THE CENTRAL BANK OF THE RUSSIAN FEDERATION

BANKING SUPERVISION DEPARTMENT

REVIEW
OF THE BANKING SECTOR
OF THE RUSSIAN FEDERATION

(INTERNET-VERSION)

ANALYTICAL DATA

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General Information on the Russian Banking Sector

Banking Sector in the Economy of Russia

Table 1

Macroeconomic Indicators

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

Reference data

Indicator (billion rubles)	1.01.12	1.01.13	1.01.14	1.01.15	1.01.16	1.01.17
Gross Domestic Product	59 698,1	66 926,9	71 016,7	79 199,7	83 232,6	86 043,6
Fixed capital investment of organisations of all forms of ownership (except small businesses)	8 445,2	9 595,7	10 065,7	10 379,6	10 496,3	10 993,7
Income of the population	35 648,7	39 903,7	44 650,4	47 920,6	53 538,1	54 118,5

Hereinafter the data is given for operating organizations in accordance with State registration book of credit institutions. Vnesheconombank is not included in this list.

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

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

Table 2

Banking Sector Indicators; Growth Rates (Percent Over the Period)

Date	Assets, total		Own funds (capital)[1]		Loans and other claims on non-financial organisations		Loans and other claims on individuals				Individual deposits		Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles)[3]	
							Total		Unsecured consumer loans[2]					
	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date
1.01.10	*2,6*	*5,0*	*-0,5*	*21,2*	*-1,2*	*0,3*	*-0,3*	*-11,0*	*-0,6*	*-11,0*	*6,9*	*26,7*	*5,7*	*10,3*
1.01.11	*3,5*	*14,9*	*1,5*	*2,4*	*1,1*	*12,1*	*2,2*	*14,3*	*2,8*	*20,4*	*6,1*	*31,2*	*7,3*	*15,0*
1.01.12	*4,4*	*23,1*	*4,5*	*10,8*	*1,5*	*26,0*	*4,0*	*35,9*	*5,1*	*50,1*	*7,3*	*20,9*	*9,2*	*22,7*
1.01.13	*3,9*	*18,9*	*1,2*	*16,6*	*0,8*	*12,7*	*2,3*	*39,4*	*2,6*	*53,0*	*6,1*	*20,0*	*7,5*	*14,0*
1.01.14	*2,1*	*16,0*	*1,3*	*15,6*	*-0,7*	*12,7*	*1,9*	*28,7*	*1,6*	*31,3*	*4,3*	*19,0*	*6,8*	*16,0*
1.01.15	*9,1*	*35,2*	*0,8*	*12,2*	*5,3*	*31,3*	*0,1*	*13,8*	*-1,1*	*8,9*	*2,6*	*9,4*	*15,4*	*38,6*
1.01.16	*5,0*	*6,9*	*1,3*	*13,6*	*3,0*	*12,7*	*0,1*	*-5,7*	*-1,2*	*-12,4*	*8,0*	*25,2*	*8,8*	*15,6*
1.02.16	*0,9*	*3,7*	*0,8*	*15,7*	*2,4*	*7,9*	*-0,6*	*-5,7*	*-1,0*	*-11,5*	*-1,8*	*18,0*	*1,5*	*6,2*
1.03.16	*-0,6*	*9,0*	*0,2*	*17,0*	*-0,8*	*12,2*	*-0,1*	*-4,4*	*-0,6*	*-10,6*	*0,7*	*20,4*	*-0,3*	*12,5*
1.04.16	*-2,6*	*9,0*	*-1,5*	*10,9*	*-4,2*	*9,3*	*-0,5*	*-3,5*	*0,0*	*-9,1*	*-2,0*	*17,9*	*-4,3*	*13,6*
1.05.16	*-1,6*	*10,3*	*-0,3*	*11,2*	*-1,6*	*11,3*	*0,0*	*-2,5*	*-1,0*	*-8,8*	*0,7*	*18,6*	*-2,9*	*17,0*
1.06.16	*0,4*	*10,8*	*0,5*	*10,9*	*-1,5*	*8,6*	*0,2*	*-1,9*	*-0,1*	*-8,0*	*1,1*	*18,3*	*1,3*	*18,4*
1.07.16	*-0,7*	*8,2*	*-0,2*	*9,6*	*-0,5*	*6,3*	*0,0*	*-1,4*	*-0,2*	*-7,5*	*0,6*	*15,9*	*-2,6*	*12,3*
1.08.16	*0,6*	*6,9*	*0,9*	*6,7*	*1,6*	*4,8*	*0,4*	*-1,1*	*0,2*	*-7,1*	*1,7*	*15,0*	*-0,9*	*9,8*
1.09.16	*-0,4*	*1,6*	*0,5*	*4,0*	*-0,9*	*-1,1*	*0,7*	*-0,7*	*0,6*	*-6,0*	*-0,3*	*10,7*	*-1,4*	*0,6*
1.10.16	*0,0*	*0,6*	*0,3*	*4,1*	*-1,3*	*-2,2*	*0,3*	*-0,3*	*0,0*	*-5,3*	*-0,2*	*9,9*	*-0,8*	*-2,4*
1.11.16	*-0,6*	*1,3*	*0,5*	*3,7*	*0,4*	*-1,5*	*0,2*	*0,3*	*-0,4*	*-4,8*	*0,2*	*10,3*	*-1,4*	*-1,4*
1.12.16	*1,5*	*1,7*	*1,0*	*3,9*	*0,9*	*-2,8*	*0,4*	*1,1*	*-0,1*	*-3,7*	*1,3*	*10,2*	*1,9*	*-1,8*
1.01.17	*-0,4*	*-3,5*	*1,6*	*4,2*	*-4,1*	*-9,5*	*0,1*	*1,1*	*-0,5*	*-3,1*	*2,2*	*4,2*	*-0,4*	*-10,1*
1.02.17	*0,4*	*-4,0*	*0,1*	*3,5*	*-0,3*	*-11,8*	*-0,4*	*1,4*	*-0,2*	*-2,4*	*-0,8*	*5,3*	*2,7*	*-9,1*
1.03.17	*-1,3*	*-4,7*	*0,1*	*3,5*	*-1,9*	*-12,8*	*0,2*	*1,8*	*-0,2*	*-2,0*	*0,3*	*4,8*	*-1,7*	*-10,4*
Reference data:														
Increase from the beginning of the current year	*-0,9*		*0,2*		*-2,2*		*-0,1*		*-0,5*		*-0,5*		*0,9*	
Increase over the same period of the previous year	*0,3*		*0,9*		*1,5*		*-0,8*		*-1,6*		*-1,1*		*1,2*	

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

[2] 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	1.02.17	1.03.17
Credit institutions registered by the Bank of Russia and other authorities	1049	1021	975	969	967
Operating credit institutions (credit institutions that have the right to conduct banking operations)	834	733	623	619	616
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	350	351
Credit institutions licensed to conduct operations in foreign currency	554	482	404	401	399
Credit institutions holding general licences	256	232	205	204	203

Table 5

Operating Credit Institutions (CIs), by Federal Districts

Federal district	1.01.15		1.01.16		1.01.17		1.02.17		1.03.17	
	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*	357	*57,7*	356	*57,8*
of which the City of Moscow and Moscow Region	459	*55,0*	392	*53,5*	321	*51,5*	321	*51,9*	320	*51,9*
North-Western	64	*7,7*	60	*8,2*	49	*7,9*	49	*7,9*	48	*7,8*
Southern[1]	45	*5,4*	42	*5,7*	38	*6,1*	37	*6,0*	37	*6,0*
North-Caucasian	28	*3,4*	22	*3,0*	17	*2,7*	17	*2,7*	17	*2,8*
Volga	92	*11,0*	85	*11,6*	77	*12,4*	77	*12,4*	77	*12,5*
Ural	35	*4,2*	32	*4,4*	29	*4,7*	29	*4,7*	29	*4,7*
Siberian	44	*5,3*	41	*5,6*	37	*5,9*	35	*5,7*	34	*5,5*
Far Eastern	22	*2,6*	17	*2,3*	18	*2,9*	18	*2,9*	18	*2,9*
Russian Federation	**834**	***100,0***	**733**	***100,0***	**623**	***100,0***	**619**	***100,0***	**616**	***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	1.03.17	1.01.16	1.01.17	1.03.17	1.01.16	1.01.17	1.03.17	1.01.16	1.01.17	1.03.17	1.01.16	1.01.17	1.03.17	1.01.16	1.01.17	1.03.17
Central	434	358	356	60	36	31	232	182	180	*47,0*	*46,2*	*46,5*	*23,2*	*22,9*	*22,8*	*16,6*	*16,6*	*16,7*
of which the City of Moscow and Moscow Region[1]	392	321	320	57	34	29	96	80	79	*21,4*	*22,5*	*22,6*	*21,1*	*20,6*	*20,6*	*6,9*	*7,3*	*7,3*
North-Western	60	49	48	5	4	4	204	161	160	*313,9*	*303,8*	*307,7*	*3,1*	*3,1*	*3,1*	*14,6*	*14,7*	*14,8*
Southern[2]	42	38	37	13	2	2	163	120	118	*296,4*	*300,0*	*302,6*	*2,6*	*2,3*	*2,3*	*11,7*	*10,9*	*10,9*
North-Caucasian	22	17	17	8	4	4	64	49	49	*213,3*	*233,3*	*233,3*	*1,4*	*1,2*	*1,2*	*4,6*	*4,5*	*4,5*
Volga	85	77	77	29	23	20	227	182	179	*199,1*	*182,0*	*184,5*	*5,4*	*5,8*	*5,7*	*16,2*	*16,6*	*16,6*
Ural	32	29	29	45	43	43	106	93	93	*137,7*	*129,2*	*129,2*	*3,6*	*4,2*	*4,3*	*7,6*	*8,5*	*8,6*
Siberian	41	37	34	11	8	8	152	124	122	*292,3*	*275,6*	*290,5*	*2,4*	*2,6*	*2,5*	*10,9*	*11,3*	*11,3*
Far Eastern	17	18	18	5	4	4	74	63	63	*336,4*	*286,4*	*286,4*	*1,0*	*1,3*	*1,3*	*5,3*	*5,7*	*5,8*
Russian Federation	**733**	**623**	**616**	**176**	**124**	**116**	**1222**	**974**	**964**	***134,4***	***130,4***	***131,7***	***42,7***	***43,4***	***43,2***	***87,4***	***88,7***	***89,3***

[1] as one region

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

Table 7

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

Distribution of credit institutions ranged by assets (descending)	1.01.15		1.01.16		1.01.17		1.02.17		1.03.17	
	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*	44 586 779	*55,5*	43 977 969	*55,4*
From 6 to 20	16 674 162	*21,5*	17 925 387	*21,6*	18 257 646	*22,8*	18 165 082	*22,6*	17 856 572	*22,5*
From 21 to 50	8 259 743	*10,6*	9 391 355	*11,3*	8 444 718	*10,6*	8 637 109	*10,8*	8 535 405	*10,8*
From 51 to 200	8 406 233	*10,8*	8 484 303	*10,2*	7 520 065	*9,4*	7 400 374	*9,2*	7 428 025	*9,4*
From 201 to 500	2 309 299	*3,0*	2 060 315	*2,5*	1 528 737	*1,9*	1 496 543	*1,9*	1 470 398	*1,9*
From 501	409 725	*0,5*	254 375	*0,3*	79 197	*0,1*	75 015	*0,1*	68 875	*0,1*
Total	**77 652 994**	***100,0***	**82 999 708**	***100,0***	**80 063 255**	***100,0***	**80 360 902**	***100,0***	**79 337 246**	***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	1.02.17	1.03.17
Central	*58,2*	*59,0*	*60,2*	*60,5*	*60,5*
of which the City of Moscow and Moscow Region	*58,6*	*59,6*	*61,1*	*61,3*	*61,3*
North-Western	*74,1*	*71,7*	*76,2*	*77,2*	*77,5*
Southern[1]	*67,0*	*68,5*	*71,4*	*71,1*	*70,7*
North-Caucasian	*64,4*	*68,5*	*65,7*	*66,3*	*65,7*
Volga	*52,4*	*53,6*	*56,6*	*56,5*	*56,7*
Ural	*70,2*	*76,6*	*74,0*	*74,0*	*74,0*
Siberian	*79,9*	*58,7*	*64,3*	*62,8*	*65,4*
Far Eastern	*85,6*	*86,0*	*83,5*	*85,8*	*85,6*
Russian Federation	***53,6***	***54,1***	***55,2***	***55,5***	***55,4***

[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 - 1.03.17)

Groups of credit institutions ranged by assets as of 1.01.17		Number of credit institutions as of 1.01.17	Groups as of 1.03.17						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	2				
4	From 51 to 200	150			2	145	2			1
5	From 201 to 500	300				3	288	4	5	
6	From 501	123					10	107	2	
Became operating after 1.01.17										
Total over the period									7	1
Total as of 1.01.17[1]		**623**								
Total as of 1.03.17[1]		**616**	**5**	**15**	**30**	**150**	**300**	**111**		

- 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	1.02.17[1]	1.03.17[1]
Credit institutions with foreign participation over 50%					
Assets, total	*13,9*	*13,0*	*12,7*	*12,6*	*12,8*
Own funds (capital)	*17,2*	*16,7*	*16,1*	*16,2*	*16,1*
Correspondent accounts with non-resident banks	*15,4*	*14,9*	*18,5*	*14,4*	*16,0*
Loans and other claims on non-financial organisations	*11,6*	*10,9*	*9,9*	*10,0*	*10,1*
Loans and other claims on individuals	*18,6*	*15,7*	*14,5*	*14,5*	*14,5*
Loans, deposits and other claims credit institutions	*14,1*	*15,4*	*18,8*	*18,5*	*19,2*
Individual deposits	*12,0*	*11,4*	*12,8*	*12,8*	*12,8*
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*	*11,9*
Profit (loss) of the current year	*20,2*	*44,7*	*15,1*	*21,0*	*16,9*
Reference data:					
Number of credit institutions	113	106	92	91	91
of which 100% foreign-owned credit institutions					
Assets, total	*8,5*	*6,4*	*6,3*	*6,3*	*6,4*
Own funds (capital)	*10,9*	*9,1*	*9,4*	*9,5*	*9,5*
Correspondent accounts with non-resident banks	*12,0*	*9,0*	*14,4*	*10,8*	*12,3*
Loans and other claims on non-financial organisations	*7,8*	*5,2*	*4,6*	*4,7*	*4,8*
Loans and other claims on individuals	*10,1*	*7,9*	*8,4*	*8,4*	*8,4*
Loans, deposits and other claims on credit institutions	*11,1*	*11,6*	*9,3*	*9,6*	*9,7*
Individual deposits	*5,8*	*4,5*	*5,0*	*5,0*	*5,0*
Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles) [2]	*9,9*	*6,9*	*6,7*	*6,5*	*6,7*
Profit (loss) of the current year	*14,9*	*46,7*	*14,9*	*18,4*	*16,4*
Reference data:					
Number of credit institutions	75	68	67	67	67

[1] According to the list of credit institutions with foreign participation as of the last reporting (quarterly) date.

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

Table 11

Selected Indicators of Credit Institutions Going through Insolvency Prevention Measures[1]

	1.01.15		1.01.16		1.01.17		1.02.17		1.03.17	
	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*	4370,1	*5,4*	4384,1	*5,5*
Own funds (capital)	52,1	*0,7*	-24,3	*-0,3*	-106,1	*-1,1*	-143,8	*-1,5*	-148,3	*-1,6*
Loans and other claims on non-financial organisations	1209,1	*4,1*	1709,4	*5,1*	1269,9	*4,2*	1266,1	*4,2*	1246,8	*4,2*
of which overdue claims	287,6	*23,0*	698,3	*33,6*	637,3	*33,7*	643,0	*33,0*	641,8	*32,6*
Loans and other claims on individuals	410,7	*3,6*	547,7	*5,1*	275,3	*2,5*	274,7	*2,6*	274,6	*2,5*
of which overdue claims	35,8	*5,4*	88,6	*10,3*	87,3	*10,2*	89,3	*10,2*	90,8	*10,3*
Individual deposits	706,4	*3,8*	1293,4	*5,6*	835,4	*3,5*	836,0	*3,5*	836,1	*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*	1203,7	*4,8*	1210,6	*4,9*
Reference data:										
Number of credit institutions [1]	15	*1,8*	29	*4,0*	24	*3,9*	24	*3,9*	24	*3,9*

[1] Credit institutions going through insolvency measures with the State Corporation Deposit Insurance Agency's participation according to Federal Law № 127-FZ dated October 26, 2002 "On Insolvency (bankruptcy)" 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	1.02.17	1.03.17
1.	Cash, precious metals and stones	2 754,2	1 898,3	1 591,5	1 285,2	1 290,4
1.1.	of which: cash	2 671,8	1 801,3	1 404,3	1 148,1	1 146,5
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	3 297,8	2 464,4	3 046,1	3 000,6	3 136,1
3.	Correspondent account, total	2 675,2	2 536,3	1 734,4	1 924,0	1 927,3
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	759,6	611,5	533,6	484,0	563,6
3.2.	Correspondent accounts with non-resident banks	1 915,6	1 924,8	1 200,8	1 439,9	1 363,7
4.	Securities portfolio, total	9 724,0	11 777,4	11 450,1	11 456,3	11 330,1
	of which					
4.1.	Debt securities	7 651,4	9 616,0	9 365,6	9 355,0	9 242,0
4.2.	Equity	488,7	295,2	357,4	368,8	353,0
4.3.	Promissory notes	218,0	204,0	178,0	176,0	175,3
4.4.	Equity in associates and subsidiaries	1 365,9	1 662,2	1 549,0	1 556,5	1 559,8
5.	Other equity	427,6	568,0	877,5	882,4	904,4
6.	Financial derivatives assets at fair value	2 298,6	1 261,0	704,4	674,7	658,7
7.	Loans, total	52 115,7	57 511,4	55 622,0	55 638,6	54 940,2
	of which:					
7.1.	Loans, deposits and other claims	51 799,5	57 154,5	55 478,8	55 487,2	54 793,3
	of which overdue claims	1 978,0	3 046,6	2 891,5	2 974,7	3 017,4
	of which:					
7.1.1.	Loans and other claims on non-financial organisations	29 536,0	33 300,9	30 134,7	30 057,8	29 485,4
	of which overdue claims	1 250,7	2 075,9	1 892,0	1 947,2	1 966,0
7.1.2.	Loans and other claims on individuals	11 329,5	10 684,3	10 803,9	10 765,1	10 791,0
	of which overdue claims	667,5	863,8	857,9	874,1	883,6
7.1.3.	Loans, deposits and other claims on credit institutions	6 895,0	8 610,0	9 091,5	9 389,7	8 999,7
	of which overdue claims	44,3	63,8	95,2	106,0	116,3
8.	Fixed assets (tangible and intangible), other real estate and inventories	1 222,3	1 277,6	1 486,8	1 443,2	1 445,9
8.1	of which real estate, temporarily not used	74,4	109,4	197,9	199,4	202,9
9.	Allocation of profit	177,0	125,5	384,8	404,7	143,0
9.1.	of which income tax	157,7	110,1	343,4	362,9	101,1
10.	Other assets, total	2 960,5	3 579,8	3 165,7	3 651,3	3 561,3
	of which:					
10.1.	Settlement accounts	1 610,7	1 826,2	1 381,8	1 763,6	1 616,6
10.2.	Accounts receivable	307,0	403,7	325,9	365,1	349,8
10.3.	Deferred expenses	148,4	134,4	41,8	44,7	48,0
Banking sector assets, total		77 653,0	82 999,7	80 063,3	80 360,9	79 337,2

