	14,6	*0,2*	21,7	*0,2*	21,9	*0,2*	21,8	*0,2*
- in rubles	5,1	*0,1*	9,0	*0,1*	10,1	*0,1*	10,1	*0,1*	10,1	*0,1*
- in foreign currency	1,1	*0,0*	5,7	*0,1*	11,6	*0,1*	11,8	*0,1*	11,7	*0,1*
Reference data:										
Provisions for losses on debt securities	40,0		45,9		57,4		51,9		57,5	

Table 20

Structure of credit institutions' portfolio of shares

	1.01.16		1.01.17		1.04.17		1.05.17		1.06.17	
	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*	357,4	*100,0*	351,3	*100,0*
- in rubles	188,0	*63,7*	270,5	*75,7*	287,5	*78,2*	279,9	*78,3*	273,3	*77,8*
- in foreign currency	107,3	*36,3*	87,0	*24,3*	80,2	*21,8*	77,5	*21,7*	78,0	*22,2*
of which: revaluation	-21,2	*-7,2*	20,0	*5,6*	18,0	*4,9*	6,9	*1,9*	-9,3	*-2,7*
Shares held at book value (without revaluation)	316,4	*100,0*	337,5	*100,0*	349,6	*100,0*	350,5	*100,0*	360,7	*100,0*
of which shares of:										
resident credit institutions	13,5	*4,3*	2,4	*0,7*	3,2	*0,9*	3,3	*0,9*	5,1	*1,4*
- in rubles	13,5	*4,3*	2,4	*0,7*	3,2	*0,9*	3,3	*0,9*	5,1	*1,4*
- 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*	207,3	*59,1*	202,0	*56,0*
- in rubles	136,7	*43,2*	160,1	*47,4*	199,3	*57,0*	207,3	*59,1*	202,0	*56,0*
- 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*	1,8	*0,5*	1,9	*0,5*
- in rubles	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- in foreign currency	1,4	*0,4*	1,9	*0,6*	2,3	*0,6*	1,8	*0,5*	1,9	*0,5*
other non-residents	50,0	*15,8*	44,9	*13,3*	45,8	*13,1*	43,0	*12,3*	42,4	*11,8*
- in rubles	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- in foreign currency	50,0	*15,8*	44,9	*13,3*	45,8	*13,1*	43,0	*12,3*	42,4	*11,8*
shares delivered without derecognition in the balance sheet	10,6	*3,4*	18,5	*5,5*	2,2	*0,6*	2,0	*0,6*	0,7	*0,2*
- in rubles	10,6	*3,3*	18,5	*5,5*	2,2	*0,6*	2,0	*0,6*	0,6	*0,2*
- in foreign currency	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
Shares valued at cost[1]	101,6	*32,1*	109,7	*32,5*	96,8	*27,7*	93,1	*26,6*	108,6	*30,1*
- in rubles	48,4	*15,3*	69,5	*20,6*	64,7	*18,5*	60,4	*17,2*	74,9	*20,8*
- in foreign currency	53,3	*16,8*	40,2	*11,9*	32,1	*9,2*	32,7	*9,3*	33,7	*9,3*
Reference data:										
Provisions for losses on shares	10,9		26,9		27,4		18,0		18,3	

[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	1.05.17	1.06.17
Portfolio of promissory notes discounted by a credit institution, in rubles	130,3	131,3	114,7	116,2	113,2
of which promissory notes, not paid when due	10,7	12,9	11,4	15,5	15,4
Portfolio of promissory notes discounted by a credit institution, in foreign currency	73,7	46,7	42,8	39,6	37,6
of which promissory notes, not paid when due	0,01	0,01	0,01	0,01	0,00
Total	**204,0**	**178,0**	**157,5**	**155,8**	**150,8**

Table 22

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

	1.01.16		1.01.17		1.04.17		1.05.17		1.06.17	
	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***	**155,8**	***100,0***	**150,8**	***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*	80,2	*51,5*	75,9	*50,3*
- other promissory notes of residents	74,7	*36,6*	87,7	*49,3*	71,8	*45,6*	73,3	*47,0*	72,6	*48,1*
- 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*	2,3	*1,5*
Reference data:										
Provisions for losses on promissory notes	13,2		19,7		20,4		19,7		19,1	

[1] including overdue promissory notes.

Table 23

Real Estate Temporarily out of Use in Operating Activities

(billion rubles)

	1.01.16	1.01.17	1.04.17	1.05.17	1.06.17
Land temporarily out of use in operating activities	7,5	9,5	8,8	9,7	11,6
Land temporarily out of use in operating activities, leased out	11,5	9,5	9,1	9,1	3,3
Land temporarily out of use in operating activities, at current (fair) value	26,0	38,3	56,7	60,3	61,0
Land temporarily out of use in operating activities, at current (fair) value, leased out	5,3	27,7	28,0	23,9	21,4
Real estate (except land) temporarily out of use in operating activities*	3,4	5,1	6,0	5,2	5,2
Real estate (except land) temporarily out of use in operating activities, leased out*	8,8	4,6	4,4	4,3	4,6
Real estate (except land) temporarily out of use in operating activities, at current (fair) value	16,8	35,6	41,5	40,5	40,8
Real estate (except land) temporarily out of use in operating activities, at current (fair) value, leased out	27,4	37,5	38,8	37,2	36,7
Investments in construction of objects of real estate, temporarily out of use in operating activities	2,6	30,1	30,2	32,4	32,8
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"	58,5	75,4	75,9	75,6	32,0

* 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	1.05.17	1.06.17
1.	Funds raised from organisations, total	28 442,1	25 635,1	26 406,7	26 181,0	26 572,5
	- in rubles	14 889,3	15 467,4	16 486,6	16 449,5	16 882,6
	- in foreign currency	13 552,7	10 167,6	9 920,2	9 731,6	9 689,9
	of which:					
1.1.	Funds of legal entities in settlement and other accounts[1]	8 905,2	8 763,7	8 878,3	8 475,9	8 948,2
	- in rubles	6 179,5	6 686,4	6 477,8	6 184,3	6 550,3
	- in foreign currency	2 725,7	2 077,2	2 400,5	2 291,5	2 397,9
	Of which:					
1.1.1	Funds of individual entrepreneurs	216,4	267,6	276,7	265,5	291,2
	- in rubles	207,4	255,9	265,1	253,8	278,9
	- in foreign currency	9,0	11,7	11,6	11,7	12,2
1.2.	Government and other extra budgetary funds in settlement accounts	0,1	0,1	0,1	0,1	0,1
1.3.	Float	472,5	436,1	456,1	486,1	481,3
1.4.	Deposits and other funds of legal entities (except credit institutions)	19 018,2	16 385,2	17 029,8	17 193,1	17 118,8
	- in rubles	8 522,2	8 529,4	9 741,3	9 977,0	10 055,5
	- in foreign currency	10 496,0	7 855,7	7 288,5	7 216,2	7 063,2
	Of which:					
1.4.1.	Deposits and other raised funds from the Federal Treasury, the Ministry of Finance, financial agencies and extra budgetary funds of the Russian Federation, federal districts and authorities of local self-governance	859,3	827,2	1 950,2	2 014,2	2 056,3
1.4.2.	Certificates of deposit	2,8	0,6	0,5	0,4	0,3
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	1,6	0,1	0,0	0,5	0,0
1.5.	Clients' funds in factoring and forfeiting transactions	22,3	27,7	27,8	24,7	23,0
1.6.	Funds written down from clients' accounts but not entered in correspondent account of a credit institution because of shortage of money	23,7	22,4	14,6	1,1	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	2 712,9	2 760,7
	- in rubles	2 649,1	2 503,9	2 371,8	2 408,7	2 492,3
	- in foreign currency	642,3	903,0	441,4	304,1	268,4
	with maturity from 31 days to 1 year	5 852,1	4 650,2	5 948,4	6 181,6	6 177,9
	- in rubles	3 257,3	3 584,3	4 942,9	5 071,2	5 082,8
	- in foreign currency	2 594,8	1 065,9	1 005,5	1 110,5	1 095,2
	with maturity in excess of 1 year	9 874,7	8 328,1	8 268,2	8 298,6	8 180,1
	- in rubles	2 615,8	2 441,3	2 426,6	2 497,1	2 480,5
	- in foreign currency	7 258,9	5 886,8	5 841,6	5 801,6	5 699,7
	Reference data					
Funds raised from non-resident organisations, total		5 130,4	3 927,7	3 728,6	3 576,2	3 457,6
- in rubles		433,7	279,7	256,3	254,0	254,9
- in foreign currency		4 696,6	3 648,0	3 472,4	3 322,2	3 202,8
of which:						
	Funds of non-resident organisations in settlement and other accounts	574,5	449,6	744,3	670,2	635,9
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	428,1	319,0	256,0	268,8	292,9
	Other funds raised from non-resident legal entities	4 095,6	3 130,8	2 703,1	2 607,8	2 492,4
	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	1.05.17	1.06.17
Issued debt obligations - total	**2 536,9**	**2 019,5**	**2 073,2**	**2 106,5**	**2 109,8**
including:					
bonds:	1 266,5	1 092,9	1 105,1	1 152,7	1 177,6
of which					
with maturities less than one year	2,6	1,0	4,0	4,0	7,0
with maturities in excess of one year	1 263,9	1 066,7	1 046,8	1 117,9	1 130,3
deposit certificates [1]	2,8	0,6	0,5	0,4	0,3
of which					
with maturities less than one year	2,1	0,2	0,4	0,3	0,1
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	474,4	464,4
of which					
with maturities less than one year	364,8	223,4	276,7	286,3	288,0
with maturities in excess of one year	183,3	238,2	181,3	164,6	154,5
promissory notes and banker's acceptances	696,2	440,6	481,5	478,9	467,5
of which					
with maturities less than one year	329,8	192,0	169,0	169,5	162,3
with maturities in excess of one year	346,8	222,6	283,3	281,1	278,1

[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	1.05.17	1.06.17
1	Individual deposits	23 219,1	24 200,3	23 967,6	24 273,4	24 276,5
	- of which savings certificates	571,4	485,5	486,1	474,4	464,4
1.1.	Individual demand deposits and deposits with maturity up to 30 days	3 843,7	4 424,4	4 228,4	4 454,7	4 395,2
	- in rubles	3 176,5	3 563,6	3 355,8	3 511,2	3 453,3
	- in foreign currency	667,1	860,8	872,6	943,5	941,8
1.2.	Individual deposits with maturity from 31 days to 1 year	9 278,4	8 511,4	8 711,5	8 711,0	8 835,3
	- in rubles	6 948,4	7 553,3	7 827,8	7 825,7	7 952,5
	- in foreign currency	2 330,1	958,2	883,7	885,3	882,8
1.3.	Individual deposits with maturity in excess of 1 year	10 097,0	11 264,5	11 027,7	11 107,7	11 046,0
	- in rubles	6 273,3	7 359,8	7 465,6	7 474,7	7 504,5
	- in foreign currency	3 823,7	3 904,7	3 562,1	3 632,9	3 541,5
	Reference data:					
	Deposits of non-resident individuals (excluding saving certificates)	372,0	370,6	357,7	378,0	375,6

Table 27

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

(billion rubles)

	1.01.16	1.01.17	1.04.17	1.05.17	1.06.17
Loans, deposits and other funds received from other credit institutions, total	**7 091,0**	**8 559,1**	**8 109,7**	**7 972,4**	**7 968,3**
- in rubles	3 687,6	5 376,5	5 279,9	5 254,1	5 318,4
- in foreign currency	3 403,5	3 182,6	2 829,8	2 718,4	2 649,9
of which:					
- loans, deposits and other funds received from resident credit institutions	5 024,8	7 263,3	6 938,5	6 806,6	6 832,3
- in rubles	3 432,9	5 105,2	5 040,4	5 006,1	5 069,8
- in foreign currency	1 591,9	2 158,1	1 898,1	1 800,5	1 762,5
of which					
overdue debt	1,6	0,4	1,8	0,3	0,3
- in rubles	1,6	0,4	0,3	0,3	0,3
- in foreign currency	0,0	0,0	1,5	0,0	0,0
- loans, deposits and other funds received from non-resident banks	2 066,2	1 295,8	1 171,2	1 165,8	1 136,1
- in rubles	254,7	271,3	239,5	247,9	248,6
- in foreign currency	1 811,6	1 024,5	931,7	917,9	887,5
of which					
overdue debt	0,5	0,1	0,0	0,1	0,0
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,5	0,1	0,0	0,1	0,0

