

THE CENTRAL BANK OF THE RUSSIAN FEDERATION

BANKING SUPERVISION DEPARTMENT

REVIEW OF THE BANKING SECTOR OF THE RUSSIAN FEDERATION

(INTERNET-VERSION)

ANALYTICAL DATA

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General Information on the Russian Banking Sector

Banking Sector in the Economy of Russia

Table 1

Macroeconomic Indicators

Indicator		1.01.12	1.01.13	1.01.14	1.01.15	1.01.16	1.01.17
1.	Banking sector assets, total (billion rubles) as % of GDP	41 627,5 69,7	49 509,6 74,0	57 423,1 80,9	77 653,0 98,0	82 999,7 99,7	80 063,3 93,0
2.	Banking sector own funds (capital) (billion rubles) as % of GDP as % of the banking sector assets	5 242,1 8,8 12,6	6 112,9 9,1 12,3	7 064,3 9,9 12,3	7 928,4 10,0 10,2	9 008,6 10,8 10,9	9 387,1 10,9 11,7
3.	Loans and other claims on non-financial organisations and individuals, including overdue claims (billion rubles) as % of GDP as % of the banking sector assets of which: loans and other claims on individuals, including overdue claims (billion rubles) as % of GDP as % of the banking sector assets as % of income of the population	23 266,2 39,0 55,9 5 550,9 9,3 13,3 15,6	27 708,5 41,4 56,0 7 737,1 11,6 15,6 19,4	32 456,3 45,7 56,5 9 957,1 14,0 17,3 22,3	40 865,5 51,6 52,6 11 329,5 14,3 14,6 23,6	43 985,2 52,8 53,0 10 684,3 12,8 12,9 20,0	40 938,6 47,6 51,1 10 803,9 12,6 13,5 20,0
3a.	Banking loans in fixed capital investment of organisations of all forms of ownership (except small businesses) (billion rubles) as % of fixed capital investment of organisations of all forms of ownership (except small businesses)	725,7 8,6	806,3 8,4	1 003,6 10,0	1 098,7 10,6	849,9 8,1	1 152,8 10,5
4.	Securities portfolio, total (billion rubles) as % of GDP as % of the banking sector assets	6 211,7 10,4 14,9	7 034,9 10,5 14,2	7 822,3 11,0 13,6	9 724,0 12,3 12,5	11 777,4 14,2 14,2	11 450,1 13,3 14,3
5.	Individual deposits (billion rubles) as % of GDP as % of the banking sector liabilities ¹ as % of income of the population	11 871,4 19,9 28,5 33,3	14 251,0 21,3 28,8 35,7	16 957,5 23,9 29,5 38,0	18 552,7 23,4 23,9 38,7	23 219,1 27,9 28,0 43,4	24 200,3 28,1 30,2 44,7
6.	Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles) ² as % of GDP as % of the banking sector liabilities ²	12 777,6 21,4 30,7	14 565,1 21,8 29,4	16 900,5 23,8 29,4	23 418,7 29,6 30,2	27 064,2 32,5 32,6	24 321,6 28,3 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
Reference data:														
Increase from the beginning of the current year	-1,0		2,4		-1,8		1,6		1,1		0,3		-2,7	
Increase over the same period of the previous year	-3,9		-1,0		-4,4		-1,3		-2,6		-2,3		-6,0	

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	1.01.15	1.01.16	1.01.17	1.04.17	1.05.17
Credit institutions registered by the Bank of Russia and other authorities	1049	1021	975	961	955
Operating credit institutions (credit institutions that have the right to conduct banking operations)	834	733	623	607	600
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)	1	0	1	0	0
Credit institutions with their banking licenses being revoked (cancelled)	214	288	351	354	355
Credit institutions licensed to conduct operations in foreign currency	554	482	404	394	388
Credit institutions holding general licences	256	232	205	199	198

Table 5

Operating Credit Institutions (CIs), by Federal Districts

Federal district	1.01.15		1.01.16		1.01.17		1.04.17		1.05.17	
	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	504	60,4	434	59,2	358	57,5	351	57,8	346	57,7
of which the City of Moscow and Moscow Region	459	55,0	392	53,5	321	51,5	315	51,9	311	51,8
North-Western	64	7,7	60	8,2	49	7,9	47	7,7	47	7,8
Southern ¹	45	5,4	42	5,7	38	6,1	37	6,1	37	6,2
North-Caucasian	28	3,4	22	3,0	17	2,7	17	2,8	17	2,8
Volga	92	11,0	85	11,6	77	12,4	74	12,2	73	12,2
Ural	35	4,2	32	4,4	29	4,7	29	4,8	29	4,8
Siberian	44	5,3	41	5,6	37	5,9	34	5,6	33	5,5
Far Eastern	22	2,6	17	2,3	18	2,9	18	3,0	18	3,0
Russian Federation	834	100,0	733	100,0	623	100,0	607	100,0	600	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	1.05.17	1.01.16	1.01.17	1.05.17	1.01.16	1.01.17	1.05.17	1.01.16	1.01.17	1.05.17	1.01.16	1.01.17	1.05.17	1.01.16	1.01.17	1.05.17
Central	434	358	346	60	36	22	232	182	168	47,0	46,2	45,7	23,2	22,9	22,9	16,6	16,6	16,7
of which the City of Moscow and Moscow Region ¹	392	321	311	57	34	20	96	80	72	21,4	22,5	21,8	21,1	20,6	20,6	6,9	7,3	7,1
North-Western	60	49	47	5	4	4	204	161	147	313,9	303,8	288,2	3,1	3,1	3,2	14,6	14,7	14,6
Southern ²	42	38	37	13	2	2	163	120	110	296,4	300,0	282,1	2,6	2,3	2,4	11,7	10,9	10,9
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	73	29	23	15	227	182	166	199,1	182,0	188,6	5,4	5,8	5,5	16,2	16,6	16,5
Ural	32	29	29	45	43	44	106	93	88	137,7	129,2	120,6	3,6	4,2	4,5	7,6	8,5	8,7
Siberian	41	37	33	11	8	8	152	124	116	292,3	275,6	282,9	2,4	2,6	2,6	10,9	11,3	11,5
Far Eastern	17	18	18	5	4	5	74	63	62	336,4	286,4	269,6	1,0	1,3	1,4	5,3	5,7	6,2
Russian Federation	733	623	600	176	124	104	1222	974	904	134,4	130,4	128,4	42,7	43,4	43,8	87,4	88,7	89,7

¹ as one region² 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)	1.01.15		1.01.16		1.01.17		1.04.17		1.05.17	
	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total
First 5	41 593 833	53,6	44 883 973	54,1	44 232 891	55,3	43 812 242	55,3	44 008 749	55,5
From 6 to 20	16 674 162	21,5	17 925 387	21,6	18 257 646	22,8	18 378 392	23,2	18 206 334	23,0
From 21 to 50	8 259 743	10,6	9 391 355	11,3	8 444 718	10,6	8 429 720	10,6	8 549 678	10,8
From 51 to 200	8 406 233	10,8	8 484 303	10,2	7 520 065	9,4	7 157 137	9,0	7 123 670	9,0
From 201 to 500	2 309 299	3,0	2 060 315	2,5	1 528 737	1,9	1 385 818	1,7	1 343 916	1,7
From 501	409 725	0,5	254 375	0,3	79 197	0,1	58 524	0,1	49 884	0,1
Total	77 652 994	100,0	82 999 708	100,0	80 063 255	100,0	79 221 835	100,0	79 282 230	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	1.01.15	1.01.16	1.01.17	1.04.17	1.05.17
Central	58,2	59,0	60,2	60,1	60,4
of which the City of Moscow and Moscow Region	58,6	59,6	61,1	60,9	61,2
North-Western	74,1	71,7	76,2	78,1	77,8
Southern ¹	67,0	68,5	71,4	71,2	71,5
North-Caucasian	64,4	68,5	65,7	65,3	66,1
Volga	52,4	53,6	56,6	57,2	58,0
Ural	70,2	76,6	74,0	73,5	74,1
Siberian	79,9	58,7	64,3	65,1	65,9
Far Eastern	85,6	86,0	83,5	85,6	85,7
Russian Federation	53,6	54,1	55,2	55,3	55,5

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

Table 9

**Operating Credit Institutions Ranged by Assets (Distribution and Change
over the Period 1.01.17 - 1.05.17)**

Groups of credit institutions ranged by assets as of 1.01.17		Number of credit institutions as of 1.01.17	Groups as of 1.05.17						Licences revoked (cancelled)	Reorganised credit institution
			1	2	3	4	5	6		
1	First 5	5	5							
2	From 6 to 20	15		14	1					
3	From 21 to 50	30		1	26	2			1	
4	From 51 to 200	150			3	142			3	2
5	From 201 to 500	300				6	278	1	14	1
6	From 501	123					22	95	3	
Became operating after 1.01.17								1		
Total over the period									21	3
Total as of 1.01.17¹		623								
Total as of 1.05.17¹		600	5	15	30	150	300	97		

	- 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)

	1.01.15	1.01.16	1.01.17	1.04.17 ¹	1.05.17 ¹
Credit institutions with foreign participation over 50%					
Assets, total	13,9	13,0	12,7	12,7	12,7
Own funds (capital)	17,2	16,7	16,1	16,2	16,1
Correspondent accounts with non-resident banks	15,4	14,9	18,5	13,2	14,1
Loans and other claims on non-financial organisations	11,6	10,9	9,9	10,1	10,0
Loans and other claims on individuals	18,6	15,7	14,5	14,7	14,7
Loans, deposits and other claims credit institutions	14,1	15,4	18,8	19,6	19,7
Individual deposits	12,0	11,4	12,8	12,9	13,1
Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles) ²	14,0	12,4	12,1	12,2	12,0
Profit (loss) of the current year	20,2	44,7	15,1	15,7	14,7
Reference data:					
Number of credit institutions	113	106	92	90	90
of which 100% foreign-owned credit institutions					
Assets, total	8,5	6,4	6,3	6,4	6,4
Own funds (capital)	10,9	9,1	9,4	9,7	9,6
Correspondent accounts with non-resident banks	12,0	9,0	14,4	10,3	11,7
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	8,4	8,7	8,8
Loans, deposits and other claims on credit institutions	11,1	11,6	9,3	10,6	9,8
Individual deposits	5,8	4,5	5,0	5,1	5,2
Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles) ²	9,9	6,9	6,7	7,0	6,7
Profit (loss) of the current year	14,9	46,7	14,9	14,3	12,0
Reference data:					
Number of credit institutions	75	68	67	67	67

¹ According to the list of credit institutions with foreign participation as of 1.01.2017.

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 Measures¹

	1.01.15		1.01.16		1.01.17		1.04.17		1.05.17	
	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	3831,3	4,9	5248,4	6,3	4380,4	5,5	4427,4	5,6	4719,1	6,0
Own funds (capital)	52,1	0,7	-24,3	-0,3	-106,1	-1,1	-158,6	-1,7	-145,1	-1,5
Loans and other claims on non-financial organisations	1209,1	4,1	1709,4	5,1	1269,9	4,2	1259,6	4,3	1458,2	4,9
of which overdue claims	287,6	23,0	698,3	33,6	637,3	33,7	627,0	30,1	713,2	36,2
Loans and other claims on individuals	410,7	3,6	547,7	5,1	275,3	2,5	275,7	2,5	283,7	2,6
of which overdue claims	35,8	5,4	88,6	10,3	87,3	10,2	91,9	10,4	97,0	10,9
Individual deposits	706,4	3,8	1293,4	5,6	835,4	3,5	828,7	3,5	845,7	3,5
Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) ²	1101,4	4,7	1455,8	5,4	1205,9	5,0	1212,9	5,1	1294,8	5,5
Reference data:										
Number of credit institutions ¹	15	1,8	29	4,0	24	3,9	24	4,0	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		1.01.15	1.01.16	1.01.17	1.04.17	1.05.17
1.	Cash, precious metals and stones	2 754,2	1 898,3	1 591,5	1 182,8	1 263,5
1.1.	of which: cash	2 671,8	1 801,3	1 404,3	1 065,0	1 129,5
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	3 297,8	2 464,4	3 046,1	3 028,1	2 902,3
3.	Correspondent account, total of which:	2 675,2	2 536,3	1 734,4	1 993,0	1 950,6
3.1.	Correspondent accounts with correspondent credit institutions	759,6	611,5	533,6	559,1	530,6
3.2.	Correspondent accounts with non-resident banks	1 915,6	1 924,8	1 200,8	1 433,9	1 420,0
4.	Securities portfolio, total of which	9 724,0	11 777,4	11 450,1	11 100,2	11 105,6
4.1.	Debt securities	7 651,4	9 616,0	9 365,6	9 019,7	9 046,4
4.2.	Equity	488,7	295,2	357,4	367,7	357,4
4.3.	Promissory notes	218,0	204,0	178,0	157,5	155,8
4.4.	Equity in associates and subsidiaries	1 365,9	1 662,2	1 549,0	1 555,3	1 546,0
5.	Other equity	427,6	568,0	877,5	883,1	890,5
6.	Financial derivatives assets at fair value	2 298,6	1 261,0	704,4	653,4	618,8
7.	Loans, total of which:	52 115,7	57 511,4	55 622,0	55 186,7	55 373,0
7.1.	Loans, deposits and other claims of which overdue claims	51 799,5	57 154,5	55 478,8	55 059,3	55 244,2
	of which:	1 978,0	3 046,6	2 891,5	3 156,6	3 072,6
7.1.1.	Loans and other claims on non-financial organisations of which overdue claims	29 536,0	33 300,9	30 134,7	29 211,8	29 592,6
	of which overdue claims	1 250,7	2 075,9	1 892,0	2 080,4	1 971,8
7.1.2.	Loans and other claims on individuals of which overdue claims	11 329,5	10 684,3	10 803,9	10 869,9	10 978,3
	of which overdue claims	667,5	863,8	857,9	881,7	886,8
7.1.3.	Loans, deposits and other claims on credit institutions of which overdue claims	6 895,0	8 610,0	9 091,5	9 388,0	9 182,6
	of which overdue claims	44,3	63,8	95,2	144,5	163,1
8.	Fixed assets (tangible and intangible), other real estate and inventories	1 222,3	1 277,6	1 486,8	1 485,9	1 472,1
8.1	of which real estate, temporarily not used	74,4	109,4	197,9	223,4	222,6
9.	Allocation of profit	177,0	125,5	384,8	141,4	179,4
9.1.	of which income tax	157,7	110,1	343,4	102,1	140,2
10.	Other assets, total of which:	2 960,5	3 579,8	3 165,7	3 567,3	3 526,4
10.1.	Settlement accounts	1 610,7	1 826,2	1 381,8	1 716,2	1 609,9
10.2.	Accounts receivable	307,0	403,7	325,9	342,8	350,5
10.3.	Deferred expenses	148,4	134,4	41,8	50,9	51,0
Banking sector assets, total		77 653,0	82 999,7	80 063,3	79 221,8	79 282,2

Table 13

Structure of Liabilities¹, by Source of Funds

(billion rubles)

Liabilities ¹		1.01.15	1.01.16	1.01.17	1.04.17	1.05.17
1.	Funds and profit of credit institutions of which:	6 921,9	7 551,7	8 611,4	8 533,5	8 742,1
1.1.	Funds of credit institutions	3 357,4	4 181,3	4 425,8	4 397,3	4 384,6
1.2.	Profit (loss), including financial result of the previous year of which:	3 479,1	3 338,4	4 077,6	4 140,6	4 335,5
1.2.1.	Profit (loss) of the current year	589,1	192,0	929,7	338,6	553,3
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	9 287,0	5 363,3	2 725,9	1 390,9	1 450,8
3.	Transferable deposits of credit institutions of which:	964,8	801,0	828,6	855,8	830,6
3.1.	Correspondent accounts of correspondent credit institutions	688,3	512,1	503,4	534,9	492,8
3.2.	Correspondent accounts of non-resident credit institutions	169,5	177,4	227,7	234,7	267,7
4.	Loans, deposits and other funds received from other credit institutions	6 594,2	7 091,0	8 559,1	8 109,7	7 972,4
5.	Clients' funds ² of which:	43 814,0	51 906,7	50 003,4	50 554,2	50 635,2
5.1.	Budgetary funds in settlement accounts	72,2	66,5	8,2	26,6	31,0
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	7 434,7	8 905,2	8 763,7	8 878,3	8 475,9
5.4.	Clients' float	550,6	488,5	451,1	471,3	502,3
5.5.	Deposits and other funds of legal entities (except credit institutions)	17 007,9	19 018,2	16 385,2	17 029,8	17 193,1
5.6.	Individual deposits	18 552,7	23 219,1	24 200,3	23 967,6	24 273,4
5.7.	Clients' funds in factoring and forfeiting transactions	26,4	22,3	27,7	27,8	24,7
6.	Bonds	1 357,5	1 266,5	1 092,9	1 105,1	1 152,7
7.	Promissory notes and bank acceptances	868,1	696,2	440,6	481,5	478,9
8.	Financial derivatives liabilities at fair value	1 953,3	880,7	483,1	430,5	389,6
9.	Other liabilities ¹ , total of which:	5 892,1	7 442,7	7 318,3	7 760,7	7 630,1
9.1.	Provisions	4 054,1	5 406,4	5 594,0	5 750,5	5 710,4
9.2.	Settlement accounts	1 159,7	1 075,9	821,2	1 076,7	1 007,9
9.3.	Accounts payable	77,9	80,0	164,8	211,6	204,9
9.4.	Deferred income	13,3	14,9	13,9	11,2	11,3
9.5.	Interest payable of which:	526,6	693,0	616,7	639,3	643,4
9.5.1	Overdue interest	0,0	0,0	0,0	0,0	0,0
Banking sector liabilities, total ¹		77 653,0	82 999,7	80 063,3	79 221,8	79 282,2

