THE CENTRAL BANK OF THE RUSSIAN FEDERATION

BANKING SUPERVISION DEPARTMENT

REVIEW
OF THE BANKING SECTOR
OF THE RUSSIAN FEDERATION

(INTERNET-VERSION)

ANALYTICAL DATA

№ 171 January 2017

Table of Contents

General Information on the Russian Banking Sector

Banking Sector in the Economy of Russia

Table 1

Macroeconomic Indicators

	Indicator	1.01.11	1.01.12	1.01.13	1.01.14	1.01.15	1.01.16
1.	Banking sector assets, total (billion rubles)	33 804,6	41 627,5	49 509,6	57 423,1	77 653,0	82 999,7
	as % of GDP	*73,0*	*69,7*	*74,0*	*80,9*	*99,8*	*102,1*
2.	Banking sector own funds (capital) (billion rubles)	4 732,3	5 242,1	6 112,9	7 064,3	7 928,4	9 008,6
	as % of GDP	*10,2*	*8,8*	*9,1*	*9,9*	*10,2*	*11,1*
	as % of the banking sector assets	*14,0*	*12,6*	*12,3*	*12,3*	*10,2*	*10,9*
3.	Loans and other claims on non-financial organisations and individuals, including overdue claims (billion rubles)	18 147,7	23 266,2	27 708,5	32 456,3	40 865,5	43 985,2
	as % of GDP	*39,2*	*39,0*	*41,4*	*45,7*	*52,5*	*54,1*
	as % of the banking sector assets	*53,7*	*55,9*	*56,0*	*56,5*	*52,6*	*53,0*
	of which:						
	loans and other claims on individuals, including overdue claims (billion rubles)	4 084,8	5 550,9	7 737,1	9 957,1	11 329,5	10 684,3
	as % of GDP	8,8	9,3	11,6	14,0	14,6	13,1
	as % of the banking sector assets	12,1	13,3	15,6	17,3	14,6	12,9
	as % of income of the population	12,6	15,6	19,4	22,3	23,6	20,1
3a.	Banking loans in fixed capital investment of organisations of all forms of ownership (except small businesses) (billion rubles)	595,8	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)	*9,0*	*8,6*	*8,4*	*10,0*	*10,6*	*8,1*
4.	Securities portfolio, total (billion rubles)	5 829,0	6 211,7	7 034,9	7 822,3	9 724,0	11 777,4
	as % of GDP	*12,6*	*10,4*	*10,5*	*11,0*	*12,5*	*14,5*
	as % of the banking sector assets	*17,2*	*14,9*	*14,2*	*13,6*	*12,5*	*14,2*
5.	Individual deposits (billion rubles)	9 818,0	11 871,4	14 251,0	16 957,5	18 552,7	23 219,1
	as % of GDP	*21,2*	*19,9*	*21,3*	*23,9*	*23,8*	*28,6*
	as % of the banking sector liabilities[1]	*29,0*	*28,5*	*28,8*	*29,5*	*23,9*	*28,0*
	as % of income of the population	*30,2*	*33,3*	*35,7*	*38,0*	*38,7*	*43,7*
6.	Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles)[2]	10 416,4	12 777,6	14 565,1	16 900,5	23 418,7	27 064,2
	as % of GDP	*22,5*	*21,4*	*21,8*	*23,8*	*30,1*	*33,3*
	as % of the banking sector liabilities[2]	*30,8*	*30,7*	*29,4*	*29,4*	*30,2*	*32,6*

Reference data

Indicator (billion rubles)	1.01.11	1.01.12	1.01.13	1.01.14	1.01.15	1.01.16
Gross Domestic Product	46 308,5	59 698,1	66 926,9	71 016,7	77 802,7	81 287,2
Fixed capital investment of organisations of all forms of ownership (except small businesses)	6 625,0	8 445,2	9 595,7	10 065,7	10 379,6	10 485,0
Income of the population	32 498,3	35 648,7	39 903,7	44 650,4	47 920,6	53 100,6

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
1.01.09	8,1	39,2	4,2	42,7	1,2	34,3	-0,9	35,2	-1,6	39,2	6,9	14,5	15,1	26,6
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
1.02.15	4,0	38,2	-1,0	10,9	7,0	36,6	-0,7	12,8	-2,0	6,6	4,2	15,8	10,4	48,4
1.03.15	-5,4	29,2	-1,0	7,2	-4,7	28,7	-1,5	9,8	-1,6	4,0	-1,3	12,8	-5,8	35,4
1.04.15	-2,5	25,4	3,8	10,5	-1,6	24,3	-1,3	7,0	-1,7	1,1	0,1	15,3	-5,2	29,3
1.05.15	-2,8	20,1	-0,6	9,2	-3,5	17,6	-1,1	3,9	-1,4	-1,8	0,2	13,6	-5,8	23,3
1.06.15	-0,1	18,1	0,8	9,2	1,0	18,4	-0,5	2,4	-1,0	-4,2	1,3	15,7	0,1	22,1
1.07.15	1,7	19,8	1,0	10,8	1,7	20,7	-0,4	0,8	-0,7	-5,8	2,6	17,8	2,7	28,2
1.08.15	1,8	20,5	3,5	13,3	3,1	21,8	0,1	-0,8	-0,2	-7,2	2,6	19,2	1,3	29,3
1.09.15	4,8	25,5	3,2	15,8	5,0	26,0	0,3	-1,8	-0,6	-8,8	3,5	22,3	7,6	38,1
1.10.15	1,0	23,6	0,1	14,5	-0,2	23,0	-0,1	-3,1	-0,7	-10,1	0,4	22,6	2,2	36,7
1.11.15	-1,4	16,6	1,0	14,0	-0,4	18,1	-0,4	-4,4	-0,9	-11,1	-0,1	19,8	-2,4	27,6
1.12.15	1,2	11,1	0,8	13,1	2,2	15,3	-0,4	-5,7	-1,2	-12,4	1,4	18,8	2,4	22,6
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
Reference data:														
Increase from the beginning of the current year	-3,2		2,5		-5,6		1,0		-2,6		2,0		-9,7	
Increase over the same period of the previous year	1,8		12,1		9,5		-5,8		-11,4		15,8		6,3	