Table 28

Distribution of Budgetary Funds in Settlement Accounts by Groups of Credit Institutions on 1.06.17

Share of budgetary funds in settlement accounts in liabilities	Number of credit institutions	Budgetary funds in settlement accounts[1]		Assets of credit institutions	
		mln.roubles	share in Russia, %	mln.roubles	share in Russia, %
25% and more	0	0	*0,0*	0	*0,0*
From 15 to 25%	0	0	*0,0*	0	*0,0*
From 5 to 15%	0	0	*0,0*	0	*0,0*
Less than 5%	39	32 738	*100,0*	51 100 136	*64,4*
No budgetary funds	549	0	*0,0*	28 272 083	*35,6*
Data not available	3	0	*0,0*	0	*0,0*
Total	**591**	**32 738**	***100,0***	**79 372 219**	***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		1.05.17		1.06.17	
		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***	**4 041,2**	***5,1***	**3 918,9**	***4,9***
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*	3 546,8	*4,5*	3 421,2	*4,3*
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*	2 876,6	*3,6*	2 785,4	*3,5*
1.2	Individual deposits (excluding saving certificates)	372,0	*0,4*	370,6	*0,5*	357,7	*0,5*	378,0	*0,5*	375,6	*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*	249,4	*0,3*	250,0	*0,3*
1.3	Funds in other accounts	207,2	*0,2*	132,3	*0,2*	114,7	*0,1*	116,4	*0,1*	122,1	*0,2*
2.	**Funds in correspondent and other accounts of credit institutions**	**204,5**	***0,2***	**230,1**	***0,3***	**236,5**	***0,3***	**270,6**	***0,3***	**211,6**	***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***	**1 165,8**	***1,5***	**1 136,1**	***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***	**5 477,6**	***6,9***	**5 266,6**	***6,6***
	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*	238,6	*0,3*	235,6	*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***	**6 409,2**	***8,1***	**6 280,6**	***7,9***
	of which overdue claims	272,2	*0,3*	189,2	*0,2*	349,4	*0,4*	234,2	*0,3*	236,9	*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*	2 421,9	*3,1*	2 227,4	*2,8*
1.2	Loans and other claims on legal entities	4 665,5	*5,6*	4 270,5	*5,3*	3 873,8	*4,9*	3 966,0	*5,0*	4 031,3	*5,1*
1.3	Loans and other claims on individuals	27,8	*0,0*	19,2	*0,0*	18,9	*0,0*	19,3	*0,0*	19,7	*0,0*
2.	**Correspondent accounts with banks**	**1 924,8**	***2,3***	**1 200,8**	***1,5***	**1 433,9**	***1,8***	**1 420,0**	***1,8***	**1 450,1**	***1,8***
3.	**Securities acquired by credit institutions, total**	**2 571,2**	***3,1***	**2 106,9**	***2,6***	**1 981,2**	***2,5***	**1 964,2**	***2,5***	**2 089,4**	***2,6***
	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*	1 917,1	*2,4*	2 042,8	*2,6*
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*	44,8	*0,1*	44,3	*0,1*
3.3	Discounted promissory notes	2,3	*0,0*	2,3	*0,0*	2,3	*0,0*	2,3	*0,0*	2,3	*0,0*
4.	**Shares in associates and subsidiaries**	**547,5**	***0,7***	**586,4**	***0,7***	**597,5**	***0,8***	**595,1**	***0,8***	**592,2**	***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***	**10 397,9**	***13,1***	**10 420,4**	***13,1***
	Reference data:										
	Overdue interest on claims of credit institutions	11,2	*0,0*	9,1	*0,0*	19,6	*0,0*	11,3	*0,0*	10,0	*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	1.05.17	1.06.17	1.01.16	1.01.17	1.04.17	1.05.17	1.06.17	1.01.16	1.01.17	1.04.17	1.05.17	1.06.17
Total	191 965,4	929 662,4	338 612,8	553 314,0	653 019,5	733	623	603	597	588	125 480,2	343 434,3	86 984,3	136 090,9	170 124,9
Profit-making CIs[1]	735 803,4	1 291 867,7	386 710,7	594 252,1	700 903,5	553	445	448	420	420	113 513,3	332 167,4	83 111,1	133 889,0	166 762,7
Loss-making CIs	-543 838,1	-362 205,4	-48 097,9	-40 938,1	-47 884,0	180	178	155	177	168	11 966,9	11 266,8	3 873,2	2 201,8	3 362,2
CIs that have not provided their reporting						0	0	4	3	3					
Total						**733**	**623**	**607**	**600**	**591**					

[1] including CIs with zero profit.

Table 31

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

	1.01.15		1.01.16		1.01.17		1.04.17	
	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	**110 406,6**	***100,0***	**191 868,1**	***100,0***	**182 516,2**	***100,0***	**27 068,3**	***100,0***
1.1. Interest income on claims on legal entities (except income on securities)	2 943,2	*2,7*	3 992,2	*2,1*	4 022,5	*2,2*	961,5	*3,6*
1.2. Interest income on loans to individuals	1 833,3	*1,7*	1 791,6	*0,9*	1 759,2	*1,0*	425,0	*1,6*
1.3. Income on operations with securities	2 599,5	*2,4*	1 411,8	*0,7*	1 337,3	*0,7*	296,3	*1,1*
1.4. Income on operations with foreign currency	91 197,9	*82,6*	169 003,8	*88,1*	161 782,9	*88,6*	22 567,1	*83,4*
1.5. Commissions	906,6	*0,8*	974,7	*0,5*	1 132,9	*0,6*	281,1	*1,0*
1.6. Recovery of loss provision	6 063,3	*5,5*	9 363,9	*4,9*	10 816,5	*5,9*	2 077,8	*7,7*
1.7. Other income	4 862,9	*4,4*	5 330,0	*2,8*	1 665,0	*0,9*	459,6	*1,7*
Of which:								
1.7.1. Income on operations with derivatives and embedded derivative instruments	2 712,6	*2,5*	1 837,3	*1,0*	1 208,9	*0,7*	340,3	*1,3*
2. Expenses of credit institutions, total	**109 815,9**	***100,0***	**191 675,5**	***100,0***	**181 587,2**	***100,0***	**26 727,5**	***100,0***
2.1. Interest expenses on funds raised from legal entities (except expense on securities)	1 702,7	*1,6*	2 711,2	*1,4*	2 522,0	*1,4*	568,2	*2,1*
2.2. Interest expenses on funds raised from individuals	862,8	*0,8*	1 451,2	*0,8*	1 636,0	*0,9*	342,2	*1,3*
2.3. Expenses on operations with securities	2 372,0	*2,2*	771,7	*0,4*	341,2	*0,2*	72,0	*0,3*
2.4. Expenses on operations with foreign currency	90 776,9	*82,7*	168 553,4	*87,9*	161 758,0	*89,1*	22 597,9	*84,5*
2.5. Commissions	181,4	*0,2*	202,3	*0,1*	280,2	*0,2*	66,9	*0,3*
2.6. Expenses on loss provision	7 568,7	*6,9*	11 080,5	*5,8*	11 481,0	*6,3*	2 247,5	*8,4*
2.7. Management expenses (including personnel costs)	1 246,1	*1,1*	1 239,9	*0,6*	1 455,5	*0,8*	353,2	*1,3*
2.8. Other expenses	5 105,3	*4,6*	5 665,2	*3,0*	2 113,3	*1,2*	479,8	*1,8*
Of which:								
2.8.1. Expenses on operations with derivatives and embedded derivative instruments	2 573,0	*2,3*	1 865,4	*1,0*	1 299,0	*0,7*	343,4	*1,3*

[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 1.06.17

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	52 555 181 775	20 398 687 658	54 200 667 861	18 753 201 572
Belgorod Region	10 120 960	763 481	10 119 755	764 686
Bryansk Region	0	0	0	0
Vladimir Region	2 787 477	75 236	2 787 634	75 079
Voronezh Region	7 250 847	1 297 493	7 170 332	1 378 008
Ivanovo Region	14 979 757	669 311	15 058 531	590 537
Kaluga Region	51 438 995	1 536 563	51 441 920	1 533 638
Kostroma Region	614 120 703	196 873 725	681 812 468	129 181 960
Kursk Region	21 779 453	687 064	21 776 268	690 249
Lipetsk Region	24 516 796	1 105 059	24 514 815	1 107 040
Moscow Region	31 044 856	4 146 369	31 712 091	3 479 134
Orel Region	0	0	0	0
Ryazan Region	17 997 451	2 005 889	17 987 723	2 015 617
Smolensk Region	0	0	0	0
Tambov Region	3 053 668	22 357	3 057 506	18 519
Tver Region	2 028 318	294 213	2 028 092	294 439
Tula Region	2 795 543	40 803	2 800 694	35 652
Yaroslavl Region	20 384 836	3 738 426	21 442 452	2 680 810
City of Moscow	51 730 882 115	20 185 431 669	53 306 957 580	18 609 356 204
North-Western Federal District	1 667 756 028	418 099 510	1 853 177 449	232 678 089
Republic of Karelia	821 053	20 302	828 988	12 367
Komi Republic	6 123 963	550 996	6 128 503	546 456
Akhangelsk Region	0	0	0	0
Vologda Region	50 836 584	6 102 556	52 849 318	4 089 822
Kaliningrad Region	17 384 597	5 187 242	17 637 072	4 934 767
Leningrad Region	438 559	34 449	470 223	2 785
Murmansk Region	1 615 493	1 128 162	1 616 317	1 127 338
Novgorod Region	6 856 464	278 974	6 877 353	258 085
Pskov Region	3 131 727	11 918	3 134 607	9 038
St Petersburg	1 580 547 588	404 784 911	1 763 635 068	221 697 431
Southern Federal District	469 237 161	35 343 895	475 178 049	29 403 007
Republic of Adygeya	9 155 072	286 788	9 191 410	250 450
Republic of Kalmykia	0	0	0	0
Republic of Crimea	119 642 870	7 164 354	120 710 498	6 096 726
Krasnodar Territory	181 279 717	11 819 776	184 632 385	8 467 108
Astrakhan Region	8 103 310	3 502 066	8 120 725	3 484 651
Volgograd Region	13 814 060	1 835 852	14 768 199	881 713
Rostov Region	117 513 735	9 803 338	118 224 539	9 092 534
City of Sevastopol	19 728 397	931 721	19 530 293	1 129 825
North-Caucasian Federal District	26 166 246	553 163	26 253 980	465 429
Republik of Daghestan	3 553 416	50 945	3 582 559	21 802
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	6 451 223	116 066	6 482 678	84 611
Karachai-Cherkess Republic	6 197 332	143 335	6 246 161	94 506
Republic of North Ossetia - Alania	970 019	75 364	1 004 451	40 932