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		1.01.15	1.01.16	1.01.17	1.04.17	1.05.17
1.	Cash, precious metals and stones	3,5	2,3	2,0	1,5	1,6
1.1.	of which: money	3,4	2,2	1,8	1,3	1,4
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	4,2	3,0	3,8	3,8	3,7
3.	Correspondent accounts, total	3,4	3,1	2,2	2,5	2,5
3.1.	of which: Correspondent accounts with correspondent credit institutions	1,0	0,7	0,7	0,7	0,7
3.2.	Correspondent accounts with non-resident banks	2,5	2,3	1,5	1,8	1,8
4.	Securities portfolio, total	12,5	14,2	14,3	14,0	14,0
4.1.	of which Debt securities	9,9	11,6	11,7	11,4	11,4
4.2.	Equity	0,6	0,4	0,4	0,5	0,5
4.3.	Promissory notes	0,3	0,2	0,2	0,2	0,2
4.4.	Equity in associates and subsidiaries	1,8	2,0	1,9	2,0	2,0
5.	Other equity	0,6	0,7	1,1	1,1	1,1
6.	Financial derivatives assets at fair value	3,0	1,5	0,9	0,8	0,8
7.	Loans, total	67,1	69,3	69,5	69,7	69,8
7.1.	of which: Loans, deposits and other claims	66,7	68,9	69,3	69,5	69,7
	of which overdue claims	2,5	3,7	3,6	4,0	3,9
7.1.1.	of which: Loans and other claims on non-financial organisations	38,0	40,1	37,6	36,9	37,3
	of which overdue claims	1,6	2,5	2,4	2,6	2,5
7.1.2.	Loans and other claims on individuals	14,6	12,9	13,5	13,7	13,8
	of which overdue claims	0,9	1,0	1,1	1,1	1,1
7.1.3.	Loans, deposits and other claims on credit institutions	8,9	10,4	11,4	11,9	11,6
	of which overdue claims	0,1	0,1	0,1	0,2	0,2
8.	Fixed assets (tangible and intangible), other real estate and inventories	1,6	1,5	1,9	1,9	1,9
8.1	of which real estate, temporarily not used	0,1	0,1	0,2	0,3	0,3
9.	Allocation of profit	0,2	0,2	0,5	0,2	0,2
9.1.	of which income tax	0,2	0,1	0,4	0,1	0,2
10.	Other assets, total	3,8	4,3	4,0	4,5	4,4
10.1.	of which: Settlement accounts	2,1	2,2	1,7	2,2	2,0
10.2.	Accounts receivable	0,4	0,5	0,4	0,4	0,4
10.3.	Deferred expenses	0,2	0,2	0,1	0,1	0,1
Banking sector assets, total		100,0	100,0	100,0	100,0	100,0

Table 15

Structure of Liabilities¹, by Source of Funds (As Percent of Total Liabilities)

Liabilities¹		1.01.15	1.01.16	1.01.17	1.04.17	1.05.17
1.	Funds and profit of credit institutions	8,9	9,1	10,8	10,8	11,0
	Of which:					
1.1.	Funds of credit institutions	4,3	5,0	5,5	5,6	5,5
1.2.	Profit (loss), including financial result of the previous year	4,5	4,0	5,1	5,2	5,5
	Of which:					
1.2.1.	Profit (loss) of the current year	0,8	0,2	1,2	0,4	0,7
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	12,0	6,5	3,4	1,8	1,8
3.	Transferable deposits of credit institutions	1,2	1,0	1,0	1,1	1,0
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	0,9	0,6	0,6	0,7	0,6
3.2.	Correspondent accounts of non-resident credit institutions	0,2	0,2	0,3	0,3	0,3
4.	Loans, deposits and other funds received from other credit institutions	8,5	8,5	10,7	10,2	10,1
5.	Clients' funds ²	56,4	62,5	62,5	63,8	63,9
	Of which:					
5.1.	Budgetary funds in settlement accounts	0,1	0,1	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	9,6	10,7	10,9	11,2	10,7
5.4.	Clients' float	0,7	0,6	0,6	0,6	0,6
5.5.	Deposits and other funds of legal entities (except credit institutions)	21,9	22,9	20,5	21,5	21,7
5.6.	Individual deposits	23,9	28,0	30,2	30,3	30,6
5.7.	Clients' funds in factoring and forfeiting transactions	0,0	0,0	0,0	0,0	0,0
6.	Bonds	1,7	1,5	1,4	1,4	1,5
7.	Promissory notes and bank acceptances	1,1	0,8	0,6	0,6	0,6
8.	Financial derivatives liabilities at fair value	2,5	1,1	0,6	0,5	0,5
9.	Other liabilities ¹ , total	7,6	9,0	9,1	9,8	9,6
	Of which:					
9.1.	Provisions	5,2	6,5	7,0	7,3	7,2
9.2.	Settlement accounts	1,5	1,3	1,0	1,4	1,3
9.3.	Accounts payable	0,1	0,1	0,2	0,3	0,3
9.4.	Deferred income	0,0	0,0	0,0	0,0	0,0
9.5.	Interest payable	0,7	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, total¹		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				
	1.01.15	1.01.16	1.01.17	1.04.17	1.05.17	1.01.15	1.01.16	1.01.17	1.04.17	1.05.17	1.01.15	1.01.16	1.01.17	1.04.17	1.05.17
1. Loans, deposits and other claims, total	36 664,1	37 091,8	39 691,9	39 894,1	40 023,1	15 135,3	20 062,8	15 786,9	15 165,2	15 221,1	51 799,5	57 154,5	55 478,8	55 059,3	55 244,2
of which															
- overdue claims	1 725,9	2 537,1	2 600,0	2 726,8	2 758,8	252,1	509,5	291,5	429,8	313,8	1 978,0	3 046,6	2 891,5	3 156,6	3 072,6
1.1 Loans and other claims on resident non-financial organisations	19 018,4	19 363,3	19 734,5	19 990,5	20 104,4	6 680,2	9 272,1	6 129,7	5 347,4	5 522,2	25 698,5	28 635,4	25 864,1	25 337,9	25 626,7
of which															
- overdue claims	1 020,8	1 546,1	1 616,7	1 676,5	1 703,2	86,5	262,5	117,7	105,6	108,1	1 107,3	1 808,5	1 734,5	1 782,2	1 811,3
of which:															
1.1.1. Loans and other claims on individual entrepreneurs	668,1	506,0	428,5	416,7	422,2	7,8	8,3	4,9	4,3	4,4	675,8	514,3	433,4	421,1	426,6
of which															
- overdue claims	53,1	72,2	73,5	74,1	75,5	0,3	0,6	0,4	0,4	0,4	53,4	72,9	73,9	74,5	75,9
1.2 Loans, deposits and other claims on non-resident legal entities (except banks)	695,7	698,3	707,0	657,7	651,7	3 141,7	3 967,2	3 563,6	3 216,1	3 314,3	3 837,5	4 665,5	4 270,5	3 873,8	3 966,0
of which															
- overdue claims	63,5	92,7	51,0	58,3	59,9	79,9	174,7	106,6	239,9	100,6	143,4	267,4	157,6	298,3	160,5
1.3 Loans, deposits and other claims on resident financial sector	3 907,8	4 465,8	6 517,0	6 553,9	6 575,3	1 178,9	2 228,6	3 384,6	3 465,1	3 332,0	5 086,7	6 694,4	9 901,6	10 019,0	9 907,3
of which															
- overdue claims	20,6	95,0	103,9	134,2	133,0	1,9	9,0	7,5	10,8	9,0	22,5	103,9	111,5	145,0	142,0
of which:															
1.3.1 Resident credit institutions	2 772,1	3 273,6	4 921,7	4 877,0	4 952,8	1 008,2	1 761,6	2 202,6	1 961,8	1 807,9	3 780,3	5 035,2	7 124,3	6 838,8	6 760,7
of which															
- overdue claims	6,9	60,0	64,8	92,1	91,0	0,0	0,9	0,5	3,0	0,2	7,0	60,9	65,3	95,1	91,1
1.3.2 Other resident non-banking financial institutions	1 135,7	1 192,1	1 595,3	1 677,0	1 622,5	170,7	467,1	1 182,0	1 503,2	1 524,1	1 306,4	1 659,2	2 777,3	3 180,2	3 146,6
of which															
- overdue claims	13,7	34,9	39,2	42,1	42,0	1,8	8,1	7,0	7,8	8,9	15,5	43,0	46,2	49,9	50,8
1.4 Loans, deposits and other claims on non-resident banks	237,8	253,3	198,1	276,3	248,4	2 876,9	3 321,5	1 769,0	2 272,9	2 173,5	3 114,7	3 574,8	1 967,2	2 549,3	2 421,9
of which															
- overdue claims	0,0	0,1	17,7	17,9	17,9	37,3	2,9	12,2	31,5	54,1	37,4	2,9	30,0	49,4	72,0
1.5 Loans and other claims on government financial bodies and extra-budgetary funds	1 033,9	1 135,5	1 034,1	853,9	791,7	0,0	0,0	0,1	0,1	0,1	1 033,9	1 135,5	1 034,2	854,0	791,8
of which															
- overdue claims	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,1	0,1	0,1	0,0	0,0	0,1	0,1	0,1
1.6 Loans and other claims on resident individuals	11 014,0	10 381,8	10 629,8	10 721,1	10 831,0	289,6	274,7	155,0	129,9	128,0	11 303,7	10 656,5	10 784,7	10 851,0	10 959,0
of which															
- overdue claims	620,8	803,1	810,2	839,3	844,3	45,4	58,9	46,1	40,6	40,7	666,2	862,0	856,3	879,9	885,1
1.7 Loans and other claims on non-resident individuals	14,8	14,0	13,8	14,4	14,9	11,1	13,8	5,3	4,5	4,4	25,9	27,8	19,2	18,9	19,3
of which															
- overdue claims	0,2	0,2	0,4	0,5	0,5	1,1	1,6	1,3	1,2	1,2	1,3	1,9	1,6	1,7	1,7
Reference data:															
Provisions for loans, deposits and other claims ¹	-	-	-	-	-	-	-	-	-	-	3 459,8	4 525,8	4 572,5	4 648,6	4 615,1
Overdue interest on loans, deposits and other claims, recognized in the balance sheet accounts	153,5	179,9	200,8	211,7	212,0	20,6	16,5	12,2	19,0	10,5	174,1	196,4	213,0	230,7	222,5
Credit institutions' portfolio of residents promissory notes	188,7	127,9	129,0	112,3	113,9	25,7	73,7	46,7	42,8	39,6	214,4	201,6	175,7	155,1	153,5
Credit institutions' portfolio of non-residents promissory notes	0,0	2,3	2,3	2,3	2,3	3,5	0,0	0,0	0,0	0,0	3,6	2,3	2,3	2,3	2,3

¹ According to Russian accounting standards all provisions are made in rubles.

**Key Characteristics of Credit Operations of the Banking Sector
As Percent of Total Loans and Percent of Total Assets)**

	1.01.15	1.01.16	1.01.17	1.04.17	1.05.17
1. Loans, deposits and other claims, total	100,0 66,7	100,0 68,9	100,0 69,3	100,0 69,5	100,0 69,7
Of which:					
- overdue claims	3,8 2,5	5,3 3,7	5,2 3,6	5,7 4,0	5,6 3,9
1.1 Loans and other claims on resident non-financial organizations	49,6 33,1	50,1 34,5	46,6 32,3	46,0 32,0	46,4 32,3
Of which:					
- overdue claims	2,1 1,4	3,2 2,2	3,1 2,2	3,2 2,2	3,3 2,3
of which:					
1.1.1. Loans and other claims on individual entrepreneurs	1,3 0,9	0,9 0,6	0,8 0,5	0,8 0,5	0,8 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)	7,4 4,9	8,2 5,6	7,7 5,3	7,0 4,9	7,2 5,0
Of which:					
- overdue claims	0,3 0,2	0,5 0,3	0,3 0,2	0,5 0,4	0,3 0,2
1.3 Loans, deposits and other claims on resident financial sector	9,8 6,6	11,7 8,1	17,8 12,4	18,2 12,6	17,9 12,5
Of which:					
- overdue claims	0,0 0,0	0,2 0,1	0,2 0,1	0,3 0,2	0,3 0,2
of which:					
1.3.1 Resident credit institutions	7,3 4,9	8,8 6,1	12,8 8,9	12,4 8,6	12,2 8,5
Of which					
- overdue claims	0,0 0,0	0,1 0,1	0,1 0,1	0,2 0,1	0,2 0,1
1.3.2 Other resident non-banking financial institutions	2,5 1,7	2,9 2,0	5,0 3,5	5,8 4,0	5,7 4,0
Of which					
- overdue claims	0,0 0,0	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	6,0 4,0	6,3 4,3	3,5 2,5	4,6 3,2	4,4 3,1
Of which:					
- overdue claims	0,1 0,0	0,0 0,0	0,1 0,0	0,1 0,1	0,1 0,1
1.5 Loans and other claims on government financial bodies and extra-budgetary funds	2,0 1,3	2,0 1,4	1,9 1,3	1,6 1,1	1,4 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 claims on resident individuals	21,8 14,6	18,6 12,8	19,4 13,5	19,7 13,7	19,8 13,8
Of which:					
- overdue claims	1,3 0,9	1,5 1,0	1,5 1,1	1,6 1,1	1,6 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	6,7 4,5	7,9 5,5	8,2 5,7	8,4 5,9	8,4 5,8
Overdue interest on loans, deposits and other claims, recognized in the balance sheet	0,3 0,2	0,3 0,2	0,4 0,3	0,4 0,3	0,4 0,3
Credit institutions' portfolio of residents promissory notes	0,4 0,3	0,4 0,2	0,3 0,2	0,3 0,2	0,3 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 Portfolio¹

	1.01.15		1.01.16		1.01.17		1.04.17		1.05.17	
	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	9 506,1	100,0	11 573,4	100,0	11 272,0	100,0	10 942,7	100,0	10 949,8	100,0
- in rubles	6 721,7	70,7	7 317,8	63,2	7 778,2	69,0	7 793,2	71,2	7 887,3	72,0
- in foreign currency	2 784,4	29,3	4 255,7	36,8	3 493,9	31,0	3 149,5	28,8	3 062,4	28,0
Of which:										
Securities at fair value through profit or loss	1 700,5	17,9	1 691,8	14,6	1 789,6	15,9	1 767,7	16,2	1 788,5	16,3
- in rubles	1 089,0	11,5	1 003,1	8,7	1 096,7	9,7	1 172,1	10,7	1 211,4	11,1
- in foreign currency	611,5	6,4	688,8	6,0	692,9	6,1	595,6	5,4	577,2	5,3
Securities available for sale	4 210,4	44,3	5 024,4	43,4	5 104,0	45,3	5 111,8	46,7	5 194,9	47,4
- in rubles	2 751,2	28,9	2 851,0	24,6	3 342,6	29,7	3 338,6	30,5	3 461,7	31,6
- in foreign currency	1 459,2	15,4	2 173,4	18,8	1 761,3	15,6	1 773,2	16,2	1 733,1	15,8
Securities held-to-maturity	2 224,1	23,4	3 188,9	27,6	2 814,9	25,0	2 486,1	22,7	2 398,5	21,9
- in rubles	1 512,5	15,9	1 797,2	15,5	1 781,6	15,8	1 717,7	15,7	1 658,8	15,1
- in foreign currency	711,6	7,5	1 391,7	12,0	1 033,3	9,2	768,4	7,0	739,7	6,8
Shares in associates and subsidiaries	1 365,9	14,4	1 662,2	14,4	1 549,0	13,7	1 555,3	14,2	1 546,0	14,1
- in rubles	1 365,2	14,4	1 661,5	14,4	1 548,2	13,7	1 554,6	14,2	1 545,3	14,1
- in foreign currency	0,7	0,0	0,7	0,0	0,7	0,0	0,7	0,0	0,7	0,0
Reference data:										
Revaluation of securities	-433,2		-109,0		83,8		116,9		121,7	
Provisions for losses on securities available for sale	21,1		33,9		48,5		54,3		47,1	
Provisions for losses on securities held-to-maturity	4,4		11,2		14,6		13,4		5,4	
Provisions for losses on portfolio of shares in associates and subsidiaries	86,6		141,6		163,2		179,6		176,9	

¹ Excluding promissory notes.

