

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

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

² Calculated on the basis of credit institutions' reporting by form 0409115 (part 3, other consumer loans grouped into portfolio of homogeneous loans)

³ Excluding deposits, government extra-budgetary funds, funds of the Ministry of Finance, financial agencies, individual entrepreneurs and clients in factoring and forfeiting operations, float and funds written off from clients' accounts but not passed through a credit institution's correspondent account).

Table 3

Banking Sector Indicators, Annual Growth Rates (%)

	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Assets, total	44,1	39,2	5,0	14,9	23,1	18,9	16,0	35,2	6,9	-3,5
Own funds (capital)	57,8	42,7	21,2	2,4	10,8	16,6	15,6	12,2	13,6	4,2
Loans and other claims on non-financial organisations	51,5	34,3	0,3	12,1	26,0	12,7	12,7	31,3	12,7	-9,5
Loans and other claims on individuals	57,8	35,2	-11,0	14,3	35,9	39,4	28,7	13,8	-5,7	1,1
Individual deposits	35,4	14,5	26,7	31,2	20,9	20,0	19,0	9,4	25,2	4,2
Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles) ¹	51,3	26,6	10,3	15,0	22,7	14,0	16,0	38,6	15,6	-10,1
Reference Data:										
Gross Domestic Product	23,5	24,2	-6,0	19,3	28,9	12,1	6,1	11,5	5,1	3,4

¹ Excluding deposits, government extra-budgetary funds, funds of the Ministry of Finance, financial agencies, individual entrepreneurs and clients in factoring and forfeiting operations, float and funds written off from clients' accounts but not passed through a credit institution's correspondent account).

Institutional Features of the Banking Sector

Table 4

Number of Russian Credit Institutions

Indicator	1.01.15	1.01.16	1.01.17	1.03.17	1.04.17
Credit institutions registered by the Bank of Russia and other authorities	1049	1021	975	967	961
Operating credit institutions (credit institutions that have the right to conduct banking operations)	834	733	623	616	607
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	351	354
Credit institutions licensed to conduct operations in foreign currency	554	482	404	399	394
Credit institutions holding general licences	256	232	205	203	199

Table 5

Operating Credit Institutions (CIs), by Federal Districts

Federal district	1.01.15		1.01.16		1.01.17		1.03.17		1.04.17	
	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	356	57,8	351	57,8
of which the City of Moscow and Moscow Region	459	55,0	392	53,5	321	51,5	320	51,9	315	51,9
North-Western	64	7,7	60	8,2	49	7,9	48	7,8	47	7,7
Southern ¹	45	5,4	42	5,7	38	6,1	37	6,0	37	6,1
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	77	12,5	74	12,2
Ural	35	4,2	32	4,4	29	4,7	29	4,7	29	4,8
Siberian	44	5,3	41	5,6	37	5,9	34	5,5	34	5,6
Far Eastern	22	2,6	17	2,3	18	2,9	18	2,9	18	3,0
Russian Federation	834	100,0	733	100,0	623	100,0	616	100,0	607	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	1.04.17	1.01.16	1.01.17	1.04.17	1.01.16	1.01.17	1.04.17	1.01.16	1.01.17	1.04.17	1.01.16	1.01.17	1.04.17	1.01.16	1.01.17	1.04.17
Central	434	358	351	60	36	23	232	182	172	47,0	46,2	46,0	23,2	22,9	22,7	16,6	16,6	16,6
of which the City of Moscow and Moscow Region ¹	392	321	315	57	34	21	96	80	73	21,4	22,5	21,7	21,1	20,6	20,4	6,9	7,3	7,0
North-Western	60	49	47	5	4	4	204	161	152	313,9	303,8	298,0	3,1	3,1	3,1	14,6	14,7	14,6
Southern ²	42	38	37	13	2	2	163	120	116	296,4	300,0	297,4	2,6	2,3	2,4	11,7	10,9	11,2
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	4,5
Volga	85	77	74	29	23	17	227	182	175	199,1	182,0	192,3	5,4	5,8	5,5	16,2	16,6	16,8
Ural	32	29	29	45	43	45	106	93	88	137,7	129,2	118,9	3,6	4,2	4,5	7,6	8,5	8,5
Siberian	41	37	34	11	8	8	152	124	119	292,3	275,6	283,3	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	6,0
Russian Federation	733	623	607	176	124	108	1222	974	931	134,4	130,4	130,2	42,7	43,4	43,4	87,4	88,7	89,6

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		1.03.17		1.04.17	
	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	43 977 969	55,4	43 812 242	55,3
From 6 to 20	16 674 162	21,5	17 925 387	21,6	18 257 646	22,8	17 856 572	22,5	18 378 392	23,2
From 21 to 50	8 259 743	10,6	9 391 355	11,3	8 444 718	10,6	8 535 405	10,8	8 429 720	10,6
From 51 to 200	8 406 233	10,8	8 484 303	10,2	7 520 065	9,4	7 428 025	9,4	7 157 137	9,0
From 201 to 500	2 309 299	3,0	2 060 315	2,5	1 528 737	1,9	1 470 398	1,9	1 385 818	1,7
From 501	409 725	0,5	254 375	0,3	79 197	0,1	68 875	0,1	58 524	0,1
Total	77 652 994	100,0	82 999 708	100,0	80 063 255	100,0	79 337 246	100,0	79 221 835	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	1.03.17	1.04.17
Central	58,2	59,0	60,2	60,5	60,1
of which the City of Moscow and Moscow Region	58,6	59,6	61,1	61,3	60,9
North-Western	74,1	71,7	76,2	77,5	78,1
Southern ¹	67,0	68,5	71,4	70,7	71,2
North-Caucasian	64,4	68,5	65,7	65,7	65,3
Volga	52,4	53,6	56,6	56,7	57,2
Ural	70,2	76,6	74,0	74,0	73,5
Siberian	79,9	58,7	64,3	65,4	65,1
Far Eastern	85,6	86,0	83,5	85,6	85,6
Russian Federation	53,6	54,1	55,2	55,4	55,3

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 - 1.04.17)**

Groups of credit institutions ranged by assets as of 1.01.17		Number of credit institutions as of 1.01.17	Groups as of 1.04.17						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	27	1			1	
4	From 51 to 200	150			2	144	1		1	2
5	From 201 to 500	300				5	282	2	10	1
6	From 501	123					17	100	2	
Became operating after 1.01.17								1		
Total over the period									14	3
Total as of 1.01.17¹		623								
Total as of 1.04.17¹		607	5	15	30	150	300	103		

	- 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	1.03.17 ¹	1.04.17 ¹
Credit institutions with foreign participation over 50%					
Assets, total	13,9	13,0	12,7	12,8	12,7
Own funds (capital)	17,2	16,7	16,1	16,1	16,2
Correspondent accounts with non-resident banks	15,4	14,9	18,5	16,0	13,2
Loans and other claims on non-financial organisations	11,6	10,9	9,9	10,1	10,1
Loans and other claims on individuals	18,6	15,7	14,5	14,5	14,7
Loans, deposits and other claims credit institutions	14,1	15,4	18,8	19,2	19,6
Individual deposits	12,0	11,4	12,8	12,8	12,9
Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles) ²	14,0	12,4	12,1	11,9	12,2
Profit (loss) of the current year	20,2	44,7	15,1	16,9	15,7
Reference data:					
Number of credit institutions	113	106	92	91	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	9,5	9,7
Correspondent accounts with non-resident banks	12,0	9,0	14,4	12,3	10,3
Loans and other claims on non-financial organisations	7,8	5,2	4,6	4,8	4,6
Loans and other claims on individuals	10,1	7,9	8,4	8,4	8,7
Loans, deposits and other claims on credit institutions	11,1	11,6	9,3	9,7	10,6
Individual deposits	5,8	4,5	5,0	5,0	5,1
Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles) ²	9,9	6,9	6,7	6,7	7,0
Profit (loss) of the current year	14,9	46,7	14,9	16,4	14,3
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		1.03.17		1.04.17	
	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	4384,1	5,5	4427,4	5,6
Own funds (capital)	52,1	0,7	-24,3	-0,3	-106,1	-1,1	-148,3	-1,6	-158,6	-1,7
Loans and other claims on non-financial organisations	1209,1	4,1	1709,4	5,1	1269,9	4,2	1246,8	4,2	1259,6	4,3
of which overdue claims	287,6	23,0	698,3	33,6	637,3	33,7	641,8	32,6	627,0	30,1
Loans and other claims on individuals	410,7	3,6	547,7	5,1	275,3	2,5	274,6	2,5	275,7	2,5
of which overdue claims	35,8	5,4	88,6	10,3	87,3	10,2	90,8	10,3	91,9	10,4
Individual deposits	706,4	3,8	1293,4	5,6	835,4	3,5	836,1	3,5	828,7	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	1210,6	4,9	1212,9	5,1
Reference data:										
Number of credit institutions ¹	15	1,8	29	4,0	24	3,9	24	3,9	24	4,0

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	1.03.17	1.04.17
1.	Cash, precious metals and stones	2 754,2	1 898,3	1 591,5	1 290,4	1 182,8
1.1.	of which: cash	2 671,8	1 801,3	1 404,3	1 146,5	1 065,0
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	3 297,8	2 464,4	3 046,1	3 136,1	3 028,1
3.	Correspondent account, total of which:	2 675,2	2 536,3	1 734,4	1 927,3	1 993,0
3.1.	Correspondent accounts with correspondent credit institutions	759,6	611,5	533,6	563,6	559,1
3.2.	Correspondent accounts with non-resident banks	1 915,6	1 924,8	1 200,8	1 363,7	1 433,9
4.	Securities portfolio, total of which	9 724,0	11 777,4	11 450,1	11 330,1	11 100,2
4.1.	Debt securities	7 651,4	9 616,0	9 365,6	9 242,0	9 019,7
4.2.	Equity	488,7	295,2	357,4	353,0	367,7
4.3.	Promissory notes	218,0	204,0	178,0	175,3	157,5
4.4.	Equity in associates and subsidiaries	1 365,9	1 662,2	1 549,0	1 559,8	1 555,3
5.	Other equity	427,6	568,0	877,5	904,4	883,1
6.	Financial derivatives assets at fair value	2 298,6	1 261,0	704,4	658,7	653,4
7.	Loans, total of which:	52 115,7	57 511,4	55 622,0	54 940,2	55 186,7
7.1.	Loans, deposits and other claims of which overdue claims	51 799,5	57 154,5	55 478,8	54 793,3	55 059,3
	of which:	1 978,0	3 046,6	2 891,5	3 017,4	3 156,6
7.1.1.	Loans and other claims on non-financial organisations of which overdue claims	29 536,0	33 300,9	30 134,7	29 485,4	29 211,8
	of which overdue claims	1 250,7	2 075,9	1 892,0	1 966,0	2 080,4
7.1.2.	Loans and other claims on individuals of which overdue claims	11 329,5	10 684,3	10 803,9	10 791,0	10 869,9
	of which overdue claims	667,5	863,8	857,9	883,6	881,7
7.1.3.	Loans, deposits and other claims on credit institutions of which overdue claims	6 895,0	8 610,0	9 091,5	8 999,7	9 388,0
	of which overdue claims	44,3	63,8	95,2	116,3	144,5
8.	Fixed assets (tangible and intangible), other real estate and inventories	1 222,3	1 277,6	1 486,8	1 445,9	1 485,9
8.1	of which real estate, temporarily not used	74,4	109,4	197,9	202,9	223,4
9.	Allocation of profit	177,0	125,5	384,8	143,0	141,4
9.1.	of which income tax	157,7	110,1	343,4	101,1	102,1
10.	Other assets, total of which:	2 960,5	3 579,8	3 165,7	3 561,3	3 567,3
10.1.	Settlement accounts	1 610,7	1 826,2	1 381,8	1 616,6	1 716,2
10.2.	Accounts receivable	307,0	403,7	325,9	349,8	342,8
10.3.	Deferred expenses	148,4	134,4	41,8	48,0	50,9
Banking sector assets, total		77 653,0	82 999,7	80 063,3	79 337,2	79 221,8

Table 13

Structure of Liabilities¹, by Source of Funds

(billion rubles)

Liabilities ¹		1.01.15	1.01.16	1.01.17	1.03.17	1.04.17
1.	Funds and profit of credit institutions of which:	6 921,9	7 551,7	8 611,4	8 481,9	8 533,5
1.1.	Funds of credit institutions	3 357,4	4 181,3	4 425,8	4 428,5	4 397,3
1.2.	Profit (loss), including financial result of the previous year of which:	3 479,1	3 338,4	4 077,6	4 048,7	4 140,6
1.2.1.	Profit (loss) of the current year	589,1	192,0	929,7	212,1	338,6
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	9 287,0	5 363,3	2 725,9	1 460,6	1 390,9
3.	Transferable deposits of credit institutions of which:	964,8	801,0	828,6	942,8	855,8
3.1.	Correspondent accounts of correspondent credit institutions	688,3	512,1	503,4	536,3	534,9
3.2.	Correspondent accounts of non-resident credit institutions	169,5	177,4	227,7	281,0	234,7
4.	Loans, deposits and other funds received from other credit institutions	6 594,2	7 091,0	8 559,1	7 794,7	8 109,7
5.	Clients' funds ² of which:	43 814,0	51 906,7	50 003,4	50 932,0	50 554,2
5.1.	Budgetary funds in settlement accounts	72,2	66,5	8,2	29,9	26,6
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	9 388,6	8 878,3
5.4.	Clients' float	550,6	488,5	451,1	501,0	471,3
5.5.	Deposits and other funds of legal entities (except credit institutions)	17 007,9	19 018,2	16 385,2	16 743,9	17 029,8
5.6.	Individual deposits	18 552,7	23 219,1	24 200,3	24 075,6	23 967,6
5.7.	Clients' funds in factoring and forfeiting transactions	26,4	22,3	27,7	24,4	27,8
6.	Bonds	1 357,5	1 266,5	1 092,9	1 097,0	1 105,1
7.	Promissory notes and bank acceptances	868,1	696,2	440,6	520,5	481,5
8.	Financial derivatives liabilities at fair value	1 953,3	880,7	483,1	445,8	430,5
9.	Other liabilities ¹ , total of which:	5 892,1	7 442,7	7 318,3	7 661,9	7 760,7
9.1.	Provisions	4 054,1	5 406,4	5 594,0	5 701,1	5 750,5
9.2.	Settlement accounts	1 159,7	1 075,9	821,2	1 000,3	1 076,7
9.3.	Accounts payable	77,9	80,0	164,8	213,6	211,6
9.4.	Deferred income	13,3	14,9	13,9	10,7	11,2
9.5.	Interest payable of which:	526,6	693,0	616,7	657,1	639,3
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	79 337,2	79 221,8

