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*	*93,2*
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*	*47,7*
	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*	*28,2*
	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	85 880,6
	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
Reference data:														
Increase from the beginning of the current year	0,4		0,1		-0,3		-0,4		-0,2		-0,8		2,7	
Increase over the same period of the previous year	0,9		0,8		2,4		-0,6		-1,0		-1,8		1,5	

[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*	*3,2*

[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	1.10.16	1.01.17	1.02.17
Credit institutions registered by the Bank of Russia and other authorities	1049	1021	985	975	969
Operating credit institutions (credit institutions that have the right to conduct banking operations)	834	733	649	623	619
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	0	1	0
Credit institutions with their banking licenses being revoked (cancelled)	214	288	336	351	350
Credit institutions licensed to conduct operations in foreign currency	554	482	420	404	401
Credit institutions holding general licences	256	232	214	205	204

Table 5

Operating Credit Institutions (CIs), by Federal Districts

Federal district	1.01.15		1.01.16		1.10.16		1.01.17		1.02.17	
	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*	376	*57,9*	358	*57,5*	357	*57,7*
of which the City of Moscow and Moscow Region	459	*55,0*	392	*53,5*	337	*51,9*	321	*51,5*	321	*51,9*
North-Western	64	*7,7*	60	*8,2*	52	*8,0*	49	*7,9*	49	*7,9*
Southern[1]	45	*5,4*	42	*5,7*	40	*6,2*	38	*6,1*	37	*6,0*
North-Caucasian	28	*3,4*	22	*3,0*	18	*2,8*	17	*2,7*	17	*2,7*
Volga	92	*11,0*	85	*11,6*	79	*12,2*	77	*12,4*	77	*12,4*
Ural	35	*4,2*	32	*4,4*	29	*4,5*	29	*4,7*	29	*4,7*
Siberian	44	*5,3*	41	*5,6*	37	*5,7*	37	*5,9*	35	*5,7*
Far Eastern	22	*2,6*	17	*2,3*	18	*2,8*	18	*2,9*	18	*2,9*
Russian Federation	**834**	***100,0***	**733**	***100,0***	**649**	***100,0***	**623**	***100,0***	**619**	***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	1.02.17	1.01.16	1.01.17	1.02.17	1.01.16	1.01.17	1.02.17	1.01.16	1.01.17	1.02.17	1.01.16	1.01.17	1.02.17	1.01.16	1.01.17	1.02.17
Central	434	358	357	60	36	37	232	182	182	*47,0*	*46,2*	*46,2*	*23,2*	*22,9*	*23,1*	*16,6*	*16,6*	*16,7*
of which the City of Moscow and Moscow Region[1]	392	321	321	57	34	35	96	80	80	*21,4*	*22,5*	*22,5*	*21,1*	*20,6*	*20,9*	*6,9*	*7,3*	*7,4*
North-Western	60	49	49	5	4	4	204	161	160	*313,9*	*303,8*	*301,9*	*3,1*	*3,1*	*3,1*	*14,6*	*14,7*	*14,7*
Southern[2]	42	38	37	13	2	2	163	120	119	*296,4*	*300,0*	*305,1*	*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*	*16,5*
Ural	32	29	29	45	43	43	106	93	93	*137,7*	*129,2*	*129,2*	*3,6*	*4,2*	*4,2*	*7,6*	*8,5*	*8,6*
Siberian	41	37	35	11	8	8	152	124	122	*292,3*	*275,6*	*283,7*	*2,4*	*2,6*	*2,5*	*10,9*	*11,3*	*11,2*
Far Eastern	17	18	18	5	4	4	74	63	62	*336,4*	*286,4*	*281,8*	*1,0*	*1,3*	*1,3*	*5,3*	*5,7*	*5,7*
Russian Federation	**733**	**623**	**619**	**176**	**124**	**122**	**1222**	**974**	**966**	***134,4***	***130,4***	***130,4***	***42,7***	***43,4***	***43,4***	***87,4***	***88,7***	***88,8***

[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		1.10.16		1.01.17		1.02.17	
	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*	44 633 784	*56,0*	44 232 891	*55,3*	44 586 779	*55,5*
From 6 to 20	16 674 162	*21,5*	17 925 387	*21,6*	17 265 381	*21,7*	18 257 646	*22,8*	18 165 082	*22,6*
From 21 to 50	8 259 743	*10,6*	9 391 355	*11,3*	8 559 501	*10,7*	8 444 718	*10,6*	8 637 109	*10,8*
From 51 to 200	8 406 233	*10,8*	8 484 303	*10,2*	7 489 942	*9,4*	7 520 065	*9,4*	7 400 374	*9,2*
From 201 to 500	2 309 299	*3,0*	2 060 315	*2,5*	1 612 779	*2,0*	1 528 737	*1,9*	1 496 543	*1,9*
From 501	409 725	*0,5*	254 375	*0,3*	107 659	*0,1*	79 197	*0,1*	75 015	*0,1*
Total	**77 652 994**	***100,0***	**82 999 708**	***100,0***	**79 669 046**	***100,0***	**80 063 255**	***100,0***	**80 360 902**	***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	1.10.16	1.01.17	1.02.17
Central	*58,2*	*59,0*	*61,2*	*60,2*	*60,5*
of which the City of Moscow and Moscow Region	*58,6*	*59,6*	*62,0*	*61,1*	*61,3*
North-Western	*74,1*	*71,7*	*75,1*	*76,2*	*77,2*
Southern[1]	*67,0*	*68,5*	*68,4*	*71,4*	*71,1*
North-Caucasian	*64,4*	*68,5*	*69,9*	*65,7*	*66,3*
Volga	*52,4*	*53,6*	*57,2*	*56,6*	*56,5*
Ural	*70,2*	*76,6*	*73,0*	*74,0*	*74,0*
Siberian	*79,9*	*58,7*	*64,3*	*64,3*	*62,8*
Far Eastern	*85,6*	*86,0*	*84,7*	*83,5*	*85,8*
Russian Federation	***53,6***	***54,1***	***56,0***	***55,2***	***55,5***

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

Table 9

Operating Credit Institutions Ranged by Assets (Distribution and Change over the Period 1.01.17 - 1.02.17)

Groups of credit institutions ranged by assets as of 1.01.17		Number of credit institutions as of 1.01.17	Groups as of 1.02.17						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	146	1			1
5	From 201 to 500	300				2	293	2	3	
6	From 501	123					6	111	1	
Became operating after 1.01.17										
Total over the period									4	1
Total as of 1.01.17[1]		**623**								
Total as of 1.02.17[1]		**619**	**5**	**15**	**30**	**150**	**300**	**113**		

- 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	1.10.16	1.01.17	1.02.17[1]
Credit institutions with foreign participation over 50%					
Assets, total	*13,9*	*13,0*	*12,0*	*12,7*	*12,6*
Own funds (capital)[1]	*17,2*	*16,7*	*16,3*	*16,1*	*16,2*
Correspondent accounts with non-resident banks	*15,4*	*14,9*	*14,5*	*18,5*	*14,4*
Loans and other claims on non-financial organisations	*11,6*	*10,9*	*10,3*	*9,9*	*10,0*
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*	*14,5*	*18,8*	*18,5*
Individual deposits	*12,0*	*11,4*	*11,4*	*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*	*12,1*	*11,9*
Profit (loss) of the current year	*20,2*	*44,7*	*13,4*	*15,1*	*21,0*
Reference data:					
Number of credit institutions	113	106	98	92	91
of which 100% foreign-owned credit institutions					
Assets, total	*8,5*	*6,4*	*6,5*	*6,3*	*6,3*
Own funds (capital)[1]	*10,9*	*9,1*	*9,6*	*9,4*	*9,5*
Correspondent accounts with non-resident banks	*12,0*	*9,0*	*11,4*	*14,4*	*10,8*
Loans and other claims on non-financial organisations	*7,8*	*5,2*	*4,9*	*4,6*	*4,7*
Loans and other claims on individuals	*10,1*	*7,9*	*8,3*	*8,4*	*8,4*
Loans, deposits and other claims on credit institutions	*11,1*	*11,6*	*10,7*	*9,3*	*9,6*
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*	*7,1*	*6,7*	*6,5*
Profit (loss) of the current year	*14,9*	*46,7*	*15,5*	*14,9*	*18,4*
Reference data:					
Number of credit institutions	75	68	70	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		1.10.16		1.01.17		1.02.17	
	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*	4274,5	*5,4*	4621,5	*5,8*	4789,7	*6,0*
Own funds (capital)	52,1	*0,7*	-24,3	*-0,3*	-97,1	*-1,6*	-105,2	*-1,1*	-228,9	*-2,4*
Loans and other claims on non-financial organisations	1209,1	*4,1*	1709,4	*5,1*	1310,6	*4,2*	1369,6	*4,5*	1501,8	*5,0*
of which overdue claims	287,6	*23,0*	698,3	*33,6*	684,6	*32,3*	640,4	*33,8*	689,4	*35,4*
Loans and other claims on individuals	410,7	*3,6*	547,7	*5,1*	287,4	*2,7*	294,0	*2,7*	297,7	*2,8*
of which overdue claims	35,8	*5,4*	88,6	*10,3*	86,4	*9,4*	88,9	*10,4*	93,5	*10,7*
Individual deposits	706,4	*3,8*	1293,4	*5,6*	812,4	*3,5*	922,0	*3,8*	879,5	*3,7*
Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) [2]	1101,4	*4,7*	1455,8	*5,4*	1182,5	*4,9*	1242,3	*5,1*	1369,4	*5,5*
Reference data:										
Number of credit institutions [1]	15	*1,8*	29	*4,0*	25	*3,9*	26	*4,2*	27	*4,4*

[1] Credit institutions going through insolvency prevention measures according to Federal Law No 127-FZ dated October 26, 2002 "On Insolvency (bankruptcy)".

[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	1.10.16	1.01.17	1.02.17
1.	Cash, precious metals and stones	2 754,2	1 898,3	1 471,5	1 591,5	1 285,2
1.1.	of which: cash	2 671,8	1 801,3	1 201,4	1 404,3	1 148,1
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	3 297,8	2 464,4	3 208,4	3 046,1	3 000,6
3.	Correspondent account, total	2 675,2	2 536,3	1 823,0	1 734,4	1 924,0
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	759,6	611,5	529,8	533,6	484,0
3.2.	Correspondent accounts with non-resident banks	1 915,6	1 924,8	1 293,2	1 200,8	1 439,9
4.	Securities portfolio, total	9 724,0	11 777,4	11 305,3	11 450,1	11 456,3
	of which					
4.1.	Debt securities	7 651,4	9 616,0	9 270,7	9 365,6	9 355,0
4.2.	Equity	488,7	295,2	325,9	357,4	368,8
4.3.	Promissory notes	218,0	204,0	162,6	178,0	176,0
4.4.	Equity in associates and subsidiaries	1 365,9	1 662,2	1 546,2	1 549,0	1 556,5
5.	Other equity	427,6	568,0	817,6	877,5	882,4
6.	Financial derivatives assets at fair value	2 298,6	1 261,0	788,5	704,4	674,7
7.	Loans, total	52 115,7	57 511,4	55 171,4	55 622,0	55 638,6
	of which:					
7.1.	Loans, deposits and other claims	51 799,5	57 154,5	55 009,6	55 478,8	55 487,2
	of which overdue claims	1 978,0	3 046,6	3 167,2	2 891,5	2 974,7
	of which:					
7.1.1.	Loans and other claims on non-financial organisations	29 536,0	33 300,9	31 039,1	30 134,7	30 057,8
	of which overdue claims	1 250,7	2 075,9	2 122,5	1 892,0	1 947,2
7.1.2.	Loans and other claims on individuals	11 329,5	10 684,3	10 725,9	10 803,9	10 765,1
	of which overdue claims	667,5	863,8	916,1	857,9	874,1
7.1.3.	Loans, deposits and other claims on credit institutions	6 895,0	8 610,0	8 157,6	9 091,5	9 389,7
	of which overdue claims	44,3	63,8	82,7	95,2	106,0
8.	Fixed assets (tangible and intangible), other real estate and inventories	1 222,3	1 277,6	1 441,4	1 486,8	1 443,2
8.1	of which real estate, temporarily not used	74,4	109,4	195,7	197,9	199,4
9.	Allocation of profit	177,0	125,5	263,0	384,8	404,7
9.1.	of which income tax	157,7	110,1	260,1	343,4	362,9
10.	Other assets, total	2 960,5	3 579,8	3 378,9	3 165,7	3 651,3
	of which:					
10.1.	Settlement accounts	1 610,7	1 826,2	1 591,3	1 381,8	1 763,6
10.2.	Accounts receivable	307,0	403,7	344,1	325,9	365,1
10.3.	Deferred expenses	148,4	134,4	43,2	41,8	44,7
Banking sector assets, total		77 653,0	82 999,7	79 669,0	80 063,3	80 360,9

Table 13

Structure of Liabilities[1], by Source of Funds

(billion rubles)

Liabilities[1]		1.01.15	1.01.16	1.10.16	1.01.17	1.02.17
1.	Funds and profit of credit institutions	6 921,9	7 551,7	8 128,7	8 611,4	8 657,6
	of which:					
1.1.	Funds of credit institutions	3 357,4	4 181,3	4 238,5	4 425,8	4 434,5
1.2.	Profit (loss), including financial result of the previous year	3 479,1	3 338,4	3 803,8	4 077,6	4 123,8
	of which:					
1.2.1.	Profit (loss) of the current year	589,1	192,0	632,0	929,7	114,0
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	9 287,0	5 363,3	2 373,1	2 725,9	1 948,2
3.	Transferable deposits of credit institutions	964,8	801,0	862,4	828,6	805,6
	of which:					
3.1.	Correspondent accounts of correspondent credit institutions	688,3	512,1	493,9	503,4	463,8
3.2.	Correspondent accounts of non-resident credit institutions	169,5	177,4	269,9	227,7	254,8
4.	Loans, deposits and other funds received from other credit institutions	6 594,2	7 091,0	7 854,3	8 559,1	8 132,4
5.	Clients' funds[2]	43 814,0	51 906,7	50 746,8	50 003,4	50 951,2
	of which:					
5.1.	Budgetary funds in settlement accounts	72,2	66,5	28,2	8,2	18,2
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	8 984,7	8 763,7	9 754,6
5.4.	Clients' float	550,6	488,5	509,5	451,1	516,5
5.5.	Deposits and other funds of legal entities (except credit institutions)	17 007,9	19 018,2	17 697,8	16 385,2	16 455,5
5.6.	Individual deposits	18 552,7	23 219,1	23 318,3	24 200,3	24 015,2
5.7.	Clients' funds in factoring and forfeiting transactions	26,4	22,3	36,6	27,7	24,4
6.	Bonds	1 357,5	1 266,5	1 127,7	1 092,9	1 090,3
7.	Promissory notes and bank acceptances	868,1	696,2	450,8	440,6	515,3
8.	Financial derivatives liabilities at fair value	1 953,3	880,7	496,0	483,1	445,5
9.	Other liabilities[1], total	5 892,1	7 442,7	7 629,4	7 318,3	7 814,8
	of which:					
9.1.	Provisions	4 054,1	5 406,4	5 767,1	5 594,0	5 687,2
9.2.	Settlement accounts	1 159,7	1 075,9	846,2	821,2	1 144,1
9.3.	Accounts payable	77,9	80,0	190,7	164,8	214,2
9.4.	Deferred income	13,3	14,9	10,8	13,9	11,4
9.5.	Interest payable	526,6	693,0	694,5	616,7	650,8
	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	79 669,0	80 063,3	80 360,9

[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».