Table 13

Structure of Liabilities[1], by Source of Funds

(billion rubles)

	Liabilities[1]	1.01.15	1.01.16	1.01.17	1.02.17	1.03.17
1.	Funds and profit of credit institutions	6 921,9	7 551,7	8 611,4	8 657,6	8 481,9
	of which:					
1.1.	Funds of credit institutions	3 357,4	4 181,3	4 425,8	4 434,5	4 428,5
1.2.	Profit (loss), including financial result of the previous year	3 479,1	3 338,4	4 077,6	4 123,8	4 048,7
	of which:					
1.2.1.	Profit (loss) of the current year	589,1	192,0	929,7	114,0	212,1
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	9 287,0	5 363,3	2 725,9	1 948,2	1 460,6
3.	Transferable deposits of credit institutions	964,8	801,0	828,6	805,6	942,8
	of which:					
3.1.	Correspondent accounts of correspondent credit institutions	688,3	512,1	503,4	463,8	536,3
3.2.	Correspondent accounts of non-resident credit institutions	169,5	177,4	227,7	254,8	281,0
4.	Loans, deposits and other funds received from other credit institutions	6 594,2	7 091,0	8 559,1	8 132,4	7 794,7
5.	Clients' funds[2]	43 814,0	51 906,7	50 003,4	50 951,2	50 932,0
	of which:					
5.1.	Budgetary funds in settlement accounts	72,2	66,5	8,2	18,2	29,9
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	9 754,6	9 388,6
5.4.	Clients' float	550,6	488,5	451,1	516,5	501,0
5.5.	Deposits and other funds of legal entities (except credit institutions)	17 007,9	19 018,2	16 385,2	16 455,5	16 743,9
5.6.	Individual deposits	18 552,7	23 219,1	24 200,3	24 015,2	24 075,6
5.7.	Clients' funds in factoring and forfeiting transactions	26,4	22,3	27,7	24,4	24,4
6.	Bonds	1 357,5	1 266,5	1 092,9	1 090,3	1 097,0
7.	Promissory notes and bank acceptances	868,1	696,2	440,6	515,3	520,5
8.	Financial derivatives liabilities at fair value	1 953,3	880,7	483,1	445,5	445,8
9.	Other liabilities[1], total	5 892,1	7 442,7	7 318,3	7 814,8	7 661,9
	of which:					
9.1.	Provisions	4 054,1	5 406,4	5 594,0	5 687,2	5 701,1
9.2.	Settlement accounts	1 159,7	1 075,9	821,2	1 144,1	1 000,3
9.3.	Accounts payable	77,9	80,0	164,8	214,2	213,6
9.4.	Deferred income	13,3	14,9	13,9	11,4	10,7
9.5.	Interest payable	526,6	693,0	616,7	650,8	657,1
	of which:					
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	80 360,9	79 337,2

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

[2] Including certificates of deposit and savings certificates.

Table 14

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

Assets		1.01.15	1.01.16	1.01.17	1.02.17	1.03.17
1.	Cash, precious metals and stones	*3,5*	*2,3*	*2,0*	*1,6*	*1,6*
1.1.	of which: money	*3,4*	*2,2*	*1,8*	*1,4*	*1,4*
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	*4,2*	*3,0*	*3,8*	*3,7*	*4,0*
3.	Correspondent accounts, total	*3,4*	*3,1*	*2,2*	*2,4*	*2,4*
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	*1,0*	*0,7*	*0,7*	*0,6*	*0,7*
3.2.	Correspondent accounts with non-resident banks	*2,5*	*2,3*	*1,5*	*1,8*	*1,7*
4.	Securities portfolio, total	*12,5*	*14,2*	*14,3*	*14,3*	*14,3*
	of which					
4.1.	Debt securities	*9,9*	*11,6*	*11,7*	*11,6*	*11,6*
4.2.	Equity	*0,6*	*0,4*	*0,4*	*0,5*	*0,4*
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*	*1,9*	*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*	*69,2*
	of which:					
7.1.	Loans, deposits and other claims	*66,7*	*68,9*	*69,3*	*69,0*	*69,1*
	of which overdue claims	*2,5*	*3,7*	*3,6*	*3,7*	*3,8*
	of which:					
7.1.1.	Loans and other claims on non-financial organisations	*38,0*	*40,1*	*37,6*	*37,4*	*37,2*
	of which overdue claims	*1,6*	*2,5*	*2,4*	*2,4*	*2,5*
7.1.2.	Loans and other claims on individuals	*14,6*	*12,9*	*13,5*	*13,4*	*13,6*
	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*	*11,7*	*11,3*
	of which overdue claims	*0,1*	*0,1*	*0,1*	*0,1*	*0,1*
8.	Fixed assets (tangible and intangible), other real estate and inventories	*1,6*	*1,5*	*1,9*	*1,8*	*1,8*
8.1	of which real estate, temporarily not used	*0,1*	*0,1*	*0,2*	*0,2*	*0,3*
9.	Allocation of profit	*0,2*	*0,2*	*0,5*	*0,5*	*0,2*
9.1.	of which income tax	*0,2*	*0,1*	*0,4*	*0,5*	*0,1*
10.	Other assets, total	*3,8*	*4,3*	*4,0*	*4,5*	*4,5*
	of which:					
10.1.	Settlement accounts	*2,1*	*2,2*	*1,7*	*2,2*	*2,0*
10.2.	Accounts receivable	*0,4*	*0,5*	*0,4*	*0,5*	*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 Liabilities[1], by Source of Funds (As Percent of Total Liabilities)

	Liabilities[1]	1.01.15	1.01.16	1.01.17	1.02.17	1.03.17
1.	Funds and profit of credit institutions	*8,9*	*9,1*	*10,8*	*10,8*	*10,7*
	Of which:					
1.1.	Funds of credit institutions	*4,3*	*5,0*	*5,5*	*5,5*	*5,6*
1.2.	Profit (loss), including financial result of the previous year	*4,5*	*4,0*	*5,1*	*5,1*	*5,1*
	Of which:					
1.2.1.	Profit (loss) of the current year	*0,8*	*0,2*	*1,2*	*0,1*	*0,3*
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	*12,0*	*6,5*	*3,4*	*2,4*	*1,8*
3.	Transferable deposits of credit institutions	*1,2*	*1,0*	*1,0*	*1,0*	*1,2*
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	*0,9*	*0,6*	*0,6*	*0,6*	*0,7*
3.2.	Correspondent accounts of non-resident credit institutions	*0,2*	*0,2*	*0,3*	*0,3*	*0,4*
4.	Loans, deposits and other funds received from other credit institutions	*8,5*	*8,5*	*10,7*	*10,1*	*9,8*
5.	Clients' funds[2]	*56,4*	*62,5*	*62,5*	*63,4*	*64,2*
	Of which:					
5.1.	Budgetary funds in settlement accounts	*0,1*	*0,1*	*0,0*	*0,0*	*0,0*
5.2.	Government and other extra-budgetary funds in settlement accounts	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
5.3.	Funds of legal entities in settlement and other accounts	*9,6*	*10,7*	*10,9*	*12,1*	*11,8*
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*	*20,5*	*21,1*
5.6.	Individual deposits	*23,9*	*28,0*	*30,2*	*29,9*	*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*	*0,6*	*0,7*
8.	Financial derivatives liabilities at fair value	*2,5*	*1,1*	*0,6*	*0,6*	*0,6*
9.	Other liabilities[1], total	*7,6*	*9,0*	*9,1*	*9,7*	*9,7*
	Of which:					
9.1.	Provisions	*5,2*	*6,5*	*7,0*	*7,1*	*7,2*
9.2.	Settlement accounts	*1,5*	*1,3*	*1,0*	*1,4*	*1,3*
9.3.	Accounts payable	*0,1*	*0,1*	*0,2*	*0,3*	*0,3*
9.4.	Deferred income	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
9.5.	Interest payable	*0,7*	*0,8*	*0,8*	*0,8*	*0,8*
	Of which:					
9.5.1	Overdue interest	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
Banking sector liabilities, total[1]		*100,0*	*100,0*	*100,0*	*100,0*	*100,0*

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

[2] Including certificates of deposit and savings certificates.

Table 16

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

	Rubles					Foreign Currency					Total				
	1.01.15	1.01.16	1.01.17	1.02.17	1.03.17	1.01.15	1.01.16	1.01.17	1.02.17	1.03.17	1.01.15	1.01.16	1.01.17	1.02.17	1.03.17
1. Loans, deposits and other claims, total	**36 664,1**	**37 091,8**	**39 691,9**	**39 490,8**	**39 325,5**	**15 135,3**	**20 062,8**	**15 786,9**	**15 996,4**	**15 467,8**	**51 799,5**	**57 154,5**	**55 478,8**	**55 487,2**	**54 793,3**
of which															
- overdue claims	1 725,9	2 537,1	2 600,0	2 683,0	2 743,9	252,1	509,5	291,5	291,6	273,5	1 978,0	3 046,6	2 891,5	2 974,7	3 017,4
1.1 Loans and other claims on resident non-financial organisations	**19 018,4**	**19 363,3**	**19 734,5**	**19 800,9**	**19 911,2**	**6 680,2**	**9 272,1**	**6 129,7**	**6 121,5**	**5 604,2**	**25 698,5**	**28 635,4**	**25 864,1**	**25 922,4**	**25 515,4**
of which															
- overdue claims	1 020,8	1 546,1	1 616,7	1 672,1	1 705,0	86,5	262,5	117,7	120,5	113,2	1 107,3	1 808,5	1 734,5	1 792,6	1 818,3
of which:															
1.1.1. Loans and other claims on individual entrepreneurs	668,1	506,0	428,5	417,8	414,2	7,8	8,3	4,9	4,8	4,5	675,8	514,3	433,4	422,6	418,7
of which															
- overdue claims	53,1	72,2	73,5	74,7	75,4	0,3	0,6	0,4	0,4	0,4	53,4	72,9	73,9	75,1	75,8
1.2 Loans and other claims on non-resident legal entities (except banks)	**695,7**	**698,3**	**707,0**	**672,4**	**664,3**	**3 141,7**	**3 967,2**	**3 563,6**	**3 462,9**	**3 305,8**	**3 837,5**	**4 665,5**	**4 270,5**	**4 135,3**	**3 970,1**
of which															
- overdue claims	63,5	92,7	51,0	51,4	52,0	79,9	174,7	106,6	103,3	95,7	143,4	267,4	157,6	154,6	147,7
1.3 Loans, deposits and other claims on resident financial sector	**3 907,8**	**4 465,8**	**6 517,0**	**6 453,6**	**6 210,2**	**1 178,9**	**2 228,6**	**3 384,6**	**2 978,5**	**3 349,7**	**5 086,7**	**6 694,4**	**9 901,6**	**9 432,1**	**9 559,9**
of which															
- overdue claims	20,6	95,0	103,9	115,0	130,8	1,9	9,0	7,5	7,6	7,6	22,5	103,9	111,5	122,6	138,4
of which:															
1.3.1 Resident credit institutions	2 772,1	3 273,6	4 921,7	4 875,4	4 605,0	1 008,2	1 761,6	2 202,6	1 851,5	1 903,2	3 780,3	5 035,2	7 124,3	6 726,8	6 508,2
of which															
- overdue claims	6,9	60,0	64,8	74,9	86,5	0,0	0,9	0,5	0,5	0,5	7,0	60,9	65,3	75,4	87,0
1.3.2 Other resident non-banking financial institutions	1 135,7	1 192,1	1 595,3	1 578,3	1 605,2	170,7	467,1	1 182,0	1 127,0	1 446,5	1 306,4	1 659,2	2 777,3	2 705,3	3 051,8
of which															
- overdue claims	13,7	34,9	39,2	40,1	44,3	1,8	8,1	7,0	7,1	7,1	15,5	43,0	46,2	47,2	51,4
1.4 Loans, deposits and other claims on non-resident banks	**237,8**	**253,3**	**198,1**	**186,9**	**204,4**	**2 876,9**	**3 321,5**	**1 769,0**	**2 476,0**	**2 287,1**	**3 114,7**	**3 574,8**	**1 967,2**	**2 662,9**	**2 491,5**
of which															
- overdue claims	0,0	0,1	17,7	17,7	17,7	37,3	2,9	12,2	12,8	11,6	37,4	2,9	30,0	30,6	29,3
1.5 Loans and other claims on government financial bodies and extra-budgetary funds	**1 033,9**	**1 135,5**	**1 034,1**	**938,9**	**880,3**	**0,0**	**0,0**	**0,1**	**0,1**	**0,1**	**1 033,9**	**1 135,5**	**1 034,2**	**939,0**	**880,4**
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**	**10 598,9**	**10 632,1**	**289,6**	**274,7**	**155,0**	**147,0**	**140,1**	**11 303,7**	**10 656,5**	**10 784,7**	**10 745,9**	**10 772,2**
of which															
- overdue claims	620,8	803,1	810,2	826,5	837,9	45,4	58,9	46,1	46,1	44,1	666,2	862,0	856,3	872,5	882,1
1.7 Loans and other claims on non-resident individuals	**14,8**	**14,0**	**13,8**	**13,9**	**14,0**	**11,1**	**13,8**	**5,3**	**5,3**	**4,8**	**25,9**	**27,8**	**19,2**	**19,2**	**18,8**
of which															
- overdue claims	0,2	0,2	0,4	0,4	0,4	1,1	1,6	1,3	1,2	1,1	1,3	1,9	1,6	1,5	1,5
Reference data:															
Provisions for loans, deposits and other claims [1]	-	-	-	-	-	-	-	-	-	-	3 459,8	4 525,8	4 572,5	4 624,1	4 640,8
Overdue interest on loans, deposits and other claims, recognized in the balance sheet accounts	153,5	179,9	200,8	207,7	210,7	20,6	16,5	12,2	11,7	9,9	174,1	196,4	213,0	219,4	220,6
Credit institutions' portfolio of residents promissory notes	188,7	127,9	129,0	125,4	126,1	25,7	73,7	46,7	48,2	46,9	214,4	201,6	175,7	173,7	173,0
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.

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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	1.02.17	1.03.17
1. Loans, deposits and other claims, total	***100,0***	***100,0***	***100,0***	***100,0***	***100,0***
	66,7	***68,9***	***69,3***	***69,0***	***69,1***
Of which:					
- overdue claims	*3,8*	*5,3*	*5,2*	*5,4*	*5,5*
	2,5	*3,7*	*3,6*	*3,7*	*3,8*
1.1 Loans and other claims on resident non-financial organizations	***49,6***	***50,1***	***46,6***	***46,7***	***46,6***
	33,1	***34,5***	***32,3***	***32,3***	***32,2***
Of which:					
- overdue claims	*2,1*	*3,2*	*3,1*	*3,2*	*3,3*
	1,4	*2,2*	*2,2*	*2,2*	*2,3*
of which:					
1.1.1. Loans and other claims on individual entrepreneurs	*1,3*	*0,9*	*0,8*	*0,8*	*0,8*
	0,9	*0,6*	*0,5*	*0,5*	*0,5*
Of which:					
- overdue claims	*0,1*	*0,1*	*0,1*	*0,1*	*0,1*
	0,1	*0,1*	*0,1*	*0,1*	*0,1*
1.2 Loans and other claims on non-resident legal entities (except banks)	***7,4***	***8,2***	***7,7***	***7,5***	***7,2***
	4,9	***5,6***	***5,3***	***5,1***	***5,0***
Of which:					
- overdue claims	*0,3*	*0,5*	*0,3*	*0,3*	*0,3*
	0,2	*0,3*	*0,2*	*0,2*	*0,2*
1.3 Loans, deposits and other claims on resident financial sector	***9,8***	***11,7***	***17,8***	***17,0***	***17,4***
	6,6	***8,1***	***12,4***	***11,7***	***12,0***
Of which:					
- overdue claims	*0,0*	*0,2*	*0,2*	*0,2*	*0,3*
	0,0	*0,1*	*0,1*	*0,2*	*0,2*
of which:					
1.3.1 Resident credit institutions	*7,3*	*8,8*	*12,8*	*12,1*	*11,9*
	4,9	*6,1*	*8,9*	*8,4*	*8,2*
Of which					
- overdue claims	*0,0*	*0,1*	*0,1*	*0,1*	*0,2*
	0,0	*0,1*	*0,1*	*0,1*	*0,1*
1.3.2 Other resident non-banking financial institutions	*2,5*	*2,9*	*5,0*	*4,9*	*5,6*
	1,7	*2,0*	*3,5*	*3,4*	*3,8*
Of which					
- overdue claims	*0,0*	*0,1*	*0,1*	*0,1*	*0,1*
	0,0	*0,1*	*0,1*	*0,1*	*0,1*
1.4 Loans, deposits and other claims on non-resident banks	***6,0***	***6,3***	***3,5***	***4,8***	***4,5***
	4,0	***4,3***	***2,5***	***3,3***	***3,1***
Of which:					
- overdue claims	*0,1*	*0,0*	*0,1*	*0,1*	*0,1*
	0,0	*0,0*	*0,0*	*0,0*	*0,0*
1.5 Loans and other claims on government financial bodies and extra-budgetary funds	***2,0***	***2,0***	***1,9***	***1,7***	***1,6***
	1,3	***1,4***	***1,3***	***1,2***	***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 claimts on resident individuals	***21,8***	***18,6***	***19,4***	***19,4***	***19,7***
	14,6	***12,8***	***13,5***	***13,4***	***13,6***
Of which:					
- overdue claims	*1,3*	*1,5*	*1,5*	*1,6*	*1,6*
	0,9	*1,0*	*1,1*	*1,1*	*1,1*
1.7 Loans and other claims on non-resident individuals	***0,0***	***0,0***	***0,0***	***0,0***	***0,0***
	0,0	***0,0***	***0,0***	***0,0***	***0,0***
Of which:					
- overdue claims	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
	0,0	*0,0*	*0,0*	*0,0*	*0,0*
Reference data:					
Provision for loans, deposits and other claims	*6,7*	*7,9*	*8,2*	*8,3*	*8,5*
	4,5	*5,5*	*5,7*	*5,8*	*5,8*
Overdue interest on loans, deposits and other claims, recognized in the balance sheet	*0,3*	*0,3*	*0,4*	*0,4*	*0,4*
	0,2	*0,2*	*0,3*	*0,3*	*0,3*
Credit institutions' portfolio of residents promissory notes	*0,4*	*0,4*	*0,3*	*0,3*	*0,3*
	0,3	*0,2*	*0,2*	*0,2*	*0,2*
Credit institutions' portfolio of non-residents promissory notes	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
	0,0	*0,0*	*0,0*	*0,0*	*0,0*