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	1.03.17	1.04.17
1.	Cash, precious metals and stones	3,5	2,3	2,0	1,6	1,5
1.1.	of which: money	3,4	2,2	1,8	1,4	1,3
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	4,2	3,0	3,8	4,0	3,8
3.	Correspondent accounts, total	3,4	3,1	2,2	2,4	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	1,7	1,8
4.	Securities portfolio, total	12,5	14,2	14,3	14,3	14,0
4.1.	of which Debt securities	9,9	11,6	11,7	11,6	11,4
4.2.	Equity	0,6	0,4	0,4	0,4	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	69,2	69,7
7.1.	of which: Loans, deposits and other claims	66,7	68,9	69,3	69,1	69,5
	of which overdue claims	2,5	3,7	3,6	3,8	4,0
7.1.1.	of which: Loans and other claims on non-financial organisations	38,0	40,1	37,6	37,2	36,9
	of which overdue claims	1,6	2,5	2,4	2,5	2,6
7.1.2.	Loans and other claims on individuals	14,6	12,9	13,5	13,6	13,7
	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	11,3	11,9
	of which overdue claims	0,1	0,1	0,1	0,1	0,2
8.	Fixed assets (tangible and intangible), other real estate and inventories	1,6	1,5	1,9	1,8	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	0,1
10.	Other assets, total	3,8	4,3	4,0	4,5	4,5
10.1.	of which: Settlement accounts	2,1	2,2	1,7	2,0	2,2
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	1.03.17	1.04.17
1.	Funds and profit of credit institutions Of which:	8,9	9,1	10,8	10,7	10,8
1.1.	Funds of credit institutions	4,3	5,0	5,5	5,6	5,6
1.2.	Profit (loss), including financial result of the previous year Of which:	4,5	4,0	5,1	5,1	5,2
1.2.1.	Profit (loss) of the current year	0,8	0,2	1,2	0,3	0,4
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 Of which:	1,2	1,0	1,0	1,2	1,1
3.1.	Correspondent accounts of correspondent credit institutions	0,9	0,6	0,6	0,7	0,7
3.2.	Correspondent accounts of non-resident credit institutions	0,2	0,2	0,3	0,4	0,3
4.	Loans, deposits and other funds received from other credit institutions	8,5	8,5	10,7	9,8	10,2
5.	Clients' funds ² Of which:	56,4	62,5	62,5	64,2	63,8
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	11,8	11,2
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	21,1	21,5
5.6.	Individual deposits	23,9	28,0	30,2	30,3	30,3
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	1,4
7.	Promissory notes and bank acceptances	1,1	0,8	0,6	0,7	0,6
8.	Financial derivatives liabilities at fair value	2,5	1,1	0,6	0,6	0,5
9.	Other liabilities ¹ , total Of which:	7,6	9,0	9,1	9,7	9,8
9.1.	Provisions	5,2	6,5	7,0	7,2	7,3
9.2.	Settlement accounts	1,5	1,3	1,0	1,3	1,4
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 Of which:	0,7	0,8	0,8	0,8	0,8
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	1.03.17	1.04.17	1.01.15	1.01.16	1.01.17	1.03.17	1.04.17	1.01.15	1.01.16	1.01.17	1.03.17	1.04.17
1. Loans, deposits and other claims, total	36 664,1	37 091,8	39 691,9	39 325,5	39 894,1	15 135,3	20 062,8	15 786,9	15 467,8	15 165,2	51 799,5	57 154,5	55 478,8	54 793,3	55 059,3
of which															
- overdue claims	1 725,9	2 537,1	2 600,0	2 743,9	2 726,8	252,1	509,5	291,5	273,5	429,8	1 978,0	3 046,6	2 891,5	3 017,4	3 156,6
1.1 Loans and other claims on resident non-financial organisations	19 018,4	19 363,3	19 734,5	19 911,2	19 990,5	6 680,2	9 272,1	6 129,7	5 604,2	5 347,4	25 698,5	28 635,4	25 864,1	25 515,4	25 337,9
of which															
- overdue claims	1 020,8	1 546,1	1 616,7	1 705,0	1 676,5	86,5	262,5	117,7	113,2	105,6	1 107,3	1 808,5	1 734,5	1 818,3	1 782,2
of which:															
1.1.1. Loans and other claims on individual entrepreneurs	668,1	506,0	428,5	414,2	416,7	7,8	8,3	4,9	4,5	4,3	675,8	514,3	433,4	418,7	421,1
of which															
- overdue claims	53,1	72,2	73,5	75,4	74,1	0,3	0,6	0,4	0,4	0,4	53,4	72,9	73,9	75,8	74,5
1.2 Loans, deposits and other claims on non-resident legal entities (except banks)	695,7	698,3	707,0	664,3	657,7	3 141,7	3 967,2	3 563,6	3 305,8	3 216,1	3 837,5	4 665,5	4 270,5	3 970,1	3 873,8
of which															
- overdue claims	63,5	92,7	51,0	52,0	58,3	79,9	174,7	106,6	95,7	239,9	143,4	267,4	157,6	147,7	298,3
1.3 Loans, deposits and other claims on resident financial sector	3 907,8	4 465,8	6 517,0	6 210,2	6 553,9	1 178,9	2 228,6	3 384,6	3 349,7	3 465,1	5 086,7	6 694,4	9 901,6	9 559,9	10 019,0
of which															
- overdue claims	20,6	95,0	103,9	130,8	134,2	1,9	9,0	7,5	7,6	10,8	22,5	103,9	111,5	138,4	145,0
of which:															
1.3.1 Resident credit institutions	2 772,1	3 273,6	4 921,7	4 605,0	4 877,0	1 008,2	1 761,6	2 202,6	1 903,2	1 961,8	3 780,3	5 035,2	7 124,3	6 508,2	6 838,8
of which															
- overdue claims	6,9	60,0	64,8	86,5	92,1	0,0	0,9	0,5	0,5	3,0	7,0	60,9	65,3	87,0	95,1
1.3.2 Other resident non-banking financial institutions	1 135,7	1 192,1	1 595,3	1 605,2	1 677,0	170,7	467,1	1 182,0	1 446,5	1 503,2	1 306,4	1 659,2	2 777,3	3 051,8	3 180,2
of which															
- overdue claims	13,7	34,9	39,2	44,3	42,1	1,8	8,1	7,0	7,1	7,8	15,5	43,0	46,2	51,4	49,9
1.4 Loans, deposits and other claims on non-resident banks	237,8	253,3	198,1	204,4	276,3	2 876,9	3 321,5	1 769,0	2 287,1	2 272,9	3 114,7	3 574,8	1 967,2	2 491,5	2 549,3
of which															
- overdue claims	0,0	0,1	17,7	17,7	17,9	37,3	2,9	12,2	11,6	31,5	37,4	2,9	30,0	29,3	49,4
1.5 Loans and other claims on government financial bodies and extra-budgetary funds	1 033,9	1 135,5	1 034,1	880,3	853,9	0,0	0,0	0,1	0,1	0,1	1 033,9	1 135,5	1 034,2	880,4	854,0
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	10 632,1	10 721,1	289,6	274,7	155,0	140,1	129,9	11 303,7	10 656,5	10 784,7	10 772,2	10 851,0
of which															
- overdue claims	620,8	803,1	810,2	837,9	839,3	45,4	58,9	46,1	44,1	40,6	666,2	862,0	856,3	882,1	879,9
1.7 Loans and other claims on non-resident individuals	14,8	14,0	13,8	14,0	14,4	11,1	13,8	5,3	4,8	4,5	25,9	27,8	19,2	18,8	18,9
of which															
- overdue claims	0,2	0,2	0,4	0,4	0,5	1,1	1,6	1,3	1,1	1,2	1,3	1,9	1,6	1,5	1,7
Reference data:															
Provisions for loans, deposits and other claims ¹	-	-	-	-	-	-	-	-	-	-	3 459,8	4 525,8	4 572,5	4 640,8	4 648,6
Overdue interest on loans, deposits and other claims, recognized in the balance sheet accounts	153,5	179,9	200,8	210,7	211,7	20,6	16,5	12,2	9,9	19,0	174,1	196,4	213,0	220,6	230,7
Credit institutions' portfolio of residents promissory notes	188,7	127,9	129,0	126,1	112,3	25,7	73,7	46,7	46,9	42,8	214,4	201,6	175,7	173,0	155,1
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.

Table 17

**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	1.03.17	1.04.17
1. Loans, deposits and other claims, total	100,0 66,7	100,0 68,9	100,0 69,3	100,0 69,1	100,0 69,5
Of which:					
- overdue claims	3,8 2,5	5,3 3,7	5,2 3,6	5,5 3,8	5,7 4,0
1.1 Loans and other claims on resident non-financial organizations	49,6 33,1	50,1 34,5	46,6 32,3	46,6 32,2	46,0 32,0
Of which:					
- overdue claims	2,1 1,4	3,2 2,2	3,1 2,2	3,3 2,3	3,2 2,2
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	7,2 5,0	7,0 4,9
Of which:					
- overdue claims	0,3 0,2	0,5 0,3	0,3 0,2	0,3 0,2	0,5 0,4
1.3 Loans, deposits and other claims on resident financial sector	9,8 6,6	11,7 8,1	17,8 12,4	17,4 12,0	18,2 12,6
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	11,9 8,2	12,4 8,6
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	5,6 3,8	5,8 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	4,5 3,1	4,6 3,2
Of which:					
- overdue claims	0,1 0,0	0,0 0,0	0,1 0,0	0,1 0,0	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	1,6 1,1
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 13,6	19,7 13,7
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	8,5 5,8	8,4 5,9
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		1.03.17		1.04.17	
	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	11 154,7	100,0	10 942,7	100,0
- in rubles	6 721,7	70,7	7 317,8	63,2	7 778,2	69,0	7 843,6	70,3	7 793,2	71,2
- in foreign currency	2 784,4	29,3	4 255,7	36,8	3 493,9	31,0	3 311,2	29,7	3 149,5	28,8
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	1 758,6	15,8	1 767,7	16,2
- in rubles	1 089,0	11,5	1 003,1	8,7	1 096,7	9,7	1 136,0	10,2	1 172,1	10,7
- in foreign currency	611,5	6,4	688,8	6,0	692,9	6,1	622,6	5,6	595,6	5,4
Securities available for sale	4 210,4	44,3	5 024,4	43,4	5 104,0	45,3	5 155,4	46,2	5 111,8	46,7
- in rubles	2 751,2	28,9	2 851,0	24,6	3 342,6	29,7	3 428,9	30,7	3 338,6	30,5
- in foreign currency	1 459,2	15,4	2 173,4	18,8	1 761,3	15,6	1 726,5	15,5	1 773,2	16,2
Securities held-to-maturity	2 224,1	23,4	3 188,9	27,6	2 814,9	25,0	2 659,8	23,8	2 486,1	22,7
- in rubles	1 512,5	15,9	1 797,2	15,5	1 781,6	15,8	1 710,5	15,3	1 717,7	15,7
- in foreign currency	711,6	7,5	1 391,7	12,0	1 033,3	9,2	949,3	8,5	768,4	7,0
Shares in associates and subsidiaries	1 365,9	14,4	1 662,2	14,4	1 549,0	13,7	1 559,8	14,0	1 555,3	14,2
- in rubles	1 365,2	14,4	1 661,5	14,4	1 548,2	13,7	1 559,1	14,0	1 554,6	14,2
- 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		104,7		116,9	
Provisions for losses on securities available for sale	21,1		33,9		48,5		50,7		54,3	
Provisions for losses on securities held-to-maturity	4,4		11,2		14,6		14,5		13,4	
Provisions for losses on portfolio of shares in associates and subsidiaries	86,6		141,6		163,2		172,0		179,6	

¹ Excluding promissory notes.

Table 19

The Structure of Credit Institutions' Portfolio of Debt Securities

	1.01.15		1.01.16		1.01.17		1.03.17		1.04.17	
	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	9 242,0	100,0	9 019,7	100,0
- in rubles	5 070,6	66,3	5 468,3	56,9	5 959,5	63,6	6 011,8	65,0	5 951,1	66,0
- in foreign currency	2 580,8	33,7	4 147,7	43,1	3 406,2	36,4	3 230,2	35,0	3 068,6	34,0
of which: revaluation	-416,8	-5,4	-87,8	-0,9	63,9	0,7	73,3	0,8	98,8	1,1
Debt securities at book value held (without revaluation)	8 068,2	100,0	9 703,8	100,0	9 301,8	100,0	9 168,7	100,0	8 920,9	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	3 504,3	38,2	3 261,0	36,6
- in rubles	1 013,8	12,6	1 967,3	20,3	2 709,4	29,1	2 828,7	30,9	2 712,4	30,4
- in foreign currency	254,6	3,2	579,2	6,0	651,3	7,0	675,7	7,4	548,6	6,1
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	265,5	2,9	270,4	3,0
- in rubles	108,8	1,3	190,4	2,0	275,7	3,0	265,5	2,9	270,4	3,0
- 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	416,0	4,5	388,3	4,4
- in rubles	442,2	5,5	525,5	5,4	402,1	4,3	402,0	4,4	376,0	4,2
- in foreign currency	14,2	0,2	9,3	0,1	19,7	0,2	14,0	0,2	12,2	0,1
other debt securities of residents	666,4	8,3	1 210,3	12,5	1 412,8	15,2	1 640,3	17,9	1 541,0	17,3
- in rubles	665,9	8,3	1 209,0	12,5	1 406,6	15,1	1 633,4	17,8	1 534,7	17,2
- in foreign currency	0,6	0,0	1,3	0,0	6,2	0,1	6,9	0,1	6,3	0,1
debt securities of other countries	38,4	0,5	160,2	1,7	129,9	1,4	119,7	1,3	111,1	1,2
- in rubles	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in foreign currency	38,4	0,5	160,2	1,7	129,9	1,4	119,7	1,3	111,1	1,2
debt securities of non-resident banks	358,5	4,4	341,4	3,5	75,5	0,8	85,9	0,9	98,4	1,1
- in rubles	114,8	1,4	9,5	0,1	4,7	0,1	4,9	0,1	5,0	0,1
- in foreign currency	243,7	3,0	331,9	3,4	70,8	0,8	81,0	0,9	93,4	1,0
other debt securities of non-residents	904,2	11,2	2 015,9	20,8	1 852,3	19,9	1 790,6	19,5	1 721,2	19,3
- in rubles	188,3	2,3	206,6	2,1	153,4	1,6	136,5	1,5	142,2	1,6
- in foreign currency	715,9	8,9	1 809,3	18,6	1 699,0	18,3	1 654,2	18,0	1 579,1	17,7
debt securities delivered without derecognition in the balance sheet	4 261,8	52,8	2 698,1	27,8	1 758,5	18,9	1 325,2	14,5	1 507,7	16,9
- in rubles	2 949,9	36,6	1 442,7	14,9	934,8	10,0	658,4	7,2	801,4	9,0
- in foreign currency	1 311,9	16,3	1 255,3	12,9	823,7	8,9	666,7	7,3	706,2	7,9
overdue debt securities	5,2	0,1	6,1	0,1	14,6	0,2	21,1	0,2	21,7	0,2
- in rubles	3,8	0,0	5,1	0,1	9,0	0,1	9,1	0,1	10,1	0,1
- in foreign currency	1,4	0,0	1,1	0,0	5,7	0,1	12,0	0,1	11,6	0,1
Reference data:										
Provisions for losses on debt securities	15,8		40,0		45,9		54,1		57,4	

