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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Table of Contents

	Tables
General Information on the Russian Banking Sector	1-11
Banking sector in the economy of Russia	1-3
Institutional features of the banking sector	4-11
Activities of Credit Institutions	12-39.2
Main trends	12-29
Financial condition	30-31
Regional breakdown	32.1-39.2
Macroprudential Indicators of the Banking Sector	40-66
Some indicators of the banking sector financial soundness	40
Capital adequacy	41-46
Credit risk	47-56
Market risk	57-62
Liquidity of credit institutions	63-66

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	849,8	
	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*	
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	10 485,0	
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*
Reference data:														
Increase from the beginning of the current year	*-3,5*		*4,2*		*-9,5*		*1,1*		*-3,1*		*4,2*		*-10,1*	
Increase over the same period of the previous year	*6,9*		*13,6*		*12,7*		*-5,7*		*-12,4*		*25,2*		*15,6*	

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

[2] 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	1.12.16	1.01.17
Credit institutions registered by the Bank of Russia and other authorities	1049	1021	985	978	975
Operating credit institutions (credit institutions that have the right to conduct banking operations)	834	733	649	635	623
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	0	1
Credit institutions with their banking licenses being revoked (cancelled)	214	288	336	343	351
Credit institutions licensed to conduct operations in foreign currency	554	482	420	412	404
Credit institutions holding general licences	256	232	214	209	205

Table 5

Operating Credit Institutions (CIs), by Federal Districts

Federal district	1.01.15		1.01.16		1.10.16		1.12.16		1.01.17	
	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*	367	*57,8*	358	*57,5*
of which the City of Moscow and Moscow Region	459	*55,0*	392	*53,5*	337	*51,9*	330	*52,0*	321	*51,5*
North-Western	64	*7,7*	60	*8,2*	52	*8,0*	50	*7,9*	49	*7,9*
Southern[1]	45	*5,4*	42	*5,7*	40	*6,2*	39	*6,1*	38	*6,1*
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*	78	*12,3*	77	*12,4*
Ural	35	*4,2*	32	*4,4*	29	*4,5*	29	*4,6*	29	*4,7*
Siberian	44	*5,3*	41	*5,6*	37	*5,7*	37	*5,8*	37	*5,9*
Far Eastern	22	*2,6*	17	*2,3*	18	*2,8*	18	*2,8*	18	*2,9*
Russian Federation	**834**	***100,0***	**733**	***100,0***	**649**	***100,0***	**635**	***100,0***	**623**	***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		
	1.01.15	1.01.16	1.01.17	1.01.15	1.01.16	1.01.17	1.01.15	1.01.16	1.01.17	1.01.15	1.01.16	1.01.17	1.01.15	1.01.16	1.01.17	1.01.15	1.01.16	1.01.17
Central	504	434	358	66	60	36	282	232	182	*49,6*	*47,0*	*46,2*	*22,4*	*23,2*	*22,9*	*16,5*	*16,6*	*16,6*
of which the City of Moscow and Moscow Region[1]	459	392	321	60	57	34	110	96	80	*21,2*	*21,4*	*22,5*	*20,4*	*21,1*	*20,6*	*6,4*	*6,9*	*7,3*
North-Western	64	60	49	8	5	4	243	204	161	*337,5*	*313,9*	*303,8*	*2,8*	*3,1*	*3,1*	*14,2*	*14,6*	*14,7*
Southern[2]	45	42	38	13	13	2	201	163	120	*346,6*	*296,4*	*300,0*	*2,3*	*2,6*	*2,3*	*11,8*	*11,7*	*10,9*
North-Caucasian	28	22	17	25	8	4	74	64	49	*139,6*	*213,3*	*233,3*	*2,1*	*1,4*	*1,2*	*4,3*	*4,6*	*4,5*
Volga	92	85	77	39	29	23	283	227	182	*216,0*	*199,1*	*182,0*	*5,2*	*5,4*	*5,8*	*16,6*	*16,2*	*16,6*
Ural	35	32	29	55	45	43	138	106	93	*153,3*	*137,7*	*129,2*	*3,5*	*3,6*	*4,2*	*8,1*	*7,6*	*8,5*
Siberian	44	41	37	20	11	8	172	152	124	*268,8*	*292,3*	*275,6*	*2,5*	*2,4*	*2,6*	*10,1*	*10,9*	*11,3*
Far Eastern	22	17	18	6	5	4	83	74	63	*296,4*	*336,4*	*286,4*	*1,1*	*1,0*	*1,3*	*4,9*	*5,3*	*5,7*
Russian Federation	**834**	**733**	**623**	**232**	**176**	**124**	**1476**	**1222**	**974**	***138,6***	***134,4***	***130,4***	***41,9***	***42,7***	***43,4***	***86,4***	***87,4***	***88,7***

[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		1.12.16		1.01.17	
	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*	44 997 004	*56,0*	44 232 891	*55,3*
From 6 to 20	16 674 162	*21,5*	17 925 387	*21,6*	17 265 381	*21,7*	17 809 626	*22,2*	18 257 646	*22,8*
From 21 to 50	8 259 743	*10,6*	9 391 355	*11,3*	8 559 501	*10,7*	8 404 249	*10,5*	8 444 718	*10,6*
From 51 to 200	8 406 233	*10,8*	8 484 303	*10,2*	7 489 942	*9,4*	7 484 621	*9,3*	7 520 065	*9,4*
From 201 to 500	2 309 299	*3,0*	2 060 315	*2,5*	1 612 779	*2,0*	1 577 100	*2,0*	1 528 737	*1,9*
From 501	409 725	*0,5*	254 375	*0,3*	107 659	*0,1*	92 703	*0,1*	79 197	*0,1*
Total	**77 652 994**	***100,0***	**82 999 708**	***100,0***	**79 669 046**	***100,0***	**80 365 303**	***100,0***	**80 063 255**	***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	1.12.16	1.01.17
Central	*58,2*	*59,0*	*61,2*	*61,0*	*60,2*
of which the City of Moscow and Moscow Region	*58,6*	*59,6*	*62,0*	*61,8*	*61,1*
North-Western	*74,1*	*71,7*	*75,1*	*74,4*	*76,2*
Southern[1]	*67,0*	*68,5*	*68,4*	*68,8*	*71,4*
North-Caucasian	*64,4*	*68,5*	*69,9*	*66,7*	*65,7*
Volga	*52,4*	*53,6*	*57,2*	*57,4*	*56,6*
Ural	*70,2*	*76,6*	*73,0*	*73,3*	*74,0*
Siberian	*79,9*	*58,7*	*64,3*	*63,4*	*64,3*
Far Eastern	*85,6*	*86,0*	*84,7*	*83,6*	*83,5*
Russian Federation	***53,6***	***54,1***	***56,0***	***56,0***	***55,2***

[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 1.01.16 - 1.01.17)

Groups of credit institutions ranged by assets as of 1.01.16		Number of credit institutions as of 1.01.16	Groups as of 1.01.17						Licences revoked (cancelled)	Reorganised credit institution
			1	2	3	4	5	6		
1	First 5	5	4	1						
2	From 6 to 20	15	1	11	1					2
3	From 21 to 50	30		3	26				1	
4	From 51 to 200	150			3	130	2		11	4
5	From 201 to 500	300				19	222	2	53	4
6	From 501	233				1	76	119	35	2
Became operating after 1.01.16								2		
Total over the period									100	12
Total as of 1.01.16[1]		**733**								
Total as of 1.01.17[1]		**623**	**5**	**15**	**30**	**150**	**300**	**123**		

- 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	1.12.16	1.01.17
Credit institutions with foreign participation over 50%					
Assets, total	*13,9*	*13,0*	*12,0*	*13,0*	*12,7*
Own funds (capital)[1]	*17,2*	*16,7*	*16,3*	*16,8*	*16,1*
Correspondent accounts with non-resident banks	*15,4*	*14,9*	*14,5*	*19,7*	*18,5*
Loans and other claims on non-financial organisations	*11,6*	*10,9*	*10,3*	*10,2*	*9,9*
Loans and other claims on individuals	*18,6*	*15,7*	*14,5*	*14,6*	*14,5*
Loans, deposits and other claims credit institutions	*14,1*	*15,4*	*14,5*	*20,7*	*18,8*
Individual deposits	*12,0*	*11,4*	*11,4*	*13,1*	*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*	*12,6*	*12,1*
Profit (loss) of the current year	*20,2*	*44,7*	*13,4*	*15,0*	*15,1*
Reference data:					
Number of credit institutions	113	106	98	97	92
of which 100% foreign-owned credit institutions					
Assets, total	*8,5*	*6,4*	*6,5*	*6,5*	*6,3*
Own funds (capital)[1]	*10,9*	*9,1*	*9,6*	*9,6*	*9,4*
Correspondent accounts with non-resident banks	*12,0*	*9,0*	*11,4*	*16,2*	*14,4*
Loans and other claims on non-financial organisations	*7,8*	*5,2*	*4,9*	*4,8*	*4,6*
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*	*10,5*	*9,3*
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*	*7,1*	*6,7*
Profit (loss) of the current year	*14,9*	*46,7*	*15,5*	*14,9*	*14,9*
Reference data:					
Number of credit institutions	75	68	70	70	67

[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] 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		1.12.16		1.01.17	
	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*	4365,3	*5,4*	4621,5	*5,8*
Own funds (capital)	52,1	*0,7*	-24,3	*-0,3*	-97,1	*-1,6*	-113,2	*-1,2*	-105,2	*-1,1*
Loans and other claims on non-financial organisations	1209,1	*4,1*	1709,4	*5,1*	1310,6	*4,2*	1318,6	*4,2*	1369,6	*4,5*
of which overdue claims	287,6	*23,0*	698,3	*33,6*	684,6	*32,3*	673,5	*32,2*	640,4	*33,8*
Loans and other claims on individuals	410,7	*3,6*	547,7	*5,1*	287,4	*2,7*	282,5	*2,6*	294,0	*2,7*
of which overdue claims	35,8	*5,4*	88,6	*10,3*	86,4	*9,4*	91,2	*10,3*	88,9	*10,4*
Individual deposits	706,4	*3,8*	1293,4	*5,6*	812,4	*3,5*	830,0	*3,5*	922,0	*3,8*
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*	1189,0	*4,9*	1242,3	*5,1*
Reference data:										
Number of credit institutions [1]	15	*1,8*	29	*4,0*	25	*3,9*	24	*3,8*	26	*4,2*

[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	1.12.16	1.01.17
1.	Cash, precious metals and stones	2 754,2	1 898,3	1 471,5	1 367,7	1 591,5
1.1.	of which: cash	2 671,8	1 801,3	1 201,4	1 196,0	1 404,3
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	3 297,8	2 464,4	3 208,4	2 993,7	3 046,1
3.	Correspondent account, total	2 675,2	2 536,3	1 823,0	1 744,7	1 734,4
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	759,6	611,5	529,8	489,5	533,6
3.2.	Correspondent accounts with non-resident banks	1 915,6	1 924,8	1 293,2	1 255,2	1 200,8
4.	Securities portfolio, total	9 724,0	11 777,4	11 305,3	11 756,8	11 450,1
	of which					
4.1.	Debt securities	7 651,4	9 616,0	9 270,7	9 656,8	9 365,6
4.2.	Equity	488,7	295,2	325,9	344,3	357,4
4.3.	Promissory notes	218,0	204,0	162,6	198,9	178,0
4.4.	Equity in associates and subsidiaries	1 365,9	1 662,2	1 546,2	1 556,8	1 549,0
5.	Other equity	427,6	568,0	817,6	844,0	877,5
6.	Financial derivatives assets at fair value	2 298,6	1 261,0	788,5	727,1	704,4
7.	Loans, total	52 115,7	57 511,4	55 171,4	55 780,5	55 622,0
	of which:					
7.1.	Loans, deposits and other claims	51 799,5	57 154,5	55 009,6	55 638,0	55 478,8
	of which overdue claims	1 978,0	3 046,6	3 167,2	3 114,7	2 891,5
	of which:					
7.1.1.	Loans and other claims on non-financial organisations	29 536,0	33 300,9	31 039,1	31 437,5	30 134,7
	of which overdue claims	1 250,7	2 075,9	2 122,5	2 093,5	1 892,0
7.1.2.	Loans and other claims on individuals	11 329,5	10 684,3	10 725,9	10 794,1	10 803,9
	of which overdue claims	667,5	863,8	916,1	888,0	857,9
7.1.3.	Loans, deposits and other claims on credit institutions	6 895,0	8 610,0	8 157,6	8 403,6	9 091,5
	of which overdue claims	44,3	63,8	82,7	83,3	95,2
8.	Fixed assets (tangible and intangible), other real estate and inventories	1 222,3	1 277,6	1 441,4	1 447,7	1 486,8
8.1	of which real estate, temporarily not used	74,4	109,4	195,7	199,9	197,9
9.	Allocation of profit	177,0	125,5	263,0	315,7	384,8
9.1.	of which income tax	157,7	110,1	260,1	312,6	343,4
10.	Other assets, total	2 960,5	3 579,8	3 378,9	3 387,3	3 165,7
	of which:					
10.1.	Settlement accounts	1 610,7	1 826,2	1 591,3	1 450,5	1 381,8
10.2.	Accounts receivable	307,0	403,7	344,1	351,8	325,9
10.3.	Deferred expenses	148,4	134,4	43,2	69,5	41,8
Banking sector assets, total		77 653,0	82 999,7	79 669,0	80 365,3	80 063,3

Table 13

Structure of Liabilities[1], by Source of Funds

(billion rubles)

Liabilities[1]		1.01.15	1.01.16	1.10.16	1.12.16	1.01.17
1.	Funds and profit of credit institutions	6 921,9	7 551,7	8 128,7	8 271,9	8 611,4
	of which:					
1.1.	Funds of credit institutions	3 357,4	4 181,3	4 238,5	4 205,3	4 425,8
1.2.	Profit (loss), including financial result of the previous year	3 479,1	3 338,4	3 803,8	3 961,7	4 077,6
	of which:					
1.2.1.	Profit (loss) of the current year	589,1	192,0	632,0	788,4	929,7
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	9 287,0	5 363,3	2 373,1	2 449,8	2 725,9
3.	Transferable deposits of credit institutions	964,8	801,0	862,4	848,2	828,6
	of which:					
3.1.	Correspondent accounts of correspondent credit institutions	688,3	512,1	493,9	462,3	503,4
3.2.	Correspondent accounts of non-resident credit institutions	169,5	177,4	269,9	273,5	227,7
4.	Loans, deposits and other funds received from other credit institutions	6 594,2	7 091,0	7 854,3	7 996,4	8 559,1
5.	Clients' funds[2]	43 814,0	51 906,7	50 746,8	50 941,6	50 003,4
	of which:					
5.1.	Budgetary funds in settlement accounts	72,2	66,5	28,2	24,0	8,2
5.2.	Government and other extra-budgetary funds in settlement accounts	0,1	0,1	0,1	0,3	0,1
5.3.	Funds of legal entities in settlement and other accounts	7 434,7	8 905,2	8 984,7	9 201,2	8 763,7
5.4.	Clients' float	550,6	488,5	509,5	541,8	451,1
5.5.	Deposits and other funds of legal entities (except credit institutions)	17 007,9	19 018,2	17 697,8	17 288,3	16 385,2
5.6.	Individual deposits	18 552,7	23 219,1	23 318,3	23 674,3	24 200,3
5.7.	Clients' funds in factoring and forfeiting transactions	26,4	22,3	36,6	32,0	27,7
6.	Bonds	1 357,5	1 266,5	1 127,7	1 091,5	1 092,9
7.	Promissory notes and bank acceptances	868,1	696,2	450,8	493,9	440,6
8.	Financial derivatives liabilities at fair value	1 953,3	880,7	496,0	473,3	483,1
9.	Other liabilities[1], total	5 892,1	7 442,7	7 629,4	7 798,7	7 318,3
	of which:					
9.1.	Provisions	4 054,1	5 406,4	5 767,1	5 870,4	5 594,0
9.2.	Settlement accounts	1 159,7	1 075,9	846,2	839,5	821,2
9.3.	Accounts payable	77,9	80,0	190,7	297,4	164,8
9.4.	Deferred income	13,3	14,9	10,8	11,3	13,9
9.5.	Interest payable	526,6	693,0	694,5	682,5	616,7
	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	80 365,3	80 063,3