Table 19

The Structure of Credit Institutions' Portfolio of Debt Securities

	1.01.15		1.01.16		1.01.17		1.04.17		1.05.17	
	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	7 651,4	100,0	9 616,0	100,0	9 365,6	100,0	9 019,7	100,0	9 046,4	100,0
- in rubles	5 070,6	66,3	5 468,3	56,9	5 959,5	63,6	5 951,1	66,0	6 062,1	67,0
- in foreign currency	2 580,8	33,7	4 147,7	43,1	3 406,2	36,4	3 068,6	34,0	2 984,3	33,0
of which: revaluation	-416,8	-5,4	-87,8	-0,9	63,9	0,7	98,8	1,1	114,8	1,3
Debt securities at book value held (without revaluation)	8 068,2	100,0	9 703,8	100,0	9 301,8	100,0	8 920,9	100,0	8 931,6	100,0
of which:										
debt securities of the Russian Federation	1 268,4	15,7	2 546,5	26,2	3 360,7	36,1	3 261,0	36,6	3 185,6	35,7
- in rubles	1 013,8	12,6	1 967,3	20,3	2 709,4	29,1	2 712,4	30,4	2 707,4	30,3
- in foreign currency	254,6	3,2	579,2	6,0	651,3	7,0	548,6	6,1	478,3	5,4
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	108,9	1,3	190,6	2,0	275,7	3,0	270,4	3,0	257,0	2,9
- in rubles	108,8	1,3	190,4	2,0	275,7	3,0	270,4	3,0	257,0	2,9
- in foreign currency	0,1	0,0	0,1	0,0	0,0	0,0	0,0	0,0	0,0	0,0
debt securities of resident credit institutions	456,4	5,7	534,8	5,5	421,7	4,5	388,3	4,4	388,4	4,3
- in rubles	442,2	5,5	525,5	5,4	402,1	4,3	376,0	4,2	375,7	4,2
- in foreign currency	14,2	0,2	9,3	0,1	19,7	0,2	12,2	0,1	12,8	0,1
other debt securities of residents	666,4	8,3	1 210,3	12,5	1 412,8	15,2	1 541,0	17,3	1 583,2	17,7
- in rubles	665,9	8,3	1 209,0	12,5	1 406,6	15,1	1 534,7	17,2	1 576,5	17,7
- in foreign currency	0,6	0,0	1,3	0,0	6,2	0,1	6,3	0,1	6,7	0,1
debt securities of other countries	38,4	0,5	160,2	1,7	129,9	1,4	111,1	1,2	94,5	1,1
- in rubles	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in foreign currency	38,4	0,5	160,2	1,7	129,9	1,4	111,1	1,2	94,5	1,1
debt securities of non-resident banks	358,5	4,4	341,4	3,5	75,5	0,8	98,4	1,1	141,6	1,6
- in rubles	114,8	1,4	9,5	0,1	4,7	0,1	5,0	0,1	5,3	0,1
- in foreign currency	243,7	3,0	331,9	3,4	70,8	0,8	93,4	1,0	136,3	1,5
other debt securities of non-residents	904,2	11,2	2 015,9	20,8	1 852,3	19,9	1 721,2	19,3	1 681,1	18,8
- in rubles	188,3	2,3	206,6	2,1	153,4	1,6	142,2	1,6	153,7	1,7
- in foreign currency	715,9	8,9	1 809,3	18,6	1 699,0	18,3	1 579,1	17,7	1 527,4	17,1
debt securities delivered without derecognition in the balance sheet	4 261,8	52,8	2 698,1	27,8	1 758,5	18,9	1 507,7	16,9	1 578,3	17,7
- in rubles	2 949,9	36,6	1 442,7	14,9	934,8	10,0	801,4	9,0	861,6	9,6
- in foreign currency	1 311,9	16,3	1 255,3	12,9	823,7	8,9	706,2	7,9	716,6	8,0
overdue debt securities	5,2	0,1	6,1	0,1	14,6	0,2	21,7	0,2	21,9	0,2
- in rubles	3,8	0,0	5,1	0,1	9,0	0,1	10,1	0,1	10,1	0,1
- in foreign currency	1,4	0,0	1,1	0,0	5,7	0,1	11,6	0,1	11,8	0,1
Reference data:										
Provisions for losses on debt securities	15,8		40,0		45,9		57,4		51,9	

Table 20

Structure of credit institutions' portfolio of shares

	1.01.15		1.01.16		1.01.17		1.04.17		1.05.17	
	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	488,7	100,0	295,2	100,0	357,4	100,0	367,7	100,0	357,4	100,0
- in rubles	285,9	58,5	188,0	63,7	270,5	75,7	287,5	78,2	279,9	78,3
- in foreign currency	202,8	41,5	107,3	36,3	87,0	24,3	80,2	21,8	77,5	21,7
of which: revaluation	-16,4	-3,4	-21,2	-7,2	20,0	5,6	18,0	4,9	6,9	1,9
Shares held at book value (without revaluation)	505,1	100,0	316,4	100,0	337,5	100,0	349,6	100,0	350,5	100,0
of which shares of:										
resident credit institutions	4,1	0,8	13,5	4,3	2,4	0,7	3,2	0,9	3,3	0,9
- in rubles	4,1	0,8	13,5	4,3	2,4	0,7	3,2	0,9	3,3	0,9
- in foreign currency	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
other residents	197,8	39,2	139,3	44,0	160,1	47,4	199,3	57,0	207,3	59,1
- in rubles	192,3	38,1	136,7	43,2	160,1	47,4	199,3	57,0	207,3	59,1
- in foreign currency	5,5	1,1	2,6	0,8	0,0	0,0	0,0	0,0	0,0	0,0
non-resident credit institutions	2,7	0,5	1,4	0,4	1,9	0,6	2,3	0,6	1,8	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	2,7	0,5	1,4	0,4	1,9	0,6	2,3	0,6	1,8	0,5
other non-residents	81,8	16,2	50,0	15,8	44,9	13,3	45,8	13,1	43,0	12,3
- 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	81,8	16,2	50,0	15,8	44,9	13,3	45,8	13,1	43,0	12,3
shares delivered without derecognition in the balance sheet	124,8	24,7	10,6	3,4	18,5	5,5	2,2	0,6	2,0	0,6
- in rubles	67,0	13,3	10,6	3,3	18,5	5,5	2,2	0,6	2,0	0,6
- in foreign currency	57,8	11,4	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Shares valued at cost ¹	93,9	18,6	101,6	32,1	109,7	32,5	96,8	27,7	93,1	26,6
- in rubles	38,9	7,7	48,4	15,3	69,5	20,6	64,7	18,5	60,4	17,2
- in foreign currency	55,0	10,9	53,3	16,8	40,2	11,9	32,1	9,2	32,7	9,3
Reference data:										
Provisions for losses on shares	14,8		10,9		26,9		27,4		18,0	

¹ Calculated by 0409101 form (Bank's Balance Sheet), balance account No 50709

Table 21

Credit Institutions' Portfolio of Discounted Promissory Notes

(billion rubles)

	1.01.15	1.01.16	1.01.17	1.04.17	1.05.17
Portfolio of promissory notes discounted by a credit institution, in rubles	188,7	130,3	131,3	114,7	116,2
of which promissory notes, not paid when due	9,2	10,7	12,9	11,4	15,5
Portfolio of promissory notes discounted by a credit institution, in foreign currency	29,2	73,7	46,7	42,8	39,6
of which promissory notes, not paid when due	3,45	0,01	0,01	0,01	0,01
Total	218,0	204,0	178,0	157,5	155,8

Table 22

The Structure of Credit Institutions' Portfolio of Discounted Promissory Notes¹

	1.01.15		1.01.16		1.01.17		1.04.17		1.05.17	
	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	218,0	100,0	204,0	100,0	178,0	100,0	157,5	100,0	155,8	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	0,0	0,0	0,2	0,1	0,1	0,1	0,0	0,0	0,0	0,0
- promissory notes of resident credit institutions	154,9	71,1	126,7	62,1	87,8	49,3	83,3	52,9	80,2	51,5
- other promissory notes of residents	59,5	27,3	74,7	36,6	87,7	49,3	71,8	45,6	73,3	47,0
- 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	3,6	1,6	2,3	1,1	2,3	1,3	2,3	1,5	2,3	1,5
Reference data:										
Provisions for losses on promissory notes	13,8		13,2		19,7		20,4		19,7	

¹ including overdue promissory notes.

Table 23**Real Estate Temporarily out of Use in Operating Activities**

(billion rubles)

	1.01.15	1.01.16	1.01.17	1.04.17	1.05.17
Land temporarily out of use in operating activities	6,6	7,5	9,5	8,8	9,7
Land temporarily out of use in operating activities, leased out	0,9	11,5	9,5	9,1	9,1
Land temporarily out of use in operating activities, at current (fair) value	10,2	26,0	38,3	56,7	60,3
Land temporarily out of use in operating activities, at current (fair) value, leased out	2,9	5,3	27,7	28,0	23,9
Real estate (except land) temporarily out of use in operating activities*	2,0	3,4	5,1	6,0	5,2
Real estate (except land) temporarily out of use in operating activities, leased out*	9,5	8,8	4,6	4,4	4,3
Real estate (except land) temporarily out of use in operating activities, at current (fair) value	13,3	16,8	35,6	41,5	40,5
Real estate (except land) temporarily out of use in operating activities, at current (fair) value, leased out	27,6	27,4	37,5	38,8	37,2
Investments in construction of objects of real estate, temporarily out of use in operating activities	1,4	2,6	30,1	30,2	32,4
Non-current inventories	129,8	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	79,4	75,4	75,9	75,6

* At residual value (less amortisation).

Table 24

Funds Raised by Credit Institutions From Organisations¹

(billion rubles)

		1.01.15	1.01.16	1.01.17	1.04.17	1.05.17
1.	Funds raised from organisations, total	25 008,1	28 442,1	25 635,1	26 406,7	26 181,0
	- in rubles	14 222,9	14 889,3	15 467,4	16 486,6	16 449,5
	- in foreign currency	10 785,2	13 552,7	10 167,6	9 920,2	9 731,6
	of which:					
1.1.	Funds of legal entities in settlement and other accounts ¹	7 434,7	8 905,2	8 763,7	8 878,3	8 475,9
	- in rubles	5 549,6	6 179,5	6 686,4	6 477,8	6 184,3
	- in foreign currency	1 885,1	2 725,7	2 077,2	2 400,5	2 291,5
	Of which:					
1.1.1	Funds of individual entrepreneurs	180,1	216,4	267,6	276,7	265,5
	- in rubles	172,1	207,4	255,9	265,1	253,8
	- in foreign currency	7,9	9,0	11,7	11,6	11,7
1.2.	Government and other extra budgetary funds in settlement accounts	0,1	0,1	0,1	0,1	0,1
1.3.	Float	535,3	472,5	436,1	456,1	486,1
1.4.	Deposits and other funds of legal entities (except credit institutions)	17 007,9	19 018,2	16 385,2	17 029,8	17 193,1
	- in rubles	8 471,8	8 522,2	8 529,4	9 741,3	9 977,0
	- in foreign currency	8 536,1	10 496,0	7 855,7	7 288,5	7 216,2
	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	1 023,8	859,3	827,2	1 950,2	2 014,2
1.4.2.	Certificates of deposit	5,8	2,8	0,6	0,5	0,4
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	0,5	1,6	0,1	0,0	0,5
1.5.	Clients' funds in factoring and forfeiting transactions	26,4	22,3	27,7	27,8	24,7
1.6.	Funds written down from clients' accounts but not entered in correspondent account of a credit institution because of shortage of money	3,8	23,7	22,4	14,6	1,1
	Deposits and other funds of legal entities (as paragraph 1.4.) by maturity:					
	demand deposits and deposits with maturity up to 30 days	3 405,3	3 291,5	3 406,9	2 813,2	2 712,9
	- in rubles	2 686,8	2 649,1	2 503,9	2 371,8	2 408,7
	- in foreign currency	718,5	642,3	903,0	441,4	304,1
	with maturity from 31 days to 1 year	4 565,0	5 852,1	4 650,2	5 948,4	6 181,6
	- in rubles	3 327,2	3 257,3	3 584,3	4 942,9	5 071,2
	- in foreign currency	1 237,8	2 594,8	1 065,9	1 005,5	1 110,5
	with maturity in excess of 1 year	9 037,5	9 874,7	8 328,1	8 268,2	8 298,6
	- in rubles	2 457,8	2 615,8	2 441,3	2 426,6	2 497,1
	- in foreign currency	6 579,8	7 258,9	5 886,8	5 841,6	5 801,6
	Reference data					
	Funds raised from non-resident organisations, total	5 143,3	5 130,4	3 927,7	3 728,6	3 576,2
	- in rubles	591,3	433,7	279,7	256,3	254,0
	- in foreign currency	4 552,0	4 696,6	3 648,0	3 472,4	3 322,2
	of which:					
	Funds of non-resident organisations in settlement and other accounts	521,0	574,5	449,6	744,3	670,2
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	502,0	428,1	319,0	256,0	268,8
	Other funds raised from non-resident legal entities	4 074,3	4 095,6	3 130,8	2 703,1	2 607,8
	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 through 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.)

	1.01.15	1.01.16	1.01.17	1.04.17	1.05.17
Issued debt obligations - total	2 692,0	2 536,9	2 019,5	2 073,2	2 106,5
including:					
bonds:	1 357,5	1 266,5	1 092,9	1 105,1	1 152,7
of which					
with maturities less than one year	12,0	2,6	1,0	4,0	4,0
with maturities in excess of one year	1 344,5	1 263,9	1 066,7	1 046,8	1 117,9
deposit certificates ¹	5,8	2,8	0,6	0,5	0,4
of which					
with maturities less than one year	3,3	2,1	0,2	0,4	0,3
with maturities in excess of one year	2,2	0,5	0,3	0,0	0,0
savings certificates ²	460,5	571,4	485,5	486,1	474,4
of which					
with maturities less than one year	148,6	364,8	223,4	276,7	286,3
with maturities in excess of one year	300,2	183,3	238,2	181,3	164,6
promissory notes and banker's acceptances	868,1	696,2	440,6	481,5	478,9
of which					
with maturities less than one year	364,8	329,8	192,0	169,0	169,5
with maturities in excess of one year	482,2	346,8	222,6	283,3	281,1

¹ Included in corporate deposits.

² Included in retail deposits.