Table 20

Structure of credit institutions' portfolio of shares

	1.01.15		1.01.16		1.01.17		1.03.17		1.04.17	
	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	353,0	100,0	367,7	100,0
- in rubles	285,9	58,5	188,0	63,7	270,5	75,7	272,7	77,3	287,5	78,2
- in foreign currency	202,8	41,5	107,3	36,3	87,0	24,3	80,2	22,7	80,2	21,8
of which: revaluation	-16,4	-3,4	-21,2	-7,2	20,0	5,6	31,4	8,9	18,0	4,9
Shares held at book value (without revaluation)	505,1	100,0	316,4	100,0	337,5	100,0	321,6	100,0	349,6	100,0
of which shares of:										
resident credit institutions	4,1	0,8	13,5	4,3	2,4	0,7	2,5	0,8	3,2	0,9
- in rubles	4,1	0,8	13,5	4,3	2,4	0,7	2,5	0,8	3,2	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	157,6	49,0	199,3	57,0
- in rubles	192,3	38,1	136,7	43,2	160,1	47,4	157,6	49,0	199,3	57,0
- 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	2,6	0,8	2,3	0,6
- in rubles	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in foreign currency	2,7	0,5	1,4	0,4	1,9	0,6	2,6	0,8	2,3	0,6
other non-residents	81,8	16,2	50,0	15,8	44,9	13,3	47,1	14,7	45,8	13,1
- 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	81,8	16,2	50,0	15,8	44,9	13,3	47,1	14,7	45,8	13,1
shares delivered without derecognition in the balance sheet	124,8	24,7	10,6	3,4	18,5	5,5	17,4	5,4	2,2	0,6
- in rubles	67,0	13,3	10,6	3,3	18,5	5,5	16,8	5,2	2,2	0,6
- in foreign currency	57,8	11,4	0,0	0,0	0,0	0,0	0,7	0,2	0,0	0,0
Shares valued at cost ¹	93,9	18,6	101,6	32,1	109,7	32,5	94,2	29,3	96,8	27,7
- in rubles	38,9	7,7	48,4	15,3	69,5	20,6	64,4	20,0	64,7	18,5
- in foreign currency	55,0	10,9	53,3	16,8	40,2	11,9	29,9	9,3	32,1	9,2
Reference data:										
Provisions for losses on shares	14,8		10,9		26,9		27,6		27,4	

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	1.03.17	1.04.17
Portfolio of promissory notes discounted by a credit institution, in rubles	188,7	130,3	131,3	128,4	114,7
of which promissory notes, not paid when due	9,2	10,7	12,9	13,9	11,4
Portfolio of promissory notes discounted by a credit institution, in foreign currency	29,2	73,7	46,7	46,9	42,8
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	175,3	157,5

Table 22

The Structure of Credit Institutions' Portfolio of Discounted Promissory Notes¹

	1.01.15		1.01.16		1.01.17		1.03.17		1.04.17	
	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	175,3	100,0	157,5	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	87,7	50,0	83,3	52,9
- other promissory notes of residents	59,5	27,3	74,7	36,6	87,7	49,3	85,3	48,7	71,8	45,6
- 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	1,3	2,3	1,5
Reference data:										
Provisions for losses on promissory notes	13,8		13,2		19,7		27,7		20,4	

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	1.03.17	1.04.17
Land temporarily out of use in operating activities	6,6	7,5	9,5	9,4	8,8
Land temporarily out of use in operating activities, leased out	0,9	11,5	9,5	9,2	9,1
Land temporarily out of use in operating activities, at current (fair) value	10,2	26,0	38,3	38,5	56,7
Land temporarily out of use in operating activities, at current (fair) value, leased out	2,9	5,3	27,7	27,8	28,0
Real estate (except land) temporarily out of use in operating activities*	2,0	3,4	5,1	5,9	6,0
Real estate (except land) temporarily out of use in operating activities, leased out*	9,5	8,8	4,6	4,9	4,4
Real estate (except land) temporarily out of use in operating activities, at current (fair) value	13,3	16,8	35,6	39,1	41,5
Real estate (except land) temporarily out of use in operating activities, at current (fair) value, leased out	27,6	27,4	37,5	38,0	38,8
Investments in construction of objects of real estate, temporarily out of use in operating activities	1,4	2,6	30,1	30,1	30,2
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	75,9

* 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	1.03.17	1.04.17
1.	Funds raised from organisations, total	25 008,1	28 442,1	25 635,1	26 660,9	26 406,7
	- in rubles	14 222,9	14 889,3	15 467,4	16 401,3	16 486,6
	- in foreign currency	10 785,2	13 552,7	10 167,6	10 259,6	9 920,2
	of which:					
1.1.	Funds of legal entities in settlement and other accounts ¹	7 434,7	8 905,2	8 763,7	9 388,6	8 878,3
	- in rubles	5 549,6	6 179,5	6 686,4	6 856,4	6 477,8
	- in foreign currency	1 885,1	2 725,7	2 077,2	2 532,2	2 400,5
	Of which:					
1.1.1	Funds of individual entrepreneurs	180,1	216,4	267,6	282,2	276,7
	- in rubles	172,1	207,4	255,9	270,7	265,1
	- in foreign currency	7,9	9,0	11,7	11,6	11,6
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	481,2	456,1
1.4.	Deposits and other funds of legal entities (except credit institutions)	17 007,9	19 018,2	16 385,2	16 743,9	17 029,8
	- in rubles	8 471,8	8 522,2	8 529,4	9 258,4	9 741,3
	- in foreign currency	8 536,1	10 496,0	7 855,7	7 485,5	7 288,5
	Of which:					
1.4.1.	Deposits and other raised funds from the Federal Treasury, the Ministry of Finance, financial agencies and extra budgetary funds of the Russian Federation, federal districts and authorities of local self-governance	1 023,8	859,3	827,2	1 582,2	1 950,2
1.4.2.	Certificates of deposit	5,8	2,8	0,6	0,4	0,5
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	0,5	1,6	0,1	0,1	0,0
1.5.	Clients' funds in factoring and forfeiting transactions	26,4	22,3	27,7	24,4	27,8
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	22,7	14,6
	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	2 575,7	2 813,2
	- in rubles	2 686,8	2 649,1	2 503,9	2 150,7	2 371,8
	- in foreign currency	718,5	642,3	903,0	425,0	441,4
	with maturity from 31 days to 1 year	4 565,0	5 852,1	4 650,2	5 786,9	5 948,4
	- in rubles	3 327,2	3 257,3	3 584,3	4 681,2	4 942,9
	- in foreign currency	1 237,8	2 594,8	1 065,9	1 105,7	1 005,5
	with maturity in excess of 1 year	9 037,5	9 874,7	8 328,1	8 381,3	8 268,2
	- in rubles	2 457,8	2 615,8	2 441,3	2 426,5	2 426,6
	- in foreign currency	6 579,8	7 258,9	5 886,8	5 954,8	5 841,6
	Reference data					
	Funds raised from non-resident organisations, total	5 143,3	5 130,4	3 927,7	3 707,4	3 728,6
	- in rubles	591,3	433,7	279,7	276,0	256,3
	- in foreign currency	4 552,0	4 696,6	3 648,0	3 431,4	3 472,4
	of which:					
	Funds of non-resident organisations in settlement and other accounts	521,0	574,5	449,6	527,4	744,3
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	502,0	428,1	319,0	285,6	256,0
	Other funds raised from non-resident legal entities	4 074,3	4 095,6	3 130,8	2 862,4	2 703,1
	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	1.03.17	1.04.17
Issued debt obligations - total	2 692,0	2 536,9	2 019,5	2 098,8	2 073,2
including:					
bonds:	1 357,5	1 266,5	1 092,9	1 097,0	1 105,1
of which					
with maturities less than one year	12,0	2,6	1,0	1,0	4,0
with maturities in excess of one year	1 344,5	1 263,9	1 066,7	1 048,8	1 046,8
deposit certificates ¹	5,8	2,8	0,6	0,4	0,5
of which					
with maturities less than one year	3,3	2,1	0,2	0,2	0,4
with maturities in excess of one year	2,2	0,5	0,3	0,1	0,0
savings certificates ²	460,5	571,4	485,5	481,0	486,1
of which					
with maturities less than one year	148,6	364,8	223,4	255,1	276,7
with maturities in excess of one year	300,2	183,3	238,2	198,8	181,3
promissory notes and banker's acceptances	868,1	696,2	440,6	520,5	481,5
of which					
with maturities less than one year	364,8	329,8	192,0	242,2	169,0
with maturities in excess of one year	482,2	346,8	222,6	249,2	283,3

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	1.03.17	1.04.17
1	Individual deposits	18 552,7	23 219,1	24 200,3	24 075,6	23 967,6
	- of which savings certificates	460,5	571,4	485,5	481,0	486,1
1.1.	Individual demand deposits and deposits with maturity up to 30 days	3 214,6	3 843,7	4 424,4	4 261,4	4 228,4
	- in rubles	2 664,9	3 176,5	3 563,6	3 384,7	3 355,8
	- in foreign currency	549,7	667,1	860,8	876,7	872,6
1.2.	Individual deposits with maturity from 31 days to 1 year	5 124,0	9 278,4	8 511,4	8 637,7	8 711,5
	- in rubles	3 814,6	6 948,4	7 553,3	7 736,9	7 827,8
	- in foreign currency	1 309,4	2 330,1	958,2	900,7	883,7
1.3.	Individual deposits with maturity in excess of 1 year	10 214,1	10 097,0	11 264,5	11 176,5	11 027,7
	- in rubles	7 227,1	6 273,3	7 359,8	7 460,0	7 465,6
	- in foreign currency	2 987,0	3 823,7	3 904,7	3 716,5	3 562,1
Reference data:						
	Deposits of non-resident individuals (excluding saving certificates)	245,2	372,0	370,6	361,1	357,7

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	1.03.17	1.04.17
Loans, deposits and other funds received from other credit institutions, total	6 594,2	7 091,0	8 559,1	7 794,7	8 109,7
- in rubles	3 223,4	3 687,6	5 376,5	4 972,3	5 279,9
- in foreign currency	3 370,8	3 403,5	3 182,6	2 822,4	2 829,8
of which:					
- loans, deposits and other funds received from resident credit institutions	4 016,5	5 024,8	7 263,3	6 603,0	6 938,5
- in rubles	2 900,5	3 432,9	5 105,2	4 740,1	5 040,4
- in foreign currency	1 116,0	1 591,9	2 158,1	1 863,0	1 898,1
of which					
overdue debt	0,0	1,6	0,4	0,7	1,8
- in rubles	0,0	1,6	0,4	0,7	0,3
- in foreign currency	0,0	0,0	0,0	0,0	1,5
- loans, deposits and other funds received from non-resident banks	2 577,8	2 066,2	1 295,8	1 191,7	1 171,2
- in rubles	322,9	254,7	271,3	232,2	239,5
- in foreign currency	2 254,8	1 811,6	1 024,5	959,4	931,7
of which					
overdue debt	0,0	0,5	0,1	0,1	0,0
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,5	0,1	0,1	0,0

Table 28

Distribution of Budgetary Funds in Settlement Accounts by Groups of Credit Institutions on 1.04.17

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	26 643	100,0	51 421 415	64,9
No budgetary funds	563	0	0,0	27 800 419	35,1
Data not available	4	0	0,0	0	0,0
Total	607	26 643	100,0	79 221 835	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		1.03.17		1.04.17	
		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	4 162,8	5,2	4 175,8	5,3
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	3 675,4	4,6	3 703,4	4,7
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	3 148,0	4,0	2 959,1	3,7
1.2	Individual deposits (excluding saving certificates)	245,2	0,3	372,0	0,4	370,6	0,5	361,1	0,5	357,7	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	240,8	0,3	237,6	0,3
1.3	Funds in other accounts	230,4	0,3	207,2	0,2	132,3	0,2	126,4	0,2	114,7	0,1
2.	Funds in correspondent and other accounts of credit institutions	180,0	0,2	204,5	0,2	230,1	0,3	298,7	0,4	236,5	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	1 191,7	1,5	1 171,2	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	5 653,2	7,1	5 583,4	7,0
	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	314,1	0,4	236,6	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	6 482,7	8,2	6 444,0	8,1
	of which overdue claims	182,1	0,2	272,2	0,3	189,2	0,2	178,5	0,2	349,4	0,4
	of which:										
1.1.	Loans, deposits and other claims	3 114,7	4,0	3 574,8	4,3	1 967,2	2,5	2 491,5	3,1	2 549,3	3,2
1.2	Loans and other claims on legal entities	3 837,5	4,9	4 665,5	5,6	4 270,5	5,3	3 970,1	5,0	3 873,8	4,9
1.3	Loans and other claims on individuals	25,9	0,0	27,8	0,0	19,2	0,0	18,8	0,0	18,9	0,0
2.	Correspondent accounts with banks	1 915,6	2,5	1 924,8	2,3	1 200,8	1,5	1 363,7	1,7	1 433,9	1,8
3.	Securities acquired by credit institutions, total	1 389,1	1,8	2 571,2	3,1	2 106,9	2,6	2 048,4	2,6	1 981,2	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	1 996,3	2,5	1 930,8	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	49,7	0,1	48,1	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	596,8	0,8	597,5	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	10 499,7	13,2	10 465,7	13,2
	Reference data:										
	Overdue interest on claims of credit institutions	38,1	0,0	11,2	0,0	9,1	0,0	7,3	0,0	19,6	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	1.03.17	1.04.17	1.01.15	1.01.16	1.01.17	1.03.17	1.04.17	1.01.15	1.01.16	1.01.17	1.03.17	1.04.17
Total	589 141,3	191 965,4	929 662,4	212 054,8	338 612,8	833	733	623	611	603	177 032,1	125 480,2	343 434,3	54 381,7	86 984,3
Profit-making CIs ¹	853 239,6	735 803,4	1 291 867,7	272 503,9	386 710,7	707	553	445	444	448	166 058,7	113 513,3	332 167,4	51 786,8	83 111,1
Loss-making CIs	-264 098,3	-543 838,1	-362 205,4	-60 449,1	-48 097,9	126	180	178	167	155	10 973,4	11 966,9	11 266,8	2 594,9	3 873,2
CIs that have not provided their reporting						1	0	0	5	4					
Total						834	733	623	616	607					