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

[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	1.12.16	1.01.17
1.	Cash, precious metals and stones	*3,5*	*2,3*	*1,8*	*1,7*	*2,0*
1.1.	of which: money	*3,4*	*2,2*	*1,5*	*1,5*	*1,8*
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	*4,2*	*3,0*	*4,0*	*3,7*	*3,8*
3.	Correspondent accounts, total	*3,4*	*3,1*	*2,3*	*2,2*	*2,2*
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	*1,0*	*0,7*	*0,7*	*0,6*	*0,7*
3.2.	Correspondent accounts with non-resident banks	*2,5*	*2,3*	*1,6*	*1,6*	*1,5*
4.	Securities portfolio, total	*12,5*	*14,2*	*14,2*	*14,6*	*14,3*
	of which					
4.1.	Debt securities	*9,9*	*11,6*	*11,6*	*12,0*	*11,7*
4.2.	Equity	*0,6*	*0,4*	*0,4*	*0,4*	*0,4*
4.3.	Promissory notes	*0,3*	*0,2*	*0,2*	*0,2*	*0,2*
4.4.	Equity in associates and subsidiaries	*1,8*	*2,0*	*1,9*	*1,9*	*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*	*0,9*
7.	Loans, total	*67,1*	*69,3*	*69,3*	*69,4*	*69,5*
	of which:					
7.1.	Loans, deposits and other claims	*66,7*	*68,9*	*69,0*	*69,2*	*69,3*
	of which overdue claims	*2,5*	*3,7*	*4,0*	*3,9*	*3,6*
	of which:					
7.1.1.	Loans and other claims on non-financial organisations	*38,0*	*40,1*	*39,0*	*39,1*	*37,6*
	of which overdue claims	*1,6*	*2,5*	*2,7*	*2,6*	*2,4*
7.1.2.	Loans and other claims on individuals	*14,6*	*12,9*	*13,5*	*13,4*	*13,5*
	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*	*10,5*	*11,4*
	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*	*1,8*	*1,9*
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*	*0,4*	*0,5*
9.1.	of which income tax	*0,2*	*0,1*	*0,3*	*0,4*	*0,4*
10.	Other assets, total	*3,8*	*4,3*	*4,2*	*4,2*	*4,0*
	of which:					
10.1.	Settlement accounts	*2,1*	*2,2*	*2,0*	*1,8*	*1,7*
10.2.	Accounts receivable	*0,4*	*0,5*	*0,4*	*0,4*	*0,4*
10.3.	Deferred expenses	*0,2*	*0,2*	*0,1*	*0,1*	*0,1*
Banking sector assets, total		*100,0*	*100,0*	*100,0*	*100,0*	*100,0*

Table 15

Structure of Liabilities[1], by Source of Funds (As Percent of Total Liabilities)

	Liabilities[1]	1.01.15	1.01.16	1.10.16	1.12.16	1.01.17
1.	Funds and profit of credit institutions	*8,9*	*9,1*	*10,2*	*10,3*	*10,8*
	Of which:					
1.1.	Funds of credit institutions	*4,3*	*5,0*	*5,3*	*5,2*	*5,5*
1.2.	Profit (loss), including financial result of the previous year	*4,5*	*4,0*	*4,8*	*4,9*	*5,1*
	Of which:					
1.2.1.	Profit (loss) of the current year	*0,8*	*0,2*	*0,8*	*1,0*	*1,2*
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	*12,0*	*6,5*	*3,0*	*3,0*	*3,4*
3.	Transferable deposits of credit institutions	*1,2*	*1,0*	*1,1*	*1,1*	*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*	*10,0*	*10,7*
5.	Clients' funds[2]	*56,4*	*62,5*	*63,7*	*63,4*	*62,5*
	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*	*11,4*	*10,9*
5.4.	Clients' float	*0,7*	*0,6*	*0,6*	*0,7*	*0,6*
5.5.	Deposits and other funds of legal entities (except credit institutions)	*21,9*	*22,9*	*22,2*	*21,5*	*20,5*
5.6.	Individual deposits	*23,9*	*28,0*	*29,3*	*29,5*	*30,2*
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*	*9,7*	*9,1*
	Of which:					
9.1.	Provisions	*5,2*	*6,5*	*7,2*	*7,3*	*7,0*
9.2.	Settlement accounts	*1,5*	*1,3*	*1,1*	*1,0*	*1,0*
9.3.	Accounts payable	*0,1*	*0,1*	*0,2*	*0,4*	*0,2*
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	1.12.16	1.01.17	1.01.15	1.01.16	1.10.16	1.12.16	1.01.17	1.01.15	1.01.16	1.10.16	1.12.16	1.01.17
1. Loans, deposits and other claims, total	**36 664,1**	**37 091,8**	**38 268,6**	**38 718,2**	**39 691,9**	**15 135,3**	**20 062,8**	**16 741,0**	**16 919,8**	**15 786,9**	**51 799,5**	**57 154,5**	**55 009,6**	**55 638,0**	**55 478,8**
of which															
- overdue claims	1 725,9	2 537,1	2 805,5	2 772,4	2 600,0	252,1	509,5	361,7	342,3	291,5	1 978,0	3 046,6	3 167,2	3 114,7	2 891,5
1.1 Loans and other claims on resident non-financial organisations	**19 018,4**	**19 363,3**	**19 800,5**	**20 064,6**	**19 734,5**	**6 680,2**	**9 272,1**	**6 680,8**	**6 648,0**	**6 129,7**	**25 698,5**	**28 635,4**	**26 481,3**	**26 712,6**	**25 864,1**
of which															
- overdue claims	1 020,8	1 546,1	1 737,1	1 726,6	1 616,7	86,5	262,5	162,5	140,6	117,7	1 107,3	1 808,5	1 899,6	1 867,1	1 734,5
of which:															
1.1.1. Loans and other claims on individual entrepreneurs	668,1	506,0	441,4	431,0	428,5	7,8	8,3	5,8	5,4	4,9	675,8	514,3	447,1	436,4	433,4
of which															
- overdue claims	53,1	72,2	77,3	77,6	73,5	0,3	0,6	0,6	0,3	0,4	53,4	72,9	77,9	77,9	73,9
1.2 Loans and other claims on non-resident legal entities (except banks)	**695,7**	**698,3**	**791,8**	**843,2**	**707,0**	**3 141,7**	**3 967,2**	**3 766,1**	**3 881,7**	**3 563,6**	**3 837,5**	**4 665,5**	**4 557,9**	**4 724,9**	**4 270,5**
of which															
- overdue claims	63,5	92,7	91,3	94,9	51,0	79,9	174,7	131,7	131,5	106,6	143,4	267,4	222,9	226,4	157,6
1.3 Loans, deposits and other claims on resident financial sector	**3 907,8**	**4 465,8**	**5 248,9**	**5 183,3**	**6 517,0**	**1 178,9**	**2 228,6**	**3 613,2**	**3 658,6**	**3 384,6**	**5 086,7**	**6 694,4**	**8 862,1**	**8 841,9**	**9 901,6**
of which															
- overdue claims	20,6	95,0	96,7	98,7	103,9	1,9	9,0	6,3	9,0	7,5	22,5	103,9	103,0	107,7	111,5
of which:															
1.3.1 Resident credit institutions	2 772,1	3 273,6	3 926,2	3 944,4	4 921,7	1 008,2	1 761,6	2 297,1	2 431,3	2 202,6	3 780,3	5 035,2	6 223,2	6 375,7	7 124,3
of which															
- overdue claims	6,9	60,0	56,9	57,5	64,8	0,0	0,9	0,4	0,4	0,5	7,0	60,9	57,3	58,0	65,3
1.3.2 Other resident non-banking financial institutions	1 135,7	1 192,1	1 322,8	1 238,9	1 595,3	170,7	467,1	1 316,1	1 227,3	1 182,0	1 306,4	1 659,2	2 638,9	2 466,2	2 777,3
of which															
- overdue claims	13,7	34,9	39,8	41,2	39,2	1,8	8,1	5,9	8,6	7,0	15,5	43,0	45,7	49,8	46,2
1.4 Loans, deposits and other claims on non-resident banks	**237,8**	**253,3**	**238,5**	**227,9**	**198,1**	**2 876,9**	**3 321,5**	**1 695,9**	**1 800,0**	**1 769,0**	**3 114,7**	**3 574,8**	**1 934,4**	**2 027,9**	**1 967,2**
of which															
- overdue claims	0,0	0,1	17,7	17,7	17,7	37,3	2,9	7,7	7,6	12,2	37,4	2,9	25,4	25,4	30,0
1.5 Loans and other claims on government financial bodies and extra-budgetary funds	**1 033,9**	**1 135,5**	**842,1**	**880,7**	**1 034,1**	**0,0**	**0,0**	**0,1**	**0,1**	**0,1**	**1 033,9**	**1 135,5**	**842,2**	**880,8**	**1 034,2**
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**	**10 600,2**	**10 629,8**	**289,6**	**274,7**	**184,8**	**175,7**	**155,0**	**11 303,7**	**10 656,5**	**10 708,4**	**10 775,9**	**10 784,7**
of which															
- overdue claims	620,8	803,1	862,3	834,1	810,2	45,4	58,9	51,9	52,1	46,1	666,2	862,0	914,2	886,2	856,3
1.7 Loans and other claims on non-resident individuals	**14,8**	**14,0**	**11,2**	**12,0**	**13,8**	**11,1**	**13,8**	**6,3**	**6,3**	**5,3**	**25,9**	**27,8**	**17,5**	**18,3**	**19,2**
of which															
- overdue claims	0,2	0,2	0,4	0,4	0,4	1,1	1,6	1,5	1,4	1,3	1,3	1,9	1,9	1,8	1,6
Reference data:															
Provisions for loans, deposits and other claims [1]	-	-	-	-	-	-	-	-	-	-	3 459,8	4 525,8	4 810,0	4 864,0	4 572,5
Overdue interest on loans, deposits and other claims, recognized in the balance sheet accounts	153,5	179,9	207,6	211,7	200,8	20,6	16,5	16,0	16,7	12,2	174,1	196,4	223,6	228,4	213,0
Credit institutions' portfolio of residents promissory notes	188,7	127,9	106,0	141,2	129,0	25,7	73,7	54,1	55,2	46,7	214,4	201,6	160,1	196,5	175,7
Credit institutions' portfolio of non-residents promissory notes	0,0	2,3	2,4	2,4	2,3	3,5	0,0	0,0	0,0	0,0	3,6	2,3	2,4	2,4	2,3

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

The Central Bank of the Russian Federation
Banking Supervision Department

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	1.12.16	1.01.17
1. Loans, deposits and other claims, total	***100,0***	***100,0***	***100,0***	***100,0***	***100,0***
	66,7	***68,9***	***69,0***	***69,2***	***69,3***
Of which:					
- overdue claims	*3,8*	*5,3*	*5,8*	*5,6*	*5,2*
	2,5	*3,7*	*4,0*	*3,9*	*3,6*
1.1 Loans and other claims on resident non-financial organizations	***49,6***	***50,1***	***48,1***	***48,0***	***46,6***
	33,1	***34,5***	***33,2***	***33,2***	***32,3***
Of which:					
- overdue claims	*2,1*	*3,2*	*3,5*	*3,4*	*3,1*
	1,4	*2,2*	*2,4*	*2,3*	*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***	***8,5***	***7,7***
	4,9	***5,6***	***5,7***	***5,9***	***5,3***
Of which:					
- overdue claims	*0,3*	*0,5*	*0,4*	*0,4*	*0,3*
	0,2	*0,3*	*0,3*	*0,3*	*0,2*
1.3 Loans, deposits and other claims on resident financial sector	***9,8***	***11,7***	***16,1***	***15,9***	***17,8***
	6,6	***8,1***	***11,1***	***11,0***	***12,4***
Of which:					
- overdue claims	*0,0*	*0,2*	*0,2*	*0,2*	*0,2*
	0,0	*0,1*	*0,1*	*0,1*	*0,1*
of which:					
1.3.1 Resident credit institutions	*7,3*	*8,8*	*11,3*	*11,5*	*12,8*
	4,9	*6,1*	*7,8*	*7,9*	*8,9*
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*	*4,4*	*5,0*
	1,7	*2,0*	*3,3*	*3,1*	*3,5*
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***	***3,6***	***3,5***
	4,0	***4,3***	***2,4***	***2,5***	***2,5***
Of which:					
- overdue claims	*0,1*	*0,0*	*0,0*	*0,0*	*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***	***1,6***	***1,9***
	1,3	***1,4***	***1,1***	***1,1***	***1,3***
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***	***13,4***	***13,5***
Of which:					
- overdue claims	*1,3*	*1,5*	*1,7*	*1,6*	*1,5*
	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*	*8,7*	*8,2*
	4,5	*5,5*	*6,0*	*6,1*	*5,7*
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*	*0,4*	*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*

The Central Bank of the Russian Federation
Banking Supervision Department

Table 18

The Structure of Credit Institutions' Security Portfolio[1]

	1.01.15		1.01.16		1.10.16		1.12.16		1.01.17	
	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***	**11 557,9**	***100,0***	**11 272,0**	***100,0***
- in rubles	6 721,7	*70,7*	7 317,8	*63,2*	7 446,8	*66,8*	7 654,7	*66,2*	7 778,2	*69,0*
- in foreign currency	2 784,4	*29,3*	4 255,7	*36,8*	3 696,0	*33,2*	3 903,2	*33,8*	3 493,9	*31,0*
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*	1 854,1	*16,0*	1 789,6	*15,9*
- in rubles	1 089,0	*11,5*	1 003,1	*8,7*	1 018,5	*9,1*	1 082,1	*9,4*	1 096,7	*9,7*
- in foreign currency	611,5	*6,4*	688,8	*6,0*	546,9	*4,9*	772,0	*6,7*	692,9	*6,1*
Securities available for sale	4 210,4	*44,3*	5 024,4	*43,4*	5 192,2	*46,6*	5 278,2	*45,7*	5 104,0	*45,3*
- in rubles	2 751,2	*28,9*	2 851,0	*24,6*	3 149,0	*28,3*	3 259,4	*28,2*	3 342,6	*29,7*
- in foreign currency	1 459,2	*15,4*	2 173,4	*18,8*	2 043,2	*18,3*	2 018,7	*17,5*	1 761,3	*15,6*
Securities held-to-maturity	2 224,1	*23,4*	3 188,9	*27,6*	2 818,2	*25,3*	2 846,4	*24,6*	2 814,9	*25,0*
- in rubles	1 512,5	*15,9*	1 797,2	*15,5*	1 725,5	*15,5*	1 748,4	*15,1*	1 781,6	*15,8*
- in foreign currency	711,6	*7,5*	1 391,7	*12,0*	1 092,7	*9,8*	1 098,0	*9,5*	1 033,3	*9,2*
Shares in associates and subsidiaries	1 365,9	*14,4*	1 662,2	*14,4*	1 546,2	*13,9*	1 556,8	*13,5*	1 549,0	*13,7*
- in rubles	1 365,2	*14,4*	1 661,5	*14,4*	1 545,5	*13,9*	1 556,1	*13,5*	1 548,2	*13,7*
- 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		40,8		83,8	
Provisions for losses on securities available for sale	21,1		33,9		44,7		42,9		48,5	
Provisions for losses on securities held-to-maturity	4,4		11,2		3,9		11,8		14,6	
Provisions for losses on portfolio of shares in associates and subsidiaries	86,6		141,6		163,9		161,4		163,2	

[1] Excluding promissory notes.