Table 26

Individual Deposit Structure

(billion rubles)

		1.01.15	1.01.16	1.01.17	1.04.17	1.05.17
1	Individual deposits	18 552,7	23 219,1	24 200,3	23 967,6	24 273,4
	- of which savings certificates	460,5	571,4	485,5	486,1	474,4
1.1.	Individual demand deposits and deposits with maturity up to 30 days	3 214,6	3 843,7	4 424,4	4 228,4	4 454,7
	- in rubles	2 664,9	3 176,5	3 563,6	3 355,8	3 511,2
	- in foreign currency	549,7	667,1	860,8	872,6	943,5
1.2.	Individual deposits with maturity from 31 days to 1 year	5 124,0	9 278,4	8 511,4	8 711,5	8 711,0
	- in rubles	3 814,6	6 948,4	7 553,3	7 827,8	7 825,7
	- in foreign currency	1 309,4	2 330,1	958,2	883,7	885,3
1.3.	Individual deposits with maturity in excess of 1 year	10 214,1	10 097,0	11 264,5	11 027,7	11 107,7
	- in rubles	7 227,1	6 273,3	7 359,8	7 465,6	7 474,7
	- in foreign currency	2 987,0	3 823,7	3 904,7	3 562,1	3 632,9
Reference data:						
	Deposits of non-resident individuals (excluding saving certificates)	245,2	372,0	370,6	357,7	378,0

Table 27

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

(billion rubles)

	1.01.15	1.01.16	1.01.17	1.04.17	1.05.17
Loans, deposits and other funds received from other credit institutions, total	6 594,2	7 091,0	8 559,1	8 109,7	7 972,4
- in rubles	3 223,4	3 687,6	5 376,5	5 279,9	5 254,1
- in foreign currency	3 370,8	3 403,5	3 182,6	2 829,8	2 718,4
of which:					
- loans, deposits and other funds received from resident credit institutions	4 016,5	5 024,8	7 263,3	6 938,5	6 806,6
- in rubles	2 900,5	3 432,9	5 105,2	5 040,4	5 006,1
- in foreign currency	1 116,0	1 591,9	2 158,1	1 898,1	1 800,5
of which					
overdue debt	0,0	1,6	0,4	1,8	0,3
- in rubles	0,0	1,6	0,4	0,3	0,3
- in foreign currency	0,0	0,0	0,0	1,5	0,0
- loans, deposits and other funds received from non-resident banks	2 577,8	2 066,2	1 295,8	1 171,2	1 165,8
- in rubles	322,9	254,7	271,3	239,5	247,9
- in foreign currency	2 254,8	1 811,6	1 024,5	931,7	917,9
of which					
overdue debt	0,0	0,5	0,1	0,0	0,1
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,5	0,1	0,0	0,1

Table 28

Distribution of Budgetary Funds in Settlement Accounts by Groups of Credit Institutions on 1.05.17

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%	40	31 041	100,0	51 564 849	65,0
No budgetary funds	557	0	0,0	27 717 381	35,0
Data not available	3	0	0,0	0	0,0
Total	600	31 041	100,0	79 282 230	100,0

¹ Without government and other extra-budgetary funds.

Funds Raised From and Placed With Non-Residents

№	Indicator	1.01.15		1.01.16		1.01.17		1.04.17		1.05.17	
		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)	5 572,8	7,2	5 677,3	6,8	4 402,2	5,5	4 175,8	5,3	4 041,2	5,1
1.1	Funds in accounts of legal entities (excluding certificates of deposit)	5 097,2	6,6	5 098,1	6,1	3 899,3	4,9	3 703,4	4,7	3 546,8	4,5
1.1.1	of which deposits and other raised funds (excluding certificates of deposit)	4 576,3	5,9	4 523,7	5,5	3 449,8	4,3	2 959,1	3,7	2 876,6	3,6
1.2	Individual deposits (excluding saving certificates)	245,2	0,3	372,0	0,4	370,6	0,5	357,7	0,5	378,0	0,5
1.2.1	of which deposits and other raised funds (excluding saving certificates)	179,5	0,2	275,3	0,3	244,8	0,3	237,6	0,3	249,4	0,3
1.3	Funds in other accounts	230,4	0,3	207,2	0,2	132,3	0,2	114,7	0,1	116,4	0,1
2.	Funds in correspondent and other accounts of credit institutions	180,0	0,2	204,5	0,2	230,1	0,3	236,5	0,3	270,6	0,3
3.	Loans, deposits and other funds raised from credit institutions	2 577,8	3,3	2 066,2	2,5	1 295,8	1,6	1 171,2	1,5	1 165,8	1,5
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	8 330,6	10,7	7 948,1	9,6	5 928,1	7,4	5 583,4	7,0	5 477,6	6,9
	Reference data:										
	Liabilities of authorized banks to non-residents on issued debt securities - total	291,2	0,4	368,7	0,4	262,7	0,3	236,6	0,3	238,6	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	6 978,0	9,0	8 268,1	10,0	6 259,0	7,8	6 444,0	8,1	6 409,2	8,1
	of which overdue claims	182,1	0,2	272,2	0,3	189,2	0,2	349,4	0,4	234,2	0,3
	of which:										
1.1.	Loans, deposits and other claims	3 114,7	4,0	3 574,8	4,3	1 967,2	2,5	2 549,3	3,2	2 421,9	3,1
1.2	Loans and other claims on legal entities	3 837,5	4,9	4 665,5	5,6	4 270,5	5,3	3 873,8	4,9	3 966,0	5,0
1.3	Loans and other claims on individuals	25,9	0,0	27,8	0,0	19,2	0,0	18,9	0,0	19,3	0,0
2.	Correspondent accounts with banks	1 915,6	2,5	1 924,8	2,3	1 200,8	1,5	1 433,9	1,8	1 420,0	1,8
3.	Securities acquired by credit institutions, total	1 389,1	1,8	2 571,2	3,1	2 106,9	2,6	1 981,2	2,5	1 964,2	2,5
	of which:										
3.1	Debt securities (without revaluation and delivered without derecognition in the balance sheet)	1 301,0	1,7	2 517,5	3,0	2 057,7	2,6	1 930,8	2,4	1 917,1	2,4
3.2	Shares (without revaluation and delivered without derecognition in the balance sheet)	84,5	0,1	51,4	0,1	46,8	0,1	48,1	0,1	44,8	0,1
3.3	Discounted promissory notes	3,6	0,0	2,3	0,0	2,3	0,0	2,3	0,0	2,3	0,0
4.	Shares in associates and subsidiaries	351,1	0,5	547,5	0,7	586,4	0,7	597,5	0,8	595,1	0,8
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	10 644,9	13,7	13 325,5	16,1	10 162,1	12,7	10 465,7	13,2	10 397,9	13,1
	Reference data:										
	Overdue interest on claims of credit institutions	38,1	0,0	11,2	0,0	9,1	0,0	19,6	0,0	11,3	0,0

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

Financial Condition

Table 30

Financial Result of Operating Credit Institutions (CIs)

	Profit (+) / loss (-) of the current year, million rubles					Number of credit institutions					Reference: allocation of profit of the current year, million rubles				
	1.01.15	1.01.16	1.01.17	1.04.17	1.05.17	1.01.15	1.01.16	1.01.17	1.04.17	1.05.17	1.01.15	1.01.16	1.01.17	1.04.17	1.05.17
Total	589 141,3	191 965,4	929 662,4	338 612,8	553 314,0	833	733	623	603	597	177 032,1	125 480,2	343 434,3	86 984,3	136 090,9
Profit-making CIs ¹	853 239,6	735 803,4	1 291 867,7	386 710,7	594 252,1	707	553	445	448	420	166 058,7	113 513,3	332 167,4	83 111,1	133 889,0
Loss-making CIs	-264 098,3	-543 838,1	-362 205,4	-48 097,9	-40 938,1	126	180	178	155	177	10 973,4	11 966,9	11 266,8	3 873,2	2 201,8
CIs that have not provided their reporting						1	0	0	4	3					
Total						834	733	623	607	600					

¹ including CIs with zero profit.

Table 31

Structure of Operating Credit Institutions' Income and Expenses¹

	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 1.05.17

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	52 268 996 900	20 590 459 578	53 825 787 149	19 033 669 329
Belgorod Region	9 709 162	762 004	9 710 742	760 424
Bryansk Region	0	0	0	0
Vladimir Region	2 767 009	98 335	2 768 080	97 264
Voronezh Region	7 397 453	1 265 703	7 241 757	1 421 399
Ivanovo Region	15 086 323	729 292	15 148 107	667 508
Kaluga Region	51 009 071	1 567 322	51 024 008	1 552 385
Kostroma Region	605 338 588	179 153 971	656 226 430	128 266 129
Kursk Region	21 108 595	669 469	21 107 870	670 194
Lipetsk Region	24 379 866	949 301	24 384 029	945 138
Moscow Region	31 936 406	4 466 045	32 454 420	3 948 031
Orel Region	0	0	0	0
Ryazan Region	17 594 230	1 869 876	17 593 624	1 870 482
Smolensk Region	0	0	0	0
Tambov Region	2 935 861	22 373	2 939 669	18 565
Tver Region	1 972 161	296 208	1 972 303	296 066
Tula Region	2 759 943	42 413	2 766 203	36 153
Yaroslavl Region	20 134 032	3 846 704	21 112 900	2 867 836
City of Moscow	51 454 868 200	20 394 720 562	52 959 337 007	18 890 251 755
North-Western Federal District	1 659 161 003	455 537 394	1 872 158 945	242 539 452
Republic of Karelia	1 271 999	51 204	1 307 841	15 362
Komi Republic	6 017 860	580 954	6 027 440	571 374
Akhangel'sk Region	0	0	0	0
Vologda Region	49 820 913	6 277 048	52 276 382	3 821 579
Kaliningrad Region	16 065 498	4 735 344	16 243 886	4 556 956
Leningrad Region	488 984	34 043	523 027	0
Murmansk Region	1 476 121	1 045 535	1 476 040	1 045 616
Novgorod Region	6 491 402	429 089	6 649 892	270 599
Pskov Region	3 056 014	14 298	3 059 870	10 442
St Petersburg	1 574 472 212	442 369 879	1 784 594 567	232 247 524
Southern Federal District	465 941 597	33 076 100	469 826 952	29 190 745
Republic of Adygeya	8 990 516	272 112	9 004 587	258 041
Republic of Kalmykia	0	0	0	0
Republic of Crimea	117 636 361	7 288 602	118 712 620	6 212 343
Krasnodar Territory	180 523 631	11 183 445	182 960 764	8 746 312
Astrakhan Region	7 993 063	3 355 766	8 013 803	3 335 026
Volgograd Region	14 334 721	1 305 293	14 671 626	968 388
Rostov Region	117 243 035	8 699 032	117 434 550	8 507 517
City of Sevastopol	19 220 270	971 850	19 029 002	1 163 118
North-Caucasian Federal District	25 750 383	598 246	25 856 222	492 407
Republik of Daghestan	3 638 397	52 519	3 669 687	21 229
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	6 315 967	127 430	6 336 366	107 031

*The Central Bank of the Russian Federation
Banking Supervision Department*

Karachai-Cherkess Republic	6 198 476	149 490	6 240 119	107 847
Republic of North Ossetia - Alania	922 514	75 584	957 080	41 018
Chechen Republic	0	0	0	0
Stavropol Territory	8 675 029	193 223	8 652 970	215 282
Volga Federal District	1 457 670 972	243 263 649	1 530 945 466	169 989 155
Republic of Bashkortostan	94 968 903	1 722 840	94 872 450	1 819 293
Republic of Marii El	3 016 055	112 110	3 019 523	108 642
Republic of Mordovia	25 174 458	250 136	25 199 069	225 525
Republic of Tatarstan	646 738 403	139 690 798	644 724 724	141 704 477
Udmurt Republic	44 901 356	2 874 478	46 556 632	1 219 202
Chuvash Republic	10 960 211	654 524	11 105 661	509 074
Perm Territory	26 426 062	2 188 076	26 602 437	2 011 701
Kirov Region	33 472 858	4 275 724	36 598 605	1 149 977
Nizhny Novgorod Region	82 343 415	5 808 904	83 594 866	4 557 453
Orenburg Region	43 916 185	2 178 565	43 975 403	2 119 347
Penza Region	4 953 288	139 636	4 953 209	139 715
Samara Region	391 652 601	79 596 265	458 506 912	12 741 954
Saratov Region	44 268 333	3 742 594	46 334 751	1 676 176
Ulyanovsk Region	4 878 844	28 999	4 901 224	6 619
Ural Federal District	1 053 335 388	162 445 008	1 067 195 447	148 584 949
Kurgan Region	3 232 490	58 685	3 252 769	38 406
Sverdlovsk Region	612 150 860	124 848 335	623 356 661	113 642 534
Tyumen Region	302 506 191	22 076 293	302 880 979	21 701 505
Chelyabinsk Region	135 445 847	15 461 695	137 705 038	13 202 504
Siberian Federal District	195 632 128	44 802 097	199 090 887	41 343 338
Republic of Altai	1 393 647	107 840	1 398 644	102 843
Republic of Buryatiya	0	0	0	0
Republic of Tuva	750 819	1 682	751 881	620
Republic of Khakassia	7 865 799	170 788	7 866 861	169 726
Altai Territory	11 395 653	249 099	11 400 018	244 734
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	8 506 329	492 766	8 469 262	529 833
Irkutsk Region	18 427 321	2 432 034	19 226 016	1 633 339
Kemerovo Region	14 170 857	1 261 383	15 010 302	421 938
Novosibirsk Region	116 080 920	36 037 748	115 723 183	36 395 485
Omsk Region	8 972 180	3 884 399	11 175 553	1 681 026
Tomsk Region	8 068 603	164 358	8 069 167	163 794
Far Eastern Federal District	544 541 017	81 018 223	564 013 024	61 546 216
Republic of Sakha (Yakutia)	40 069 776	2 379 128	40 369 643	2 079 261
Kamchatka Territory	20 285 690	1 582 567	20 386 001	1 482 256
Primorskiy Territory	92 956 991	23 070 648	103 672 607	12 355 032
Khabarovsk Territory	5 630 248	134 797	5 621 041	144 004
Amur Region	377 840 531	48 419 013	386 171 851	40 087 693
Magadan Region	0	0	0	0
Sakhalin Region	7 757 781	5 432 070	7 791 881	5 397 970
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	57 671 029 388	21 611 200 295	59 554 874 092	19 727 355 591

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 1.05.17

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	8 023 373 188	3 056 303 291	266 687 039	1 531 189 925	89 302 460	37 496 292
Belgorod Region	1 229 959	116 544	0	0	0	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	14 657	15 956	0	0	0	0
Voronezh Region	2 702 267	3 272	0	0	0	0
Ivanovo Region	1 017 319	285 097	15 958	0	65 165	57 645
Kaluga Region	5 400 883	945 722	123 741	0	0	0
Kostroma Region	320 332 182	2 739 461	3 968 946	2 057 437	0	0
Kursk Region	605 540	605 540	0	0	0	0
Lipetsk Region	3 245 509	312 527	1	0	0	0
Moscow Region	1 109 055	1 106 840	536 750	0	1 315 163	0
Orel Region	0	0	0	0	0	0
Ryazan Region	987 570	545 435	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	317 725	35 859	11 396	0	0	0
Yaroslavl Region	8 477 576	10 970	220 024	0	0	0
City of Moscow	7 677 932 946	3 049 580 068	261 810 223	1 528 822 731	87 922 132	37 438 647
North-Western Federal District	412 710 855	17 895 720	21 894 259	7 724 309	5 642 429	28 378
Republic of Karelia	0	0	0	0	0	0
Komi Republic	579 484	267 711	156 269	0	0	0
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	8 935 687	307 389	288 594	0	0	0
Kaliningrad Region	6 604 308	118 557	8 691	0	0	0
Leningrad Region	0	0	0	0	0	0
Murmansk Region	0	0	0	0	0	0
Novgorod Region	613 654	300 393	313 653	0	0	0
Pskov Region	55 327	0	0	0	0	0
St Petersburg	395 922 395	16 901 670	21 127 052	7 724 309	5 642 429	28 378
Southern Federal District	33 938 312	19 253 556	689 611	329 830	8 006 978	1 790 292
Republic of Adygeya	136 244	0	589	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	6 143 560	3 016 896	330	289 750	772 504	170 601
Krasnodar Territory	25 154 826	14 608 600	453 833	0	6 993 448	1 437 380
Astrakhan Region	1 511 894	1 500 398	3 715	0	241 026	0
Volgograd Region	901 517	56 715	222 606	0	0	0
Rostov Region	90 271	70 947	8 538	19 881	0	182 311
City of Sevastopol	0	0	0	20 199	0	0
North-Caucasian Federal District	1 001 309	230 846	15 547	0	14 599	0
Republik of Daghestan	0	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 507	0	15 547	0	0	0
Karachai-Cherkess Republic	475 616	0	0	0	14 599	0
Republic of North Ossetia - Alania	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0