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 1.04.17

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	52 174 817 563	20 706 169 908	53 467 815 283	19 413 172 188
Belgorod Region	9 865 228	803 504	9 866 812	801 920
Bryansk Region	0	0	0	0
Vladimir Region	8 680 056	237 155	8 679 986	237 225
Voronezh Region	7 258 209	1 257 641	7 142 112	1 373 738
Ivanovo Region	15 229 004	784 953	15 300 366	713 591
Kaluga Region	51 088 626	1 629 355	51 088 392	1 629 589
Kostroma Region	605 698 730	183 657 063	657 376 770	131 979 023
Kursk Region	21 013 114	778 711	21 014 780	777 045
Lipetsk Region	24 443 205	1 015 209	24 447 414	1 011 000
Moscow Region	33 182 653	4 189 515	33 619 997	3 752 171
Orel Region	0	0	0	0
Ryazan Region	17 349 641	1 973 145	17 342 478	1 980 308
Smolensk Region	0	0	0	0
Tambov Region	2 995 195	21 943	2 998 613	18 525
Tver Region	2 092 204	291 497	2 093 234	290 467
Tula Region	2 735 219	40 705	2 742 270	33 654
Yaroslavl Region	20 749 550	3 896 961	21 680 780	2 965 731
City of Moscow	51 352 436 929	20 505 592 551	52 592 421 279	19 265 608 201
North-Western Federal District	1 675 346 779	425 539 069	1 847 925 725	252 960 123
Republic of Karelia	1 319 551	46 319	1 352 553	13 317
Komi Republic	5 950 993	559 079	5 958 401	551 671
Akhangel'sk Region	0	0	0	0
Vologda Region	48 744 330	6 438 717	51 347 875	3 835 172
Kaliningrad Region	18 308 462	6 614 657	18 665 328	6 257 791
Leningrad Region	476 564	35 236	508 203	3 597
Murmansk Region	1 516 326	955 709	1 523 662	948 373
Novgorod Region	6 553 699	660 422	6 937 504	276 617
Pskov Region	2 935 217	18 441	2 938 892	14 766
St Petersburg	1 589 541 637	410 210 489	1 758 693 307	241 058 819
Southern Federal District	463 722 565	35 991 407	467 741 946	31 972 026
Republic of Adygeya	8 792 007	253 004	8 796 291	248 720
Republic of Kalmykia	0	0	0	0
Republic of Crimea	115 449 669	7 584 835	116 493 164	6 541 340
Krasnodar Territory	181 890 199	10 643 451	183 905 287	8 628 363
Astrakhan Region	7 891 331	3 244 329	7 900 962	3 234 698
Volgograd Region	14 001 009	1 487 739	14 627 548	861 200
Rostov Region	116 596 393	11 659 242	116 952 009	11 303 626
City of Sevastopol	19 101 957	1 118 807	19 066 685	1 154 079
North-Caucasian Federal District	25 474 707	661 273	25 628 565	507 415
Republik of Daghestan	3 602 776	50 781	3 633 932	19 625
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	6 394 443	143 657	6 418 455	119 645

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

Karachai-Cherkess Republic	5 746 171	204 701	5 848 212	102 660
Republic of North Ossetia - Alania	893 621	74 245	927 158	40 708
Chechen Republic	0	0	0	0
Stavropol Territory	8 837 696	187 889	8 800 808	224 777
Volga Federal District	1 448 192 322	216 461 096	1 498 322 881	166 330 537
Republic of Bashkortostan	94 842 807	1 668 902	95 028 306	1 483 403
Republic of Marii El	3 275 307	169 971	3 279 864	165 414
Republic of Mordovia	25 118 680	252 105	25 145 937	224 848
Republic of Tatarstan	651 544 829	125 098 013	637 916 022	138 726 820
Udmurt Republic	44 951 138	1 853 002	45 754 119	1 050 021
Chuvash Republic	11 122 423	770 886	11 389 536	503 773
Perm Territory	26 747 475	2 151 503	26 871 345	2 027 633
Kirov Region	33 384 592	3 958 180	36 216 272	1 126 500
Nizhny Novgorod Region	82 234 973	5 811 424	83 520 958	4 525 439
Orenburg Region	43 798 833	2 155 065	43 843 689	2 110 209
Penza Region	4 905 981	128 173	4 905 157	128 997
Samara Region	377 162 814	68 707 472	433 217 106	12 653 180
Saratov Region	44 000 041	3 691 895	46 090 155	1 601 781
Ulyanovsk Region	5 102 429	44 505	5 144 415	2 519
Ural Federal District	1 030 159 542	157 068 794	1 045 873 487	141 354 849
Kurgan Region	3 206 683	46 966	3 226 597	27 052
Sverdlovsk Region	614 384 550	118 621 674	626 626 652	106 379 572
Tyumen Region	278 638 319	23 679 340	279 117 696	23 199 963
Chelyabinsk Region	133 929 990	14 720 814	136 902 542	11 748 262
Siberian Federal District	201 050 166	41 453 723	200 827 312	41 676 577
Republic of Altai	1 382 838	129 241	1 381 782	130 297
Republic of Buryatiya	0	0	0	0
Republic of Tuva	856 617	1 822	857 830	609
Republic of Khakassia	7 732 174	171 464	7 734 639	168 999
Altai Territory	11 575 716	256 399	11 578 411	253 704
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	8 535 925	537 566	8 562 667	510 824
Irkutsk Region	18 553 027	1 578 668	18 705 686	1 426 009
Kemerovo Region	14 028 802	1 051 079	14 652 132	427 749
Novosibirsk Region	117 697 016	34 007 547	114 823 581	36 880 982
Omsk Region	12 525 949	3 557 380	14 366 132	1 717 197
Tomsk Region	8 162 102	162 557	8 164 452	160 207
Far Eastern Federal District	542 258 994	77 466 634	557 910 275	61 815 353
Republic of Sakha (Yakutia)	40 166 587	2 453 873	40 437 284	2 183 176
Kamchatka Territory	20 396 946	1 551 039	20 495 657	1 452 328
Primorskiy Territory	92 160 451	23 933 837	103 791 624	12 302 664
Khabarovsk Territory	5 670 129	158 659	5 678 130	150 658
Amur Region	375 651 727	44 138 983	379 240 181	40 550 529
Magadan Region	0	0	0	0
Sakhalin Region	8 213 154	5 230 243	8 267 399	5 175 998
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	57 561 022 638	21 660 811 904	59 112 045 474	20 109 789 068

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 1.04.17

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	8 017 515 804	3 088 058 612	286 150 307	1 534 784 766	89 698 773	40 419 483
Belgorod Region	1 230 572	114 870	0	0	0	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	93 335	76 733	152 330	0	0	0
Voronezh Region	2 587 243	3 207	0	0	0	0
Ivanovo Region	1 029 791	293 608	15 958	0	64 623	56 912
Kaluga Region	4 836 084	1 143 226	123 741	0	0	0
Kostroma Region	315 350 419	1 219 232	4 007 132	4 521 728	0	0
Kursk Region	601 062	601 062	0	0	0	0
Lipetsk Region	3 199 129	310 682	1	0	0	0
Moscow Region	1 535 683	1 535 471	536 750	0	1 136 589	0
Orel Region	0	0	0	0	0	0
Ryazan Region	1 044 238	612 990	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	271 804	35 582	11 241	0	0	0
Yaroslavl Region	8 278 657	112 995	222 017	0	0	0
City of Moscow	7 677 457 787	3 081 998 954	281 081 137	1 529 953 281	88 497 561	40 362 571
North-Western Federal District	411 661 615	67 321 116	15 946 739	13 536 506	5 600 582	118 096
Republic of Karelia	0	0	0	0	0	0
Komi Republic	577 895	264 756	147 560	0	0	0
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	11 608 777	408 134	276 144	0	0	0
Kaliningrad Region	7 986 392	896 024	8 708	0	0	0
Leningrad Region	0	0	0	0	0	0
Murmansk Region	0	0	0	0	0	0
Novgorod Region	733 134	420 066	302 928	0	0	0
Pskov Region	56 110	0	0	0	0	0
St Petersburg	390 699 307	65 332 136	15 211 399	13 536 506	5 600 582	118 096
Southern Federal District	33 613 786	19 601 368	686 742	329 830	8 001 523	1 872 544
Republic of Adygeya	123 638	0	589	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	6 096 994	3 017 623	324	289 750	772 504	0
Krasnodar Territory	24 711 072	14 764 347	455 787	0	6 989 436	1 696 557
Astrakhan Region	1 671 346	1 667 237	3 533	0	239 583	0
Volgograd Region	895 540	56 279	218 203	0	0	0
Rostov Region	115 196	95 882	8 306	19 881	0	175 987
City of Sevastopol	0	0	0	20 199	0	0
North-Caucasian Federal District	984 700	229 483	13 653	0	14 527	0
Republik of Daghestan	0	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 465	0	13 653	0	0	0
Karachai-Cherkess Republic	468 283	0	0	0	14 527	0
Republic of North Ossetia - Alania	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0

Stavropol Territory	511 952	229 483	0	0	0	0
Volga Federal District	239 504 119	30 810 441	47 519 473	2 891 666	7 537 031	0
Republic of Bashkortostan	11 844 828	6 232 762	245 075	66	0	0
Republic of Marii El	0	0	0	0	0	0
Republic of Mordovia	327 446	154 010	38 621	0	0	0
Republic of Tatarstan	113 899 316	11 917 441	42 857 304	944 540	5 728 059	0
Udmurt Republic	5 592 224	1 026 175	0	0	348 041	0
Chuvash Republic	64 488	9 182	16 598	0	0	0
Perm Territory	1 905 046	1 000 620	401 144	300 000	150 595	0
Kirov Region	12 248 073	156 566	11 856	0	16 375	0
Nizhny Novgograd Region	11 544 143	2 862 009	54 049	0	55 765	0
Orenburg Region	8 486 672	731 740	32 936	35 246	762 996	0
Penza Region	465 021	201 985	4	0	0	0
Samara Region	72 404 264	6 126 787	3 843 995	1 611 814	101 868	0
Saratov Region	722 598	391 164	17 891	0	373 332	0
Ulyanovsk Region	0	0	0	0	0	0
Ural Federal District	212 208 428	38 497 761	7 810 645	826 897	1 175 504	301 888
Kurgan Region	0	0	0	0	0	0
Sverdlovsk Region	161 956 466	20 552 459	7 334 933	826 897	1 113 463	0
Tyumen Region	24 687 430	11 032 140	450 112	0	0	0
Chelyabinsk Region	25 564 532	6 913 162	25 600	0	62 041	301 888
Siberian Federal District	22 843 130	2 425 622	449 363	0	506 466	112 208
Republic of Altai	97 396	27 231	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	19 247	19 309	0	0	0	0
Altai Territory	41 555	43 428	3 443	0	0	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	6 026	5 512	0	0	0	0
Irkutsk Region	267 020	132 250	26 443	0	54 469	0
Kemerovo Region	1 721 121	787 792	38 475	0	793	0
Novosibirsk Region	18 776 485	1 242 790	378 905	0	0	0
Omsk Region	1 910 166	167 310	127	0	451 204	112 208
Tomsk Region	4 114	0	1 970	0	0	0
Far Eastern Federal District	81 349 803	14 045 452	9 105 542	2 975 371	2 118 240	0
Republic of Sakha (Yakutia)	1 098 703	417 452	398 844	0	16 900	0
Kamchatka Territory	1 028 219	469 998	9 129	0	100 000	0
Primorskiy Territory	18 600 489	3 592 982	62 885	0	22 000	0
Khabarovsk Territory	37 332	33 335	0	0	0	0
Amur Region	60 585 060	9 531 685	8 621 048	2 975 371	1 979 340	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	9 019 681 385	3 260 989 855	367 682 464	1 555 345 036	114 652 646	42 824 219

Table 34

Distribution of Loans, Deposits and Other Claims in Rubles by Credit Institutions, Registered in Respective Regions, as of 1.04.17

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	36 514 451 361	18 962 438 739	4 614 479 508	9 876 173 376
Belgorod Region	5 395 368	4 760 453	32	239 132
Bryansk Region	0	0	0	0
Vladimir Region	6 400 093	5 056 339	2 305	1 323 455
Voronezh Region	2 911 580	2 573 734	9 000	284 689
Ivanovo Region	9 384 510	6 028 782	826 137	2 055 745
Kaluga Region	42 078 182	25 175 313	14 109 172	2 561 699
Kostroma Region	352 259 408	29 096 095	150 620 153	90 849 865
Kursk Region	16 456 285	12 755 353	1 700 000	1 430 700
Lipetsk Region	17 104 080	8 455 001	5 400 000	2 123 059
Moscow Region	20 970 787	7 371 735	9 006 382	2 805 159
Orel Region	0	0	0	0
Ryazan Region	11 042 338	8 626 403	830 050	1 569 542
Smolensk Region	0	0	0	0
Tambov Region	1 978 335	1 558 913	171 000	248 422
Tver Region	813 274	751 536	0	61 738
Tula Region	1 241 264	1 042 607	3 296	95 361
Yaroslavl Region	10 542 094	5 330 414	4 939	4 020 184
City of Moscow	36 015 873 763	18 843 856 061	4 431 797 042	9 766 504 626
North-Western Federal District	1 091 506 445	665 871 787	230 478 094	104 310 601
Republic of Karelia	1 068 059	123 735	524 000	348 925
Komi Republic	2 545 252	2 077 778	41 822	384 906
Akhangel'sk Region	0	0	0	0
Vologda Region	32 550 270	9 023 459	12 262 435	7 475 665
Kaliningrad Region	7 929 166	5 983 477	12 323	1 443 787
Leningrad Region	122 730	105 137	0	17 593
Murmansk Region	690 967	409 421	0	281 546
Novgorod Region	1 891 047	980 300	100 000	808 223
Pskov Region	1 045 038	925 920	0	119 118
St Petersburg	1 043 663 916	646 242 560	217 537 514	93 430 838
Southern Federal District	322 455 993	170 509 962	59 045 623	86 670 669
Republic of Adygeya	5 919 258	5 260 120	2 634	545 704
Republic of Kalmykia	0	0	0	0
Republic of Crimea	84 616 146	31 324 589	38 447 696	12 592 442
Krasnodar Territory	115 733 073	75 509 398	17 337 553	20 260 651
Astrakhan Region	1 572 981	544 890	75 350	681 896
Volgograd Region	9 484 242	7 834 893	512 305	1 103 847
Rostov Region	91 593 903	43 303 742	1 530 379	46 349 270
City of Sevastopol	13 536 390	6 732 330	1 139 706	5 136 859
North-Caucasian Federal District	13 727 826	8 723 550	1 212 388	3 725 574
Republik of Daghestan	1 305 820	836 183	2 995	466 642
Republic of Ingushetia	0	0	0	0