Table 19

The Structure of Credit Institutions' Portfolio of Debt Securities

	1.01.15		1.01.16		1.10.16		1.12.16		1.01.17	
	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*	9 656,8	*100,0*	9 365,6	*100,0*
- in rubles	5 070,6	*66,3*	5 468,3	*56,9*	5 663,8	*61,1*	5 849,3	*60,6*	5 959,5	*63,6*
- in foreign currency	2 580,8	*33,7*	4 147,7	*43,1*	3 606,9	*38,9*	3 807,4	*39,4*	3 406,2	*36,4*
of which: revaluation	-416,8	*-5,4*	-87,8	*-0,9*	85,1	*0,9*	29,1	*0,3*	63,9	*0,7*
Debt securities at book value held (without revaluation)	8 068,2	*100,0*	9 703,8	*100,0*	9 185,6	*100,0*	9 627,7	*100,0*	9 301,8	*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*	3 450,3	*35,8*	3 360,7	*36,1*
- in rubles	1 013,8	*12,6*	1 967,3	*20,3*	2 382,3	*25,9*	2 678,5	*27,8*	2 709,4	*29,1*
- in foreign currency	254,6	*3,2*	579,2	*6,0*	562,7	*6,1*	771,7	*8,0*	651,3	*7,0*
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*	239,4	*2,5*	275,7	*3,0*
- in rubles	108,8	*1,3*	190,4	*2,0*	241,4	*2,6*	239,4	*2,5*	275,7	*3,0*
- in foreign currency	0,1	*0,0*	0,1	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
debt securities of resident credit institutions	456,4	*5,7*	534,8	*5,5*	470,2	*5,1*	443,6	*4,6*	421,7	*4,5*
- in rubles	442,2	*5,5*	525,5	*5,4*	456,9	*5,0*	430,1	*4,5*	402,1	*4,3*
- in foreign currency	14,2	*0,2*	9,3	*0,1*	13,3	*0,1*	13,5	*0,1*	19,7	*0,2*
other debt securities of residents	666,4	*8,3*	1 210,3	*12,5*	1 410,9	*15,4*	1 396,2	*14,5*	1 412,8	*15,2*
- in rubles	665,9	*8,3*	1 209,0	*12,5*	1 402,9	*15,3*	1 389,5	*14,4*	1 406,6	*15,1*
- in foreign currency	0,6	*0,0*	1,3	*0,0*	8,0	*0,1*	6,6	*0,1*	6,2	*0,1*
debt securities of other countries	38,4	*0,5*	160,2	*1,7*	67,0	*0,7*	104,2	*1,1*	129,9	*1,4*
- 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*	104,2	*1,1*	129,9	*1,4*
debt securities of non-resident banks	358,5	*4,4*	341,4	*3,5*	352,7	*3,8*	154,5	*1,6*	75,5	*0,8*
- in rubles	114,8	*1,4*	9,5	*0,1*	6,7	*0,1*	5,8	*0,1*	4,7	*0,1*
- in foreign currency	243,7	*3,0*	331,9	*3,4*	345,9	*3,8*	148,7	*1,5*	70,8	*0,8*
other debt securities of non-residents	904,2	*11,2*	2 015,9	*20,8*	1 857,7	*20,2*	2 052,6	*21,3*	1 852,3	*19,9*
- in rubles	188,3	*2,3*	206,6	*2,1*	140,7	*1,5*	163,9	*1,7*	153,4	*1,6*
- in foreign currency	715,9	*8,9*	1 809,3	*18,6*	1 717,0	*18,7*	1 888,7	*19,6*	1 699,0	*18,3*
debt securities delivered without derecognition in the balance sheet	4 261,8	*52,8*	2 698,1	*27,8*	1 819,8	*19,8*	1 764,5	*18,3*	1 758,5	*18,9*
- in rubles	2 949,9	*36,6*	1 442,7	*14,9*	939,4	*10,2*	904,4	*9,4*	934,8	*10,0*
- in foreign currency	1 311,9	*16,3*	1 255,3	*12,9*	880,4	*9,6*	860,1	*8,9*	823,7	*8,9*
overdue debt securities	5,2	*0,1*	6,1	*0,1*	20,9	*0,2*	22,4	*0,2*	14,6	*0,2*
- in rubles	3,8	*0,0*	5,1	*0,1*	8,3	*0,1*	8,7	*0,1*	9,0	*0,1*
- in foreign currency	1,4	*0,0*	1,1	*0,0*	12,6	*0,1*	13,7	*0,1*	5,7	*0,1*
Reference data:										
Provisions for losses on debt securities	15,8		40,0		38,2		46,2		45,9	

Table 20

Structure of credit institutions' portfolio of shares

	1.01.15		1.01.16		1.10.16		1.12.16		1.01.17	
	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*	344,3	*100,0*	357,4	*100,0*
- in rubles	285,9	*58,5*	188,0	*63,7*	237,5	*72,9*	249,3	*72,4*	270,5	*75,7*
- in foreign currency	202,8	*41,5*	107,3	*36,3*	88,4	*27,1*	95,0	*27,6*	87,0	*24,3*
of which: revaluation	-16,4	*-3,4*	-21,2	*-7,2*	4,1	*1,3*	11,7	*3,4*	20,0	*5,6*
Shares held at book value (without revaluation)	505,1	*100,0*	316,4	*100,0*	321,8	*100,0*	332,6	*100,0*	337,5	*100,0*
of which shares of:										
resident credit institutions	4,1	*0,8*	13,5	*4,3*	3,4	*1,1*	2,6	*0,8*	2,4	*0,7*
- in rubles	4,1	*0,8*	13,5	*4,3*	3,4	*1,1*	2,6	*0,8*	2,4	*0,7*
- 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*	159,2	*47,9*	160,1	*47,4*
- in rubles	192,3	*38,1*	136,7	*43,2*	155,6	*48,4*	159,2	*47,9*	160,1	*47,4*
- 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*	2,5	*0,7*	1,9	*0,6*
- in rubles	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- in foreign currency	2,7	*0,5*	1,4	*0,4*	2,8	*0,9*	2,5	*0,7*	1,9	*0,6*
other non-residents	81,8	*16,2*	50,0	*15,8*	43,1	*13,4*	44,4	*13,4*	44,9	*13,3*
- in rubles	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- in foreign currency	81,8	*16,2*	50,0	*15,8*	43,1	*13,4*	44,4	*13,4*	44,9	*13,3*
shares delivered without derecognition in the balance sheet	124,8	*24,7*	10,6	*3,4*	11,9	*3,7*	14,0	*4,2*	18,5	*5,5*
- in rubles	67,0	*13,3*	10,6	*3,3*	11,9	*3,7*	10,5	*3,2*	18,5	*5,5*
- in foreign currency	57,8	*11,4*	0,0	*0,0*	0,0	*0,0*	3,5	*1,1*	0,0	*0,0*
Shares valued at cost[1]	93,9	*18,6*	101,6	*32,1*	104,9	*32,6*	109,8	*33,0*	109,7	*32,5*
- in rubles	38,9	*7,7*	48,4	*15,3*	62,4	*19,4*	65,2	*19,6*	69,5	*20,6*
- in foreign currency	55,0	*10,9*	53,3	*16,8*	42,5	*13,2*	44,6	*13,4*	40,2	*11,9*
Reference data:										
Provisions for losses on shares	14,8		10,9		25,9		25,7		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	1.12.16	1.01.17
Portfolio of promissory notes discounted by a credit institution, in rubles	188,7	130,3	108,5	143,7	131,3
of which promissory notes, not paid when due	9,2	10,7	11,8	12,9	12,9
Portfolio of promissory notes discounted by a credit institution, in foreign currency	29,2	73,7	54,1	55,2	46,7
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**	**198,9**	**178,0**

Table 22

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

	1.01.15		1.01.16		1.10.16		1.12.16		1.01.17	
	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***	**198,9**	***100,0***	**178,0**	***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*	0,1	*0,1*
- promissory notes of resident credit institutions	154,9	*71,1*	126,7	*62,1*	88,8	*54,7*	124,7	*62,7*	87,8	*49,3*
- other promissory notes of residents	59,5	*27,3*	74,7	*36,6*	71,0	*43,7*	71,7	*36,0*	87,7	*49,3*
- 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*	2,4	*1,2*	2,3	*1,3*
Reference data:										
Provisions for losses on promissory notes	13,8		13,2		18,7		19,2		19,7	

[1] including overdue promissory notes.

Table 23

Real Estate Temporarily out of Use in Operating Activities

(billion rubles)

	1.01.15	1.01.16	1.10.16	1.12.16	1.01.17
Land temporarily out of use in operating activities	6,6	7,5	16,3	8,9	9,5
Land temporarily out of use in operating activities, leased out	0,9	11,5	2,6	9,8	9,5
Land temporarily out of use in operating activities, at current (fair) value	10,2	26,0	39,4	38,4	38,3
Land temporarily out of use in operating activities, at current (fair) value, leased out	2,9	5,3	24,8	26,9	27,7
Real estate (except land) temporarily out of use in operating activities*	2,0	3,4	4,2	4,4	5,1
Real estate (except land) temporarily out of use in operating activities, leased out*	9,5	8,8	5,5	5,4	4,6
Real estate (except land) temporarily out of use in operating activities, at current (fair) value	13,3	16,8	33,8	34,6	35,6
Real estate (except land) temporarily out of use in operating activities, at current (fair) value, leased out	27,6	27,4	40,0	42,3	37,5
Investments in construction of objects of real estate, temporarily out of use in operating activities	1,4	2,6	29,1	29,2	30,1
Non-current inventories	129,8	152,1			
Provisions calculated on the basis of assets listed in point 2.7 of the Bank of Russia`s Regulation No. 283-P, dated March 20, 2006, "On the Loss Provisioning Procedure for Credit Institutions"	58,5	79,4	71,8	75,4	75,4

* 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	1.12.16	1.01.17
1.	Funds raised from organisations, total	25 008,1	28 442,1	27 215,9	27 063,9	25 635,1
	- in rubles	14 222,9	14 889,3	16 387,5	16 096,5	15 467,4
	- in foreign currency	10 785,2	13 552,7	10 828,4	10 967,3	10 167,6
	of which:					
1.1.	Funds of legal entities in settlement and other accounts[1]	7 434,7	8 905,2	8 984,7	9 201,2	8 763,7
	- in rubles	5 549,6	6 179,5	6 207,1	6 525,0	6 686,4
	- in foreign currency	1 885,1	2 725,7	2 777,6	2 676,3	2 077,2
	Of which:					
1.1.1	Funds of individual entrepreneurs	180,1	216,4	265,9	274,4	267,6
	- in rubles	172,1	207,4	254,3	262,0	255,9
	- in foreign currency	7,9	9,0	11,6	12,4	11,7
1.2.	Government and other extra budgetary funds in settlement accounts	0,1	0,1	0,1	0,3	0,1
1.3.	Float	535,3	472,5	496,7	526,3	436,1
1.4.	Deposits and other funds of legal entities (except credit institutions)	17 007,9	19 018,2	17 697,8	17 288,3	16 385,2
	- in rubles	8 471,8	8 522,2	9 900,2	9 249,4	8 529,4
	- in foreign currency	8 536,1	10 496,0	7 797,6	8 038,9	7 855,7
	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	2 059,1	827,2
1.4.2.	Certificates of deposit	5,8	2,8	1,0	0,6	0,6
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	0,5	1,6	0,0	1,9	0,1
1.5.	Clients' funds in factoring and forfeiting transactions	26,4	22,3	36,6	32,0	27,7
1.6.	Funds written down from clients' accounts but not entered in correspondent account of a credit institution because of shortage of money	3,8	23,7	0,0	15,8	22,4
	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	2 975,3	3 406,9
	- in rubles	2 686,8	2 649,1	2 957,5	2 577,4	2 503,9
	- in foreign currency	718,5	642,3	388,3	397,9	903,0
	with maturity from 31 days to 1 year	4 565,0	5 852,1	5 659,3	5 502,5	4 650,2
	- in rubles	3 327,2	3 257,3	4 357,3	4 218,6	3 584,3
	- in foreign currency	1 237,8	2 594,8	1 302,0	1 284,0	1 065,9
	with maturity in excess of 1 year	9 037,5	9 874,7	8 692,6	8 810,4	8 328,1
	- in rubles	2 457,8	2 615,8	2 585,3	2 453,4	2 441,3
	- in foreign currency	6 579,8	7 258,9	6 107,3	6 357,0	5 886,8
	Reference data					
Funds raised from non-resident organisations, total		5 143,3	5 130,4	4 197,3	4 306,5	3 927,7
- in rubles		591,3	433,7	356,0	323,2	279,7
- in foreign currency		4 552,0	4 696,6	3 841,2	3 983,3	3 648,0
of which:						
	Funds of non-resident organisations in settlement and other accounts	521,0	574,5	524,0	530,2	449,6
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	502,0	428,1	310,8	337,5	319,0
	Other funds raised from non-resident legal entities	4 074,3	4 095,6	3 323,1	3 402,0	3 130,8
	Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0,0	0,0	0,0	1,9	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	1.12.16	1.01.17
Issued debt obligations - total	**2 692,0**	**2 536,9**	**2 146,6**	**2 085,7**	**2 019,5**
including:					
bonds:	1 357,5	1 266,5	1 127,7	1 091,5	1 092,9
of which					
with maturities less than one year	12,0	2,6	0,3	0,3	1,0
with maturities in excess of one year	1 344,5	1 263,9	1 127,3	1 060,6	1 066,7
deposit certificates [1]	5,8	2,8	1,0	0,6	0,6
of which					
with maturities less than one year	3,3	2,1	0,4	0,1	0,2
with maturities in excess of one year	2,2	0,5	0,4	0,3	0,3
savings certificates [2]	460,5	571,4	567,2	499,7	485,5
of which					
with maturities less than one year	148,6	364,8	231,7	201,6	223,4
with maturities in excess of one year	300,2	183,3	307,6	272,9	238,2
promissory notes and banker's acceptances	868,1	696,2	450,8	493,9	440,6
of which					
with maturities less than one year	364,8	329,8	181,2	174,1	192,0
with maturities in excess of one year	482,2	346,8	239,8	292,8	222,6

[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	1.12.16	1.01.17
1	Individual deposits	18 552,7	23 219,1	23 318,3	23 674,3	24 200,3
	- of which savings certificates	460,5	571,4	567,2	499,7	485,5
1.1.	Individual demand deposits and deposits with maturity up to 30 days	3 214,6	3 843,7	3 920,3	3 890,1	4 424,4
	- in rubles	2 664,9	3 176,5	3 169,3	3 066,9	3 563,6
	- in foreign currency	549,7	667,1	751,0	823,2	860,8
1.2.	Individual deposits with maturity from 31 days to 1 year	5 124,0	9 278,4	8 038,1	8 307,6	8 511,4
	- in rubles	3 814,6	6 948,4	6 998,2	7 276,7	7 553,3
	- in foreign currency	1 309,4	2 330,1	1 039,9	1 030,9	958,2
1.3.	Individual deposits with maturity in excess of 1 year	10 214,1	10 097,0	11 359,9	11 476,6	11 264,5
	- in rubles	7 227,1	6 273,3	7 175,8	7 244,0	7 359,8
	- in foreign currency	2 987,0	3 823,7	4 184,1	4 232,6	3 904,7
	Reference data:					
	Deposits of non-resident individuals (excluding saving certificates)	245,2	372,0	364,8	370,4	370,6

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	1.12.16	1.01.17
Loans, deposits and other funds received from other credit institutions, total	**6 594,2**	**7 091,0**	**7 854,3**	**7 996,4**	**8 559,1**
- in rubles	3 223,4	3 687,6	4 418,5	4 419,0	5 376,5
- in foreign currency	3 370,8	3 403,5	3 435,8	3 577,4	3 182,6
of which:					
- loans, deposits and other funds received from resident credit institutions	4 016,5	5 024,8	6 429,7	6 556,4	7 263,3
- in rubles	2 900,5	3 432,9	4 182,6	4 147,0	5 105,2
- in foreign currency	1 116,0	1 591,9	2 247,1	2 409,4	2 158,1
of which					
overdue debt	0,0	1,6	0,0	0,1	0,4
- in rubles	0,0	1,6	0,0	0,0	0,4
- in foreign currency	0,0	0,0	0,0	0,1	0,0
- loans, deposits and other funds received from non-resident banks	2 577,8	2 066,2	1 424,5	1 440,0	1 295,8
- in rubles	322,9	254,7	235,8	272,0	271,3
- in foreign currency	2 254,8	1 811,6	1 188,7	1 168,0	1 024,5
of which					
overdue debt	0,0	0,5	0,0	0,0	0,1
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,5	0,0	0,0	0,1

Table 28

Distribution of Budgetary Funds in Settlement Accounts by Groups of Credit Institutions on 1.01.17