[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	1.10.16	1.01.17	1.02.17
1.	Cash, precious metals and stones	*3,5*	*2,3*	*1,8*	*2,0*	*1,6*
1.1.	of which: money	*3,4*	*2,2*	*1,5*	*1,8*	*1,4*
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	*4,2*	*3,0*	*4,0*	*3,8*	*3,7*
3.	Correspondent accounts, total	*3,4*	*3,1*	*2,3*	*2,2*	*2,4*
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	*1,0*	*0,7*	*0,7*	*0,7*	*0,6*
3.2.	Correspondent accounts with non-resident banks	*2,5*	*2,3*	*1,6*	*1,5*	*1,8*
4.	Securities portfolio, total	*12,5*	*14,2*	*14,2*	*14,3*	*14,3*
	of which					
4.1.	Debt securities	*9,9*	*11,6*	*11,6*	*11,7*	*11,6*
4.2.	Equity	*0,6*	*0,4*	*0,4*	*0,4*	*0,5*
4.3.	Promissory notes	*0,3*	*0,2*	*0,2*	*0,2*	*0,2*
4.4.	Equity in associates and subsidiaries	*1,8*	*2,0*	*1,9*	*1,9*	*1,9*
5.	Other equity	*0,6*	*0,7*	*1,0*	*1,1*	*1,1*
6.	Financial derivatives assets at fair value	*3,0*	*1,5*	*1,0*	*0,9*	*0,8*
7.	Loans, total	*67,1*	*69,3*	*69,3*	*69,5*	*69,2*
	of which:					
7.1.	Loans, deposits and other claims	*66,7*	*68,9*	*69,0*	*69,3*	*69,0*
	of which overdue claims	*2,5*	*3,7*	*4,0*	*3,6*	*3,7*
	of which:					
7.1.1.	Loans and other claims on non-financial organisations	*38,0*	*40,1*	*39,0*	*37,6*	*37,4*
	of which overdue claims	*1,6*	*2,5*	*2,7*	*2,4*	*2,4*
7.1.2.	Loans and other claims on individuals	*14,6*	*12,9*	*13,5*	*13,5*	*13,4*
	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*	*10,2*	*11,4*	*11,7*
	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*	*1,8*	*1,9*	*1,8*
8.1	of which real estate, temporarily not used	*0,1*	*0,1*	*0,2*	*0,2*	*0,2*
9.	Allocation of profit	*0,2*	*0,2*	*0,3*	*0,5*	*0,5*
9.1.	of which income tax	*0,2*	*0,1*	*0,3*	*0,4*	*0,5*
10.	Other assets, total	*3,8*	*4,3*	*4,2*	*4,0*	*4,5*
	of which:					
10.1.	Settlement accounts	*2,1*	*2,2*	*2,0*	*1,7*	*2,2*
10.2.	Accounts receivable	*0,4*	*0,5*	*0,4*	*0,4*	*0,5*
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	1.10.16	1.01.17	1.02.17
1.	Funds and profit of credit institutions	*8,9*	*9,1*	*10,2*	*10,8*	*10,8*
	Of which:					
1.1.	Funds of credit institutions	*4,3*	*5,0*	*5,3*	*5,5*	*5,5*
1.2.	Profit (loss), including financial result of the previous year	*4,5*	*4,0*	*4,8*	*5,1*	*5,1*
	Of which:					
1.2.1.	Profit (loss) of the current year	*0,8*	*0,2*	*0,8*	*1,2*	*0,1*
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	*12,0*	*6,5*	*3,0*	*3,4*	*2,4*
3.	Transferable deposits of credit institutions	*1,2*	*1,0*	*1,1*	*1,0*	*1,0*
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	*0,9*	*0,6*	*0,6*	*0,6*	*0,6*
3.2.	Correspondent accounts of non-resident credit institutions	*0,2*	*0,2*	*0,3*	*0,3*	*0,3*
4.	Loans, deposits and other funds received from other credit institutions	*8,5*	*8,5*	*9,9*	*10,7*	*10,1*
5.	Clients' funds[2]	*56,4*	*62,5*	*63,7*	*62,5*	*63,4*
	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*	*11,3*	*10,9*	*12,1*
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*	*22,2*	*20,5*	*20,5*
5.6.	Individual deposits	*23,9*	*28,0*	*29,3*	*30,2*	*29,9*
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*	*0,6*
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*	*9,6*	*9,1*	*9,7*
	Of which:					
9.1.	Provisions	*5,2*	*6,5*	*7,2*	*7,0*	*7,1*
9.2.	Settlement accounts	*1,5*	*1,3*	*1,1*	*1,0*	*1,4*
9.3.	Accounts payable	*0,1*	*0,1*	*0,2*	*0,2*	*0,3*
9.4.	Deferred income	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
9.5.	Interest payable	*0,7*	*0,8*	*0,9*	*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	1.10.16	1.01.17	1.02.17	1.01.15	1.01.16	1.10.16	1.01.17	1.02.17	1.01.15	1.01.16	1.10.16	1.01.17	1.02.17
1. Loans, deposits and other claims, total	**36 664,1**	**37 091,8**	**38 268,6**	**39 691,9**	**39 490,8**	**15 135,3**	**20 062,8**	**16 741,0**	**15 786,9**	**15 996,4**	**51 799,5**	**57 154,5**	**55 009,6**	**55 478,8**	**55 487,2**
of which															
- overdue claims	1 725,9	2 537,1	2 805,5	2 600,0	2 683,0	252,1	509,5	361,7	291,5	291,6	1 978,0	3 046,6	3 167,2	2 891,5	2 974,7
1.1 Loans and other claims on resident non-financial organisations	**19 018,4**	**19 363,3**	**19 800,5**	**19 734,5**	**19 800,9**	**6 680,2**	**9 272,1**	**6 680,8**	**6 129,7**	**6 121,5**	**25 698,5**	**28 635,4**	**26 481,3**	**25 864,1**	**25 922,4**
of which															
- overdue claims	1 020,8	1 546,1	1 737,1	1 616,7	1 672,1	86,5	262,5	162,5	117,7	120,5	1 107,3	1 808,5	1 899,6	1 734,5	1 792,6
of which:															
1.1.1. Loans and other claims on individual entrepreneurs	668,1	506,0	441,4	428,5	417,8	7,8	8,3	5,8	4,9	4,8	675,8	514,3	447,1	433,4	422,6
of which															
- overdue claims	53,1	72,2	77,3	73,5	74,7	0,3	0,6	0,6	0,4	0,4	53,4	72,9	77,9	73,9	75,1
1.2 Loans and other claims on non-resident legal entities (except banks)	**695,7**	**698,3**	**791,8**	**707,0**	**672,4**	**3 141,7**	**3 967,2**	**3 766,1**	**3 563,6**	**3 462,9**	**3 837,5**	**4 665,5**	**4 557,9**	**4 270,5**	**4 135,3**
of which															
- overdue claims	63,5	92,7	91,3	51,0	51,4	79,9	174,7	131,7	106,6	103,3	143,4	267,4	222,9	157,6	154,6
1.3 Loans, deposits and other claims on resident financial sector	**3 907,8**	**4 465,8**	**5 248,9**	**6 517,0**	**6 453,6**	**1 178,9**	**2 228,6**	**3 613,2**	**3 384,6**	**2 978,5**	**5 086,7**	**6 694,4**	**8 862,1**	**9 901,6**	**9 432,1**
of which															
- overdue claims	20,6	95,0	96,7	103,9	115,0	1,9	9,0	6,3	7,5	7,6	22,5	103,9	103,0	111,5	122,6
of which:															
1.3.1 Resident credit institutions	2 772,1	3 273,6	3 926,2	4 921,7	4 875,4	1 008,2	1 761,6	2 297,1	2 202,6	1 851,5	3 780,3	5 035,2	6 223,2	7 124,3	6 726,8
of which															
- overdue claims	6,9	60,0	56,9	64,8	74,9	0,0	0,9	0,4	0,5	0,5	7,0	60,9	57,3	65,3	75,4
1.3.2 Other resident non-banking financial institutions	1 135,7	1 192,1	1 322,8	1 595,3	1 578,3	170,7	467,1	1 316,1	1 182,0	1 127,0	1 306,4	1 659,2	2 638,9	2 777,3	2 705,3
of which															
- overdue claims	13,7	34,9	39,8	39,2	40,1	1,8	8,1	5,9	7,0	7,1	15,5	43,0	45,7	46,2	47,2
1.4 Loans, deposits and other claims on non-resident banks	**237,8**	**253,3**	**238,5**	**198,1**	**186,9**	**2 876,9**	**3 321,5**	**1 695,9**	**1 769,0**	**2 476,0**	**3 114,7**	**3 574,8**	**1 934,4**	**1 967,2**	**2 662,9**
of which															
- overdue claims	0,0	0,1	17,7	17,7	17,7	37,3	2,9	7,7	12,2	12,8	37,4	2,9	25,4	30,0	30,6
1.5 Loans and other claims on government financial bodies and extra-budgetary funds	**1 033,9**	**1 135,5**	**842,1**	**1 034,1**	**938,9**	**0,0**	**0,0**	**0,1**	**0,1**	**0,1**	**1 033,9**	**1 135,5**	**842,2**	**1 034,2**	**939,0**
of which															
- overdue claims	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,1	0,1	0,1	0,0	0,0	0,2	0,1	0,1
1.6 Loans and other claims on resident individuals	**11 014,0**	**10 381,8**	**10 523,6**	**10 629,8**	**10 598,9**	**289,6**	**274,7**	**184,8**	**155,0**	**147,0**	**11 303,7**	**10 656,5**	**10 708,4**	**10 784,7**	**10 745,9**
of which															
- overdue claims	620,8	803,1	862,3	810,2	826,5	45,4	58,9	51,9	46,1	46,1	666,2	862,0	914,2	856,3	872,5
1.7 Loans and other claims on non-resident individuals	**14,8**	**14,0**	**11,2**	**13,8**	**13,9**	**11,1**	**13,8**	**6,3**	**5,3**	**5,3**	**25,9**	**27,8**	**17,5**	**19,2**	**19,2**
of which															
- overdue claims	0,2	0,2	0,4	0,4	0,4	1,1	1,6	1,5	1,3	1,2	1,3	1,9	1,9	1,6	1,5
Reference data:															
Provisions for loans, deposits and other claims [1]	-	-	-	-	-	-	-	-	-	-	3 459,8	4 525,8	4 810,0	4 572,5	4 624,1
Overdue interest on loans, deposits and other claims, recognized in the balance sheet accounts	153,5	179,9	207,6	200,8	207,7	20,6	16,5	16,0	12,2	11,7	174,1	196,4	223,6	213,0	219,4
Credit institutions' portfolio of residents promissory notes	188,7	127,9	106,0	129,0	125,4	25,7	73,7	54,1	46,7	48,2	214,4	201,6	160,1	175,7	173,7
Credit institutions' portfolio of non-residents promissory notes	0,0	2,3	2,4	2,3	2,3	3,5	0,0	0,0	0,0	0,0	3,6	2,3	2,4	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	1.10.16	1.01.17	1.02.17
1. Loans, deposits and other claims, total	***100,0***	***100,0***	***100,0***	***100,0***	***100,0***
	66,7	***68,9***	***69,0***	***69,3***	***69,0***
Of which:					
- overdue claims	*3,8*	*5,3*	*5,8*	*5,2*	*5,4*
	2,5	*3,7*	*4,0*	*3,6*	*3,7*
1.1 Loans and other claims on resident non-financial organizations	***49,6***	***50,1***	***48,1***	***46,6***	***46,7***
	33,1	***34,5***	***33,2***	***32,3***	***32,3***
Of which:					
- overdue claims	*2,1*	*3,2*	*3,5*	*3,1*	*3,2*
	1,4	*2,2*	*2,4*	*2,2*	*2,2*
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*	*0,6*	*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***	***8,3***	***7,7***	***7,5***
	4,9	***5,6***	***5,7***	***5,3***	***5,1***
Of which:					
- overdue claims	*0,3*	*0,5*	*0,4*	*0,3*	*0,3*
	0,2	*0,3*	*0,3*	*0,2*	*0,2*
1.3 Loans, deposits and other claims on resident financial sector	***9,8***	***11,7***	***16,1***	***17,8***	***17,0***
	6,6	***8,1***	***11,1***	***12,4***	***11,7***
Of which:					
- overdue claims	*0,0*	*0,2*	*0,2*	*0,2*	*0,2*
	0,0	*0,1*	*0,1*	*0,1*	*0,2*
of which:					
1.3.1 Resident credit institutions	*7,3*	*8,8*	*11,3*	*12,8*	*12,1*
	4,9	*6,1*	*7,8*	*8,9*	*8,4*
Of which					
- overdue claims	*0,0*	*0,1*	*0,1*	*0,1*	*0,1*
	0,0	*0,1*	*0,1*	*0,1*	*0,1*
1.3.2 Other resident non-banking financial institutions	*2,5*	*2,9*	*4,8*	*5,0*	*4,9*
	1,7	*2,0*	*3,3*	*3,5*	*3,4*
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***	***3,5***	***4,8***
	4,0	***4,3***	***2,4***	***2,5***	***3,3***
Of which:					
- overdue claims	*0,1*	*0,0*	*0,0*	*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***	***1,5***	***1,9***	***1,7***
	1,3	***1,4***	***1,1***	***1,3***	***1,2***
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***	***19,5***	***19,4***	***19,4***
	14,6	***12,8***	***13,4***	***13,5***	***13,4***
Of which:					
- overdue claims	*1,3*	*1,5*	*1,7*	*1,5*	*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*	*8,7*	*8,2*	*8,3*
	4,5	*5,5*	*6,0*	*5,7*	*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		1.10.16		1.01.17		1.02.17	
	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***	**11 142,8**	***100,0***	**11 272,0**	***100,0***	**11 280,3**	***100,0***
- in rubles	6 721,7	*70,7*	7 317,8	*63,2*	7 446,8	*66,8*	7 778,2	*69,0*	7 845,9	*69,6*
- in foreign currency	2 784,4	*29,3*	4 255,7	*36,8*	3 696,0	*33,2*	3 493,9	*31,0*	3 434,4	*30,4*
Of which:										
Securities at fair value through profit or loss	1 700,5	*17,9*	1 691,8	*14,6*	1 565,3	*14,0*	1 789,6	*15,9*	1 771,2	*15,7*
- in rubles	1 089,0	*11,5*	1 003,1	*8,7*	1 018,5	*9,1*	1 096,7	*9,7*	1 112,5	*9,9*
- in foreign currency	611,5	*6,4*	688,8	*6,0*	546,9	*4,9*	692,9	*6,1*	658,7	*5,8*
Securities available for sale	4 210,4	*44,3*	5 024,4	*43,4*	5 192,2	*46,6*	5 104,0	*45,3*	5 115,6	*45,3*
- in rubles	2 751,2	*28,9*	2 851,0	*24,6*	3 149,0	*28,3*	3 342,6	*29,7*	3 371,6	*29,9*
- in foreign currency	1 459,2	*15,4*	2 173,4	*18,8*	2 043,2	*18,3*	1 761,3	*15,6*	1 744,0	*15,5*
Securities held-to-maturity	2 224,1	*23,4*	3 188,9	*27,6*	2 818,2	*25,3*	2 814,9	*25,0*	2 815,5	*25,0*
- in rubles	1 512,5	*15,9*	1 797,2	*15,5*	1 725,5	*15,5*	1 781,6	*15,8*	1 797,0	*15,9*
- in foreign currency	711,6	*7,5*	1 391,7	*12,0*	1 092,7	*9,8*	1 033,3	*9,2*	1 018,5	*9,0*
Shares in associates and subsidiaries	1 365,9	*14,4*	1 662,2	*14,4*	1 546,2	*13,9*	1 549,0	*13,7*	1 556,5	*13,8*
- in rubles	1 365,2	*14,4*	1 661,5	*14,4*	1 545,5	*13,9*	1 548,2	*13,7*	1 555,8	*13,8*
- in foreign currency	0,7	*0,0*	0,7	*0,0*	0,7	*0,0*	0,7	*0,0*	0,7	*0,0*
Reference data:										
Revaluation of securities	-433,2		-109,0		89,3		83,8		120,2	
Provisions for losses on securities available for sale	21,1		33,9		44,7		48,5		48,5	
Provisions for losses on securities held-to-maturity	4,4		11,2		3,9		14,6		15,1	
Provisions for losses on portfolio of shares in associates and subsidiaries	86,6		141,6		163,9		163,2		167,8	

[1] Excluding promissory notes.