Kabardino-Balkar Republic	3 859 092	2 468 863	321 300	1 062 115
Karachai-Cherkess Republic	3 264 972	1 205 555	380 000	1 679 417
Republic of North Ossetia - Alania	678 816	534 462	0	144 354
Chechen Republic	0	0	0	0
Stavropol Territory	4 619 126	3 678 487	508 093	373 046
Volga Federal District	922 009 416	489 389 219	79 507 191	246 743 448
Republic of Bashkortostan	42 057 789	27 702 642	7 459 665	5 287 941
Republic of Marii El	2 035 514	1 226 556	503 053	64 697
Republic of Mordovia	12 802 729	9 476 459	84 834	2 499 291
Republic of Tatarstan	391 765 981	260 981 248	31 178 091	65 796 305
Udmurt Republic	28 201 695	4 864 532	38 300	22 238 931
Chuvash Republic	8 087 954	3 335 061	936 017	3 752 596
Perm Territory	18 184 341	9 394 144	1 117 409	7 177 895
Kirov Region	18 504 626	11 342 912	1 006 439	5 060 660
Nizhny Novgorod Region	51 878 890	30 396 553	7 957 882	6 045 470
Orenburg Region	27 952 649	13 341 073	305 726	12 449 282
Penza Region	3 308 360	2 194 658	104 211	639 726
Samara Region	282 485 040	94 548 834	18 708 977	112 907 926
Saratov Region	31 657 910	18 222 538	9 903 953	2 301 433
Ulyanovsk Region	3 085 938	2 362 009	202 634	521 295
Ural Federal District	561 617 347	184 430 666	121 848 260	190 394 392
Kurgan Region	2 010 548	1 838 919	4 186	97 588
Sverdlovsk Region	313 336 488	100 977 935	62 485 569	98 832 264
Tyumen Region	166 381 307	45 009 483	44 501 134	66 563 532
Chelyabinsk Region	79 889 004	36 604 329	14 857 371	24 901 008
Siberian Federal District	121 280 309	50 212 918	31 826 449	35 712 950
Republic of Altai	859 466	279 905	1 646	56 271
Republic of Buryatiya	0	0	0	0
Republic of Tuva	196 564	132 402	2 305	61 857
Republic of Khakassia	5 392 193	2 420 005	504 939	2 196 600
Altai Territory	8 346 449	5 430 231	1 209 141	1 481 364
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	4 418 982	521 275	874 161	3 023 402
Irkutsk Region	13 597 343	8 171 373	311 851	4 640 656
Kemerovo Region	7 501 933	3 586 216	1 137 786	2 757 843
Novosibirsk Region	67 780 821	22 152 381	27 783 189	16 863 657
Omsk Region	7 962 555	4 485 890	0	2 514 612
Tomsk Region	5 224 003	3 033 240	1 431	2 116 688
Far Eastern Federal District	347 042 770	116 668 225	14 900 478	191 702 569
Republic of Sakha (Yakutia)	25 975 033	16 490 984	0	7 723 734
Kamchatka Territory	12 699 939	9 005 710	1 476 593	1 467 961
Primorskiy Territory	62 487 298	38 532 434	3 702 746	17 132 859
Khabarovsk Territory	4 392 408	2 368 890	100 000	772 979
Amur Region	239 455 696	48 946 251	9 365 846	164 183 637
Magadan Region	0	0	0	0
Sakhalin Region	2 032 396	1 323 956	255 293	421 399
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	39 894 091 467	20 648 245 066	5 153 297 991	10 735 433 579

Table 35

Distribution of Loans, Deposits and Other Claims in Foreign Currency by Credit Institutions, Registered in Respective Regions, as of 1.04.17

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	14 834 775 835	8 398 685 671	4 143 308 899	126 880 112
Belgorod Region	13 502	11 980	1 522	0
Bryansk Region	0	0	0	0
Vladimir Region	45 524	45 524	0	0
Voronezh Region	484 457	345 880	0	122 125
Ivanovo Region	68 148	7 302	58 716	2 130
Kaluga Region	0	0	0	0
Kostroma Region	29 224 428	10 008 575	13 010 272	172 585
Kursk Region	264 820	0	264 820	0
Lipetsk Region	0	0	0	0
Moscow Region	2 109 234	825 004	18 391	1 265 839
Orel Region	0	0	0	0
Ryazan Region	20 214	10 712	9 502	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	229 918	91 851	846	125 701
City of Moscow	14 802 315 590	8 387 338 843	4 129 944 830	125 191 732
North-Western Federal District	174 430 616	92 352 405	39 467 804	3 554 469
Republic of Karelia	3 119	0	0	3 119
Komi Republic	20 350	20 350	0	0
Akhangel'sk Region	0	0	0	0
Vologda Region	723 688	453 774	30 472	11 924
Kaliningrad Region	207 094	69 408	0	137 686
Leningrad Region	0	0	0	0
Murmansk Region	0	0	0	0
Novgorod Region	5 454	0	5 454	0
Pskov Region	0	0	0	0
St Petersburg	173 470 911	91 808 873	39 431 878	3 401 740
Southern Federal District	7 477 450	5 303 304	1 309 944	858 651
Republic of Adygeya	28 819	3 736	0	25 083
Republic of Kalmykia	0	0	0	0
Republic of Crimea	1 086 970	215 992	523 137	347 841
Krasnodar Territory	1 186 098	855 545	291 074	39 479
Astrakhan Region	3 214	0	3 214	0
Volgograd Region	242 537	0	230 650	6 336
Rostov Region	4 584 461	3 930 948	259 818	393 695
City of Sevastopol	345 351	297 083	2 051	46 217
North-Caucasian Federal District	25 129	0	18 518	6 611
Republic of Dagestan	3 961	0	846	3 115
Republic of Ingushetia	0	0	0	0

Kabardino-Balkar Republic	1 939	0	1 939	0
Karachai-Cherkess Republic	3 496	0	0	3 496
Republic of North Ossetia - Alania	0	0	0	0
Chechen Republic	0	0	0	0
Stavropol Territory	15 733	0	15 733	0
Volga Federal District	63 714 644	17 987 997	23 174 612	1 222 134
Republic of Bashkortostan	175 612	36 646	3 793	288
Republic of Marii El	0	0	0	0
Republic of Mordovia	0	0	0	0
Republic of Tatarstan	20 407 960	1 447 357	18 827 111	72 728
Udmurt Republic	677 954	279 939	389 179	8 836
Chuvash Republic	61 736	32 143	0	29 593
Perm Territory	671 511	582 434	89 077	0
Kirov Region	867	0	867	0
Nizhny Novgogrod Region	937 497	264 421	601 349	55 394
Orenburg Region	448 607	341 653	26 312	80 642
Penza Region	0	0	0	0
Samara Region	40 275 099	14 956 013	3 232 742	968 425
Saratov Region	54 559	47 391	4 182	2 986
Ulyanovsk Region	3 242	0	0	3 242
Ural Federal District	49 146 458	33 352 401	11 358 079	243 518
Kurgan Region	848	0	0	848
Sverdlovsk Region	37 318 218	30 656 940	2 277 966	190 852
Tyumen Region	10 569 216	2 318 572	8 198 890	51 754
Chelyabinsk Region	1 258 176	376 889	881 223	64
Siberian Federal District	16 486 496	1 526 241	14 899 330	60 922
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	1 268	1 268	0	0
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	169 980	0	169 980	0
Irkutsk Region	481 121	459 596	21 525	0
Kemerovo Region	3 500	0	281	3 219
Novosibirsk Region	15 752 348	1 056 470	14 695 875	0
Omsk Region	75 198	8 907	8 588	57 703
Tomsk Region	2 739	0	2 739	0
Far Eastern Federal District	19 111 871	14 309 902	1 208 140	1 624 524
Republic of Sakha (Yakutia)	814 053	409 846	136 846	267 361
Kamchatka Territory	85 155	65 398	17 644	2 113
Primorskiy Territory	1 559 052	486 983	1 010 267	61 342
Khabarovsk Territory	3 030	0	3 030	0
Amur Region	16 646 832	13 347 675	36 604	1 293 708
Magadan Region	0	0	0	0
Sakhalin Region	3 749	0	3 749	0
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	15 165 168 499	8 563 517 921	4 234 745 326	134 450 941

Table 36

Overdue claims on loans, deposits and other claims by credit institutions registered in respective regions, as of 1.04.17

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	1 558 021 061	339 074 520	65 153 726	34 452 769	746 287 343	39 654 475
Belgorod Region	99 934	0	0	0	1 396	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	91 148	0	0	0	67 389	0
Voronezh Region	17 835	0	0	0	539	0
Ivanovo Region	100 983	0	0	0	58 670	0
Kaluga Region	681 815	0	12 952 092	0	744 870	0
Kostroma Region	1 571 432	9 467	20 379 338	0	12 803 674	98 800
Kursk Region	26 822	0	0	0	15 758	0
Lipetsk Region	2 466 789	0	0	0	140 275	0
Moscow Region	935 938	266 955	0	0	695 980	244 934
Orel Region	0	0	0	0	0	0
Ryazan Region	988 292	0	0	0	78 401	0
Smolensk Region	0	0	0	0	0	0
Tambov Region	56 235	0	0	0	25 745	0
Tver Region	77 637	0	0	0	1 309	0
Tula Region	55 913	0	0	0	2 295	0
Yaroslavl Region	530 639	0	0	0	77 704	33 827
City of Moscow	1 550 319 649	338 798 098	31 822 296	34 452 769	731 573 338	39 276 914
North-Western Federal District	87 692 534	4 482 234	18 514 223	56 959	7 176 215	475 247
Republic of Karelia	7 327	0	0	0	38 652	3 119
Komi Republic	193 374	0	41 822	0	3 776	0
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	1 160 101	0	45 000	0	933 665	635
Kaliningrad Region	441 930	2 424	9 689	0	48 138	4
Leningrad Region	23 153	0	0	0	352	0
Murmansk Region	1 471	0	0	0	5 510	0
Novgorod Region	116 499	0	0	0	9 911	0
Pskov Region	132 562	0	0	0	12 452	0
St Petersburg	85 616 117	4 479 810	18 417 712	56 959	6 123 759	471 489
Southern Federal District	16 318 423	1 328 756	551 000	1 628	4 426 121	246 837
Republic of Adygeya	135 119	0	0	0	37 016	3 946
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	400 153	212 077	0	0	499 708	83 081
Krasnodar Territory	11 444 397	831 303	526 000	0	2 465 092	2 090
Astrakhan Region	48 125	0	0	0	41 799	0
Volgograd Region	594 311	0	0	0	69 057	0
Rostov Region	2 708 656	112 756	25 000	0	1 137 790	121 156
City of Sevastopol	987 662	172 620	0	1 628	175 659	36 564
North-Caucasian Federal District	479 409	0	507 000	15 733	387 965	3 496

Republik of Daghestan	60 493	0	0	0	100 299	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	263 401	0	0	0	133 428	0
Karachai-Cherkess Republic	82 653	0	0	0	52 306	3 496
Republic of North Ossetia - Alania	34 942	0	0	0	32 277	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	37 920	0	507 000	15 733	69 655	0
Volga Federal District	44 410 817	18 605	14 934 431	0	25 615 298	877 021
Republic of Bashkortostan	580 011	0	5 524 788	0	912 884	288
Republic of Marii El	71 926	0	2 003	0	1 251	0
Republic of Mordovia	320 127	0	0	0	73 676	0
Republic of Tatarstan	13 018 796	0	5 882 140	0	7 312 283	38 494
Udmurt Republic	168 940	0	0	0	1 800 914	2 993
Chuvash Republic	77 461	0	0	0	77 665	0
Perm Territory	455 337	18 605	26 500	0	697 502	0
Kirov Region	1 025 170	0	0	0	894 788	0
Nizhny Novgogrod Region	3 022 199	0	104 000	0	508 769	31 139
Orenburg Region	546 007	0	55 000	0	293 403	0
Penza Region	74 572	0	0	0	63 406	0
Samara Region	22 237 869	0	3 340 000	0	12 598 832	804 057
Saratov Region	2 699 667	0	0	0	272 164	50
Ulyanovsk Region	112 735	0	0	0	107 761	0
Ural Federal District	13 893 215	342 551	4 071 115	1 458	13 846 906	26 026
Kurgan Region	188 812	0	0	0	11 546	0
Sverdlovsk Region	5 893 200	8 566	3 896 632	0	11 584 006	23 116
Tyumen Region	2 878 477	333 985	0	0	1 499 723	2 846
Chelyabinsk Region	4 932 726	0	174 483	1 458	751 631	64
Siberian Federal District	2 784 222	0	15 848	342	1 943 857	406
Republic of Altai	2 893	0	0	0	5 844	0
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	9 427	0	0	342	11 640	0
Republic of Khakassia	76 796	0	0	0	74 676	0
Altai Territory	321 686	0	5 848	0	46 040	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	16 413	0	0	0	241 978	0
Irkutsk Region	402 649	0	0	0	183 423	0
Kemerovo Region	96 023	0	10 000	0	100 304	406
Novosibirsk Region	1 539 847	0	0	0	1 095 518	0
Omsk Region	232 273	0	0	0	127 995	0
Tomsk Region	86 215	0	0	0	56 439	0
Far Eastern Federal District	11 291 040	306 506	6 201 135	0	40 161 028	529 701
Republic of Sakha (Yakutia)	381 512	111 381	0	0	191 504	0
Kamchatka Territory	785 740	0	0	0	339 834	2 113
Primorskiy Territory	4 547 707	0	26 135	0	1 019 227	7 139
Khabarovsk Territory	50 361	0	0	0	71 908	0
Amur Region	5 343 234	195 125	6 175 000	0	38 484 255	520 449
Magadan Region	0	0	0	0	0	0
Sakhalin Region	182 486	0	0	0	54 300	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	1 734 890 721	345 553 172	109 948 478	34 528 889	839 844 733	41 813 209

Table 37

Distribution of Clients' Funds in Rubles by Credit Institutions Registered in Respective Regions, as of 1.04.17