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

[2] 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
Assets, total	*44,1*	*39,2*	*5,0*	*14,9*	*23,1*	*18,9*	*16,0*	*35,2*	*6,9*
Own funds (capital)	*57,8*	*42,7*	*21,2*	*2,4*	*10,8*	*16,6*	*15,6*	*12,2*	*13,6*
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*
Loans and other claims on individuals	*57,8*	*35,2*	*-11,0*	*14,3*	*35,9*	*39,4*	*28,7*	*13,8*	*-5,7*
Individual deposits	*35,4*	*14,5*	*26,7*	*31,2*	*20,9*	*20,0*	*19,0*	*9,4*	*25,2*
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*
Reference Data:									
Gross Domestic Product	*23,5*	*24,2*	*-6,0*	*19,3*	*28,9*	*12,1*	*6,1*	*9,6*	*4,5*

[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	1.11.16	1.12.16
Credit institutions registered by the Bank of Russia and other authorities	1049	1021	985	985	978
Operating credit institutions (credit institutions that have the right to conduct banking operations)	834	733	649	643	635
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	0
Credit institutions with their banking licenses being revoked (cancelled)	214	288	336	342	343
Credit institutions licensed to conduct operations in foreign currency	554	482	420	414	412
Credit institutions holding general licences	256	232	214	214	209

Table 5

Operating Credit Institutions (CIs), by Federal Districts

Federal district	1.01.15		1.01.16		1.10.16		1.11.16		1.12.16	
	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*	373	*58,0*	367	*57,8*
of which the City of Moscow and Moscow Region	459	*55,0*	392	*53,5*	337	*51,9*	335	*52,1*	330	*52,0*
North-Western	64	*7,7*	60	*8,2*	52	*8,0*	51	*7,9*	50	*7,9*
Southern[1]	45	*5,4*	42	*5,7*	40	*6,2*	39	*6,1*	39	*6,1*
North-Caucasian	28	*3,4*	22	*3,0*	18	*2,8*	17	*2,6*	17	*2,7*
Volga	92	*11,0*	85	*11,6*	79	*12,2*	79	*12,3*	78	*12,3*
Ural	35	*4,2*	32	*4,4*	29	*4,5*	29	*4,5*	29	*4,6*
Siberian	44	*5,3*	41	*5,6*	37	*5,7*	37	*5,8*	37	*5,8*
Far Eastern	22	*2,6*	17	*2,3*	18	*2,8*	18	*2,8*	18	*2,8*
Russian Federation	**834**	***100,0***	**733**	***100,0***	**649**	***100,0***	**643**	***100,0***	**635**	***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	1.12.16	1.01.15	1.01.16	1.12.16	1.01.15	1.01.16	1.12.16	1.01.15	1.01.16	1.12.16	1.01.15	1.01.16	1.12.16	1.01.15	1.01.16	1.12.16
Central	504	434	367	66	60	44	282	232	182	*49,6*	*47,0*	*44,3*	*22,4*	*23,2*	*23,5*	*16,5*	*16,6*	*16,3*
of which the City of Moscow and Moscow Region[1]	459	392	330	60	57	42	110	96	80	*21,2*	*21,4*	*21,5*	*20,4*	*21,1*	*21,3*	*6,4*	*6,9*	*7,2*
North-Western	64	60	50	8	5	4	243	204	161	*337,5*	*313,9*	*298,2*	*2,8*	*3,1*	*3,1*	*14,2*	*14,6*	*14,4*
Southern[2]	45	42	39	13	13	2	201	163	123	*346,6*	*296,4*	*300,0*	*2,3*	*2,6*	*2,3*	*11,8*	*11,7*	*11,0*
North-Caucasian	28	22	17	25	8	4	74	64	51	*139,6*	*213,3*	*242,9*	*2,1*	*1,4*	*1,2*	*4,3*	*4,6*	*4,6*
Volga	92	85	78	39	29	22	283	227	185	*216,0*	*199,1*	*185,0*	*5,2*	*5,4*	*5,7*	*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*	*4,1*	*8,1*	*7,6*	*8,3*
Siberian	44	41	37	20	11	8	172	152	126	*268,8*	*292,3*	*280,0*	*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**	**635**	**232**	**176**	**131**	**1476**	**1222**	**984**	***138,6***	***134,4***	***128,5***	***41,9***	***42,7***	***43,8***	***86,4***	***87,4***	***88,3***

[1] as one region

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

Table 7

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

Distribution of credit institutions ranged by assets (descending)	1.01.15		1.01.16		1.10.16		1.11.16		1.12.16	
	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*	44 310 574	*56,0*	44 997 004	*56,0*
From 6 to 20	16 674 162	*21,5*	17 925 387	*21,6*	17 265 381	*21,7*	17 235 697	*21,8*	17 809 626	*22,2*
From 21 to 50	8 259 743	*10,6*	9 391 355	*11,3*	8 559 501	*10,7*	8 441 729	*10,7*	8 404 249	*10,5*
From 51 to 200	8 406 233	*10,8*	8 484 303	*10,2*	7 489 942	*9,4*	7 488 905	*9,5*	7 484 621	*9,3*
From 201 to 500	2 309 299	*3,0*	2 060 315	*2,5*	1 612 779	*2,0*	1 588 850	*2,0*	1 577 100	*2,0*
From 501	409 725	*0,5*	254 375	*0,3*	107 659	*0,1*	99 636	*0,1*	92 703	*0,1*
Total	**77 652 994**	***100,0***	**82 999 708**	***100,0***	**79 669 046**	***100,0***	**79 165 392**	***100,0***	**80 365 303**	***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	1.11.16	1.12.16
Central	*58,2*	*59,0*	*61,2*	*60,9*	*61,0*
of which the City of Moscow and Moscow Region	*58,6*	*59,6*	*62,0*	*61,7*	*61,8*
North-Western	*74,1*	*71,7*	*75,1*	*74,4*	*74,4*
Southern[1]	*67,0*	*68,5*	*68,4*	*68,8*	*68,8*
North-Caucasian	*64,4*	*68,5*	*69,9*	*67,3*	*66,7*
Volga	*52,4*	*53,6*	*57,2*	*57,3*	*57,4*
Ural	*70,2*	*76,6*	*73,0*	*71,3*	*73,3*
Siberian	*79,9*	*58,7*	*64,3*	*63,7*	*63,4*
Far Eastern	*85,6*	*86,0*	*84,7*	*84,2*	*83,6*
Russian Federation	***53,6***	***54,1***	***56,0***	***56,0***	***56,0***