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Table 18

The Structure of Credit Institutions' Security Portfolio[1]

	1.01.15		1.01.16		1.01.17		1.02.17		1.03.17	
	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***	**11 280,3**	***100,0***	**11 154,7**	***100,0***
- in rubles	6 721,7	*70,7*	7 317,8	*63,2*	7 778,2	*69,0*	7 845,9	*69,6*	7 843,6	*70,3*
- in foreign currency	2 784,4	*29,3*	4 255,7	*36,8*	3 493,9	*31,0*	3 434,4	*30,4*	3 311,2	*29,7*
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*	1 771,2	*15,7*	1 758,6	*15,8*
- in rubles	1 089,0	*11,5*	1 003,1	*8,7*	1 096,7	*9,7*	1 112,5	*9,9*	1 136,0	*10,2*
- in foreign currency	611,5	*6,4*	688,8	*6,0*	692,9	*6,1*	658,7	*5,8*	622,6	*5,6*
Securities available for sale	4 210,4	*44,3*	5 024,4	*43,4*	5 104,0	*45,3*	5 115,6	*45,3*	5 155,4	*46,2*
- in rubles	2 751,2	*28,9*	2 851,0	*24,6*	3 342,6	*29,7*	3 371,6	*29,9*	3 428,9	*30,7*
- in foreign currency	1 459,2	*15,4*	2 173,4	*18,8*	1 761,3	*15,6*	1 744,0	*15,5*	1 726,5	*15,5*
Securities held-to-maturity	2 224,1	*23,4*	3 188,9	*27,6*	2 814,9	*25,0*	2 815,5	*25,0*	2 659,8	*23,8*
- in rubles	1 512,5	*15,9*	1 797,2	*15,5*	1 781,6	*15,8*	1 797,0	*15,9*	1 710,5	*15,3*
- in foreign currency	711,6	*7,5*	1 391,7	*12,0*	1 033,3	*9,2*	1 018,5	*9,0*	949,3	*8,5*
Shares in associates and subsidiaries	1 365,9	*14,4*	1 662,2	*14,4*	1 549,0	*13,7*	1 556,5	*13,8*	1 559,8	*14,0*
- in rubles	1 365,2	*14,4*	1 661,5	*14,4*	1 548,2	*13,7*	1 555,8	*13,8*	1 559,1	*14,0*
- 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		120,2		104,7	
Provisions for losses on securities available for sale	21,1		33,9		48,5		48,5		50,7	
Provisions for losses on securities held-to-maturity	4,4		11,2		14,6		15,1		14,5	
Provisions for losses on portfolio of shares in associates and subsidiaries	86,6		141,6		163,2		167,8		172,0	

[1] Excluding promissory notes.

Table 19

The Structure of Credit Institutions' Portfolio of Debt Securities

	1.01.15		1.01.16		1.01.17		1.02.17		1.03.17	
	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*	9 355,0	*100,0*	9 242,0	*100,0*
- in rubles	5 070,6	*66,3*	5 468,3	*56,9*	5 959,5	*63,6*	6 001,0	*64,1*	6 011,8	*65,0*
- in foreign currency	2 580,8	*33,7*	4 147,7	*43,1*	3 406,2	*36,4*	3 353,9	*35,9*	3 230,2	*35,0*
of which: revaluation	-416,8	*-5,4*	-87,8	*-0,9*	63,9	*0,7*	75,8	*0,8*	73,3	*0,8*
Debt securities at book value held (without revaluation)	8 068,2	*100,0*	9 703,8	*100,0*	9 301,8	*100,0*	9 279,1	*100,0*	9 168,7	*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*	3 446,6	*37,1*	3 504,3	*38,2*
- in rubles	1 013,8	*12,6*	1 967,3	*20,3*	2 709,4	*29,1*	2 788,2	*30,0*	2 828,7	*30,9*
- in foreign currency	254,6	*3,2*	579,2	*6,0*	651,3	*7,0*	658,4	*7,1*	675,7	*7,4*
debt securities of the Bank of Russia	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- in rubles	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- in foreign currency	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
debt securities of federal districts and local government	108,9	*1,3*	190,6	*2,0*	275,7	*3,0*	267,9	*2,9*	265,5	*2,9*
- in rubles	108,8	*1,3*	190,4	*2,0*	275,7	*3,0*	267,9	*2,9*	265,5	*2,9*
- in foreign currency	0,1	*0,0*	0,1	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
debt securities of resident credit institutions	456,4	*5,7*	534,8	*5,5*	421,7	*4,5*	422,4	*4,6*	416,0	*4,5*
- in rubles	442,2	*5,5*	525,5	*5,4*	402,1	*4,3*	406,4	*4,4*	402,0	*4,4*
- in foreign currency	14,2	*0,2*	9,3	*0,1*	19,7	*0,2*	15,9	*0,2*	14,0	*0,2*
other debt securities of residents	666,4	*8,3*	1 210,3	*12,5*	1 412,8	*15,2*	1 542,4	*16,6*	1 640,3	*17,9*
- in rubles	665,9	*8,3*	1 209,0	*12,5*	1 406,6	*15,1*	1 536,9	*16,6*	1 633,4	*17,8*
- in foreign currency	0,6	*0,0*	1,3	*0,0*	6,2	*0,1*	5,5	*0,1*	6,9	*0,1*
debt securities of other countries	38,4	*0,5*	160,2	*1,7*	129,9	*1,4*	120,5	*1,3*	119,7	*1,3*
- in rubles	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- in foreign currency	38,4	*0,5*	160,2	*1,7*	129,9	*1,4*	120,5	*1,3*	119,7	*1,3*
debt securities of non-resident banks	358,5	*4,4*	341,4	*3,5*	75,5	*0,8*	74,0	*0,8*	85,9	*0,9*
- in rubles	114,8	*1,4*	9,5	*0,1*	4,7	*0,1*	4,7	*0,1*	4,9	*0,1*
- in foreign currency	243,7	*3,0*	331,9	*3,4*	70,8	*0,8*	69,3	*0,7*	81,0	*0,9*
other debt securities of non-residents	904,2	*11,2*	2 015,9	*20,8*	1 852,3	*19,9*	1 884,5	*20,3*	1 790,6	*19,5*
- in rubles	188,3	*2,3*	206,6	*2,1*	153,4	*1,6*	156,0	*1,7*	136,5	*1,5*
- in foreign currency	715,9	*8,9*	1 809,3	*18,6*	1 699,0	*18,3*	1 728,5	*18,6*	1 654,2	*18,0*
debt securities delivered without derecognition in the balance sheet	4 261,8	*52,8*	2 698,1	*27,8*	1 758,5	*18,9*	1 499,5	*16,2*	1 325,2	*14,5*
- in rubles	2 949,9	*36,6*	1 442,7	*14,9*	934,8	*10,0*	756,1	*8,1*	658,4	*7,2*
- in foreign currency	1 311,9	*16,3*	1 255,3	*12,9*	823,7	*8,9*	743,4	*8,0*	666,7	*7,3*
overdue debt securities	5,2	*0,1*	6,1	*0,1*	14,6	*0,2*	21,5	*0,2*	21,1	*0,2*
- in rubles	3,8	*0,0*	5,1	*0,1*	9,0	*0,1*	9,1	*0,1*	9,1	*0,1*
- in foreign currency	1,4	*0,0*	1,1	*0,0*	5,7	*0,1*	12,4	*0,1*	12,0	*0,1*
Reference data:										
Provisions for losses on debt securities	15,8		40,0		45,9		53,5		54,1	

Table 20

Structure of credit institutions' portfolio of shares

	1.01.15		1.01.16		1.01.17		1.02.17		1.03.17	
	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*	368,8	*100,0*	353,0	*100,0*
- in rubles	285,9	*58,5*	188,0	*63,7*	270,5	*75,7*	289,1	*78,4*	272,7	*77,3*
- in foreign currency	202,8	*41,5*	107,3	*36,3*	87,0	*24,3*	79,7	*21,6*	80,2	*22,7*
of which: revaluation	-16,4	*-3,4*	-21,2	*-7,2*	20,0	*5,6*	44,3	*12,0*	31,4	*8,9*
Shares held at book value (without revaluation)	505,1	*100,0*	316,4	*100,0*	337,5	*100,0*	324,5	*100,0*	321,6	*100,0*
of which shares of:										
resident credit institutions	4,1	*0,8*	13,5	*4,3*	2,4	*0,7*	2,6	*0,8*	2,5	*0,8*
- in rubles	4,1	*0,8*	13,5	*4,3*	2,4	*0,7*	2,6	*0,8*	2,5	*0,8*
- in foreign currency	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
other residents	197,8	*39,2*	139,3	*44,0*	160,1	*47,4*	164,0	*50,5*	157,6	*49,0*
- in rubles	192,3	*38,1*	136,7	*43,2*	160,1	*47,4*	164,0	*50,5*	157,6	*49,0*
- 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*	2,3	*0,7*	2,6	*0,8*
- in rubles	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- in foreign currency	2,7	*0,5*	1,4	*0,4*	1,9	*0,6*	2,3	*0,7*	2,6	*0,8*
other non-residents	81,8	*16,2*	50,0	*15,8*	44,9	*13,3*	45,8	*14,1*	47,1	*14,7*
- in rubles	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- in foreign currency	81,8	*16,2*	50,0	*15,8*	44,9	*13,3*	45,8	*14,1*	47,1	*14,7*
shares delivered without derecognition in the balance sheet	124,8	*24,7*	10,6	*3,4*	18,5	*5,5*	15,5	*4,8*	17,4	*5,4*
- in rubles	67,0	*13,3*	10,6	*3,3*	18,5	*5,5*	15,0	*4,6*	16,8	*5,2*
- in foreign currency	57,8	*11,4*	0,0	*0,0*	0,0	*0,0*	0,5	*0,2*	0,7	*0,2*
Shares valued at cost[1]	93,9	*18,6*	101,6	*32,1*	109,7	*32,5*	94,3	*29,1*	94,2	*29,3*
- in rubles	38,9	*7,7*	48,4	*15,3*	69,5	*20,6*	63,1	*19,5*	64,4	*20,0*
- in foreign currency	55,0	*10,9*	53,3	*16,8*	40,2	*11,9*	31,2	*9,6*	29,9	*9,3*
Reference data:										
Provisions for losses on shares	14,8		10,9		26,9		26,9		27,6	

[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	1.02.17	1.03.17
Portfolio of promissory notes discounted by a credit institution, in rubles	188,7	130,3	131,3	127,7	128,4
of which promissory notes, not paid when due	9,2	10,7	12,9	14,0	13,9
Portfolio of promissory notes discounted by a credit institution, in foreign currency	29,2	73,7	46,7	48,2	46,9
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**	**176,0**	**175,3**

Table 22

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

	1.01.15		1.01.16		1.01.17		1.02.17		1.03.17	
	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***	**176,0**	***100,0***	**175,3**	***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*	88,9	*50,5*	87,7	*50,0*
- other promissory notes of residents	59,5	*27,3*	74,7	*36,6*	87,7	*49,3*	84,7	*48,1*	85,3	*48,7*
- 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	*1,3*
Reference data:										
Provisions for losses on promissory notes	13,8		13,2		19,7		26,6		27,7	

[1] including overdue promissory notes.

Table 23

Real Estate Temporarily out of Use in Operating Activities

(billion rubles)

	1.01.15	1.01.16	1.01.17	1.02.17	1.03.17
Land temporarily out of use in operating activities	6,6	7,5	9,5	9,4	9,4
Land temporarily out of use in operating activities, leased out	0,9	11,5	9,5	9,3	9,2
Land temporarily out of use in operating activities, at current (fair) value	10,2	26,0	38,3	38,6	38,5
Land temporarily out of use in operating activities, at current (fair) value, leased out	2,9	5,3	27,7	27,9	27,8
Real estate (except land) temporarily out of use in operating activities*	2,0	3,4	5,1	6,0	5,9
Real estate (except land) temporarily out of use in operating activities, leased out*	9,5	8,8	4,6	4,6	4,9
Real estate (except land) temporarily out of use in operating activities, at current (fair) value	13,3	16,8	35,6	36,4	39,1
Real estate (except land) temporarily out of use in operating activities, at current (fair) value, leased out	27,6	27,4	37,5	37,4	38,0
Investments in construction of objects of real estate, temporarily out of use in operating activities	1,4	2,6	30,1	29,9	30,1
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	76,2	75,9

* At residual value (less amortisation).

Table 24

Funds Raised by Credit Institutions From Organisations[1]

(billion rubles)

		1.01.15	1.01.16	1.01.17	1.02.17	1.03.17
1.	Funds raised from organisations, total	25 008,1	28 442,1	25 635,1	26 756,1	26 660,9
	- in rubles	14 222,9	14 889,3	15 467,4	15 993,1	16 401,3
	- in foreign currency	10 785,2	13 552,7	10 167,6	10 763,0	10 259,6
	of which:					
1.1.	Funds of legal entities in settlement and other accounts[1]	7 434,7	8 905,2	8 763,7	9 754,6	9 388,6
	- in rubles	5 549,6	6 179,5	6 686,4	6 851,6	6 856,4
	- in foreign currency	1 885,1	2 725,7	2 077,2	2 903,1	2 532,2
	Of which:					
1.1.1	Funds of individual entrepreneurs	180,1	216,4	267,6	283,3	282,2
	- in rubles	172,1	207,4	255,9	271,8	270,7
	- in foreign currency	7,9	9,0	11,7	11,5	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	500,0	481,2
1.4.	Deposits and other funds of legal entities (except credit institutions)	17 007,9	19 018,2	16 385,2	16 455,5	16 743,9
	- in rubles	8 471,8	8 522,2	8 529,4	8 834,7	9 258,4
	- in foreign currency	8 536,1	10 496,0	7 855,7	7 620,7	7 485,5
	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	1 241,5	1 582,2
1.4.2.	Certificates of deposit	5,8	2,8	0,6	0,4	0,4
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	0,5	1,6	0,1	0,1	0,1
1.5.	Clients' funds in factoring and forfeiting transactions	26,4	22,3	27,7	24,4	24,4
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	21,6	22,7
	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	2 618,4	2 575,7
	- in rubles	2 686,8	2 649,1	2 503,9	2 329,7	2 150,7
	- in foreign currency	718,5	642,3	903,0	288,7	425,0
	with maturity from 31 days to 1 year	4 565,0	5 852,1	4 650,2	5 210,5	5 786,9
	- in rubles	3 327,2	3 257,3	3 584,3	4 088,1	4 681,2
	- in foreign currency	1 237,8	2 594,8	1 065,9	1 122,4	1 105,7
	with maturity in excess of 1 year	9 037,5	9 874,7	8 328,1	8 626,6	8 381,3
	- in rubles	2 457,8	2 615,8	2 441,3	2 416,9	2 426,5
	- in foreign currency	6 579,8	7 258,9	5 886,8	6 209,7	5 954,8
	Reference data					
Funds raised from non-resident organisations, total		5 143,3	5 130,4	3 927,7	3 911,5	3 707,4
- in rubles		591,3	433,7	279,7	286,9	276,0
- in foreign currency		4 552,0	4 696,6	3 648,0	3 624,7	3 431,4
of which:						
	Funds of non-resident organisations in settlement and other accounts	521,0	574,5	449,6	471,7	527,4
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	502,0	428,1	319,0	311,0	285,6
	Other funds raised from non-resident legal entities	4 074,3	4 095,6	3 130,8	3 103,9	2 862,4
	Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0,0	0,0	0,0	0,0	0,0

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

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

The Central Bank of the Russian Federation
Banking Supervision Department

Table 25

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

	1.01.15	1.01.16	1.01.17	1.02.17	1.03.17
Issued debt obligations - total	**2 692,0**	**2 536,9**	**2 019,5**	**2 088,8**	**2 098,8**
including:					
bonds:	1 357,5	1 266,5	1 092,9	1 090,3	1 097,0
of which					
with maturities less than one year	12,0	2,6	1,0	1,0	1,0
with maturities in excess of one year	1 344,5	1 263,9	1 066,7	1 052,3	1 048,8
deposit certificates [1]	5,8	2,8	0,6	0,4	0,4
of which					
with maturities less than one year	3,3	2,1	0,2	0,0	0,2
with maturities in excess of one year	2,2	0,5	0,3	0,1	0,1
savings certificates [2]	460,5	571,4	485,5	482,8	481,0
of which					
with maturities less than one year	148,6	364,8	223,4	235,6	255,1
with maturities in excess of one year	300,2	183,3	238,2	221,9	198,8
promissory notes and banker's acceptances	868,1	696,2	440,6	515,3	520,5
of which					
with maturities less than one year	364,8	329,8	192,0	250,0	242,2
with maturities in excess of one year	482,2	346,8	222,6	235,3	249,2