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%	35	8 185	*100,0*	44 760 761	*55,9*
No budgetary funds	588	0	*0,0*	35 302 494	*44,1*
Data not available	0	0	*0,0*	0	*0,0*
Total	**623**	**8 185**	***100,0***	**80 063 255**	***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		1.12.16		1.01.17	
		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***	**4 778,3**	***5,9***	**4 402,2**	***5,5***
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*	4 271,5	*5,3*	3 899,3	*4,9*
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*	3 741,4	*4,7*	3 449,8	*4,3*
1.2	Individual deposits (excluding saving certificates)	245,2	*0,3*	372,0	*0,4*	364,8	*0,5*	370,4	*0,5*	370,6	*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*	260,6	*0,3*	244,8	*0,3*
1.3	Funds in other accounts	230,4	*0,3*	207,2	*0,2*	150,9	*0,2*	136,5	*0,2*	132,3	*0,2*
2.	**Funds in correspondent and other accounts of credit institutions**	**180,0**	***0,2***	**204,5**	***0,2***	**272,8**	***0,3***	**282,7**	***0,4***	**230,1**	***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***	**1 440,0**	***1,8***	**1 295,8**	***1,6***
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***	**6 501,0**	***8,1***	**5 928,1**	***7,4***
	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*	283,7	*0,4*	268,9	*0,3*
	Overdue interest on liabilities of credit institutions	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
	Placed funds										
1.	**Loans, total**	**6 978,0**	***9,0***	**8 268,1**	***10,0***	**6 510,9**	***8,2***	**6 772,0**	***8,4***	**6 259,0**	***7,8***
	of which overdue claims	182,1	*0,2*	272,2	*0,3*	250,2	*0,3*	253,5	*0,3*	189,2	*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*	2 027,9	*2,5*	1 967,2	*2,5*
1.2	Loans and other claims on legal entities	3 837,5	*4,9*	4 665,5	*5,6*	4 557,9	*5,7*	4 724,9	*5,9*	4 270,5	*5,3*
1.3	Loans and other claims on individuals	25,9	*0,0*	27,8	*0,0*	17,5	*0,0*	18,3	*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***	**1 255,2**	***1,6***	**1 200,8**	***1,5***
3.	**Securities acquired by credit institutions, total**	**1 389,1**	***1,8***	**2 571,2**	***3,1***	**2 325,7**	***2,9***	**2 360,7**	***2,9***	**2 106,9**	***2,6***
	of which:										
3.1	Debt securities (without revaluation and delivered without derecognition in the balance sheet)	1 301,0	*1,7*	2 517,5	*3,0*	2 277,4	*2,9*	2 311,3	*2,9*	2 057,7	*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*	46,9	*0,1*	46,8	*0,1*
3.3	Discounted promissory notes	3,6	*0,0*	2,3	*0,0*	2,4	*0,0*	2,4	*0,0*	2,3	*0,0*
4.	**Shares in associates and subsidiaries**	**351,1**	***0,5***	**547,5**	***0,7***	**658,4**	***0,8***	**653,9**	***0,8***	**586,4**	***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***	**11 055,6**	***13,8***	**10 162,1**	***12,7***
	Reference data:										
	Overdue interest on claims of credit institutions	38,1	*0,0*	11,2	*0,0*	11,8	*0,0*	11,8	*0,0*	9,1	*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	1.12.16	1.01.17	1.01.15	1.01.16	1.10.16	1.12.16	1.01.17	1.01.15	1.01.16	1.10.16	1.12.16	1.01.17
Total	589 141,3	191 965,4	631 964,9	788 428,5	929 662,4	833	733	644	630	623	177 032,1	125 480,2	260 093,8	312 630,2	343 434,3
Profit-making CIs[1]	853 239,6	735 803,4	874 572,1	1 093 687,0	1 291 867,7	707	553	430	416	445	166 058,7	113 513,3	231 667,9	283 736,6	332 167,4
Loss-making CIs	-264 098,3	-543 838,1	-242 607,1	-305 258,4	-362 205,4	126	180	214	214	178	10 973,4	11 966,9	28 425,9	28 893,6	11 266,8
CIs that have not provided their reporting						1	0	5	5	0					
Total						**834**	**733**	**649**	**635**	**623**					

[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 1.01.17

thousand rubles

	Assets in rubles	Assets in foreign currency	Liabilities[1] in rubles	Liabilities[1] in foreign currency
1	2	3	4	5
Central Federal District	52 113 773 194	21 352 925 253	53 047 341 347	20 419 357 100
Belgorod Region	9 812 797	842 552	9 816 452	838 897
Bryansk Region	0	0	0	0
Vladimir Region	8 552 319	226 007	8 549 550	228 776
Voronezh Region	7 102 722	1 669 158	7 287 141	1 484 739
Ivanovo Region	15 268 029	840 060	15 342 262	765 827
Kaluga Region	50 599 877	1 872 820	50 623 469	1 849 228
Kostroma Region	638 317 987	202 142 747	676 844 797	163 615 937
Kursk Region	20 673 032	766 978	20 671 150	768 860
Lipetsk Region	25 732 422	984 266	25 747 559	969 129
Moscow Region	27 595 535	9 753 659	33 194 580	4 154 614
Orel Region	0	0	0	0
Ryazan Region	17 244 301	2 016 697	17 245 291	2 015 707
Smolensk Region	0	0	0	0
Tambov Region	2 945 163	23 318	2 948 539	19 942
Tver Region	2 247 896	317 098	2 247 313	317 681
Tula Region	2 820 397	50 721	2 827 631	43 487
Yaroslavl Region	21 588 003	4 640 924	22 778 599	3 450 328
City of Moscow	51 263 272 714	21 126 778 248	52 151 217 014	20 238 833 948
North-Western Federal District	1 784 194 481	382 124 513	1 844 109 340	322 209 654
Republic of Karelia	1 378 918	50 321	1 419 398	9 841
Komi Republic	5 991 951	637 179	6 023 645	605 485
Akhangelsk Region	0	0	0	0
Vologda Region	66 603 983	7 586 811	66 023 779	8 167 015
Kaliningrad Region	18 669 792	6 162 452	19 752 637	5 079 607
Leningrad Region	433 446	32 417	465 863	0
Murmansk Region	1 628 704	687 689	1 640 076	676 317
Novgorod Region	6 441 371	492 278	6 593 494	340 155
Pskov Region	2 871 464	20 188	2 877 017	14 635
St Petersburg	1 680 174 852	366 455 178	1 739 313 431	307 316 599
Southern Federal District	472 257 530	36 007 307	475 676 024	32 588 813
Republic of Adygeya	11 485 375	300 180	11 461 157	324 398
Republic of Kalmykia	0	0	0	0
Republic of Crimea	120 606 790	8 457 538	121 691 861	7 372 467
Krasnodar Territory	181 510 566	11 108 592	183 469 449	9 149 709
Astrakhan Region	7 395 041	3 243 993	7 428 839	3 210 195
Volgograd Region	14 059 627	1 275 298	14 467 946	866 979
Rostov Region	118 437 637	10 500 996	118 579 371	10 359 262
City of Sevastopol	18 762 494	1 120 710	18 577 401	1 305 803
North-Caucasian Federal District	26 819 796	982 634	26 933 141	869 289
Republik of Daghestan	4 162 146	38 010	4 170 491	29 665
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	5 948 504	184 321	5 981 071	151 754

Karachai-Cherkess Republic	6 603 898	384 235	6 700 869	287 264
Republic of North Ossetia - Alania	859 579	63 736	891 829	31 486
Chechen Republic	0	0	0	0
Stavropol Territory	9 245 669	312 332	9 188 881	369 120
Volga Federal District	1 676 368 017	192 537 160	1 679 276 068	189 629 109
Republic of Bashkortostan	94 146 603	1 393 112	93 990 412	1 549 303
Republic of Marii El	3 193 595	154 891	3 199 383	149 103
Republic of Mordovia	25 500 597	262 793	25 526 445	236 945
Republic of Tatarstan	916 335 323	105 806 590	863 489 163	158 652 750
Udmurt Republic	41 569 572	2 161 712	41 826 115	1 905 169
Chuvash Republic	11 541 644	658 086	11 637 550	562 180
Perm Territory	27 226 563	2 500 450	27 251 690	2 475 323
Kirov Region	33 574 558	3 406 169	35 729 400	1 251 327
Nizhny Novgogrod Region	82 116 584	5 936 031	83 117 695	4 934 920
Orenburg Region	43 331 288	2 399 896	43 462 464	2 268 720
Penza Region	4 909 111	175 162	4 910 509	173 764
Samara Region	343 603 261	64 159 683	394 038 518	13 724 426
Saratov Region	44 395 600	3 482 307	46 139 454	1 738 453
Ulyanovsk Region	4 923 718	40 278	4 957 270	6 726
Ural Federal District	1 047 080 791	158 045 902	1 039 654 703	165 471 990
Kurgan Region	3 164 330	109 191	3 185 774	87 747
Sverdlovsk Region	656 163 910	127 820 490	648 590 949	135 393 451
Tyumen Region	252 043 192	15 607 270	250 669 151	16 981 311
Chelyabinsk Region	135 709 359	14 508 951	137 208 829	13 009 481
Siberian Federal District	216 400 215	51 525 025	217 768 634	50 156 606
Republic of Altai	1 349 096	161 271	1 349 205	161 162
Republic of Buryatiya	0	0	0	0
Republic of Tuva	1 005 386	2 064	1 006 804	646
Republic of Khakassia	7 649 372	178 075	7 653 164	174 283
Altai Territory	13 656 751	278 733	13 679 410	256 074
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	17 253 455	873 901	17 251 923	875 433
Irkutsk Region	18 571 264	1 099 673	18 277 683	1 393 254
Kemerovo Region	14 262 300	446 860	14 318 387	390 773
Novosibirsk Region	121 911 431	44 743 123	121 556 763	45 097 791
Omsk Region	12 864 194	3 588 445	14 799 114	1 653 525
Tomsk Region	7 876 966	152 880	7 876 181	153 665
Far Eastern Federal District	492 206 768	60 006 670	491 469 810	60 743 628
Republic of Sakha (Yakutia)	40 531 940	2 758 345	40 788 254	2 502 031
Kamchatka Territory	22 009 785	2 064 536	22 303 471	1 770 850
Primorskiy Territory	91 323 806	21 332 084	100 965 032	11 690 858
Khabarovsk Territory	9 468 546	705 965	9 461 485	713 026
Amur Region	319 968 719	30 065 178	309 031 485	41 002 412
Magadan Region	0	0	0	0
Sakhalin Region	8 903 972	3 080 562	8 920 083	3 064 451
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	57 829 100 792	22 234 154 464	58 822 229 067	21 241 026 189

[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 1.01.17

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	8 304 204 935	3 191 252 078	265 259 137	1 527 803 741	97 738 999	44 257 059
Belgorod Region	1 268 463	125 142	0	0	0	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	92 473	76 311	152 330	0	0	0
Voronezh Region	2 666 075	3 304	0	0	0	0
Ivanovo Region	931 293	307 946	15 958	0	62 998	60 843
Kaluga Region	3 589 867	807 908	123 741	0	0	0
Kostroma Region	324 994 619	1 536 104	4 433 920	6 350 077	0	0
Kursk Region	598 667	598 667	0	0	0	0
Lipetsk Region	3 191 134	308 165	2 340	0	0	0
Moscow Region	1 508 520	1 503 063	535 712	0	422 164	0
Orel Region	0	0	0	0	0	0
Ryazan Region	706 378	457 080	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	269 044	34 712	11 223	0	0	0
Yaroslavl Region	8 213 822	10 946	433 544	0	15 668	0
City of Moscow	7 956 174 580	3 185 482 730	259 550 369	1 521 143 907	97 238 169	44 196 216
North-Western Federal District	437 508 359	69 731 770	17 186 250	12 936 406	4 000 906	217 877
Republic of Karelia	0	0	0	0	0	0
Komi Republic	585 404	286 074	176 039	0	0	0
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	10 632 631	885 397	272 672	0	0	0
Kaliningrad Region	6 191 373	124 367	8 741	0	0	0
Leningrad Region	0	0	0	0	0	0
Murmansk Region	0	0	0	0	0	0
Novgorod Region	708 746	417 218	330 717	0	146 780	0
Pskov Region	56 786	0	0	0	0	0
St Petersburg	419 333 419	68 018 714	16 398 081	12 936 406	3 854 126	217 877
Southern Federal District	34 568 443	19 899 791	652 435	324 860	8 682 327	1 949 410
Republic of Adygeya	129 921	0	1 278	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	6 933 539	3 119 816	339	289 750	772 504	0
Krasnodar Territory	24 538 407	15 002 608	473 154	0	7 779 332	1 760 065
Astrakhan Region	1 727 905	1 638 604	4 110	0	130 491	0
Volgograd Region	1 125 689	45 113	168 206	0	0	0
Rostov Region	112 982	93 650	5 348	19 881	0	189 345
City of Sevastopol	0	0	0	15 229	0	0
North-Caucasian Federal District	1 048 517	228 948	17 690	0	0	0
Republik of Daghestan	0	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 588	0	17 690	0	0	0
Karachai-Cherkess Republic	574 320	0	0	0	0	0
Republic of North Ossetia - Alania	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0

Stavropol Territory	469 609	228 948	0	0	0	0
Volga Federal District	242 339 222	29 179 792	64 275 182	4 519 606	18 160 694	0
Republic of Bashkortostan	12 889 736	6 006 840	154 663	33	0	0
Republic of Marii El	0	0	0	0	0	0
Republic of Mordovia	316 971	156 803	40 909	0	0	0
Republic of Tatarstan	136 492 590	11 306 269	59 498 055	2 572 513	16 266 852	0
Udmurt Republic	4 492 952	972 832	0	0	540 206	0
Chuvash Republic	38 183	9 087	2 291	0	0	0
Perm Territory	2 258 338	1 024 230	464 966	300 000	150 595	0
Kirov Region	11 387 259	21 557	9 096	0	16 362	0
Nizhny Novgogrod Region	10 564 337	1 807 876	59 996	0	50 736	0
Orenburg Region	8 185 744	511 741	137 575	35 246	379 000	0
Penza Region	560 192	178 188	4	0	0	0
Samara Region	54 758 078	7 102 183	3 887 589	1 611 814	460 985	0
Saratov Region	394 842	82 186	20 038	0	295 958	0
Ulyanovsk Region	0	0	0	0	0	0
Ural Federal District	249 753 871	36 065 589	6 074 094	878 478	2 010 416	197 581
Kurgan Region	0	0	0	0	0	0
Sverdlovsk Region	201 073 561	18 843 960	5 525 931	878 478	1 824 198	0
Tyumen Region	24 026 460	11 140 083	524 620	0	0	0
Chelyabinsk Region	24 653 850	6 081 546	23 543	0	186 218	197 581
Siberian Federal District	25 121 229	3 444 929	76 586	0	568 500	119 841
Republic of Altai	170 348	30 576	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	19 166	19 133	0	0	0	0
Altai Territory	38 781	41 126	1 435	0	0	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	609 816	5 614	0	0	50 000	0
Irkutsk Region	233 813	72 229	26 443	0	86 933	0
Kemerovo Region	1 220 175	485 600	40 789	0	29 310	0
Novosibirsk Region	21 137 889	2 778 541	5 822	0	2 472	0
Omsk Region	1 687 417	12 110	127	0	399 785	119 841
Tomsk Region	3 824	0	1 970	0	0	0
Far Eastern Federal District	71 089 244	10 874 023	3 905 908	2 494 040	119 210	0
Republic of Sakha (Yakutia)	1 085 320	419 733	407 790	0	19 210	0
Kamchatka Territory	650 026	76 882	9 089	0	100 000	0
Primorskiy Territory	15 915 730	3 593 851	62 885	0	0	0
Khabarovsk Territory	660 830	33 762	0	0	0	0
Amur Region	52 777 338	6 749 795	3 412 508	2 494 040	0	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	9 365 633 820	3 360 676 920	357 447 282	1 548 957 131	131 281 052	46 741 768