Table 19

The Structure of Credit Institutions' Portfolio of Debt Securities

	1.01.15		1.01.16		1.10.16		1.01.17		1.02.17	
	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*	9 270,7	*100,0*	9 365,6	*100,0*	9 355,0	*100,0*
- in rubles	5 070,6	*66,3*	5 468,3	*56,9*	5 663,8	*61,1*	5 959,5	*63,6*	6 001,0	*64,1*
- in foreign currency	2 580,8	*33,7*	4 147,7	*43,1*	3 606,9	*38,9*	3 406,2	*36,4*	3 353,9	*35,9*
of which: revaluation	-416,8	*-5,4*	-87,8	*-0,9*	85,1	*0,9*	63,9	*0,7*	75,8	*0,8*
Debt securities at book value held (without revaluation)	8 068,2	*100,0*	9 703,8	*100,0*	9 185,6	*100,0*	9 301,8	*100,0*	9 279,1	*100,0*
of which:										
debt securities of the Russian Federation	1 268,4	*15,7*	2 546,5	*26,2*	2 945,0	*32,1*	3 360,7	*36,1*	3 446,6	*37,1*
- in rubles	1 013,8	*12,6*	1 967,3	*20,3*	2 382,3	*25,9*	2 709,4	*29,1*	2 788,2	*30,0*
- in foreign currency	254,6	*3,2*	579,2	*6,0*	562,7	*6,1*	651,3	*7,0*	658,4	*7,1*
debt securities of the Bank of Russia	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- in rubles	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- in foreign currency	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
debt securities of federal districts and local government	108,9	*1,3*	190,6	*2,0*	241,4	*2,6*	275,7	*3,0*	267,9	*2,9*
- in rubles	108,8	*1,3*	190,4	*2,0*	241,4	*2,6*	275,7	*3,0*	267,9	*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*	470,2	*5,1*	421,7	*4,5*	422,4	*4,6*
- in rubles	442,2	*5,5*	525,5	*5,4*	456,9	*5,0*	402,1	*4,3*	406,4	*4,4*
- in foreign currency	14,2	*0,2*	9,3	*0,1*	13,3	*0,1*	19,7	*0,2*	15,9	*0,2*
other debt securities of residents	666,4	*8,3*	1 210,3	*12,5*	1 410,9	*15,4*	1 412,8	*15,2*	1 542,4	*16,6*
- in rubles	665,9	*8,3*	1 209,0	*12,5*	1 402,9	*15,3*	1 406,6	*15,1*	1 536,9	*16,6*
- in foreign currency	0,6	*0,0*	1,3	*0,0*	8,0	*0,1*	6,2	*0,1*	5,5	*0,1*
debt securities of other countries	38,4	*0,5*	160,2	*1,7*	67,0	*0,7*	129,9	*1,4*	120,5	*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*	67,0	*0,7*	129,9	*1,4*	120,5	*1,3*
debt securities of non-resident banks	358,5	*4,4*	341,4	*3,5*	352,7	*3,8*	75,5	*0,8*	74,0	*0,8*
- in rubles	114,8	*1,4*	9,5	*0,1*	6,7	*0,1*	4,7	*0,1*	4,7	*0,1*
- in foreign currency	243,7	*3,0*	331,9	*3,4*	345,9	*3,8*	70,8	*0,8*	69,3	*0,7*
other debt securities of non-residents	904,2	*11,2*	2 015,9	*20,8*	1 857,7	*20,2*	1 852,3	*19,9*	1 884,5	*20,3*
- in rubles	188,3	*2,3*	206,6	*2,1*	140,7	*1,5*	153,4	*1,6*	156,0	*1,7*
- in foreign currency	715,9	*8,9*	1 809,3	*18,6*	1 717,0	*18,7*	1 699,0	*18,3*	1 728,5	*18,6*
debt securities delivered without derecognition in the balance sheet	4 261,8	*52,8*	2 698,1	*27,8*	1 819,8	*19,8*	1 758,5	*18,9*	1 499,5	*16,2*
- in rubles	2 949,9	*36,6*	1 442,7	*14,9*	939,4	*10,2*	934,8	*10,0*	756,1	*8,1*
- in foreign currency	1 311,9	*16,3*	1 255,3	*12,9*	880,4	*9,6*	823,7	*8,9*	743,4	*8,0*
overdue debt securities	5,2	*0,1*	6,1	*0,1*	20,9	*0,2*	14,6	*0,2*	21,5	*0,2*
- in rubles	3,8	*0,0*	5,1	*0,1*	8,3	*0,1*	9,0	*0,1*	9,1	*0,1*
- in foreign currency	1,4	*0,0*	1,1	*0,0*	12,6	*0,1*	5,7	*0,1*	12,4	*0,1*
Reference data:										
Provisions for losses on debt securities	15,8		40,0		38,2		45,9		53,5	

Table 20

Structure of credit institutions' portfolio of shares

	1.01.15		1.01.16		1.10.16		1.01.17		1.02.17	
	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*	325,9	*100,0*	357,4	*100,0*	368,8	*100,0*
- in rubles	285,9	*58,5*	188,0	*63,7*	237,5	*72,9*	270,5	*75,7*	289,1	*78,4*
- in foreign currency	202,8	*41,5*	107,3	*36,3*	88,4	*27,1*	87,0	*24,3*	79,7	*21,6*
of which: revaluation	-16,4	*-3,4*	-21,2	*-7,2*	4,1	*1,3*	20,0	*5,6*	44,3	*12,0*
Shares held at book value (without revaluation)	505,1	*100,0*	316,4	*100,0*	321,8	*100,0*	337,5	*100,0*	324,5	*100,0*
of which shares of:										
resident credit institutions	4,1	*0,8*	13,5	*4,3*	3,4	*1,1*	2,4	*0,7*	2,6	*0,8*
- in rubles	4,1	*0,8*	13,5	*4,3*	3,4	*1,1*	2,4	*0,7*	2,6	*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*	155,6	*48,4*	160,1	*47,4*	164,0	*50,5*
- in rubles	192,3	*38,1*	136,7	*43,2*	155,6	*48,4*	160,1	*47,4*	164,0	*50,5*
- 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*	2,8	*0,9*	1,9	*0,6*	2,3	*0,7*
- 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	2,7	*0,5*	1,4	*0,4*	2,8	*0,9*	1,9	*0,6*	2,3	*0,7*
other non-residents	81,8	*16,2*	50,0	*15,8*	43,1	*13,4*	44,9	*13,3*	45,8	*14,1*
- in rubles	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- in foreign currency	81,8	*16,2*	50,0	*15,8*	43,1	*13,4*	44,9	*13,3*	45,8	*14,1*
shares delivered without derecognition in the balance sheet	124,8	*24,7*	10,6	*3,4*	11,9	*3,7*	18,5	*5,5*	15,5	*4,8*
- in rubles	67,0	*13,3*	10,6	*3,3*	11,9	*3,7*	18,5	*5,5*	15,0	*4,6*
- in foreign currency	57,8	*11,4*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,5	*0,2*
Shares valued at cost[1]	93,9	*18,6*	101,6	*32,1*	104,9	*32,6*	109,7	*32,5*	94,3	*29,1*
- in rubles	38,9	*7,7*	48,4	*15,3*	62,4	*19,4*	69,5	*20,6*	63,1	*19,5*
- in foreign currency	55,0	*10,9*	53,3	*16,8*	42,5	*13,2*	40,2	*11,9*	31,2	*9,6*
Reference data:										
Provisions for losses on shares	14,8		10,9		25,9		26,9		26,9	

[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	1.10.16	1.01.17	1.02.17
Portfolio of promissory notes discounted by a credit institution, in rubles	188,7	130,3	108,5	131,3	127,7
of which promissory notes, not paid when due	9,2	10,7	11,8	12,9	14,0
Portfolio of promissory notes discounted by a credit institution, in foreign currency	29,2	73,7	54,1	46,7	48,2
of which promissory notes, not paid when due	3,45	0,01	0,01	0,01	0,01
Total	**218,0**	**204,0**	**162,6**	**178,0**	**176,0**

Table 22

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

	1.01.15		1.01.16		1.10.16		1.01.17		1.02.17	
	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***	**162,6**	***100,0***	**178,0**	***100,0***	**176,0**	***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*	0,3	*0,2*	0,1	*0,1*	0,0	*0,0*
- promissory notes of resident credit institutions	154,9	*71,1*	126,7	*62,1*	88,8	*54,7*	87,8	*49,3*	88,9	*50,5*
- other promissory notes of residents	59,5	*27,3*	74,7	*36,6*	71,0	*43,7*	87,7	*49,3*	84,7	*48,1*
- promissory notes of authorised agencies of other countries	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- promissory notes of non-resident credit institutions	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- other promissory notes of non-residents	3,6	*1,6*	2,3	*1,1*	2,4	*1,5*	2,3	*1,3*	2,3	*1,3*
Reference data:										
Provisions for losses on promissory notes	13,8		13,2		18,7		19,7		26,6	

[1] including overdue promissory notes.

Table 23

Real Estate Temporarily out of Use in Operating Activities

(billion rubles)

	1.01.15	1.01.16	1.10.16	1.01.17	1.02.17
Land temporarily out of use in operating activities	6,6	7,5	16,3	9,5	9,4
Land temporarily out of use in operating activities, leased out	0,9	11,5	2,6	9,5	9,3
Land temporarily out of use in operating activities, at current (fair) value	10,2	26,0	39,4	38,3	38,6
Land temporarily out of use in operating activities, at current (fair) value, leased out	2,9	5,3	24,8	27,7	27,9
Real estate (except land) temporarily out of use in operating activities*	2,0	3,4	4,2	5,1	6,0
Real estate (except land) temporarily out of use in operating activities, leased out*	9,5	8,8	5,5	4,6	4,6
Real estate (except land) temporarily out of use in operating activities, at current (fair) value	13,3	16,8	33,8	35,6	36,4
Real estate (except land) temporarily out of use in operating activities, at current (fair) value, leased out	27,6	27,4	40,0	37,5	37,4
Investments in construction of objects of real estate, temporarily out of use in operating activities	1,4	2,6	29,1	30,1	29,9
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	71,8	75,4	76,2

* At residual value (less amortisation).

Table 24

Funds Raised by Credit Institutions From Organisations[1]

(billion rubles)

		1.01.15	1.01.16	1.10.16	1.01.17	1.02.17
1.	Funds raised from organisations, total	25 008,1	28 442,1	27 215,9	25 635,1	26 756,1
	- in rubles	14 222,9	14 889,3	16 387,5	15 467,4	15 993,1
	- in foreign currency	10 785,2	13 552,7	10 828,4	10 167,6	10 763,0
	of which:					
1.1.	Funds of legal entities in settlement and other accounts[1]	7 434,7	8 905,2	8 984,7	8 763,7	9 754,6
	- in rubles	5 549,6	6 179,5	6 207,1	6 686,4	6 851,6
	- in foreign currency	1 885,1	2 725,7	2 777,6	2 077,2	2 903,1
	Of which:					
1.1.1	Funds of individual entrepreneurs	180,1	216,4	265,9	267,6	283,3
	- in rubles	172,1	207,4	254,3	255,9	271,8
	- in foreign currency	7,9	9,0	11,6	11,7	11,5
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	496,7	436,1	500,0
1.4.	Deposits and other funds of legal entities (except credit institutions)	17 007,9	19 018,2	17 697,8	16 385,2	16 455,5
	- in rubles	8 471,8	8 522,2	9 900,2	8 529,4	8 834,7
	- in foreign currency	8 536,1	10 496,0	7 797,6	7 855,7	7 620,7
	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	2 364,9	827,2	1 241,5
1.4.2.	Certificates of deposit	5,8	2,8	1,0	0,6	0,4
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	0,5	1,6	0,0	0,1	0,1
1.5.	Clients' funds in factoring and forfeiting transactions	26,4	22,3	36,6	27,7	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	0,0	22,4	21,6
	Deposits and other funds of legal entities (as paragraph 1.4.) by maturity:					
	demand deposits and deposits with maturity up to 30 days	3 405,3	3 291,5	3 345,9	3 406,9	2 618,4
	- in rubles	2 686,8	2 649,1	2 957,5	2 503,9	2 329,7
	- in foreign currency	718,5	642,3	388,3	903,0	288,7
	with maturity from 31 days to 1 year	4 565,0	5 852,1	5 659,3	4 650,2	5 210,5
	- in rubles	3 327,2	3 257,3	4 357,3	3 584,3	4 088,1
	- in foreign currency	1 237,8	2 594,8	1 302,0	1 065,9	1 122,4
	with maturity in excess of 1 year	9 037,5	9 874,7	8 692,6	8 328,1	8 626,6
	- in rubles	2 457,8	2 615,8	2 585,3	2 441,3	2 416,9
	- in foreign currency	6 579,8	7 258,9	6 107,3	5 886,8	6 209,7
	Reference data					
Funds raised from non-resident organisations, total		5 143,3	5 130,4	4 197,3	3 927,7	3 911,5
- in rubles		591,3	433,7	356,0	279,7	286,9
- in foreign currency		4 552,0	4 696,6	3 841,2	3 648,0	3 624,7
of which:						
	Funds of non-resident organisations in settlement and other accounts	521,0	574,5	524,0	449,6	471,7
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	502,0	428,1	310,8	319,0	311,0
	Other funds raised from non-resident legal entities	4 074,3	4 095,6	3 323,1	3 130,8	3 103,9
	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	1.10.16	1.01.17	1.02.17
Issued debt obligations - total	**2 692,0**	**2 536,9**	**2 146,6**	**2 019,5**	**2 088,8**
including:					
bonds:	1 357,5	1 266,5	1 127,7	1 092,9	1 090,3
of which					
with maturities less than one year	12,0	2,6	0,3	1,0	1,0
with maturities in excess of one year	1 344,5	1 263,9	1 127,3	1 066,7	1 052,3
deposit certificates [1]	5,8	2,8	1,0	0,6	0,4
of which					
with maturities less than one year	3,3	2,1	0,4	0,2	0,0
with maturities in excess of one year	2,2	0,5	0,4	0,3	0,1
savings certificates [2]	460,5	571,4	567,2	485,5	482,8
of which					
with maturities less than one year	148,6	364,8	231,7	223,4	235,6
with maturities in excess of one year	300,2	183,3	307,6	238,2	221,9
promissory notes and banker's acceptances	868,1	696,2	450,8	440,6	515,3
of which					
with maturities less than one year	364,8	329,8	181,2	192,0	250,0
with maturities in excess of one year	482,2	346,8	239,8	222,6	235,3

[1] Included in corporate deposits.

[2] Included in retail deposits.

Table 26

Individual Deposit Structure

(billion rubles)

		1.01.15	1.01.16	1.10.16	1.01.17	1.02.17
1	Individual deposits	18 552,7	23 219,1	23 318,3	24 200,3	24 015,2
	- of which savings certificates	460,5	571,4	567,2	485,5	482,8
1.1.	Individual demand deposits and deposits with maturity up to 30 days	3 214,6	3 843,7	3 920,3	4 424,4	4 115,0
	- in rubles	2 664,9	3 176,5	3 169,3	3 563,6	3 236,5
	- in foreign currency	549,7	667,1	751,0	860,8	878,5
1.2.	Individual deposits with maturity from 31 days to 1 year	5 124,0	9 278,4	8 038,1	8 511,4	8 626,7
	- in rubles	3 814,6	6 948,4	6 998,2	7 553,3	7 686,0
	- in foreign currency	1 309,4	2 330,1	1 039,9	958,2	940,7
1.3.	Individual deposits with maturity in excess of 1 year	10 214,1	10 097,0	11 359,9	11 264,5	11 273,5
	- in rubles	7 227,1	6 273,3	7 175,8	7 359,8	7 399,6
	- in foreign currency	2 987,0	3 823,7	4 184,1	3 904,7	3 873,9
	Reference data:					
	Deposits of non-resident individuals (excluding saving certificates)	245,2	372,0	364,8	370,6	366,2

Table 27

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

(billion rubles)

	1.01.15	1.01.16	1.10.16	1.01.17	1.02.17
Loans, deposits and other funds received from other credit institutions, total	**6 594,2**	**7 091,0**	**7 854,3**	**8 559,1**	**8 132,4**
- in rubles	3 223,4	3 687,6	4 418,5	5 376,5	5 287,8
- in foreign currency	3 370,8	3 403,5	3 435,8	3 182,6	2 844,6
of which:					
- loans, deposits and other funds received from resident credit institutions	4 016,5	5 024,8	6 429,7	7 263,3	6 890,0
- in rubles	2 900,5	3 432,9	4 182,6	5 105,2	5 051,5
- in foreign currency	1 116,0	1 591,9	2 247,1	2 158,1	1 838,5
of which					
overdue debt	0,0	1,6	0,0	0,4	0,4
- in rubles	0,0	1,6	0,0	0,4	0,4
- 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	1 424,5	1 295,8	1 242,4
- in rubles	322,9	254,7	235,8	271,3	236,3
- in foreign currency	2 254,8	1 811,6	1 188,7	1 024,5	1 006,1
of which					
overdue debt	0,0	0,5	0,0	0,1	0,1
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,5	0,0	0,1	0,1

Table 28

Distribution of Budgetary Funds in Settlement Accounts by Groups of Credit Institutions on 1.02.17