Stavropol Territory	521 186	230 846	0	0	0	0
Volga Federal District	254 403 524	32 344 233	50 489 958	2 957 196	9 588 096	0
Republic of Bashkortostan	11 998 900	6 654 373	545 059	66	0	0
Republic of Marii El	0	0	0	0	0	0
Republic of Mordovia	339 204	155 316	39 157	0	0	0
Republic of Tatarstan	112 545 617	11 697 211	44 621 974	944 540	6 990 730	0
Udmurt Republic	6 439 919	1 113 709	0	0	343 600	0
Chuvash Republic	54 567	9 267	18 382	0	42 171	0
Perm Territory	2 841 774	1 932 316	526 886	300 000	150 595	0
Kirov Region	12 431 116	140 319	14 144	0	16 380	0
Nizhny Novgograd Region	11 146 285	2 450 702	168 788	65 530	50 790	0
Orenburg Region	8 730 376	805 246	33 820	35 246	1 477 700	0
Penza Region	433 621	203 443	4	0	0	0
Samara Region	85 077 947	5 653 821	4 503 488	1 611 814	139 876	0
Saratov Region	2 364 198	1 528 510	18 256	0	376 254	0
Ulyanovsk Region	0	0	0	0	0	0
Ural Federal District	219 377 861	44 160 282	7 847 607	826 897	1 168 761	179 749
Kurgan Region	0	0	0	0	0	0
Sverdlovsk Region	171 005 680	28 777 157	7 347 509	826 897	1 118 434	0
Tyumen Region	22 706 489	8 781 395	471 186	0	0	0
Chelyabinsk Region	25 665 692	6 601 730	28 912	0	50 327	179 749
Siberian Federal District	19 259 886	2 359 346	441 274	0	382 621	113 691
Republic of Altai	61 426	27 570	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	19 088	19 047	0	0	0	0
Altai Territory	41 517	43 048	4 134	0	0	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	6 122	5 550	0	0	0	0
Irkutsk Region	217 567	79 703	26 443	0	39 447	0
Kemerovo Region	1 808 429	793 184	43 081	0	799	0
Novosibirsk Region	15 307 821	1 370 759	365 521	0	0	0
Omsk Region	1 793 744	20 485	125	0	342 375	113 691
Tomsk Region	4 172	0	1 970	0	0	0
Far Eastern Federal District	82 329 642	13 094 132	9 291 257	2 975 371	2 115 496	0
Republic of Sakha (Yakutia)	1 092 026	416 524	583 646	0	15 750	0
Kamchatka Territory	1 112 298	408 661	9 118	0	100 000	0
Primorskiy Territory	18 417 657	3 359 756	62 885	0	0	0
Khabarovsk Territory	37 819	33 531	0	0	0	0
Amur Region	61 669 842	8 875 660	8 621 972	2 975 371	1 999 746	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	9 046 394 577	3 185 641 406	357 356 552	1 546 003 528	116 221 440	39 608 402

Table 34

Distribution of Loans, Deposits and Other Claims in Rubles by Credit Institutions, Registered in Respective Regions, as of 1.05.17

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	36 679 842 033	19 050 924 684	4 730 532 348	9 978 523 863
Belgorod Region	5 562 638	4 899 159	230	235 476
Bryansk Region	0	0	0	0
Vladimir Region	1 988 845	866 825	3 033	1 118 987
Voronezh Region	2 979 128	2 671 666	0	214 829
Ivanovo Region	9 453 738	6 190 624	736 137	2 054 143
Kaluga Region	41 745 959	25 102 189	13 759 172	2 659 759
Kostroma Region	355 133 360	32 031 372	149 241 539	96 159 910
Kursk Region	17 506 143	12 951 438	2 250 000	1 452 662
Lipetsk Region	16 350 609	7 975 028	5 100 000	2 151 215
Moscow Region	19 867 684	6 769 509	8 592 195	2 701 732
Orel Region	0	0	0	0
Ryazan Region	10 988 754	8 742 238	600 050	1 582 123
Smolensk Region	0	0	0	0
Tambov Region	1 872 410	1 510 063	116 000	246 347
Tver Region	826 899	756 217	10 000	60 682
Tula Region	1 262 647	1 066 332	3 296	93 019
Yaroslavl Region	10 192 502	5 020 858	9 766	4 043 149
City of Moscow	36 184 110 717	18 934 371 166	4 550 110 930	9 863 749 830
North-Western Federal District	1 052 359 364	672 196 745	179 657 403	106 270 060
Republic of Karelia	1 029 572	108 028	507 000	343 145
Komi Republic	2 546 385	2 086 778	41 822	377 039
Akhangel'sk Region	0	0	0	0
Vologda Region	33 005 920	9 123 722	12 263 554	7 709 597
Kaliningrad Region	7 952 816	5 984 938	14 602	1 463 697
Leningrad Region	125 369	108 815	0	16 554
Murmansk Region	703 302	431 972	0	271 330
Novgorod Region	1 911 604	993 054	115 000	803 440
Pskov Region	1 061 371	938 657	0	122 714
St Petersburg	1 004 023 025	652 420 781	166 715 425	95 162 544
Southern Federal District	316 838 634	176 694 110	44 383 563	88 086 043
Republic of Adygeya	6 255 923	5 492 417	4 913	627 603
Republic of Kalmykia	0	0	0	0
Republic of Crimea	81 050 295	35 644 086	30 095 635	12 802 221
Krasnodar Territory	112 743 148	76 862 252	11 443 956	20 656 112
Astrakhan Region	1 584 246	563 093	80 350	688 452
Volgograd Region	9 838 253	7 610 349	852 184	1 342 673
Rostov Region	92 612 667	43 756 543	1 305 379	47 110 578
City of Sevastopol	12 754 102	6 765 370	601 146	4 858 404
North-Caucasian Federal District	13 357 233	8 846 427	742 788	3 702 104
Republik of Daghestan	1 374 517	910 974	2 995	460 548
Republic of Ingushetia	0	0	0	0

Kabardino-Balkar Republic	3 786 076	2 486 934	231 700	1 060 628
Karachai-Cherkess Republic	2 841 099	1 175 433	0	1 665 666
Republic of North Ossetia - Alania	684 721	534 157	0	150 564
Chechen Republic	0	0	0	0
Stavropol Territory	4 670 820	3 738 929	508 093	364 698
Volga Federal District	917 688 699	494 591 241	67 208 850	247 926 933
Republic of Bashkortostan	40 335 144	27 469 512	5 677 671	5 483 121
Republic of Marii El	1 826 678	1 230 556	323 053	61 765
Republic of Mordovia	12 958 503	9 636 928	7 113	2 578 915
Republic of Tatarstan	386 365 137	259 218 128	28 089 749	65 481 855
Udmurt Republic	28 746 920	4 954 082	38 300	22 654 102
Chuvash Republic	7 703 218	3 488 825	291 017	3 864 076
Perm Territory	17 559 265	9 613 964	354 230	7 100 492
Kirov Region	18 788 458	11 451 810	1 308 536	5 153 667
Nizhny Novgorod Region	50 702 394	30 900 208	7 492 559	6 082 500
Orenburg Region	28 085 139	13 466 893	440 685	12 593 796
Penza Region	3 341 688	2 138 501	104 029	631 296
Samara Region	287 796 385	100 188 668	14 572 289	113 422 023
Saratov Region	30 440 685	18 419 025	8 404 706	2 299 294
Ulyanovsk Region	3 039 085	2 414 141	104 913	520 031
Ural Federal District	577 405 112	183 141 753	137 936 998	192 665 624
Kurgan Region	2 314 562	2 139 840	4 186	100 682
Sverdlovsk Region	306 194 313	98 363 976	58 182 305	99 783 320
Tyumen Region	190 661 749	46 125 845	66 650 159	67 600 177
Chelyabinsk Region	78 234 488	36 512 092	13 100 348	25 181 445
Siberian Federal District	117 764 788	50 200 609	28 824 607	35 271 854
Republic of Altai	858 130	344 766	1 516	54 263
Republic of Buryatiya	0	0	0	0
Republic of Tuva	195 813	134 318	3 033	58 462
Republic of Khakassia	4 913 819	2 404 138	7 036	2 231 638
Altai Territory	8 088 571	5 417 108	1 008 881	1 463 897
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	4 283 025	623 820	606 276	3 052 785
Irkutsk Region	13 815 695	8 370 617	236 207	4 752 236
Kemerovo Region	7 316 699	3 519 370	1 005 975	2 768 284
Novosibirsk Region	67 525 016	22 322 681	25 954 167	17 488 010
Omsk Region	5 462 904	3 918 680	0	1 321 334
Tomsk Region	5 305 116	3 145 111	1 516	2 080 945
Far Eastern Federal District	347 840 104	119 541 552	11 872 383	193 415 477
Republic of Sakha (Yakutia)	26 214 745	16 599 153	0	7 830 129
Kamchatka Territory	12 762 658	9 224 363	1 272 475	1 491 075
Primorskiy Territory	64 774 499	40 626 304	3 474 950	17 691 128
Khabarovsk Territory	4 328 004	2 394 037	100 000	754 620
Amur Region	238 010 050	49 472 374	6 946 892	165 231 949
Magadan Region	0	0	0	0
Sakhalin Region	1 750 148	1 225 321	78 066	416 576
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	40 023 095 967	20 756 137 121	5 201 158 940	10 845 861 958

Table 35

Distribution of Loans, Deposits and Other Claims in Foreign Currency by Credit Institutions, Registered in Respective Regions, as of 1.05.17

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	14 878 739 940	8 656 614 792	3 893 470 717	124 552 508
Belgorod Region	13 353	11 928	1 425	0
Bryansk Region	0	0	0	0
Vladimir Region	0	0	0	0
Voronezh Region	464 390	322 752	0	125 045
Ivanovo Region	69 429	7 476	59 914	2 039
Kaluga Region	0	0	0	0
Kostroma Region	24 844 999	10 491 002	8 121 730	174 579
Kursk Region	302 015	0	302 015	0
Lipetsk Region	0	0	0	0
Moscow Region	2 126 739	833 691	20 478	1 272 570
Orel Region	0	0	0	0
Ryazan Region	9 686	0	9 686	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	231 044	93 940	855	124 527
City of Moscow	14 850 678 285	8 644 854 003	3 884 954 614	122 853 748
North-Western Federal District	183 273 756	104 755 772	35 942 926	3 780 689
Republic of Karelia	3 153	0	0	3 153
Komi Republic	20 206	20 206	0	0
Akhangel'sk Region	0	0	0	0
Vologda Region	723 024	455 086	30 878	4 101
Kaliningrad Region	216 038	75 060	0	140 978
Leningrad Region	0	0	0	0
Murmansk Region	0	0	0	0
Novgorod Region	5 584	0	5 584	0
Pskov Region	0	0	0	0
St Petersburg	182 305 751	104 205 420	35 906 464	3 632 457
Southern Federal District	6 630 716	5 296 081	501 881	827 203
Republic of Adygeya	28 873	3 776	0	25 097
Republic of Kalmykia	0	0	0	0
Republic of Crimea	549 616	219 005	12 047	318 564
Krasnodar Territory	1 039 434	856 046	142 992	40 396
Astrakhan Region	3 248	0	3 248	0
Volgograd Region	244 974	0	233 568	5 855
Rostov Region	4 436 275	3 934 695	107 953	393 627
City of Sevastopol	328 296	282 559	2 073	43 664
North-Caucasian Federal District	24 833	0	18 152	6 681
Republic of Dagestan	4 003	0	855	3 148
Republic of Ingushetia	0	0	0	0

Kabardino-Balkar Republic	1 564	0	1 564	0
Karachai-Cherkess Republic	3 533	0	0	3 533
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	62 668 112	19 839 727	20 009 377	1 234 918
Republic of Bashkortostan	224 173	84 442	3 106	291
Republic of Marii El	0	0	0	0
Republic of Mordovia	0	0	0	0
Republic of Tatarstan	17 669 589	2 068 753	15 466 623	72 169
Udmurt Republic	675 357	268 030	398 404	8 923
Chuvash Republic	61 459	32 744	0	28 715
Perm Territory	678 726	588 693	90 033	0
Kirov Region	885	0	880	5
Nizhny Novgogrod Region	979 742	265 378	610 754	87 102
Orenburg Region	441 485	346 910	28 589	65 986
Penza Region	0	0	0	0
Samara Region	41 883 614	16 136 946	3 406 196	971 268
Saratov Region	52 720	47 831	4 792	97
Ulyanovsk Region	362	0	0	362
Ural Federal District	53 093 242	33 673 408	14 726 453	353 293
Kurgan Region	869	0	0	869
Sverdlovsk Region	40 388 077	30 931 680	4 815 207	301 102
Tyumen Region	9 415 696	2 350 983	7 013 455	51 258
Chelyabinsk Region	3 288 600	390 745	2 897 791	64
Siberian Federal District	17 265 877	1 614 780	15 589 644	61 449
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	1 289	1 289	0	0
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	171 806	0	171 806	0
Irkutsk Region	557 903	536 663	21 240	0
Kemerovo Region	3 899	0	285	3 614
Novosibirsk Region	16 452 133	1 067 824	15 384 305	0
Omsk Region	75 717	9 004	8 878	57 835
Tomsk Region	2 788	0	2 788	0
Far Eastern Federal District	19 419 615	14 681 972	1 167 243	1 628 811
Republic of Sakha (Yakutia)	833 131	424 792	138 318	270 021
Kamchatka Territory	82 319	62 283	17 900	2 136
Primorskiy Territory	1 636 682	611 658	967 410	57 156
Khabarovsk Territory	3 102	0	3 102	0
Amur Region	16 860 592	13 583 239	36 724	1 299 498
Magadan Region	0	0	0	0
Sakhalin Region	3 789	0	3 789	0
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	15 221 116 091	8 836 476 532	3 981 426 393	132 445 552

Table 36

Overdue claims on loans, deposits and other claims by credit institutions registered in respective regions, as of 1.05.17

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	1 578 394 342	202 139 294	64 951 889	54 156 255	749 900 729	39 788 394
Belgorod Region	108 934	0	0	0	1 426	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	35 382	0	0	0	50 134	0
Voronezh Region	30 835	0	0	0	675	0
Ivanovo Region	102 342	31	0	0	55 599	0
Kaluga Region	688 624	0	12 952 092	0	744 725	0
Kostroma Region	1 595 053	9 693	20 379 338	0	13 002 479	106 550
Kursk Region	32 066	0	0	0	15 645	0
Lipetsk Region	2 430 760	0	0	0	133 590	0
Moscow Region	907 353	269 762	0	0	706 441	248 210
Orel Region	0	0	0	0	0	0
Ryazan Region	997 697	0	0	0	82 685	0
Smolensk Region	0	0	0	0	0	0
Tambov Region	60 464	0	0	0	26 586	0
Tver Region	77 938	0	0	0	1 316	0
Tula Region	56 648	0	0	0	2 230	0
Yaroslavl Region	544 240	0	0	0	73 921	34 190
City of Moscow	1 570 726 006	201 859 808	31 620 459	54 156 255	735 003 277	39 399 444
North-Western Federal District	94 147 021	4 548 647	18 514 223	56 959	7 335 132	481 127
Republic of Karelia	7 327	0	0	0	39 345	3 153
Komi Republic	229 668	0	41 822	0	3 860	0
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	1 157 276	0	45 000	0	944 472	652
Kaliningrad Region	444 682	2 482	9 689	0	48 890	4
Leningrad Region	19 575	0	0	0	519	0
Murmansk Region	1 683	0	0	0	27 381	0
Novgorod Region	98 795	0	0	0	10 072	0
Pskov Region	145 029	0	0	0	11 693	0
St Petersburg	92 042 986	4 546 165	18 417 712	56 959	6 248 900	477 318
Southern Federal District	16 533 563	1 318 885	526 000	1 646	4 363 850	242 849
Republic of Adygeya	165 427	0	0	0	37 432	3 989
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	645 421	214 979	0	0	505 341	78 892
Krasnodar Territory	11 397 449	831 543	526 000	0	2 385 840	2 112
Astrakhan Region	47 971	0	0	0	41 879	0
Volgograd Region	590 380	0	0	0	80 566	194
Rostov Region	2 704 886	113 968	0	0	1 162 255	122 459
City of Sevastopol	982 029	158 395	0	1 646	150 537	35 203
North-Caucasian Federal District	481 209	0	507 000	15 733	390 239	3 533