Chechen Republic	0	0	0	0
Stavropol Territory	8 994 256	167 453	8 938 131	223 578
Volga Federal District	1 476 428 682	217 844 738	1 533 022 897	161 250 523
Republic of Bashkortostan	95 324 845	1 501 959	95 118 149	1 708 655
Republic of Marii El	3 083 838	106 710	3 088 658	101 890
Republic of Mordovia	25 085 601	256 501	25 115 449	226 653
Republic of Tatarstan	661 171 555	116 795 187	643 331 832	134 634 910
Udmurt Republic	45 904 412	2 650 781	47 381 809	1 173 384
Chuvash Republic	11 123 199	604 392	11 210 060	517 531
Perm Territory	26 845 363	2 051 114	26 993 104	1 903 373
Kirov Region	33 693 450	4 644 714	37 209 497	1 128 667
Nizhny Novgogrod Region	83 571 738	5 849 094	85 051 403	4 369 429
Orenburg Region	43 188 406	2 432 134	43 529 627	2 090 913
Penza Region	5 263 439	132 526	5 262 940	133 025
Samara Region	392 189 623	77 081 817	457 728 411	11 543 029
Saratov Region	44 957 546	3 708 757	46 952 296	1 714 007
Ulyanovsk Region	5 025 667	29 052	5 049 662	5 057
Ural Federal District	1 066 777 093	162 255 525	1 084 000 692	145 031 926
Kurgan Region	3 191 054	41 607	3 210 893	21 768
Sverdlovsk Region	615 293 995	127 408 392	628 529 398	114 172 989
Tyumen Region	312 019 761	19 462 747	312 193 888	19 288 620
Chelyabinsk Region	136 272 283	15 342 779	140 066 513	11 548 549
Siberian Federal District	220 045 278	30 109 574	214 162 379	35 992 473
Republic of Altai	1 327 615	180 108	1 329 445	178 278
Republic of Buryatiya	0	0	0	0
Republic of Tuva	610 006	2 079	611 463	622
Republic of Khakassia	7 928 158	172 968	7 927 971	173 155
Altai Territory	11 220 568	251 491	11 223 410	248 649
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	8 423 481	519 411	8 375 600	567 292
Irkutsk Region	18 956 582	2 220 460	19 520 730	1 656 312
Kemerovo Region	14 068 153	1 330 138	14 979 729	418 562
Novosibirsk Region	139 818 313	21 593 902	130 517 055	30 895 160
Omsk Region	9 334 353	3 670 059	11 320 069	1 684 343
Tomsk Region	8 358 049	168 958	8 356 907	170 100
Far Eastern Federal District	552 088 354	75 644 357	569 349 130	58 383 581
Republic of Sakha (Yakutia)	40 321 440	2 705 887	40 614 603	2 412 724
Kamchatka Territory	9 680 079	1 164 265	9 751 648	1 092 696
Primorskiy Territory	108 407 177	23 883 513	120 272 314	12 018 376
Khabarovsk Territory	5 696 702	125 782	5 609 962	212 522
Amur Region	380 172 807	42 494 034	385 249 212	37 417 629
Magadan Region	0	0	0	0
Sakhalin Region	7 810 149	5 270 876	7 851 391	5 229 634
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	58 033 680 617	21 338 538 420	59 955 812 437	19 416 406 600

[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 1.06.17

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	8 268 319 195	3 111 953 504	261 028 095	1 545 099 740	87 758 628	36 041 448
Belgorod Region	1 069 321	116 024	0	0	0	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	14 652	15 976	0	0	0	0
Voronezh Region	2 704 045	3 299	0	0	0	0
Ivanovo Region	840 520	285 439	15 958	0	65 725	57 297
Kaluga Region	4 438 714	923 568	123 741	0	0	0
Kostroma Region	342 483 888	1 489 179	5 414 592	2 057 437	0	0
Kursk Region	610 162	610 162	0	0	0	0
Lipetsk Region	3 244 970	311 291	1	0	0	0
Moscow Region	2 300 664	2 300 814	533 909	0	1 317 682	0
Orel Region	0	0	0	0	0	0
Ryazan Region	1 047 933	547 457	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	345 088	36 159	11 379	0	0	0
Yaroslavl Region	8 485 209	11 044	205 402	0	0	0
City of Moscow	7 900 734 029	3 105 303 092	254 723 113	1 542 732 546	86 375 221	35 984 151
North-Western Federal District	424 921 993	25 704 988	22 073 864	7 768 288	4 751 018	28 214
Republic of Karelia	0	0	0	0	0	0
Komi Republic	679 957	367 412	138 356	0	0	0
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	7 979 688	516 962	269 365	0	0	0
Kaliningrad Region	7 073 487	115 327	8 635	0	0	0
Leningrad Region	0	0	0	0	0	0
Murmansk Region	0	0	0	0	0	0
Novgorod Region	615 298	302 250	295 095	0	0	0
Pskov Region	55 880	0	0	0	0	0
St Petersburg	408 517 683	24 403 037	21 362 413	7 768 288	4 751 018	28 214
Southern Federal District	36 232 294	20 610 053	662 243	329 840	7 296 448	1 286 625
Republic of Adygeya	124 480	0	589	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	6 463 365	3 232 898	330	289 750	686 769	0
Krasnodar Territory	26 985 375	15 587 022	428 663	0	6 500 523	1 105 807
Astrakhan Region	1 567 328	1 558 023	3 270	0	109 156	0
Volgograd Region	927 726	87 416	221 320	0	0	0
Rostov Region	164 020	144 694	8 071	19 881	0	180 818
City of Sevastopol	0	0	0	20 209	0	0
North-Caucasian Federal District	1 001 476	232 253	12 603	0	14 674	0
Republik of Daghestan	0	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 551	0	12 603	0	0	0
Karachai-Cherkess Republic	475 616	0	0	0	14 674	0
Republic of North Ossetia - Alania	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	521 309	232 253	0	0	0	0
Volga Federal District	252 967 671	26 575 679	50 360 679	3 637 129	10 135 606	0
Republic of Bashkortostan	10 817 359	6 747 445	596 119	66	0	0

Republic of Marii El	0	0	0	0	0	0
Republic of Mordovia	343 604	155 678	37 888	0	0	0
Republic of Tatarstan	118 688 201	4 638 733	44 262 306	1 204 473	7 162 158	0
Udmurt Republic	6 873 121	1 226 931	0	0	330 341	0
Chuvash Republic	59 468	9 195	20 151	0	16 365	0
Perm Territory	2 816 605	1 897 379	837 247	300 000	150 595	0
Kirov Region	12 607 524	181 763	13 297	0	15 880	0
Nizhny Novgogrod Region	11 727 719	2 991 134	165 833	65 530	50 790	0
Orenburg Region	8 620 835	1 099 087	36 625	35 246	1 683 733	0
Penza Region	524 919	305 676	4	0	0	0
Samara Region	76 937 352	5 223 703	4 374 272	2 031 814	342 471	0
Saratov Region	2 950 964	2 098 955	16 937	0	383 273	0
Ulyanovsk Region	0	0	0	0	0	0
Ural Federal District	221 734 209	42 352 947	7 417 972	787 214	918 314	181 226
Kurgan Region	0	0	0	0	0	0
Sverdlovsk Region	171 957 340	26 652 932	6 971 043	787 214	918 314	0
Tyumen Region	23 514 931	8 744 526	419 811	0	0	0
Chelyabinsk Region	26 261 938	6 955 489	27 118	0	0	181 226
Siberian Federal District	20 693 185	2 841 445	439 744	0	191 467	69 430
Republic of Altai	45 378	27 383	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	19 003	19 002	0	0	0	0
Altai Territory	41 705	43 143	4 062	0	0	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	6 120	5 588	0	0	0	0
Irkutsk Region	207 100	69 003	27 748	0	39 447	0
Kemerovo Region	1 907 601	896 121	42 175	0	806	0
Novosibirsk Region	16 551 915	1 760 977	363 664	0	0	0
Omsk Region	1 910 010	20 228	125	0	151 214	69 430
Tomsk Region	4 353	0	1 970	0	0	0
Far Eastern Federal District	80 526 120	14 940 446	9 323 544	2 494 040	2 135 431	0
Republic of Sakha (Yakutia)	1 104 703	414 756	392 756	0	14 600	0
Kamchatka Territory	1 233 843	529 351	8 965	0	0	0
Primorskiy Territory	19 824 913	4 655 587	62 885	0	100 000	0
Khabarovsk Territory	37 917	33 559	0	0	0	0
Amur Region	58 324 744	9 307 193	8 845 302	2 494 040	2 020 831	0
Magadan Region	0	0	0	0	0	0
Sakhalin Region	0	0	13 636	0	0	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	9 306 396 143	3 245 211 315	351 318 744	1 560 116 251	113 201 586	37 606 943

Table 34

Distribution of Loans, Deposits and Other Claims in Rubles by Credit Institutions, Registered in Respective Regions, as of 1.06.17

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	36 842 830 096	19 138 371 497	4 755 921 424	10 053 465 948
Belgorod Region	5 366 749	4 700 849	212	240 009
Bryansk Region	0	0	0	0
Vladimir Region	2 025 278	913 378	3 033	1 108 867
Voronezh Region	3 098 521	2 791 670	5 000	214 240
Ivanovo Region	9 432 798	6 397 481	626 137	1 967 596
Kaluga Region	43 351 324	25 164 936	15 319 172	2 647 101
Kostroma Region	350 520 536	37 594 880	144 726 311	100 475 410
Kursk Region	17 497 165	13 133 578	2 250 000	1 462 264
Lipetsk Region	17 376 854	8 058 120	6 050 000	2 164 287
Moscow Region	17 303 332	6 777 216	6 184 178	2 586 516
Orel Region	0	0	0	0
Ryazan Region	11 116 494	8 645 216	805 050	1 602 385
Smolensk Region	0	0	0	0
Tambov Region	1 938 888	1 498 412	196 000	244 476
Tver Region	836 818	758 195	17 000	61 623
Tula Region	1 151 088	957 163	3 296	90 629
Yaroslavl Region	10 167 705	4 937 310	9 766	4 203 204
City of Moscow	36 351 646 546	19 016 043 093	4 579 726 269	9 934 397 341
North-Western Federal District	1 064 257 820	661 028 284	206 022 217	106 285 226
Republic of Karelia	631 333	93 592	265 000	201 342
Komi Republic	2 517 664	2 069 179	41 822	365 917
Akhangelsk Region	0	0	0	0
Vologda Region	34 365 081	8 978 076	13 184 390	8 088 166
Kaliningrad Region	7 521 602	5 551 847	14 602	1 465 574
Leningrad Region	128 907	112 653	0	16 254
Murmansk Region	702 781	445 463	0	257 318
Novgorod Region	2 000 876	998 297	200 000	802 359
Pskov Region	1 044 123	925 291	0	118 832
St Petersburg	1 015 345 453	641 853 886	192 316 403	94 969 464
Southern Federal District	317 321 815	180 730 215	39 505 896	90 162 741
Republic of Adygeya	6 411 218	5 675 881	4 913	603 186
Republic of Kalmykia	0	0	0	0
Republic of Crimea	80 272 824	39 055 688	25 816 767	13 468 314
Krasnodar Territory	113 098 521	76 423 469	11 315 754	21 633 866
Astrakhan Region	1 477 380	552 193	79 350	684 123
Volgograd Region	9 323 397	7 367 165	606 610	1 317 407
Rostov Region	94 200 886	44 205 419	1 682 502	47 886 063
City of Sevastopol	12 537 589	7 450 400	0	4 569 782
North-Caucasian Federal District	13 448 849	9 089 082	686 788	3 607 465
Republik of Daghestan	1 436 783	984 688	2 995	449 100
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	3 756 742	2 515 044	175 700	1 059 184

Karachai-Cherkess Republic	2 832 311	1 246 262	0	1 586 049
Republic of North Ossetia - Alania	688 507	533 849	0	154 658
Chechen Republic	0	0	0	0
Stavropol Territory	4 734 506	3 809 239	508 093	358 474
Volga Federal District	924 317 659	495 277 454	64 720 791	250 077 895
Republic of Bashkortostan	40 747 662	27 865 492	5 543 355	5 549 709
Republic of Marii El	1 738 108	1 204 865	233 053	64 314
Republic of Mordovia	12 540 649	9 285 151	7 113	2 618 283
Republic of Tatarstan	387 955 969	255 301 233	28 043 229	65 771 837
Udmurt Republic	29 252 582	5 144 704	38 300	22 947 836
Chuvash Republic	8 203 387	3 665 958	596 017	3 883 746
Perm Territory	17 068 447	9 153 126	244 230	7 183 144
Kirov Region	18 077 922	11 557 020	648 684	5 190 499
Nizhny Novgogrod Region	51 432 100	31 621 290	7 286 960	6 054 403
Orenburg Region	27 368 277	13 264 320	310 685	12 596 299
Penza Region	3 271 313	2 077 721	204 029	626 160
Samara Region	293 691 181	104 317 293	13 555 560	114 778 946
Saratov Region	30 064 935	18 539 285	7 904 663	2 292 501
Ulyanovsk Region	2 905 127	2 279 996	104 913	520 218
Ural Federal District	560 757 934	177 516 299	126 936 484	195 021 791
Kurgan Region	2 248 454	2 063 605	4 186	107 896
Sverdlovsk Region	297 092 950	93 198 486	55 172 689	100 854 544
Tyumen Region	184 373 755	46 804 904	58 930 631	68 722 368
Chelyabinsk Region	77 042 775	35 449 304	12 828 978	25 336 983
Siberian Federal District	143 838 361	51 222 896	53 104 261	36 081 141
Republic of Altai	866 556	357 007	1 516	55 806
Republic of Buryatiya	0	0	0	0
Republic of Tuva	194 593	137 562	3 033	53 998
Republic of Khakassia	5 563 481	2 410 285	607 036	2 267 207
Altai Territory	7 985 767	5 400 686	908 881	1 482 459
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	4 505 804	790 933	636 276	3 077 553
Irkutsk Region	14 057 324	8 423 008	251 207	4 929 104
Kemerovo Region	7 113 722	3 765 224	555 975	2 771 278
Novosibirsk Region	92 291 820	22 684 580	49 979 579	17 897 321
Omsk Region	5 873 327	4 022 257	159 242	1 477 012
Tomsk Region	5 385 967	3 231 354	1 516	2 069 403
Far Eastern Federal District	351 739 302	120 392 341	14 593 565	194 428 495
Republic of Sakha (Yakutia)	26 324 161	16 716 414	0	7 831 807
Kamchatka Territory	5 519 963	4 080 778	827 217	542 967
Primorskiy Territory	69 766 507	46 850 709	139 809	18 991 910
Khabarovsk Territory	4 250 299	2 404 059	0	741 924
Amur Region	243 994 892	49 092 720	13 440 473	165 898 756
Magadan Region	0	0	0	0
Sakhalin Region	1 883 480	1 247 661	186 066	421 131
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	40 218 511 836	20 833 628 068	5 261 491 426	10 929 130 702