Share of budgetary funds in settlement accounts in liabilities	Number of credit institutions	Budgetary funds in settlement accounts[1]		Assets of credit institutions	
		mln.roubles	share in Russia, %	mln.roubles	share in Russia, %
25% and more	0	0	*0,0*	0	*0,0*
From 15 to 25%	0	0	*0,0*	0	*0,0*
From 5 to 15%	0	0	*0,0*	0	*0,0*
Less than 5%	40	18 229	*100,0*	50 846 760	*63,3*
No budgetary funds	573	0	*0,0*	29 514 142	*36,7*
Data not available	6	0	*0,0*	0	*0,0*
Total	**619**	**18 229**	***100,0***	**80 360 902**	***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		1.10.16		1.01.17		1.02.17	
		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***	**4 673,5**	***5,9***	**4 402,2**	***5,5***	**4 377,3**	***5,4***
1.1	Funds in accounts of legal entities (excluding certificates of deposit)	5 097,2	*6,6*	5 098,1	*6,1*	4 157,8	*5,2*	3 899,3	*4,9*	3 886,5	*4,8*
1.1.1	of which deposits and other raised funds (excluding certificates of deposit)	4 576,3	*5,9*	4 523,7	*5,5*	3 633,9	*4,6*	3 449,8	*4,3*	3 414,9	*4,2*
1.2	Individual deposits (excluding saving certificates)	245,2	*0,3*	372,0	*0,4*	364,8	*0,5*	370,6	*0,5*	366,2	*0,5*
1.2.1	of which deposits and other raised funds (excluding saving certificates)	179,5	*0,2*	275,3	*0,3*	259,3	*0,3*	244,8	*0,3*	251,3	*0,3*
1.3	Funds in other accounts	230,4	*0,3*	207,2	*0,2*	150,9	*0,2*	132,3	*0,2*	124,6	*0,2*
2.	**Funds in correspondent and other accounts of credit institutions**	**180,0**	***0,2***	**204,5**	***0,2***	**272,8**	***0,3***	**230,1**	***0,3***	**259,1**	***0,3***
3.	**Loans, deposits and other funds raised from credit institutions**	**2 577,8**	***3,3***	**2 066,2**	***2,5***	**1 424,5**	***1,8***	**1 295,8**	***1,6***	**1 242,4**	***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***	**6 370,8**	***8,0***	**5 928,1**	***7,4***	**5 878,8**	***7,3***
	Reference data:										
	Liabilities of authorized banks to non-residents on issued debt securities - total	291,2	*0,4*	368,7	*0,4*	286,7	*0,4*	268,9	*0,3*	334,8	*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***	**6 510,9**	***8,2***	**6 259,0**	***7,8***	**6 819,5**	***8,5***
	of which overdue claims	182,1	*0,2*	272,2	*0,3*	250,2	*0,3*	189,2	*0,2*	186,7	*0,2*
	of which:										
1.1.	Loans, deposits and other claims	3 114,7	*4,0*	3 574,8	*4,3*	1 934,4	*2,4*	1 967,2	*2,5*	2 662,9	*3,3*
1.2	Loans and other claims on legal entities	3 837,5	*4,9*	4 665,5	*5,6*	4 557,9	*5,7*	4 270,5	*5,3*	4 135,3	*5,1*
1.3	Loans and other claims on individuals	25,9	*0,0*	27,8	*0,0*	17,5	*0,0*	19,2	*0,0*	19,2	*0,0*
2.	**Correspondent accounts with banks**	**1 915,6**	***2,5***	**1 924,8**	***2,3***	**1 293,2**	***1,6***	**1 200,8**	***1,5***	**1 439,9**	***1,8***
3.	**Securities acquired by credit institutions, total**	**1 389,1**	***1,8***	**2 571,2**	***3,1***	**2 325,7**	***2,9***	**2 106,9**	***2,6***	**2 129,4**	***2,7***
	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*	2 277,4	*2,9*	2 057,7	*2,6*	2 079,0	*2,6*
3.2	Shares (without revaluation and delivered without derecognition in the balance sheet)	84,5	*0,1*	51,4	*0,1*	45,9	*0,1*	46,8	*0,1*	48,1	*0,1*
3.3	Discounted promissory notes	3,6	*0,0*	2,3	*0,0*	2,4	*0,0*	2,3	*0,0*	2,3	*0,0*
4.	**Shares in associates and subsidiaries**	**351,1**	***0,5***	**547,5**	***0,7***	**658,4**	***0,8***	**586,4**	***0,7***	**594,2**	***0,7***
5.	**Loans provided to other countries**	**0,0**	***0,0***	**0,0**	***0,0***	**0,0**	***0,0***	**0,0**	***0,0***	**0,0**	***0,0***
	Placed funds, total	**10 644,9**	***13,7***	**13 325,5**	***16,1***	**10 802,6**	***13,6***	**10 162,1**	***12,7***	**10 991,2**	***13,7***
	Reference data:										
	Overdue interest on claims of credit institutions	38,1	*0,0*	11,2	*0,0*	11,8	*0,0*	9,1	*0,0*	9,0	*0,0*

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

Financial Condition

Table 30

Financial Result of Operating Credit Institutions (CIs)

	Profit (+) / loss (-) of the current year, million rubles					Number of credit institutions					Reference: allocation of profit of the current year, million rubles				
	1.01.15	1.01.16	1.10.16	1.01.17	1.02.17	1.01.15	1.01.16	1.10.16	1.01.17	1.02.17	1.01.15	1.01.16	1.10.16	1.01.17	1.02.17
Total	589 141,3	191 965,4	631 964,9	929 662,4	114 018,2	833	733	644	623	613	177 032,1	125 480,2	260 093,8	343 434,3	24 959,2
Profit-making CIs[1]	853 239,6	735 803,4	874 572,1	1 291 867,7	158 156,4	707	553	430	445	472	166 058,7	113 513,3	231 667,9	332 167,4	23 630,5
Loss-making CIs	-264 098,3	-543 838,1	-242 607,1	-362 205,4	-44 138,2	126	180	214	178	141	10 973,4	11 966,9	28 425,9	11 266,8	1 328,7
CIs that have not provided their reporting						1	0	5	0	6					
Total						**834**	**733**	**649**	**623**	**619**					

[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 1.02.17

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	51 749 224 353	21 965 774 567	52 940 284 092	20 774 714 828
Belgorod Region	10 015 469	862 485	10 016 590	861 364
Bryansk Region	0	0	0	0
Vladimir Region	8 626 490	256 603	8 655 595	227 498
Voronezh Region	6 485 284	1 652 326	6 696 965	1 440 645
Ivanovo Region	15 536 438	780 974	15 611 631	705 781
Kaluga Region	50 515 835	1 797 850	50 528 943	1 784 742
Kostroma Region	583 128 040	200 175 009	637 616 059	145 686 990
Kursk Region	21 020 652	799 366	21 018 603	801 415
Lipetsk Region	25 359 846	1 076 338	25 365 434	1 070 750
Moscow Region	33 397 992	5 258 427	33 858 064	4 798 355
Orel Region	0	0	0	0
Ryazan Region	17 569 984	1 995 524	17 588 097	1 977 411
Smolensk Region	0	0	0	0
Tambov Region	3 047 228	23 380	3 050 775	19 833
Tver Region	2 277 438	313 164	2 277 955	312 647
Tula Region	2 748 746	48 029	2 754 988	41 787
Yaroslavl Region	19 807 122	4 674 911	21 133 838	3 348 195
City of Moscow	50 949 687 789	21 746 060 181	52 084 110 555	20 611 637 415
North-Western Federal District	1 719 685 215	422 140 450	1 850 946 821	290 878 844
Republic of Karelia	1 407 108	60 035	1 453 855	13 288
Komi Republic	5 893 138	603 877	5 917 234	579 781
Akhangelsk Region	0	0	0	0
Vologda Region	64 208 269	7 404 098	66 217 297	5 395 070
Kaliningrad Region	14 286 279	6 164 515	15 017 922	5 432 872
Leningrad Region	443 763	33 576	477 339	0
Murmansk Region	1 694 722	714 640	1 703 873	705 489
Novgorod Region	7 092 494	334 201	7 118 282	308 413
Pskov Region	3 007 776	14 990	3 012 223	10 543
St Petersburg	1 621 651 666	406 810 518	1 750 028 796	278 433 388
Southern Federal District	459 731 849	37 808 227	464 375 739	33 164 337
Republic of Adygeya	8 885 886	293 533	8 907 214	272 205
Republic of Kalmykia	0	0	0	0
Republic of Crimea	111 062 303	7 979 538	112 173 755	6 868 086
Krasnodar Territory	182 363 999	11 329 430	184 433 045	9 260 384
Astrakhan Region	7 749 910	3 217 622	7 794 161	3 173 371
Volgograd Region	13 753 608	1 749 807	14 658 108	845 307
Rostov Region	117 154 026	12 140 357	117 813 796	11 480 587
City of Sevastopol	18 762 117	1 097 940	18 595 660	1 264 397
North-Caucasian Federal District	26 227 728	770 331	26 349 130	648 929
Republik of Daghestan	3 718 853	34 653	3 732 699	20 807
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	6 066 062	160 547	6 091 108	135 501

Karachai-Cherkess Republic	6 322 886	215 370	6 423 864	114 392
Republic of North Ossetia - Alania	880 097	66 328	915 290	31 135
Chechen Republic	0	0	0	0
Stavropol Territory	9 239 830	293 433	9 186 169	347 094
Volga Federal District	1 669 475 160	202 492 404	1 687 402 677	184 564 887
Republic of Bashkortostan	93 391 991	1 580 691	93 485 205	1 487 477
Republic of Marii El	3 269 784	156 738	3 275 916	150 606
Republic of Mordovia	25 219 142	255 990	25 244 399	230 733
Republic of Tatarstan	919 596 319	119 808 578	884 387 813	155 017 084
Udmurt Republic	41 692 039	3 197 097	43 361 542	1 527 594
Chuvash Republic	11 246 813	829 011	11 517 839	557 985
Perm Territory	27 022 314	2 343 804	27 111 634	2 254 484
Kirov Region	32 946 162	3 905 804	35 585 511	1 266 455
Nizhny Novgogrod Region	82 255 681	5 971 686	83 283 647	4 943 720
Orenburg Region	43 242 584	2 289 724	43 295 222	2 237 086
Penza Region	4 770 704	128 911	4 770 134	129 481
Samara Region	335 983 356	58 145 856	381 124 185	13 005 027
Saratov Region	43 802 782	3 845 425	45 896 874	1 751 333
Ulyanovsk Region	5 035 489	33 089	5 062 756	5 822
Ural Federal District	1 047 064 009	166 537 073	1 051 698 183	161 902 899
Kurgan Region	3 138 061	42 796	3 161 469	19 388
Sverdlovsk Region	628 278 636	130 006 235	629 475 753	128 809 118
Tyumen Region	282 426 278	18 746 078	282 827 235	18 345 121
Chelyabinsk Region	133 221 034	17 741 964	136 233 726	14 729 272
Siberian Federal District	205 488 664	44 860 381	202 086 071	48 262 974
Republic of Altai	1 343 932	139 581	1 344 664	138 849
Republic of Buryatiya	0	0	0	0
Republic of Tuva	1 010 919	1 843	1 012 115	647
Republic of Khakassia	7 849 899	188 624	7 855 816	182 707
Altai Territory	11 418 856	251 341	11 421 531	248 666
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	17 736 571	556 733	17 517 022	776 282
Irkutsk Region	17 741 134	1 632 758	18 004 455	1 369 437
Kemerovo Region	14 138 173	1 049 060	14 778 303	408 930
Novosibirsk Region	114 279 033	36 777 320	107 735 854	43 320 499
Omsk Region	11 796 083	4 103 329	14 240 259	1 659 153
Tomsk Region	8 174 064	159 792	8 176 052	157 804
Far Eastern Federal District	551 183 804	92 438 174	567 896 358	75 725 620
Republic of Sakha (Yakutia)	40 034 340	2 723 287	40 233 633	2 523 994
Kamchatka Territory	21 261 910	2 236 178	21 514 084	1 984 004
Primorskiy Territory	89 924 302	23 367 080	101 274 229	12 017 153
Khabarovsk Territory	9 542 394	860 013	9 535 424	866 983
Amur Region	381 612 621	59 960 017	386 495 784	55 076 854
Magadan Region	0	0	0	0
Sakhalin Region	8 808 237	3 291 599	8 843 204	3 256 632
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	57 428 080 782	22 932 821 607	58 791 039 071	21 569 863 318

[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 1.02.17

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	8 293 752 576	3 263 530 204	273 713 200	1 534 853 088	92 899 393	45 859 044
Belgorod Region	1 264 627	124 584	0	0	0	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	93 429	76 897	152 330	0	0	0
Voronezh Region	2 670 144	3 322	0	0	0	0
Ivanovo Region	1 060 641	308 161	15 958	0	63 558	60 479
Kaluga Region	4 425 793	814 058	123 741	0	0	0
Kostroma Region	321 016 895	1 641 213	4 357 248	6 064 171	0	0
Kursk Region	603 289	603 289	0	0	0	0
Lipetsk Region	3 220 530	310 206	2 340	0	0	0
Moscow Region	1 515 817	1 514 552	535 712	0	426 241	0
Orel Region	0	0	0	0	0	0
Ryazan Region	733 646	460 004	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	272 183	35 011	11 372	0	14 894	0
Yaroslavl Region	8 678 503	11 025	243 724	0	0	0
City of Moscow	7 948 197 079	3 257 627 882	268 270 775	1 528 479 160	92 394 700	45 798 565
North-Western Federal District	420 933 896	66 762 844	17 741 394	12 936 406	4 401 116	125 553
Republic of Karelia	0	0	0	0	0	0
Komi Republic	585 059	286 470	172 237	0	0	0
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	12 344 572	1 390 548	396 354	0	0	0
Kaliningrad Region	6 098 224	123 805	8 831	0	0	0
Leningrad Region	0	0	0	0	0	0
Murmansk Region	0	0	0	0	0	0
Novgorod Region	712 282	418 327	339 441	0	148 012	0
Pskov Region	56 177	0	0	0	0	0
St Petersburg	401 137 582	64 543 694	16 824 531	12 936 406	4 253 104	125 553
Southern Federal District	34 474 617	19 877 893	601 383	329 830	8 299 093	1 943 455
Republic of Adygeya	130 073	0	589	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	6 772 403	3 037 023	337	289 750	772 504	0
Krasnodar Territory	24 832 918	15 050 007	405 332	0	7 289 846	1 755 656
Astrakhan Region	1 740 275	1 651 042	4 140	0	236 743	0
Volgograd Region	885 383	45 487	183 214	0	0	0
Rostov Region	113 565	94 334	7 771	19 881	0	187 799
City of Sevastopol	0	0	0	20 199	0	0
North-Caucasian Federal District	1 053 821	230 356	14 623	0	14 385	0
Republik of Daghestan	0	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 631	0	14 623	0	0	0
Karachai-Cherkess Republic	574 320	0	0	0	14 385	0
Republic of North Ossetia - Alania	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0

Stavropol Territory	474 870	230 356	0	0	0	0
Volga Federal District	244 288 562	33 381 877	63 883 191	4 519 606	17 635 151	0
Republic of Bashkortostan	13 052 973	7 067 373	154 780	33	0	0
Republic of Marii El	0	0	0	0	0	0
Republic of Mordovia	347 790	156 876	40 980	0	0	0
Republic of Tatarstan	139 237 741	14 879 356	58 933 166	2 572 513	16 277 353	0
Udmurt Republic	5 076 027	914 453	0	0	443 486	0
Chuvash Republic	60 114	9 175	9 610	0	0	0
Perm Territory	2 229 772	1 033 357	461 496	300 000	150 595	0
Kirov Region	11 741 736	21 723	10 922	0	16 366	0
Nizhny Novgogrod Region	10 400 124	1 732 334	59 407	0	50 755	0
Orenburg Region	8 248 454	567 530	147 788	35 246	290 746	0
Penza Region	561 970	179 547	4	0	0	0
Samara Region	52 901 082	6 737 834	4 023 747	1 611 814	107 853	0
Saratov Region	430 779	82 319	41 291	0	297 997	0
Ulyanovsk Region	0	0	0	0	0	0
Ural Federal District	239 869 258	49 053 455	6 465 241	878 478	2 023 593	197 513
Kurgan Region	0	0	0	0	0	0
Sverdlovsk Region	191 024 420	31 721 232	5 919 477	878 478	1 834 948	0
Tyumen Region	24 694 893	11 044 969	523 117	0	0	0
Chelyabinsk Region	24 149 945	6 287 254	22 647	0	188 645	197 513
Siberian Federal District	22 892 110	2 086 329	81 145	0	412 477	119 165
Republic of Altai	167 990	28 966	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	19 268	19 283	0	0	0	0
Altai Territory	38 840	40 776	1 435	0	0	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	596 706	5 446	0	0	0	0
Irkutsk Region	264 934	102 368	26 443	0	39 443	0
Kemerovo Region	1 230 550	488 745	45 305	0	29 708	0
Novosibirsk Region	18 726 808	1 388 686	5 865	0	0	0
Omsk Region	1 843 143	12 059	127	0	343 326	119 165
Tomsk Region	3 871	0	1 970	0	0	0
Far Eastern Federal District	97 693 460	11 667 089	6 327 108	2 975 371	2 058 418	0
Republic of Sakha (Yakutia)	1 103 285	426 488	434 091	0	19 210	0
Kamchatka Territory	1 173 545	597 167	9 160	0	100 000	0
Primorskiy Territory	15 953 780	3 598 676	62 885	0	0	0
Khabarovsk Territory	659 169	33 590	0	0	0	0
Amur Region	78 803 681	7 011 168	5 807 336	2 975 371	1 939 208	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	9 354 958 300	3 446 590 047	368 827 285	1 556 492 779	127 743 626	48 244 730