Republik of Daghestan	61 228	0	0	0	101 575	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	245 083	0	0	0	135 780	0
Karachai-Cherkess Republic	86 550	0	0	0	52 199	3 533
Republic of North Ossetia - Alania	34 942	0	0	0	32 218	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	53 406	0	507 000	15 733	68 467	0
Volga Federal District	45 391 179	18 805	14 097 322	0	25 790 191	880 874
Republic of Bashkortostan	577 677	0	5 524 788	0	911 404	291
Republic of Marii El	75 564	0	2 003	0	1 191	0
Republic of Mordovia	341 342	0	0	0	74 042	0
Republic of Tatarstan	13 080 093	0	5 045 031	0	7 346 898	38 957
Udmurt Republic	177 821	0	0	0	1 901 942	3 595
Chuvash Republic	77 886	0	0	0	81 477	40
Perm Territory	456 659	18 805	26 500	0	616 264	0
Kirov Region	989 243	0	0	0	910 522	0
Nizhny Novgogrod Region	3 017 390	0	104 000	0	512 335	31 858
Orenburg Region	529 680	0	55 000	0	290 034	0
Penza Region	73 998	0	0	0	62 501	0
Samara Region	22 877 148	0	3 340 000	0	12 692 234	806 081
Saratov Region	3 007 505	0	0	0	282 575	52
Ulyanovsk Region	109 173	0	0	0	106 772	0
Ural Federal District	14 013 362	346 231	4 071 115	1 458	14 027 334	18 876
Kurgan Region	216 042	0	0	0	11 458	0
Sverdlovsk Region	5 880 716	8 657	3 896 632	0	11 758 713	15 706
Tyumen Region	2 956 539	337 574	0	0	1 516 117	3 106
Chelyabinsk Region	4 960 065	0	174 483	1 458	741 046	64
Siberian Federal District	2 837 715	0	15 848	342	1 924 473	441
Republic of Altai	3 093	0	0	0	5 688	0
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	9 429	0	0	342	11 109	0
Republic of Khakassia	74 585	0	0	0	75 116	0
Altai Territory	321 293	0	5 848	0	44 283	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	17 955	0	0	0	271 040	0
Irkutsk Region	465 536	0	0	0	203 611	0
Kemerovo Region	96 047	0	10 000	0	99 110	441
Novosibirsk Region	1 537 831	0	0	0	1 051 553	0
Omsk Region	225 515	0	0	0	105 591	0
Tomsk Region	86 431	0	0	0	57 372	0
Far Eastern Federal District	11 317 388	312 795	6 201 135	0	41 104 287	528 411
Republic of Sakha (Yakutia)	417 532	114 544	0	0	192 534	0
Kamchatka Territory	817 389	0	0	0	343 573	2 136
Primorskiy Territory	4 535 467	0	26 135	0	1 015 151	7 273
Khabarovsk Territory	52 085	0	0	0	72 020	0
Amur Region	5 306 429	198 251	6 175 000	0	39 426 918	519 002
Magadan Region	0	0	0	0	0	0
Sakhalin Region	188 486	0	0	0	54 091	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	1 763 115 779	208 684 657	108 884 532	54 232 393	844 836 235	41 944 505

Table 37

Distribution of Clients' Funds in Rubles by Credit Institutions Registered in Respective Regions, as of 1.05.17

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	31 622 199 071	2 561 970	63 344	5 504 151 374	8 959 768 885	16 879 580 924
Belgorod Region	6 914 723	0	0	1 560 449	436 218	4 892 405
Bryansk Region	0	0	0	0	0	0
Vladimir Region	1 809 334	0	271	389 907	58 500	1 341 930
Voronezh Region	3 322 375	0	0	410 821	212 628	2 670 761
Ivanovo Region	12 211 647	0	0	1 539 655	340 786	10 220 484
Kaluga Region	43 872 248	0	0	1 114 493	22 490 923	20 253 998
Kostroma Region	323 084 282	0	0	13 783 386	57 264 498	251 459 720
Kursk Region	14 319 093	0	0	2 411 456	497 049	11 395 842
Lipetsk Region	17 576 242	0	0	1 775 937	1 657 991	14 122 357
Moscow Region	20 435 626	0	0	5 374 015	1 027 421	13 994 378
Orel Region	0	0	0	0	0	0
Ryazan Region	12 746 461	0	0	2 900 992	119 582	9 553 736
Smolensk Region	0	0	0	0	0	0
Tambov Region	2 200 730	0	0	388 623	33 490	1 764 384
Tver Region	993 478	0	0	729 339	18 264	230 572
Tula Region	1 594 303	0	0	261 453	202 528	1 122 730
Yaroslavl Region	11 572 944	0	0	2 168 190	4 304 654	4 965 551
City of Moscow	31 149 545 585	2 561 970	63 073	5 469 342 658	8 871 104 353	16 531 592 076
North-Western Federal District	1 238 425 444	30 114	338	372 686 484	490 978 115	360 334 003
Republic of Karelia	537 577	0	0	226 834	121 840	181 706
Komi Republic	4 451 086	0	0	956 802	762 799	2 656 332
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	42 086 009	0	0	8 956 073	11 359 792	21 661 466
Kaliningrad Region	9 072 149	0	0	686 708	3 511 019	4 703 213
Leningrad Region	132 505	0	0	81 620	50 885	0
Murmansk Region	940 251	0	0	479 485	11 070	442 151
Novgorod Region	4 586 893	0	338	1 931 767	28 625	2 543 669
Pskov Region	1 730 045	0	0	552 880	0	1 174 195
St Petersburg	1 174 888 929	30 114	0	358 814 315	475 132 085	326 971 271
Southern Federal District	362 136 009	98 522	407	60 611 370	44 835 909	253 922 428
Republic of Adygeya	6 036 830	0	0	384 789	310 974	5 337 530
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	88 251 523	7 196	0	29 130 122	2 902 542	55 814 262
Krasnodar Territory	149 010 096	5 901	407	13 500 477	35 362 982	99 487 365
Astrakhan Region	4 963 317	0	0	1 492 902	1 075 264	1 017 305
Volgograd Region	7 782 184	0	0	1 469 931	880 515	5 421 155
Rostov Region	90 758 700	85 425	0	12 641 876	3 699 213	74 149 191
City of Sevastopol	15 333 359	0	0	1 991 273	604 419	12 695 620
North-Caucasian Federal District	13 010 195	0	0	4 004 018	2 647 328	6 145 485
Republik of Daghestan	1 570 946	0	0	1 138 502	18	365 246
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	3 554 870	0	0	713 456	60 413	2 765 069
Karachai-Cherkess Republic	2 629 688	0	0	570 674	1 681 618	377 384
Republic of North Ossetia - Alania	298 675	0	0	77 641	43 500	177 534

Chechen Republic	0	0	0	0	0	0
Stavropol Territory	4 956 016	0	0	1 503 745	861 779	2 460 252
Volga Federal District	818 235 804	3 748 135	0	108 098 230	223 981 369	479 279 607
Republic of Bashkortostan	49 119 715	15 829	0	2 125 314	8 910 117	38 009 335
Republic of Marii El	2 101 393	0	0	321 122	15 934	1 744 479
Republic of Mordovia	20 097 369	0	0	1 801 197	833 209	17 404 992
Republic of Tatarstan	412 300 801	3 689 119	0	68 122 619	156 211 632	182 773 520
Udmurt Republic	33 573 743	12 899	0	2 776 871	513 441	30 224 516
Chuvash Republic	8 853 450	0	0	1 328 171	1 213 621	6 293 157
Perm Territory	19 440 302	5 360	0	2 260 501	2 123 164	15 015 573
Kirov Region	26 690 504	4 621	0	3 764 623	1 808 172	20 812 159
Nizhny Novgogrod Region	58 755 920	13 944	0	8 315 092	5 067 125	45 181 513
Orenburg Region	29 935 744	6 363	0	2 947 103	3 617 502	23 337 903
Penza Region	3 678 050	0	0	818 660	291 172	2 545 369
Samara Region	112 030 723	0	0	9 750 617	33 756 452	67 804 588
Saratov Region	38 189 299	0	0	3 440 932	9 341 764	25 368 597
Ulyanovsk Region	3 468 791	0	0	325 408	278 064	2 763 906
Ural Federal District	743 265 692	136 839	0	62 435 690	224 796 282	452 154 218
Kurgan Region	1 766 166	0	0	528 724	166 587	1 063 106
Sverdlovsk Region	388 608 655	17 122	0	37 732 166	70 853 883	279 005 530
Tyumen Region	256 656 800	114 258	0	10 725 100	145 792 578	98 987 924
Chelyabinsk Region	96 234 071	5 459	0	13 449 700	7 983 234	73 097 658
Siberian Federal District	134 726 418	63 186	0	34 018 812	12 167 242	86 010 533
Republic of Altai	998 904	0	0	138 238	145 904	712 021
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	327 227	0	0	231 732	8 000	87 495
Republic of Khakassia	6 007 085	0	0	979 063	573 478	4 372 964
Altai Territory	7 164 883	0	0	1 744 597	570 694	4 843 336
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	6 802 940	0	0	1 387 433	102 912	5 177 964
Irkutsk Region	12 814 482	0	0	2 458 142	2 327 689	7 938 825
Kemerovo Region	10 106 362	0	0	1 450 956	786 543	7 832 003
Novosibirsk Region	75 677 086	63 186	0	23 243 797	6 755 290	43 635 205
Omsk Region	8 206 386	0	0	1 366 266	769 242	6 010 563
Tomsk Region	6 621 063	0	0	1 018 588	127 490	5 400 157
Far Eastern Federal District	351 840 899	63 580	8 514	38 310 845	17 806 601	294 243 863
Republic of Sakha (Yakutia)	31 105 546	21 679	0	4 785 177	3 109 939	23 072 384
Kamchatka Territory	13 204 105	12 911	0	1 865 427	934 840	10 334 765
Primorskiy Territory	72 306 283	16 661	0	16 842 778	4 568 250	50 353 946
Khabarovsk Territory	4 894 184	0	0	233 439	320 523	4 340 188
Amur Region	225 067 918	0	8 514	12 520 403	8 426 810	203 493 260
Magadan Region	0	0	0	0	0	0
Sakhalin Region	5 262 863	12 329	0	2 063 621	446 239	2 649 320
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	35 283 839 532	6 702 346	72 603	6 184 316 823	9 976 981 731	18 811 671 061

Table 38

**Distribution of Clients' Funds in Foreign Currency by Credit Institutions Registered in Respective Regions, as of
1.05.17**

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	14 772 350 156	24 273 583	0	2 188 754 560	6 986 849 104	5 226 848 821
Belgorod Region	759 603	0	0	38 866	0	720 737
Bryansk Region	0	0	0	0	0	0
Vladimir Region	97 123	0	0	40 833	0	56 290
Voronezh Region	1 337 199	0	0	6 970	0	1 330 229
Ivanovo Region	664 273	0	0	38 168	0	626 094
Kaluga Region	1 550 780	0	0	36 306	457 288	1 057 186
Kostroma Region	30 904 790	0	0	4 352 749	17 092 870	9 383 921
Kursk Region	670 088	0	0	217 632	0	452 326
Lipetsk Region	945 024	0	0	518 809	0	426 215
Moscow Region	3 890 350	0	0	505 537	469 298	2 915 515
Orel Region	0	0	0	0	0	0
Ryazan Region	1 867 118	0	0	518 934	0	1 347 292
Smolensk Region	0	0	0	0	0	0
Tambov Region	18 547	0	0	81	0	18 454
Tver Region	295 758	0	0	122 370	130 560	42 817
Tula Region	30 449	0	0	7 298	0	23 151
Yaroslavl Region	2 661 778	0	0	90 337	0	2 570 911
City of Moscow	14 726 657 276	24 273 583	0	2 182 259 670	6 968 699 088	5 205 877 683
North-Western Federal District	212 440 217	0	0	36 032 044	83 072 232	90 820 757
Republic of Karelia	15 354	0	0	14 177	0	1 163
Komi Republic	570 000	0	0	17 749	17 095	535 156
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	1 834 253	0	0	147 026	73 007	1 610 955
Kaliningrad Region	4 545 820	0	0	1 031 842	1 937 370	1 422 886
Leningrad Region	0	0	0	0	0	0
Murmansk Region	1 039 134	0	0	1 030 859	0	8 274
Novgorod Region	269 618	0	0	38 416	59 654	171 548
Pskov Region	10 240	0	0	8 324	0	1 916
St Petersburg	204 155 798	0	0	33 743 651	80 985 106	87 068 859
Southern Federal District	26 852 974	7 813	0	6 895 807	2 891 459	16 280 956
Republic of Adygeya	257 658	0	0	11 724	56 984	188 950
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	6 046 703	7 807	0	347 954	48 437	5 124 128
Krasnodar Territory	7 917 138	0	0	890 442	794 744	6 063 692
Astrakhan Region	3 333 592	0	0	3 253 589	0	74 103
Volgograd Region	864 975	0	0	176 230	119 978	568 749
Rostov Region	7 279 634	0	0	2 138 426	1 820 524	3 236 306
City of Sevastopol	1 153 274	6	0	77 442	50 792	1 025 028
North-Caucasian Federal District	435 847	0	0	109 398	0	325 979
Republik of Daghestan	11 325	0	0	1 705	0	9 595
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	103 369	0	0	45 805	0	57 564
Karachai-Cherkess Republic	71 475	0	0	2 095	0	69 334
Republic of North Ossetia - Alania	40 859	0	0	0	0	40 859
Chechen Republic	0	0	0	0	0	0

Stavropol Territory	208 819	0	0	59 793	0	148 627
Volga Federal District	164 353 570	6	0	20 580 901	100 849 698	42 381 739
Republic of Bashkortostan	1 310 440	0	0	38 802	113 976	1 153 775
Republic of Marii El	30 536	0	0	12 946	0	11 474
Republic of Mordovia	224 762	0	0	20 386	0	202 219
Republic of Tatarstan	137 097 508	6	0	16 100 923	98 462 937	22 112 326
Udmurt Republic	1 217 197	0	0	452 275	255 807	509 038
Chuvash Republic	504 804	0	0	11 156	122 051	369 344
Perm Territory	1 887 561	0	0	226 326	26 938	1 634 297
Kirov Region	1 149 412	0	0	242 209	318 154	589 031
Nizhny Novgorod Region	4 433 841	0	0	538 035	580 497	3 301 528
Orenburg Region	2 115 655	0	0	26 829	246 715	1 840 485
Penza Region	129 207	0	0	103 532	25 643	0
Samara Region	12 596 905	0	0	2 566 886	694 430	9 305 634
Saratov Region	1 649 127	0	0	235 348	2 550	1 351 221
Ulyanovsk Region	6 615	0	0	5 248	0	1 367
Ural Federal District	90 456 150	57 427	0	13 724 463	25 970 497	44 664 845
Kurgan Region	38 389	0	0	10 647	0	27 582
Sverdlovsk Region	56 411 971	0	0	2 712 664	23 831 697	29 427 914
Tyumen Region	21 386 336	57 427	0	7 459 900	485 158	8 370 113
Chelyabinsk Region	12 619 454	0	0	3 541 252	1 653 642	6 839 236
Siberian Federal District	26 319 434	0	0	13 538 575	946 032	11 342 433
Republic of Altai	102 751	0	0	86 819	0	15 932
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	618	0	0	0	0	618
Republic of Khakassia	169 217	0	0	24 583	0	81 756
Altai Territory	243 462	0	0	69 961	0	173 501
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	525 220	0	0	137 383	0	386 827
Irkutsk Region	1 628 016	0	0	240 864	0	1 382 815
Kemerovo Region	421 256	0	0	182 766	0	238 262
Novosibirsk Region	21 397 569	0	0	12 347 476	0	8 626 326
Omsk Region	1 667 960	0	0	395 850	946 032	325 904
Tomsk Region	163 365	0	0	52 873	0	110 492
Far Eastern Federal District	58 143 813	0	0	11 905 030	15 588 963	29 083 218
Republic of Sakha (Yakutia)	2 010 951	0	0	60 005	60 385	1 857 350
Kamchatka Territory	1 473 993	0	0	532 360	0	939 798
Primorskiy Territory	12 124 852	0	0	4 691 972	1 511 976	5 828 561
Khabarovsk Territory	143 984	0	0	14 008	0	127 732
Amur Region	36 997 477	0	0	1 678 075	14 016 602	19 865 831
Magadan Region	0	0	0	0	0	0
Sakhalin Region	5 392 556	0	0	4 928 610	0	463 946
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	15 351 352 161	24 338 829	0	2 291 540 778	7 216 167 985	5 461 748 748