[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	1.02.17	1.03.17
1	Individual deposits	18 552,7	23 219,1	24 200,3	24 015,2	24 075,6
	- of which savings certificates	460,5	571,4	485,5	482,8	481,0
1.1.	Individual demand deposits and deposits with maturity up to 30 days	3 214,6	3 843,7	4 424,4	4 115,0	4 261,4
	- in rubles	2 664,9	3 176,5	3 563,6	3 236,5	3 384,7
	- in foreign currency	549,7	667,1	860,8	878,5	876,7
1.2.	Individual deposits with maturity from 31 days to 1 year	5 124,0	9 278,4	8 511,4	8 626,7	8 637,7
	- in rubles	3 814,6	6 948,4	7 553,3	7 686,0	7 736,9
	- in foreign currency	1 309,4	2 330,1	958,2	940,7	900,7
1.3.	Individual deposits with maturity in excess of 1 year	10 214,1	10 097,0	11 264,5	11 273,5	11 176,5
	- in rubles	7 227,1	6 273,3	7 359,8	7 399,6	7 460,0
	- in foreign currency	2 987,0	3 823,7	3 904,7	3 873,9	3 716,5
	Reference data:					
	Deposits of non-resident individuals (excluding saving certificates)	245,2	372,0	370,6	366,2	361,1

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	1.02.17	1.03.17
Loans, deposits and other funds received from other credit institutions, total	**6 594,2**	**7 091,0**	**8 559,1**	**8 132,4**	**7 794,7**
- in rubles	3 223,4	3 687,6	5 376,5	5 287,8	4 972,3
- in foreign currency	3 370,8	3 403,5	3 182,6	2 844,6	2 822,4
of which:					
- loans, deposits and other funds received from resident credit institutions	4 016,5	5 024,8	7 263,3	6 890,0	6 603,0
- in rubles	2 900,5	3 432,9	5 105,2	5 051,5	4 740,1
- in foreign currency	1 116,0	1 591,9	2 158,1	1 838,5	1 863,0
of which					
overdue debt	0,0	1,6	0,4	0,4	0,7
- in rubles	0,0	1,6	0,4	0,4	0,7
- in foreign currency	0,0	0,0	0,0	0,0	0,0
- loans, deposits and other funds received from non-resident banks	2 577,8	2 066,2	1 295,8	1 242,4	1 191,7
- in rubles	322,9	254,7	271,3	236,3	232,2
- in foreign currency	2 254,8	1 811,6	1 024,5	1 006,1	959,4
of which					
overdue debt	0,0	0,5	0,1	0,1	0,1
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,5	0,1	0,1	0,1

Table 28

Distribution of Budgetary Funds in Settlement Accounts by Groups of Credit Institutions on 1.03.17

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%	42	29 932	*100,0*	54 765 296	*69,0*
No budgetary funds	569	0	*0,0*	24 571 949	*31,0*
Data not available	5	0	*0,0*	0	*0,0*
Total	**616**	**29 932**	***100,0***	**79 337 246**	***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		1.02.17		1.03.17	
		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***	**4 377,3**	***5,4***	**4 162,8**	***5,2***
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*	3 886,5	*4,8*	3 675,4	*4,6*
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*	3 414,9	*4,2*	3 148,0	*4,0*
1.2	Individual deposits (excluding saving certificates)	245,2	*0,3*	372,0	*0,4*	370,6	*0,5*	366,2	*0,5*	361,1	*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*	251,3	*0,3*	240,8	*0,3*
1.3	Funds in other accounts	230,4	*0,3*	207,2	*0,2*	132,3	*0,2*	124,6	*0,2*	126,4	*0,2*
2.	**Funds in correspondent and other accounts of credit institutions**	**180,0**	***0,2***	**204,5**	***0,2***	**230,1**	***0,3***	**259,1**	***0,3***	**298,7**	***0,4***
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***	**1 242,4**	***1,5***	**1 191,7**	***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***	**5 878,8**	***7,3***	**5 653,2**	***7,1***
	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*	328,8	*0,4*	314,1	*0,4*
	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***	**6 819,5**	***8,5***	**6 482,7**	***8,2***
	of which overdue claims	182,1	*0,2*	272,2	*0,3*	189,2	*0,2*	186,7	*0,2*	178,5	*0,2*
	of which:										
1.1.	Loans, deposits and other claims	3 114,7	*4,0*	3 574,8	*4,3*	1 967,2	*2,5*	2 662,9	*3,3*	2 491,5	*3,1*
1.2	Loans and other claims on legal entities	3 837,5	*4,9*	4 665,5	*5,6*	4 270,5	*5,3*	4 135,3	*5,1*	3 970,1	*5,0*
1.3	Loans and other claims on individuals	25,9	*0,0*	27,8	*0,0*	19,2	*0,0*	19,2	*0,0*	18,8	*0,0*
2.	**Correspondent accounts with banks**	**1 915,6**	***2,5***	**1 924,8**	***2,3***	**1 200,8**	***1,5***	**1 439,9**	***1,8***	**1 363,7**	***1,7***
3.	**Securities acquired by credit institutions, total**	**1 389,1**	***1,8***	**2 571,2**	***3,1***	**2 106,9**	***2,6***	**2 129,4**	***2,7***	**2 048,4**	***2,6***
	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*	2 079,0	*2,6*	1 996,3	*2,5*
3.2	Shares (without revaluation and delivered without derecognition in the balance sheet)	84,5	*0,1*	51,4	*0,1*	46,8	*0,1*	48,1	*0,1*	49,7	*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***	**594,2**	***0,7***	**596,8**	***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***	**10 991,2**	***13,7***	**10 499,7**	***13,2***
	Reference data:										
	Overdue interest on claims of credit institutions	38,1	*0,0*	11,2	*0,0*	9,1	*0,0*	9,0	*0,0*	7,3	*0,0*

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

Financial Condition

Table 30

Financial Result of Operating Credit Institutions (CIs)

	Profit (+) / loss (-) of the current year, million rubles					Number of credit institutions					Reference: allocation of profit of the current year, million rubles				
	1.01.15	1.01.16	1.01.17	1.02.17	1.03.17	1.01.15	1.01.16	1.01.17	1.02.17	1.03.17	1.01.15	1.01.16	1.01.17	1.02.17	1.03.17
Total	589 141,3	191 965,4	929 662,4	114 018,2	212 054,8	833	733	623	613	611	177 032,1	125 480,2	343 434,3	24 959,2	54 381,7
Profit-making CIs[1]	853 239,6	735 803,4	1 291 867,7	158 156,4	272 503,9	707	553	445	472	444	166 058,7	113 513,3	332 167,4	23 630,5	51 786,8
Loss-making CIs	-264 098,3	-543 838,1	-362 205,4	-44 138,2	-60 449,1	126	180	178	141	167	10 973,4	11 966,9	11 266,8	1 328,7	2 594,9
CIs that have not provided their reporting						1	0	0	6	5					
Total						**834**	**733**	**623**	**619**	**616**					

[1] including CIs with zero profit.

Table 31

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

	1.01.15		1.01.16		1.10.16		1.01.17	
	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***	**148 855,3**	***100,0***	**182 516,2**	***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*	3 067,8	*2,1*	4 022,5	*2,2*
1.2. Interest income on loans to individuals	1 833,3	*1,7*	1 791,6	*0,9*	1 300,9	*0,9*	1 759,2	*1,0*
1.3. Income on operations with securities	2 599,5	*2,4*	1 411,8	*0,7*	991,7	*0,7*	1 337,3	*0,7*
1.4. Income on operations with foreign currency	91 197,9	*82,6*	169 003,8	*88,1*	133 620,0	*89,8*	161 782,9	*88,6*
1.5. Commissions	906,6	*0,8*	974,7	*0,5*	816,8	*0,5*	1 132,9	*0,6*
1.6. Recovery of loss provision	6 063,3	*5,5*	9 363,9	*4,9*	7 715,3	*5,2*	10 816,5	*5,9*
1.7. Other income	4 862,9	*4,4*	5 330,0	*2,8*	1 342,8	*0,9*	1 665,0	*0,9*
Of which:								
1.7.1. Income on operations with derivatives and embedded derivative instruments	2 712,6	*2,5*	1 837,3	*1,0*	972,0	*0,7*	1 208,9	*0,7*
2. Expenses of credit institutions, total	**109 815,9**	***100,0***	**191 675,5**	***100,0***	**148 210,6**	***100,0***	**181 587,2**	***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*	1 896,6	*1,3*	2 522,0	*1,4*
2.2. Interest expenses on funds raised from individuals	862,8	*0,8*	1 451,2	*0,8*	1 199,0	*0,8*	1 636,0	*0,9*
2.3. Expenses on operations with securities	2 372,0	*2,2*	771,7	*0,4*	266,8	*0,2*	341,2	*0,2*
2.4. Expenses on operations with foreign currency	90 776,9	*82,7*	168 553,4	*87,9*	133 595,5	*90,1*	161 758,0	*89,1*
2.5. Commissions	181,4	*0,2*	202,3	*0,1*	201,4	*0,1*	280,2	*0,2*
2.6. Expenses on loss provision	7 568,7	*6,9*	11 080,5	*5,8*	8 339,7	*5,6*	11 481,0	*6,3*
2.7. Management expenses (including personnel costs)	1 246,1	*1,1*	1 239,9	*0,6*	1 041,7	*0,7*	1 455,5	*0,8*
2.8. Other expenses	5 105,3	*4,6*	5 665,2	*3,0*	1 669,9	*1,1*	2 113,3	*1,2*
Of which:								
2.8.1. Expenses on operations with derivatives and embedded derivative instruments	2 573,0	*2,3*	1 865,4	*1,0*	1 037,6	*0,7*	1 299,0	*0,7*

[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 1.03.17

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	51 641 564 167	21 039 824 262	52 754 333 783	19 927 054 646
Belgorod Region	9 900 454	851 374	9 904 747	847 081
Bryansk Region	0	0	0	0
Vladimir Region	8 514 955	248 769	8 541 271	222 453
Voronezh Region	6 917 786	1 399 720	6 812 987	1 504 519
Ivanovo Region	15 402 501	756 785	15 474 773	684 513
Kaluga Region	50 694 069	1 700 906	50 696 912	1 698 063
Kostroma Region	587 483 499	191 544 652	643 772 165	135 255 986
Kursk Region	21 131 961	722 951	21 130 235	724 677
Lipetsk Region	24 262 126	1 013 913	24 268 987	1 007 052
Moscow Region	33 746 517	4 453 712	34 044 343	4 155 886
Orel Region	0	0	0	0
Ryazan Region	17 349 825	2 004 762	17 354 962	1 999 625
Smolensk Region	0	0	0	0
Tambov Region	3 214 421	22 543	3 217 942	19 022
Tver Region	2 231 687	296 185	2 231 772	296 100
Tula Region	2 735 812	45 531	2 745 099	36 244
Yaroslavl Region	20 401 524	4 054 476	21 323 545	3 132 455
City of Moscow	50 837 577 030	20 830 707 983	51 892 814 043	19 775 470 970
North-Western Federal District	1 718 470 720	448 322 773	1 887 828 056	278 965 437
Republic of Karelia	1 373 538	58 120	1 410 859	20 799
Komi Republic	5 997 072	563 904	6 009 514	551 462
Akhangelsk Region	0	0	0	0
Vologda Region	71 719 598	7 169 575	73 979 388	4 909 785
Kaliningrad Region	16 694 732	5 919 054	17 189 510	5 424 276
Leningrad Region	440 663	32 538	473 201	0
Murmansk Region	1 512 224	842 064	1 520 992	833 296
Novgorod Region	5 774 318	1 534 393	7 018 717	289 994
Pskov Region	2 904 955	14 584	2 908 767	10 772
St Petersburg	1 612 053 620	432 188 541	1 777 317 108	266 925 053
Southern Federal District	458 555 826	39 657 224	462 716 455	35 496 595
Republic of Adygeya	8 947 662	271 921	8 958 278	261 305
Republic of Kalmykia	0	0	0	0
Republic of Crimea	111 165 478	7 824 747	112 270 793	6 719 432
Krasnodar Territory	180 476 326	10 794 467	182 685 027	8 585 766
Astrakhan Region	7 888 276	2 890 080	7 914 607	2 863 749
Volgograd Region	14 210 898	1 210 585	14 667 632	753 851
Rostov Region	116 914 477	15 521 637	117 311 790	15 124 324
City of Sevastopol	18 952 709	1 143 787	18 908 328	1 188 168
North-Caucasian Federal District	25 867 031	674 455	25 994 774	546 712
Republik of Daghestan	3 571 512	45 396	3 588 330	28 578
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	6 267 899	152 705	6 289 643	130 961

Karachai-Cherkess Republic	5 816 997	203 822	5 918 974	101 845
Republic of North Ossetia - Alania	859 016	76 134	893 537	41 613
Chechen Republic	0	0	0	0
Stavropol Territory	9 351 607	196 398	9 304 290	243 715
Volga Federal District	1 666 731 124	218 864 647	1 695 997 754	189 598 017
Republic of Bashkortostan	93 914 693	1 228 439	93 635 361	1 507 771
Republic of Marii El	3 244 331	151 508	3 251 486	144 353
Republic of Mordovia	25 055 245	263 192	25 077 623	240 814
Republic of Tatarstan	902 018 418	130 569 600	871 807 082	160 780 936
Udmurt Republic	43 460 858	2 350 247	44 286 109	1 524 996
Chuvash Republic	11 010 371	837 902	11 328 560	519 713
Perm Territory	26 658 846	2 639 558	26 696 053	2 602 351
Kirov Region	33 039 119	4 165 244	36 021 958	1 182 405
Nizhny Novgogrod Region	82 502 452	5 888 949	83 645 628	4 745 773
Orenburg Region	43 527 768	2 537 705	43 846 261	2 219 212
Penza Region	4 935 504	124 958	4 935 785	124 677
Samara Region	348 596 469	64 329 932	400 583 838	12 342 563
Saratov Region	43 564 501	3 742 498	45 647 531	1 659 468
Ulyanovsk Region	5 202 549	34 915	5 234 479	2 985
Ural Federal District	1 036 826 956	164 640 016	1 047 771 275	153 695 697
Kurgan Region	3 173 609	37 776	3 190 016	21 369
Sverdlovsk Region	620 230 803	123 133 266	626 312 502	117 051 567
Tyumen Region	280 761 048	25 106 322	281 110 554	24 756 816
Chelyabinsk Region	132 661 496	16 362 652	137 158 203	11 865 945
Siberian Federal District	195 398 244	51 261 205	201 920 754	44 738 695
Republic of Altai	1 345 481	129 760	1 345 449	129 792
Republic of Buryatiya	0	0	0	0
Republic of Tuva	897 482	1 796	898 658	620
Republic of Khakassia	7 880 415	180 284	7 880 054	180 645
Altai Territory	11 464 450	248 180	11 468 323	244 307
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	8 602 304	538 625	8 604 879	536 050
Irkutsk Region	18 027 989	2 393 818	18 976 770	1 445 037
Kemerovo Region	14 012 655	1 407 632	14 951 934	468 353
Novosibirsk Region	112 463 714	43 027 432	115 508 957	39 982 189
Omsk Region	12 499 462	3 171 596	14 081 913	1 589 145
Tomsk Region	8 204 292	162 082	8 203 817	162 557
Far Eastern Federal District	550 221 660	80 365 511	565 175 792	65 411 379
Republic of Sakha (Yakutia)	40 255 629	2 527 351	40 484 576	2 298 404
Kamchatka Territory	20 681 319	1 792 823	20 785 201	1 688 941
Primorskiy Territory	89 739 130	24 860 514	102 663 706	11 935 938
Khabarovsk Territory	9 628 041	769 241	9 623 622	773 660
Amur Region	381 328 351	46 022 501	382 994 232	44 356 620
Magadan Region	0	0	0	0
Sakhalin Region	8 589 190	4 393 081	8 624 455	4 357 816
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	57 293 635 728	22 043 610 093	58 641 738 643	20 695 507 178

[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 1.03.17

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	8 203 391 711	3 325 047 625	257 134 141	1 537 591 880	93 040 627	44 237 193
Belgorod Region	1 255 913	120 394	0	0	0	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	91 935	76 256	152 330	0	0	0
Voronezh Region	2 579 447	3 179	0	0	0	0
Ivanovo Region	1 053 001	298 789	15 958	0	64 063	58 358
Kaluga Region	4 819 698	1 134 442	123 741	0	0	0
Kostroma Region	318 136 483	860 363	4 150 657	6 064 171	0	0
Kursk Region	605 790	605 790	0	0	0	0
Lipetsk Region	3 162 702	312 051	1	0	0	0
Moscow Region	1 524 175	1 524 921	534 675	0	1 132 474	0
Orel Region	0	0	0	0	0	0
Ryazan Region	985 101	609 839	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	272 333	35 282	11 269	0	0	0
Yaroslavl Region	8 449 204	10 814	224 522	0	0	0
City of Moscow	7 860 455 929	3 319 455 505	251 920 988	1 531 217 952	91 844 090	44 178 835
North-Western Federal District	426 973 368	65 822 473	18 170 817	13 536 506	5 369 786	121 128
Republic of Karelia	0	0	0	0	0	0
Komi Republic	599 379	278 504	153 603	0	0	0
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	12 030 134	1 568 598	377 952	0	0	0
Kaliningrad Region	6 874 848	860 873	8 689	0	0	0
Leningrad Region	0	0	0	0	0	0
Murmansk Region	0	0	0	0	0	0
Novgorod Region	723 992	418 946	305 958	0	149 126	0
Pskov Region	55 571	0	0	0	0	0
St Petersburg	406 689 444	62 695 552	17 324 615	13 536 506	5 220 660	121 128
Southern Federal District	33 173 081	19 818 221	619 334	329 830	7 995 884	2 146 752
Republic of Adygeya	125 682	0	589	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	6 147 395	3 007 213	329	289 750	772 504	0
Krasnodar Territory	24 253 704	15 014 422	420 041	0	6 985 290	1 965 897
Astrakhan Region	1 641 150	1 645 468	3 679	0	238 090	0
Volgograd Region	890 747	55 930	186 234	0	0	0
Rostov Region	114 403	95 188	8 462	19 881	0	180 855
City of Sevastopol	0	0	0	20 199	0	0
North-Caucasian Federal District	947 863	230 058	14 962	0	14 453	0
Republik of Daghestan	0	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 670	0	14 962	0	0	0
Karachai-Cherkess Republic	468 283	0	0	0	14 453	0
Republic of North Ossetia - Alania	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0