[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 - 1.12.16)

Groups of credit institutions ranged by assets as of 1.01.16		Number of credit institutions as of 1.01.16	Groups as of 1.12.16						Licences revoked (cancelled)	Reorganised credit institution
			1	2	3	4	5	6		
1	First 5	5	5							
2	From 6 to 20	15		12	1					2
3	From 21 to 50	30		3	26				1	
4	From 51 to 200	150			3	131	2		10	4
5	From 201 to 500	300				18	229	2	47	4
6	From 501	233				1	69	127	30	2
Became operating after 1.01.16								1		
Total over the period									88	12
Total as of 1.01.16[1]		**733**								
Total as of 1.12.16[1]		**635**	**5**	**15**	**30**	**150**	**300**	**130**		

- credit institutions that moved up to the higher group by assets (green)
- credit institutions remaining in the same group (white)
- credit institutions that moved down to a lower group (yellow)

[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	1.11.16	1.12.16
Credit institutions with foreign participation over 50%					
Assets, total	*13,9*	*13,0*	*12,0*	*12,1*	*13,0*
Own funds (capital)[1]	*17,2*	*16,7*	*16,3*	*16,2*	*16,8*
Correspondent accounts with non-resident banks	*15,4*	*14,9*	*14,5*	*18,8*	*19,7*
Loans and other claims on non-financial organisations	*11,6*	*10,9*	*10,3*	*10,3*	*10,2*
Loans and other claims on individuals	*18,6*	*15,7*	*14,5*	*14,5*	*14,6*
Loans, deposits and other claims credit institutions	*14,1*	*15,4*	*14,5*	*14,1*	*20,7*
Individual deposits	*12,0*	*11,4*	*11,4*	*11,4*	*13,1*
Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles) [2]	*14,0*	*12,4*	*12,1*	*12,1*	*12,6*
Profit (loss) of the current year	*20,2*	*44,7*	*13,4*	*13,3*	*15,0*
Reference data:					
Number of credit institutions	113	106	98	98	97
of which 100% foreign-owned credit institutions					
Assets, total	*8,5*	*6,4*	*6,5*	*6,5*	*6,5*
Own funds (capital)[1]	*10,9*	*9,1*	*9,6*	*9,6*	*9,6*
Correspondent accounts with non-resident banks	*12,0*	*9,0*	*11,4*	*14,8*	*16,2*
Loans and other claims on non-financial organisations	*7,8*	*5,2*	*4,9*	*4,9*	*4,8*
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*	*10,5*
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*	*7,0*	*7,1*
Profit (loss) of the current year	*14,9*	*46,7*	*15,5*	*15,5*	*14,9*
Reference data:					
Number of credit institutions	75	68	70	70	70

[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		1.11.16		1.12.16	
	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*	4289,9	*5,4*	4365,3	*5,4*
Own funds (capital)	52,1	*0,7*	-24,3	*-0,3*	-97,1	*-1,6*	-97,8	*-1,1*	-113,2	*-1,2*
Loans and other claims on non-financial organisations	1209,1	*4,1*	1709,4	*5,1*	1310,6	*4,2*	1316,7	*4,2*	1318,6	*4,2*
of which overdue claims	287,6	*23,0*	698,3	*33,6*	684,6	*32,3*	676,8	*32,1*	673,5	*32,2*
Loans and other claims on individuals	410,7	*3,6*	547,7	*5,1*	287,4	*2,7*	285,7	*2,7*	282,5	*2,6*
of which overdue claims	35,8	*5,4*	88,6	*10,3*	86,4	*9,4*	89,1	*10,0*	91,2	*10,3*
Individual deposits	706,4	*3,8*	1293,4	*5,6*	812,4	*3,5*	825,6	*3,5*	830,0	*3,5*
Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) [2]	1101,4	*4,7*	1455,8	*5,4*	1182,5	*4,9*	1187,5	*5,0*	1189,0	*4,9*
Reference data:										
Number of credit institutions [1]	15	*1,8*	29	*4,0*	25	*3,9*	25	*3,9*	24	*3,8*

[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	1.11.16	1.12.16
1.	Cash, precious metals and stones	2 754,2	1 898,3	1 471,5	1 448,3	1 367,7
1.1.	of which: cash	2 671,8	1 801,3	1 201,4	1 240,0	1 196,0
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	3 297,8	2 464,4	3 208,4	2 859,1	2 993,7
3.	Correspondent account, total	2 675,2	2 536,3	1 823,0	1 704,7	1 744,7
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	759,6	611,5	529,8	505,8	489,5
3.2.	Correspondent accounts with non-resident banks	1 915,6	1 924,8	1 293,2	1 198,8	1 255,2
4.	Securities portfolio, total	9 724,0	11 777,4	11 305,3	11 310,4	11 756,8
	of which					
4.1.	Debt securities	7 651,4	9 616,0	9 270,7	9 216,5	9 656,8
4.2.	Equity	488,7	295,2	325,9	330,2	344,3
4.3.	Promissory notes	218,0	204,0	162,6	196,6	198,9
4.4.	Equity in associates and subsidiaries	1 365,9	1 662,2	1 546,2	1 567,1	1 556,8
5.	Other equity	427,6	568,0	817,6	822,9	844,0
6.	Financial derivatives assets at fair value	2 298,6	1 261,0	788,5	762,6	727,1
7.	Loans, total	52 115,7	57 511,4	55 171,4	55 068,6	55 780,5
	of which:					
7.1.	Loans, deposits and other claims	51 799,5	57 154,5	55 009,6	54 917,4	55 638,0
	of which overdue claims	1 978,0	3 046,6	3 167,2	3 134,0	3 114,7
	of which:					
7.1.1.	Loans and other claims on non-financial organisations	29 536,0	33 300,9	31 039,1	31 150,8	31 437,5
	of which overdue claims	1 250,7	2 075,9	2 122,5	2 107,6	2 093,5
7.1.2.	Loans and other claims on individuals	11 329,5	10 684,3	10 725,9	10 746,4	10 794,1
	of which overdue claims	667,5	863,8	916,1	894,8	888,0
7.1.3.	Loans, deposits and other claims on credit institutions	6 895,0	8 610,0	8 157,6	8 051,6	8 403,6
	of which overdue claims	44,3	63,8	82,7	82,5	83,3
8.	Fixed assets (tangible and intangible), other real estate and inventories	1 222,3	1 277,6	1 441,4	1 442,7	1 447,7
8.1	of which real estate, temporarily not used	74,4	109,4	195,7	197,0	199,9
9.	Allocation of profit	177,0	125,5	263,0	289,8	315,7
9.1.	of which income tax	157,7	110,1	260,1	286,9	312,6
10.	Other assets, total	2 960,5	3 579,8	3 378,9	3 456,5	3 387,3
	of which:					
10.1.	Settlement accounts	1 610,7	1 826,2	1 591,3	1 588,4	1 450,5
10.2.	Accounts receivable	307,0	403,7	344,1	346,1	351,8
10.3.	Deferred expenses	148,4	134,4	43,2	70,4	69,5
Banking sector assets, total		77 653,0	82 999,7	79 669,0	79 165,4	80 365,3