Table 35

Distribution of Loans, Deposits and Other Claims in Forreign Currency by Credit Institutions, Registered in Respective Regions, as of 1.06.17

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	14 551 768 464	8 592 744 966	3 676 508 992	121 796 799
Belgorod Region	13 172	11 759	1 413	0
Bryansk Region	0	0	0	0
Vladimir Region	0	0	0	0
Voronezh Region	458 720	315 754	0	126 868
Ivanovo Region	69 657	7 522	60 211	1 924
Kaluga Region	0	0	0	0
Kostroma Region	31 693 236	5 443 515	20 167 761	164 998
Kursk Region	389 966	0	389 966	0
Lipetsk Region	139	0	0	139
Moscow Region	2 093 012	826 810	19 016	1 247 186
Orel Region	0	0	0	0
Ryazan Region	9 749	0	9 749	0
Smolensk Region	0	0	0	0
Tambov Region	0	0	0	0
Tver Region	0	0	0	0
Tula Region	0	0	0	0
Yaroslavl Region	227 710	94 664	848	122 691
City of Moscow	14 516 813 103	8 586 044 942	3 655 860 028	120 132 993
North-Western Federal District	185 483 494	103 287 320	42 806 831	3 623 313
Republic of Karelia	0	0	0	0
Komi Republic	20 074	20 074	0	0
Akhangelsk Region	0	0	0	0
Vologda Region	715 401	443 055	32 148	3 842
Kaliningrad Region	225 457	82 424	0	143 033
Leningrad Region	0	0	0	0
Murmansk Region	0	0	0	0
Novgorod Region	5 665	0	5 665	0
Pskov Region	0	0	0	0
St Petersburg	184 516 897	102 741 767	42 769 018	3 476 438
Southern Federal District	6 592 878	5 314 292	453 533	819 502
Republic of Adygeya	23 650	1 566	0	22 084
Republic of Kalmykia	0	0	0	0
Republic of Crimea	545 065	217 552	12 000	315 513
Krasnodar Territory	984 762	847 100	96 753	40 909
Astrakhan Region	3 221	0	3 221	0
Volgograd Region	244 599	0	232 431	6 617
Rostov Region	4 466 337	3 968 299	107 072	390 966
City of Sevastopol	325 244	279 775	2 056	43 413
North-Caucasian Federal District	24 766	0	18 140	6 626
Republik of Daghestan	3 970	0	848	3 122
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	1 559	0	1 559	0

Karachai-Cherkess Republic	3 504	0	0	3 504
Republic of North Ossetia - Alania	0	0	0	0
Chechen Republic	0	0	0	0
Stavropol Territory	15 733	0	15 733	0
Volga Federal District	67 709 307	21 276 558	20 999 170	1 228 985
Republic of Bashkortostan	122 159	36 736	2 975	289
Republic of Marii El	0	0	0	0
Republic of Mordovia	0	0	0	0
Republic of Tatarstan	18 634 061	1 883 458	16 141 599	71 443
Udmurt Republic	590 817	241 191	340 782	8 844
Chuvash Republic	71 443	32 927	0	38 516
Perm Territory	673 164	583 867	89 297	0
Kirov Region	937	0	880	57
Nizhny Novgogrod Region	989 591	261 595	624 911	86 711
Orenburg Region	443 897	347 316	29 768	66 813
Penza Region	0	0	0	0
Samara Region	46 130 862	17 841 930	3 764 563	955 869
Saratov Region	52 030	47 538	4 395	97
Ulyanovsk Region	346	0	0	346
Ural Federal District	59 477 791	35 227 661	17 674 076	333 878
Kurgan Region	881	0	0	881
Sverdlovsk Region	44 565 454	32 494 256	5 581 004	310 966
Tyumen Region	11 341 123	2 344 907	8 974 249	21 967
Chelyabinsk Region	3 570 333	388 498	3 118 823	64
Siberian Federal District	3 784 046	1 635 663	2 062 781	85 599
Republic of Altai	0	0	0	0
Republic of Buryatiya	0	0	0	0
Republic of Tuva	342	0	342	0
Republic of Khakassia	0	0	0	0
Altai Territory	1 293	1 293	0	0
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	181 702	0	181 702	0
Irkutsk Region	588 090	566 298	21 792	0
Kemerovo Region	3 847	0	283	3 564
Novosibirsk Region	2 931 415	1 059 142	1 847 091	25 179
Omsk Region	74 592	8 930	8 806	56 856
Tomsk Region	2 765	0	2 765	0
Far Eastern Federal District	18 633 972	14 657 546	518 942	1 565 441
Republic of Sakha (Yakutia)	799 119	421 311	137 185	240 623
Kamchatka Territory	57 986	57 986	0	0
Primorskiy Territory	846 958	639 200	151 406	55 905
Khabarovsk Territory	3 147	0	3 147	0
Amur Region	16 866 486	13 539 049	166 928	1 268 913
Magadan Region	0	0	0	0
Sakhalin Region	60 276	0	60 276	0
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	14 893 474 718	8 774 144 006	3 761 042 465	129 460 143

Table 36

Overdue claims on loans, deposits and other claims by credit institutions registered in respective regions, as of 1.06.17

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	1 569 910 251	197 226 196	64 835 492	59 482 366	754 543 040	39 587 107
Belgorod Region	117 439	0	0	0	1 463	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	57 083	0	0	0	51 608	0
Voronezh Region	44 835	0	0	0	814	0
Ivanovo Region	129 589	0	0	0	66 696	0
Kaluga Region	687 270	0	12 952 092	0	655 887	0
Kostroma Region	1 585 452	9 835	20 379 338	0	13 197 291	105 488
Kursk Region	27 029	0	0	0	15 506	0
Lipetsk Region	2 399 884	0	0	0	133 208	0
Moscow Region	906 036	267 615	0	0	719 840	257 266
Orel Region	0	0	0	0	0	0
Ryazan Region	821 634	0	0	0	85 232	0
Smolensk Region	0	0	0	0	0	0
Tambov Region	60 442	0	0	0	27 165	0
Tver Region	78 560	0	0	0	1 308	0
Tula Region	57 534	0	0	0	2 230	0
Yaroslavl Region	558 151	0	0	0	74 992	33 910
City of Moscow	1 562 379 313	196 948 746	31 504 062	59 482 366	739 509 800	39 190 443
North-Western Federal District	96 596 905	4 539 033	18 514 223	54 488	7 608 301	475 564
Republic of Karelia	5 968	0	0	0	25 521	0
Komi Republic	228 887	0	41 822	0	1 500	0
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	1 172 515	0	45 000	0	945 956	662
Kaliningrad Region	443 319	2 518	9 689	0	52 688	4
Leningrad Region	17 883	0	0	0	519	0
Murmansk Region	1 872	0	0	0	27 714	0
Novgorod Region	104 113	0	0	0	10 151	0
Pskov Region	145 232	0	0	0	11 043	0
St Petersburg	94 477 116	4 536 515	18 417 712	54 488	6 533 209	474 898
Southern Federal District	15 660 298	1 194 682	526 000	1 632	4 426 506	245 062
Republic of Adygeya	161 245	0	0	0	38 092	0
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	747 044	213 531	0	0	531 716	84 627
Krasnodar Territory	10 350 164	822 798	526 000	0	2 389 653	2 067
Astrakhan Region	47 918	0	0	0	41 965	0
Volgograd Region	593 218	0	0	0	65 709	293
Rostov Region	2 719 426	0	0	0	1 206 983	121 455
City of Sevastopol	1 041 283	158 353	0	1 632	152 388	36 620
North-Caucasian Federal District	468 075	0	507 000	15 733	392 430	3 504
Republik of Daghestan	59 829	0	0	0	104 350	0

Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	233 051	0	0	0	137 009	0
Karachai-Cherkess Republic	83 952	0	0	0	51 135	3 504
Republic of North Ossetia - Alania	34 942	0	0	0	31 939	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	56 301	0	507 000	15 733	67 997	0
Volga Federal District	45 349 310	18 650	14 097 322	0	25 584 236	867 044
Republic of Bashkortostan	798 110	0	5 524 788	0	891 744	289
Republic of Marii El	33 151	0	2 003	0	1 248	0
Republic of Mordovia	341 914	0	0	0	74 600	0
Republic of Tatarstan	13 359 855	0	5 045 031	0	7 545 077	38 742
Udmurt Republic	181 026	0	0	0	2 002 753	4 131
Chuvash Republic	64 583	0	0	0	82 327	0
Perm Territory	461 475	18 650	26 500	0	617 428	0
Kirov Region	1 052 974	0	0	0	914 523	0
Nizhny Novgogrod Region	3 041 473	0	104 000	0	511 007	32 277
Orenburg Region	566 914	0	55 000	0	284 123	0
Penza Region	83 220	0	0	0	62 045	0
Samara Region	22 367 202	0	3 340 000	0	12 186 493	791 553
Saratov Region	2 888 259	0	0	0	304 815	52
Ulyanovsk Region	109 154	0	0	0	106 053	0
Ural Federal District	13 693 407	343 395	3 901 436	1 458	14 278 043	18 865
Kurgan Region	151 278	0	0	0	11 625	0
Sverdlovsk Region	5 718 230	8 587	3 734 522	0	11 990 349	15 592
Tyumen Region	2 994 334	334 808	0	0	1 537 437	3 209
Chelyabinsk Region	4 829 565	0	166 914	1 458	738 632	64
Siberian Federal District	2 834 658	0	15 848	342	1 957 755	437
Republic of Altai	3 423	0	0	0	5 757	0
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	11 391	0	0	342	10 687	0
Republic of Khakassia	75 745	0	0	0	80 971	0
Altai Territory	325 536	0	5 848	0	44 260	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	27 847	0	0	0	288 037	0
Irkutsk Region	373 470	0	0	0	205 474	0
Kemerovo Region	91 489	0	10 000	0	99 043	437
Novosibirsk Region	1 592 352	0	0	0	1 056 571	0
Omsk Region	247 529	0	0	0	108 560	0
Tomsk Region	85 876	0	0	0	58 395	0
Far Eastern Federal District	11 261 231	328 517	6 201 135	0	42 271 405	530 473
Republic of Sakha (Yakutia)	450 210	115 555	0	0	197 405	0
Kamchatka Territory	128 644	0	0	0	101 540	0
Primorskiy Territory	5 145 969	0	26 135	0	1 260 518	9 263
Khabarovsk Territory	46 930	0	0	0	72 006	0
Amur Region	5 296 471	212 962	6 175 000	0	40 585 197	521 210
Magadan Region	0	0	0	0	0	0
Sakhalin Region	193 007	0	0	0	54 739	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	1 755 774 135	203 650 473	108 598 456	59 556 019	851 061 716	41 728 056

Table 37

Distribution of Clients' Funds in Rubles by Credit Institutions Registered in Respective Regions, as of 1.06.17