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	31 493 095 158	2 424 383	55 826	5 783 459 560	8 714 932 721	16 732 271 332
Belgorod Region	7 039 372	0	0	1 552 477	446 051	5 010 582
Bryansk Region	0	0	0	0	0	0
Vladimir Region	6 877 634	0	57	858 257	420 630	5 571 492
Voronezh Region	3 748 979	0	0	709 215	303 207	2 723 408
Ivanovo Region	12 379 089	0	0	1 580 495	367 920	10 277 236
Kaluga Region	44 080 045	0	0	1 208 420	22 629 912	20 232 117
Kostroma Region	315 986 999	0	0	13 750 614	57 839 760	244 160 364
Kursk Region	14 350 380	0	0	2 459 344	463 411	11 417 730
Lipetsk Region	17 486 627	0	0	1 720 872	1 408 944	14 339 893
Moscow Region	21 594 391	0	0	5 697 801	1 186 676	14 664 458
Orel Region	0	0	0	0	0	0
Ryazan Region	12 619 950	0	0	2 903 219	151 682	9 395 125
Smolensk Region	0	0	0	0	0	0
Tambov Region	2 261 485	0	0	469 993	32 490	1 743 541
Tver Region	1 117 831	0	0	850 928	18 264	230 032
Tula Region	1 580 605	0	0	253 277	199 228	1 119 333
Yaroslavl Region	11 521 784	0	0	2 479 374	4 207 131	4 783 263
City of Moscow	31 020 449 987	2 424 383	55 769	5 746 965 274	8 625 257 415	16 386 602 758
North-Western Federal District	1 279 494 178	21 464	343	381 719 892	530 449 312	355 495 898
Republic of Karelia	579 091	0	0	240 446	119 878	208 317
Komi Republic	4 407 892	0	0	1 017 127	725 999	2 611 835
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	41 308 965	0	0	8 946 366	11 064 670	21 202 164
Kaliningrad Region	11 438 019	0	0	2 142 822	3 925 017	5 331 684
Leningrad Region	111 441	0	0	60 556	50 885	0
Murmansk Region	987 734	0	0	508 653	11 070	456 634
Novgorod Region	4 885 239	0	343	2 263 387	27 625	2 502 523
Pskov Region	1 618 635	0	0	451 544	0	1 163 490
St Petersburg	1 214 157 162	21 464	0	366 088 991	514 524 168	322 019 251
Southern Federal District	359 198 565	77 663	403	60 746 859	44 270 749	251 714 387
Republic of Adygeya	5 841 453	0	0	304 567	310 474	5 225 589
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	86 076 981	4 311	0	28 567 503	2 600 363	54 616 417
Krasnodar Territory	148 970 809	5 677	403	13 882 873	35 103 375	99 458 643
Astrakhan Region	4 882 621	0	0	1 467 662	1 049 032	1 020 347
Volgograd Region	7 774 108	0	0	1 589 323	782 732	5 394 512
Rostov Region	90 339 440	67 675	0	12 689 742	3 874 110	73 521 436
City of Sevastopol	15 313 153	0	0	2 245 189	550 663	12 477 443
North-Caucasian Federal District	12 829 356	0	0	3 850 677	2 623 900	6 135 858
Republik of Daghestan	1 502 509	0	0	959 436	38 895	371 198
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	3 591 415	0	0	776 182	60 013	2 747 263
Karachai-Cherkess Republic	2 330 841	0	0	351 195	1 608 163	371 471
Republic of North Ossetia - Alania	276 405	0	0	51 691	43 000	181 714

Chechen Republic	0	0	0	0	0	0
Stavropol Territory	5 128 186	0	0	1 712 173	873 829	2 464 212
Volga Federal District	801 370 001	3 196 992	0	107 835 981	211 998 461	476 155 531
Republic of Bashkortostan	49 459 821	14 657	0	1 848 081	9 253 130	38 317 620
Republic of Marii El	2 220 353	0	0	385 247	18 934	1 795 815
Republic of Mordovia	19 974 164	0	0	1 752 943	773 069	17 412 479
Republic of Tatarstan	399 209 678	3 150 684	0	66 382 076	145 502 474	183 121 227
Udmurt Republic	33 091 765	7 697	0	2 921 330	627 728	29 490 487
Chuvash Republic	9 092 268	0	0	1 599 971	1 069 721	6 398 829
Perm Territory	19 610 242	4 360	0	2 524 595	1 953 633	15 092 949
Kirov Region	26 397 619	1 054	0	4 084 087	1 587 524	20 560 053
Nizhny Novgograd Region	58 250 372	12 799	0	8 475 042	4 998 406	44 637 954
Orenburg Region	29 942 879	5 741	0	3 200 046	3 501 463	23 214 550
Penza Region	3 684 087	0	0	837 637	312 078	2 503 700
Samara Region	108 741 232	0	0	9 813 197	32 852 269	65 560 315
Saratov Region	37 974 773	0	0	3 364 870	9 266 961	25 309 347
Ulyanovsk Region	3 720 748	0	0	646 859	281 071	2 740 206
Ural Federal District	723 593 078	137 377	0	64 529 555	207 167 442	449 041 882
Kurgan Region	1 755 752	0	0	551 715	153 140	1 045 122
Sverdlovsk Region	392 127 288	16 830	0	38 650 452	74 820 905	277 852 682
Tyumen Region	233 960 545	114 789	0	10 775 753	124 349 387	97 769 697
Chelyabinsk Region	95 749 493	5 758	0	14 551 635	7 844 010	72 374 381
Siberian Federal District	135 565 492	40 508	0	35 009 886	11 575 782	86 648 143
Republic of Altai	986 630	0	0	133 057	144 888	707 746
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	424 907	0	0	318 691	16 000	90 216
Republic of Khakassia	5 907 643	0	0	963 956	568 223	4 335 965
Altai Territory	7 365 169	0	0	1 912 127	627 784	4 818 603
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	6 891 854	0	0	1 517 770	97 875	5 133 575
Irkutsk Region	12 483 035	0	0	2 845 232	1 607 820	7 942 222
Kemerovo Region	10 039 554	0	0	1 331 053	906 021	7 652 702
Novosibirsk Region	74 060 426	40 508	0	23 254 864	6 673 347	42 317 009
Omsk Region	10 665 380	0	0	1 552 600	809 334	8 277 509
Tomsk Region	6 740 894	0	0	1 180 536	124 490	5 372 596
Far Eastern Federal District	351 688 147	48 093	8 190	40 653 322	18 319 350	291 769 728
Republic of Sakha (Yakutia)	31 233 426	22 088	0	5 170 069	3 070 456	22 881 452
Kamchatka Territory	13 327 174	4 127	0	1 712 683	1 011 717	10 546 049
Primorskiy Territory	72 746 392	9 558	0	17 707 076	4 916 762	49 711 291
Khabarovsk Territory	4 965 523	0	0	326 264	297 941	4 341 318
Amur Region	223 686 829	0	8 190	13 297 595	8 543 235	201 539 442
Magadan Region	0	0	0	0	0	0
Sakhalin Region	5 728 803	12 320	0	2 439 635	479 239	2 750 176
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	35 156 833 975	5 946 480	64 762	6 477 805 732	9 741 337 717	18 649 232 759

Table 38

**Distribution of Clients' Funds in Foreign Currency by Credit Institutions Registered in Respective Regions, as of
1.04.17**

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	14 824 112 465	20 631 917	5 611	2 299 961 190	7 065 470 579	5 084 022 046
Belgorod Region	801 175	0	0	38 106	0	763 069
Bryansk Region	0	0	0	0	0	0
Vladimir Region	235 108	0	0	17 252	0	216 124
Voronezh Region	1 307 952	0	0	4 110	0	1 303 842
Ivanovo Region	709 300	0	0	68 345	0	640 945
Kaluga Region	1 627 854	0	0	91 095	452 240	1 084 519
Kostroma Region	28 994 739	0	0	5 576 486	13 959 017	9 420 996
Kursk Region	777 007	0	0	334 476	0	442 167
Lipetsk Region	1 010 881	0	0	590 654	0	420 227
Moscow Region	3 699 066	0	0	327 069	467 404	2 904 593
Orel Region	0	0	0	0	0	0
Ryazan Region	1 976 943	0	0	630 609	0	1 345 671
Smolensk Region	0	0	0	0	0	0
Tambov Region	18 522	0	0	81	0	18 429
Tver Region	290 201	0	0	98 484	148 530	43 176
Tula Region	21 941	0	0	749	0	21 192
Yaroslavl Region	2 749 358	0	0	100 133	0	2 648 639
City of Moscow	14 779 892 418	20 631 917	5 611	2 292 083 541	7 050 443 388	5 062 748 457
North-Western Federal District	217 967 356	0	0	41 317 062	83 797 459	90 369 131
Republic of Karelia	13 309	0	0	12 088	0	1 207
Komi Republic	550 447	0	0	14 162	11 276	525 009
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	1 891 966	0	0	203 171	78 093	1 607 492
Kaliningrad Region	6 253 187	0	0	1 719 924	2 327 835	1 925 629
Leningrad Region	3 597	0	0	3 597	0	0
Murmansk Region	948 330	0	0	934 976	0	8 346
Novgorod Region	275 737	0	0	34 246	58 863	180 652
Pskov Region	14 766	0	0	12 881	0	1 885
St Petersburg	208 016 017	0	0	38 382 017	81 321 392	86 118 911
Southern Federal District	29 445 622	7 688	0	8 107 189	4 440 158	16 138 256
Republic of Adygeya	248 145	0	0	2 443	56 378	189 324
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	6 221 581	7 682	0	433 668	78 197	5 189 106
Krasnodar Territory	7 812 165	0	0	1 035 922	643 358	5 968 353
Astrakhan Region	3 234 634	0	0	3 155 944	0	73 752
Volgograd Region	792 829	0	0	117 483	117 175	558 159
Rostov Region	9 991 481	0	0	3 288 525	3 495 574	3 137 461
City of Sevastopol	1 144 787	6	0	73 204	49 476	1 022 101
North-Caucasian Federal District	456 197	0	0	132 761	0	322 352
Republik of Daghestan	9 147	0	0	228	0	8 910
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	115 339	0	0	57 951	0	57 388
Karachai-Cherkess Republic	66 620	0	0	2 041	0	64 406
Republic of North Ossetia - Alania	40 685	0	0	0	0	40 685
Chechen Republic	0	0	0	0	0	0

Stavropol Territory	224 406	0	0	72 541	0	150 963
Volga Federal District	160 312 733	5	0	15 706 204	100 689 769	42 754 648
Republic of Bashkortostan	1 320 854	0	0	35 150	112 764	1 172 881
Republic of Marii El	41 819	0	0	24 284	0	11 570
Republic of Mordovia	224 088	0	0	18 566	0	202 981
Republic of Tatarstan	133 583 446	5	0	12 071 916	98 395 241	22 510 653
Udmurt Republic	1 046 967	0	0	288 324	253 949	504 690
Chuvash Republic	501 803	0	0	15 380	120 753	365 642
Perm Territory	1 904 976	0	0	253 829	29 471	1 621 676
Kirov Region	1 124 219	0	0	223 145	314 709	586 269
Nizhny Novgograd Region	4 392 414	0	0	583 794	550 510	3 243 823
Orenburg Region	2 108 890	0	0	46 546	245 543	1 814 856
Penza Region	116 877	0	0	91 496	25 370	0
Samara Region	12 345 774	0	0	1 851 615	639 965	9 381 064
Saratov Region	1 598 097	0	0	200 999	1 494	1 337 194
Ulyanovsk Region	2 509	0	0	1 160	0	1 349
Ural Federal District	80 874 820	56 770	0	11 069 771	17 299 732	44 581 446
Kurgan Region	27 036	0	0	3	0	27 033
Sverdlovsk Region	48 109 302	0	0	2 953 103	15 157 629	29 571 553
Tyumen Region	21 672 732	56 770	0	6 056 287	533 648	8 172 009
Chelyabinsk Region	11 065 750	0	0	2 060 378	1 608 455	6 810 851
Siberian Federal District	25 930 764	0	0	12 806 946	1 292 744	11 226 211
Republic of Altai	130 210	0	0	113 516	0	16 694
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	607	0	0	0	0	607
Republic of Khakassia	168 351	0	0	12 661	0	94 199
Altai Territory	252 469	0	0	76 886	0	175 583
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	506 395	0	0	119 517	0	386 349
Irkutsk Region	1 380 437	0	0	271 748	0	1 081 091
Kemerovo Region	427 176	0	0	199 371	0	227 805
Novosibirsk Region	21 200 321	0	0	11 587 519	339 834	8 757 893
Omsk Region	1 705 056	0	0	376 687	952 910	375 289
Tomsk Region	159 742	0	0	49 041	0	110 701
Far Eastern Federal District	58 243 795	0	0	11 424 541	15 490 232	28 984 981
Republic of Sakha (Yakutia)	2 116 879	0	0	84 936	59 742	1 938 685
Kamchatka Territory	1 446 630	0	0	505 446	0	936 554
Primorskiy Territory	12 016 279	0	0	4 498 236	1 546 075	5 875 231
Khabarovsk Territory	150 639	0	0	37 260	0	113 379
Amur Region	37 352 395	0	0	1 527 846	13 884 415	19 730 976
Magadan Region	0	0	0	0	0	0
Sakhalin Region	5 160 973	0	0	4 770 817	0	390 156
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	15 397 343 752	20 696 380	5 611	2 400 525 664	7 288 480 673	5 318 399 071

Table 39

**Loans, Deposits and Other Funds Received From Other Credit Institutions
(by credit institutions registered in respective regions), as of 1.04.17**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	7 628 040 839	4 848 760 102	2 779 280 737
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	0	0	0
Voronezh Region	1 348 038	1 348 038	0
Ivanovo Region	27 854	27 854	0
Kaluga Region	83 650	83 650	0
Kostroma Region	302 743 125	200 972 391	101 770 734
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	34 000	34 000	0
Tver Region	0	0	0
Tula Region	20 697	9 000	11 697
Yaroslavl Region	1 855 964	1 855 964	0
City of Moscow	7 320 376 511	4 642 878 205	2 677 498 306
North-Western Federal District	234 440 584	207 159 129	27 281 455
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangel'sk Region	0	0	0
Vologda Region	1 740 199	0	1 740 199
Kaliningrad Region	69 355	69 355	0
Leningrad Region	0	0	0
Murmansk Region	0	0	0
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	232 631 030	207 089 774	25 541 256
Southern Federal District	3 461 115	1 819 229	1 641 886
Republic of Adygeya	0	0	0
Republic of Kalmykia	0	0	0
Republic of Crimea	1 063 488	950 732	112 756
Krasnodar Territory	941 506	539 934	401 572
Astrakhan Region	0	0	0
Volgograd Region	200 000	200 000	0
Rostov Region	1 256 121	128 563	1 127 558
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	114 990 724	112 449 840	2 540 884
Republic of Bashkortostan	28 971 732	28 819 999	151 733
Republic of Marii El	0	0	0
Republic of Mordovia	300 000	300 000	0
Republic of Tatarstan	11 902 448	9 604 372	2 298 076
Udmurt Republic	93 855	93 855	0
Chuvash Republic	100 714	100 714	0
Perm Territory	268 557	268 557	0
Kirov Region	172 547	172 547	0
Nizhny Novgogrod Region	4 646 590	4 646 590	0
Orenburg Region	187 888	187 888	0
Penza Region	34 120	22 000	12 120
Samara Region	68 237 273	68 158 318	78 955
Saratov Region	75 000	75 000	0
Ulyanovsk Region	0	0	0
Ural Federal District	112 705 579	95 990 230	16 715 349
Kurgan Region	0	0	0
Sverdlovsk Region	111 183 264	94 467 915	16 715 349
Tyumen Region	823 707	823 707	0
Chelyabinsk Region	698 608	698 608	0
Siberian Federal District	4 652 336	4 651 208	1 128
Republic of Altai	0	0	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	41 138	41 138	0
Altai Territory	240 368	240 368	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	0	0	0
Irkutsk Region	0	0	0
Kemerovo Region	0	0	0
Novosibirsk Region	4 370 830	4 369 702	1 128
Omsk Region	0	0	0
Tomsk Region	0	0	0
Far Eastern Federal District	11 429 429	9 080 653	2 348 776
Republic of Sakha (Yakutia)	404 989	404 989	0
Kamchatka Territory	0	0	0
Primorskiy Territory	2 583 765	2 583 765	0
Khabarovsk Territory	0	0	0
Amur Region	8 440 675	6 091 899	2 348 776
Magadan Region	0	0	0
Sakhalin Region	0	0	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0
Total	8 109 720 606	5 279 910 391	2 829 810 215