Table 34

Distribution of Loans, Deposits and Other Claims in Rubles by Credit Institutions, Registered in Respective Regions, as of 1.01.17

thousand rubles

	Total	of which		
		Loans and other claims on non-financial organisations	Loans, deposits and other claims on credit institutions	Loans and other claims on individuals
1	2	3	4	5
Central Federal District	36 144 875 122	18 684 325 224	4 520 454 763	9 757 800 509
Belgorod Region	5 330 684	4 512 166	80	233 797
Bryansk Region	0	0	0	0
Vladimir Region	6 434 649	4 728 407	300 000	1 387 336
Voronezh Region	2 757 566	2 429 185	0	278 214
Ivanovo Region	9 123 540	6 059 141	466 137	2 057 726
Kaluga Region	42 638 785	25 331 743	14 634 172	2 427 006
Kostroma Region	397 025 349	28 126 214	201 478 843	68 592 100
Kursk Region	16 642 210	12 111 411	2 500 000	1 447 794
Lipetsk Region	17 946 963	9 151 707	5 550 000	2 043 374
Moscow Region	16 480 179	7 482 632	4 221 763	3 177 077
Orel Region	0	0	0	0
Ryazan Region	10 490 547	8 380 869	490 050	1 607 785
Smolensk Region	0	0	0	0
Tambov Region	2 271 969	1 650 276	370 000	251 693
Tver Region	789 267	688 696	30 000	70 571
Tula Region	1 320 807	1 089 383	3 215	104 188
Yaroslavl Region	11 524 033	5 959 070	5 041	4 398 934
City of Moscow	35 604 098 574	18 566 624 324	4 290 405 462	9 669 722 914
North-Western Federal District	1 153 334 753	665 040 958	278 088 933	116 352 553
Republic of Karelia	1 009 893	145 348	422 000	371 146
Komi Republic	2 501 877	1 975 984	41 822	403 325
Akhangelsk Region	0	0	0	0
Vologda Region	46 938 188	12 804 429	8 802 358	21 685 581
Kaliningrad Region	8 310 354	6 390 311	12 371	1 417 093
Leningrad Region	155 124	134 258	0	20 866
Murmansk Region	749 513	374 921	80 000	294 592
Novgorod Region	1 873 116	942 339	100 000	810 986
Pskov Region	1 088 808	970 232	0	118 576
St Petersburg	1 090 707 880	641 303 136	268 630 382	91 230 388
Southern Federal District	297 389 423	161 154 049	45 332 205	84 051 844
Republic of Adygeya	8 785 651	7 558 015	2 347	1 004 549
Republic of Kalmykia	0	0	0	0
Republic of Crimea	64 601 317	24 331 065	25 646 569	11 986 640
Krasnodar Territory	113 276 522	73 856 897	17 631 002	19 083 204
Astrakhan Region	1 481 198	543 737	75 350	675 784
Volgograd Region	9 529 167	7 907 297	560 000	1 028 694
Rostov Region	88 764 057	41 469 069	1 215 379	45 667 306
City of Sevastopol	10 951 511	5 487 969	201 558	4 605 667
North-Caucasian Federal District	14 044 520	9 225 097	576 718	4 175 191
Republik of Daghestan	1 272 316	793 261	2 995	476 060
Republic of Ingushetia	0	0	0	0

Kabardino-Balkar Republic	3 535 937	2 493 162	65 300	970 661
Karachai-Cherkess Republic	3 753 686	1 526 939	0	2 226 747
Republic of North Ossetia - Alania	705 401	590 043	0	115 358
Chechen Republic	0	0	0	0
Stavropol Territory	4 777 180	3 821 692	508 423	386 365
Volga Federal District	1 049 823 552	583 144 212	92 003 043	266 519 089
Republic of Bashkortostan	40 897 051	26 749 628	7 540 360	5 070 892
Republic of Marii El	2 202 870	1 277 446	603 053	66 413
Republic of Mordovia	13 183 842	9 879 592	0	2 516 342
Republic of Tatarstan	542 005 043	367 250 238	44 760 433	85 142 160
Udmurt Republic	28 063 334	5 136 713	236 100	21 672 348
Chuvash Republic	8 147 921	3 258 065	1 071 017	3 743 099
Perm Territory	19 627 157	9 470 362	2 035 832	7 618 452
Kirov Region	19 237 175	11 026 171	1 604 182	5 057 389
Nizhny Novgogrod Region	54 041 956	31 178 079	7 592 336	6 277 026
Orenburg Region	28 509 526	13 238 931	659 021	12 747 302
Penza Region	2 954 492	1 745 491	23 323	672 296
Samara Region	257 063 904	83 281 508	15 608 146	113 158 220
Saratov Region	30 842 823	17 346 339	10 066 558	2 239 023
Ulyanovsk Region	3 046 458	2 305 649	202 682	538 127
Ural Federal District	592 191 239	194 747 161	136 669 715	190 836 050
Kurgan Region	1 849 475	1 673 972	4 186	99 007
Sverdlovsk Region	337 072 215	112 103 610	72 466 188	99 025 256
Tyumen Region	176 000 554	45 228 234	51 740 005	66 372 238
Chelyabinsk Region	77 268 995	35 741 345	12 459 336	25 339 549
Siberian Federal District	123 061 292	49 692 336	28 662 386	36 072 977
Republic of Altai	698 214	415 325	1 676	58 810
Republic of Buryatiya	0	0	0	0
Republic of Tuva	201 337	129 501	0	71 836
Republic of Khakassia	4 621 097	2 135 798	2 682	2 198 198
Altai Territory	9 896 764	6 399 402	1 069 156	2 079 850
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	9 555 896	1 201 380	581 717	4 183 490
Irkutsk Region	12 479 823	7 349 843	202 576	4 396 017
Kemerovo Region	6 784 051	3 625 103	312 908	2 821 670
Novosibirsk Region	65 660 838	20 637 404	26 391 671	16 008 238
Omsk Region	8 053 875	4 974 823	100 000	2 029 172
Tomsk Region	5 109 397	2 823 757	0	2 225 696
Far Eastern Federal District	317 217 896	94 117 048	18 074 952	187 803 338
Republic of Sakha (Yakutia)	25 780 607	16 158 546	0	7 894 974
Kamchatka Territory	11 883 503	8 763 401	945 740	1 534 561
Primorskiy Territory	57 265 315	38 396 313	41 499	16 713 370
Khabarovsk Territory	6 876 965	2 920 819	200 000	1 368 334
Amur Region	213 279 456	26 714 001	16 395 713	159 849 460
Magadan Region	0	0	0	0
Sakhalin Region	2 132 050	1 163 968	492 000	442 639
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	39 691 937 797	20 441 446 085	5 119 862 715	10 643 611 551

Table 35

Distribution of Loans, Deposits and Other Claims in Forreign Currency by Credit Institutions, Registered in Respective Regions, as of 1.01.17

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	15 495 555 120	9 542 485 814	3 908 661 488	151 228 006
Belgorod Region	15 295	13 658	1 637	0
Bryansk Region	0	0	0	0
Vladimir Region	49 479	49 479	0	0
Voronezh Region	610 843	464 516	0	128 607
Ivanovo Region	76 736	7 785	63 190	5 761
Kaluga Region	0	0	0	0
Kostroma Region	37 047 920	14 212 538	18 252 353	196 575
Kursk Region	325 582	0	325 582	0
Lipetsk Region	0	0	0	0
Moscow Region	1 785 773	889 193	20 842	875 738
Orel Region	0	0	0	0
Ryazan Region	15 228	11 525	3 703	0
Smolensk Region	0	0	0	0
Tambov Region	1 820	0	1 820	0
Tver Region	0	0	0	0
Tula Region	910	0	910	0
Yaroslavl Region	221 669	74 368	910	137 777
City of Moscow	15 455 403 865	9 526 762 752	3 889 990 541	149 883 548
North-Western Federal District	156 323 414	91 798 240	20 169 226	4 445 486
Republic of Karelia	3 357	0	0	3 357
Komi Republic	23 379	23 379	0	0
Akhangelsk Region	0	0	0	0
Vologda Region	1 324 872	517 129	644 919	5 365
Kaliningrad Region	180 228	35 223	0	145 005
Leningrad Region	0	0	0	0
Murmansk Region	0	0	0	0
Novgorod Region	5 743	0	5 743	0
Pskov Region	0	0	0	0
St Petersburg	154 785 835	91 222 509	19 518 564	4 291 759
Southern Federal District	9 118 649	5 917 440	2 161 408	1 034 250
Republic of Adygeya	36 319	7 527	0	28 792
Republic of Kalmykia	0	0	0	0
Republic of Crimea	2 162 355	232 244	1 474 814	455 297
Krasnodar Territory	1 328 569	906 937	380 008	41 624
Astrakhan Region	3 457	0	3 457	0
Volgograd Region	198 728	0	186 738	6 439
Rostov Region	4 972 347	4 427 638	113 667	431 042
City of Sevastopol	416 874	343 094	2 724	71 056
North-Caucasian Federal District	40 970	13 843	18 722	8 405
Republik of Daghestan	4 261	0	910	3 351
Republic of Ingushetia	0	0	0	0

Kabardino-Balkar Republic	2 079	0	2 079	0
Karachai-Cherkess Republic	18 897	13 843	0	5 054
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	50 377 245	20 074 694	5 594 956	2 884 895
Republic of Bashkortostan	197 519	0	5 962	310
Republic of Marii El	0	0	0	0
Republic of Mordovia	2 123	0	2 123	0
Republic of Tatarstan	10 477 945	3 302 886	3 498 760	1 570 356
Udmurt Republic	611 839	316 673	285 419	9 747
Chuvash Republic	79 299	44 683	0	34 616
Perm Territory	714 592	618 754	95 838	0
Kirov Region	926	0	926	0
Nizhny Novgogrod Region	979 789	305 739	606 434	50 043
Orenburg Region	445 403	333 522	25 889	85 992
Penza Region	0	0	0	0
Samara Region	36 811 601	15 101 119	1 068 887	1 133 658
Saratov Region	56 137	51 318	4 718	101
Ulyanovsk Region	72	0	0	72
Ural Federal District	45 040 676	24 967 672	14 499 667	206 247
Kurgan Region	894	0	0	894
Sverdlovsk Region	35 267 696	22 006 609	7 750 137	146 088
Tyumen Region	6 032 004	2 481 525	3 489 054	59 197
Chelyabinsk Region	3 740 082	479 538	3 260 476	68
Siberian Federal District	18 777 033	1 302 115	17 409 957	64 703
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	21 877	1 357	3 616	16 904
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	21 016	12 366	8 395	1
Irkutsk Region	155 215	148 355	6 860	0
Kemerovo Region	3 941	0	303	3 638
Novosibirsk Region	18 515 433	1 130 817	17 384 612	0
Omsk Region	56 262	9 220	2 882	44 160
Tomsk Region	2 947	0	2 947	0
Far Eastern Federal District	11 651 720	6 685 266	3 104 810	457 582
Republic of Sakha (Yakutia)	996 266	557 223	146 455	292 588
Kamchatka Territory	97 300	76 428	18 599	2 273
Primorskiy Territory	685 227	435 512	181 302	67 895
Khabarovsk Territory	10 532	0	10 532	0
Amur Region	9 858 361	5 616 103	2 743 888	94 826
Magadan Region	0	0	0	0
Sakhalin Region	4 034	0	4 034	0
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	15 786 884 827	9 693 245 084	3 971 620 234	160 329 574

Table 36

Overdue claims on loans, deposits and other claims by credit institutions registered in respective regions, as of 1.01.17

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	1 504 277 276	218 224 549	60 789 116	12 405 528	720 315 081	45 440 385
Belgorod Region	87 609	0	0	0	1 052	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	74 993	0	0	0	64 601	0
Voronezh Region	4 000	0	0	0	263	0
Ivanovo Region	196 822	0	0	0	53 743	0
Kaluga Region	688 042	0	12 952 092	0	718 993	0
Kostroma Region	1 278 259	9 970	20 379 338	0	8 923 595	106 404
Kursk Region	22 886	0	0	0	16 022	0
Lipetsk Region	2 478 192	0	0	0	130 850	0
Moscow Region	1 011 646	287 219	0	0	673 221	253 676
Orel Region	0	0	0	0	0	0
Ryazan Region	962 891	0	0	0	79 510	0
Smolensk Region	0	0	0	0	0	0
Tambov Region	59 860	0	0	0	25 828	0
Tver Region	75 755	0	0	0	1 660	0
Tula Region	54 014	0	0	0	2 239	0
Yaroslavl Region	489 911	0	0	0	100 856	36 394
City of Moscow	1 496 792 396	217 927 360	27 457 686	12 405 528	709 522 648	45 043 911
North-Western Federal District	79 471 839	3 876 424	4 507 815	169 895	9 213 512	389 924
Republic of Karelia	17 381	0	0	0	32 811	3 357
Komi Republic	114 521	0	41 822	0	3 465	0
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	1 355 378	0	45 000	0	3 210 147	668
Kaliningrad Region	424 952	2 552	9 689	0	57 623	16
Leningrad Region	23 114	0	0	0	352	0
Murmansk Region	1 142	0	0	0	8 695	0
Novgorod Region	135 978	0	0	0	9 815	0
Pskov Region	92 973	0	0	0	10 097	0
St Petersburg	77 306 400	3 873 872	4 411 304	169 895	5 880 507	385 883
Southern Federal District	13 315 283	1 367 547	551 000	1 752	4 227 120	260 604
Republic of Adygeya	183 960	0	0	0	84 789	3 033
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	177 197	228 045	0	0	469 145	88 544
Krasnodar Territory	8 748 730	832 997	526 000	0	2 381 100	2 248
Astrakhan Region	44 596	0	0	0	41 529	0
Volgograd Region	628 385	0	0	0	72 807	0
Rostov Region	2 553 624	121 314	25 000	0	1 019 595	126 167
City of Sevastopol	978 791	185 191	0	1 752	158 155	40 612
North-Caucasian Federal District	582 627	0	507 330	15 733	378 714	3 761

Republik of Daghestan	67 630	0	0	0	103 319	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	270 132	0	0	0	127 052	0
Karachai-Cherkess Republic	91 928	0	0	0	46 009	3 761
Republic of North Ossetia - Alania	34 942	0	0	0	31 943	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	117 995	0	507 330	15 733	70 391	0
Volga Federal District	44 536 793	179 501	11 979 490	121 314	26 473 816	1 163 499
Republic of Bashkortostan	540 830	0	5 524 788	0	899 807	310
Republic of Marii El	66 042	0	2 003	0	1 299	0
Republic of Mordovia	304 202	0	0	0	72 801	0
Republic of Tatarstan	14 142 669	179 501	2 982 199	121 314	8 441 882	212 238
Udmurt Republic	182 932	0	0	0	1 476 628	1 613
Chuvash Republic	73 330	0	0	0	64 066	0
Perm Territory	439 353	0	26 500	0	678 366	0
Kirov Region	913 867	0	0	0	746 240	0
Nizhny Novgogrod Region	2 865 173	0	49 000	0	512 197	32 869
Orenburg Region	638 245	0	55 000	0	272 053	0
Penza Region	68 229	0	0	0	63 824	0
Samara Region	21 838 748	0	3 340 000	0	12 895 037	916 416
Saratov Region	2 359 453	0	0	0	238 769	53
Ulyanovsk Region	103 720	0	0	0	110 847	0
Ural Federal District	13 639 212	368 654	4 071 115	1 458	13 474 005	27 534
Kurgan Region	212 471	0	0	0	11 638	0
Sverdlovsk Region	5 500 925	9 215	3 896 632	0	11 099 648	24 867
Tyumen Region	2 985 230	359 439	0	0	1 633 251	2 599
Chelyabinsk Region	4 940 586	0	174 483	1 458	729 468	68
Siberian Federal District	3 236 535	0	15 848	342	1 931 722	1 481
Republic of Altai	3 408	0	0	0	6 162	0
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	5 497	0	0	342	11 917	0
Republic of Khakassia	73 890	0	0	0	69 991	0
Altai Territory	287 751	0	5 848	0	57 753	1 066
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	7 220	0	0	0	250 802	0
Irkutsk Region	396 158	0	0	0	153 149	0
Kemerovo Region	107 173	0	10 000	0	101 246	415
Novosibirsk Region	1 656 504	0	0	0	1 117 264	0
Omsk Region	614 655	0	0	0	109 482	0
Tomsk Region	84 279	0	0	0	53 956	0
Far Eastern Federal District	8 684 868	257 850	96 135	0	34 604 151	36 619
Republic of Sakha (Yakutia)	652 724	218 898	0	0	203 065	0
Kamchatka Territory	743 325	0	0	0	332 674	2 273
Primorskiy Territory	4 571 873	0	26 135	0	780 417	7 993
Khabarovsk Territory	78 614	0	0	0	293 950	0
Amur Region	2 455 711	38 952	70 000	0	32 940 227	26 353
Magadan Region	0	0	0	0	0	0
Sakhalin Region	182 621	0	0	0	53 818	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	1 667 744 433	224 274 525	82 517 849	12 716 022	810 618 121	47 323 807