Stavropol Territory	474 910	230 058	0	0	0	0
Volga Federal District	242 695 554	34 619 839	62 996 394	4 519 606	17 464 948	0
Republic of Bashkortostan	12 612 068	6 687 591	154 984	33	0	0
Republic of Marii El	0	0	0	0	0	0
Republic of Mordovia	331 443	155 135	39 067	0	0	0
Republic of Tatarstan	132 106 900	16 228 605	58 822 351	2 572 513	16 367 487	0
Udmurt Republic	5 464 533	1 017 573	0	0	249 403	0
Chuvash Republic	64 755	9 254	17 005	0	0	0
Perm Territory	2 186 458	985 678	414 323	300 000	150 595	0
Kirov Region	11 661 139	21 497	12 127	0	16 371	0
Nizhny Novgogrod Region	10 771 464	2 565 461	55 355	0	55 706	0
Orenburg Region	8 704 920	616 235	33 978	35 246	150 213	0
Penza Region	463 349	180 777	4	0	0	0
Samara Region	57 905 026	6 071 255	3 429 207	1 611 814	104 860	0
Saratov Region	423 499	80 778	17 993	0	370 313	0
Ulyanovsk Region	0	0	0	0	0	0
Ural Federal District	222 671 078	42 012 594	7 820 029	826 897	1 813 698	249 845
Kurgan Region	0	0	0	0	0	0
Sverdlovsk Region	172 571 630	25 039 145	7 331 579	826 897	1 637 785	0
Tyumen Region	25 423 559	10 443 713	466 054	0	0	0
Chelyabinsk Region	24 675 889	6 529 736	22 396	0	175 913	249 845
Siberian Federal District	24 262 038	2 586 103	76 948	0	667 946	115 021
Republic of Altai	134 395	27 925	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	19 092	19 190	0	0	0	0
Altai Territory	37 640	40 226	1 435	0	0	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	5 913	5 480	0	0	0	0
Irkutsk Region	250 398	91 292	26 443	0	39 447	0
Kemerovo Region	1 527 550	787 377	41 615	0	15 466	0
Novosibirsk Region	20 462 662	1 469 232	5 358	0	1 291	0
Omsk Region	1 820 108	145 381	127	0	611 742	115 021
Tomsk Region	4 280	0	1 970	0	0	0
Far Eastern Federal District	87 866 789	14 201 079	6 154 719	2 975 371	2 076 304	0
Republic of Sakha (Yakutia)	1 092 714	426 442	396 579	0	18 050	0
Kamchatka Territory	1 632 211	1 072 858	9 132	0	100 000	0
Primorskiy Territory	17 961 840	3 730 683	62 885	0	0	0
Khabarovsk Territory	662 300	33 524	0	0	0	0
Amur Region	66 517 724	8 937 572	5 672 487	2 975 371	1 958 254	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	9 241 981 482	3 504 337 992	352 987 344	1 559 780 090	128 443 646	46 869 939

Table 34

Distribution of Loans, Deposits and Other Claims in Rubles by Credit Institutions, Registered in Respective Regions, as of 1.03.17

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	35 837 230 428	18 793 082 703	4 285 819 231	9 761 882 257
Belgorod Region	5 394 409	4 744 895	22	231 537
Bryansk Region	0	0	0	0
Vladimir Region	6 462 159	4 800 456	302 305	1 341 795
Voronezh Region	2 841 908	2 530 632	0	263 641
Ivanovo Region	9 305 461	6 039 262	736 137	2 040 296
Kaluga Region	41 762 893	25 344 547	13 719 172	2 462 309
Kostroma Region	341 049 286	27 438 416	151 014 862	69 766 228
Kursk Region	15 473 556	12 400 382	1 100 000	1 403 823
Lipetsk Region	17 259 323	8 455 403	5 550 000	2 085 706
Moscow Region	21 743 799	7 727 966	9 249 028	2 912 824
Orel Region	0	0	0	0
Ryazan Region	10 837 631	8 217 750	1 040 050	1 567 988
Smolensk Region	0	0	0	0
Tambov Region	2 090 261	1 668 851	170 000	251 410
Tver Region	828 631	740 553	25 000	63 078
Tula Region	1 272 162	1 073 824	3 312	95 026
Yaroslavl Region	10 359 473	5 233 813	0	4 144 566
City of Moscow	35 350 549 476	18 676 665 953	4 102 909 343	9 673 252 030
North-Western Federal District	1 114 000 168	663 245 792	245 760 558	119 534 021
Republic of Karelia	1 015 580	127 224	460 000	356 957
Komi Republic	2 437 563	1 971 398	41 822	383 597
Akhangelsk Region	0	0	0	0
Vologda Region	51 604 106	12 108 300	12 510 992	23 464 070
Kaliningrad Region	8 328 816	6 175 346	212 323	1 451 568
Leningrad Region	153 618	135 546	0	18 072
Murmansk Region	800 812	371 817	150 000	278 995
Novgorod Region	1 733 619	911 295	0	815 246
Pskov Region	1 104 219	986 271	0	117 948
St Petersburg	1 046 821 835	640 458 595	232 385 421	92 647 568
Southern Federal District	290 443 445	165 644 365	33 224 550	84 851 461
Republic of Adygeya	6 497 026	5 654 611	2 305	553 305
Republic of Kalmykia	0	0	0	0
Republic of Crimea	58 499 448	28 704 068	15 085 318	12 193 260
Krasnodar Territory	113 012 506	75 032 640	15 806 354	19 520 339
Astrakhan Region	1 561 816	543 947	75 350	670 328
Volgograd Region	9 506 682	7 813 753	570 000	1 089 716
Rostov Region	89 068 717	41 520 363	1 484 379	45 660 732
City of Sevastopol	12 297 250	6 374 983	200 844	5 163 781
North-Caucasian Federal District	13 852 149	8 729 401	871 718	4 184 316
Republik of Daghestan	1 276 877	805 474	2 995	468 408
Republic of Ingushetia	0	0	0	0

Kabardino-Balkar Republic	3 824 728	2 441 540	360 300	1 016 074
Karachai-Cherkess Republic	3 329 639	1 137 954	0	2 191 685
Republic of North Ossetia - Alania	751 155	614 502	0	136 653
Chechen Republic	0	0	0	0
Stavropol Territory	4 669 750	3 729 931	508 423	371 496
Volga Federal District	1 039 502 417	590 254 609	77 391 379	261 590 008
Republic of Bashkortostan	40 859 774	26 740 369	7 484 860	5 059 353
Republic of Marii El	1 876 157	1 223 356	333 053	65 050
Republic of Mordovia	12 987 076	9 792 867	0	2 482 555
Republic of Tatarstan	528 164 024	370 941 287	30 512 295	82 074 399
Udmurt Republic	28 111 590	5 118 983	38 300	21 915 393
Chuvash Republic	7 583 863	3 239 385	566 017	3 719 703
Perm Territory	18 486 869	9 363 696	1 380 538	7 242 921
Kirov Region	18 414 975	11 097 162	1 041 303	4 927 986
Nizhny Novgogrod Region	53 485 348	30 972 400	8 237 215	5 989 061
Orenburg Region	27 816 088	13 371 765	404 019	12 429 741
Penza Region	3 262 430	2 066 025	154 211	651 126
Samara Region	264 131 518	86 381 016	16 785 143	112 320 323
Saratov Region	31 249 283	17 594 942	10 251 791	2 192 965
Ulyanovsk Region	3 073 422	2 351 356	202 634	519 432
Ural Federal District	567 882 275	189 726 407	122 002 923	188 253 416
Kurgan Region	1 967 408	1 797 037	4 186	94 855
Sverdlovsk Region	316 705 801	106 844 431	59 413 188	97 740 045
Tyumen Region	172 338 439	44 645 969	50 274 154	65 786 117
Chelyabinsk Region	76 870 627	36 438 970	12 311 395	24 632 399
Siberian Federal District	117 882 418	48 110 152	31 096 329	34 593 704
Republic of Altai	562 891	335 911	1 776	55 592
Republic of Buryatiya	0	0	0	0
Republic of Tuva	200 699	135 039	1 517	64 143
Republic of Khakassia	5 695 583	2 283 476	1 002 634	2 138 376
Altai Territory	8 129 574	5 110 957	1 309 141	1 470 982
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	4 362 768	656 551	692 515	3 013 558
Irkutsk Region	13 300 039	7 988 969	311 546	4 496 846
Kemerovo Region	7 559 339	3 447 193	1 342 787	2 742 709
Novosibirsk Region	65 159 999	20 711 176	26 434 413	16 160 170
Omsk Region	7 668 335	4 410 027	0	2 304 734
Tomsk Region	5 243 191	3 030 853	0	2 146 594
Far Eastern Federal District	344 710 221	116 727 860	13 209 204	191 259 245
Republic of Sakha (Yakutia)	25 879 541	16 428 172	0	7 750 049
Kamchatka Territory	12 435 870	8 963 450	1 393 807	1 437 417
Primorskiy Territory	59 183 119	37 028 437	3 838 526	16 497 278
Khabarovsk Territory	6 262 325	2 887 532	230 000	1 276 794
Amur Region	238 943 927	50 103 264	7 511 871	163 874 104
Magadan Region	0	0	0	0
Sakhalin Region	2 005 439	1 317 005	235 000	423 603
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	39 325 503 521	20 575 521 289	4 809 375 892	10 646 148 428

Table 35

Distribution of Loans, Deposits and Other Claims in Forreign Currency by Credit Institutions, Registered in Respective Regions, as of 1.03.17

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	15 144 786 596	8 759 065 981	4 115 398 204	135 856 101
Belgorod Region	14 008	12 444	1 564	0
Bryansk Region	0	0	0	0
Vladimir Region	46 681	46 681	0	0
Voronezh Region	507 237	366 867	0	123 459
Ivanovo Region	71 069	7 412	60 381	3 276
Kaluga Region	0	0	0	0
Kostroma Region	34 242 268	12 167 360	15 350 300	180 630
Kursk Region	386 700	0	386 700	0
Lipetsk Region	0	0	0	0
Moscow Region	2 223 873	847 952	18 728	1 357 193
Orel Region	0	0	0	0
Ryazan Region	14 545	11 008	3 537	0
Smolensk Region	0	0	0	0
Tambov Region	1 738	0	1 738	0
Tver Region	0	0	0	0
Tula Region	0	0	0	0
Yaroslavl Region	234 811	95 319	869	131 578
City of Moscow	15 107 043 666	8 745 510 938	4 099 574 387	134 059 965
North-Western Federal District	177 786 633	84 538 860	29 347 524	3 749 415
Republic of Karelia	3 206	0	0	3 206
Komi Republic	21 196	21 196	0	0
Akhangelsk Region	0	0	0	0
Vologda Region	712 587	477 562	36 716	39 444
Kaliningrad Region	204 023	64 824	0	139 199
Leningrad Region	0	0	0	0
Murmansk Region	0	0	0	0
Novgorod Region	5 513	0	5 513	0
Pskov Region	0	0	0	0
St Petersburg	176 840 108	83 975 278	29 305 295	3 567 566
Southern Federal District	8 105 262	5 453 837	1 668 526	977 348
Republic of Adygeya	29 412	4 956	0	24 456
Republic of Kalmykia	0	0	0	0
Republic of Crimea	1 685 839	221 926	1 033 460	430 453
Krasnodar Territory	1 186 709	856 834	289 925	39 950
Astrakhan Region	3 302	0	3 302	0
Volgograd Region	249 984	0	236 471	7 962
Rostov Region	4 564 904	4 048 575	103 260	413 069
City of Sevastopol	385 112	321 546	2 108	61 458
North-Caucasian Federal District	25 382	0	18 589	6 793
Republik of Daghestan	4 070	0	869	3 201
Republic of Ingushetia	0	0	0	0

Kabardino-Balkar Republic	1 987	0	1 987	0
Karachai-Cherkess Republic	3 592	0	0	3 592
Republic of North Ossetia - Alania	0	0	0	0
Chechen Republic	0	0	0	0
Stavropol Territory	15 733	0	15 733	0
Volga Federal District	62 254 150	19 091 751	20 543 371	2 362 511
Republic of Bashkortostan	160 304	17 381	4 012	296
Republic of Marii El	0	0	0	0
Republic of Mordovia	2 028	0	2 028	0
Republic of Tatarstan	21 176 288	2 951 784	15 069 641	1 144 374
Udmurt Republic	638 101	288 884	339 926	9 291
Chuvash Republic	73 683	42 777	0	30 906
Perm Territory	686 240	594 699	91 541	0
Kirov Region	922	0	886	36
Nizhny Novgogrod Region	962 082	281 454	617 055	46 788
Orenburg Region	450 310	342 919	25 368	82 023
Penza Region	0	0	0	0
Samara Region	38 051 102	14 523 140	4 388 635	1 048 699
Saratov Region	53 089	48 713	4 279	97
Ulyanovsk Region	1	0	0	1
Ural Federal District	40 790 419	26 811 932	8 017 330	187 943
Kurgan Region	857	0	0	857
Sverdlovsk Region	32 778 183	24 027 160	2 844 745	133 064
Tyumen Region	6 721 641	2 373 359	4 294 325	53 957
Chelyabinsk Region	1 289 738	411 413	878 260	65
Siberian Federal District	15 483 886	1 285 303	14 153 036	45 544
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	1 294	1 294	0	0
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	174 680	0	174 680	0
Irkutsk Region	203 159	181 292	21 867	0
Kemerovo Region	3 827	0	290	3 537
Novosibirsk Region	15 028 976	1 084 756	13 944 217	0
Omsk Region	68 794	17 961	8 826	42 007
Tomsk Region	2 814	0	2 814	0
Far Eastern Federal District	18 562 025	13 658 522	1 170 685	1 662 925
Republic of Sakha (Yakutia)	734 218	318 921	140 631	274 666
Kamchatka Territory	88 729	68 365	18 192	2 172
Primorskiy Territory	1 473 797	447 438	961 532	64 347
Khabarovsk Territory	8 857	0	8 857	0
Amur Region	16 252 571	12 823 798	37 620	1 321 740
Magadan Region	0	0	0	0
Sakhalin Region	3 853	0	3 853	0
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	15 467 794 353	8 909 906 186	4 190 317 265	144 848 580

Table 36

Overdue claims on loans, deposits and other claims by credit institutions registered in respective regions, as of 1.03.17

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	1 572 015 743	203 418 736	61 863 615	11 809 609	741 564 457	42 085 869
Belgorod Region	101 907	0	0	0	1 367	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	121 003	612	0	0	69 837	0
Voronezh Region	8 000	0	0	0	487	0
Ivanovo Region	109 599	0	0	0	58 705	0
Kaluga Region	678 559	0	12 952 092	0	734 297	0
Kostroma Region	1 311 509	9 571	20 379 338	0	10 016 044	102 287
Kursk Region	30 225	0	0	0	15 930	0
Lipetsk Region	2 476 743	0	0	0	138 763	0
Moscow Region	1 012 381	274 340	0	0	687 113	248 622
Orel Region	0	0	0	0	0	0
Ryazan Region	988 651	0	0	0	90 795	0
Smolensk Region	0	0	0	0	0	0
Tambov Region	76 021	0	0	0	25 821	0
Tver Region	77 651	0	0	0	1 690	0
Tula Region	55 187	0	0	0	2 259	0
Yaroslavl Region	496 244	0	0	0	107 089	34 762
City of Moscow	1 564 472 063	203 134 213	28 532 185	11 809 609	729 614 260	41 700 198
North-Western Federal District	85 307 780	3 313 403	15 568 830	165 197	9 728 138	465 572
Republic of Karelia	7 327	0	0	0	37 713	3 206
Komi Republic	193 632	0	41 822	0	3 664	0
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	1 434 699	0	45 000	0	3 388 924	641
Kaliningrad Region	430 614	2 450	9 689	0	61 453	13
Leningrad Region	23 114	0	0	0	352	0
Murmansk Region	1 503	0	0	0	9 295	0
Novgorod Region	121 543	0	0	0	9 937	0
Pskov Region	132 799	0	0	0	12 404	0
St Petersburg	82 962 549	3 310 953	15 472 319	165 197	6 204 396	461 712
Southern Federal District	15 677 142	1 342 690	551 000	1 673	4 364 068	262 838
Republic of Adygeya	147 780	0	0	0	37 146	4 056
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	264 413	217 906	0	0	491 397	94 225
Krasnodar Territory	11 024 683	831 921	526 000	0	2 446 036	2 148
Astrakhan Region	49 217	0	0	0	41 646	0
Volgograd Region	593 531	0	0	0	71 417	285
Rostov Region	2 607 268	115 874	25 000	0	1 107 453	124 507
City of Sevastopol	990 250	176 989	0	1 673	168 973	37 617
North-Caucasian Federal District	531 470	0	507 330	15 733	379 845	3 592