Table 34

Distribution of Loans, Deposits and Other Claims in Rubles by Credit Institutions, Registered in Respective Regions, as of 1.02.17

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	35 963 117 860	18 714 148 666	4 482 060 520	9 728 995 943
Belgorod Region	5 350 271	4 612 179	17	229 697
Bryansk Region	0	0	0	0
Vladimir Region	6 468 468	4 781 745	301 646	1 367 208
Voronezh Region	2 711 378	2 384 144	0	277 273
Ivanovo Region	9 318 584	5 978 314	786 137	2 046 798
Kaluga Region	41 903 921	25 331 982	13 914 172	2 416 623
Kostroma Region	338 426 313	27 515 478	147 662 769	68 666 367
Kursk Region	16 198 689	12 294 600	1 900 000	1 415 096
Lipetsk Region	17 778 735	8 517 349	6 000 000	2 076 911
Moscow Region	22 121 185	7 694 683	9 514 028	3 062 876
Orel Region	0	0	0	0
Ryazan Region	11 163 335	8 609 498	950 050	1 591 944
Smolensk Region	0	0	0	0
Tambov Region	2 125 219	1 631 792	240 000	253 427
Tver Region	799 506	708 747	25 000	65 759
Tula Region	1 283 823	1 084 811	3 333	95 679
Yaroslavl Region	9 843 466	5 113 829	0	4 068 529
City of Moscow	35 477 624 967	18 597 889 515	4 300 763 368	9 641 361 756
North-Western Federal District	1 123 866 530	647 799 481	272 059 478	117 292 174
Republic of Karelia	1 095 162	137 536	523 000	363 227
Komi Republic	2 308 850	1 836 048	41 822	390 234
Akhangelsk Region	0	0	0	0
Vologda Region	46 653 402	12 212 939	8 417 866	22 379 885
Kaliningrad Region	8 144 739	6 211 088	12 323	1 431 749
Leningrad Region	169 769	150 983	0	18 786
Murmansk Region	794 059	362 137	150 000	281 922
Novgorod Region	1 811 245	901 212	100 000	799 566
Pskov Region	1 116 790	1 000 564	0	116 226
St Petersburg	1 061 772 514	624 986 974	262 814 467	91 510 579
Southern Federal District	286 510 688	160 883 076	34 470 862	84 242 012
Republic of Adygeya	6 388 248	5 594 414	2 305	556 769
Republic of Kalmykia	0	0	0	0
Republic of Crimea	58 876 511	26 404 685	17 772 084	12 051 157
Krasnodar Territory	110 312 379	74 479 065	13 989 863	19 181 062
Astrakhan Region	1 562 527	543 703	75 350	666 360
Volgograd Region	9 224 880	7 654 102	525 000	1 012 549
Rostov Region	87 856 743	40 650 595	1 405 379	45 383 183
City of Sevastopol	12 289 400	5 556 512	700 881	5 390 932
North-Caucasian Federal District	13 689 489	8 795 518	703 718	4 123 139
Republik of Daghestan	1 224 028	754 816	2 995	466 217
Republic of Ingushetia	0	0	0	0

Kabardino-Balkar Republic	3 704 036	2 509 206	192 300	995 716
Karachai-Cherkess Republic	3 401 964	1 236 901	0	2 165 063
Republic of North Ossetia - Alania	645 318	524 802	0	120 516
Chechen Republic	0	0	0	0
Stavropol Territory	4 714 143	3 769 793	508 423	375 627
Volga Federal District	1 051 856 319	585 395 083	96 434 583	263 184 939
Republic of Bashkortostan	40 304 142	26 159 575	7 542 139	5 022 152
Republic of Marii El	2 149 954	1 265 747	563 053	65 406
Republic of Mordovia	13 090 875	9 833 142	0	2 466 872
Republic of Tatarstan	547 173 674	370 443 238	48 773 046	83 167 946
Udmurt Republic	28 333 965	5 112 862	436 100	21 770 270
Chuvash Republic	7 584 572	3 266 465	546 017	3 702 158
Perm Territory	19 104 454	9 426 201	1 849 587	7 325 362
Kirov Region	18 454 874	11 078 032	992 674	4 963 660
Nizhny Novgogrod Region	52 603 180	30 739 203	7 112 026	6 098 056
Orenburg Region	28 204 705	13 003 521	959 021	12 525 927
Penza Region	2 978 950	1 821 184	23 282	657 833
Samara Region	258 114 385	83 891 475	17 183 451	112 670 875
Saratov Region	30 667 342	16 991 481	10 251 553	2 222 766
Ulyanovsk Region	3 091 247	2 362 957	202 634	525 656
Ural Federal District	578 767 943	191 940 273	129 704 348	188 735 954
Kurgan Region	1 898 313	1 727 036	4 186	95 782
Sverdlovsk Region	322 947 186	109 198 366	62 185 250	98 028 178
Tyumen Region	173 864 814	44 829 355	52 147 606	65 796 323
Chelyabinsk Region	80 057 630	36 185 516	15 367 306	24 815 671
Siberian Federal District	128 033 714	48 313 121	34 138 558	34 361 767
Republic of Altai	685 528	405 243	1 646	56 353
Republic of Buryatiya	0	0	0	0
Republic of Tuva	201 536	134 473	0	67 063
Republic of Khakassia	4 514 083	2 066 821	2 634	2 165 994
Altai Territory	8 213 179	5 105 287	1 309 141	1 516 745
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	11 618 697	1 226 336	771 675	3 321 305
Irkutsk Region	13 109 026	7 881 604	302 546	4 415 431
Kemerovo Region	7 649 746	3 523 307	1 362 786	2 742 900
Novosibirsk Region	69 583 766	20 739 263	30 388 130	15 878 772
Omsk Region	7 312 635	4 330 196	0	2 018 121
Tomsk Region	5 145 518	2 900 591	0	2 179 083
Far Eastern Federal District	344 994 317	116 051 169	12 700 944	191 904 681
Republic of Sakha (Yakutia)	25 500 100	15 953 986	0	7 806 942
Kamchatka Territory	11 713 275	8 444 717	1 125 406	1 462 085
Primorskiy Territory	59 553 483	37 086 906	3 969 241	16 661 815
Khabarovsk Territory	6 479 603	2 957 262	90 000	1 325 128
Amur Region	239 749 082	50 415 215	7 174 297	164 216 657
Magadan Region	0	0	0	0
Sakhalin Region	1 998 774	1 193 083	342 000	432 054
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	39 490 836 860	20 473 326 387	5 062 273 011	10 612 840 609

Table 35

Distribution of Loans, Deposits and Other Claims in Forreign Currency by Credit Institutions, Registered in Respective Regions, as of 1.02.17

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	15 674 850 126	9 428 374 763	4 263 021 966	142 131 280
Belgorod Region	15 064	13 440	1 624	0
Bryansk Region	0	0	0	0
Vladimir Region	48 557	48 557	0	0
Voronezh Region	609 400	461 964	0	129 861
Ivanovo Region	76 118	7 828	63 690	4 600
Kaluga Region	0	0	0	0
Kostroma Region	39 461 691	14 197 484	18 234 861	188 193
Kursk Region	324 411	0	324 411	0
Lipetsk Region	0	0	0	0
Moscow Region	2 307 659	880 621	17 036	1 410 002
Orel Region	0	0	0	0
Ryazan Region	15 105	11 431	3 674	0
Smolensk Region	0	0	0	0
Tambov Region	1 805	0	1 805	0
Tver Region	0	0	0	0
Tula Region	0	0	0	0
Yaroslavl Region	240 526	94 619	902	136 307
City of Moscow	15 631 749 790	9 412 658 819	4 244 373 963	140 262 317
North-Western Federal District	181 332 764	89 266 582	25 099 420	4 254 656
Republic of Karelia	3 329	0	0	3 329
Komi Republic	22 952	22 952	0	0
Akhangelsk Region	0	0	0	0
Vologda Region	704 219	501 934	38 207	5 083
Kaliningrad Region	181 518	35 094	0	146 424
Leningrad Region	0	0	0	0
Murmansk Region	0	0	0	0
Novgorod Region	5 799	0	5 799	0
Pskov Region	0	0	0	0
St Petersburg	180 414 947	88 706 602	25 055 414	4 099 820
Southern Federal District	8 310 741	5 650 235	1 636 032	1 018 923
Republic of Adygeya	32 758	6 306	0	26 452
Republic of Kalmykia	0	0	0	0
Republic of Crimea	1 696 677	230 308	1 018 910	447 459
Krasnodar Territory	1 157 169	858 671	256 509	41 989
Astrakhan Region	3 429	0	3 429	0
Volgograd Region	260 073	0	246 005	8 517
Rostov Region	4 756 664	4 219 278	108 478	428 908
City of Sevastopol	403 971	335 672	2 701	65 598
North-Caucasian Federal District	25 755	0	18 701	7 054
Republik of Daghestan	4 226	0	902	3 324
Republic of Ingushetia	0	0	0	0

Kabardino-Balkar Republic	2 066	0	2 066	0
Karachai-Cherkess Republic	3 730	0	0	3 730
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	53 320 316	19 814 059	10 068 478	2 857 707
Republic of Bashkortostan	150 033	0	5 788	307
Republic of Marii El	0	0	0	0
Republic of Mordovia	2 106	0	2 106	0
Republic of Tatarstan	13 716 593	3 068 935	6 994 011	1 564 008
Udmurt Republic	607 058	323 164	274 234	9 660
Chuvash Republic	77 302	44 684	0	32 618
Perm Territory	709 807	614 752	95 055	0
Kirov Region	924	0	924	0
Nizhny Novgogrod Region	961 842	296 056	599 000	49 357
Orenburg Region	446 695	333 886	26 343	86 466
Penza Region	0	0	0	0
Samara Region	36 590 656	15 081 127	2 066 439	1 114 024
Saratov Region	57 231	51 455	4 578	1 198
Ulyanovsk Region	69	0	0	69
Ural Federal District	42 348 982	24 951 767	11 745 940	197 847
Kurgan Region	902	0	0	902
Sverdlovsk Region	32 080 109	22 003 610	4 483 790	139 281
Tyumen Region	6 895 344	2 471 730	4 366 018	57 596
Chelyabinsk Region	3 372 627	476 427	2 896 132	68
Siberian Federal District	15 731 092	1 321 527	14 361 906	47 408
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	1 375	1 375	0	0
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	185 240	8 384	176 608	0
Irkutsk Region	184 301	177 497	6 804	0
Kemerovo Region	3 998	0	301	3 697
Novosibirsk Region	15 290 893	1 125 127	14 165 763	0
Omsk Region	62 020	9 144	9 165	43 711
Tomsk Region	2 923	0	2 923	0
Far Eastern Federal District	20 481 926	15 051 468	1 516 431	1 734 527
Republic of Sakha (Yakutia)	882 712	448 484	146 032	288 196
Kamchatka Territory	92 515	70 991	19 269	2 255
Primorskiy Territory	1 904 366	537 239	1 298 813	67 808
Khabarovsk Territory	9 238	0	9 238	0
Amur Region	17 589 094	13 994 754	39 078	1 376 268
Magadan Region	0	0	0	0
Sakhalin Region	4 001	0	4 001	0
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	15 996 401 702	9 584 430 401	4 327 468 874	152 249 402

Table 36

Overdue claims on loans, deposits and other claims by credit institutions registered in respective regions, as of 1.02.17

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	1 550 536 400	218 117 485	61 391 930	13 014 794	732 333 634	43 992 048
Belgorod Region	87 609	0	0	0	1 332	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	111 181	0	0	0	66 071	0
Voronezh Region	6 000	0	0	0	339	0
Ivanovo Region	189 975	0	0	0	57 430	0
Kaluga Region	687 662	0	12 952 092	0	726 602	0
Kostroma Region	1 293 029	10 067	20 379 338	0	9 591 120	105 512
Kursk Region	22 882	0	0	0	16 005	0
Lipetsk Region	2 477 760	0	0	0	136 825	0
Moscow Region	1 012 925	284 874	0	0	688 454	252 755
Orel Region	0	0	0	0	0	0
Ryazan Region	974 537	0	0	0	89 900	0
Smolensk Region	0	0	0	0	0	0
Tambov Region	58 883	0	0	0	25 750	0
Tver Region	77 065	0	0	0	1 690	0
Tula Region	54 745	0	0	0	2 242	0
Yaroslavl Region	487 319	0	0	0	107 028	36 097
City of Moscow	1 542 994 828	217 822 544	28 060 500	13 014 794	720 822 846	43 597 684
North-Western Federal District	82 577 200	3 460 801	4 507 815	170 333	9 446 615	483 765
Republic of Karelia	12 448	0	0	0	33 723	3 329
Komi Republic	194 326	0	41 822	0	3 562	0
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	1 399 519	0	45 000	0	3 224 724	674
Kaliningrad Region	428 319	2 577	9 689	0	60 095	21
Leningrad Region	23 114	0	0	0	352	0
Murmansk Region	1 263	0	0	0	9 012	0
Novgorod Region	135 545	0	0	0	10 004	0
Pskov Region	134 723	0	0	0	10 222	0
St Petersburg	80 247 943	3 458 224	4 411 304	170 333	6 094 921	479 741
Southern Federal District	13 359 821	1 363 015	551 000	1 737	4 259 624	262 627
Republic of Adygeya	109 559	0	0	0	36 200	4 211
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	225 038	226 147	0	0	480 280	91 830
Krasnodar Territory	8 870 789	832 801	526 000	0	2 412 971	2 230
Astrakhan Region	44 500	0	0	0	41 840	0
Volgograd Region	606 984	0	0	0	72 769	245
Rostov Region	2 517 330	120 324	25 000	0	1 049 181	127 904
City of Sevastopol	985 621	183 743	0	1 737	166 383	36 207
North-Caucasian Federal District	543 336	0	507 330	15 733	375 601	3 730

Republik of Daghestan	67 497	0	0	0	99 109	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	267 324	0	0	0	128 224	0
Karachai-Cherkess Republic	79 588	0	0	0	46 567	3 730
Republic of North Ossetia - Alania	34 942	0	0	0	31 888	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	93 985	0	507 330	15 733	69 813	0
Volga Federal District	48 505 031	191 179	15 418 914	121 855	26 865 195	1 978 285
Republic of Bashkortostan	542 147	0	5 524 788	0	908 057	307
Republic of Marii El	73 514	0	2 003	0	1 351	0
Republic of Mordovia	306 562	0	0	0	73 602	0
Republic of Tatarstan	17 820 804	181 252	6 286 623	120 324	8 681 181	1 034 188
Udmurt Republic	183 663	0	0	0	1 532 715	2 201
Chuvash Republic	72 530	0	0	0	66 988	0
Perm Territory	437 178	9 927	26 500	0	688 260	0
Kirov Region	1 008 989	0	0	0	786 770	0
Nizhny Novgogrod Region	2 874 563	0	184 000	0	556 251	33 120
Orenburg Region	567 867	0	55 000	0	285 990	0
Penza Region	71 100	0	0	0	62 893	0
Samara Region	21 967 621	0	3 340 000	1 531	12 871 213	908 416
Saratov Region	2 465 775	0	0	0	240 145	53
Ulyanovsk Region	112 718	0	0	0	109 779	0
Ural Federal District	13 805 611	365 646	4 071 115	1 458	13 684 971	27 495
Kurgan Region	213 368	0	0	0	11 651	0
Sverdlovsk Region	5 466 582	9 140	3 896 632	0	11 326 616	24 668
Tyumen Region	3 050 272	356 506	0	0	1 600 048	2 759
Chelyabinsk Region	5 075 389	0	174 483	1 458	746 656	68
Siberian Federal District	2 885 525	0	15 848	342	1 970 811	428
Republic of Altai	3 170	0	0	0	6 246	0
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	6 108	0	0	342	12 073	0
Republic of Khakassia	74 175	0	0	0	72 019	0
Altai Territory	285 535	0	5 848	0	44 987	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	16 582	0	0	0	255 807	0
Irkutsk Region	496 205	0	0	0	164 473	0
Kemerovo Region	106 823	0	10 000	0	102 391	428
Novosibirsk Region	1 561 146	0	0	0	1 144 525	0
Omsk Region	250 326	0	0	0	113 516	0
Tomsk Region	85 455	0	0	0	54 774	0
Far Eastern Federal District	11 205 866	321 015	6 201 135	0	37 912 541	488 461
Republic of Sakha (Yakutia)	414 864	114 856	0	0	211 970	0
Kamchatka Territory	768 702	0	0	0	338 353	2 255
Primorskiy Territory	4 591 807	0	26 135	0	802 295	8 195
Khabarovsk Territory	82 272	0	0	0	290 897	0
Amur Region	5 159 637	206 159	6 175 000	0	36 214 815	478 011
Magadan Region	0	0	0	0	0	0
Sakhalin Region	188 584	0	0	0	54 211	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	1 723 418 790	223 819 141	92 665 087	13 326 252	826 848 992	47 236 839