Table 37

Distribution of Clients' Funds in Rubles by Credit Institutions Registered in Respective Regions, as of 1.01.17

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	30 215 994 210	1 210 311	48 658	5 939 503 612	7 492 739 059	16 543 393 507
Belgorod Region	6 997 778	0	0	1 649 394	465 400	4 858 199
Bryansk Region	0	0	0	0	0	0
Vladimir Region	6 898 692	0	10	901 347	436 671	5 556 479
Voronezh Region	3 444 206	0	0	348 953	429 667	2 651 134
Ivanovo Region	12 137 117	0	0	1 584 441	454 301	9 980 990
Kaluga Region	44 171 166	0	0	1 397 561	23 102 006	19 662 635
Kostroma Region	294 155 410	0	0	12 808 385	62 581 354	218 685 622
Kursk Region	14 218 786	0	0	2 436 841	469 481	11 293 785
Lipetsk Region	18 615 914	0	0	1 926 697	1 881 747	14 792 171
Moscow Region	21 178 913	0	0	4 308 592	1 941 195	14 876 030
Orel Region	0	0	0	0	0	0
Ryazan Region	12 522 280	0	0	2 861 924	240 317	9 338 774
Smolensk Region	0	0	0	0	0	0
Tambov Region	2 217 676	0	0	471 731	45 780	1 674 931
Tver Region	1 277 709	0	0	997 237	18 264	249 568
Tula Region	1 685 375	0	0	325 552	191 005	1 133 961
Yaroslavl Region	12 785 488	0	0	2 669 945	4 138 986	5 807 289
City of Moscow	29 763 687 700	1 210 311	48 648	5 904 815 012	7 396 342 885	16 222 831 939
North-Western Federal District	1 324 350 397	8 344	206	411 032 278	544 184 092	358 007 856
Republic of Karelia	615 158	0	0	221 520	118 252	271 551
Komi Republic	4 464 570	0	0	1 149 736	747 499	2 559 172
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	44 441 781	0	0	7 371 251	7 974 979	28 997 078
Kaliningrad Region	12 855 567	0	0	2 207 224	5 890 754	4 715 608
Leningrad Region	68 187	0	0	17 302	50 885	0
Murmansk Region	1 083 800	0	0	627 025	14 120	431 832
Novgorod Region	4 664 480	0	206	2 061 309	23 628	2 489 648
Pskov Region	1 564 550	0	0	439 042	0	1 122 227
St Petersburg	1 254 592 304	8 344	0	396 937 869	529 363 975	317 420 740
Southern Federal District	367 463 901	4 478	399	67 389 595	45 647 188	252 757 574
Republic of Adygeya	7 594 177	0	0	576 165	334 067	6 633 695
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	92 785 783	0	0	32 437 611	3 914 257	56 229 077
Krasnodar Territory	147 767 744	4 478	399	14 314 975	35 000 605	98 083 677
Astrakhan Region	4 439 625	0	0	1 575 703	1 071 357	989 383
Volgograd Region	7 665 496	0	0	1 647 924	616 628	5 395 341
Rostov Region	92 386 819	0	0	14 331 827	4 237 511	73 585 961
City of Sevastopol	14 824 257	0	0	2 505 390	472 763	11 840 440
North-Caucasian Federal District	13 985 353	0	0	4 909 097	2 936 694	5 980 074
Republik of Daghestan	2 109 941	0	0	1 639 667	38 900	376 394
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	3 276 030	0	0	606 426	61 413	2 606 375
Karachai-Cherkess Republic	2 848 269	0	0	656 594	1 903 012	288 572
Republic of North Ossetia - Alania	253 768	0	0	29 055	43 000	181 713

Chechen Republic	0	0	0	0	0	0
Stavropol Territory	5 497 345	0	0	1 977 355	890 369	2 527 020
Volga Federal District	926 299 238	2 493 810	0	118 610 381	245 447 347	550 344 134
Republic of Bashkortostan	49 251 164	19 336	0	2 204 559	9 067 096	37 906 933
Republic of Marii El	2 146 329	0	0	357 382	16 434	1 750 956
Republic of Mordovia	20 651 387	0	0	1 728 831	746 144	18 122 319
Republic of Tatarstan	529 055 969	2 448 795	0	76 752 614	176 181 254	265 300 836
Udmurt Republic	31 460 493	825	0	2 460 792	856 180	28 113 004
Chuvash Republic	9 257 750	0	0	1 624 340	1 278 177	6 339 117
Perm Territory	19 970 156	5 903	0	2 443 719	2 584 932	14 890 285
Kirov Region	25 853 001	1 088	0	3 912 570	1 689 127	20 234 068
Nizhny Novgogrod Region	57 895 964	13 092	0	8 229 018	5 747 396	43 763 660
Orenburg Region	30 273 106	4 771	0	3 820 475	3 633 851	22 796 326
Penza Region	3 784 832	0	0	920 103	516 250	2 337 306
Samara Region	105 140 890	0	0	9 967 051	33 559 550	61 144 138
Saratov Region	37 991 044	0	0	3 706 257	9 285 023	24 957 945
Ulyanovsk Region	3 567 153	0	0	482 670	285 933	2 687 241
Ural Federal District	672 402 346	110 949	0	64 026 919	164 207 329	441 912 104
Kurgan Region	1 758 462	0	0	506 671	241 925	1 004 185
Sverdlovsk Region	369 690 714	16 786	0	37 451 440	60 396 198	271 045 807
Tyumen Region	205 696 436	89 473	0	11 720 406	95 076 639	97 896 259
Chelyabinsk Region	95 256 734	4 690	0	14 348 402	8 492 567	71 965 853
Siberian Federal District	144 906 907	19 432	0	41 521 293	14 545 126	86 801 681
Republic of Altai	947 049	0	0	122 672	153 470	666 334
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	579 642	0	0	462 202	23 000	94 440
Republic of Khakassia	5 908 478	0	0	1 022 481	631 546	4 231 338
Altai Territory	8 527 390	0	0	1 948 611	830 431	5 741 214
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	12 375 511	0	0	2 605 042	1 498 669	8 190 171
Irkutsk Region	12 365 087	0	0	2 865 336	1 635 800	7 783 426
Kemerovo Region	9 643 975	0	0	1 215 199	1 003 404	7 409 360
Novosibirsk Region	77 958 249	19 432	0	29 140 899	7 409 008	39 591 174
Omsk Region	10 075 629	0	0	994 789	1 249 308	7 828 926
Tomsk Region	6 525 897	0	0	1 144 062	110 490	5 265 298
Far Eastern Federal District	297 387 403	17 977	16 617	39 417 727	19 729 000	237 455 193
Republic of Sakha (Yakutia)	31 492 960	11 686	0	5 815 606	3 684 378	21 894 814
Kamchatka Territory	15 058 009	0	0	2 230 382	999 505	11 766 860
Primorskiy Territory	71 699 329	441	0	17 953 209	5 715 393	47 849 780
Khabarovsk Territory	7 638 898	0	0	597 866	381 925	6 648 178
Amur Region	165 110 757	0	16 617	9 435 948	8 542 219	146 725 113
Magadan Region	0	0	0	0	0	0
Sakhalin Region	6 387 450	5 850	0	3 384 716	405 580	2 570 448
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	33 962 789 755	3 865 301	65 880	6 686 410 902	8 529 435 835	18 476 652 123

Table 38

Distribution of Clients' Funds in Foreign Currency by Credit Institutions Registered in Respective Regions, as of 1.01.17

thousand rubles

	Total	of which				
		Budgetary funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other funds of legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
Central Federal District	15 429 342 153	4 250 573	668	1 992 400 748	7 606 072 989	5 460 402 265
Belgorod Region	838 253	0	0	42 618	0	795 635
Bryansk Region	0	0	0	0	0	0
Vladimir Region	226 247	0	0	24 369	0	201 833
Voronezh Region	1 399 481	0	0	13 675	0	1 385 806
Ivanovo Region	761 105	0	0	83 155	0	677 939
Kaluga Region	1 847 161	0	0	102 675	485 965	1 258 521
Kostroma Region	19 281 957	0	0	1 760 759	7 822 492	9 650 329
Kursk Region	768 623	0	0	287 436	0	481 187
Lipetsk Region	968 347	0	0	522 720	0	445 627
Moscow Region	4 096 530	0	0	290 351	506 263	3 299 855
Orel Region	0	0	0	0	0	0
Ryazan Region	2 011 100	0	0	693 806	0	1 316 799
Smolensk Region	0	0	0	0	0	0
Tambov Region	19 935	0	0	87	0	19 835
Tver Region	317 381	0	0	82 645	189 252	45 472
Tula Region	31 051	0	0	4 606	0	26 445
Yaroslavl Region	3 210 548	0	0	75 877	0	3 134 627
City of Moscow	15 393 564 434	4 250 573	668	1 988 415 969	7 597 069 017	5 437 662 355
North-Western Federal District	232 016 775	11	0	33 629 696	97 843 804	98 516 599
Republic of Karelia	9 832	1	0	8 425	0	1 391
Komi Republic	603 321	0	0	20 714	3 033	579 574
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	2 512 683	0	0	504 940	82 576	1 921 773
Kaliningrad Region	5 076 957	0	0	1 187 430	1 757 898	1 795 214
Leningrad Region	0	0	0	0	0	0
Murmansk Region	676 293	0	0	669 553	0	6 739
Novgorod Region	339 028	0	0	68 114	61 854	209 060
Pskov Region	13 659	0	0	12 638	0	1 021
St Petersburg	222 785 002	10	0	31 157 882	95 938 443	94 001 827
Southern Federal District	30 237 022	8 240	0	6 382 989	4 787 409	18 341 089
Republic of Adygeya	323 104	0	0	1 403	60 657	261 044
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	7 065 249	8 234	0	574 660	84 131	5 847 674
Krasnodar Territory	8 571 534	0	0	967 327	697 141	6 745 279
Astrakhan Region	3 209 400	0	0	3 123 362	0	81 138
Volgograd Region	769 187	0	0	175 397	107 106	486 671
Rostov Region	9 002 171	0	0	1 458 034	3 786 161	3 757 976
City of Sevastopol	1 296 377	6	0	82 806	52 213	1 161 307
North-Caucasian Federal District	776 064	0	0	333 313	52 915	384 034
Republik of Daghestan	22 182	0	0	3 318	0	18 860
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	151 404	0	0	85 758	0	65 646
Karachai-Cherkess Republic	201 830	0	0	116 943	0	80 120
Republic of North Ossetia - Alania	31 476	0	0	0	0	31 476
Chechen Republic	0	0	0	0	0	0

Stavropol Territory	369 172	0	0	127 294	52 915	187 932
Volga Federal District	178 229 493	6	0	13 436 407	104 270 241	59 110 254
Republic of Bashkortostan	1 534 741	0	0	76 932	121 322	1 335 693
Republic of Marii El	38 705	0	0	20 910	0	10 579
Republic of Mordovia	236 013	0	0	12 998	0	221 195
Republic of Tatarstan	148 288 458	6	0	9 501 199	101 383 973	36 636 342
Udmurt Republic	1 901 297	0	0	852 221	525 541	523 531
Chuvash Republic	557 625	0	0	23 132	131 302	403 161
Perm Territory	2 358 547	0	0	283 934	22 910	2 051 703
Kirov Region	1 256 985	0	0	255 105	338 486	663 393
Nizhny Novgogrod Region	4 795 998	0	0	504 957	692 669	3 580 558
Orenburg Region	2 264 541	0	0	25 578	252 087	1 986 139
Penza Region	162 816	0	0	93 420	69 262	0
Samara Region	13 094 422	0	0	1 520 732	732 386	10 282 618
Saratov Region	1 732 635	0	0	260 427	303	1 413 494
Ulyanovsk Region	6 710	0	0	4 862	0	1 848
Ural Federal District	85 351 908	60 929	0	9 782 697	23 083 752	47 056 599
Kurgan Region	87 723	0	0	67 686	0	20 037
Sverdlovsk Region	56 151 814	0	0	3 130 694	21 169 380	31 444 970
Tyumen Region	16 793 285	60 929	0	3 162 692	760 173	8 442 101
Chelyabinsk Region	12 319 086	0	0	3 421 625	1 154 199	7 149 491
Siberian Federal District	28 397 753	0	0	13 209 887	1 861 301	12 736 763
Republic of Altai	161 083	0	0	137 389	0	23 694
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	644	0	0	0	0	644
Republic of Khakassia	173 575	0	0	13 986	0	98 287
Altai Territory	255 119	0	0	57 443	0	197 676
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	804 682	0	0	67 133	0	627 532
Irkutsk Region	1 390 587	0	0	235 292	20 504	1 104 052
Kemerovo Region	390 206	0	0	142 993	0	243 112
Novosibirsk Region	23 425 673	0	0	12 223 805	909 854	9 908 551
Omsk Region	1 643 238	0	0	305 464	930 943	406 651
Tomsk Region	152 946	0	0	26 382	0	126 564
Far Eastern Federal District	56 237 407	0	0	8 068 217	17 761 748	27 122 364
Republic of Sakha (Yakutia)	2 490 953	0	0	106 826	49 720	2 295 361
Kamchatka Territory	1 761 048	0	0	710 509	0	1 044 389
Primorskiy Territory	11 563 431	0	0	3 724 464	1 400 058	6 420 045
Khabarovsk Territory	711 316	0	0	50 789	343 695	316 823
Amur Region	36 659 558	0	0	847 722	15 968 275	16 622 552
Magadan Region	0	0	0	0	0	0
Sakhalin Region	3 051 101	0	0	2 627 907	0	423 194
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	16 040 588 575	4 319 759	668	2 077 243 954	7 855 734 159	5 723 669 967

Table 39

Loans, Deposits and Other Funds Received From Other Credit Institutions (by credit institutions registered in respective regions), as of 1.01.17

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	8 036 036 075	4 974 599 307	3 061 436 768
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	0	0	0
Voronezh Region	1 388 354	1 388 354	0
Ivanovo Region	304 155	304 155	0
Kaluga Region	83 950	83 950	0
Kostroma Region	342 293 392	241 406 598	100 886 794
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	38 273	38 273	0
Tver Region	0	0	0
Tula Region	12 447	0	12 447
Yaroslavl Region	1 084 687	1 084 687	0
City of Moscow	7 689 429 817	4 728 892 290	2 960 537 527
North-Western Federal District	225 090 812	146 231 829	78 858 983
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangelsk Region	0	0	0
Vologda Region	7 559 268	5 025 560	2 533 708
Kaliningrad Region	75 044	75 044	0
Leningrad Region	0	0	0
Murmansk Region	0	0	0
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	217 456 500	141 131 225	76 325 275
Southern Federal District	3 301 839	1 505 579	1 796 260
Republic of Adygeya	1 292	1 292	0
Republic of Kalmykia	0	0	0
Republic of Crimea	379 314	258 000	121 314
Krasnodar Territory	1 212 697	750 889	461 808
Astrakhan Region	0	0	0
Volgograd Region	200 000	200 000	0
Rostov Region	1 508 536	295 398	1 213 138
City of Sevastopol	0	0	0
North-Caucasian Federal District	0	0	0
Republik of Daghestan	0	0	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	0	0	0
Karachai-Cherkess Republic	0	0	0
Republic of North Ossetia - Alania	0	0	0