Table 13

Structure of Liabilities[1], by Source of Funds

(billion rubles)

	Liabilities[1]	1.01.15	1.01.16	1.10.16	1.11.16	1.12.16
1.	Funds and profit of credit institutions	6 921,9	7 551,7	8 128,7	8 217,6	8 271,9
	of which:					
1.1.	Funds of credit institutions	3 357,4	4 181,3	4 238,5	4 225,7	4 205,3
1.2.	Profit (loss), including financial result of the previous year	3 479,1	3 338,4	3 803,8	3 885,6	3 961,7
	of which:					
1.2.1.	Profit (loss) of the current year	589,1	192,0	632,0	714,4	788,4
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	9 287,0	5 363,3	2 373,1	2 177,5	2 449,8
3.	Transferable deposits of credit institutions	964,8	801,0	862,4	849,5	848,2
	of which:					
3.1.	Correspondent accounts of correspondent credit institutions	688,3	512,1	493,9	477,8	462,3
3.2.	Correspondent accounts of non-resident credit institutions	169,5	177,4	269,9	264,4	273,5
4.	Loans, deposits and other funds received from other credit institutions	6 594,2	7 091,0	7 854,3	7 695,0	7 996,4
5.	Clients' funds[2]	43 814,0	51 906,7	50 746,8	50 615,8	50 941,6
	of which:					
5.1.	Budgetary funds in settlement accounts	72,2	66,5	28,2	23,8	24,0
5.2.	Government and other extra-budgetary funds in settlement accounts	0,1	0,1	0,1	0,1	0,3
5.3.	Funds of legal entities in settlement and other accounts	7 434,7	8 905,2	8 984,7	8 983,7	9 201,2
5.4.	Clients' float	550,6	488,5	509,5	474,6	541,8
5.5.	Deposits and other funds of legal entities (except credit institutions)	17 007,9	19 018,2	17 697,8	17 539,1	17 288,3
5.6.	Individual deposits	18 552,7	23 219,1	23 318,3	23 374,1	23 674,3
5.7.	Clients' funds in factoring and forfeiting transactions	26,4	22,3	36,6	36,9	32,0
6.	Bonds	1 357,5	1 266,5	1 127,7	1 099,8	1 091,5
7.	Promissory notes and bank acceptances	868,1	696,2	450,8	484,1	493,9
8.	Financial derivatives liabilities at fair value	1 953,3	880,7	496,0	475,7	473,3
9.	Other liabilities[1], total	5 892,1	7 442,7	7 629,4	7 550,4	7 798,7
	of which:					
9.1.	Provisions	4 054,1	5 406,4	5 767,1	5 791,9	5 870,4
9.2.	Settlement accounts	1 159,7	1 075,9	846,2	763,9	839,5
9.3.	Accounts payable	77,9	80,0	190,7	215,2	297,4
9.4.	Deferred income	13,3	14,9	10,8	10,4	11,3
9.5.	Interest payable	526,6	693,0	694,5	666,6	682,5
	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	79 165,4	80 365,3