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	32 130 195 945	2 719 410	72 337	5 832 596 521	9 044 380 055	16 984 130 698
Belgorod Region	7 271 361	0	0	1 880 447	442 967	4 923 965
Bryansk Region	0	0	0	0	0	0
Vladimir Region	1 814 097	0	132	408 920	60 500	1 330 137
Voronezh Region	3 492 913	0	0	469 060	236 383	2 759 873
Ivanovo Region	12 107 950	0	0	1 598 844	339 776	10 057 300
Kaluga Region	44 302 569	0	0	1 416 467	22 558 303	20 318 608
Kostroma Region	328 791 603	0	0	15 185 803	57 860 475	255 518 438
Kursk Region	14 896 079	0	0	2 792 442	645 635	11 447 959
Lipetsk Region	17 761 197	0	0	1 596 600	2 077 941	14 072 236
Moscow Region	19 703 817	0	0	5 321 709	1 182 679	13 166 261
Orel Region	0	0	0	0	0	0
Ryazan Region	13 122 567	0	0	3 100 420	177 557	9 638 780
Smolensk Region	0	0	0	0	0	0
Tambov Region	2 307 468	0	0	510 397	34 490	1 748 032
Tver Region	1 041 007	0	0	786 467	18 264	225 318
Tula Region	1 633 842	0	0	323 231	184 628	1 115 909
Yaroslavl Region	11 901 326	0	0	2 258 548	4 329 386	5 218 557
City of Moscow	31 650 048 149	2 719 410	72 205	5 794 947 166	8 954 231 071	16 632 589 325
North-Western Federal District	1 231 420 661	28 679	312	376 229 115	487 487 433	351 461 406
Republic of Karelia	425 606	0	0	166 309	81 915	167 101
Komi Republic	4 548 156	0	0	1 014 116	767 899	2 684 499
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	42 605 354	0	0	8 357 110	12 464 171	21 618 425
Kaliningrad Region	10 481 330	0	0	4 673 844	944 883	4 738 091
Leningrad Region	79 784	0	0	29 066	50 718	0
Murmansk Region	1 078 845	0	0	625 977	7 300	435 984
Novgorod Region	4 829 309	0	312	2 111 722	29 825	2 588 095
Pskov Region	1 795 769	0	0	594 662	0	1 188 007
St Petersburg	1 165 576 508	28 679	0	358 656 309	473 140 722	318 041 204
Southern Federal District	366 183 207	97 147	408	63 718 801	44 490 549	255 477 772
Republic of Adygeya	6 179 917	0	0	402 158	313 774	5 443 442
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	90 027 349	7 370	0	30 499 537	3 105 619	56 089 902
Krasnodar Territory	149 434 415	8 054	408	13 944 215	34 943 570	100 103 552
Astrakhan Region	5 059 321	0	0	1 533 214	1 096 596	1 064 850
Volgograd Region	7 952 272	0	0	1 529 276	860 930	5 554 229
Rostov Region	91 738 637	81 723	0	13 237 278	3 639 804	74 578 058
City of Sevastopol	15 791 296	0	0	2 573 123	530 256	12 643 739
North-Caucasian Federal District	13 193 510	0	0	4 364 739	2 607 698	6 073 208
Republik of Daghestan	1 458 759	0	0	1 039 822	18	359 396
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	3 681 745	0	0	827 413	59 533	2 781 863
Karachai-Cherkess Republic	2 523 200	0	0	473 987	1 651 658	397 539
Republic of North Ossetia - Alania	335 903	0	0	115 219	43 500	177 184
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	5 193 903	0	0	1 908 298	852 989	2 357 226

Volga Federal District	806 108 254	3 209 903	0	128 027 365	196 219 943	476 167 482
Republic of Bashkortostan	49 606 675	21 027	0	2 701 286	8 925 359	37 935 326
Republic of Marii El	2 081 437	0	0	340 767	15 234	1 708 582
Republic of Mordovia	19 940 675	0	0	1 811 314	785 296	17 311 207
Republic of Tatarstan	395 629 324	3 152 456	0	83 495 428	129 026 687	178 436 794
Udmurt Republic	34 009 848	9 783	0	2 869 012	576 936	30 514 262
Chuvash Republic	8 887 344	0	0	1 526 203	1 117 601	6 214 320
Perm Territory	19 728 814	7 308	0	2 451 630	2 190 943	15 054 773
Kirov Region	27 356 223	1 448	0	4 463 372	1 828 916	20 887 423
Nizhny Novgogrod Region	59 701 673	10 755	0	9 378 999	5 111 892	45 108 186
Orenburg Region	29 644 021	7 126	0	3 035 860	3 305 816	23 282 970
Penza Region	3 901 710	0	0	927 283	383 099	2 564 819
Samara Region	113 258 898	0	0	10 853 136	33 125 930	68 854 814
Saratov Region	38 759 872	0	0	3 660 231	9 553 271	25 517 723
Ulyanovsk Region	3 601 740	0	0	512 844	272 963	2 776 283
Ural Federal District	759 951 469	134 861	0	71 034 987	234 887 525	450 678 528
Kurgan Region	1 764 103	0	0	521 572	165 011	1 072 867
Sverdlovsk Region	395 110 995	18 552	0	43 403 105	73 208 599	277 660 774
Tyumen Region	265 281 189	110 038	0	11 455 038	153 671 536	98 987 974
Chelyabinsk Region	97 795 182	6 271	0	15 655 272	7 842 379	72 956 913
Siberian Federal District	149 923 635	56 807	0	32 180 683	28 308 603	87 069 663
Republic of Altai	926 631	0	0	118 380	113 510	692 200
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	258 589	0	0	173 906	0	84 683
Republic of Khakassia	6 052 385	0	0	1 113 953	518 728	4 365 879
Altai Territory	7 096 826	0	0	1 701 534	558 699	4 831 659
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	6 726 766	0	0	1 310 919	100 843	5 180 478
Irkutsk Region	13 055 145	0	0	2 580 745	2 376 971	8 015 277
Kemerovo Region	10 117 648	0	0	1 411 603	791 294	7 895 979
Novosibirsk Region	90 405 086	56 807	0	21 011 027	22 947 202	44 464 426
Omsk Region	8 373 772	0	0	1 467 935	760 860	6 118 350
Tomsk Region	6 910 787	0	0	1 290 681	140 496	5 420 732
Far Eastern Federal District	359 986 936	55 928	9 555	42 171 016	17 164 943	299 329 573
Republic of Sakha (Yakutia)	31 306 110	23 004	0	4 921 461	2 916 783	23 346 893
Kamchatka Territory	6 146 936	0	0	1 211 526	125 789	4 779 264
Primorskiy Territory	84 771 283	19 998	0	20 003 382	5 253 718	58 843 144
Khabarovsk Territory	4 880 166	0	0	209 517	341 209	4 329 440
Amur Region	227 572 218	0	9 555	13 537 748	8 102 905	205 522 289
Magadan Region	0	0	0	0	0	0
Sakhalin Region	5 310 223	12 926	0	2 287 382	424 539	2 508 543
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	35 816 963 617	6 302 735	82 612	6 550 323 227	10 055 546 749	18 910 388 330

Table 38

Distribution of Clients' Funds in Foreign Currency by Credit Institutions Registered in Respective Regions, as of 1.06.17

thousand rubles

	Total	of which				
		Budgetary funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other funds of legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
Central Federal District	14 656 605 240	26 371 841	614	2 307 289 111	6 837 448 553	5 142 015 748
Belgorod Region	764 213	0	0	44 980	0	719 233
Bryansk Region	0	0	0	0	0	0
Vladimir Region	75 039	0	0	18 658	0	56 381
Voronezh Region	1 335 727	0	0	7 122	0	1 328 605
Ivanovo Region	587 631	0	0	19 606	0	567 569
Kaluga Region	1 531 957	0	0	28 415	453 733	1 049 809
Kostroma Region	19 751 887	0	0	2 880 843	7 650 436	9 073 085
Kursk Region	690 211	0	0	227 504	0	462 707
Lipetsk Region	1 106 984	0	0	697 040	0	409 944
Moscow Region	3 416 195	0	0	468 796	435 179	2 512 220
Orel Region	0	0	0	0	0	0
Ryazan Region	2 012 292	0	0	548 909	0	1 463 340
Smolensk Region	0	0	0	0	0	0
Tambov Region	18 486	0	0	82	0	18 392
Tver Region	294 111	0	0	121 011	131 178	41 911
Tula Region	29 937	0	0	7 478	0	22 459
Yaroslavl Region	2 535 724	0	0	101 454	0	2 433 132
City of Moscow	14 622 454 846	26 371 841	614	2 302 117 213	6 828 778 027	5 121 856 961
North-Western Federal District	201 395 791	4	0	34 980 938	79 372 683	83 113 762
Republic of Karelia	12 358	0	0	11 181	0	1 163
Komi Republic	544 947	0	0	23 553	2 826	518 568
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	1 787 917	0	0	140 487	74 065	1 572 321
Kaliningrad Region	4 905 219	0	0	1 632 967	1 700 782	1 407 634
Leningrad Region	2 785	0	0	2 785	0	0
Murmansk Region	1 127 283	0	0	1 117 005	0	10 277
Novgorod Region	256 957	0	0	26 362	60 170	170 425
Pskov Region	9 038	0	0	6 964	0	2 074
St Petersburg	192 749 287	4	0	32 019 634	77 534 840	79 431 300
Southern Federal District	27 237 166	6 571	0	7 353 266	3 017 789	16 094 349
Republic of Adygeya	249 980	0	0	4 892	56 517	188 571
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	5 946 855	6 565	0	309 292	48 039	5 069 074
Krasnodar Territory	8 011 287	0	0	934 383	936 786	5 974 060
Astrakhan Region	3 484 584	0	0	3 403 439	0	76 177
Volgograd Region	773 371	0	0	136 555	121 726	515 077
Rostov Region	7 651 443	0	0	2 486 822	1 806 875	3 277 479
City of Sevastopol	1 119 646	6	0	77 883	47 846	993 911
North-Caucasian Federal District	414 648	0	0	99 633	0	312 742
Republik of Daghestan	11 455	0	0	2 358	0	9 081
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	80 997	0	0	23 101	0	57 896
Karachai-Cherkess Republic	58 435	0	0	682	0	57 707
Republic of North Ossetia - Alania	40 634	0	0	0	0	40 634
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	223 127	0	0	73 492	0	147 424
Volga Federal District	155 324 068	5	0	11 022 243	101 998 393	41 741 236
Republic of Bashkortostan	1 303 828	0	0	35 478	113 042	1 155 256

Republic of Marii El	23 277	0	0	5 951	0	11 124
Republic of Mordovia	226 020	0	0	32 460	0	191 425
Republic of Tatarstan	129 559 547	5	0	7 749 128	99 652 005	21 705 717
Udmurt Republic	1 168 260	0	0	400 189	251 691	516 376
Chuvash Republic	512 393	0	0	18 345	121 050	372 941
Perm Territory	1 779 710	0	0	169 267	21 088	1 589 355
Kirov Region	1 127 423	0	0	230 782	315 655	580 985
Nizhny Novgogrod Region	4 299 879	0	0	469 437	561 581	3 254 089
Orenburg Region	2 089 588	0	0	36 325	241 866	1 810 509
Penza Region	120 435	0	0	94 991	25 432	0
Samara Region	11 399 033	0	0	1 491 159	690 702	9 205 947
Saratov Region	1 709 623	0	0	285 056	4 281	1 346 135
Ulyanovsk Region	5 052	0	0	3 675	0	1 377
Ural Federal District	87 366 293	57 005	0	11 271 021	24 963 667	43 632 416
Kurgan Region	21 754	0	0	1 569	0	20 185
Sverdlovsk Region	57 127 430	0	0	4 192 371	23 901 100	28 597 764
Tyumen Region	19 167 908	57 005	0	3 947 912	492 377	8 252 339
Chelyabinsk Region	11 049 201	0	0	3 129 169	570 190	6 762 128
Siberian Federal District	27 035 716	0	0	14 708 605	945 202	10 934 350
Republic of Altai	178 218	0	0	162 508	0	15 710
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	620	0	0	0	0	620
Republic of Khakassia	172 639	0	0	14 377	0	96 034
Altai Territory	247 327	0	0	85 063	0	162 264
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	562 780	0	0	173 510	0	388 837
Irkutsk Region	1 654 681	0	0	300 751	0	1 351 678
Kemerovo Region	417 141	0	0	187 006	0	230 135
Novosibirsk Region	21 959 895	0	0	13 321 571	1 695	8 254 159
Omsk Region	1 673 117	0	0	406 041	943 507	323 393
Tomsk Region	169 298	0	0	57 778	0	111 520
Far Eastern Federal District	56 120 804	0	0	11 179 867	15 469 604	28 315 554
Republic of Sakha (Yakutia)	2 343 442	0	0	132 865	59 890	2 119 123
Kamchatka Territory	1 086 203	0	0	224 914	0	861 289
Primorskiy Territory	11 815 592	0	0	4 844 614	1 499 510	5 357 622
Khabarovsk Territory	140 727	0	0	10 289	0	128 403
Amur Region	35 512 876	0	0	1 211 134	13 910 204	19 384 222
Magadan Region	0	0	0	0	0	0
Sakhalin Region	5 221 964	0	0	4 756 051	0	464 895
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	15 211 499 726	26 435 426	614	2 397 904 684	7 063 215 891	5 366 160 157