Table 37

Distribution of Clients' Funds in Rubles by Credit Institutions Registered in Respective Regions, as of 1.02.17

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	30 529 402 166	2 809 427	45 544	6 106 598 059	7 739 578 396	16 389 524 122
Belgorod Region	7 200 072	0	0	1 783 034	475 647	4 914 945
Bryansk Region	0	0	0	0	0	0
Vladimir Region	6 933 179	0	75	963 238	431 142	5 476 252
Voronezh Region	3 309 128	0	0	367 044	333 397	2 596 715
Ivanovo Region	12 453 652	0	0	1 789 896	421 325	10 125 236
Kaluga Region	43 793 394	0	0	1 312 248	22 376 585	20 091 465
Kostroma Region	291 940 198	0	0	12 656 473	54 542 768	224 613 012
Kursk Region	14 420 062	0	0	2 716 710	348 046	11 340 232
Lipetsk Region	18 427 762	0	0	1 940 388	2 084 530	14 389 201
Moscow Region	21 818 878	0	0	5 296 405	1 726 549	14 754 410
Orel Region	0	0	0	0	0	0
Ryazan Region	12 870 001	1 544	0	3 179 094	139 517	9 392 143
Smolensk Region	0	0	0	0	0	0
Tambov Region	2 310 083	0	0	552 617	42 800	1 697 295
Tver Region	1 297 752	0	0	1 016 107	18 264	245 207
Tula Region	1 599 893	0	0	238 058	200 628	1 122 010
Yaroslavl Region	11 346 835	0	0	2 346 038	4 418 698	4 515 633
City of Moscow	30 079 681 277	2 807 883	45 469	6 070 440 709	7 652 018 500	16 064 250 366
North-Western Federal District	1 296 357 924	41 605	454	408 007 841	514 757 238	358 690 768
Republic of Karelia	646 162	0	0	249 513	116 756	269 440
Komi Republic	4 346 034	0	0	987 900	714 099	2 559 417
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	44 531 578	0	0	8 145 073	7 852 998	28 454 256
Kaliningrad Region	8 066 052	0	0	2 670 889	291 342	5 006 508
Leningrad Region	77 929	0	0	27 044	50 885	0
Murmansk Region	1 155 495	0	0	676 331	15 620	442 307
Novgorod Region	5 042 793	0	454	2 422 364	23 628	2 501 253
Pskov Region	1 692 304	0	0	541 385	0	1 146 846
St Petersburg	1 230 799 577	41 605	0	392 287 342	505 691 910	318 310 741
Southern Federal District	356 375 018	98 064	407	61 603 894	44 830 027	247 930 853
Republic of Adygeya	5 889 726	0	0	367 829	324 374	5 173 084
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	82 953 089	6 045	0	27 138 163	2 968 011	52 600 439
Krasnodar Territory	148 598 640	3 957	407	14 380 881	35 299 627	98 466 768
Astrakhan Region	4 779 504	0	0	1 713 599	1 053 544	1 029 398
Volgograd Region	7 857 527	0	0	1 780 333	612 327	5 461 633
Rostov Region	91 428 373	88 062	0	13 791 521	4 104 877	73 244 789
City of Sevastopol	14 868 159	0	0	2 431 568	467 267	11 954 742
North-Caucasian Federal District	13 537 724	0	0	4 501 546	2 740 264	6 093 077
Republik of Daghestan	1 649 107	0	0	1 128 629	38 900	386 398
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	3 362 477	0	0	601 006	62 713	2 681 200
Karachai-Cherkess Republic	2 802 349	0	0	541 876	1 883 532	376 929
Republic of North Ossetia - Alania	268 803	0	0	48 154	43 000	177 649

Chechen Republic	0	0	0	0	0	0
Stavropol Territory	5 454 988	0	0	2 181 881	712 119	2 470 901
Volga Federal District	947 422 156	2 422 220	0	126 977 959	306 061 488	503 224 058
Republic of Bashkortostan	48 848 858	16 622	0	2 262 303	8 757 016	37 783 039
Republic of Marii El	2 274 690	0	0	420 820	18 434	1 818 026
Republic of Mordovia	20 292 666	0	0	1 827 874	647 832	17 774 218
Republic of Tatarstan	552 170 266	2 360 437	0	83 415 080	242 180 378	216 570 475
Udmurt Republic	32 419 256	20 902	0	2 849 346	971 541	28 536 340
Chuvash Republic	9 194 871	0	0	1 740 496	1 071 266	6 365 971
Perm Territory	19 826 099	5 626	0	2 807 579	2 069 835	14 921 084
Kirov Region	25 823 236	1 429	0	4 042 228	1 474 518	20 092 656
Nizhny Novgogrod Region	58 202 780	12 499	0	9 154 482	4 758 818	44 152 564
Orenburg Region	30 047 813	4 705	0	3 587 218	3 698 417	22 741 652
Penza Region	3 644 673	0	0	906 468	319 160	2 371 350
Samara Region	103 207 869	0	0	9 896 380	30 663 189	62 221 342
Saratov Region	37 815 261	0	0	3 438 226	9 148 651	25 175 380
Ulyanovsk Region	3 653 818	0	0	629 459	282 433	2 699 961
Ural Federal District	706 099 591	103 155	0	64 686 412	194 261 876	443 572 551
Kurgan Region	1 713 227	0	0	487 685	198 440	1 019 796
Sverdlovsk Region	371 756 429	14 715	0	36 946 564	60 504 943	273 033 237
Tyumen Region	237 397 246	83 651	0	12 175 716	125 831 057	98 249 827
Chelyabinsk Region	95 232 689	4 789	0	15 076 447	7 727 436	71 269 691
Siberian Federal District	136 638 608	63 760	0	34 596 985	13 153 778	86 710 514
Republic of Altai	942 991	0	0	108 860	152 882	680 576
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	576 121	0	0	477 491	8 000	90 630
Republic of Khakassia	6 098 556	0	0	1 178 555	600 723	4 254 582
Altai Territory	7 263 316	0	0	1 899 103	645 851	4 713 825
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	12 418 830	0	0	1 770 687	2 131 769	8 239 879
Irkutsk Region	11 925 410	0	0	2 596 719	1 429 550	7 807 949
Kemerovo Region	10 059 567	0	0	1 599 559	876 310	7 543 458
Novosibirsk Region	70 345 098	63 760	0	22 261 350	6 393 151	40 105 743
Omsk Region	10 236 775	0	0	1 431 879	813 052	7 960 099
Tomsk Region	6 771 944	0	0	1 272 782	102 490	5 313 773
Far Eastern Federal District	351 274 211	49 931	17 377	44 587 264	19 349 513	286 356 514
Republic of Sakha (Yakutia)	30 929 600	11 401	0	4 874 247	3 611 109	22 341 346
Kamchatka Territory	14 296 270	11 729	0	1 980 929	905 814	11 351 444
Primorskiy Territory	71 373 534	13 231	0	19 526 513	4 296 039	47 238 384
Khabarovsk Territory	7 693 931	0	0	435 552	377 440	6 865 784
Amur Region	220 664 646	0	17 377	14 611 528	9 696 872	195 949 991
Magadan Region	0	0	0	0	0	0
Sakhalin Region	6 316 230	13 570	0	3 158 495	462 239	2 609 565
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	34 337 107 398	5 588 162	63 782	6 851 559 960	8 834 732 580	18 322 102 457

Table 38

Distribution of Clients' Funds in Foreign Currency by Credit Institutions Registered in Respective Regions, as of 1.02.17

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	16 000 851 852	12 572 070	2 654	2 809 412 353	7 379 275 205	5 430 181 104
Belgorod Region	860 637	0	0	45 072	0	815 565
Bryansk Region	0	0	0	0	0	0
Vladimir Region	226 819	0	0	19 428	0	207 341
Voronezh Region	1 377 505	0	0	20 519	0	1 356 986
Ivanovo Region	700 957	0	0	77 656	0	623 290
Kaluga Region	1 782 426	0	0	51 762	482 203	1 248 461
Kostroma Region	20 773 660	0	0	2 200 402	9 302 475	9 264 122
Kursk Region	801 365	0	0	316 133	0	485 104
Lipetsk Region	1 067 406	0	0	622 681	0	444 725
Moscow Region	4 740 720	0	0	1 041 684	502 131	3 196 905
Orel Region	0	0	0	0	0	0
Ryazan Region	1 973 499	0	0	668 301	0	1 303 226
Smolensk Region	0	0	0	0	0	0
Tambov Region	19 813	0	0	85	0	19 715
Tver Region	312 368	0	0	170 830	95 828	45 698
Tula Region	29 298	0	0	4 445	0	24 853
Yaroslavl Region	3 103 762	0	0	81 169	0	3 022 549
City of Moscow	15 963 081 617	12 572 070	2 654	2 804 092 186	7 368 892 568	5 408 122 564
North-Western Federal District	232 488 411	1	0	41 812 936	91 461 378	96 912 029
Republic of Karelia	13 279	1	0	10 408	0	1 390
Komi Republic	578 217	0	0	10 504	0	567 713
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	2 319 893	0	0	320 606	80 630	1 911 533
Kaliningrad Region	5 419 670	0	0	1 522 485	1 764 125	1 847 663
Leningrad Region	0	0	0	0	0	0
Murmansk Region	705 460	0	0	695 518	0	9 941
Novgorod Region	307 644	0	0	37 066	62 661	207 917
Pskov Region	10 527	0	0	9 528	0	999
St Petersburg	223 133 721	0	0	39 206 821	89 553 962	92 364 873
Southern Federal District	30 915 551	8 198	0	7 977 186	4 582 138	17 593 026
Republic of Adygeya	271 920	0	0	7 925	60 162	203 833
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	6 562 931	8 192	0	456 051	83 445	5 468 669
Krasnodar Territory	8 773 213	0	0	1 201 333	696 695	6 709 964
Astrakhan Region	3 173 327	0	0	3 090 841	0	77 491
Volgograd Region	759 912	0	0	252 285	108 391	399 223
Rostov Region	10 118 970	0	0	2 887 010	3 581 701	3 612 059
City of Sevastopol	1 255 278	6	0	81 741	51 744	1 121 787
North-Caucasian Federal District	607 952	0	0	167 504	52 707	385 682
Republik of Daghestan	20 380	0	0	1 686	0	18 690
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	135 173	0	0	71 305	0	63 868
Karachai-Cherkess Republic	75 841	0	0	840	0	74 871
Republic of North Ossetia - Alania	31 022	0	0	0	0	31 022
Chechen Republic	0	0	0	0	0	0

Stavropol Territory	345 536	0	0	93 673	52 707	197 231
Volga Federal District	174 049 610	6	0	10 038 950	106 521 289	56 598 346
Republic of Bashkortostan	1 475 552	0	0	42 342	120 332	1 312 728
Republic of Marii El	39 378	0	0	20 990	0	11 199
Republic of Mordovia	229 705	0	0	9 536	0	218 188
Republic of Tatarstan	145 154 322	6	0	5 822 635	104 109 224	34 474 740
Udmurt Republic	1 525 474	0	0	864 179	107 505	553 783
Chuvash Republic	554 516	0	0	27 311	128 857	398 319
Perm Territory	2 124 404	0	0	290 654	22 795	1 810 955
Kirov Region	1 264 511	0	0	271 431	335 812	657 268
Nizhny Novgogrod Region	4 815 541	0	0	565 553	690 224	3 552 781
Orenburg Region	2 235 426	0	0	41 185	252 316	1 941 030
Penza Region	118 435	0	0	91 108	27 073	0
Samara Region	12 759 261	0	0	1 699 687	726 850	10 266 198
Saratov Region	1 747 267	0	0	288 352	301	1 399 326
Ulyanovsk Region	5 818	0	0	3 987	0	1 831
Ural Federal District	87 418 770	60 482	0	11 458 645	21 096 769	47 134 595
Kurgan Region	19 362	0	0	4	0	19 228
Sverdlovsk Region	55 061 488	0	0	3 167 206	20 034 608	31 431 937
Tyumen Region	18 167 164	60 482	0	2 274 886	704 566	8 488 714
Chelyabinsk Region	14 170 756	0	0	6 016 549	357 595	7 194 716
Siberian Federal District	27 440 922	0	0	13 296 721	962 597	12 737 341
Republic of Altai	138 754	0	0	115 116	0	23 638
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	646	0	0	0	0	646
Republic of Khakassia	181 986	0	0	14 037	0	105 535
Altai Territory	247 534	0	0	48 347	0	199 187
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	706 894	0	0	81 811	0	612 934
Irkutsk Region	1 368 913	0	0	329 142	20 337	989 288
Kemerovo Region	408 332	0	0	161 876	0	246 450
Novosibirsk Region	22 582 904	0	0	12 218 257	0	10 025 280
Omsk Region	1 647 848	0	0	293 959	942 260	411 448
Tomsk Region	157 111	0	0	34 176	0	122 935
Far Eastern Federal District	60 285 348	0	0	8 888 255	16 776 660	31 541 806
Republic of Sakha (Yakutia)	2 454 133	0	0	132 044	49 315	2 233 275
Kamchatka Territory	1 973 825	0	0	769 328	0	1 198 225
Primorskiy Territory	11 440 390	0	0	3 619 079	1 384 914	6 343 005
Khabarovsk Territory	865 805	0	0	237 117	344 874	282 414
Amur Region	40 337 483	0	0	1 329 339	14 997 557	21 072 523
Magadan Region	0	0	0	0	0	0
Sakhalin Region	3 213 712	0	0	2 801 348	0	412 364
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	16 614 058 416	12 640 757	2 654	2 903 052 550	7 620 728 743	5 693 083 929

Table 39

Loans, Deposits and Other Funds Received From Other Credit Institutions (by credit institutions registered in respective regions), as of 1.02.17

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	7 605 455 625	4 861 937 463	2 743 518 162
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	0	0	0
Voronezh Region	1 394 885	1 394 885	0
Ivanovo Region	270 452	270 452	0
Kaluga Region	83 650	83 650	0
Kostroma Region	329 317 399	205 386 233	123 931 166
Kursk Region	0	0	0
Lipetsk Region	877 000	877 000	0
Moscow Region	524 000	524 000	0
Orel Region	0	0	0
Ryazan Region	0	0	0
Smolensk Region	0	0	0
Tambov Region	36 877	36 877	0
Tver Region	0	0	0
Tula Region	12 460	0	12 460
Yaroslavl Region	1 356 093	1 356 093	0
City of Moscow	7 271 582 809	4 652 008 273	2 619 574 536
North-Western Federal District	227 284 364	180 064 194	47 220 170
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangelsk Region	0	0	0
Vologda Region	5 581 689	4 960 798	620 891
Kaliningrad Region	71 706	71 706	0
Leningrad Region	0	0	0
Murmansk Region	0	0	0
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	221 630 969	175 031 690	46 599 279
Southern Federal District	2 974 643	1 223 437	1 751 206
Republic of Adygeya	776	776	0
Republic of Kalmykia	0	0	0
Republic of Crimea	389 520	269 196	120 324
Krasnodar Territory	969 216	541 570	427 646
Astrakhan Region	0	0	0
Volgograd Region	200 000	200 000	0
Rostov Region	1 415 131	211 895	1 203 236
City of Sevastopol	0	0	0
North-Caucasian Federal District	10 000	10 000	0
Republik of Daghestan	0	0	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	10 000	10 000	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	111 271 896	105 761 519	5 510 377
Republic of Bashkortostan	29 287 096	29 287 096	0
Republic of Marii El	0	0	0
Republic of Mordovia	160 000	160 000	0
Republic of Tatarstan	43 162 419	37 790 863	5 371 556
Udmurt Republic	201 476	201 476	0
Chuvash Republic	115 714	115 714	0
Perm Territory	268 557	268 557	0
Kirov Region	176 036	176 036	0
Nizhny Novgogrod Region	4 215 434	4 215 434	0
Orenburg Region	249 221	249 221	0
Penza Region	34 886	22 000	12 886
Samara Region	33 326 057	33 200 122	125 935
Saratov Region	75 000	75 000	0
Ulyanovsk Region	0	0	0
Ural Federal District	147 898 848	115 614 113	32 284 735
Kurgan Region	0	0	0
Sverdlovsk Region	146 303 975	114 019 240	32 284 735
Tyumen Region	946 265	946 265	0
Chelyabinsk Region	648 608	648 608	0
Siberian Federal District	2 702 528	2 643 335	59 193
Republic of Altai	0	0	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	42 905	42 905	0
Altai Territory	244 482	244 482	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	57 990	0	57 990
Irkutsk Region	0	0	0
Kemerovo Region	0	0	0
Novosibirsk Region	2 357 151	2 355 948	1 203
Omsk Region	0	0	0
Tomsk Region	0	0	0
Far Eastern Federal District	34 801 738	20 572 493	14 229 245
Republic of Sakha (Yakutia)	410 989	410 989	0
Kamchatka Territory	0	0	0
Primorskiy Territory	2 558 764	2 558 764	0
Khabarovsk Territory	0	0	0
Amur Region	31 831 985	17 602 740	14 229 245
Magadan Region	0	0	0
Sakhalin Region	0	0	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0
Total	8 132 399 642	5 287 826 554	2 844 573 088