[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	1.11.16	1.12.16
1.	Cash, precious metals and stones	*3,5*	*2,3*	*1,8*	*1,8*	*1,7*
1.1.	of which: money	*3,4*	*2,2*	*1,5*	*1,6*	*1,5*
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	*4,2*	*3,0*	*4,0*	*3,6*	*3,7*
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*	*0,6*
3.2.	Correspondent accounts with non-resident banks	*2,5*	*2,3*	*1,6*	*1,5*	*1,6*
4.	Securities portfolio, total	*12,5*	*14,2*	*14,2*	*14,3*	*14,6*
	of which					
4.1.	Debt securities	*9,9*	*11,6*	*11,6*	*11,6*	*12,0*
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*	*2,0*	*1,9*
5.	Other equity	*0,6*	*0,7*	*1,0*	*1,0*	*1,1*
6.	Financial derivatives assets at fair value	*3,0*	*1,5*	*1,0*	*1,0*	*0,9*
7.	Loans, total	*67,1*	*69,3*	*69,3*	*69,6*	*69,4*
	of which:					
7.1.	Loans, deposits and other claims	*66,7*	*68,9*	*69,0*	*69,4*	*69,2*
	of which overdue claims	*2,5*	*3,7*	*4,0*	*4,0*	*3,9*
	of which:					
7.1.1.	Loans and other claims on non-financial organisations	*38,0*	*40,1*	*39,0*	*39,3*	*39,1*
	of which overdue claims	*1,6*	*2,5*	*2,7*	*2,7*	*2,6*
7.1.2.	Loans and other claims on individuals	*14,6*	*12,9*	*13,5*	*13,6*	*13,4*
	of which overdue claims	*0,9*	*1,0*	*1,1*	*1,1*	*1,1*
7.1.3.	Loans, deposits and other claims on credit institutions	*8,9*	*10,4*	*10,2*	*10,2*	*10,5*
	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*	*1,8*
8.1	of which real estate, temporarily not used	*0,1*	*0,1*	*0,2*	*0,2*	*0,2*
9.	Allocation of profit	*0,2*	*0,2*	*0,3*	*0,4*	*0,4*
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*	*4,4*	*4,2*
	of which:					
10.1.	Settlement accounts	*2,1*	*2,2*	*2,0*	*2,0*	*1,8*
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	1.11.16	1.12.16
1.	Funds and profit of credit institutions	8,9	9,1	10,2	10,4	10,3
	Of which:					
1.1.	Funds of credit institutions	4,3	5,0	5,3	5,3	5,2
1.2.	Profit (loss), including financial result of the previous year	4,5	4,0	4,8	4,9	4,9
	Of which:					
1.2.1.	Profit (loss) of the current year	0,8	0,2	0,8	0,9	1,0
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	12,0	6,5	3,0	2,8	3,0
3.	Transferable deposits of credit institutions	1,2	1,0	1,1	1,1	1,1
	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	9,7	10,0
5.	Clients' funds[2]	56,4	62,5	63,7	63,9	63,4
	Of which:					
5.1.	Budgetary funds in settlement accounts	0,1	0,1	0,0	0,0	0,0
5.2.	Government and other extra-budgetary funds in settlement accounts	0,0	0,0	0,0	0,0	0,0
5.3.	Funds of legal entities in settlement and other accounts	9,6	10,7	11,3	11,3	11,4
5.4.	Clients' float	0,7	0,6	0,6	0,6	0,7
5.5.	Deposits and other funds of legal entities (except credit institutions)	21,9	22,9	22,2	22,2	21,5
5.6.	Individual deposits	23,9	28,0	29,3	29,5	29,5
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	9,5	9,7
	Of which:					
9.1.	Provisions	5,2	6,5	7,2	7,3	7,3
9.2.	Settlement accounts	1,5	1,3	1,1	1,0	1,0
9.3.	Accounts payable	0,1	0,1	0,2	0,3	0,4
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	1.11.16	1.12.16	1.01.15	1.01.16	1.10.16	1.11.16	1.12.16	1.01.15	1.01.16	1.10.16	1.11.16	1.12.16
1. Loans, deposits and other claims, total	**36 664,1**	**37 091,8**	**38 268,6**	**38 301,4**	**38 718,2**	**15 135,3**	**20 062,8**	**16 741,0**	**16 615,9**	**16 919,8**	**51 799,5**	**57 154,5**	**55 009,6**	**54 917,4**	**55 638,0**
of which															
- overdue claims	1 725,9	2 537,1	2 805,5	2 797,2	2 772,4	252,1	509,5	361,7	336,8	342,3	1 978,0	3 046,6	3 167,2	3 134,0	3 114,7
1.1 Loans and other claims on resident non-financial organisations	**19 018,4**	**19 363,3**	**19 800,5**	**19 899,8**	**20 064,6**	**6 680,2**	**9 272,1**	**6 680,8**	**6 578,5**	**6 648,0**	**25 698,5**	**28 635,4**	**26 481,3**	**26 478,3**	**26 712,6**
of which															
- overdue claims	1 020,8	1 546,1	1 737,1	1 744,5	1 726,6	86,5	262,5	162,5	139,5	140,6	1 107,3	1 808,5	1 899,6	1 884,1	1 867,1
of which:															
1.1.1. Loans and other claims on individual entrepreneurs	668,1	506,0	441,4	434,3	431,0	7,8	8,3	5,8	5,4	5,4	675,8	514,3	447,1	439,7	436,4
of which															
- overdue claims	53,1	72,2	77,3	77,2	77,6	0,3	0,6	0,6	0,3	0,3	53,4	72,9	77,9	77,5	77,9
1.2 Loans and other claims on non-resident legal entities (except banks)	**695,7**	**698,3**	**791,8**	**785,5**	**843,2**	**3 141,7**	**3 967,2**	**3 766,1**	**3 886,9**	**3 881,7**	**3 837,5**	**4 665,5**	**4 557,9**	**4 672,5**	**4 724,9**
of which															
- overdue claims	63,5	92,7	91,3	95,4	94,9	79,9	174,7	131,7	128,1	131,5	143,4	267,4	222,9	223,5	226,4
1.3 Loans, deposits and other claims on resident financial sector	**3 907,8**	**4 465,8**	**5 248,9**	**5 175,3**	**5 183,3**	**1 178,9**	**2 228,6**	**3 613,2**	**3 448,7**	**3 658,6**	**5 086,7**	**6 694,4**	**8 862,1**	**8 624,0**	**8 841,9**
of which															
- overdue claims	20,6	95,0	96,7	97,8	98,7	1,9	9,0	6,3	8,5	9,0	22,5	103,9	103,0	106,3	107,7
of which:															
1.3.1 Resident credit institutions	2 772,1	3 273,6	3 926,2	3 938,0	3 944,4	1 008,2	1 761,6	2 297,1	2 143,4	2 431,3	3 780,3	5 035,2	6 223,2	6 081,4	6 375,7
of which															
- overdue claims	6,9	60,0	56,9	56,9	57,5	0,0	0,9	0,4	0,4	0,4	7,0	60,9	57,3	57,3	58,0
1.3.2 Other resident non-banking financial institutions	1 135,7	1 192,1	1 322,8	1 237,3	1 238,9	170,7	467,1	1 316,1	1 305,3	1 227,3	1 306,4	1 659,2	2 638,9	2 542,6	2 466,2
of which															
- overdue claims	13,7	34,9	39,8	40,9	41,2	1,8	8,1	5,9	8,1	8,6	15,5	43,0	45,7	49,1	49,8
1.4 Loans, deposits and other claims on non-resident banks	**237,8**	**253,3**	**238,5**	**221,1**	**227,9**	**2 876,9**	**3 321,5**	**1 695,9**	**1 749,1**	**1 800,0**	**3 114,7**	**3 574,8**	**1 934,4**	**1 970,1**	**2 027,9**
of which															
- overdue claims	0,0	0,1	17,7	17,7	17,7	37,3	2,9	7,7	7,5	7,6	37,4	2,9	25,4	25,2	25,4
1.5 Loans and other claims on government financial bodies and extra-budgetary funds	**1 033,9**	**1 135,5**	**842,1**	**843,3**	**880,7**	**0,0**	**0,0**	**0,1**	**0,1**	**0,1**	**1 033,9**	**1 135,5**	**842,2**	**843,4**	**880,8**
of which															
- overdue claims	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,1	0,1	0,1	0,0	0,0	0,2	0,1	0,1
1.6 Loans and other claims on resident individuals	**11 014,0**	**10 381,8**	**10 523,6**	**10 549,2**	**10 600,2**	**289,6**	**274,7**	**184,8**	**179,1**	**175,7**	**11 303,7**	**10 656,5**	**10 708,4**	**10 728,4**	**10 775,9**
of which															
- overdue claims	620,8	803,1	862,3	841,3	834,1	45,4	58,9	51,9	51,6	52,1	666,2	862,0	914,2	892,9	886,2
1.7 Loans and other claims on non-resident individuals	**14,8**	**14,0**	**11,2**	**11,5**	**12,0**	**11,1**	**13,8**	**6,3**	**6,6**	**6,3**	**25,9**	**27,8**	**17,5**	**18,1**	**18,3**
of which															
- overdue claims	0,2	0,2	0,4	0,4	0,4	1,1	1,6	1,5	1,5	1,4	1,3	1,9	1,9	1,9	1,8
Reference data:															
Provisions for loans, deposits and other claims [1]	-	-	-	-	-	-	-	-	-	-	3 459,8	4 525,8	4 810,0	4 820,7	4 864,0
Overdue interest on loans, deposits and other claims, recognized in the balance sheet accounts	153,5	179,9	207,6	210,5	211,7	20,6	16,5	16,0	16,9	16,7	174,1	196,4	223,6	227,4	228,4
Credit institutions' portfolio of residents promissory notes	188,7	127,9	106,0	140,5	141,2	25,7	73,7	54,1	53,7	55,2	214,4	201,6	160,1	194,2	196,5
Credit institutions' portfolio of non-residents promissory notes	0,0	2,3	2,4	2,4	2,4	3,5	0,0	0,0	0,0	0,0	3,6	2,3	2,4	2,4	2,4