Table 39

Loans, Deposits and Other Funds Received From Other Credit Institutions (by credit institutions registered in respective regions), as of 1.06.17

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	7 395 319 450	4 791 361 821	2 603 957 629
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	0	0	0
Voronezh Region	1 335 673	1 335 673	0
Ivanovo Region	9 284	9 284	0
Kaluga Region	30 843	30 843	0
Kostroma Region	311 869 609	204 238 229	107 631 380
Kursk Region	0	0	0
Lipetsk Region	877 000	877 000	0
Moscow Region	850 000	850 000	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	10 652	5 000	5 652
Yaroslavl Region	977 528	977 528	0
City of Moscow	7 079 326 344	4 583 005 747	2 496 320 597
North-Western Federal District	291 493 900	267 050 842	24 443 058
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangelsk Region	0	0	0
Vologda Region	2 100 063	0	2 100 063
Kaliningrad Region	42 444	42 444	0
Leningrad Region	0	0	0
Murmansk Region	0	0	0
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	289 351 393	267 008 398	22 342 995
Southern Federal District	2 876 246	1 340 551	1 535 695
Republic of Adygeya	0	0	0
Republic of Kalmykia	0	0	0
Republic of Crimea	615 798	615 798	0
Krasnodar Territory	910 566	505 207	405 359
Astrakhan Region	0	0	0
Volgograd Region	200 000	200 000	0
Rostov Region	1 149 882	19 546	1 130 336
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	155 687 426	152 854 365	2 833 061
Republic of Bashkortostan	27 461 214	27 068 771	392 443
Republic of Marii El	0	0	0
Republic of Mordovia	220 000	220 000	0
Republic of Tatarstan	19 364 031	17 018 025	2 346 006
Udmurt Republic	0	0	0
Chuvash Republic	100 000	100 000	0
Perm Territory	198 967	198 967	0
Kirov Region	0	0	0
Nizhny Novgogrod Region	4 040 896	4 040 896	0
Orenburg Region	71 171	71 171	0
Penza Region	12 590	0	12 590
Samara Region	104 143 557	104 061 535	82 022
Saratov Region	75 000	75 000	0
Ulyanovsk Region	0	0	0
Ural Federal District	111 854 823	95 914 956	15 939 867
Kurgan Region	0	0	0
Sverdlovsk Region	110 238 789	94 298 922	15 939 867
Tyumen Region	1 268 674	1 268 674	0
Chelyabinsk Region	347 360	347 360	0
Siberian Federal District	2 888 426	2 887 296	1 130
Republic of Altai	0	0	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	35 967	35 967	0
Altai Territory	204 270	204 270	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	0	0	0
Irkutsk Region	0	0	0
Kemerovo Region	0	0	0
Novosibirsk Region	2 648 189	2 647 059	1 130
Omsk Region	0	0	0
Tomsk Region	0	0	0
Far Eastern Federal District	8 215 833	6 993 645	1 222 188
Republic of Sakha (Yakutia)	372 772	372 772	0
Kamchatka Territory	0	0	0
Primorskiy Territory	2 323 370	2 323 370	0
Khabarovsk Territory	0	0	0
Amur Region	5 519 691	4 297 503	1 222 188
Magadan Region	0	0	0
Sakhalin Region	0	0	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0
Total	7 968 336 104	5 318 403 476	2 649 932 628

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	1.05.17	1.06.17
Own funds (capital) adequacy					
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio)	12,7	13,1	13,4	13,3	13,3
Tier I capital ratio N1.2 (Basel III)	8,5	9,2	9,9	9,7	9,6
Risk-weighted assets [1](Basel III) to total assets ratio	*48,3*	*44,1*	*42,3*	*43,1*	*42,8*
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*	*9,9*
Loan loss provisions made as percent of total loans [2]	*7,8*	*8,5*	*8,6*	*8,5*	*8,7*
Ratio of loans, bank guarantees and sureties granted by a bank to its owners (shareholders) to own funds (capital) (N9.1)	2,8	3,6	3,7	4,1	4,1
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	211,4	210,6
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*	*5,6*	*5,6*
manufacturing	*17,1*	*15,4*	*15,6*	*15,7*	*15,7*
production and distribution of energy, gas and water	*2,5*	*3,1*	*3,2*	*3,2*	*3,1*
constructing	*4,8*	*4,5*	*4,4*	*4,4*	*4,5*
wholesale and retail trade, car and household appliance repair	*11,3*	*10,9*	*10,3*	*10,3*	*10,1*
transport and communication	*4,2*	*4,2*	*4,4*	*4,4*	*4,3*
other economic activities	*24,1*	*23,1*	*23,2*	*22,9*	*23,0*
individuals	*27,5*	*29,1*	*29,4*	*29,3*	*29,5*
of which					
mortgage loans	*10,4*	*12,1*	*12,3*	*12,4*	*12,3*
Geographical distribution of interbank loans and deposits [3]					
Russian Federation	*54,0*	*68,8*	*61,6*	*63,3*	*65,0*
United Kingdom	*12,3*	*7,5*	*10,7*	*10,7*	*9,3*
USA	*4,5*	*3,2*	*5,1*	*3,0*	*1,7*
Germany	*0,8*	*0,3*	*1,4*	*1,4*	*1,4*
Austria	*4,9*	*1,1*	*1,3*	*1,4*	*2,0*
France	*1,8*	*1,4*	*1,6*	*2,1*	*2,9*
Italy	*0,0*	*2,0*	*2,8*	*1,9*	*2,2*
Cyprus	*9,2*	*5,3*	*5,1*	*5,2*	*5,4*
Netherlands	*0,8*	*0,5*	*0,5*	*0,7*	*0,4*
Other	*11,8*	*9,9*	*9,8*	*10,3*	*9,7*
Liquidity					
Ratio of high liquid assets to total assets	*10,6*	*10,5*	*11,9*	*11,5*	*11,2*
Ratio of liquid assets to total assets	*24,6*	*21,8*	*23,7*	*23,0*	*23,6*
Ratio of high liquid assets to demand liabilities (N2)	97,5	106,6	114,9	114,2	108,6
Ratio of liquid assets to short-term liabilities (N3)	139,3	144,9	169,2	170,1	170,7
Ratio of long-term (over 365 or 366 days) claims on own funds (capital) adjusted for the minimum balance of short-term (up to 365 or 366 days) clients' accounts (N4)	59,0	52,3	50,9	51,1	51,2
Ratio of clients' funds to total loans [4]	*106,1*	*107,5*	*110,4*	*109,6*	*110,3*
Market risk to total own funds (capital) [5]	*44,0*	*43,7*	*43,8*	*45,1*	*44,4*
of which					
Interest rate risk	*34,4*	*36,8*	*36,2*	*35,8*	*35,5*
Equity position risk	*3,3*	*3,0*	*3,2*	*3,2*	*3,0*
Foreign exchange risk	*6,3*	*3,2*	*3,2*	*4,7*	*4,5*
Commodity risk	-	*0,9*	*1,1*	*1,4*	*1,4*
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	8,6	12,0	12,8	12,7	12,9
Banks' financial result over the reporting period (billion rubles)	192,0	929,7	338,6	553,3	653,0
as percent of the banking sector assets [6]	*0,3*	*1,2*	*0,4*	*0,7*	*0,8*
as percent of the banking sector own funds (capital) [6]	*2,3*	*10,3*	*3,6*	*5,9*	*6,9*
Return on assets [7]	*0,3*	*1,2*	*1,5*	*1,7*	*1,7*
Return on equity [7]	*2,3*	*10,3*	*12,7*	*14,3*	*14,6*

[1] Only balance sheet items are included.

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

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

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

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

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

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

Capital Adequacy

Table 41

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

Date	Total		of which																	
	Number of CIs	Own funds (capital) of CIs, billion rubles	CIs with capital less than 300 million rubles		CIs with capital from 300 million to 1 billion rubles		CIs with capital from 1 to 10 billion rubles		CIs with capital from 10 to 25 billion rubles		CIs with capital from 25 to 50 billion rubles		CIs with capital from 50 to 100 billion rubles		CIs with capital from 100 to 250 billion rubles		CIs with capital more than 250 billion rubles		CIs going through insolvency prevention measures[2]	
			Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles
1.01.09	1108	3 811,6	541	72,4	281	146,0	225	644,1	22	372,6	10	359,2	5	351,1	2	249,7	2	1 554,0	20	62,6
1.01.10	1058	4 620,6	473	71,9	284	145,1	236	677,1	23	344,8	12	390,7	6	395,8	4	630,9	2	1 893,8	18	70,3
1.01.11	1012	4 731,8	423	69,0	292	156,5	230	671,2	27	390,8	14	468,4	5	351,6	5	732,0	2	1 786,9	14	105,4
1.01.12	978	5 242,1	354	68,6	307	162,1	250	726,5	31	435,6	15	468,2	7	464,0	3	421,6	3	2 245,8	8	249,7
1.01.13	956	6 112,9	301	59,5	308	162,7	273	811,1	40	606,8	14	492,0	8	544,4	4	634,2	3	2 589,8	5	212,4
1.01.14	923	7 064,3	238	45,1	316	165,0	285	833,5	46	710,4	16	545,6	9	607,7	5	910,7	3	3 043,6	5	202,8
1.01.15	834	7 928,4	57	4,7	400	186,9	279	811,4	43	672,8	21	736,3	8	494,1	5	628,6	6	4 341,6	15	52,1
1.01.16	733	9 008,6	51	-42,9	323	159,3	248	738,3	38	556,4	22	714,7	10	580,4	6	945,4	6	5 381,2	29	-24,3
1.02.16	728	9 078,8	51	0,8	319	156,9	248	734,7	38	582,5	22	741,7	9	532,5	6	969,9	6	5 352,5	29	7,2
1.03.16	718	9 093,0	55	-1,5	311	153,7	241	725,2	38	565,3	22	718,1	10	576,5	6	961,0	6	5 394,6	29	0,2
1.04.16	707	8 952,7	48	-2,9	310	152,5	236	698,9	38	548,1	25	826,6	8	478,6	6	935,5	6	5 308,9	30	6,4
1.05.16	696	8 922,3	49	-3,6	300	146,9	239	712,2	39	614,3	21	722,6	8	477,7	6	931,2	6	5 338,5	28	-17,5
1.06.16	689	8 964,6	49	-4,8	291	141,1	240	709,3	39	595,3	21	705,9	9	530,2	6	927,3	6	5 495,2	28	-135,0
1.07.16	680	8 948,3	47	-3,6	288	138,5	241	723,5	36	556,5	21	689,1	10	578,7	6	936,5	6	5 470,3	25	-141,3
1.08.16	669	9 024,6	46	3,6	284	138,7	231	684,9	37	551,5	24	798,0	9	532,2	6	944,0	6	5 508,0	26	-136,3
1.09.16	659	9 072,9	46	4,0	276	135,9	230	680,0	38	562,8	23	739,8	9	528,5	5	720,0	7	5 817,2	25	-115,6
1.10.16	649	9 097,8	48	4,5	271	135,9	226	685,0	35	526,9	24	783,5	8	473,8	5	723,4	7	5 861,9	25	-97,1
1.11.16	643	9 147,7	48	4,6	263	130,6	226	667,3	38	564,7	23	750,6	8	470,5	5	727,0	7	5 930,3	25	-97,8
1.12.16	635	9 235,4	49	-32,0	258	127,0	224	658,1	38	577,1	23	775,0	7	459,0	5	728,7	7	6 055,6	24	-113,2
1.01.17	623	9 387,1	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
Reference data: own funds (capital) adequacy ratio as of 1.06.17, %	13,2		44,5		23,0		18,7		18,6		14,3		13,5		17,0		13,4		12,9	