Table 39

**Loans, Deposits and Other Funds Received From Other Credit Institutions
(by credit institutions registered in respective regions), as of 1.05.17**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	7 391 116 949	4 718 645 522	2 672 471 427
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	0	0	0
Voronezh Region	1 323 246	1 323 246	0
Ivanovo Region	18 569	18 569	0
Kaluga Region	80 843	80 843	0
Kostroma Region	288 385 680	192 363 166	96 022 514
Kursk Region	0	0	0
Lipetsk Region	877 000	877 000	0
Moscow Region	674 000	674 000	0
Orel Region	0	0	0
Ryazan Region	0	0	0
Smolensk Region	0	0	0
Tambov Region	32 517	32 517	0
Tver Region	0	0	0
Tula Region	5 698	0	5 698
Yaroslavl Region	1 090 210	1 090 210	0
City of Moscow	7 098 629 186	4 522 185 971	2 576 443 215
North-Western Federal District	297 846 415	274 627 424	23 218 991
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangel'sk Region	0	0	0
Vologda Region	1 783 245	0	1 783 245
Kaliningrad Region	63 444	63 444	0
Leningrad Region	0	0	0
Murmansk Region	0	0	0
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	295 999 726	274 563 980	21 435 746
Southern Federal District	3 009 931	1 466 883	1 543 048
Republic of Adygeya	0	0	0
Republic of Kalmykia	0	0	0
Republic of Crimea	674 779	674 779	0
Krasnodar Territory	908 579	505 207	403 372
Astrakhan Region	0	0	0
Volgograd Region	200 000	200 000	0
Rostov Region	1 226 573	86 897	1 139 676
City of Sevastopol	0	0	0
North-Caucasian Federal District	0	0	0
Republic of Dagestan	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	150 181 261	147 252 470	2 928 791
Republic of Bashkortostan	28 539 185	28 041 718	497 467
Republic of Marii El	0	0	0
Republic of Mordovia	200 000	200 000	0
Republic of Tatarstan	9 077 750	6 739 677	2 338 073
Udmurt Republic	0	0	0
Chuvash Republic	50 000	50 000	0
Perm Territory	198 967	198 967	0
Kirov Region	141 178	141 178	0
Nizhny Novgorod Region	3 996 290	3 996 290	0
Orenburg Region	191 838	191 838	0
Penza Region	12 408	0	12 408
Samara Region	107 698 645	107 617 802	80 843
Saratov Region	75 000	75 000	0
Ulyanovsk Region	0	0	0
Ural Federal District	113 105 918	96 911 310	16 194 608
Kurgan Region	0	0	0
Sverdlovsk Region	111 251 717	95 057 109	16 194 608
Tyumen Region	1 215 017	1 215 017	0
Chelyabinsk Region	639 184	639 184	0
Siberian Federal District	2 417 200	2 373 219	43 981
Republic of Altai	0	0	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	40 147	40 147	0
Altai Territory	225 535	225 535	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	0	0	0
Irkutsk Region	0	0	0
Kemerovo Region	0	0	0
Novosibirsk Region	2 151 518	2 107 537	43 981
Omsk Region	0	0	0
Tomsk Region	0	0	0
Far Eastern Federal District	14 729 003	12 777 328	1 951 675
Republic of Sakha (Yakutia)	372 772	372 772	0
Kamchatka Territory	0	0	0
Primorskiy Territory	2 436 188	2 436 188	0
Khabarovsk Territory	0	0	0
Amur Region	11 920 043	9 968 368	1 951 675
Magadan Region	0	0	0
Sakhalin Region	0	0	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0
Total	7 972 406 677	5 254 054 156	2 718 352 521

Macprudential Indicators of the Banking Sector

Table 40

Some Indicators of the Banking Sector Financial Soundness (Percent)

	1.01.15	1.01.16	1.01.17	1.04.17	1.05.17
Own funds (capital) adequacy					
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio)	12,5	12,7	13,1	13,4	13,3
Tier I capital ratio N1.2 (Basel III)	9,0	8,5	9,2	9,9	9,7
Risk-weighted assets ¹ (Basel III) to total assets ratio	45,4	48,3	44,1	42,3	43,1
Credit risk					
Share of problem (IV quality category) and bad (V quality category) loans in total loans ²	6,7	8,3	9,4	9,7	9,8
Loan loss provisions made as percent of total loans ²	6,5	7,8	8,5	8,6	8,5
Ratio of loans, bank guarantees and sureties granted by a bank to its owners (shareholders) to own funds (capital) (N9.1)	2,6	2,8	3,6	3,7	4,1
Ratio of a bank's aggregate claims on insiders to own funds (capital) (N10.1)	0,7	0,6	0,4	0,4	0,4
Ratio of total large credit risks to own funds (capital) (N7)	245,5	254,4	219,6	213,5	211,4
<i>Distribution of loans provided by credit institutions</i>					
agriculture, hunting and forestry	3,5	3,5	4,0	4,1	4,2
mining	4,2	4,9	5,6	5,4	5,6
manufacturing	15,5	17,1	15,4	15,6	15,7
production and distribution of energy, gas and water	2,5	2,5	3,1	3,2	3,2
constructing	5,3	4,8	4,5	4,4	4,4
wholesale and retail trade, car and household appliance repair	13,3	11,3	10,9	10,3	10,3
transport and communication	4,4	4,2	4,2	4,4	4,4
other economic activities	21,2	24,1	23,1	23,2	22,9
individuals	30,1	27,5	29,1	29,4	29,3
of which					
mortgage loans	9,4	10,4	12,1	12,3	12,4
<i>Geographical distribution of interbank loans and deposits ³</i>					
Russian Federation	53,6	54,0	68,8	61,6	63,3
United Kingdom	13,9	12,3	7,5	10,7	10,7
USA	4,9	4,5	3,2	5,1	3,0
Germany	0,4	0,8	0,3	1,4	1,4
Austria	7,3	4,9	1,1	1,3	1,4
France	1,8	1,8	1,4	1,6	2,1
Italy	0,0	0,0	2,0	2,8	1,9
Cyprus	4,9	9,2	5,3	5,1	5,2
Netherlands	1,3	0,8	0,5	0,5	0,7
Other	11,8	11,8	9,9	9,8	10,3
Liquidity					
Ratio of high liquid assets to total assets	10,4	10,6	10,5	11,9	11,5
Ratio of liquid assets to total assets	22,0	24,6	21,8	23,7	23,0
Ratio of high liquid assets to demand liabilities (N2)	67,0	97,5	106,6	114,9	114,2
Ratio of liquid assets to short-term liabilities (N3)	80,4	139,3	144,9	169,2	170,1
Ratio of long-term (over 365 or 366 days) claims on own funds (capital) adjusted for the minimum balance of short-term (up to 365 or 366 days) clients' accounts (N4)	92,8	59,0	52,3	50,9	51,1
Ratio of clients' funds to total loans ⁴	96,9	106,1	107,5	110,4	109,6
Market risk to total own funds (capital) ⁵	36,0	44,0	43,7	43,8	45,1
of which					
Interest rate risk	28,6	34,4	36,8	36,2	35,8
Equity position risk	3,7	3,3	3,0	3,2	3,2
Foreign exchange risk	3,7	6,3	3,2	3,2	4,7
Commodity risk	-	-	0,9	1,1	1,4
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	7,6	8,6	12,0	12,8	12,7
Banks' financial result over the reporting period (billion rubles)	589,1	192,0	929,7	338,6	553,3
as percent of the banking sector assets ⁶	0,9	0,3	1,2	0,4	0,7
as percent of the banking sector own funds (capital) ⁶	7,9	2,3	10,3	3,6	5,9
Return on assets ⁷	0,9	0,3	1,2	1,5	1,7
Return on equity ⁷	7,9	2,3	10,3	12,7	14,3

¹ Only balance sheet items are included.

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

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

⁴ 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
Reference data: own funds (capital) adequacy ratio as of 1.05.17, %	13,3		43,5		23,9		18,9		18,7		14,0		13,3		16,6		13,5		12,6	

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

	1.01.15		1.01.16		1.01.17		1.04.17		1.05.17	
Basel III capital¹ 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):	7 928,4	100,0	9 008,6	100,0	9 387,1	100,0	9 479,0	100,0	9 610,9	100,0
of which:										
1. Tier I capital	5 718,4	72,1	6 002,5	66,6	6 586,7	70,2	6 959,0	73,4	7 023,0	73,1
of which:										
1.1. Common Equity Tier 1	5 638,3	71,1	5 857,8	65,0	6 408,2	68,3	6 757,1	71,3	6 813,3	70,9
1.2. Additional Tier 1	80,1	1,0	144,7	1,6	178,5	1,9	202,0	2,1	209,7	2,2
2. Tier 2 Capital	2 210,0	27,9	3 006,1	33,4	2 800,4	29,8	2 519,9	26,6	2 587,9	26,9
Basel III capital adequacy ratios²	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)	12,5	4	12,7	8	13,1	6	13,4	4	13,3	3
Common equity Tier I ratio (N1.1)	8,9	2	8,2	8	8,9	4	9,5	5	9,4	5
Tier I capital ratio (N1.2)	9,0	3	8,5	8	9,2	7	9,9	6	9,7	8

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	1.01.15		1.01.16		1.01.17		1.04.17		1.05.17	
	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	9 337,9	117,8	11 233,4	124,7	11 506,5	122,6	11 511,7	121,4	11 616,0	120,9
1.1. Authorized capital	1 914,3	24,1	2 416,3	26,8	2 458,3	26,2	2 428,9	25,6	2 423,0	25,2
1.2. Issue income	1 421,3	17,9	1 451,5	16,1	1 479,7	15,8	1 479,0	15,6	1 477,7	15,4
1.3. Credit institutions' profit and funds	3 761,5	47,4	4 112,3	45,6	4 721,7	50,3	4 932,4	52,0	5 083,0	52,9
1.4. Subordinated loans	2 018,3	25,5	3 026,7	33,6	2 632,9	28,0	2 478,4	26,1	2 444,2	25,4
1.5. Increase in value of property due to revaluation	222,4	2,8	226,5	2,5	213,9	2,3	193,0	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	1 409,5	17,8	2 224,8	24,7	2 119,4	22,6	2 032,7	21,4	2 005,1	20,9
2.1. Losses	352,5	4,4	823,1	9,1	679,3	7,2	673,8	7,1	641,3	6,7
2.2. Intangible assets	18,8	0,2	31,9	0,4	269,0	2,9	271,7	2,9	271,5	2,8
2.3. Treasury stocks (shares)	1,2	0,0	2,5	0,0	7,0	0,1	8,4	0,1	8,4	0,1
2.4. Sources of own funds (capital), created using improper assets	7,2	0,1	8,7	0,1	9,4	0,1	5,6	0,1	6,0	0,1
2.5. Subordinated loans granted to credit institutions	154,4	1,9	306,1	3,4	248,2	2,6	257,2	2,7	266,6	2,8
2.6. Investments in shares of financial organizations (including associated financial companies) and credit institutions	801,0	10,1	902,6	10,0	694,6	7,4	582,1	6,1	583,1	6,1
2.7. Other factors	74,4	0,9	149,9	1,7	212,0	2,3	233,9	2,5	228,2	2,4
Own funds (capital), total	7 928,4	100,0	9 008,6	100,0	9 387,1	100,0	9 479,0	100,0	9 610,9	100,0

¹ Structure of own funds is calculated by credit institutions' reporting by form 0409123.

Table 44

**The Value of Credit Risk on Balance Sheet Assets (Billion Rubles) Used in
Calculation Capital Adequacy Ratio N1.0 (Basel III), bln rubles**

The value of credit risk on balance sheet assets ¹	1.01.15	1.01.16	1.01.17	1.04.17	1.05.17
1 st group of assets	0,0	0,0	0,0	0,0	0,0
2 nd group of assets	1 365,7	1 550,7	1 364,4	1 385,2	1 325,7
3 rd group of assets	404,2	702,0	43,4	58,8	84,5
4 th group of assets	33 446,0	37 817,6	33 559,6	31 783,2	32 479,8
5 th group of assets	9,2	10,9	332,4	249,7	277,9
The value of credit risk on balance sheet assets	35 225,2	40 081,2	35 299,7	33 476,9	34 167,9

Reference data:

	1.01.15	1.01.16	1.01.17	1.04.17	1.05.17
1 st group of assets without risk weighting	11 479,3	8 920,2	8 586,9	8 069,7	8 104,6

¹ Assets recognized in balance sheet are taken into account

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

		1.01.15	1.01.16	1.01.17	1.04.17	1.05.17
1	Banking sector own funds (capital), billion rubles	7 928,4	9 008,6	9 387,1	9 479,0	9 610,9
2	Risk-weighted assets, billion rubles	63 456,9	70 914,5	71 810,2	70 600,5	72 068,4
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	35 225,2	40 081,2	35 299,7	33 476,9	34 167,9
	- risk-weighted claims on counterparties related to a bank (code 8957.0 ²), billion rubles	1 700,4	1 919,5	2 297,0	2 727,6	2 764,2
	- the amount of mortgage loans and accrued (accumulated) interest claims (code 8807 ²), billion rubles	225,8	140,4	232,1	237,6	237,6
	- the value of credit risk on contingent credit liabilities, billion rubles	4 802,0	4 198,1	4 152,6	3 900,1	4 058,9
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles ²	1 259,3	873,3	594,7	565,5	560,4
	- the value of operational risk (calculated with risk coefficient 12,5)	5 264,7	6 732,5	7 486,4	7 559,6	7 695,5
	- market risk, billion rubles	2 734,6	3 859,4	4 012,4	4 046,7	4 239,2
	- credit claims of clearing participants (codes 8847 ²)	65,7	71,7	75,4	123,7	113,6
	- higher-risk transactions, billion rubles	9 592,6	11 168,6	15 127,5	15 372,2	15 333,4
	- corrective coefficient of own funds (capital) adequacy ratio's N1.0 denominator which eliminates double counting of credit claims on higher-risk transactions	-305,7	-467,2	-587,9	-846,0	-847,1
	- the value of credit risk on the part of unsecured consumer loans, extended after 1.07.2013 at higher interest rates ³	1 624,6	540,4	576,2	614,6	895,2
	- elevated requirements for respective levels of capital to cover certain assets classes in accordance with international approaches to increase the stability of the banking sector	329,6	653,2	1 667,5	2 023,2	2 046,4
	- the risk of change of credit claim value (credit valuation adjustment) resulting from the deterioration of counterparty credit quality.	935,9	898,2	487,3	437,7	442,6
	- other	2,3	245,1	389,5	361,0	360,6
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	12,5	12,7	13,1	13,4	13,3

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	1.01.15		1.01.16		1.01.17		1.04.17		1.05.17	
	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	8	1,4	27	3,8	24	4,4	21	4,2	19	4,0
From 8% to 10%	0	0,0	1	0,0	13	1,1	11	1,1	17	2,5
From 10% to 12%	90	47,0	83	39,0	44	19,1	41	19,7	39	20,1
From 12% to 14%	144	39,4	92	35,0	70	50,3	68	19,3	63	19,8
14% and more	578	12,2	517	22,2	458	25,1	449	55,7	446	53,6
Banking sector, total	834	100,0	733	100,0	623	100,0	607	100,0	600	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

		1.01.15		1.01.16		1.01.17		1.04.17		1.05.17	
		bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %
Loans	Standard	24 885,6	46,8	26 254,0	45,2	24 022,7	44,0	24 565,5	45,3	24 121,6	44,3
	Substandard	21 016,6	39,5	22 237,3	38,3	20 805,9	38,1	19 917,7	36,8	20 630,7	37,9
	Doubtful	3 603,2	6,8	4 769,2	8,2	4 641,0	8,5	4 425,5	8,2	4 379,4	8,0
	Problem	1 144,5	2,2	1 408,5	2,4	1 623,3	3,0	1 680,2	3,1	1 763,4	3,2
	Loss	2 433,0	4,6	3 442,2	5,9	3 536,3	6,5	3 586,9	6,6	3 578,0	6,6
Loan loss provision (LLP) made		3 461,0	6,5	4 545,7	7,8	4 619,7	8,5	4 678,7	8,6	4 652,6	8,5
Reference data: less loans grouped into portfolios of homogeneous loans ²											
Loans	Standard	24 884,9	60,1	26 122,5	55,3	23 867,6	54,7	24 411,5	56,6	23 968,6	55,4
	Substandard	10 893,5	26,3	13 276,4	28,1	11 529,8	26,4	10 588,6	24,6	11 168,1	25,8
	Doubtful	3 092,3	7,5	4 266,8	9,0	4 186,7	9,6	3 951,4	9,2	3 911,3	9,0
	Problem	971,2	2,3	1 261,5	2,7	1 538,5	3,5	1 598,4	3,7	1 683,6	3,9
	Loss	1 591,6	3,8	2 349,1	5,0	2 526,1	5,8	2 558,7	5,9	2 550,6	5,9
Loan loss provision (LLP)	Estimated LLP	3 219,0	7,8	4 483,4	9,5	4 765,6	10,9	4 754,0	11,0	4 839,7	11,2
	Estimated LLP adjusted for collateral	2 464,2	5,9	3 476,7	7,4	3 705,5	8,5	3 742,6	8,7	3 812,7	8,8
	LLP made	2 467,1	6,0	3 343,4	7,1	3 489,4	8,0	3 517,3	8,2	3 488,8	8,1
	LLP made as percent of estimated LLP		76,6		74,6		73,2		74,0		72,1
	LLP made as percent of estimated LLP adjusted for collateral		100,1		96,2		94,2		94,0		91,5