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

Table 17

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

	1.01.15	1.01.16	1.10.16	1.11.16	1.12.16
1. Loans, deposits and other claims, total	**100,0**	**100,0**	**100,0**	**100,0**	**100,0**
	66,7	**68,9**	**69,0**	**69,4**	**69,2**
Of which:					
- overdue claims	3,8	5,3	5,8	5,7	5,6
	2,5	3,7	4,0	4,0	3,9
1.1 Loans and other claims on resident non-financial organizations	**49,6**	**50,1**	**48,1**	**48,2**	**48,0**
	33,1	**34,5**	**33,2**	**33,4**	**33,2**
Of which:					
- overdue claims	2,1	3,2	3,5	3,4	3,4
	1,4	2,2	2,4	2,4	2,3
of which:					
1.1.1. Loans and other claims on individual entrepreneurs	1,3	0,9	0,8	0,8	0,8
	0,9	0,6	0,6	0,6	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**	**8,5**
	4,9	**5,6**	**5,7**	**5,9**	**5,9**
Of which:					
- overdue claims	0,3	0,5	0,4	0,4	0,4
	0,2	0,3	0,3	0,3	0,3
1.3 Loans, deposits and other claims on resident financial sector	**9,8**	**11,7**	**16,1**	**15,7**	**15,9**
	6,6	**8,1**	**11,1**	**10,9**	**11,0**
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	11,1	11,5
	4,9	6,1	7,8	7,7	7,9
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	4,6	4,4
	1,7	2,0	3,3	3,2	3,1
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**	**3,6**
	4,0	**4,3**	**2,4**	**2,5**	**2,5**
Of which:					
- overdue claims	0,1	0,0	0,0	0,0	0,0
	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**	**1,5**	**1,6**
	1,3	**1,4**	**1,1**	**1,1**	**1,1**
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
1.6 Loans and other claimts on resident individuals	**21,8**	**18,6**	**19,5**	**19,5**	**19,4**
	14,6	**12,8**	**13,4**	**13,6**	**13,4**
Of which:					
- overdue claims	1,3	1,5	1,7	1,6	1,6
	0,9	1,0	1,1	1,1	1,1
1.7 Loans and other claims on non-resident individuals	**0,0**	**0,0**	**0,0**	**0,0**	**0,0**
	0,0	**0,0**	**0,0**	**0,0**	**0,0**
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
Reference data:					
Provision for loans, deposits and other claims	6,7	7,9	8,7	8,8	8,7
	4,5	5,5	6,0	6,1	6,1
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	0,4
	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

Table 18

The Structure of Credit Institutions' Security Portfolio[1]

	1.01.15		1.01.16		1.10.16		1.11.16		1.12.16	
	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***	**11 113,8**	***100,0***	**11 557,9**	***100,0***
- in rubles	6 721,7	*70,7*	7 317,8	*63,2*	7 446,8	*66,8*	7 574,9	*68,2*	7 654,7	*66,2*
- in foreign currency	2 784,4	*29,3*	4 255,7	*36,8*	3 696,0	*33,2*	3 538,8	*31,8*	3 903,2	*33,8*
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*	1 595,0	*14,4*	1 854,1	*16,0*
- in rubles	1 089,0	*11,5*	1 003,1	*8,7*	1 018,5	*9,1*	1 058,1	*9,5*	1 082,1	*9,4*
- in foreign currency	611,5	*6,4*	688,8	*6,0*	546,9	*4,9*	536,9	*4,8*	772,0	*6,7*
Securities available for sale	4 210,4	*44,3*	5 024,4	*43,4*	5 192,2	*46,6*	5 137,9	*46,2*	5 278,2	*45,7*
- in rubles	2 751,2	*28,9*	2 851,0	*24,6*	3 149,0	*28,3*	3 218,2	*29,0*	3 259,4	*28,2*
- in foreign currency	1 459,2	*15,4*	2 173,4	*18,8*	2 043,2	*18,3*	1 919,7	*17,3*	2 018,7	*17,5*
Securities held-to-maturity	2 224,1	*23,4*	3 188,9	*27,6*	2 818,2	*25,3*	2 793,5	*25,1*	2 846,4	*24,6*
- in rubles	1 512,5	*15,9*	1 797,2	*15,5*	1 725,5	*15,5*	1 724,4	*15,5*	1 748,4	*15,1*
- in foreign currency	711,6	*7,5*	1 391,7	*12,0*	1 092,7	*9,8*	1 069,0	*9,6*	1 098,0	*9,5*
Shares in associates and subsidiaries	1 365,9	*14,4*	1 662,2	*14,4*	1 546,2	*13,9*	1 567,1	*14,1*	1 556,8	*13,5*
- in rubles	1 365,2	*14,4*	1 661,5	*14,4*	1 545,5	*13,9*	1 566,4	*14,1*	1 556,1	*13,5*
- 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		54,4		40,8	
Provisions for losses on securities available for sale	21,1		33,9		44,7		41,6		42,9	
Provisions for losses on securities held-to-maturity	4,4		11,2		3,9		6,6		11,8	
Provisions for losses on portfolio of shares in associates and subsidiaries	86,6		141,6		163,9		156,7		161,4	

[1] Excluding promissory notes.