Chechen Republic	0	0	0
Stavropol Territory	0	0	0
Volga Federal District	114 784 279	108 911 774	5 872 505
Republic of Bashkortostan	30 114 623	30 114 623	0
Republic of Marii El	0	0	0
Republic of Mordovia	160 000	160 000	0
Republic of Tatarstan	43 898 113	38 537 976	5 360 137
Udmurt Republic	439 291	439 291	0
Chuvash Republic	207 059	207 059	0
Perm Territory	297 661	297 661	0
Kirov Region	265 281	265 281	0
Nizhny Novgogrod Region	4 358 627	4 358 627	0
Orenburg Region	109 581	109 581	0
Penza Region	35 962	23 200	12 762
Samara Region	34 808 081	34 308 475	499 606
Saratov Region	90 000	90 000	0
Ulyanovsk Region	0	0	0
Ural Federal District	151 025 796	120 227 102	30 798 694
Kurgan Region	0	0	0
Sverdlovsk Region	149 344 936	118 697 883	30 647 053
Tyumen Region	678 662	678 662	0
Chelyabinsk Region	1 002 198	850 557	151 641
Siberian Federal District	2 843 201	2 784 558	58 643
Republic of Altai	0	0	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	44 012	44 012	0
Altai Territory	247 833	247 833	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	57 430	0	57 430
Irkutsk Region	0	0	0
Kemerovo Region	0	0	0
Novosibirsk Region	2 493 926	2 492 713	1 213
Omsk Region	0	0	0
Tomsk Region	0	0	0
Far Eastern Federal District	26 035 782	22 286 570	3 749 212
Republic of Sakha (Yakutia)	478 035	478 035	0
Kamchatka Territory	0	0	0
Primorskiy Territory	2 770 982	2 770 982	0
Khabarovsk Territory	0	0	0
Amur Region	22 786 765	19 037 553	3 749 212
Magadan Region	0	0	0
Sakhalin Region	0	0	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0
Total	8 559 117 784	5 376 546 719	3 182 571 065

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	1.12.16	1.01.17
Own funds (capital) adequacy					
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio)	12,5	12,7	12,7	12,7	13,1
Tier I capital ratio N1.2 (Basel III)	9,0	8,5	8,8	9,0	9,2
Risk-weighted assets [1](Basel III) to total assets ratio	*45,4*	*48,3*	*45,1*	*44,8*	*44,1*
Credit risk					
Share of problem (IV quality category) and bad (V quality category) loans in total loans [2]	*6,7*	*8,3*	*9,6*	*9,8*	*9,4*
Loan loss provisions made as percent of total loans [2]	*6,5*	*7,8*	*8,8*	*8,9*	*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	3,9	3,6
Ratio of a bank's aggregate claims on insiders to own funds (capital) (N10.1)	0,7	0,6	0,5	0,5	0,4
Ratio of total large credit risks to own funds (capital) (N7)	245,5	254,4	238,6	236,3	219,6
Distribution of loans provided by credit institutions					
agriculture, hunting and forestry	*3,5*	*3,5*	*3,8*	*3,8*	*4,0*
mining	*4,2*	*4,9*	*5,0*	*5,4*	*5,6*
manufacturing	*15,5*	*17,1*	*16,5*	*16,7*	*15,4*
production and distribution of energy, gas and water	*2,5*	*2,5*	*3,0*	*3,0*	*3,1*
constructing	*5,3*	*4,8*	*5,2*	*4,6*	*4,5*
wholesale and retail trade, car and household appliance repair	*13,3*	*11,3*	*10,7*	*10,9*	*10,9*
transport and communication	*4,4*	*4,2*	*4,0*	*4,0*	*4,2*
other economic activities	*21,2*	*24,1*	*23,4*	*23,2*	*23,1*
individuals	*30,1*	*27,5*	*28,4*	*28,3*	*29,1*
of which					
mortgage loans	*9,4*	*10,4*	*11,5*	*11,6*	*12,1*
Geographical distribution of interbank loans and deposits [3]					
Russian Federation	*53,6*	*54,0*	*67,1*	*66,3*	*68,8*
United Kingdom	*13,9*	*12,3*	*8,2*	*7,7*	*7,5*
USA	*4,9*	*4,5*	*2,2*	*4,0*	*3,2*
Germany	*0,4*	*0,8*	*0,5*	*0,7*	*0,3*
Austria	*7,3*	*4,9*	*3,7*	*1,3*	*1,1*
France	*1,8*	*1,8*	*1,7*	*1,7*	*1,4*
Italy	*0,0*	*0,0*	*0,1*	*2,3*	*2,0*
Cyprus	*4,9*	*9,2*	*4,9*	*4,7*	*5,3*
Netherlands	*1,3*	*0,8*	*0,2*	*0,5*	*0,5*
Other	*11,8*	*11,8*	*11,3*	*10,7*	*9,9*
Liquidity					
Ratio of high liquid assets to total assets	*10,4*	*10,6*	*11,3*	*11,3*	*10,5*
Ratio of liquid assets to total assets	*22,0*	*24,6*	*21,9*	*22,0*	*21,8*
Ratio of high liquid assets to demand liabilities (N2)	67,0	97,5	100,4	95,7	106,6
Ratio of liquid assets to short-term liabilities (N3)	80,4	139,3	141,8	128,5	144,9
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	54,5	52,3
Ratio of clients' funds to total loans [4]	*96,9*	*106,1*	*107,9*	*107,5*	*107,5*
Market risk to total own funds (capital) [5]	*36,0*	*44,0*	*44,7*	*49,8*	*43,7*
of which					
Interest rate risk	*28,6*	*34,4*	*36,9*	*42,0*	*36,8*
Equity position risk	*3,7*	*3,3*	*2,7*	*3,3*	*3,0*
Foreign exchange risk	*3,7*	*6,3*	*3,8*	*3,6*	*3,2*
Commodity risk	-	-	*1,3*	*0,8*	*0,9*
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	7,6	8,6	11,3	11,6	12,0
Banks' financial result over the reporting period (billion rubles)	589,1	192,0	632,0	788,4	929,7
as percent of the banking sector assets [6]	*0,9*	*0,3*	*0,8*	*1,0*	*1,2*
as percent of the banking sector own funds (capital) [6]	*7,9*	*2,3*	*7,0*	*8,7*	*10,3*
Return on assets [7]	*0,9*	*0,3*	*0,9*	*0,9*	*1,2*
Return on equity [7]	*7,9*	*2,3*	*7,8*	*7,9*	*10,3*

[1] Only balance sheet items are included.

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

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

[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
Reference data: own funds (capital) adequacy ratio as of 1.01.17, %	13,1		27,1		23,6		18,5		18,2		14,7		13,7		16,3		13,2		15,5	

[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] 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		1.12.16		1.01.17	
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***	**9 235,4**	***100,0***	**9 387,1**	***100,0***
of which:										
1. Tier I capital	5 718,4	*72,1*	6 002,5	*66,6*	6 322,7	*69,5*	6 507,5	*70,5*	6 586,7	*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*	6 315,1	*68,4*	6 408,2	*68,3*
1.2. Additional Tier 1	80,1	*1,0*	144,7	*1,6*	163,0	*1,8*	192,4	*2,1*	178,5	*1,9*
2. Tier 2 Capital	2 210,0	*27,9*	3 006,1	*33,4*	2 775,0	*30,5*	2 727,8	*29,5*	2 800,4	*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	12,7	7	13,1	6
Common equity Tier I ratio (N1.1)	8,9	2	8,2	8	8,6	5	8,7	5	8,9	4
Tier I capital ratio (N1.2)	9,0	3	8,5	8	8,8	8	9,0	7	9,2	7

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

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

Table 43

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

Indicators	1.01.15		1.01.16		1.10.16		1.12.16		1.01.17	
	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***	**11 330,9**	***122,7***	**11 506,5**	***122,6***
1.1. Authorized capital	1 914,3	*24,1*	2 416,3	*26,8*	2 403,9	*26,4*	2 415,8	*26,2*	2 458,3	*26,2*
1.2. Issue income	1 421,3	*17,9*	1 451,5	*16,1*	1 372,6	*15,1*	1 371,3	*14,8*	1 479,7	*15,8*
1.3. Credit institutions' profit and funds	3 761,5	*47,4*	4 112,3	*45,6*	4 428,6	*48,7*	4 589,4	*49,7*	4 721,7	*50,3*
1.4. Subordinated loans	2 018,3	*25,5*	3 026,7	*33,6*	2 713,9	*29,8*	2 742,4	*29,7*	2 632,9	*28,0*
1.5. Increase in value of property due to revaluation	222,4	*2,8*	226,5	*2,5*	214,9	*2,4*	212,0	*2,3*	213,9	*2,3*
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***	**2 095,5**	***22,7***	**2 119,4**	***22,6***
2.1. Losses	352,5	*4,4*	823,1	*9,1*	570,7	*6,3*	642,4	*7,0*	679,3	*7,2*
2.2. Intangible assets	18,8	*0,2*	31,9	*0,4*	249,3	*2,7*	251,4	*2,7*	269,0	*2,9*
2.3. Treasury stocks (shares)	1,2	*0,0*	2,5	*0,0*	4,8	*0,1*	6,7	*0,1*	7,0	*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*	9,6	*0,1*	9,4	*0,1*
2.5. Subordinated loans granted to credit institutions	154,4	*1,9*	306,1	*3,4*	277,3	*3,0*	266,4	*2,9*	248,2	*2,6*
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*	721,3	*7,8*	694,6	*7,4*
2.7. Other factors	74,4	*0,9*	149,9	*1,7*	185,5	*2,0*	197,6	*2,1*	212,0	*2,3*
Own funds (capital), total	**7 928,4**	***100,0***	**9 008,6**	***100,0***	**9 097,8**	***100,0***	**9 235,4**	***100,0***	**9 387,1**	***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	1.12.16	1.01.17
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	1 201,5	1 364,4
3rd group of assets	404,2	702,0	231,7	85,4	43,4
4th group of assets	33 446,0	37 817,6	34 238,8	34 396,9	33 559,6
5th group of assets	9,2	10,9	327,9	334,8	332,4
The value of credit risk on balance sheet assets	35 225,2	40 081,2	35 957,1	36 018,5	35 299,7

Reference data:

	1.01.15	1.01.16	1.10.16	1.12.16	1.01.17
1st group of assets without risk weighting	11 479,3	8 920,2	9 163,4	8 981,1	8 586,9

[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	1.12.16	1.01.17
1	Banking sector own funds (capital), billion rubles	7 928,4	9 008,6	9 097,8	9 235,4	9 387,1
2	Risk-weighted assets, billion rubles	63 456,9	70 914,5	71 687,8	72 684,1	71 810,2
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	35 225,2	40 081,2	35 957,1	36 018,5	35 299,7
	- risk-weighted claims on counterparties related to a bank (code 8957.0[2]), billion rubles	1 700,4	1 919,5	2 300,7	2 299,9	2 297,0
	- the amount of mortgage loans and accrued (accumulated) interest claims (code 8807[2]), billion rubles	225,8	140,4	225,1	231,1	232,1
	- the value of credit risk on contingent credit liabilities, billion rubles	4 802,0	4 198,1	3 817,4	3 916,3	4 152,6
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles[2]	1 259,3	873,3	673,6	671,7	594,7
	- the value of operational risk (calculated with risk coefficient 12,5)	5 264,7	6 732,5	7 550,7	7 497,6	7 486,4
	- market risk, billion rubles	2 734,6	3 859,4	3 970,3	4 500,8	4 012,4
	- credit claims of clearing participants (codes 8847[2])	65,7	71,7	73,4	77,9	75,4
	- higher-risk transactions, billion rubles	9 592,6	11 168,6	14 919,6	15 194,9	15 127,5
	- 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	-568,7	-587,9
	- 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	548,8	576,2
	- 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	1 351,7	1 667,5
	- 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	567,3	487,3
	- other	2,3	245,1	444,6	376,2	389,5
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	12,5	12,7	12,7	12,7	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		1.12.16		1.01.17	
	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	*4,1*	24	*4,4*
From 8% to 10%	0	*0,0*	1	*0,0*	14	*0,8*	15	*4,6*	13	*1,1*
From 10% to 12%	90	*47,0*	83	*39,0*	55	*20,5*	58	*19,0*	44	*19,1*
From 12% to 14%	144	*39,4*	92	*35,0*	82	*53,3*	68	*49,3*	70	*50,3*
14% and more	578	*12,2*	517	*22,2*	460	*21,7*	456	*22,9*	458	*25,1*
Banking sector, total	834	*100,0*	733	*100,0*	649	*100,0*	635	*100,0*	623	*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		1.12.16		1.01.17	
		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*	23 964,8	*43,5*	24 022,7	*44,0*
	Substandard	21 016,6	*39,5*	22 237,3	*38,3*	20 983,8	*38,4*	21 141,4	*38,4*	20 805,9	*38,1*
	Doubtful	3 603,2	*6,8*	4 769,2	*8,2*	4 487,6	*8,2*	4 585,9	*8,3*	4 641,0	*8,5*
	Problem	1 144,5	*2,2*	1 408,5	*2,4*	1 534,4	*2,8*	1 670,8	*3,0*	1 623,3	*3,0*
	Loss	2 433,0	*4,6*	3 442,2	*5,9*	3 733,6	*6,8*	3 755,3	*6,8*	3 536,3	*6,5*
Loan loss provision (LLP) made		3 461,0	*6,5*	4 545,7	*7,8*	4 825,3	*8,8*	4 886,7	*8,9*	4 619,7	*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*	23 807,9	*53,9*	23 867,6	*54,7*
	Substandard	10 893,5	*26,3*	13 276,4	*28,1*	11 977,1	*27,3*	11 995,8	*27,1*	11 529,8	*26,4*
	Doubtful	3 092,3	*7,5*	4 266,8	*9,0*	3 996,4	*9,1*	4 097,4	*9,3*	4 186,7	*9,6*
	Problem	971,2	*2,3*	1 261,5	*2,7*	1 434,9	*3,3*	1 578,9	*3,6*	1 538,5	*3,5*
	Loss	1 591,6	*3,8*	2 349,1	*5,0*	2 635,4	*6,0*	2 708,8	*6,1*	2 526,1	*5,8*
Loan loss provision (LLP)	Estimated LLP	3 219,0	*7,8*	4 483,4	*9,5*	4 796,7	*10,9*	4 959,0	*11,2*	4 765,6	*10,9*
	Estimated LLP adjusted for collateral	2 464,2	*5,9*	3 476,7	*7,4*	3 795,4	*8,7*	3 918,3	*8,9*	3 705,5	*8,5*
	LLP made	2 467,1	*6,0*	3 343,4	*7,1*	3 610,3	*8,2*	3 719,7	*8,4*	3 489,4	*8,0*
	LLP made as percent of estimated LLP		*76,6*		*74,6*		*75,3*		*75,0*		*73,2*
	LLP made as percent of estimated LLP adjusted for collateral		*100,1*		*96,2*		*95,1*		*94,9*		*94,2*

[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		1.12.16		1.01.17	
	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %
1. Loans grouped into portfolios of homogeneous loans - total of which:	11 714,4	*100,0*	10 834,8	*100,0*	10 848,9	*100,0*	10 929,4	*100,0*	10 980,4	*100,0*
1.1. Loans to legal entities (except credit institutions)	804,8	*6,9*	556,0	*5,1*	487,4	*4,5*	483,6	*4,4*	486,3	*4,4*
1.2. Loans to individuals	10 909,5	*93,1*	10 278,8	*94,9*	10 361,4	*95,5*	10 445,8	*95,6*	10 494,1	*95,6*
1.3. Loans to credit institutions	0,1	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
2. Loans grouped into portfolios of homogeneous loans as a share of total loans		*22,0*		*18,6*		*19,8*		*19,8*		*20,1*
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*		*10,7*		*10,3*
4. Claims grouped into portfolios of homogeneous claims - total of which:	75,8	*100,0*	99,4	*100,0*	78,2	*100,0*	100,0	*100,0*	105,5	*100,0*
4.1. Portfolios of homogeneous claims on legal entities	27,7	*36,5*	31,3	*31,5*	29,6	*37,9*	53,4	*53,4*	53,4	*50,6*
4.2. Portfolios of homogeneous claims on individuals	48,1	*63,5*	68,1	*68,5*	48,6	*62,1*	46,6	*46,6*	52,1	*49,4*
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*		*53,0*		*47,4*