Macroprudential Indicators of the Banking Sector

Table 40

Some Indicators of the Banking Sector Financial Soundness (Percent)

	1.01.15	1.01.16	1.10.16	1.01.17	1.02.17
Own funds (capital) adequacy					
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio)	12,5	12,7	12,7	13,1	13,1
Tier I capital ratio N1.2 (Basel III)	9,0	8,5	8,8	9,2	9,2
Risk-weighted assets [1](Basel III) to total assets ratio	*45,4*	*48,3*	*45,1*	*44,1*	*42,9*
Credit risk					
Share of problem (IV quality category) and bad (V quality category) loans in total loans [2]	*6,7*	*8,3*	*9,6*	*9,4*	*9,5*
Loan loss provisions made as percent of total loans [2]	*6,5*	*7,8*	*8,8*	*8,5*	*8,5*
Ratio of loans, bank guarantees and sureties granted by a bank to its owners (shareholders) to own funds (capital) (N9.1)	2,6	2,8	3,8	3,6	3,7
Ratio of a bank's aggregate claims on insiders to own funds (capital) (N10.1)	0,7	0,6	0,5	0,4	0,4
Ratio of total large credit risks to own funds (capital) (N7)	245,5	254,4	238,6	219,6	220,0
Distribution of loans provided by credit institutions					
agriculture, hunting and forestry	*3,5*	*3,5*	*3,8*	*4,0*	*4,0*
mining	*4,2*	*4,9*	*5,0*	*5,6*	*5,6*
manufacturing	*15,5*	*17,1*	*16,5*	*15,4*	*16,0*
production and distribution of energy, gas and water	*2,5*	*2,5*	*3,0*	*3,1*	*3,5*
constructing	*5,3*	*4,8*	*5,2*	*4,5*	*4,2*
wholesale and retail trade, car and household appliance repair	*13,3*	*11,3*	*10,7*	*10,9*	*10,5*
transport and communication	*4,4*	*4,2*	*4,0*	*4,2*	*4,1*
other economic activities	*21,2*	*24,1*	*23,4*	*23,1*	*23,1*
individuals	*30,1*	*27,5*	*28,4*	*29,1*	*29,0*
of which					
mortgage loans	*9,4*	*10,4*	*11,5*	*12,1*	*12,1*
Geographical distribution of interbank loans and deposits [3]					
Russian Federation	*53,6*	*54,0*	*67,1*	*68,8*	*61,1*
United Kingdom	*13,9*	*12,3*	*8,2*	*7,5*	*10,1*
USA	*4,9*	*4,5*	*2,2*	*3,2*	*7,4*
Germany	*0,4*	*0,8*	*0,5*	*0,3*	*1,4*
Austria	*7,3*	*4,9*	*3,7*	*1,1*	*1,5*
France	*1,8*	*1,8*	*1,7*	*1,4*	*1,7*
Italy	*0,0*	*0,0*	*0,1*	*2,0*	*2,0*
Cyprus	*4,9*	*9,2*	*4,9*	*5,3*	*4,9*
Netherlands	*1,3*	*0,8*	*0,2*	*0,5*	*0,5*
Other	*11,8*	*11,8*	*11,3*	*9,9*	*9,4*
Liquidity					
Ratio of high liquid assets to total assets	*10,4*	*10,6*	*11,3*	*10,5*	*11,2*
Ratio of liquid assets to total assets	*22,0*	*24,6*	*21,9*	*21,8*	*22,9*
Ratio of high liquid assets to demand liabilities (N2)	67,0	97,5	100,4	106,6	97,3
Ratio of liquid assets to short-term liabilities (N3)	80,4	139,3	141,8	144,9	153,7
Ratio of long-term (over 365 or 366 days) claims on own funds (capital) adjusted for the minimum balance of short-term (up to 365 or 366 days) clients' accounts (N4)	92,8	59,0	54,9	52,3	51,7
Ratio of clients' funds to total loans [4]	*96,9*	*106,1*	*107,9*	*107,5*	*110,2*
Market risk to total own funds (capital) [5]	*36,0*	*44,0*	*44,7*	*43,7*	*46,3*
of which					
Interest rate risk	*28,6*	*34,4*	*36,9*	*36,8*	*36,7*
Equity position risk	*3,7*	*3,3*	*2,7*	*3,0*	*3,4*
Foreign exchange risk	*3,7*	*6,3*	*3,8*	*3,2*	*5,1*
Commodity risk	-	-	*1,3*	*0,9*	*1,1*
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	7,6	8,6	11,3	12,0	12,8
Banks' financial result over the reporting period (billion rubles)	589,1	192,0	632,0	929,7	114,0
as percent of the banking sector assets [6]	*0,9*	*0,3*	*0,8*	*1,2*	*0,1*
as percent of the banking sector own funds (capital) [6]	*7,9*	*2,3*	*7,0*	*10,3*	*1,2*
Return on assets [7]	*0,9*	*0,3*	*0,9*	*1,2*	*1,3*
Return on equity [7]	*7,9*	*2,3*	*7,8*	*10,3*	*11,1*

[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
Reference data: own funds (capital) adequacy ratio as of 1.02.17, %	13,1		36,0		23,4		19,2		18,5		14,3		13,9		16,2		13,3		14,3	

[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 prevention measures according to Federal Law No 127-FZ dated October 26, 2002 "On Insolvency (bankruptcy)".

Table 42

Basel III Capital Tiers and Adequacy Ratios

	1.01.15		1.01.16		1.10.16		1.01.17		1.02.17	
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***	**9 097,8**	***100,0***	**9 387,1**	***100,0***	**9 396,5**	***100,0***
of which:										
1. Tier I capital	5 718,4	*72,1*	6 002,5	*66,6*	6 322,7	*69,5*	6 586,7	*70,2*	6 598,9	*70,2*
of which:										
1.1. Common Equity Tier 1	5 638,3	*71,1*	5 857,8	*65,0*	6 159,7	*67,7*	6 408,2	*68,3*	6 374,2	*67,8*
1.2. Additional Tier 1	80,1	*1,0*	144,7	*1,6*	163,0	*1,8*	178,5	*1,9*	224,7	*2,4*
2. Tier 2 Capital	2 210,0	*27,9*	3 006,1	*33,4*	2 775,0	*30,5*	2 800,4	*29,8*	2 797,6	*29,8*
Basel III capital adequacy ratios[2]	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio)	12,5	4	12,7	8	12,7	7	13,1	6	13,1	4
Common equity Tier I ratio (N1.1)	8,9	2	8,2	8	8,6	5	8,9	4	8,8	4
Tier I capital ratio (N1.2)	9,0	3	8,5	8	8,8	8	9,2	7	9,2	5

[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		1.10.16		1.01.17		1.02.17	
	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***	**11 134,1**	***122,4***	**11 506,5**	***122,6***	**11 551,5**	***122,9***
1.1. Authorized capital	1 914,3	*24,1*	2 416,3	*26,8*	2 403,9	*26,4*	2 458,3	*26,2*	2 459,2	*26,2*
1.2. Issue income	1 421,3	*17,9*	1 451,5	*16,1*	1 372,6	*15,1*	1 479,7	*15,8*	1 478,6	*15,7*
1.3. Credit institutions' profit and funds	3 761,5	*47,4*	4 112,3	*45,6*	4 428,6	*48,7*	4 721,7	*50,3*	4 839,2	*51,5*
1.4. Subordinated loans	2 018,3	*25,5*	3 026,7	*33,6*	2 713,9	*29,8*	2 632,9	*28,0*	2 593,6	*27,6*
1.5. Increase in value of property due to revaluation	222,4	*2,8*	226,5	*2,5*	214,9	*2,4*	213,9	*2,3*	180,9	*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***	**2 036,3**	***22,4***	**2 119,4**	***22,6***	**2 155,0**	***22,9***
2.1. Losses	352,5	*4,4*	823,1	*9,1*	570,7	*6,3*	679,3	*7,2*	743,7	*7,9*
2.2. Intangible assets	18,8	*0,2*	31,9	*0,4*	249,3	*2,7*	269,0	*2,9*	269,5	*2,9*
2.3. Treasury stocks (shares)	1,2	*0,0*	2,5	*0,0*	4,8	*0,1*	7,0	*0,1*	7,8	*0,1*
2.4. Sources of own funds (capital), created using improper assets	7,2	*0,1*	8,7	*0,1*	9,6	*0,1*	9,4	*0,1*	5,4	*0,1*
2.5. Subordinated loans granted to credit institutions	154,4	*1,9*	306,1	*3,4*	277,3	*3,0*	248,2	*2,6*	264,9	*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*	738,9	*8,1*	694,6	*7,4*	602,7	*6,4*
2.7. Other factors	74,4	*0,9*	149,9	*1,7*	185,5	*2,0*	212,0	*2,3*	261,0	*2,8*
Own funds (capital), total	**7 928,4**	***100,0***	**9 008,6**	***100,0***	**9 097,8**	***100,0***	**9 387,1**	***100,0***	**9 396,5**	***100,0***

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

Table 44

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

The value of credit risk on balance sheet assets [1]	1.01.15	1.01.16	1.10.16	1.01.17	1.02.17
1st group of assets	0,0	0,0	0,0	0,0	0,0
2nd group of assets	1 365,7	1 550,7	1 158,7	1 364,4	1 498,3
3rd group of assets	404,2	702,0	231,7	43,4	41,3
4th group of assets	33 446,0	37 817,6	34 238,8	33 559,6	32 645,9
5th group of assets	9,2	10,9	327,9	332,4	316,5
The value of credit risk on balance sheet assets	35 225,2	40 081,2	35 957,1	35 299,7	34 502,0

Reference data:

	1.01.15	1.01.16	1.10.16	1.01.17	1.02.17
1st group of assets without risk weighting	11 479,3	8 920,2	9 163,4	8 586,9	8 119,7

[1] Assets recognized in balance sheet are taken into account

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

		1.01.15	1.01.16	1.10.16	1.01.17	1.02.17
1	Banking sector own funds (capital), billion rubles	7 928,4	9 008,6	9 097,8	9 387,1	9 396,5
2	Risk-weighted assets, billion rubles	63 456,9	70 914,5	71 687,8	71 810,2	71 934,4
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	35 225,2	40 081,2	35 957,1	35 299,7	34 502,0
	- risk-weighted claims on counterparties related to a bank (code 8957.0[2]), billion rubles	1 700,4	1 919,5	2 300,7	2 297,0	2 748,3
	- the amount of mortgage loans and accrued (accumulated) interest claims (code 8807[2]), billion rubles	225,8	140,4	225,1	232,1	233,4
	- the value of credit risk on contingent credit liabilities, billion rubles	4 802,0	4 198,1	3 817,4	4 152,6	3 930,5
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles[2]	1 259,3	873,3	673,6	594,7	584,6
	- the value of operational risk (calculated with risk coefficient 12,5)	5 264,7	6 732,5	7 550,7	7 486,4	7 488,9
	- market risk, billion rubles	2 734,6	3 859,4	3 970,3	4 012,4	4 256,3
	- credit claims of clearing participants (codes 8847[2])	65,7	71,7	73,4	75,4	93,5
	- higher-risk transactions, billion rubles	9 592,6	11 168,6	14 919,6	15 127,5	15 520,2
	- corrective coefficient of own funds (capital) adequacy ratio's N1.0 denominator which eliminates double counting of credit claims on higher-risk transactions	-305,7	-467,2	-590,2	-587,9	-824,5
	- 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	510,2	576,2	588,9
	- elevated requirements for respective levels of capital to cover certain assets classes in accordance with intrenational approaches to increase the stability of the banking sector	329,6	653,2	1 264,0	1 667,5	1 942,7
	- the risk of change of credit claim value (credit valuation adjustment) resulting from the deterioration of counterparty credit quality.	935,9	898,2	571,2	487,3	481,8
	- other	2,3	245,1	444,6	389,5	387,8
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	12,5	12,7	12,7	13,1	13,1

[1] Calculated by form 0409135.

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

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

Table 46

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

Own funds (capital) adequacy ratio	1.01.15		1.01.16		1.10.16		1.01.17		1.02.17	
	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*	21	*3,7*	24	*4,4*	23	*4,3*
From 8% to 10%	0	*0,0*	1	*0,0*	14	*0,8*	13	*1,1*	12	*1,2*
From 10% to 12%	90	*47,0*	83	*39,0*	55	*20,5*	44	*19,1*	39	*19,2*
From 12% to 14%	144	*39,4*	92	*35,0*	82	*53,3*	70	*50,3*	70	*48,8*
14% and more	578	*12,2*	517	*22,2*	460	*21,7*	458	*25,1*	460	*26,5*
Banking sector, total	834	*100,0*	733	*100,0*	649	*100,0*	623	*100,0*	619	*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		1.10.16		1.01.17		1.02.17	
		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*	23 917,3	*43,8*	24 022,7	*44,0*	24 782,7	*45,0*
	Substandard	21 016,6	*39,5*	22 237,3	*38,3*	20 983,8	*38,4*	20 805,9	*38,1*	20 410,6	*37,1*
	Doubtful	3 603,2	*6,8*	4 769,2	*8,2*	4 487,6	*8,2*	4 641,0	*8,5*	4 626,3	*8,4*
	Problem	1 144,5	*2,2*	1 408,5	*2,4*	1 534,4	*2,8*	1 623,3	*3,0*	1 660,5	*3,0*
	Loss	2 433,0	*4,6*	3 442,2	*5,9*	3 733,6	*6,8*	3 536,3	*6,5*	3 588,1	*6,5*
Loan loss provision (LLP) made		3 461,0	*6,5*	4 545,7	*7,8*	4 825,3	*8,8*	4 619,7	*8,5*	4 686,7	*8,5*
Reference data: less loans grouped into portfolios of homogeneous loans [2]											
Loans	Standard	24 884,9	*60,1*	26 122,5	*55,3*	23 764,1	*54,2*	23 867,6	*54,7*	24 628,0	*55,8*
	Substandard	10 893,5	*26,3*	13 276,4	*28,1*	11 977,1	*27,3*	11 529,8	*26,4*	11 210,8	*25,4*
	Doubtful	3 092,3	*7,5*	4 266,8	*9,0*	3 996,4	*9,1*	4 186,7	*9,6*	4 143,1	*9,4*
	Problem	971,2	*2,3*	1 261,5	*2,7*	1 434,9	*3,3*	1 538,5	*3,5*	1 577,4	*3,6*
	Loss	1 591,6	*3,8*	2 349,1	*5,0*	2 635,4	*6,0*	2 526,1	*5,8*	2 559,3	*5,8*
Loan loss provision (LLP)	Estimated LLP	3 219,0	*7,8*	4 483,4	*9,5*	4 796,7	*10,9*	4 765,6	*10,9*	4 789,3	*10,9*
	Estimated LLP adjusted for collateral	2 464,2	*5,9*	3 476,7	*7,4*	3 795,4	*8,7*	3 705,5	*8,5*	3 745,9	*8,5*
	LLP made	2 467,1	*6,0*	3 343,4	*7,1*	3 610,3	*8,2*	3 489,4	*8,0*	3 536,9	*8,0*
	LLP made as percent of estimated LLP		*76,6*		*74,6*		*75,3*		*73,2*		*73,9*
	LLP made as percent of estimated LLP adjusted for collateral		*100,1*		*96,2*		*95,1*		*94,2*		*94,4*