Table 19

The Structure of Credit Institutions' Portfolio of Debt Securities

	1.01.15		1.01.16		1.10.16		1.11.16		1.12.16	
	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*	9 216,5	*100,0*	9 656,8	*100,0*
- in rubles	5 070,6	*66,3*	5 468,3	*56,9*	5 663,8	*61,1*	5 767,3	*62,6*	5 849,3	*60,6*
- in foreign currency	2 580,8	*33,7*	4 147,7	*43,1*	3 606,9	*38,9*	3 449,2	*37,4*	3 807,4	*39,4*
of which: revaluation	-416,8	*-5,4*	-87,8	*-0,9*	85,1	*0,9*	51,4	*0,6*	29,1	*0,3*
Debt securities at book value held (without revaluation)	8 068,2	*100,0*	9 703,8	*100,0*	9 185,6	*100,0*	9 165,1	*100,0*	9 627,7	*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*	3 047,4	*33,2*	3 450,3	*35,8*
- in rubles	1 013,8	*12,6*	1 967,3	*20,3*	2 382,3	*25,9*	2 501,3	*27,3*	2 678,5	*27,8*
- in foreign currency	254,6	*3,2*	579,2	*6,0*	562,7	*6,1*	546,0	*6,0*	771,7	*8,0*
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*	234,2	*2,6*	239,4	*2,5*
- in rubles	108,8	*1,3*	190,4	*2,0*	241,4	*2,6*	234,2	*2,6*	239,4	*2,5*
- 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*	442,8	*4,8*	443,6	*4,6*
- in rubles	442,2	*5,5*	525,5	*5,4*	456,9	*5,0*	429,6	*4,7*	430,1	*4,5*
- in foreign currency	14,2	*0,2*	9,3	*0,1*	13,3	*0,1*	13,3	*0,1*	13,5	*0,1*
other debt securities of residents	666,4	*8,3*	1 210,3	*12,5*	1 410,9	*15,4*	1 490,1	*16,3*	1 396,2	*14,5*
- in rubles	665,9	*8,3*	1 209,0	*12,5*	1 402,9	*15,3*	1 482,8	*16,2*	1 389,5	*14,4*
- in foreign currency	0,6	*0,0*	1,3	*0,0*	8,0	*0,1*	7,2	*0,1*	6,6	*0,1*
debt securities of other countries	38,4	*0,5*	160,2	*1,7*	67,0	*0,7*	72,8	*0,8*	104,2	*1,1*
- in rubles	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- in foreign currency	38,4	*0,5*	160,2	*1,7*	67,0	*0,7*	72,8	*0,8*	104,2	*1,1*
debt securities of non-resident banks	358,5	*4,4*	341,4	*3,5*	352,7	*3,8*	239,0	*2,6*	154,5	*1,6*
- in rubles	114,8	*1,4*	9,5	*0,1*	6,7	*0,1*	5,8	*0,1*	5,8	*0,1*
- in foreign currency	243,7	*3,0*	331,9	*3,4*	345,9	*3,8*	233,2	*2,5*	148,7	*1,5*
other debt securities of non-residents	904,2	*11,2*	2 015,9	*20,8*	1 857,7	*20,2*	1 933,2	*21,1*	2 052,6	*21,3*
- in rubles	188,3	*2,3*	206,6	*2,1*	140,7	*1,5*	210,5	*2,3*	163,9	*1,7*
- in foreign currency	715,9	*8,9*	1 809,3	*18,6*	1 717,0	*18,7*	1 722,8	*18,8*	1 888,7	*19,6*
debt securities delivered without derecognition in the balance sheet	4 261,8	*52,8*	2 698,1	*27,8*	1 819,8	*19,8*	1 685,2	*18,4*	1 764,5	*18,3*
- in rubles	2 949,9	*36,6*	1 442,7	*14,9*	939,4	*10,2*	843,8	*9,2*	904,4	*9,4*
- in foreign currency	1 311,9	*16,3*	1 255,3	*12,9*	880,4	*9,6*	841,4	*9,2*	860,1	*8,9*
overdue debt securities	5,2	*0,1*	6,1	*0,1*	20,9	*0,2*	20,3	*0,2*	22,4	*0,2*
- in rubles	3,8	*0,0*	5,1	*0,1*	8,3	*0,1*	7,8	*0,1*	8,7	*0,1*
- in foreign currency	1,4	*0,0*	1,1	*0,0*	12,6	*0,1*	12,5	*0,1*	13,7	*0,1*
Reference data:										
Provisions for losses on debt securities	15,8		40,0		38,2		39,2		46,2	