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	1.03.17	1.04.17
Own funds (capital) adequacy					
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio)	12,5	12,7	13,1	13,3	13,4
Tier I capital ratio N1.2 (Basel III)	9,0	8,5	9,2	9,2	9,9
Risk-weighted assets ¹ (Basel III) to total assets ratio	45,4	48,3	44,1	42,8	42,3
Credit risk					
Share of problem (IV quality category) and bad (V quality category) loans in total loans ²	6,7	8,3	9,4	9,8	9,7
Loan loss provisions made as percent of total loans ²	6,5	7,8	8,5	8,6	8,6
Ratio of loans, bank guarantees and sureties granted by a bank to its owners (shareholders) to own funds (capital) (N9.1)	2,6	2,8	3,6	3,6	3,7
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	214,1	213,5
<i>Distribution of loans provided by credit institutions</i>					
agriculture, hunting and forestry	3,5	3,5	4,0	4,1	4,1
mining	4,2	4,9	5,6	5,4	5,4
manufacturing	15,5	17,1	15,4	15,9	15,6
production and distribution of energy, gas and water	2,5	2,5	3,1	3,5	3,2
constructing	5,3	4,8	4,5	4,2	4,4
wholesale and retail trade, car and household appliance repair	13,3	11,3	10,9	10,2	10,3
transport and communication	4,4	4,2	4,2	4,2	4,4
other economic activities	21,2	24,1	23,1	23,2	23,2
individuals	30,1	27,5	29,1	29,2	29,4
of which					
mortgage loans	9,4	10,4	12,1	12,2	12,3
<i>Geographical distribution of interbank loans and deposits ³</i>					
Russian Federation	53,6	54,0	68,8	62,4	61,6
United Kingdom	13,9	12,3	7,5	10,2	10,7
USA	4,9	4,5	3,2	3,7	5,1
Germany	0,4	0,8	0,3	2,3	1,4
Austria	7,3	4,9	1,1	1,3	1,3
France	1,8	1,8	1,4	2,5	1,6
Italy	0,0	0,0	2,0	2,0	2,8
Cyprus	4,9	9,2	5,3	5,1	5,1
Netherlands	1,3	0,8	0,5	0,8	0,5
Other	11,8	11,8	9,9	9,7	9,8
Liquidity					
Ratio of high liquid assets to total assets	10,4	10,6	10,5	11,9	11,9
Ratio of liquid assets to total assets	22,0	24,6	21,8	23,8	23,7
Ratio of high liquid assets to demand liabilities (N2)	67,0	97,5	106,6	106,0	114,9
Ratio of liquid assets to short-term liabilities (N3)	80,4	139,3	144,9	155,1	169,2
Ratio of long-term (over 365 or 366 days) claims on own funds (capital) adjusted for the minimum balance of short-term (up to 365 or 366 days) clients' accounts (N4)	92,8	59,0	52,3	50,8	50,9
Ratio of clients' funds to total loans ⁴	96,9	106,1	107,5	110,9	110,4
Market risk to total own funds (capital) ⁵	36,0	44,0	43,7	44,3	43,8
of which					
Interest rate risk	28,6	34,4	36,8	36,1	36,2
Equity position risk	3,7	3,3	3,0	3,2	3,2
Foreign exchange risk	3,7	6,3	3,2	3,5	3,2
Commodity risk	-	-	0,9	1,5	1,1
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	7,6	8,6	12,0	12,8	12,8
Banks' financial result over the reporting period (billion rubles)	589,1	192,0	929,7	212,1	338,6
as percent of the banking sector assets ⁶	0,9	0,3	1,2	0,3	0,4
as percent of the banking sector own funds (capital) ⁶	7,9	2,3	10,3	2,3	3,6
Return on assets ⁷	0,9	0,3	1,2	1,3	1,5
Return on equity ⁷	7,9	2,3	10,3	11,6	12,7

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
Reference data: own funds (capital) adequacy ratio as of 1.04.17, %	13,4		40,6		23,3		19,4		18,8		13,7		13,6		16,1		13,8		13,4	

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

² 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		1.03.17		1.04.17	
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	9 409,7	100,0	9 479,0	100,0
of which:										
1. Tier I capital	5 718,4	72,1	6 002,5	66,6	6 586,7	70,2	6 542,0	69,5	6 959,0	73,4
of which:										
1.1. Common Equity Tier 1	5 638,3	71,1	5 857,8	65,0	6 408,2	68,3	6 332,9	67,3	6 757,1	71,3
1.2. Additional Tier 1	80,1	1,0	144,7	1,6	178,5	1,9	209,1	2,2	202,0	2,1
2. Tier 2 Capital	2 210,0	27,9	3 006,1	33,4	2 800,4	29,8	2 867,7	30,5	2 519,9	26,6
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	13,3	4	13,4	4
Common equity Tier I ratio (N1.1)	8,9	2	8,2	8	8,9	4	8,9	5	9,5	5
Tier I capital ratio (N1.2)	9,0	3	8,5	8	9,2	7	9,2	7	9,9	6

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

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

Table 43

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

Indicators	1.01.15		1.01.16		1.01.17		1.03.17		1.04.17	
	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	11 598,8	123,3	11 511,7	121,4
1.1. Authorized capital	1 914,3	24,1	2 416,3	26,8	2 458,3	26,2	2 452,5	26,1	2 428,9	25,6
1.2. Issue income	1 421,3	17,9	1 451,5	16,1	1 479,7	15,8	1 480,6	15,7	1 479,0	15,6
1.3. Credit institutions' profit and funds	3 761,5	47,4	4 112,3	45,6	4 721,7	50,3	4 945,9	52,6	4 932,4	52,0
1.4. Subordinated loans	2 018,3	25,5	3 026,7	33,6	2 632,9	28,0	2 537,9	27,0	2 478,4	26,1
1.5. Increase in value of property due to revaluation	222,4	2,8	226,5	2,5	213,9	2,3	182,1	1,9	193,0	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	2 189,1	23,3	2 032,7	21,4
2.1. Losses	352,5	4,4	823,1	9,1	679,3	7,2	767,5	8,2	673,8	7,1
2.2. Intangible assets	18,8	0,2	31,9	0,4	269,0	2,9	271,6	2,9	271,7	2,9
2.3. Treasury stocks (shares)	1,2	0,0	2,5	0,0	7,0	0,1	8,1	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	5,6	0,1
2.5. Subordinated loans granted to credit institutions	154,4	1,9	306,1	3,4	248,2	2,6	259,9	2,8	257,2	2,7
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	605,4	6,4	582,1	6,1
2.7. Other factors	74,4	0,9	149,9	1,7	212,0	2,3	271,1	2,9	233,9	2,5
Own funds (capital), total	7 928,4	100,0	9 008,6	100,0	9 387,1	100,0	9 409,7	100,0	9 479,0	100,0

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

Table 44

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

The value of credit risk on balance sheet assets ¹	1.01.15	1.01.16	1.01.17	1.03.17	1.04.17
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	1 390,8	1 385,2
3 rd group of assets	404,2	702,0	43,4	46,4	58,8
4 th group of assets	33 446,0	37 817,6	33 559,6	32 182,9	31 783,2
5 th group of assets	9,2	10,9	332,4	305,7	249,7
The value of credit risk on balance sheet assets	35 225,2	40 081,2	35 299,7	33 925,9	33 476,9

Reference data:

	1.01.15	1.01.16	1.01.17	1.03.17	1.04.17
1 st group of assets without risk weighting	11 479,3	8 920,2	8 586,9	8 283,2	8 069,7

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	1.03.17	1.04.17
1	Banking sector own funds (capital), billion rubles	7 928,4	9 008,6	9 387,1	9 409,7	9 479,0
2	Risk-weighted assets, billion rubles	63 456,9	70 914,5	71 810,2	71 006,5	70 600,5
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	35 225,2	40 081,2	35 299,7	33 925,9	33 476,9
	- risk-weighted claims on counterparties related to a bank (code 8957.0 ²), billion rubles	1 700,4	1 919,5	2 297,0	2 600,9	2 727,6
	- the amount of mortgage loans and accrued (accumulated) interest claims (code 8807 ²), billion rubles	225,8	140,4	232,1	231,9	237,6
	- the value of credit risk on contingent credit liabilities, billion rubles	4 802,0	4 198,1	4 152,6	3 959,1	3 900,1
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles ²	1 259,3	873,3	594,7	555,8	565,5
	- the value of operational risk (calculated with risk coefficient 12,5)	5 264,7	6 732,5	7 486,4	7 516,6	7 559,6
	- market risk, billion rubles	2 734,6	3 859,4	4 012,4	4 092,1	4 046,7
	- credit claims of clearing participants (codes 8847 ²)	65,7	71,7	75,4	105,0	123,7
	- higher-risk transactions, billion rubles	9 592,6	11 168,6	15 127,5	15 553,4	15 372,2
	- 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	-851,5	-846,0
	- 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	592,4	614,6
	- 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	1 923,7	2 023,2
	- 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	441,9	437,7
	- other	2,3	245,1	389,5	359,4	361,0
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	12,5	12,7	13,1	13,3	13,4

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		1.03.17		1.04.17	
	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	24	4,4	21	4,2
From 8% to 10%	0	0,0	1	0,0	13	1,1	12	1,2	11	1,1
From 10% to 12%	90	47,0	83	39,0	44	19,1	45	20,6	41	19,7
From 12% to 14%	144	39,4	92	35,0	70	50,3	68	19,8	68	19,3
14% and more	578	12,2	517	22,2	458	25,1	451	54,0	449	55,7
Banking sector, total	834	100,0	733	100,0	623	100,0	616	100,0	607	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		1.03.17		1.04.17	
		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	24 177,2	44,8	24 565,5	45,3
	Substandard	21 016,6	39,5	22 237,3	38,3	20 805,9	38,1	20 153,1	37,3	19 917,7	36,8
	Doubtful	3 603,2	6,8	4 769,2	8,2	4 641,0	8,5	4 416,4	8,2	4 425,5	8,2
	Problem	1 144,5	2,2	1 408,5	2,4	1 623,3	3,0	1 674,1	3,1	1 680,2	3,1
	Loss	2 433,0	4,6	3 442,2	5,9	3 536,3	6,5	3 597,7	6,7	3 586,9	6,6
Loan loss provision (LLP) made		3 461,0	6,5	4 545,7	7,8	4 619,7	8,5	4 639,8	8,6	4 678,7	8,6
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	24 022,6	55,8	24 411,5	56,6
	Substandard	10 893,5	26,3	13 276,4	28,1	11 529,8	26,4	10 969,3	25,5	10 588,6	24,6
	Doubtful	3 092,3	7,5	4 266,8	9,0	4 186,7	9,6	3 921,7	9,1	3 951,4	9,2
	Problem	971,2	2,3	1 261,5	2,7	1 538,5	3,5	1 591,7	3,7	1 598,4	3,7
	Loss	1 591,6	3,8	2 349,1	5,0	2 526,1	5,8	2 565,3	6,0	2 558,7	5,9
Loan loss provision (LLP)	Estimated LLP	3 219,0	7,8	4 483,4	9,5	4 765,6	10,9	4 740,1	11,0	4 754,0	11,0
	Estimated LLP adjusted for collateral	2 464,2	5,9	3 476,7	7,4	3 705,5	8,5	3 701,2	8,6	3 742,6	8,7
	LLP made	2 467,1	6,0	3 343,4	7,1	3 489,4	8,0	3 484,1	8,1	3 517,3	8,2
	LLP made as percent of estimated LLP		76,6		74,6		73,2		73,5		74,0
	LLP made as percent of estimated LLP adjusted for collateral		100,1		96,2		94,2		94,1		94,0

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		1.03.17		1.04.17	
	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	10 947,8	100,0	11 067,4	100,0
1.1. Loans to legal entities (except credit institutions)	804,8	6,9	556,0	5,1	486,3	4,4	468,4	4,3	480,8	4,3
1.2. Loans to individuals	10 909,5	93,1	10 278,8	94,9	10 494,1	95,6	10 479,4	95,7	10 586,7	95,7
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		20,3		20,4
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		10,6		10,5
4. Claims grouped into portfolios of homogeneous claims - total of which:	75,8	100,0	99,4	100,0	105,5	100,0	104,7	100,0	97,2	100,0
4.1. Portfolios of homogeneous claims on legal entities	27,7	36,5	31,3	31,5	53,4	50,6	58,7	56,1	53,5	55,1
4.2. Portfolios of homogeneous claims on individuals	48,1	63,5	68,1	68,5	52,1	49,4	46,0	43,9	43,7	44,9
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		49,0		52,9

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

Homogeneous Loans and Claims on Legal Entities and Provisions Made as of 1.04.17¹

	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	480 765,9	100,0	55 377,7	100,0	11,5
of which by quality categories					
1.1. Quality Category I	241,9	0,1	0,0	0,0	0,0
1.2. Quality Category II	422 107,6	87,8	4 019,9	7,3	1,0
1.3. Quality Category III	3 156,9	0,7	289,7	0,5	9,2
1.4. Quality Category IV	4 631,0	1,0	1 612,5	2,9	34,8
1.5. Quality Category V	50 628,6	10,5	49 455,7	89,3	97,7
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	0,4	100,0	0,3	100,0	68,3
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	0,3	63,5	0,1	46,5	50,0
2.5. Quality Category V	0,2	36,5	0,2	53,5	100,0
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	480 766,3		55 378,0		11,5
4. Homogeneous claims grouped into portfolios - total	53 544,0	100,0	23 112,0	100,0	43,2
of which by quality categories					
4.1. Quality Category I	23 940,8	44,7	0,0	0,0	0,0
4.2. Quality Category II	2 026,9	3,8	23,0	0,1	1,1
4.3. Quality Category III	4827,3	9,0	649,4	2,8	13,5
4.4. Quality Category IV	474,8	0,9	213,9	0,9	45,1
4.5. Quality Category V	22274,2	41,6	22225,6	96,2	99,8
5. Claims for interest payments - total	5 054,9	100,0	2 703,9	100,0	53,5
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	2 673,6	52,9	2 556,0	94,5	95,6