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

	1.01.15		1.01.16		1.01.17		1.04.17		1.05.17	
	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %
1. Loans grouped into portfolios of homogeneous loans - total of which:	11 714,4	100,0	10 834,8	100,0	10 980,4	100,0	11 067,4	100,0	11 191,0	100,0
1.1. Loans to legal entities (except credit institutions)	804,8	6,9	556,0	5,1	486,3	4,4	480,8	4,3	492,1	4,4
1.2. Loans to individuals	10 909,5	93,1	10 278,8	94,9	10 494,1	95,6	10 586,7	95,7	10 698,8	95,6
1.3. Loans to credit institutions	0,1	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		22,0		18,6		20,1		20,4		20,5
3. Ratio of loan loss provisions made on loans grouped into portfolios of homogeneous loans to loans grouped into portfolios of homogeneous loans		8,5		11,1		10,3		10,5		10,4
4. Claims grouped into portfolios of homogeneous claims - total of which:	75,8	100,0	99,4	100,0	105,5	100,0	97,2	100,0	112,5	100,0
4.1. Portfolios of homogeneous claims on legal entities	27,7	36,5	31,3	31,5	53,4	50,6	53,5	55,1	59,3	52,7
4.2. Portfolios of homogeneous claims on individuals	48,1	63,5	68,1	68,5	52,1	49,4	43,7	44,9	53,2	47,3
5. Ratio of provisions made on claims grouped into portfolios of homogeneous claims to claims grouped into portfolios of homogeneous claims		44,8		43,2		47,4		52,9		46,6

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

Homogeneous Loans and Claims on Legal Entities and Provisions Made as of 1.05.17¹

	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	492 140,8	100,0	55 288,7	100,0	11,2
of which by quality categories					
1.1. Quality Category I	232,1	0,0	0,0	0,0	0,0
1.2. Quality Category II	433 392,2	88,1	4 146,9	7,5	1,0
1.3. Quality Category III	2 903,9	0,6	267,1	0,5	9,2
1.4. Quality Category IV	5 451,6	1,1	1 782,8	3,2	32,7
1.5. Quality Category V	50 161,0	10,2	49 091,9	88,8	97,9
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	492 140,8		55 288,7		11,2
4. Homogeneous claims grouped into portfolios - total	59 336,2	100,0	23 607,5	100,0	39,8
of which by quality categories					
4.1. Quality Category I	28 496,1	48,0	0,0	0,0	0,0
4.2. Quality Category II	2 477,2	4,2	27,8	0,1	1,1
4.3. Quality Category III	5147,5	8,7	676,0	2,9	13,1
4.4. Quality Category IV	463,0	0,8	209,2	0,9	45,2
4.5. Quality Category V	22752,4	38,3	22694,5	96,1	99,7
5. Claims for interest payments - total	5 383,5	100,0	2 726,5	100,0	50,6
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	2 710,4	50,3	2 572,8	94,4	94,9

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

Table 50

Homogeneous Loans and Claims on Individuals and Provisions Made as of 1.05.17¹

	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	10 698 816,6	100,0	1 108 485,5	100,0	10,4
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	1 008 941,0	9,4	34 802,9	3,1	3,4
1.1.2. residential real estate (mortgage) loans, total	3 569 192,0	33,4	66 145,6	6,0	1,9
1.1.3. car loans, total	597 465,6	5,6	61 704,9	5,6	10,3
1.1.4. other consumer loans, total	5 485 999,7	51,3	943 294,8	85,1	17,2
1.2. by duration of past dues					
1.2.1. a portfolio of loans without overdue payments and with payments being overdue from 1 calendar day to 30 calendar days ²	244 056,3	2,3	5 109,1	0,5	2,1
1.2.2. a portfolio of loans without overdue payments	9 098 732,1	85,0	148 008,7	13,4	1,6
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	225 090,3	2,1	12 585,2	1,1	5,6
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	98 930,0	0,9	28 358,9	2,6	28,7
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	84 678,2	0,8	51 663,4	4,7	61,0
1.2.6. a portfolio of loans with payments being overdue from 181 to 360 calendar days	132 240,3	1,2	107 964,0	9,7	81,6
1.2.7. a portfolio of loans with payments being overdue more than 360 calendar days	777 871,1	7,3	752 258,8	67,9	96,7
1.3. classified into the following loan quality categories:					
1.3.1. Quality category I	152 826,5	1,4	0,0	0,0	0,0
1.3.2. Quality category II	9 029 173,0	84,4	129 730,3	11,7	1,4
1.3.3. Quality category III	465 240,6	4,3	37 215,0	3,4	8,0
1.3.4. Quality category IV	74 360,1	0,7	30 520,8	2,8	41,0
1.3.5. Quality category V	977 216,5	9,1	911 019,4	82,2	93,2
2. Claims grouped into portfolios of homogeneous claims - total	53 157,6	5,4	28 810,9	3,2	54,2
of which by quality categories					
2.1. Quality category I	13 612,2	1,4	0,0	0,0	0,0
2.2. Quality category II	7 080,3	0,7	180,7	0,0	2,6
2.3. Quality category III	3298,3	0,3	390,7	0,0	11,8
2.4. Quality category IV	632,7	0,1	294,9	0,0	46,6
2.5. Quality category V	28534,2	2,9	27944,6	3,1	97,9
3. Claims for interest payments - total	184 867,9	100,0	80 576,9	100,0	43,6
of which					
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	84 135,1	45,5	76 632,3	95,1	91,1

¹ Calculated on the basis of credit institutions' reporting by form 0409115.² Credit institutions, having grouped loans without overdue payments and loans with payments being overdue from 1 calendar day to 30 calendar days into one portfolio to make the minimum loan loss provisions (Variant 2 of the Table 3 in point 5.1 of Regulation №254-P).

Table 51

Loan Loss Provisions by Credit Risk Categories¹

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 %				
	1.01.15	1.01.16	1.01.17	1.04.17	1.05.17	1.01.15	1.01.16	1.01.17	1.04.17	1.05.17
Substandard	9,5	7,2	6,1	5,9	6,1	2,1	1,8	1,9	2,0	1,9
Doubtful	19,7	23,0	20,2	18,6	18,1	15,7	18,0	16,9	16,5	16,1
Problem	16,1	15,5	18,7	20,3	21,2	40,9	41,1	42,3	44,7	43,9
Loss	54,7	54,2	54,8	55,1	54,4	84,8	77,1	75,7	75,7	74,4

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	1.01.15	1.01.16	1.01.17	1.04.17	1.05.17
Overdue claims on loans, deposits and other claims, billion rubles	1978,0	3046,6	2891,5	3156,6	3072,6
Of which					
- among 20 largest-asset credit institutions, billion rubles	1404,5	2033,2	1789,6	2040,4	1940,4
Share of overdue claims in loans, deposits and other claims of the banking sector, percent	3,8	5,3	5,2	5,7	5,6
Overdue claims in rubles					
- billion rubles	1725,9	2537,1	2600,0	2726,8	2758,8
- as percent of total loans, deposits and other claims in rubles	4,7	6,8	6,6	6,8	6,9
Overdue claims in foreign currency					
- billion rubles	252,1	509,5	291,5	429,8	313,8
- as percent of total loans, deposits and other claims in foreign currency	1,7	2,5	1,8	2,8	2,1
- dollar equivalent, billion \$	4,5	7,0	4,8	7,6	5,5
Overdue claims on loans and other claims on non-financial institutions	1250,7	2075,9	1892,0	2080,4	1971,8
Share of overdue claims in total volume of loans and other claims on non-financial institutions, percent	4,2	6,2	6,3	7,1	6,7
Overdue claims on loans and other funds provided to individuals	667,5	863,8	857,9	881,7	886,8
Share of overdue claims in total volume of loans and other claims on individuals, percent	5,9	8,1	7,9	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, %				
	1.01.15	1.01.16	1.01.17	1.04.17	1.05.17	1.01.15	1.01.16	1.01.17	1.04.17	1.05.17
No overdue claims	72	56	55	48	48	2,8	2,7	3,9	4,2	4,0
Less than 5%	508	360	272	254	248	72,9	70,2	68,0	64,8	64,9
From 5 to 10%	131	156	131	134	128	16,6	16,0	18,8	21,3	21,0
From 10 to 15%	40	56	46	50	52	5,9	3,7	2,0	2,4	2,8
From 15 to 20%	19	26	24	26	29	1,1	2,0	1,4	1,5	1,4
From 20 to 60%	23	34	48	45	48	0,4	4,9	4,6	4,5	4,6
From 60 to 90%	2	6	6	7	5	0,0	0,3	1,1	1,1	1,1
90% and more	1	2	6	6	5	0,0	0,0	0,0	0,0	0,0
No loans, deposits and other claims	37	37	35	33	34	0,3	0,2	0,2	0,2	0,2

Table 54**Credit Risks of the Banking Sector**

Indicators	1.01.15	1.01.16	1.01.17	1.04.17	1.05.17
Large credit risks of the banking sector total, bln rubles	19 467,9	22 916,6	20 615,9	20 241,0	20 313,1
Share of large credit risks in the banking sector assets, %	25,1	27,6	25,7	25,5	25,6

Table 55

Structure of Large Loans¹ Grouped by Types of Collateral

	1.01.15	1.01.16	1.01.17	1.04.17	1.05.17
Volume of large loans, billion rubles	10 829,7	13 838,1	12 884,1	12 325,5	12 475,4
of which:					
Volume of secured loans , billion rubles	2 397,5	4 050,5	3 857,5	3 486,8	3 560,2
Volume of I quality category collateral, billion rubles	596,8	1 953,7	2 293,5	1 955,5	2 039,9
of which:					
collateral of quoted securities issued by legal entities, billion rubles	65,7	650,3	1 205,9	852,8	924,3
Volume of II quality category collateral, billion rubles	1 494,9	1 776,0	1 436,2	1 285,0	1 297,5
of which:					
collateral of securities, issued by legal entities, billion rubles	208,2	246,8	231,8	199,5	203,4
collateral of proprietary rights (claims), billion rubles	611,0	689,2	541,4	760,3	765,2

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	1.01.15		1.01.16		1.01.17		1.04.17		1.05.17	
	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	36,0	100,0	44,0	100,0	43,7	100,0	43,8	100,0	45,1	100,0
Of which										
- interest rate risk (IRR)	28,6	79,5	34,4	78,2	36,8	84,0	36,2	82,8	35,8	79,3
- equity position risk (EPR)	3,7	10,3	3,3	7,5	3,0	6,7	3,2	7,4	3,2	7,1
- foreign exchange risk (FER)	3,7	10,2	6,3	14,4	3,2	7,2	3,2	7,3	4,7	10,5
- commodity risk (CR)	-	-	-	-	0,9	2,0	1,1	2,5	1,4	3,1
Reference data:										
Number of credit institutions ¹	598		548		452		434		428	
Share of credit institutions' assets ¹ in total banking sector assets, %	97,8		98,2		98,1		98,2		98,4	

¹ Credit institutions that conduct operations on which market risk is calculated.

Comment: on the basis of reporting of credit institutions by 0409135 form according to Bank of Russia Regulation No. 511-P dated December 3, 2015 "On the Procedure for Calculating Market Risk by Credit Institutions" (starting from 01.02.2016; before that - since 01.03.2013 - according to Bank of Russia Regulation No. 387-P dated September 28, 2012 "On the Procedure for Calculating Market Risk by Credit Institutions").

Table 57

**Share of Assets and Liabilities in Foreign Currency in Total Assets and Liabilities
of the Banking Sector**

	1.01.15	1.01.16	1.01.17	1.04.17	1.05.17
Share of assets in foreign currency in total assets, %	30,0	34,7	27,8	27,3	27,3
of which:					
- 20 largest-asset credit institutions	32,0	37,3	29,9	29,2	29,0
Share of liabilities in foreign currency in total liabilities, %	29,0	33,2	26,5	25,4	24,9
of which:					
- 20 largest-asset credit institutions	30,8	36,3	28,9	27,7	27,2
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total, b.p.	1,0	1,4	1,2	2,0	2,4
of which:					
- 20 largest-asset credit institutions	1,3	1,0	1,0	1,5	1,8

Table 58

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

	1.01.15	1.01.16	1.01.17	1.04.17	1.05.17
Balance sheet positions					
Claims, bln rubles	23 291,9	28 774,6	22 234,2	21 660,8	21 611,2
Liabilities, bln rubles	22 502,6	27 592,0	21 241,0	20 109,8	19 727,4
Net balance sheet position, bln rubles	789,2	1 182,6	993,1	1 551,0	1 883,8
Net balance sheet position to own funds (capital), % ¹	10,0	13,1	10,6	16,4	19,6
Off-balance sheet positions ²					
Claims, bln rubles	18 124,3	16 260,7	14 493,2	15 652,6	16 121,2
Liabilities, bln rubles	17 638,1	16 136,2	14 491,9	15 994,6	16 693,2
Net balance sheet position, bln rubles	486,2	124,5	1,3	-342,1	-572,0
Net balance sheet position to own funds (capital), % ¹	6,1	1,4	0,0	-3,6	-6,0

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 (OFPX)				
				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
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

Table 61

Open Currency Positions of the Banking Sector by Currencies as of 1.05.17

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	155	-42,2	-2,7	14,8	-56,9
long	408	241,8	3,0	586,5	-344,7
EUR					
short	206	-42,1	-1,4	-77,4	35,3
long	356	50,0	0,8	-98,9	148,9
GBP					
short	63	-8,9	-0,1	9,2	-18,2
long	224	5,6	0,2	7,2	-1,6

Liquidity of Credit Institutions

Table 62

Relation of Long-term Assets and Long-term Liabilities¹ of the Banking Sector

	1.01.15	1.01.16	1.01.17	1.04.17	1.05.17
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	39,0	44,3	42,4	41,4	41,1
Liabilities with maturity in excess of 1 year, as percent of total liabilities	24,3	24,3	21,2	20,4	19,9
A measure of using short-term liabilities to fund long-term liquid assets, percent ²	23,8	30,9	31,9	31,4	31,5

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.

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, %				
	1.01.15	1.01.16	1.01.17	1.04.17	1.05.17	1.01.15	1.01.16	1.01.17	1.04.17	1.05.17
Less than 0	256	238	224	206	205	8,0	14,8	9,6	9,3	8,8
From 0 to 20	338	304	258	275	260	27,5	20,6	23,7	25,1	23,6
More than 20	239	191	141	122	132	64,5	64,6	66,8	65,6	67,6
Data not available	1	0	0	4	3	0,0	0,0	0,0	0,0	0,0
Total	834	733	623	607	600	100,0	100,0	100,0	100,0	100,0

The Relation of Short-term Assets and Short-term Liabilities¹ of the Banking Sector

	1.01.15	1.01.16	1.01.17	1.04.17	1.05.17
Liquid assets with maturity up to 30 days, as percent of liquid assets	33,6	31,6	34,7	37,7	36,8
Liabilities with maturity up to 30 days, as percent of total liabilities	40,8	40,8	46,3	47,9	47,4
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), %	10,7	16,5	18,0	13,8	14,7

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

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

Table 65

Distribution of Credit Institutions Classified by Liquidity Coverage Deficit

Indicator, %	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.15	1.01.16	1.01.17	1.04.17	1.05.17	1.01.15	1.01.16	1.01.17	1.04.17	1.05.17
Less than 0	436	486	429	424	423	15,4	19,5	12,3	18,8	14,3
From 0 to 20	226	145	98	94	87	60,3	20,0	20,8	26,3	32,0
More than 20	171	102	96	85	87	24,3	60,5	66,9	54,9	53,7
Data not available	1	0	0	4	3	0	0	0,0	0,0	0,0
Total	834	733	623	607	600	100	100	100,0	100,0	100,0