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

[2] Credit institutions going through insolvency measures with the State Corporation Deposit Insurance Agency's participation according to Federal Law № 127-FZ dated October 26, 2002 "On Insolvency (bankruptcy)" 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		1.05.17		1.06.17	
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***	**9 610,9**	***100,0***	**9 649,2**	***100,0***
of which:										
1. Tier 1 capital	6 002,5	*66,6*	6 586,7	*70,2*	6 959,0	*73,4*	7 023,0	*73,1*	7 007,7	*72,6*
of which:										
1.1. Common Equity Tier 1	5 857,8	*65,0*	6 408,2	*68,3*	6 757,1	*71,3*	6 813,3	*70,9*	6 761,4	*70,1*
1.2. Additional Tier 1	144,7	*1,6*	178,5	*1,9*	202,0	*2,1*	209,7	*2,2*	246,2	*2,6*
2. Tier 2 Capital	3 006,1	*33,4*	2 800,4	*29,8*	2 519,9	*26,6*	2 587,9	*26,9*	2 641,5	*27,4*
Basel III capital adequacy ratios[2]	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio)	12,7	8	13,1	6	13,4	4	13,3	3	13,2	2
Common equity Tier 1 ratio (N1.1)	8,2	8	8,9	4	9,5	5	9,4	5	9,3	5
Tier 1 capital ratio (N1.2)	8,5	8	9,2	7	9,9	6	9,7	8	9,6	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		1.05.17		1.06.17	
	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***	**11 616,0**	***120,9***	**11 653,6**	***120,8***
1.1. Authorized capital	2 416,3	*26,8*	2 458,3	*26,2*	2 428,9	*25,6*	2 423,0	*25,2*	2 426,6	*25,1*
1.2. Issue income	1 451,5	*16,1*	1 479,7	*15,8*	1 479,0	*15,6*	1 477,7	*15,4*	1 473,5	*15,3*
1.3. Credit institutions' profit and funds	4 112,3	*45,6*	4 721,7	*50,3*	4 932,4	*52,0*	5 083,0	*52,9*	5 090,7	*52,8*
1.4. Subordinated loans	3 026,7	*33,6*	2 632,9	*28,0*	2 478,4	*26,1*	2 444,2	*25,4*	2 474,6	*25,6*
1.5. Increase in value of property due to revaluation	226,5	*2,5*	213,9	*2,3*	193,0	*2,0*	188,2	*2,0*	188,2	*2,0*
1.6.Other factors of increase	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
2. Factors of own funds (capital) decrease	**2 224,8**	***24,7***	**2 119,4**	***22,6***	**2 032,7**	***21,4***	**2 005,1**	***20,9***	**2 004,5**	***20,8***
2.1. Losses	823,1	*9,1*	679,3	*7,2*	673,8	*7,1*	641,3	*6,7*	628,5	*6,5*
2.2. Intangible assets	31,9	*0,4*	269,0	*2,9*	271,7	*2,9*	271,5	*2,8*	271,7	*2,8*
2.3. Treasury stocks (shares)	2,5	*0,0*	7,0	*0,1*	8,4	*0,1*	8,4	*0,1*	8,8	*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*	6,0	*0,1*	6,0	*0,1*
2.5. Subordinated loans granted to credit institutions	306,1	*3,4*	248,2	*2,6*	257,2	*2,7*	266,6	*2,8*	267,1	*2,8*
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*	583,1	*6,1*	589,9	*6,1*
2.7. Other factors	149,9	*1,7*	212,0	*2,3*	233,9	*2,5*	228,2	*2,4*	232,6	*2,4*
Own funds (capital), total	**9 008,6**	***100,0***	**9 387,1**	***100,0***	**9 479,0**	***100,0***	**9 610,9**	***100,0***	**9 649,2**	***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	1.05.17	1.06.17
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	1 325,7	1 291,0
3rd group of assets	702,0	43,4	58,8	84,5	103,3
4th group of assets	37 817,6	33 559,6	31 783,2	32 479,8	32 351,4
5th group of assets	10,9	332,4	249,7	277,9	265,0
The value of credit risk on balance sheet assets	40 081,2	35 299,7	33 476,9	34 167,9	34 010,7

Reference data:

	1.01.16	1.01.17	1.04.17	1.05.17	1.06.17
1st group of assets without risk weighting	8 920,2	8 586,9	8 069,7	8 104,6	7 873,8

[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	1.05.17	1.06.17
1	Banking sector own funds (capital), billion rubles	9 008,6	9 387,1	9 479,0	9 610,9	9 649,2
2	Risk-weighted assets, billion rubles	70 914,5	71 810,2	70 600,5	72 068,4	72 824,7
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	40 081,2	35 299,7	33 476,9	34 167,9	34 010,7
	- risk-weighted claims on counterparties related to a bank (code 8957.0[2]), billion rubles	1 919,5	2 297,0	2 727,6	2 764,2	2 882,7
	- the amount of mortgage loans and accrued (accumulated) interest claims (code 8807[2]), billion rubles	140,4	232,1	237,6	237,6	221,6
	- the value of credit risk on contingent credit liabilities, billion rubles	4 198,1	4 152,6	3 900,1	4 058,9	4 062,7
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles[2]	873,3	594,7	565,5	560,4	556,7
	- the value of operational risk (calculated with risk coefficient 12,5)	6 732,5	7 486,4	7 559,6	7 695,5	8 115,7
	- market risk, billion rubles	3 859,4	4 012,4	4 046,7	4 239,2	4 212,2
	- credit claims of clearing participants (codes 8847[2])	71,7	75,4	123,7	113,6	112,6
	- higher-risk transactions, billion rubles	11 168,6	15 127,5	15 372,2	15 333,4	15 604,4
	- 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	-847,1	-859,6
	- 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	895,2	1 068,3
	- 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	2 046,4	2 043,3
	- 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	442,6	454,6
	- other	245,1	389,5	361,0	360,6	338,7
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	12,7	13,1	13,4	13,3	13,2

[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		1.05.17		1.06.17	
	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*	19	*4,0*	18	*3,4*
From 8% to 10%	1	*0,0*	13	*1,1*	11	*1,1*	17	*2,5*	17	*2,5*
From 10% to 12%	83	*39,0*	44	*19,1*	41	*19,7*	39	*20,1*	49	*20,1*
From 12% to 14%	92	*35,0*	70	*50,3*	68	*19,3*	63	*19,8*	58	*22,0*
14% and more	517	*22,2*	458	*25,1*	449	*55,7*	446	*53,6*	436	*52,0*
Banking sector, total	733	*100,0*	623	*100,0*	607	*100,0*	600	*100,0*	591	*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		1.05.17		1.06.17	
		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*	24 121,6	*44,3*	23 902,0	*44,0*
	Substandard	22 237,3	*38,3*	20 805,9	*38,1*	19 917,7	*36,8*	20 630,7	*37,9*	20 579,2	*37,9*
	Doubtful	4 769,2	*8,2*	4 641,0	*8,5*	4 425,5	*8,2*	4 379,4	*8,0*	4 457,1	*8,2*
	Problem	1 408,5	*2,4*	1 623,3	*3,0*	1 680,2	*3,1*	1 763,4	*3,2*	1 831,6	*3,4*
	Loss	3 442,2	*5,9*	3 536,3	*6,5*	3 586,9	*6,6*	3 578,0	*6,6*	3 547,4	*6,5*
Loan loss provision (LLP) made		4 545,7	*7,8*	4 619,7	*8,5*	4 678,7	*8,6*	4 652,6	*8,5*	4 723,9	*8,7*
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*	23 968,6	*55,4*	23 748,4	*55,2*
	Substandard	13 276,4	*28,1*	11 529,8	*26,4*	10 588,6	*24,6*	11 168,1	*25,8*	11 056,0	*25,7*
	Doubtful	4 266,8	*9,0*	4 186,7	*9,6*	3 951,4	*9,2*	3 911,3	*9,0*	3 975,2	*9,2*
	Problem	1 261,5	*2,7*	1 538,5	*3,5*	1 598,4	*3,7*	1 683,6	*3,9*	1 751,6	*4,1*
	Loss	2 349,1	*5,0*	2 526,1	*5,8*	2 558,7	*5,9*	2 550,6	*5,9*	2 528,5	*5,9*
Loan loss provision (LLP)	Estimated LLP	4 483,4	*9,5*	4 765,6	*10,9*	4 754,0	*11,0*	4 839,7	*11,2*	4 888,7	*11,4*
	Estimated LLP adjusted for collateral	3 476,7	*7,4*	3 705,5	*8,5*	3 742,6	*8,7*	3 812,7	*8,8*	3 887,4	*9,0*
	LLP made	3 343,4	*7,1*	3 489,4	*8,0*	3 517,3	*8,2*	3 488,8	*8,1*	3 564,1	*8,3*
	LLP made as percent of estimated LLP		*74,6*		*73,2*		*74,0*		*72,1*		*72,9*
	LLP made as percent of estimated LLP adjusted for collateral		*96,2*		*94,2*		*94,0*		*91,5*		*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		1.05.17		1.06.17	
	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*	11 191,0	*100,0*	11 257,5	*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*	492,1	*4,4*	495,3	*4,4*
1.2. Loans to individuals	10 278,8	*94,9*	10 494,1	*95,6*	10 586,7	*95,7*	10 698,8	*95,6*	10 762,2	*95,6*
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*		*20,5*		*20,7*
3. Ratio of loan loss provisions made on loans grouped into portfolios of homogeneous loans to loans grouped into portfolios of homogeneous loans		*11,1*		*10,3*		*10,5*		*10,4*		*10,3*
4. Claims grouped into portfolios of homogeneous claims - total	99,4	*100,0*	105,5	*100,0*	97,2	*100,0*	112,5	*100,0*	101,5	*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*	59,3	*52,7*	56,9	*56,1*
4.2. Portfolios of homogeneous claims on individuals	68,1	*68,5*	52,1	*49,4*	43,7	*44,9*	53,2	*47,3*	44,5	*43,9*
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*		*46,6*		*53,2*

[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 1.06.17[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	495 317,2	*100,0*	54 592,2	*100,0*	*11,0*
of which by quality categories					
1.1. Quality Category I	257,9	*0,1*	0,0	*0,0*	*0,0*
1.2. Quality Category II	437 761,3	*88,4*	4 190,8	*7,7*	*1,0*
1.3. Quality Category III	3 016,0	*0,6*	274,4	*0,5*	*9,1*
1.4. Quality Category IV	4 697,4	*0,9*	1 555,4	*2,8*	*33,1*
1.5. Quality Category V	49 584,5	*10,0*	48 571,5	*89,0*	*98,0*
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	0,0	*0,0*	0,0	*0,0*	*0,0*
of which by quality categories					
2.1. Quality Category I	0,0	*0,0*	0,0	*0,0*	*0,0*
2.2. Quality Category II	0,0	*0,0*	0,0	*0,0*	*0,0*
2.3. Quality Category III	0,0	*0,0*	0,0	*0,0*	*0,0*
2.4. Quality Category IV	0,0	*0,0*	0,0	*0,0*	*0,0*
2.5. Quality Category V	0,0	*0,0*	0,0	*0,0*	*0,0*
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	495 317,2		54 592,2		*11,0*
4. Homogeneous claims grouped into portfolios - total	56 935,5	*100,0*	24 613,0	*100,0*	*43,2*
of which by quality categories					
4.1. Quality Category I	26 059,2	*45,8*	0,0	*0,0*	*0,0*
4.2. Quality Category II	2 174,4	*3,8*	24,8	*0,1*	*1,1*
4.3. Quality Category III	4278,5	*7,5*	487,1	*2,0*	*11,4*
4.4. Quality Category IV	439,5	*0,8*	197,9	*0,8*	*45,0*
4.5. Quality Category V	23984,0	*42,1*	23903,2	*97,1*	*99,7*
5. Claims for interest payments - total	5 233,2	*100,0*	2 719,9	*100,0*	*52,0*
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	2 682,2	*51,3*	2 569,2	*94,5*	*95,8*