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 1.04.17¹

	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	10 586 679,0	100,0	1 105 953,6	100,0	10,4
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	997 845,4	9,4	35 061,2	3,2	3,5
1.1.2. residential real estate (mortgage) loans, total	3 514 955,6	33,2	66 561,0	6,0	1,9
1.1.3. car loans, total	592 220,4	5,6	61 758,1	5,6	10,4
1.1.4. other consumer loans, total	5 444 824,1	51,4	940 018,9	85,0	17,3
1.2. by duration of past dues					
1.2.1. a portfolio of loans without overdue payments and with payments being overdue from 1 calendar day to 30 calendar days ²	241 019,0	2,3	5 018,4	0,5	2,1
1.2.2. a portfolio of loans without overdue payments	8 957 484,2	84,6	144 034,8	13,0	1,6
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	249 693,0	2,4	13 901,2	1,3	5,6
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	107 876,0	1,0	30 752,3	2,8	28,5
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	85 425,3	0,8	51 908,2	4,7	60,8
1.2.6. a portfolio of loans with payments being overdue from 181 to 360 calendar days	135 700,8	1,3	110 434,5	10,0	81,4
1.2.7. a portfolio of loans with payments being overdue more than 360 calendar days	772 647,2	7,3	747 349,8	67,6	96,7
1.3. classified into the following loan quality categories:					
1.3.1. Quality category I	153 754,5	1,5	0,0	0,0	0,0
1.3.2. Quality category II	8 907 008,7	84,1	126 704,0	11,5	1,4
1.3.3. Quality category III	471 039,4	4,4	38 347,5	3,5	8,1
1.3.4. Quality category IV	77 213,3	0,7	31 357,7	2,8	40,6
1.3.5. Quality category V	977 663,0	9,2	909 544,4	82,2	93,0
2. Claims grouped into portfolios of homogeneous claims - total	43 676,0	4,5	28 325,0	3,1	64,9
of which by quality categories					
2.1. Quality category I	5 013,4	0,5	0,0	0,0	0,0
2.2. Quality category II	6 781,5	0,7	173,9	0,0	2,6
2.3. Quality category III	3190,5	0,3	392,9	0,0	12,3
2.4. Quality category IV	611,3	0,1	286,2	0,0	46,8
2.5. Quality category V	28079,3	2,9	27471,9	3,0	97,8
3. Claims for interest payments - total	179 941,5	100,0	79 760,3	100,0	44,3
of which					
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	83 713,7	46,5	75 887,0	95,1	90,7

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	1.03.17	1.04.17	1.01.15	1.01.16	1.01.17	1.03.17	1.04.17
Substandard	9,5	7,2	6,1	5,9	5,9	2,1	1,8	1,9	1,9	2,0
Doubtful	19,7	23,0	20,2	18,1	18,6	15,7	18,0	16,9	16,1	16,5
Problem	16,1	15,5	18,7	20,1	20,3	40,9	41,1	42,3	43,9	44,7
Loss	54,7	54,2	54,8	55,7	55,1	84,8	77,1	75,7	75,7	75,7

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

Table 52

The Value and Structure of Overdue Claims on Loans, Deposits and Other Claims

Indicator	1.01.15	1.01.16	1.01.17	1.03.17	1.04.17
Overdue claims on loans, deposits and other claims, billion rubles	1978,0	3046,6	2891,5	3017,4	3156,6
Of which					
- among 20 largest-asset credit institutions, billion rubles	1404,5	2033,2	1789,6	1909,3	2040,4
Share of overdue claims in loans, deposits and other claims of the banking sector, percent	3,8	5,3	5,2	5,5	5,7
Overdue claims in rubles					
- billion rubles	1725,9	2537,1	2600,0	2743,9	2726,8
- as percent of total loans, deposits and other claims in rubles	4,7	6,8	6,6	7,0	6,8
Overdue claims in foreign currency					
- billion rubles	252,1	509,5	291,5	273,5	429,8
- as percent of total loans, deposits and other claims in foreign currency	1,7	2,5	1,8	1,8	2,8
- dollar equivalent, billion \$	4,5	7,0	4,8	4,7	7,6
Overdue claims on loans and other claims on non-financial institutions	1250,7	2075,9	1892,0	1966,0	2080,4
Share of overdue claims in total volume of loans and other claims on non-financial institutions, percent	4,2	6,2	6,3	6,7	7,1
Overdue claims on loans and other funds provided to individuals	667,5	863,8	857,9	883,6	881,7
Share of overdue claims in total volume of loans and other claims on individuals, percent	5,9	8,1	7,9	8,2	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	1.03.17	1.04.17	1.01.15	1.01.16	1.01.17	1.03.17	1.04.17
No overdue claims	72	56	55	49	48	2,8	2,7	3,9	3,8	4,2
Less than 5%	508	360	272	253	254	72,9	70,2	68,0	63,0	64,8
From 5 to 10%	131	156	131	136	134	16,6	16,0	18,8	23,2	21,3
From 10 to 15%	40	56	46	53	50	5,9	3,7	2,0	2,1	2,4
From 15 to 20%	19	26	24	32	26	1,1	2,0	1,4	1,8	1,5
From 20 to 60%	23	34	48	45	45	0,4	4,9	4,6	4,8	4,5
From 60 to 90%	2	6	6	6	7	0,0	0,3	1,1	1,1	1,1
90% and more	1	2	6	6	6	0,0	0,0	0,0	0,0	0,0
No loans, deposits and other claims	37	37	35	31	33	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	1.03.17	1.04.17
Large credit risks of the banking sector total, bln rubles	19 467,9	22 916,6	20 615,9	20 142,6	20 241,0
Share of large credit risks in the banking sector assets, %	25,1	27,6	25,7	25,4	25,5

Table 55

Structure of Large Loans¹ Grouped by Types of Collateral

	1.01.15	1.01.16	1.01.17	1.03.17	1.04.17
Volume of large loans, billion rubles	10 829,7	13 838,1	12 884,1	12 552,0	12 325,5
of which:					
Volume of secured loans , billion rubles	2 397,5	4 050,5	3 857,5	3 574,2	3 486,8
Volume of I quality category collateral, billion rubles	596,8	1 953,7	2 293,5	1 965,8	1 955,5
of which:					
collateral of quoted securities issued by legal entities, billion rubles	65,7	650,3	1 205,9	838,6	852,8
Volume of II quality category collateral, billion rubles	1 494,9	1 776,0	1 436,2	1 322,5	1 285,0
of which:					
collateral of securities, issued by legal entities, billion rubles	208,2	246,8	231,8	197,5	199,5
collateral of proprietary rights (claims), billion rubles	611,0	689,2	541,4	810,8	760,3

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).

Table 56

Solvency and Financial Soundness Indicators of Borrower Enterprises, by Types of Economic Activity*

(%)

	Self-financing ratio ¹						Current liquidity ratio ²						Share of liabilities to credit institutions in total organisations' liabilities						Return on assets		
	1						2						3						4		
	2014		2015		9 months of 2016		2014		2015		9 months of 2016		2014		2015		9 months of 2016		9 months of 2014	9 months of 2015	9 months of 2016
	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep			
Industry. total	59,5	55,0	54,8	52,4	51,8	53,3	144,0	139,7	141,7	137,3	135,0	130,7	32,7	35,9	36,7	36,8	32,9	33,7	3,9	2,1	3,2
Agriculture, hunting and forestry	41,0	44,1	44,5	46,2	45,1	44,6	161,4	161,6	171,6	168,6	176,2	173,9	64,4	60,9	60,5	60,0	63,6	61,8	2,8	5,3	6,0
Industrial production (mining, manufacturing, production and distribution of energy, gas and water)	60,1	54,9	55,3	52,4	51,4	52,7	158,0	157,3	158,9	150,1	145,8	138,2	30,9	34,3	35,4	36,1	35,5	35,3	4,7	2,3	3,6
-mining	74,2	70,4	70,9	68,7	68,7	69,8	216,2	200,7	205,8	200,2	199,1	193,8	9,3	10,7	10,4	14,0	13,7	16,2	5,9	1,7	2,2
-manufacturing	36,9	29,2	30,6	26,4	26,3	29,2	134,6	143,5	147,1	137,0	131,4	123,7	45,2	50,7	51,4	50,1	48,3	45,3	3,7	3,6	6,1
-production and distribution of energy, gas and water	56,7	54,8	56,0	56,7	56,2	55,9	83,3	81,5	81,5	74,2	70,0	69,8	35,4	35,6	38,4	36,6	35,4	40,0	1,3	1,9	1,6
Construction	17,0	18,3	12,2	10,8	12,0	12,0	123,8	110,8	108,2	99,7	101,8	103,8	26,2	25,0	18,2	15,5	17,2	19,5	1,0	1,0	1,3
Wholesale and retail trade, car and household appliance repair	19,9	17,7	2,1	12,0	20,9	23,3	123,4	118,1	105,9	96,0	100,0	107,9	40,6	36,4	33,4	40,8	31,8	33,0	1,6	2,3	2,7
Transport and communication	68,0	63,5	64,7	62,2	62,0	64,6	90,8	74,7	77,0	85,3	85,4	90,3	36,0	42,3	43,1	40,2	20,2	24,0	2,2	1,2	1,4

* Indicators are calculated on the basis of enterprises' limited selection from members of enterprises' monitoring conducted by the Bank of Russia

¹ Net gross assets in total assets (total of the balance)² Without overdue receivables

Comment: (bp)-as of the beginning of the period; (ep)-as of the end of the period; (n/d)-no data.

Market Risk

Table 57

Structure of Market Risk of the Banking Sector

Risk	1.01.15		1.01.16		1.01.17		1.03.17		1.04.17	
	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	44,3	100,0	43,8	100,0
Of which										
- interest rate risk (IRR)	28,6	79,5	34,4	78,2	36,8	84,0	36,1	81,6	36,2	82,8
- equity position risk (EPR)	3,7	10,3	3,3	7,5	3,0	6,7	3,2	7,1	3,2	7,4
- foreign exchange risk (FER)	3,7	10,2	6,3	14,4	3,2	7,2	3,5	7,9	3,2	7,3
- commodity risk (CR)	-	-	-	-	0,9	2,0	1,5	3,3	1,1	2,5
Reference data:										
Number of credit institutions ¹	598		548		452		443		434	
Share of credit institutions' assets ¹ in total banking sector assets, %	97,8		98,2		98,1		98,0		98,2	

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 58

**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	1.03.17	1.04.17
Share of assets in foreign currency in total assets, %	30,0	34,7	27,8	27,8	27,3
of which:					
- 20 largest-asset credit institutions	32,0	37,3	29,9	29,7	29,2
Share of liabilities in foreign currency in total liabilities, %	29,0	33,2	26,5	26,1	25,4
of which:					
- 20 largest-asset credit institutions	30,8	36,3	28,9	28,5	27,7
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total, b.p.	1,0	1,4	1,2	1,7	2,0
of which:					
- 20 largest-asset credit institutions	1,3	1,0	1,0	1,2	1,5

Table 59

**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	1.03.17	1.04.17
Balance sheet positions					
Claims, bln rubles	23 291,9	28 774,6	22 234,2	22 042,8	21 660,8
Liabilities, bln rubles	22 502,6	27 592,0	21 241,0	20 694,7	20 109,8
Net balance sheet position, bln rubles	789,2	1 182,6	993,1	1 348,1	1 551,0
Net balance sheet position to own funds (capital), % ¹	10,0	13,1	10,6	14,3	16,4
Off-balance sheet positions ²					
Claims, bln rubles	18 124,3	16 260,7	14 493,2	15 804,7	15 652,6
Liabilities, bln rubles	17 638,1	16 136,2	14 491,9	15 993,8	15 994,6
Net balance sheet position, bln rubles	486,2	124,5	1,3	-189,1	-342,1
Net balance sheet position to own funds (capital), % ¹	6,1	1,4	0,0	-2,0	-3,6

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 60

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 61

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
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

Open Currency Positions of the Banking Sector by Currencies as of 1.04.17

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	165	-52,1	-8,7	158,9	-211,0
long	405	233,1	2,7	422,6	-189,5
EUR					
short	203	-53,3	-1,8	-136,3	83,0
long	366	31,3	0,5	-116,7	148,0
GBP					
short	64	-4,5	-0,1	7,4	-11,8
long	228	6,0	0,2	1,8	4,2

Liquidity of Credit Institutions

Table 63

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

	1.01.15	1.01.16	1.01.17	1.03.17	1.04.17
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	39,0	44,3	42,4	40,8	41,4
Liabilities with maturity in excess of 1 year, as percent of total liabilities	24,3	24,3	21,2	20,5	20,4
A measure of using short-term liabilities to fund long-term liquid assets, percent ²	23,8	30,9	31,9	30,2	31,4

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 64

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	1.03.17	1.04.17	1.01.15	1.01.16	1.01.17	1.03.17	1.04.17
Less than 0	256	238	224	207	206	8,0	14,8	9,6	8,6	9,3
From 0 to 20	338	304	258	270	275	27,5	20,6	23,7	28,3	25,1
More than 20	239	191	141	134	122	64,5	64,6	66,8	63,1	65,6
Data not available	1	0	0	5	4	0,0	0,0	0,0	0,0	0,0
Total	834	733	623	616	607	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	1.03.17	1.04.17
Liquid assets with maturity up to 30 days, as percent of liquid assets	33,6	31,6	34,7	38,5	37,7
Liabilities with maturity up to 30 days, as percent of total liabilities	40,8	40,8	46,3	49,3	47,9
Liquidity coverage deficit (ratio of excess of liabilities with maturity up to 30 days over liquid assets with the same maturity to total amount of the said short-term liabilities), %	10,7	16,5	18,0	14,9	13,8

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 66

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	1.03.17	1.04.17	1.01.15	1.01.16	1.01.17	1.03.17	1.04.17
Less than 0	436	486	429	425	424	15,4	19,5	12,3	12,5	18,8
From 0 to 20	226	145	98	93	94	60,3	20,0	20,8	32,4	26,3
More than 20	171	102	96	93	85	24,3	60,5	66,9	55,1	54,9
Data not available	1	0	0	5	4	0	0	0,0	0,0	0,0
Total	834	733	623	616	607	100	100	100,0	100,0	100,0