Republik of Daghestan	67 580	0	0	0	100 175	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	265 443	0	0	0	130 628	0
Karachai-Cherkess Republic	78 545	0	0	0	47 134	3 592
Republic of North Ossetia - Alania	34 942	0	0	0	32 326	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	84 960	0	507 330	15 733	69 582	0
Volga Federal District	55 065 885	181 876	15 438 915	115 874	27 277 017	1 874 080
Republic of Bashkortostan	551 489	0	5 524 788	0	911 357	296
Republic of Marii El	68 298	0	2 003	0	1 314	0
Republic of Mordovia	306 263	0	0	0	75 077	0
Republic of Tatarstan	23 801 274	172 316	6 306 624	115 874	8 857 066	985 475
Udmurt Republic	175 211	0	0	0	1 613 452	2 699
Chuvash Republic	57 737	0	0	0	67 771	0
Perm Territory	449 793	9 560	26 500	0	689 393	0
Kirov Region	985 401	0	0	0	821 742	0
Nizhny Novgogrod Region	2 897 884	0	184 000	0	514 943	31 513
Orenburg Region	572 048	0	55 000	0	296 840	0
Penza Region	71 914	0	0	0	63 153	0
Samara Region	22 429 787	0	3 340 000	0	12 996 174	854 046
Saratov Region	2 586 071	0	0	0	259 475	51
Ulyanovsk Region	112 715	0	0	0	109 260	0
Ural Federal District	14 109 177	352 025	4 071 115	1 458	13 860 291	26 624
Kurgan Region	194 233	0	0	0	11 722	0
Sverdlovsk Region	5 935 989	8 803	3 896 632	0	11 499 941	23 751
Tyumen Region	3 013 330	343 222	0	0	1 599 442	2 808
Chelyabinsk Region	4 965 625	0	174 483	1 458	749 186	65
Siberian Federal District	2 920 438	0	15 848	342	1 941 021	420
Republic of Altai	2 833	0	0	0	6 274	0
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	8 943	0	0	342	12 091	0
Republic of Khakassia	74 711	0	0	0	73 143	0
Altai Territory	290 228	0	5 848	0	46 523	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	17 758	0	0	0	237 510	0
Irkutsk Region	543 201	0	0	0	177 360	0
Kemerovo Region	106 188	0	10 000	0	103 323	420
Novosibirsk Region	1 538 471	0	0	0	1 103 786	0
Omsk Region	252 107	0	0	0	125 372	0
Tomsk Region	85 998	0	0	0	55 639	0
Far Eastern Federal District	11 405 926	311 949	6 201 135	0	39 212 044	542 883
Republic of Sakha (Yakutia)	418 145	112 535	0	0	217 825	0
Kamchatka Territory	796 122	0	0	0	335 388	2 172
Primorskiy Territory	4 613 655	0	26 135	0	815 837	7 280
Khabarovsk Territory	85 658	0	0	0	288 706	0
Amur Region	5 309 499	199 414	6 175 000	0	37 499 654	533 431
Magadan Region	0	0	0	0	0	0
Sakhalin Region	182 847	0	0	0	54 634	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	1 757 033 561	208 920 679	104 217 788	12 109 886	838 326 881	45 261 878

Table 37

Distribution of Clients' Funds in Rubles by Credit Institutions Registered in Respective Regions, as of 1.03.17

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	31 134 663 447	2 744 837	54 705	6 076 502 943	8 145 809 093	16 639 185 185
Belgorod Region	7 073 025	0	0	1 658 505	478 201	4 889 520
Bryansk Region	0	0	0	0	0	0
Vladimir Region	6 831 316	0	44	854 003	422 731	5 523 625
Voronezh Region	3 387 623	0	0	470 019	316 137	2 585 768
Ivanovo Region	12 453 301	0	0	1 806 776	398 512	10 132 602
Kaluga Region	43 779 182	0	0	1 250 403	22 383 550	20 122 669
Kostroma Region	304 350 596	0	0	12 133 883	61 881 614	230 203 261
Kursk Region	14 560 311	0	0	2 698 823	419 296	11 426 244
Lipetsk Region	17 348 343	0	0	2 003 127	893 573	14 435 447
Moscow Region	21 948 225	0	0	5 587 013	1 894 684	14 379 857
Orel Region	0	0	0	0	0	0
Ryazan Region	12 643 602	305	0	2 926 803	99 588	9 409 826
Smolensk Region	0	0	0	0	0	0
Tambov Region	2 477 884	0	0	618 746	117 490	1 725 471
Tver Region	1 246 213	0	0	979 511	18 264	233 102
Tula Region	1 597 150	0	0	250 427	200 628	1 114 716
Yaroslavl Region	11 606 759	0	0	2 606 712	4 305 792	4 578 676
City of Moscow	30 673 359 917	2 744 532	54 661	6 040 658 192	8 051 979 033	16 308 424 401
North-Western Federal District	1 359 037 626	57 445	460	447 177 696	532 745 553	363 332 906
Republic of Karelia	619 067	0	0	260 652	97 146	250 535
Komi Republic	4 454 773	0	0	1 043 414	723 099	2 606 830
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	50 861 147	0	0	9 895 647	12 037 369	28 818 996
Kaliningrad Region	9 977 465	0	0	4 568 127	147 330	5 193 628
Leningrad Region	75 999	0	0	25 114	50 885	0
Murmansk Region	985 347	0	0	515 401	12 870	446 511
Novgorod Region	4 982 039	0	460	2 357 973	22 625	2 505 987
Pskov Region	1 594 264	0	0	427 059	0	1 158 696
St Petersburg	1 285 487 525	57 445	0	428 084 309	519 654 229	322 351 723
Southern Federal District	355 803 527	103 018	433	58 945 256	44 099 149	250 368 757
Republic of Adygeya	5 901 278	0	0	433 834	324 374	5 136 494
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	82 811 069	7 790	0	26 224 914	2 591 621	53 733 884
Krasnodar Territory	148 202 181	4 480	433	13 590 748	34 968 336	99 051 424
Astrakhan Region	4 904 082	0	0	1 607 276	1 062 550	1 041 461
Volgograd Region	7 907 187	0	0	1 751 148	642 351	5 509 418
Rostov Region	90 870 343	90 748	0	13 046 697	3 908 010	73 611 871
City of Sevastopol	15 207 387	0	0	2 290 639	601 907	12 284 205
North-Caucasian Federal District	13 158 370	0	0	4 290 598	2 596 706	6 028 878
Republik of Daghestan	1 494 862	0	0	984 242	38 900	368 116
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	3 484 010	0	0	707 725	54 713	2 706 195
Karachai-Cherkess Republic	2 372 400	0	0	419 825	1 612 114	340 449
Republic of North Ossetia - Alania	242 202	0	0	20 835	43 000	178 367

Chechen Republic	0	0	0	0	0	0
Stavropol Territory	5 564 896	0	0	2 157 971	847 979	2 435 751
Volga Federal District	941 875 920	2 607 872	0	122 783 261	308 729 701	497 967 257
Republic of Bashkortostan	48 570 315	15 394	0	2 245 871	8 571 467	37 704 276
Republic of Marii El	2 275 472	0	0	422 295	18 434	1 811 694
Republic of Mordovia	19 971 834	0	0	1 745 050	604 341	17 545 076
Republic of Tatarstan	542 472 779	2 549 580	0	77 980 449	244 422 380	208 969 178
Udmurt Republic	32 883 153	19 069	0	2 948 668	742 003	29 124 746
Chuvash Republic	9 100 782	0	0	1 738 689	956 195	6 385 896
Perm Territory	19 494 983	5 331	0	2 659 411	1 935 142	14 851 930
Kirov Region	26 313 678	1 396	0	4 269 131	1 513 913	20 341 066
Nizhny Novgogrod Region	58 894 048	12 660	0	9 128 760	4 835 708	44 798 527
Orenburg Region	30 838 409	4 442	0	4 142 988	3 667 696	23 002 225
Penza Region	3 658 277	0	0	904 313	312 477	2 406 791
Samara Region	105 982 097	0	0	10 557 734	31 895 876	63 012 008
Saratov Region	37 605 418	0	0	3 284 598	8 974 793	25 290 495
Ulyanovsk Region	3 814 675	0	0	755 304	279 276	2 723 349
Ural Federal District	710 834 146	142 204	0	63 715 430	193 765 890	449 047 912
Kurgan Region	1 731 104	0	0	538 684	139 663	1 045 125
Sverdlovsk Region	376 951 801	14 546	0	37 087 672	62 400 042	276 365 199
Tyumen Region	235 851 129	121 884	0	11 509 672	123 741 305	99 215 879
Chelyabinsk Region	96 300 112	5 774	0	14 579 402	7 484 880	72 421 709
Siberian Federal District	139 530 024	77 771	0	39 902 010	11 895 915	85 275 892
Republic of Altai	950 850	0	0	111 319	148 550	689 035
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	470 673	0	0	366 419	16 000	88 254
Republic of Khakassia	6 128 828	0	0	1 128 069	582 223	4 335 736
Altai Territory	7 287 052	0	0	1 835 530	628 800	4 809 009
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	6 911 298	0	0	1 481 291	101 618	5 138 957
Irkutsk Region	12 938 558	0	0	2 812 355	2 096 565	7 850 406
Kemerovo Region	10 317 441	0	0	1 769 899	819 494	7 654 388
Novosibirsk Region	77 632 714	77 771	0	27 978 496	6 579 160	41 310 501
Omsk Region	10 105 222	0	0	1 172 862	819 615	8 071 825
Tomsk Region	6 787 388	0	0	1 245 770	103 890	5 327 781
Far Eastern Federal District	353 467 937	56 717	8 257	43 087 301	18 740 719	290 426 030
Republic of Sakha (Yakutia)	31 169 873	18 471	0	4 710 799	3 404 621	22 948 872
Kamchatka Territory	13 646 596	12 562	0	1 896 001	943 235	10 744 222
Primorskiy Territory	72 349 849	12 201	0	19 480 725	4 637 725	47 685 722
Khabarovsk Territory	7 778 095	0	0	479 131	380 138	6 879 888
Amur Region	222 416 036	0	8 257	13 717 783	8 905 761	199 475 930
Magadan Region	0	0	0	0	0	0
Sakhalin Region	6 107 488	13 483	0	2 802 862	469 239	2 691 396
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	35 008 370 997	5 789 864	63 855	6 856 404 495	9 258 382 726	18 581 632 817

Table 38

Distribution of Clients' Funds in Foreign Currency by Credit Institutions Registered in Respective Regions, as of 1.03.17

thousand rubles

	Total	of which				
		Budgetary funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other funds of legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
Central Federal District	15 311 674 953	24 075 469	2 400	2 426 415 784	7 249 504 233	5 242 583 153
Belgorod Region	846 395	0	0	62 903	0	783 492
Bryansk Region	0	0	0	0	0	0
Vladimir Region	222 326	0	0	18 036	0	204 247
Voronezh Region	1 323 744	0	0	7 492	0	1 316 252
Ivanovo Region	680 080	0	0	58 293	0	621 776
Kaluga Region	1 696 141	0	0	51 990	464 550	1 179 601
Kostroma Region	25 507 406	0	0	2 050 671	14 527 435	8 916 211
Kursk Region	724 641	0	0	270 299	0	453 313
Lipetsk Region	1 001 851	0	0	576 882	0	424 969
Moscow Region	4 097 694	0	0	654 744	481 825	2 961 125
Orel Region	0	0	0	0	0	0
Ryazan Region	1 995 948	0	0	660 107	0	1 335 390
Smolensk Region	0	0	0	0	0	0
Tambov Region	18 990	0	0	83	0	18 894
Tver Region	295 845	0	0	101 123	150 442	44 268
Tula Region	24 333	0	0	1 028	0	23 305
Yaroslavl Region	2 901 521	0	0	101 313	0	2 800 166
City of Moscow	15 270 338 038	24 075 469	2 400	2 421 800 820	7 233 879 981	5 221 500 144
North-Western Federal District	221 768 396	0	0	38 676 633	86 797 910	93 810 508
Republic of Karelia	20 790	0	0	19 292	0	1 318
Komi Republic	549 991	0	0	8 693	0	541 298
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	2 243 601	0	0	416 666	74 285	1 749 317
Kaliningrad Region	5 401 866	0	0	737 940	2 465 676	1 897 411
Leningrad Region	0	0	0	0	0	0
Murmansk Region	833 264	0	0	823 744	0	9 519
Novgorod Region	289 062	0	0	41 831	59 852	187 379
Pskov Region	10 353	0	0	8 428	0	1 925
St Petersburg	212 419 469	0	0	36 620 039	84 198 097	89 422 341
Southern Federal District	33 320 165	7 878	0	11 116 048	4 399 904	17 064 560
Republic of Adygeya	260 800	0	0	2 077	57 937	200 786
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	6 430 292	7 872	0	442 391	80 360	5 372 527
Krasnodar Territory	8 115 808	0	0	758 768	667 464	6 519 618
Astrakhan Region	2 863 664	0	0	2 784 974	0	73 589
Volgograd Region	672 249	0	0	174 994	96 553	400 688
Rostov Region	13 798 233	0	0	6 874 437	3 447 617	3 446 624
City of Sevastopol	1 179 119	6	0	78 407	49 973	1 050 728
North-Caucasian Federal District	496 905	0	0	164 259	0	331 226
Republik of Daghestan	18 057	0	0	3 363	0	14 681
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	130 131	0	0	71 215	0	58 916
Karachai-Cherkess Republic	64 725	0	0	564	0	64 029
Republic of North Ossetia - Alania	41 401	0	0	0	0	41 401
Chechen Republic	0	0	0	0	0	0

Stavropol Territory	242 591	0	0	89 117	0	152 199
Volga Federal District	179 914 340	5	0	15 093 484	110 891 160	53 027 914
Republic of Bashkortostan	1 394 522	0	0	29 820	115 882	1 248 748
Republic of Marii El	36 377	0	0	19 465	0	10 439
Republic of Mordovia	239 855	0	0	30 617	0	207 061
Republic of Tatarstan	151 884 636	5	0	10 843 248	108 453 482	31 934 750
Udmurt Republic	1 520 085	0	0	699 091	277 853	542 963
Chuvash Republic	516 309	0	0	11 167	124 092	381 022
Perm Territory	2 476 790	0	0	720 258	26 172	1 730 360
Kirov Region	1 178 652	0	0	233 376	323 335	621 941
Nizhny Novgogrod Region	4 627 490	0	0	575 814	651 584	3 391 316
Orenburg Region	2 149 447	0	0	38 483	250 255	1 859 807
Penza Region	114 662	0	0	88 578	26 072	0
Samara Region	12 116 973	0	0	1 530 712	642 143	9 776 132
Saratov Region	1 655 786	0	0	271 947	290	1 321 990
Ulyanovsk Region	2 756	0	0	908	0	1 385
Ural Federal District	89 602 507	58 290	0	16 060 428	16 984 722	45 156 940
Kurgan Region	21 354	0	0	3	0	21 351
Sverdlovsk Region	53 662 621	0	0	3 037 602	16 114 431	30 191 769
Tyumen Region	24 579 754	58 290	0	9 175 091	666 454	8 263 062
Chelyabinsk Region	11 338 778	0	0	3 847 732	203 837	6 680 758
Siberian Federal District	27 064 673	0	0	13 874 592	923 718	11 791 997
Republic of Altai	129 715	0	0	107 736	0	21 979
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	619	0	0	0	0	619
Republic of Khakassia	179 880	0	0	15 000	0	101 419
Altai Territory	243 152	0	0	52 349	0	190 803
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	531 372	0	0	123 099	0	405 712
Irkutsk Region	1 443 776	0	0	286 026	19 585	1 094 493
Kemerovo Region	443 298	0	0	204 345	0	238 953
Novosibirsk Region	22 353 970	0	0	12 780 774	0	9 208 695
Omsk Region	1 577 117	0	0	258 472	904 133	414 341
Tomsk Region	161 774	0	0	46 791	0	114 983
Far Eastern Federal District	59 788 965	0	0	10 802 392	16 032 176	30 190 543
Republic of Sakha (Yakutia)	2 288 565	0	0	117 362	61 395	2 070 050
Kamchatka Territory	1 678 706	0	0	692 177	0	981 310
Primorskiy Territory	11 710 586	0	0	4 150 233	1 333 702	6 127 736
Khabarovsk Territory	772 388	0	0	236 784	278 511	256 544
Amur Region	38 986 422	0	0	1 655 739	14 358 568	20 352 702
Magadan Region	0	0	0	0	0	0
Sakhalin Region	4 352 298	0	0	3 950 097	0	402 201
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	15 923 630 904	24 141 642	2 400	2 532 203 620	7 485 533 823	5 493 956 841

Table 39

Loans, Deposits and Other Funds Received From Other Credit Institutions (by credit institutions registered in respective regions), as of 1.03.17

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	7 312 816 689	4 571 316 307	2 741 500 382
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	0	0	0
Voronezh Region	1 330 286	1 330 286	0
Ivanovo Region	129 088	129 088	0
Kaluga Region	83 650	83 650	0
Kostroma Region	312 267 554	203 480 118	108 787 436
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	35 453	35 453	0
Tver Region	0	0	0
Tula Region	11 919	0	11 919
Yaroslavl Region	1 332 789	1 332 789	0
City of Moscow	6 996 074 950	4 363 373 923	2 632 701 027
North-Western Federal District	212 518 331	164 878 613	47 639 718
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangelsk Region	0	0	0
Vologda Region	7 056 392	6 460 702	595 690
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	205 392 584	158 348 556	47 044 028
Southern Federal District	3 035 899	1 352 495	1 683 404
Republic of Adygeya	100	100	0
Republic of Kalmykia	0	0	0
Republic of Crimea	557 288	441 414	115 874
Krasnodar Territory	949 540	540 752	408 788
Astrakhan Region	0	0	0
Volgograd Region	200 000	200 000	0
Rostov Region	1 328 971	170 229	1 158 742
City of Sevastopol	0	0	0
North-Caucasian Federal District	72 000	72 000	0
Republik of Daghestan	0	0	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	72 000	72 000	0
Karachai-Cherkess Republic	0	0	0
Republic of North Ossetia - Alania	0	0	0