[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 1.06.17[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	10 762 179,0	*100,0*	1 105 182,7	*100,0*	*10,3*
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	1 025 935,3	*9,5*	34 866,0	*3,2*	*3,4*
1.1.2. residental real estate (mortgage) loans, total	3 550 348,3	*33,0*	66 337,9	*6,0*	*1,9*
1.1.3. car loans, total	602 612,6	*5,6*	61 641,0	*5,6*	*10,2*
1.1.4. other consumer loans, total	5 569 712,3	*51,8*	940 914,0	*85,1*	*16,9*
1.2. by duration of past dues					
1.2.1. a portfolio of loans without overdue payments and with payments being overdue from 1 calendar day to 30 calendar days[2]	245 673,4	*2,3*	5 147,2	*0,5*	*2,1*
1.2.2. a portfolio of loans without overdue payments	9 147 985,4	*85,0*	151 870,5	*13,7*	*1,7*
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	273 837,2	*2,5*	15 067,0	*1,4*	*5,5*
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	91 054,8	*0,8*	26 049,0	*2,4*	*28,6*
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	88 193,7	*0,8*	53 127,6	*4,8*	*60,2*
1.2.6. a portfolio of loans with payments being overdue from 181 to 360 calendar days	131 476,8	*1,2*	107 868,3	*9,8*	*82,0*
1.2.7. a portfolio of loans with payments being overdue more than 360 calendar days	770 387,3	*7,2*	744 629,3	*67,4*	*96,7*
1.3. classified into the following loan quality categories:					
1.3.1. Quality category I	153 385,8	*1,4*	0,0	*0,0*	*0,0*
1.3.2. Quality category II	9 085 381,7	*84,4*	132 651,1	*12,0*	*1,5*
1.3.3. Quality category III	478 926,3	*4,5*	38 009,1	*3,4*	*7,9*
1.3.4. Quality category IV	75 232,2	*0,7*	31 206,0	*2,8*	*41,5*
1.3.5. Quality category V	969 253,0	*9,0*	903 316,5	*81,7*	*93,2*
2. Claims grouped into portfolios of homogeneous claims - total	44 532,9	*4,6*	29 412,5	*3,3*	*66,0*
of which by quality categories					
2.1. Quality category I	4 718,5	*0,5*	0,0	*0,0*	*0,0*
2.2. Quality category II	6 937,8	*0,7*	179,1	*0,0*	*2,6*
2.3. Quality category III	3080,7	*0,3*	406,4	*0,0*	*13,2*
2.4. Quality category IV	721,6	*0,1*	334,6	*0,0*	*46,4*
2.5. Quality category V	29074,4	*3,0*	28492,5	*3,2*	*98,0*
3. Claims for interest payments - total of which	182 782,2	*100,0*	80 349,5	*100,0*	*44,0*
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	84 230,3	*46,1*	76 638,4	*95,4*	*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	1.05.17	1.06.17	1.01.16	1.01.17	1.04.17	1.05.17	1.06.17
Substandard	*7,2*	*6,1*	*5,9*	*6,1*	*5,9*	*1,8*	*1,9*	*2,0*	*1,9*	*1,9*
Doubtful	*23,0*	*20,2*	*18,6*	*18,1*	*18,1*	*18,0*	*16,9*	*16,5*	*16,1*	*16,2*
Problem	*15,5*	*18,7*	*20,3*	*21,2*	*22,8*	*41,1*	*42,3*	*44,7*	*43,9*	*46,4*
Loss	*54,2*	*54,8*	*55,1*	*54,4*	*53,0*	*77,1*	*75,7*	*75,7*	*74,4*	*74,7*

[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	1.05.17	1.06.17
Overdue claims on loans, deposits and other claims, billion rubles	**3046,6**	**2891,5**	**3156,6**	**3072,6**	**3071,9**
Of which					
- among 20 largest-asset credit institutions, billion rubles	2033,2	1789,6	2040,4	1940,4	1926,2
Share of overdue claims in loans, deposits and other claims of the banking sector, percent	*5,3*	*5,2*	*5,7*	*5,6*	*5,6*
Overdue claims in rubles					
- billion rubles	2537,1	2600,0	2726,8	2758,8	2762,4
- as percent of total loans, deposits and other claims in rubles	*6,8*	*6,6*	*6,8*	*6,9*	*6,9*
Overdue claims in foreign currency					
- billion rubles	509,5	291,5	429,8	313,8	309,5
- as percent of total loans, deposits and other claims in foreign currency	*2,5*	*1,8*	*2,8*	*2,1*	*2,1*
- dollar equivalent, billion $	7,0	4,8	7,6	5,5	5,5
Overdue claims on loans and other claims on non-financial institutions	2075,9	1892,0	2080,4	1971,8	1959,4
Share of overdue claims in total volume of loans and other claims on non-financial institutions, percent	*6,2*	*6,3*	*7,1*	*6,7*	*6,6*
Overdue claims on loans and other funds provided to individuals	863,8	857,9	881,7	886,8	892,8
Share of overdue claims in total volume of loans and other claims on individuals, percent	*8,1*	*7,9*	*8,1*	*8,1*	*8,1*

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	1.05.17	1.06.17	1.01.16	1.01.17	1.04.17	1.05.17	1.06.17
No overdue claims	56	55	48	48	45	*2,7*	*3,9*	*4,2*	*4,0*	*3,9*
Less than 5%	360	272	254	248	240	*70,2*	*68,0*	*64,8*	*64,9*	*69,0*
From 5 to 10%	156	131	134	128	130	*16,0*	*18,8*	*21,3*	*21,0*	*16,8*
From 10 to 15%	56	46	50	52	58	*3,7*	*2,0*	*2,4*	*2,8*	*3,3*
From 15 to 20%	26	24	26	29	23	*2,0*	*1,4*	*1,5*	*1,4*	*1,0*
From 20 to 60%	34	48	45	48	47	*4,9*	*4,6*	*4,5*	*4,6*	*4,4*
From 60 to 90%	6	6	7	5	7	*0,3*	*1,1*	*1,1*	*1,1*	*1,3*
90% and more	2	6	6	5	5	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
No loans, deposits and other claims	37	35	33	34	33	*0,2*	*0,2*	*0,2*	*0,2*	*0,3*

Table 54

Credit Risks of the Banking Sector

Indicators	1.01.16	1.01.17	1.04.17	1.05.17	1.06.17
Large credit risks of the banking sector total, bln rubles	22 916,6	20 615,9	20 241,0	20 313,1	20 324,7
Share of large credit risks in the banking sector assets, %	*27,6*	*25,7*	*25,5*	*25,6*	*25,6*

Table 55

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

	1.01.16	1.01.17	1.04.17	1.05.17	1.06.17
Volume of large loans, billion rubles	13 838,1	12 884,1	12 325,5	12 475,4	12 568,6
of which:					
Volume of secured loans , billion rubles	4 050,5	3 857,5	3 486,8	3 560,2	3 558,3
Volume of I quality category collateral, billion rubles	1 953,7	2 293,5	1 955,5	2 039,9	2 003,0
of which:					
collateral of quoted securities issued by legal entities, billion rubles	650,3	1 205,9	852,8	924,3	878,3
Volume of II quality category collateral, billion rubles	1 776,0	1 436,2	1 285,0	1 297,5	1 299,4
of which:					
collateral of securities, issued by legal entities, billion rubles	246,8	231,8	199,5	203,4	225,5
collateral of proprietory rights (claims), billion rubles	689,2	541,4	760,3	765,2	759,0

[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		1.05.17		1.06.17	
	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*	*45,1*	*100,0*	*44,4*	*100,0*
Of which										
- interest rate risk (IRR)	*34,4*	*78,2*	*36,8*	*84,0*	*36,2*	*82,8*	*35,8*	*79,3*	*35,5*	*79,9*
- equity position risk (EPR)	*3,3*	*7,5*	*3,0*	*6,7*	*3,2*	*7,4*	*3,2*	*7,1*	*3,0*	*6,7*
- foreign exchange risk (FER)	*6,3*	*14,4*	*3,2*	*7,2*	*3,2*	*7,3*	*4,7*	*10,5*	*4,5*	*10,2*
- commodity risk (CR)	-	-	*0,9*	*2,0*	*1,1*	*2,5*	*1,4*	*3,1*	*1,4*	*3,2*
Reference data:										
Number of credit institutions[1]	548		452		434		428		427	
Share of credit institutions' assets [1] in total banking sector assets, %	*98,2*		*98,1*		*98,2*		*98,4*		*98,6*	

[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	1.05.17	1.06.17
Share of assets in foreign currency in total assets, %	*34,7*	*27,8*	*27,3*	*27,3*	*26,9*
of which:					
- 20 largest-asset credit institutions	*37,3*	*29,9*	*29,2*	*29,0*	*28,8*
Share of liabilities in foreign currency in total liabilities, %	*33,2*	*26,5*	*25,4*	*24,9*	*24,5*
of which:					
- 20 largest-asset credit institutions	*36,3*	*28,9*	*27,7*	*27,2*	*26,8*
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total , b.p.	*1,4*	*1,2*	*2,0*	*2,4*	*2,4*
of which:					
- 20 largest-asset credit institutions	*1,0*	*1,0*	*1,5*	*1,8*	*2,0*

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	1.05.17	1.06.17
Balance sheet positions					
Claims, bln rubles	28 774,6	22 234,2	21 660,8	21 611,2	21 338,5
Liabilities, bln rubles	27 592,0	21 241,0	20 109,8	19 727,4	19 416,4
Net balance sheet position, bln rubles	1 182,6	993,1	1 551,0	1 883,8	1 922,1
Net balance sheet position to own funds (capital), % [1]	*13,1*	*10,6*	*16,4*	*19,6*	*19,9*
Off-balance sheet positions [2]					
Claims, bln rubles	16 260,7	14 493,2	15 652,6	16 121,2	16 250,9
Liabilities, bln rubles	16 136,2	14 491,9	15 994,6	16 693,2	16 845,9
Net balance sheet position, bln rubles	124,5	1,3	-342,1	-572,0	-595,0
Net balance sheet position to own funds (capital), % [1]	*1,4*	*0,0*	*-3,6*	*-6,0*	*-6,2*

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

Table 59

Compliance With Open Foreign Exchange Position (OFXP) Requirements

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

Table 61

Open Currency Positions of the Banking Sector by Currencies as of 1.06.17

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	139	-30,8	*-3,5*	89,5	-120,3
long	418	262,8	*3,0*	753,5	-490,7
EUR					
short	221	-59,4	*-1,8*	4,5	-64,0
long	335	41,7	*0,7*	-179,2	220,9
GBP					
short	64	-7,2	*-0,1*	9,9	-17,1
long	221	4,6	*0,2*	-1,4	6,0

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	1.05.17	1.06.17
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	*44,3*	*42,4*	*41,4*	*41,1*	*41,9*
Liabilities with maturity in excess of 1 year, as percent of total liabilities	*24,3*	*21,2*	*20,4*	*19,9*	*20,4*
A measure of using short-term liabilities to fund long-term liquid assets, percent[2]	*30,9*	*31,9*	*31,4*	*31,5*	*32,3*

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

[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	1.05.17	1.06.17	1.01.16	1.01.17	1.04.17	1.05.17	1.06.17
Less than 0	238	224	206	205	209	14,8	9,6	*9,3*	*8,8*	*9,4*
From 0 to 20	304	258	275	260	247	20,6	23,7	*25,1*	*23,6*	*23,0*
More than 20	191	141	122	132	132	64,6	66,8	*65,6*	*67,6*	*67,6*
Data not available	0	0	4	3	3	0,0	0,0	*0,0*	*0,0*	*0,0*
Total	733	623	607	600	591	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	1.05.17	1.06.17
Liquid assets with maturity up to 30 days, as percent of liquid assets	*31,6*	*34,7*	*37,7*	*36,8*	*38,2*
Liabilities with maturity up to 30 days, as percent of total liabilities	*40,8*	*46,3*	*47,9*	*47,4*	*48,6*
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*	*14,7*	*13,5*

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

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

Table 65

Distribution of Credit Institutions Classified by Liquidity Coverage Deficit

Indicator, %	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.16	1.01.17	1.04.17	1.05.17	1.06.17	1.01.16	1.01.17	1.04.17	1.05.17	1.06.17
Less than 0	486	429	424	423	418	19,5	12,3	*18,8*	*14,3*	*14,2*
From 0 to 20	145	98	94	87	93	20,0	20,8	*26,3*	*32,0*	*61,3*
More than 20	102	96	85	87	77	60,5	66,9	*54,9*	*53,7*	*24,5*
Data not available	0	0	4	3	3	0	0	*0,0*	*0,0*	*0,0*
Total	733	623	607	600	591	100	100	*100,0*	*100,0*	*100,0*