[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		1.10.16		1.01.17		1.02.17	
	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*	10 848,9	*100,0*	10 980,4	*100,0*	10 949,4	*100,0*
of which:										
1.1. Loans to legal entities (except credit institutions)	804,8	*6,9*	556,0	*5,1*	487,4	*4,5*	486,3	*4,4*	474,4	*4,3*
1.2. Loans to individuals	10 909,5	*93,1*	10 278,8	*94,9*	10 361,4	*95,5*	10 494,1	*95,6*	10 475,0	*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*		*19,8*		*20,1*		*19,9*
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*		*11,2*		*10,3*		*10,5*
4. Claims grouped into portfolios of homogeneous claims - total	75,8	*100,0*	99,4	*100,0*	78,2	*100,0*	105,5	*100,0*	102,1	*100,0*
of which:										
4.1. Portfolios of homogeneous claims on legal entities	27,7	*36,5*	31,3	*31,5*	29,6	*37,9*	53,4	*50,6*	55,9	*54,8*
4.2. Portfolios of homogeneous claims on individuals	48,1	*63,5*	68,1	*68,5*	48,6	*62,1*	52,1	*49,4*	46,1	*45,2*
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*		*63,2*		*47,4*		*49,0*

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

Table 49

Homogeneous Loans and Claims on Legal Entities and Provisions Made as of 1.02.17[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	474 439,1	*100,0*	57 362,4	*100,0*	*12,1*
of which by quality categories					
1.1. Quality Category I	191,6	*0,0*	0,0	*0,0*	*0,0*
1.2. Quality Category II	412 455,2	*86,9*	3 931,4	*6,9*	*1,0*
1.3. Quality Category III	3 627,9	*0,8*	346,7	*0,6*	*9,6*
1.4. Quality Category IV	5 211,3	*1,1*	1 767,7	*3,1*	*33,9*
1.5. Quality Category V	52 953,1	*11,2*	51 316,5	*89,5*	*96,9*
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	0,0	*0,0*	0,0	*0,0*	*0,0*
of which by quality categories					
2.1. Quality Category I	0,0	*0,0*	0,0	*0,0*	*0,0*
2.2. Quality Category II	0,0	*0,0*	0,0	*0,0*	*0,0*
2.3. Quality Category III	0,0	*0,0*	0,0	*0,0*	*0,0*
2.4. Quality Category IV	0,0	*0,0*	0,0	*0,0*	*0,0*
2.5. Quality Category V	0,0	*0,0*	0,0	*0,0*	*0,0*
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	474 439,1		57 362,4		*12,1*
4. Homogeneous claims grouped into portfolios - total	55 938,6	*100,0*	22 194,1	*100,0*	*39,7*
of which by quality categories					
4.1. Quality Category I	27 480,4	*49,1*	0,0	*0,0*	*0,0*
4.2. Quality Category II	2 367,0	*4,2*	26,5	*0,1*	*1,1*
4.3. Quality Category III	4148,8	*7,4*	484,2	*2,2*	*11,7*
4.4. Quality Category IV	328,0	*0,6*	140,0	*0,6*	*42,7*
4.5. Quality Category V	21614,3	*38,6*	21543,4	*97,1*	*99,7*
5. Claims for interest payments - total	5 052,6	*100,0*	2 637,5	*100,0*	*52,2*
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	2 719,8	*53,8*	2 589,8	*98,2*	*95,2*

[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 1.02.17[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	10 474 989,7	*100,0*	1 092 379,0	*100,0*	*10,4*
of which					
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	978 282,6	*9,3*	29 054,5	*2,7*	*3,0*
1.1.2. residental real estate (mortgage) loans, total	3 458 795,7	*33,0*	67 186,6	*6,2*	*1,9*
1.1.3. car loans, total	589 563,3	*5,6*	61 821,7	*5,7*	*10,5*
1.1.4. other consumer loans, total	5 411 868,2	*51,7*	931 788,0	*85,3*	*17,2*
1.2. by duration of past dues					
1.2.1. a portfolio of loans without overdue payments and with payments being overdue from 1 calendar day to 30 calendar days[2]	238 603,7	*2,3*	4 976,2	*0,5*	*2,1*
1.2.2. a portfolio of loans without overdue payments	8 820 761,0	*84,2*	136 234,1	*12,5*	*1,5*
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	282 285,4	*2,7*	15 447,8	*1,4*	*5,5*
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	104 263,2	*1,0*	30 885,8	*2,8*	*29,6*
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	82 857,0	*0,8*	48 911,8	*4,5*	*59,0*
1.2.6. a portfolio of loans with payments being overdue from 181 to 360 calendar days	149 675,4	*1,4*	120 984,8	*11,1*	*80,8*
1.2.7. a portfolio of loans with payments being overdue more than 360 calendar days	760 064,0	*7,3*	732 410,3	*67,0*	*96,4*
1.3. classified into the following loan quality categories:					
1.3.1. Quality category I	154 547,1	*1,5*	0,0	*0,0*	*0,0*
1.3.2. Quality category II	8 787 270,5	*83,9*	119 747,4	*11,0*	*1,4*
1.3.3. Quality category III	479 600,0	*4,6*	38 952,0	*3,6*	*8,1*
1.3.4. Quality category IV	77 795,8	*0,7*	31 860,6	*2,9*	*41,0*
1.3.5. Quality category V	975 776,3	*9,3*	901 819,0	*82,6*	*92,4*
2. Claims grouped into portfolios of homogeneous claims - total	46 150,0	*4,7*	27 856,9	*3,1*	*60,4*
of which by quality categories					
2.1. Quality category I	7 994,1	*0,8*	0,0	*0,0*	*0,0*
2.2. Quality category II	7 011,7	*0,7*	170,8	*0,0*	*2,4*
2.3. Quality category III	2814,0	*0,3*	356,4	*0,0*	*12,7*
2.4. Quality category IV	612,8	*0,1*	288,4	*0,0*	*47,1*
2.5. Quality category V	27717,4	*2,8*	27041,3	*3,0*	*97,6*
3. Claims for interest payments - total	179 979,5	*100,0*	78 541,5	*100,0*	*43,6*
of which					
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	80 470,1	*44,7*	72 313,2	*92,1*	*89,9*

[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	1.10.16	1.01.17	1.02.17	1.01.15	1.01.16	1.10.16	1.01.17	1.02.17
Substandard	*9,5*	*7,2*	*6,0*	*6,1*	*6,0*	*2,1*	*1,8*	*1,8*	*1,9*	*1,9*
Doubtful	*19,7*	*23,0*	*20,9*	*20,2*	*19,7*	*15,7*	*18,0*	*18,9*	*16,9*	*16,8*
Problem	*16,1*	*15,5*	*15,7*	*18,7*	*19,2*	*40,9*	*41,1*	*39,4*	*42,3*	*43,1*
Loss	*54,7*	*54,2*	*57,2*	*54,8*	*54,8*	*84,8*	*77,1*	*78,4*	*75,7*	*75,8*

[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	1.10.16	1.01.17	1.02.17
Overdue claims on loans, deposits and other claims, billion rubles	**1978,0**	**3046,6**	**3167,2**	**2891,5**	**2974,7**
Of which					
- among 20 largest-asset credit institutions, billion rubles	1404,5	2033,2	2078,5	1789,6	1807,7
Share of overdue claims in loans, deposits and other claims of the banking sector, percent	*3,8*	*5,3*	*5,8*	*5,2*	*5,4*
Overdue claims in rubles					
- billion rubles	1725,9	2537,1	2805,5	2600,0	2683,0
- as percent of total loans, deposits and other claims in rubles	*4,7*	*6,8*	*7,3*	*6,6*	*6,8*
Overdue claims in foreign currency					
- billion rubles	252,1	509,5	361,7	291,5	291,6
- as percent of total loans, deposits and other claims in foreign currency	*1,7*	*2,5*	*2,2*	*1,8*	*1,8*
- dollar equivalent, billion $	4,5	7,0	5,7	4,8	4,8
Overdue claims on loans and other claims on non-financial institutions	1250,7	2075,9	2122,5	1892,0	1947,2
Share of overdue claims in total volume of loans and other claims on non-financial institutions, percent	*4,2*	*6,2*	*6,8*	*6,3*	*6,5*
Overdue claims on loans and other funds provided to individuals	667,5	863,8	916,1	857,9	874,1
Share of overdue claims in total volume of loans and other claims on individuals, percent	*5,9*	*8,1*	*8,5*	*7,9*	*8,1*

Table 53

Distribution of Credit Institutions by Share of Overdue Claims in Credit Portfolio

Share of overdue claims in total loans, deposits, and other claims	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.15	1.01.16	1.10.16	1.01.17	1.02.17	1.01.15	1.01.16	1.10.16	1.01.17	1.02.17
No overdue claims	72	56	50	55	53	*2,8*	*2,7*	*3,3*	*3,9*	*4,0*
Less than 5%	508	360	291	272	258	*72,9*	*70,2*	*65,5*	*68,0*	*67,1*
From 5 to 10%	131	156	131	131	137	*16,6*	*16,0*	*21,6*	*18,8*	*19,5*
From 10 to 15%	40	56	62	46	50	*5,9*	*3,7*	*2,5*	*2,0*	*1,5*
From 15 to 20%	19	26	23	24	30	*1,1*	*2,0*	*1,3*	*1,4*	*2,0*
From 20 to 60%	23	34	45	48	43	*0,4*	*4,9*	*4,5*	*4,6*	*4,4*
From 60 to 90%	2	6	5	6	7	*0,0*	*0,3*	*1,1*	*1,1*	*1,1*
90% and more	1	2	5	6	6	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
No loans, deposits and other claims	37	37	32	35	29	*0,3*	*0,2*	*0,3*	*0,2*	*0,3*

Table 54

Credit Risks of the Banking Sector

Indicators	1.01.15	1.01.16	1.10.16	1.01.17	1.02.17
Large credit risks of the banking sector total, bln rubles	19 467,9	22 916,6	21 707,5	20 615,9	20 672,6
Share of large credit risks in the banking sector assets, %	*25,1*	*27,6*	*27,2*	*25,7*	*25,7*

Table 55

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

	1.01.15	1.01.16	1.10.16	1.01.17	1.02.17
Volume of large loans, billion rubles	10 829,7	13 838,1	12 917,1	12 884,1	12 646,5
of which:					
Volume of secured loans , billion rubles	2 397,5	4 050,5	3 581,2	3 857,5	3 555,5
Volume of I quality category collateral, billion rubles	596,8	1 953,7	1 966,4	2 293,5	1 937,9
of which:					
collateral of quoted securities issued by legal entities, billion rubles	65,7	650,3	886,6	1 205,9	888,8
Volume of II quality category collateral, billion rubles	1 494,9	1 776,0	1 558,1	1 436,2	1 348,3
of which:					
collateral of securities, issued by legal entities, billion rubles	208,2	246,8	231,3	231,8	204,3
collateral of proprietory rights (claims), billion rubles	611,0	689,2	525,9	541,4	686,3

[1] Calculated on the basis of credit institutions' reporting by form 0409117 "Information on large loans" (includes information on 30 largest (for reported credit institution) loans to corporate entities other than credit institutions).

Table 56

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

(%)

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

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

[1] Net gross assets in total assets (total of the balance)

[2] Without overdue receivables

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

Market Risk

Table 57

Structure of Market Risk of the Banking Sector

Risk	1.01.15		1.01.16		1.10.16		1.01.17		1.02.17	
	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*	*44,7*	*100,0*	*43,7*	*100,0*	*46,3*	*100,0*
Of which										
- interest rate risk (IRR)	*28,6*	*79,5*	*34,4*	*78,2*	*36,9*	*82,5*	*36,8*	*84,0*	*36,7*	*79,4*
- equity position risk (EPR)	*3,7*	*10,3*	*3,3*	*7,5*	*2,7*	*6,1*	*3,0*	*6,7*	*3,4*	*7,3*
- foreign exchange risk (FER)	*3,7*	*10,2*	*6,3*	*14,4*	*3,8*	*8,4*	*3,2*	*7,2*	*5,1*	*10,9*
- commodity risk (CR)	-	-	-	-	*1,3*	*3,0*	*0,9*	*2,0*	*1,1*	*2,4*
Reference data:										
Number of credit institutions[1]	598		548		477		452		450	
Share of credit institutions' assets [1] in total banking sector assets, %	*97,8*		*98,2*		*98,1*		*98,1*		*98,5*	

[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	1.10.16	1.01.17	1.02.17
Share of assets in foreign currency in total assets, %	*30,0*	*34,7*	*29,8*	*27,8*	*28,5*
of which:					
- 20 largest-asset credit institutions	*32,0*	*37,3*	*32,3*	*29,9*	*30,7*
Share of liabilities in foreign currency in total liabilities, %	*29,0*	*33,2*	*28,3*	*26,5*	*26,8*
of which:					
- 20 largest-asset credit institutions	*30,8*	*36,3*	*31,2*	*28,9*	*29,4*
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total , b.p.	*1,0*	*1,4*	*1,5*	*1,2*	*1,7*
of which:					
- 20 largest-asset credit institutions	*1,3*	*1,0*	*1,1*	*1,0*	*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	1.10.16	1.01.17	1.02.17
Balance sheet positions					
Claims, bln rubles	23 291,9	28 774,6	23 755,6	22 234,2	22 932,8
Liabilities, bln rubles	22 502,6	27 592,0	22 546,0	21 241,0	21 569,9
Net balance sheet position, bln rubles	789,2	1 182,6	1 209,5	993,1	1 363,0
Net balance sheet position to own funds (capital), % [1]	*10,0*	*13,1*	*13,3*	*10,6*	*14,5*
Off-balance sheet positions [2]					
Claims, bln rubles	18 124,3	16 260,7	14 992,3	14 493,2	15 802,6
Liabilities, bln rubles	17 638,1	16 136,2	14 994,7	14 491,9	16 027,6
Net balance sheet position, bln rubles	486,2	124,5	-2,4	1,3	-225,0
Net balance sheet position to own funds (capital), % [1]	*6,1*	*1,4*	*0,0*	*0,0*	*-2,4*

[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*
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*

Table 62

Open Currency Positions of the Banking Sector by Currencies as of 1.02.17

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	164	-59,0	*-8,1*	180,4	-239,4
long	418	282,3	*3,3*	463,9	-181,6
EUR					
short	214	-93,6	*-1,3*	-604,7	511,1
long	368	21,7	*0,9*	65,3	-43,6
GBP					
short	67	-5,5	*-0,1*	9,5	-15,0
long	225	5,9	*0,2*	0,1	5,9

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	1.10.16	1.01.17	1.02.17
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	*39,0*	*44,3*	*43,8*	*42,4*	*41,3*
Liabilities with maturity in excess of 1 year, as percent of total liabilities	*24,3*	*24,3*	*22,0*	*21,2*	*21,0*
A measure of using short-term liabilities to fund long-term liquid assets, percent[2]	*23,8*	*30,9*	*32,9*	*31,9*	*30,4*

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

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

Table 64

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

Indicator, %	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.15	1.01.16	1.10.16	1.01.17	1.02.17	1.01.15	1.01.16	1.10.16	1.01.17	1.02.17
Less than 0	256	238	216	224	222	8,0	14,8	*10,1*	*9,6*	*9,5*
From 0 to 20	338	304	275	258	249	27,5	20,6	*23,2*	*23,7*	*27,4*
More than 20	239	191	153	141	142	64,5	64,6	*66,8*	*66,8*	*63,1*
Data not available	1	0	5	0	6	0,0	0,0	*0,0*	*0,0*	*0,0*
Total	834	733	649	623	619	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	1.10.16	1.01.17	1.02.17
Liquid assets with maturity up to 30 days, as percent of liquid assets	*33,6*	*31,6*	*35,7*	*34,7*	*36,8*
Liabilities with maturity up to 30 days, as percent of total liabilities	*40,8*	*40,8*	*47,1*	*46,3*	*47,6*
Liquidity coverage deficit (ratio of excess of liabilities with maturity up to 30 days over liquid assets with the same maturity to total amount of the said short-term liabilities), %	*10,7*	*16,5*	*17,4*	*18,0*	*15,7*

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

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

Table 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	1.10.16	1.01.17	1.02.17	1.01.15	1.01.16	1.10.16	1.01.17	1.02.17
Less than 0	436	486	451	429	448	15,4	19,5	*14,5*	*12,3*	*18,2*
From 0 to 20	226	145	101	98	83	60,3	20,0	*17,7*	*20,8*	*16,1*
More than 20	171	102	92	96	82	24,3	60,5	*67,9*	*66,9*	*65,7*
Data not available	1	0	5	0	6	0	0	*0,0*	*0,0*	*0,0*
Total	834	733	649	623	619	100	100	*100,0*	*100,0*	*100,0*