Chechen Republic	0	0	0
Stavropol Territory	0	0	0
Volga Federal District	110 369 117	105 580 841	4 788 276
Republic of Bashkortostan	29 275 961	29 174 906	101 055
Republic of Marii El	0	0	0
Republic of Mordovia	210 000	210 000	0
Republic of Tatarstan	40 408 685	35 853 443	4 555 242
Udmurt Republic	196 960	196 960	0
Chuvash Republic	50 714	50 714	0
Perm Territory	268 557	268 557	0
Kirov Region	174 291	174 291	0
Nizhny Novgogrod Region	4 174 456	4 174 456	0
Orenburg Region	93 554	93 554	0
Penza Region	34 252	22 000	12 252
Samara Region	35 406 687	35 286 960	119 727
Saratov Region	75 000	75 000	0
Ulyanovsk Region	0	0	0
Ural Federal District	132 660 850	110 634 665	22 026 185
Kurgan Region	0	0	0
Sverdlovsk Region	131 282 668	109 256 483	22 026 185
Tyumen Region	679 574	679 574	0
Chelyabinsk Region	698 608	698 608	0
Siberian Federal District	2 283 198	2 282 039	1 159
Republic of Altai	0	0	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	42 016	42 016	0
Altai Territory	241 389	241 389	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	0	0	0
Irkutsk Region	0	0	0
Kemerovo Region	0	0	0
Novosibirsk Region	1 999 793	1 998 634	1 159
Omsk Region	0	0	0
Tomsk Region	0	0	0
Far Eastern Federal District	20 937 290	16 152 087	4 785 203
Republic of Sakha (Yakutia)	410 989	410 989	0
Kamchatka Territory	0	0	0
Primorskiy Territory	2 728 060	2 728 060	0
Khabarovsk Territory	0	0	0
Amur Region	17 798 241	13 013 038	4 785 203
Magadan Region	0	0	0
Sakhalin Region	0	0	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0
Total	7 794 693 374	4 972 269 047	2 822 424 327

Macroprudential 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	1.02.17	1.03.17
Own funds (capital) adequacy					
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio)	12,5	12,7	13,1	13,1	13,3
Tier I capital ratio N1.2 (Basel III)	9,0	8,5	9,2	9,2	9,2
Risk-weighted assets [1](Basel III) to total assets ratio	*45,4*	*48,3*	*44,1*	*42,9*	*42,8*
Credit risk					
Share of problem (IV quality category) and bad (V quality category) loans in total loans [2]	*6,7*	*8,3*	*9,4*	*9,5*	*9,8*
Loan loss provisions made as percent of total loans [2]	*6,5*	*7,8*	*8,5*	*8,5*	*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	3,7	3,6
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	220,0	214,1
Distribution of loans provided by credit institutions					
agriculture, hunting and forestry	*3,5*	*3,5*	*4,0*	*4,0*	*4,1*
mining	*4,2*	*4,9*	*5,6*	*5,6*	*5,4*
manufacturing	*15,5*	*17,1*	*15,4*	*16,0*	*15,9*
production and distribution of energy, gas and water	*2,5*	*2,5*	*3,1*	*3,5*	*3,5*
constructing	*5,3*	*4,8*	*4,5*	*4,2*	*4,2*
wholesale and retail trade, car and household appliance repair	*13,3*	*11,3*	*10,9*	*10,5*	*10,2*
transport and communication	*4,4*	*4,2*	*4,2*	*4,1*	*4,2*
other economic activities	*21,2*	*24,1*	*23,1*	*23,1*	*23,2*
individuals	*30,1*	*27,5*	*29,1*	*29,0*	*29,2*
of which					
mortgage loans	*9,4*	*10,4*	*12,1*	*12,1*	*12,2*
Geographical distribution of interbank loans and deposits [3]					
Russian Federation	*53,6*	*54,0*	*68,8*	*61,1*	*62,4*
United Kingdom	*13,9*	*12,3*	*7,5*	*10,1*	*10,2*
USA	*4,9*	*4,5*	*3,2*	*7,4*	*3,7*
Germany	*0,4*	*0,8*	*0,3*	*1,4*	*2,3*
Austria	*7,3*	*4,9*	*1,1*	*1,5*	*1,3*
France	*1,8*	*1,8*	*1,4*	*1,7*	*2,5*
Italy	*0,0*	*0,0*	*2,0*	*2,0*	*2,0*
Cyprus	*4,9*	*9,2*	*5,3*	*4,9*	*5,1*
Netherlands	*1,3*	*0,8*	*0,5*	*0,5*	*0,8*
Other	*11,8*	*11,8*	*9,9*	*9,4*	*9,7*
Liquidity					
Ratio of high liquid assets to total assets	*10,4*	*10,6*	*10,5*	*11,2*	*11,9*
Ratio of liquid assets to total assets	*22,0*	*24,6*	*21,8*	*22,9*	*23,8*
Ratio of high liquid assets to demand liabilities (N2)	67,0	97,5	106,6	97,3	106,0
Ratio of liquid assets to short-term liabilities (N3)	80,4	139,3	144,9	153,7	155,1
Ratio of long-term (over 365 or 366 days) claims on own funds (capital) adjusted for the minimum balance of short-term (up to 365 or 366 days) clients' accounts (N4)	92,8	59,0	52,3	51,7	50,8
Ratio of clients' funds to total loans [4]	*96,9*	*106,1*	*107,5*	*110,2*	*110,9*
Market risk to total own funds (capital) [5]	*36,0*	*44,0*	*43,7*	*46,3*	*44,3*
of which					
Interest rate risk	*28,6*	*34,4*	*36,8*	*36,7*	*36,1*
Equity position risk	*3,7*	*3,3*	*3,0*	*3,4*	*3,2*
Foreign exchange risk	*3,7*	*6,3*	*3,2*	*5,1*	*3,5*
Commodity risk	-	-	*0,9*	*1,1*	*1,5*
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	114,0	212,1
as percent of the banking sector assets [6]	*0,9*	*0,3*	*1,2*	*0,1*	*0,3*
as percent of the banking sector own funds (capital) [6]	*7,9*	*2,3*	*10,3*	*1,2*	*2,3*
Return on assets [7]	*0,9*	*0,3*	*1,2*	*1,3*	*1,3*
Return on equity [7]	*7,9*	*2,3*	*10,3*	*11,1*	*11,6*

[1] Only balance sheet items are included.

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

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

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

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

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

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

Capital Adequacy

Table 41

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

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

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

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

Table 42

Basel III Capital Tiers and Adequacy Ratios

	1.01.15		1.01.16		1.01.17		1.02.17		1.03.17	
Basel III capital[1] structure	billion rubles	share in own funds (Basel III capital)	billion rubles	share in own funds (Basel III capital)	billion rubles	share in own funds (Basel III capital)	billion rubles	share in own funds (Basel III capital)	billion rubles	share in own funds (Basel III capital)
Own funds (Basel III capital):	**7 928,4**	***100,0***	**9 008,6**	***100,0***	**9 387,1**	***100,0***	**9 396,5**	***100,0***	**9 409,7**	***100,0***
of which:										
1. Tier I capital	5 718,4	*72,1*	6 002,5	*66,6*	6 586,7	*70,2*	6 598,9	*70,2*	6 542,0	*69,5*
of which:										
1.1. Common Equity Tier 1	5 638,3	*71,1*	5 857,8	*65,0*	6 408,2	*68,3*	6 374,2	*67,8*	6 332,9	*67,3*
1.2. Additional Tier 1	80,1	*1,0*	144,7	*1,6*	178,5	*1,9*	224,7	*2,4*	209,1	*2,2*
2. Tier 2 Capital	2 210,0	*27,9*	3 006,1	*33,4*	2 800,4	*29,8*	2 797,6	*29,8*	2 867,7	*30,5*
Basel III capital adequacy ratios[2]	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio)	12,5	4	12,7	8	13,1	6	13,1	4	13,3	4
Common equity Tier I ratio (N1.1)	8,9	2	8,2	8	8,9	4	8,8	4	8,9	5
Tier I capital ratio (N1.2)	9,0	3	8,5	8	9,2	7	9,2	5	9,2	7

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

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

Table 43

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

Indicators	1.01.15		1.01.16		1.01.17		1.02.17		1.03.17	
	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***	**11 551,5**	***122,9***	**11 598,8**	***123,3***
1.1. Authorized capital	1 914,3	*24,1*	2 416,3	*26,8*	2 458,3	*26,2*	2 459,2	*26,2*	2 452,5	*26,1*
1.2. Issue income	1 421,3	*17,9*	1 451,5	*16,1*	1 479,7	*15,8*	1 478,6	*15,7*	1 480,6	*15,7*
1.3. Credit institutions' profit and funds	3 761,5	*47,4*	4 112,3	*45,6*	4 721,7	*50,3*	4 839,2	*51,5*	4 945,9	*52,6*
1.4. Subordinated loans	2 018,3	*25,5*	3 026,7	*33,6*	2 632,9	*28,0*	2 593,6	*27,6*	2 537,9	*27,0*
1.5. Increase in value of property due to revaluation	222,4	*2,8*	226,5	*2,5*	213,9	*2,3*	180,9	*1,9*	182,1	*1,9*
1.6.Other factors of increase	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
2. Factors of own funds (capital) decrease	**1 409,5**	***17,8***	**2 224,8**	***24,7***	**2 119,4**	***22,6***	**2 155,0**	***22,9***	**2 189,1**	***23,3***
2.1. Losses	352,5	*4,4*	823,1	*9,1*	679,3	*7,2*	743,7	*7,9*	767,5	*8,2*
2.2. Intangible assets	18,8	*0,2*	31,9	*0,4*	269,0	*2,9*	269,5	*2,9*	271,6	*2,9*
2.3. Treasury stocks (shares)	1,2	*0,0*	2,5	*0,0*	7,0	*0,1*	7,8	*0,1*	8,1	*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*	5,4	*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*	264,9	*2,8*	259,9	*2,8*
2.6. Investments in shares of financial organizations (including associated financial companies) and credit institutions	801,0	*10,1*	902,6	*10,0*	694,6	*7,4*	602,7	*6,4*	605,4	*6,4*
2.7. Other factors	74,4	*0,9*	149,9	*1,7*	212,0	*2,3*	261,0	*2,8*	271,1	*2,9*
Own funds (capital), total	**7 928,4**	***100,0***	**9 008,6**	***100,0***	**9 387,1**	***100,0***	**9 396,5**	***100,0***	**9 409,7**	***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	1.02.17	1.03.17
1st group of assets	0,0	0,0	0,0	0,0	0,0
2nd group of assets	1 365,7	1 550,7	1 364,4	1 498,3	1 390,8
3rd group of assets	404,2	702,0	43,4	41,3	46,4
4th group of assets	33 446,0	37 817,6	33 559,6	32 645,9	32 182,9
5th group of assets	9,2	10,9	332,4	316,5	305,7
The value of credit risk on balance sheet assets	35 225,2	40 081,2	35 299,7	34 502,0	33 925,9

Reference data:

	1.01.15	1.01.16	1.01.17	1.02.17	1.03.17
1st group of assets without risk weighting	11 479,3	8 920,2	8 586,9	8 119,7	8 283,2

[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	1.02.17	1.03.17
1	Banking sector own funds (capital), billion rubles	7 928,4	9 008,6	9 387,1	9 396,5	9 409,7
2	Risk-weighted assets, billion rubles	63 456,9	70 914,5	71 810,2	71 934,4	71 006,5
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	35 225,2	40 081,2	35 299,7	34 502,0	33 925,9
	- risk-weighted claims on counterparties related to a bank (code 8957.0[2]), billion rubles	1 700,4	1 919,5	2 297,0	2 748,3	2 600,9
	- the amount of mortgage loans and accrued (accumulated) interest claims (code 8807[2]), billion rubles	225,8	140,4	232,1	233,4	231,9
	- the value of credit risk on contingent credit liabilities, billion rubles	4 802,0	4 198,1	4 152,6	3 930,5	3 959,1
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles[2]	1 259,3	873,3	594,7	584,6	555,8
	- the value of operational risk (calculated with risk coefficient 12,5)	5 264,7	6 732,5	7 486,4	7 488,9	7 516,6
	- market risk, billion rubles	2 734,6	3 859,4	4 012,4	4 256,3	4 092,1
	- credit claims of clearing participants (codes 8847[2])	65,7	71,7	75,4	93,5	105,0
	- higher-risk transactions, billion rubles	9 592,6	11 168,6	15 127,5	15 520,2	15 553,4
	- corrective coefficient of own funds (capital) adequacy ratio's N1.0 denominator which eliminates double counting of credit claims on higher-risk transactions	-305,7	-467,2	-587,9	-824,5	-851,5
	- 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	588,9	592,4
	- elevated requirements for respective levels of capital to cover certain assets classes in accordance with intrenational approaches to increase the stability of the banking sector	329,6	653,2	1 667,5	1 942,7	1 923,7
	- 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	481,8	441,9
	- other	2,3	245,1	389,5	387,8	359,4
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	12,5	12,7	13,1	13,1	13,3

[1] Calculated by form 0409135.

[2] Detailed definition of risk-weighted assets included in calculation of the denominator of capital adequacy ratio N1.0 (N1) is given in Annex 1 to Bank of Russia Instruction No. 139-I dated December 3, 2012 "On Banks' Required Ratios".

[3] With the full cost of a loan (calculated by the credit institutions according to the Federal Law No. 353-FZ, dated December 21, 2013, «On Consumer Credits (Loans)».

Table 46

Distribution of Credit Institutions (CIs) Grouped by Own Funds (Capital) Adequacy Ratio (N1.0)

Own funds (capital) adequacy ratio	1.01.15		1.01.16		1.01.17		1.02.17		1.03.17	
	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*	23	*4,3*	24	*4,4*
From 8% to 10%	0	*0,0*	1	*0,0*	13	*1,1*	12	*1,2*	12	*1,2*
From 10% to 12%	90	*47,0*	83	*39,0*	44	*19,1*	39	*19,2*	45	*20,6*
From 12% to 14%	144	*39,4*	92	*35,0*	70	*50,3*	70	*48,8*	68	*19,8*
14% and more	578	*12,2*	517	*22,2*	458	*25,1*	460	*26,5*	451	*54,0*
Banking sector, total	834	*100,0*	733	*100,0*	623	*100,0*	619	*100,0*	616	*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		1.02.17		1.03.17	
		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*	24 782,7	*45,0*	24 177,2	*44,8*
	Substandard	21 016,6	*39,5*	22 237,3	*38,3*	20 805,9	*38,1*	20 410,6	*37,1*	20 153,1	*37,3*
	Doubtful	3 603,2	*6,8*	4 769,2	*8,2*	4 641,0	*8,5*	4 626,3	*8,4*	4 416,4	*8,2*
	Problem	1 144,5	*2,2*	1 408,5	*2,4*	1 623,3	*3,0*	1 660,5	*3,0*	1 674,1	*3,1*
	Loss	2 433,0	*4,6*	3 442,2	*5,9*	3 536,3	*6,5*	3 588,1	*6,5*	3 597,7	*6,7*
Loan loss provision (LLP) made		3 461,0	*6,5*	4 545,7	*7,8*	4 619,7	*8,5*	4 686,7	*8,5*	4 639,8	*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*	24 628,0	*55,8*	24 022,6	*55,8*
	Substandard	10 893,5	*26,3*	13 276,4	*28,1*	11 529,8	*26,4*	11 210,8	*25,4*	10 969,3	*25,5*
	Doubtful	3 092,3	*7,5*	4 266,8	*9,0*	4 186,7	*9,6*	4 143,1	*9,4*	3 921,7	*9,1*
	Problem	971,2	*2,3*	1 261,5	*2,7*	1 538,5	*3,5*	1 577,4	*3,6*	1 591,7	*3,7*
	Loss	1 591,6	*3,8*	2 349,1	*5,0*	2 526,1	*5,8*	2 559,3	*5,8*	2 565,3	*6,0*
Loan loss provision (LLP)	Estimated LLP	3 219,0	*7,8*	4 483,4	*9,5*	4 765,6	*10,9*	4 789,3	*10,9*	4 740,1	*11,0*
	Estimated LLP adjusted for collateral	2 464,2	*5,9*	3 476,7	*7,4*	3 705,5	*8,5*	3 745,9	*8,5*	3 701,2	*8,6*
	LLP made	2 467,1	*6,0*	3 343,4	*7,1*	3 489,4	*8,0*	3 536,9	*8,0*	3 484,1	*8,1*
	LLP made as percent of estimated LLP		*76,6*		*74,6*		*73,2*		*73,9*		*73,5*
	LLP made as percent of estimated LLP adjusted for collateral		*100,1*		*96,2*		*94,2*		*94,4*		*94,1*

[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		1.02.17		1.03.17	
	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %
1. Loans grouped into portfolios of homogeneous loans - total	11 714,4	*100,0*	10 834,8	*100,0*	10 980,4	*100,0*	10 949,4	*100,0*	10 947,8	*100,0*
of which:										
1.1. Loans to legal entities (except credit institutions)	804,8	*6,9*	556,0	*5,1*	486,3	*4,4*	474,4	*4,3*	468,4	*4,3*
1.2. Loans to individuals	10 909,5	*93,1*	10 278,8	*94,9*	10 494,1	*95,6*	10 475,0	*95,7*	10 479,4	*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*		*19,9*		*20,3*
3. Ratio of loan loss provisions made on loans grouped into portfolios of homogeneous loans to loans grouped into portfolios of homogeneous loans		*8,5*		*11,1*		*10,3*		*10,5*		*10,6*
4. Claims grouped into portfolios of homogeneous claims - total	75,8	*100,0*	99,4	*100,0*	105,5	*100,0*	102,1	*100,0*	104,7	*100,0*
of which:										
4.1. Portfolios of homogeneous claims on legal entities	27,7	*36,5*	31,3	*31,5*	53,4	*50,6*	55,9	*54,8*	58,7	*56,1*
4.2. Portfolios of homogeneous claims on individuals	48,1	*63,5*	68,1	*68,5*	52,1	*49,4*	46,1	*45,2*	46,0	*43,9*
5. Ratio of provisions made on claimes grouped into portfolios of homogeneous claims to claims grouped into portfolios of homogeneous claims		*44,8*		*43,2*		*47,4*		*49,0*		*49,0*

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

Homogeneous Loans and Claims on Legal Entities and Provisions Made as of 1.03.17[1]

	Loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims in % of corresponding loans and claims portfolios
	mln. rubles	in % of total loans and claims	mln. rubles	in % of total provision made	
1. Loans to legal entities (except credit institutions) grouped into portfolios of homogeneous loans - total	468 416,5	*100,0*	57 399,1	*100,0*	*12,3*
of which by quality categories					
1.1. Quality Category I	204,2	*0,0*	0,0	*0,0*	*0,0*
1.2. Quality Category II	405 510,4	*86,6*	3 883,3	*6,8*	*1,0*
1.3. Quality Category III	3 272,9	*0,7*	337,2	*0,6*	*10,3*
1.4. Quality Category IV	7 315,4	*1,6*	2 361,1	*4,1*	*32,3*
1.5. Quality Category V	52 113,6	*11,1*	50 817,5	*88,5*	*97,5*
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	0,0	*0,0*	0,0	*0,0*	*0,0*
of which by quality categories					
2.1. Quality Category I	0,0	*0,0*	0,0	*0,0*	*0,0*
2.2. Quality Category II	0,0	*0,0*	0,0	*0,0*	*0,0*
2.3. Quality Category III	0,0	*0,0*	0,0	*0,0*	*0,0*
2.4. Quality Category IV	0,0	*0,0*	0,0	*0,0*	*0,0*
2.5. Quality Category V	0,0	*0,0*	0,0	*0,0*	*0,0*
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	468 416,5		57 399,1		*12,3*
4. Homogeneous claims grouped into portfolios - total	58 729,0	*100,0*	22 836,3	*100,0*	*38,9*
of which by quality categories					
4.1. Quality Category I	29 547,8	*50,3*	0,0	*0,0*	*0,0*
4.2. Quality Category II	2 269,6	*3,9*	25,6	*0,1*	*1,1*
4.3. Quality Category III	4342,4	*7,4*	518,2	*2,3*	*11,9*
4.4. Quality Category IV	382,0	*0,7*	166,7	*0,7*	*43,6*
4.5. Quality Category V	22187,3	*37,8*	22125,8	*96,9*	*99,7*
5. Claims for interest payments - total	4 688,3	*100,0*	2 725,7	*100,0*	*58,1*
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	2 733,3	*58,3*	2 590,9	*95,1*	*94,8*

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

Table 50

Homogeneous Loans and Claims on Individuals and Provisions Made as of 1.03.17[1]

	Loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims in % of corresponding loans and claims portfolios
	mln. rubles	in % of total loans and claims	mln. rubles	in % of total provision made	
1. Loans to individuals grouped into portfolios of homogeneous loans - total	10 479 398,0	*100,0*	1 098 369,2	*100,0*	*10,5*
of which					
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	989 138,9	*9,4*	29 304,3	*2,7*	*3,0*
1.1.2. residental real estate (mortgage) loans, total	3 468 171,1	*33,1*	66 416,1	*6,0*	*1,9*
1.1.3. car loans, total	585 320,6	*5,6*	61 482,9	*5,6*	*10,5*
1.1.4. other consumer loans, total	5 400 686,7	*51,5*	938 617,7	*85,5*	*17,4*
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]	237 876,1	*2,3*	4 960,6	*0,5*	*2,1*
1.2.2. a portfolio of loans without overdue payments	8 805 623,9	*84,0*	135 256,0	*12,3*	*1,5*
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	301 671,9	*2,9*	17 013,2	*1,5*	*5,6*
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	100 383,1	*1,0*	29 292,1	*2,7*	*29,2*
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	84 943,1	*0,8*	51 273,9	*4,7*	*60,4*
1.2.6. a portfolio of loans with payments being overdue from 181 to 360 calendar days	142 125,7	*1,4*	115 247,0	*10,5*	*81,1*
1.2.7. a portfolio of loans with payments being overdue more than 360 calendar days	770 693,6	*7,4*	742 778,2	*67,6*	*96,4*
1.3. classified into the following loan quality categories:					
1.3.1. Quality category I	154 342,1	*1,5*	0,0	*0,0*	*0,0*
1.3.2. Quality category II	8 778 281,8	*83,8*	119 281,7	*10,9*	*1,4*
1.3.3. Quality category III	491 392,2	*4,7*	39 918,0	*3,6*	*8,1*
1.3.4. Quality category IV	75 093,7	*0,7*	30 897,1	*2,8*	*41,1*
1.3.5. Quality category V	980 288,2	*9,4*	908 272,4	*82,7*	*92,7*
2. Claims grouped into portfolios of homogeneous claims - total	46 006,0	*4,7*	28 485,3	*3,1*	*61,9*
of which by quality categories					
2.1. Quality category I	7 272,3	*0,7*	0,0	*0,0*	*0,0*
2.2. Quality category II	6 665,3	*0,7*	173,4	*0,0*	*2,6*
2.3. Quality category III	3168,6	*0,3*	383,1	*0,0*	*12,1*
2.4. Quality category IV	604,3	*0,1*	283,3	*0,0*	*46,9*
2.5. Quality category V	28295,6	*2,9*	27645,6	*3,0*	*97,7*
3. Claims for interest payments - total	172 092,2	*100,0*	79 388,0	*100,0*	*46,1*
of which					
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	81 057,6	*47,1*	73 130,7	*92,1*	*90,2*

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

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

Table 51

Loan Loss Provisions by Credit Risk Categories[1]

Loan quality category	Provisions made on loans of corresponding quality categories as a share of total, in %					Ratio of provisions made to loans of corresponding quality categories, in %				
	1.01.15	1.01.16	1.01.17	1.02.17	1.03.17	1.01.15	1.01.16	1.01.17	1.02.17	1.03.17
Substandard	*9,5*	*7,2*	*6,1*	*6,0*	*5,9*	*2,1*	*1,8*	*1,9*	*1,9*	*1,9*
Doubtful	*19,7*	*23,0*	*20,2*	*19,7*	*18,1*	*15,7*	*18,0*	*16,9*	*16,8*	*16,1*
Problem	*16,1*	*15,5*	*18,7*	*19,2*	*20,1*	*40,9*	*41,1*	*42,3*	*43,1*	*43,9*
Loss	*54,7*	*54,2*	*54,8*	*54,8*	*55,7*	*84,8*	*77,1*	*75,7*	*75,8*	*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	1.02.17	1.03.17
Overdue claims on loans, deposits and other claims, billion rubles	**1978,0**	**3046,6**	**2891,5**	**2974,7**	**3017,4**
Of which					
- among 20 largest-asset credit institutions, billion rubles	1404,5	2033,2	1789,6	1807,7	1909,3
Share of overdue claims in loans, deposits and other claims of the banking sector, percent	*3,8*	*5,3*	*5,2*	*5,4*	*5,5*
Overdue claims in rubles					
- billion rubles	1725,9	2537,1	2600,0	2683,0	2743,9
- as percent of total loans, deposits and other claims in rubles	*4,7*	*6,8*	*6,6*	*6,8*	*7,0*
Overdue claims in foreign currency					
- billion rubles	252,1	509,5	291,5	291,6	273,5
- as percent of total loans, deposits and other claims in foreign currency	*1,7*	*2,5*	*1,8*	*1,8*	*1,8*
- dollar equivalent, billion $	4,5	7,0	4,8	4,8	4,7
Overdue claims on loans and other claims on non-financial institutions	1250,7	2075,9	1892,0	1947,2	1966,0
Share of overdue claims in total volume of loans and other claims on non-financial institutions, percent	*4,2*	*6,2*	*6,3*	*6,5*	*6,7*
Overdue claims on loans and other funds provided to individuals	667,5	863,8	857,9	874,1	883,6
Share of overdue claims in total volume of loans and other claims on individuals, percent	*5,9*	*8,1*	*7,9*	*8,1*	*8,2*

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	1.02.17	1.03.17	1.01.15	1.01.16	1.01.17	1.02.17	1.03.17
No overdue claims	72	56	55	53	49	*2,8*	*2,7*	*3,9*	*4,0*	*3,8*
Less than 5%	508	360	272	258	253	*72,9*	*70,2*	*68,0*	*67,1*	*63,0*
From 5 to 10%	131	156	131	137	136	*16,6*	*16,0*	*18,8*	*19,5*	*23,2*
From 10 to 15%	40	56	46	50	53	*5,9*	*3,7*	*2,0*	*1,5*	*2,1*
From 15 to 20%	19	26	24	30	32	*1,1*	*2,0*	*1,4*	*2,0*	*1,8*
From 20 to 60%	23	34	48	43	45	*0,4*	*4,9*	*4,6*	*4,4*	*4,8*
From 60 to 90%	2	6	6	7	6	*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	29	31	*0,3*	*0,2*	*0,2*	*0,3*	*0,2*

Table 54

Credit Risks of the Banking Sector

Indicators	1.01.15	1.01.16	1.01.17	1.02.17	1.03.17
Large credit risks of the banking sector total, bln rubles	19 467,9	22 916,6	20 615,9	20 672,6	20 142,6
Share of large credit risks in the banking sector assets, %	*25,1*	*27,6*	*25,7*	*25,7*	*25,4*

Table 55

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

	1.01.15	1.01.16	1.01.17	1.02.17	1.03.17
Volume of large loans, billion rubles	10 829,7	13 838,1	12 884,1	12 646,5	12 552,0
of which:					
Volume of secured loans , billion rubles	2 397,5	4 050,5	3 857,5	3 555,5	3 574,2
Volume of I quality category collateral, billion rubles	596,8	1 953,7	2 293,5	1 937,9	1 965,8
of which:					
collateral of quoted securities issued by legal entities, billion rubles	65,7	650,3	1 205,9	888,8	838,6
Volume of II quality category collateral, billion rubles	1 494,9	1 776,0	1 436,2	1 348,3	1 322,5
of which:					
collateral of securities, issued by legal entities, billion rubles	208,2	246,8	231,8	204,3	197,5
collateral of proprietory rights (claims), billion rubles	611,0	689,2	541,4	686,3	810,8

[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		1.02.17		1.03.17	
	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*	*46,3*	*100,0*	*44,3*	*100,0*
Of which										
- interest rate risk (IRR)	*28,6*	*79,5*	*34,4*	*78,2*	*36,8*	*84,0*	*36,7*	*79,4*	*36,1*	*81,6*
- equity position risk (EPR)	*3,7*	*10,3*	*3,3*	*7,5*	*3,0*	*6,7*	*3,4*	*7,3*	*3,2*	*7,1*
- foreign exchange risk (FER)	*3,7*	*10,2*	*6,3*	*14,4*	*3,2*	*7,2*	*5,1*	*10,9*	*3,5*	*7,9*
- commodity risk (CR)	-	-	-	-	*0,9*	*2,0*	*1,1*	*2,4*	*1,5*	*3,3*
Reference data:										
Number of credit institutions[1]	598		548		452		450		443	
Share of credit institutions' assets [1] in total banking sector assets, %	*97,8*		*98,2*		*98,1*		*98,5*		*98,0*	

[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	1.02.17	1.03.17
Share of assets in foreign currency in total assets, %	*30,0*	*34,7*	*27,8*	*28,5*	*27,8*
of which:					
- 20 largest-asset credit institutions	*32,0*	*37,3*	*29,9*	*30,7*	*29,7*
Share of liabilities in foreign currency in total liabilities, %	*29,0*	*33,2*	*26,5*	*26,8*	*26,1*
of which:					
- 20 largest-asset credit institutions	*30,8*	*36,3*	*28,9*	*29,4*	*28,5*
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*	*1,7*
of which:					
- 20 largest-asset credit institutions	*1,3*	*1,0*	*1,0*	*1,2*	*1,2*

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	1.02.17	1.03.17
Balance sheet positions					
Claims, bln rubles	23 291,9	28 774,6	22 234,2	22 932,8	22 042,8
Liabilities, bln rubles	22 502,6	27 592,0	21 241,0	21 569,9	20 694,7
Net balance sheet position, bln rubles	789,2	1 182,6	993,1	1 363,0	1 348,1
Net balance sheet position to own funds (capital), % [1]	*10,0*	*13,1*	*10,6*	*14,5*	*14,3*
Off-balance sheet positions [2]					
Claims, bln rubles	18 124,3	16 260,7	14 493,2	15 802,6	15 804,7
Liabilities, bln rubles	17 638,1	16 136,2	14 491,9	16 027,6	15 993,8
Net balance sheet position, bln rubles	486,2	124,5	1,3	-225,0	-189,1
Net balance sheet position to own funds (capital), % [1]	*6,1*	*1,4*	*0,0*	*-2,4*	*-2,0*

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

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

Table 60

Compliance With Open Foreign Exchange Position (OFXP) Requirements

	2014 y.				2015 y.				2016 y.			
	I	II	III	IV	I	II	III	IV	I	II	III	IV
Number of credit institutions that exceeded the OFXP limits	6	7	6	13	11	5	11	9	9	9	7	8
Of which:												
- 20 largest-asset credit institutions	0	0	0	1	0	0	1	1	0	0	0	1
Assets of credit institutions that exceeded the OFXP limits as a share of total banking sector assets, %												
- credit institutions with licence to conduct banking operations in foreign currency	*0,1*	*0,4*	*0,8*	*3,5*	*1,8*	*0,2*	*2,5*	*2,4*	*0,5*	*0,1*	*0,5*	*7,5*
- On 20 largest-asset credit institutions	*0,0*	*0,0*	*0,0*	*2,4*	*0,0*	*0,0*	*2,4*	*1,5*	*0,0*	*0,0*	*0,0*	*8,5*

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 (OFXP)				
				Long	Short	Net		
1. Credit institutions with net short OFXP								
1.01.09	431	583,0	-611,5	13,6	-42,1	-28,5	1 047,2	*-2,7*
1.01.10	361	-72,9	50,3	7,5	-30,1	-22,6	1 131,1	*-2,0*
1.01.11	427	-1,3	-29,8	10,9	-42,1	-31,2	1 618,8	*-1,9*
1.01.12	340	112,7	-146,5	21,6	-55,4	-33,8	1 573,4	*-2,1*
1.01.13	373	3,7	-25,4	24,0	-45,7	-21,7	1 863,0	*-1,2*
1.01.14	376	115,4	-144,4	5,5	-34,5	-29,0	1 797,5	*-1,6*
1.01.15	263	-224,8	151,2	83,0	-156,7	-73,6	2 911,6	*-2,5*
1.01.16	197	-114,2	-86,5	43,7	-244,4	-200,7	2 746,9	*-7,3*
1.02.16	155	-447,5	376,3	47,4	-118,6	-71,2	2 233,6	*-3,2*
1.03.16	161	-382,1	322,3	81,4	-141,2	-59,7	2 048,1	*-2,9*
1.04.16	145	87,6	-141,9	2,7	-57,0	-54,3	893,2	*-6,1*
1.05.16	173	135,9	-194,0	3,5	-61,6	-58,1	1 469,8	*-4,0*
1.06.16	169	50,0	-102,8	5,9	-58,7	-52,8	1 361,8	*-3,9*
1.07.16	160	41,0	-94,4	5,6	-59,0	-53,4	626,9	*-8,5*
1.08.16	155	80,4	-116,9	6,5	-43,1	-36,6	672,3	*-5,4*
1.09.16	150	57,9	-93,0	1,8	-36,9	-35,1	905,8	*-3,9*
1.10.16	145	-119,5	81,0	21,3	-59,7	-38,4	3 886,6	*-1,0*
1.11.16	161	-276,0	194,1	28,4	-110,4	-81,9	4 028,7	*-2,0*
1.12.16	137	-120,4	37,2	24,6	-107,8	-83,2	3 934,2	*-2,1*
1.01.17	165	-163,8	85,9	14,6	-92,5	-77,9	1 378,2	*-5,7*
1.02.17	140	139,6	-211,4	19,5	-91,3	-71,8	1 126,8	*-6,4*
1.03.17	144	195,6	-253,3	2,6	-60,3	-57,7	346,9	*-16,6*
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*

Table 62

Open Currency Positions of the Banking Sector by Currencies as of 1.03.17

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	160	-50,9	*-6,1*	54,5	-105,4
long	418	255,0	*3,0*	378,0	-122,9
EUR					
short	216	-75,2	*-1,1*	-575,0	499,8
long	361	21,3	*0,8*	176,2	-154,9
GBP					
short	64	-3,9	*-0,1*	5,3	-9,2
long	229	5,4	*0,1*	4,9	0,5

Liquidity of Credit Institutions

Table 63

Relation of Long-term Assets and Long-term Liabilities[1] of the Banking Sector

	1.01.15	1.01.16	1.01.17	1.02.17	1.03.17
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	*39,0*	*44,3*	*42,4*	*41,3*	*40,8*
Liabilities with maturity in excess of 1 year, as percent of total liabilities	*24,3*	*24,3*	*21,2*	*21,0*	*20,5*
A measure of using short-term liabilities to fund long-term liquid assets, percent[2]	*23,8*	*30,9*	*31,9*	*30,4*	*30,2*

[1] In this table «liabilities» stand for «bank funds and profits (capital items in the balance sheet) plus liabilities» or right side of accounting equation (total resources); this value is traditionally used in economic analysis in Russia as well as «pure liabilities». 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	1.02.17	1.03.17	1.01.15	1.01.16	1.01.17	1.02.17	1.03.17
Less than 0	256	238	224	222	207	8,0	14,8	*9,6*	*9,5*	*8,6*
From 0 to 20	338	304	258	249	270	27,5	20,6	*23,7*	*27,4*	*28,3*
More than 20	239	191	141	142	134	64,5	64,6	*66,8*	*63,1*	*63,1*
Data not available	1	0	0	6	5	0,0	0,0	*0,0*	*0,0*	*0,0*
Total	834	733	623	619	616	100,0	100,0	*100,0*	*100,0*	*100,0*

Table 65

The Relation of Short-term Assets and Short-term Liabilities[1] of the Banking Sector

	1.01.15	1.01.16	1.01.17	1.02.17	1.03.17
Liquid assets with maturity up to 30 days, as percent of liquid assets	*33,6*	*31,6*	*34,7*	*36,8*	*38,5*
Liabilities with maturity up to 30 days, as percent of total liabilities	*40,8*	*40,8*	*46,3*	*47,6*	*49,3*
Liquidity coverage deficit (ratio of excess of liabilities with maturity up to 30 days over liquid assets with the same maturity to total amount of the said short-term liabilities), %	*10,7*	*16,5*	*18,0*	*15,7*	*14,9*

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

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	1.02.17	1.03.17	1.01.15	1.01.16	1.01.17	1.02.17	1.03.17
Less than 0	436	486	429	448	425	15,4	19,5	*12,3*	*18,2*	*12,5*
From 0 to 20	226	145	98	83	93	60,3	20,0	*20,8*	*16,1*	*32,4*
More than 20	171	102	96	82	93	24,3	60,5	*66,9*	*65,7*	*55,1*
Data not available	1	0	0	6	5	0	0	*0,0*	*0,0*	*0,0*
Total	834	733	623	619	616	100	100	*100,0*	*100,0*	*100,0*