[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 1.01.17[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	486 303,2	*100,0*	57 606,0	*100,0*	*11,8*
of which by quality categories					
1.1. Quality Category I	187,0	*0,0*	0,0	*0,0*	*0,0*
1.2. Quality Category II	425 121,2	*87,4*	4 044,0	*7,0*	*1,0*
1.3. Quality Category III	2 644,7	*0,5*	247,7	*0,4*	*9,4*
1.4. Quality Category IV	5 143,1	*1,1*	1 773,7	*3,1*	*34,5*
1.5. Quality Category V	53 207,2	*10,9*	51 540,5	*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	486 303,2		57 606,0		*11,8*
4. Homogeneous claims grouped into portfolios - total	53 365,0	*100,0*	21 346,3	*100,0*	*40,0*
of which by quality categories					
4.1. Quality Category I	25 284,1	*47,4*	0,0	*0,0*	*0,0*
4.2. Quality Category II	2 499,2	*4,7*	28,1	*0,1*	*1,1*
4.3. Quality Category III	4512,2	*8,5*	549,8	*2,6*	*12,2*
4.4. Quality Category IV	390,6	*0,7*	167,5	*0,8*	*42,9*
4.5. Quality Category V	20678,9	*38,8*	20600,9	*96,5*	*99,6*
5. Claims for interest payments - total	5 466,2	*100,0*	2 701,3	*100,0*	*49,4*
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	2 793,1	*51,1*	2 656,8	*98,4*	*95,1*

[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 1.01.17[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	10 494 117,7	*100,0*	1 072 739,4	*100,0*	*10,2*
of which					
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	993 944,4	*9,5*	29 046,4	*2,7*	*2,9*
1.1.2. residental real estate (mortgage) loans, total	3 442 451,1	*32,8*	65 186,0	*6,1*	*1,9*
1.1.3. car loans, total	596 234,5	*5,7*	60 074,9	*5,6*	*10,1*
1.1.4. other consumer loans, total	5 425 418,6	*51,7*	916 001,1	*85,4*	*16,9*
1.2. by duration of past dues					
1.2.1. a portfolio of loans without overdue payments and with payments being overdue from 1 calendar day to 30 calendar days[2]	254 435,7	*2,4*	5 809,5	*0,5*	*2,3*
1.2.2. a portfolio of loans without overdue payments	8 935 860,1	*85,2*	138 477,1	*12,9*	*1,6*
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	189 594,4	*1,8*	11 129,8	*1,0*	*5,9*
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	100 599,7	*1,0*	29 002,8	*2,7*	*28,8*
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	82 738,7	*0,8*	48 297,4	*4,5*	*58,4*
1.2.6. a portfolio of loans with payments being overdue from 181 to 360 calendar days	157 172,4	*1,5*	127 023,1	*11,8*	*80,8*
1.2.7. a portfolio of loans with payments being overdue more than 360 calendar days	737 647,6	*7,0*	710 568,8	*66,2*	*96,3*
1.3. classified into the following loan quality categories:					
1.3.1. Quality category I	154 944,2	*1,5*	0,0	*0,0*	*0,0*
1.3.2. Quality category II	8 850 941,6	*84,3*	120 360,1	*11,2*	*1,4*
1.3.3. Quality category III	451 578,6	*4,3*	36 512,7	*3,4*	*8,1*
1.3.4. Quality category IV	79 646,7	*0,8*	32 540,0	*3,0*	*40,9*
1.3.5. Quality category V	957 006,5	*9,1*	883 326,7	*82,3*	*92,3*
2. Claims grouped into portfolios of homogeneous claims - total	52 123,3	*5,4*	28 667,2	*3,2*	*55,0*
of which by quality categories					
2.1. Quality category I	11 702,2	*1,2*	0,0	*0,0*	*0,0*
2.2. Quality category II	7 856,5	*0,8*	194,0	*0,0*	*2,5*
2.3. Quality category III	3255,4	*0,3*	427,5	*0,0*	*13,1*
2.4. Quality category IV	1106,5	*0,1*	524,5	*0,1*	*47,4*
2.5. Quality category V	28202,6	*2,9*	27521,1	*3,1*	*97,6*
3. Claims for interest payments - total	179 960,3	*100,0*	76 621,7	*100,0*	*42,6*
of which					
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	81 236,4	*45,1*	72 843,6	*95,1*	*89,7*

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

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

Table 51

Loan Loss Provisions by Credit Risk 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	1.12.16	1.01.17	1.01.15	1.01.16	1.10.16	1.12.16	1.01.17
Substandard	*9,5*	*7,2*	*6,0*	*5,9*	*6,1*	*2,1*	*1,8*	*1,8*	*1,8*	*1,9*
Doubtful	*19,7*	*23,0*	*20,9*	*20,7*	*20,2*	*15,7*	*18,0*	*18,9*	*18,8*	*16,9*
Problem	*16,1*	*15,5*	*15,7*	*17,2*	*18,7*	*40,9*	*41,1*	*39,4*	*40,6*	*42,3*
Loss	*54,7*	*54,2*	*57,2*	*56,0*	*54,8*	*84,8*	*77,1*	*78,4*	*76,9*	*75,7*

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

Table 52

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

Indicator	1.01.15	1.01.16	1.10.16	1.12.16	1.01.17
Overdue claims on loans, deposits and other claims, billion rubles	**1978,0**	**3046,6**	**3167,2**	**3114,7**	**2891,5**
Of which					
- among 20 largest-asset credit institutions, billion rubles	1404,5	2033,2	2078,5	2062,9	1789,6
Share of overdue claims in loans, deposits and other claims of the banking sector, percent	*3,8*	*5,3*	*5,8*	*5,6*	*5,2*
Overdue claims in rubles					
- billion rubles	1725,9	2537,1	2805,5	2772,4	2600,0
- as percent of total loans, deposits and other claims in rubles	*4,7*	*6,8*	*7,3*	*7,2*	*6,6*
Overdue claims in foreign currency					
- billion rubles	252,1	509,5	361,7	342,3	291,5
- as percent of total loans, deposits and other claims in foreign currency	*1,7*	*2,5*	*2,2*	*2,0*	*1,8*
- dollar equivalent, billion $	4,5	7,0	5,7	5,3	4,8
Overdue claims on loans and other claims on non-financial institutions	1250,7	2075,9	2122,5	2093,5	1892,0
Share of overdue claims in total volume of loans and other claims on non-financial institutions, percent	*4,2*	*6,2*	*6,8*	*6,7*	*6,3*
Overdue claims on loans and other funds provided to individuals	667,5	863,8	916,1	888,0	857,9
Share of overdue claims in total volume of loans and other claims on individuals, percent	*5,9*	*8,1*	*8,5*	*8,2*	*7,9*

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	1.12.16	1.01.17	1.01.15	1.01.16	1.10.16	1.12.16	1.01.17
No overdue claims	72	56	50	52	55	*2,8*	*2,7*	*3,3*	*3,5*	*3,9*
Less than 5%	508	360	291	277	272	*72,9*	*70,2*	*65,5*	*69,5*	*68,0*
From 5 to 10%	131	156	131	133	131	*16,6*	*16,0*	*21,6*	*16,2*	*18,8*
From 10 to 15%	40	56	62	56	46	*5,9*	*3,7*	*2,5*	*3,8*	*2,0*
From 15 to 20%	19	26	23	23	24	*1,1*	*2,0*	*1,3*	*1,2*	*1,4*
From 20 to 60%	23	34	45	47	48	*0,4*	*4,9*	*4,5*	*4,5*	*4,6*
From 60 to 90%	2	6	5	6	6	*0,0*	*0,3*	*1,1*	*1,1*	*1,1*
90% and more	1	2	5	5	6	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
No loans, deposits and other claims	37	37	32	31	35	*0,3*	*0,2*	*0,3*	*0,2*	*0,2*

Table 54

Credit Risks of the Banking Sector

Indicators	1.01.15	1.01.16	1.10.16	1.12.16	1.01.17
Large credit risks of the banking sector total, bln rubles	19 467,9	22 916,6	21 707,5	21 825,2	20 615,9
Share of large credit risks in the banking sector assets, %	*25,1*	*27,6*	*27,2*	*27,2*	*25,7*

Table 55

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

	1.01.15	1.01.16	1.10.16	1.12.16	1.01.17
Volume of large loans, billion rubles	10 829,7	13 838,1	12 917,1	12 928,5	12 884,1
of which:					
Volume of secured loans , billion rubles	2 397,5	4 050,5	3 581,2	3 585,3	3 857,5
Volume of I quality category collateral, billion rubles	596,8	1 953,7	1 966,4	1 777,3	2 293,5
of which:					
collateral of quoted securities issued by legal entities, billion rubles	65,7	650,3	886,6	912,8	1 205,9
Volume of II quality category collateral, billion rubles	1 494,9	1 776,0	1 558,1	1 545,9	1 436,2
of which:					
collateral of securities, issued by legal entities, billion rubles	208,2	246,8	231,3	246,3	231,8
collateral of proprietory rights (claims), billion rubles	611,0	689,2	525,9	554,7	541,4

[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		1.12.16		1.01.17	
	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*	*49,8*	*100,0*	*43,7*	*100,0*
Of which										
- interest rate risk (IRR)	*28,6*	*79,5*	*34,4*	*78,2*	*36,9*	*82,5*	*42,0*	*84,4*	*36,8*	*84,0*
- equity position risk (EPR)	*3,7*	*10,3*	*3,3*	*7,5*	*2,7*	*6,1*	*3,3*	*6,7*	*3,0*	*6,7*
- foreign exchange risk (FER)	*3,7*	*10,2*	*6,3*	*14,4*	*3,8*	*8,4*	*3,6*	*7,2*	*3,2*	*7,2*
- commodity risk (CR)	-	-	-	-	*1,3*	*3,0*	*0,8*	*1,7*	*0,9*	*2,0*
Reference data:										
Number of credit institutions[1]	598		548		477		468		452	
Share of credit institutions' assets [1] in total banking sector assets, %	*97,8*		*98,2*		*98,1*		*98,5*		*98,1*	

[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	1.12.16	1.01.17
Share of assets in foreign currency in total assets, %	*30,0*	*34,7*	*29,8*	*29,8*	*27,8*
of which:					
- 20 largest-asset credit institutions	*32,0*	*37,3*	*32,3*	*32,0*	*29,9*
Share of liabilities in foreign currency in total liabilities, %	*29,0*	*33,2*	*28,3*	*28,2*	*26,5*
of which:					
- 20 largest-asset credit institutions	*30,8*	*36,3*	*31,2*	*30,8*	*28,9*
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total , b.p.	*1,0*	*1,4*	*1,5*	*1,6*	*1,2*
of which:					
- 20 largest-asset credit institutions	*1,3*	*1,0*	*1,1*	*1,1*	*1,0*

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	1.12.16	1.01.17
Balance sheet positions					
Claims, bln rubles	23 291,9	28 774,6	23 755,6	23 939,6	22 234,2
Liabilities, bln rubles	22 502,6	27 592,0	22 546,0	22 682,1	21 241,0
Net balance sheet position, bln rubles	789,2	1 182,6	1 209,5	1 257,5	993,1
Net balance sheet position to own funds (capital), % [1]	*10,0*	*13,1*	*13,3*	*13,6*	*10,6*
Off-balance sheet positions [2]					
Claims, bln rubles	18 124,3	16 260,7	14 992,3	15 436,0	14 493,2
Liabilities, bln rubles	17 638,1	16 136,2	14 994,7	15 632,1	14 491,9
Net balance sheet position, bln rubles	486,2	124,5	-2,4	-196,1	1,3
Net balance sheet position to own funds (capital), % [1]	*6,1*	*1,4*	*0,0*	*-2,1*	*0,0*

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

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

Table 60

Compliance With Open Foreign Exchange Position (OFXP) Requirements

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

Comment. Calculated on the basis of credit institutions' reporting by form 0409634.

Table 61

Information on Open Foreign Exchange Positions of Banking Sector

Date	Number of credit institutions	Open foreign exchange positions and precious metals in bln. rubles					Own funds (capital), bln. rubles	Ratio of net OFXP to own funds (capital) of CIs, in %
		Total balance sheet position	Total off-balance sheet position	Total open foreign exchange positions (OFXP)				
				Long	Short	Net		
1. Credit institutions with net short OFXP								
1.01.09	431	583,0	-611,5	13,6	-42,1	-28,5	1 047,2	*-2,7*
1.01.10	361	-72,9	50,3	7,5	-30,1	-22,6	1 131,1	*-2,0*
1.01.11	427	-1,3	-29,8	10,9	-42,1	-31,2	1 618,8	*-1,9*
1.01.12	340	112,7	-146,5	21,6	-55,4	-33,8	1 573,4	*-2,1*
1.01.13	373	3,7	-25,4	24,0	-45,7	-21,7	1 863,0	*-1,2*
1.01.14	376	115,4	-144,4	5,5	-34,5	-29,0	1 797,5	*-1,6*
1.01.15	263	-224,8	151,2	83,0	-156,7	-73,6	2 911,6	*-2,5*
1.04.15	219	23,5	-55,8	7,0	-39,2	-32,2	1 080,7	*-3,0*
1.07.15	217	118,3	-172,6	14,5	-68,8	-54,3	1 818,5	*-3,0*
1.10.15	199	-358,6	280,7	44,4	-122,3	-77,9	1 852,2	*-4,2*
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*
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*
1.04.15	556	-202,6	394,2	265,0	-73,3	191,7	6 667,0	*2,9*
1.07.15	529	-86,1	280,2	241,5	-47,3	194,2	6 262,9	*3,1*
1.10.15	525	157,5	111,2	313,6	-44,9	268,7	6 823,3	*3,9*
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*

The Central Bank of the Russian Federation
Banking Supervision Department

Table 62

Open Currency Positions of the Banking Sector by Currencies as of 1.01.17

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	178	-61,1	*-6,5*	-74,0	12,9
long	409	200,2	*2,4*	26,3	173,9
EUR					
short	219	-74,1	*-1,2*	-145,6	71,5
long	367	21,9	*0,7*	48,3	-26,4
GBP					
short	60	-5,6	*-0,1*	4,3	-10,0
long	232	7,1	*0,3*	7,1	-0,1

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	1.12.16	1.01.17
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	*39,0*	*44,3*	*43,8*	*43,6*	*42,4*
Liabilities with maturity in excess of 1 year, as percent of total liabilities	*24,3*	*24,3*	*22,0*	*21,2*	*21,2*
A measure of using short-term liabilities to fund long-term liquid assets, percent[2]	*23,8*	*30,9*	*32,9*	*33,3*	*31,9*

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

[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	1.12.16	1.01.17	1.01.15	1.01.16	1.10.16	1.12.16	1.01.17
Less than 0	256	238	216	219	224	8,0	14,8	*10,1*	*8,7*	*9,6*
From 0 to 20	338	304	275	270	258	27,5	20,6	*23,2*	*24,2*	*23,7*
More than 20	239	191	153	141	141	64,5	64,6	*66,8*	*67,1*	*66,8*
Data not available	1	0	5	5	0	0,0	0,0	*0,0*	*0,0*	*0,0*
Total	834	733	649	635	623	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	1.12.16	1.01.17
Liquid assets with maturity up to 30 days, as percent of liquid assets	*33,6*	*31,6*	*35,7*	*36,9*	*34,7*
Liabilities with maturity up to 30 days, as percent of total liabilities	*40,8*	*40,8*	*47,1*	*50,0*	*46,3*
Liquidity coverage deficit (ratio of excess of liabilities with maturity up to 30 days over liquid assets with the same maturity to total amount of the said short-term liabilities), %	*10,7*	*16,5*	*17,4*	*19,6*	*18,0*

[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.

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	1.12.16	1.01.17	1.01.15	1.01.16	1.10.16	1.12.16	1.01.17
Less than 0	436	486	451	425	429	15,4	19,5	*14,5*	*12,3*	*12,3*
From 0 to 20	226	145	101	104	98	60,3	20,0	*17,7*	*13,7*	*20,8*
More than 20	171	102	92	101	96	24,3	60,5	*67,9*	*74,0*	*66,9*
Data not available	1	0	5	5	0	0	0	*0,0*	*0,0*	*0,0*
Total	834	733	649	635	623	100	100	*100,0*	*100,0*	*100,0*