Table 20

Structure of credit institutions' portfolio of shares

	1.01.15		1.01.16		1.10.16		1.11.16		1.12.16	
	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*	330,2	*100,0*	344,3	*100,0*
- in rubles	285,9	*58,5*	188,0	*63,7*	237,5	*72,9*	241,3	*73,1*	249,3	*72,4*
- in foreign currency	202,8	*41,5*	107,3	*36,3*	88,4	*27,1*	88,9	*26,9*	95,0	*27,6*
of which: revaluation	-16,4	*-3,4*	-21,2	*-7,2*	4,1	*1,3*	2,9	*0,9*	11,7	*3,4*
Shares held at book value (without revaluation)	505,1	*100,0*	316,4	*100,0*	321,8	*100,0*	327,2	*100,0*	332,6	*100,0*
of which shares of:										
resident credit institutions	4,1	*0,8*	13,5	*4,3*	3,4	*1,1*	2,4	*0,7*	2,6	*0,8*
- in rubles	4,1	*0,8*	13,5	*4,3*	3,4	*1,1*	2,4	*0,7*	2,6	*0,8*
- in foreign currency	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
other residents	197,8	*39,2*	139,3	*44,0*	155,6	*48,4*	158,6	*48,5*	159,2	*47,9*
- in rubles	192,3	*38,1*	136,7	*43,2*	155,6	*48,4*	158,6	*48,5*	159,2	*47,9*
- 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*	2,6	*0,8*	2,5	*0,7*
- in rubles	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- in foreign currency	2,7	*0,5*	1,4	*0,4*	2,8	*0,9*	2,6	*0,8*	2,5	*0,7*
other non-residents	81,8	*16,2*	50,0	*15,8*	43,1	*13,4*	42,7	*13,0*	44,4	*13,4*
- 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	81,8	*16,2*	50,0	*15,8*	43,1	*13,4*	42,7	*13,0*	44,4	*13,4*
shares delivered without derecognition in the balance sheet	124,8	*24,7*	10,6	*3,4*	11,9	*3,7*	13,5	*4,1*	14,0	*4,2*
- in rubles	67,0	*13,3*	10,6	*3,3*	11,9	*3,7*	13,4	*4,1*	10,5	*3,2*
- in foreign currency	57,8	*11,4*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	3,5	*1,1*
Shares valued at cost[1]	93,9	*18,6*	101,6	*32,1*	104,9	*32,6*	107,4	*32,8*	109,8	*33,0*
- in rubles	38,9	*7,7*	48,4	*15,3*	62,4	*19,4*	63,8	*19,5*	65,2	*19,6*
- in foreign currency	55,0	*10,9*	53,3	*16,8*	42,5	*13,2*	43,6	*13,3*	44,6	*13,4*
Reference data:										
Provisions for losses on shares	14,8		10,9		25,9		24,5		25,7	

[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	1.11.16	1.12.16
Portfolio of promissory notes discounted by a credit institution, in rubles	188,7	130,3	108,5	142,9	143,7
of which promissory notes, not paid when due	9,2	10,7	11,8	11,8	12,9
Portfolio of promissory notes discounted by a credit institution, in foreign currency	29,2	73,7	54,1	53,7	55,2
of which promissory notes, not paid when due	3,45	0,01	0,01	0,01	0,01
Total	**218,0**	**204,0**	**162,6**	**196,6**	**198,9**

Table 22

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

	1.01.15		1.01.16		1.10.16		1.11.16		1.12.16	
	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***	**196,6**	***100,0***	**198,9**	***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*	123,2	*62,7*	124,7	*62,7*
- other promissory notes of residents	59,5	*27,3*	74,7	*36,6*	71,0	*43,7*	70,9	*36,1*	71,7	*36,0*
- promissory notes of authorised agencies of other countries	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- promissory notes of non-resident credit institutions	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- other promissory notes of non-residents	3,6	*1,6*	2,3	*1,1*	2,4	*1,5*	2,4	*1,2*	2,4	*1,2*
Reference data:										
Provisions for losses on promissory notes	13,8		13,2		18,7		18,7		19,2	

[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	1.11.16	1.12.16
Land temporarily out of use in operating activities	6,6	7,5	16,3	15,8	8,9
Land temporarily out of use in operating activities, leased out	0,9	11,5	2,6	2,6	9,8
Land temporarily out of use in operating activities, at current (fair) value	10,2	26,0	39,4	39,8	38,4
Land temporarily out of use in operating activities, at current (fair) value, leased out	2,9	5,3	24,8	24,8	26,9
Real estate (except land) temporarily out of use in operating activities*	2,0	3,4	4,2	4,4	4,4
Real estate (except land) temporarily out of use in operating activities, leased out*	9,5	8,8	5,5	5,5	5,4
Real estate (except land) temporarily out of use in operating activities, at current (fair) value	13,3	16,8	33,8	35,2	34,6
Real estate (except land) temporarily out of use in operating activities, at current (fair) value, leased out	27,6	27,4	40,0	40,4	42,3
Investments in construction of objects of real estate, temporarily out of use in operating activities	1,4	2,6	29,1	28,4	29,2
Non-current inventories	129,8	152,1			
Provisions calculated on the basis of assets listed in point 2.7 of the Bank of Russia`s Regulation No. 283-P, dated March 20, 2006, "On the Loss Provisioning Procedure for Credit Institutions"	58,5	79,4	71,8	76,3	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	1.11.16	1.12.16
1.	Funds raised from organisations, total	25 008,1	28 442,1	27 215,9	27 034,1	27 063,9
	- in rubles	14 222,9	14 889,3	16 387,5	16 376,0	16 096,5
	- in foreign currency	10 785,2	13 552,7	10 828,4	10 658,1	10 967,3
	of which:					
1.1.	Funds of legal entities in settlement and other accounts[1]	7 434,7	8 905,2	8 984,7	8 983,7	9 201,2
	- in rubles	5 549,6	6 179,5	6 207,1	6 353,6	6 525,0
	- in foreign currency	1 885,1	2 725,7	2 777,6	2 630,1	2 676,3
	Of which:					
1.1.1	Funds of individual entrepreneurs	180,1	216,4	265,9	269,1	274,4
	- in rubles	172,1	207,4	254,3	256,7	262,0
	- in foreign currency	7,9	9,0	11,6	12,4	12,4
1.2.	Government and other extra budgetary funds in settlement accounts	0,1	0,1	0,1	0,1	0,3
1.3.	Float	535,3	472,5	496,7	458,2	526,3
1.4.	Deposits and other funds of legal entities (except credit institutions)	17 007,9	19 018,2	17 697,8	17 539,1	17 288,3
	- in rubles	8 471,8	8 522,2	9 900,2	9 757,5	9 249,4
	- in foreign currency	8 536,1	10 496,0	7 797,6	7 781,6	8 038,9
	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	2 541,1	2 059,1
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	0,2	1,9
1.5.	Clients' funds in factoring and forfeiting transactions	26,4	22,3	36,6	36,9	32,0
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	16,0	15,8
	Deposits and other funds of legal entities (as paragraph 1.4.) by maturity:					
	demand deposits and deposits with maturity up to 30 days	3 405,3	3 291,5	3 345,9	3 066,5	2 975,3
	- in rubles	2 686,8	2 649,1	2 957,5	2 715,4	2 577,4
	- in foreign currency	718,5	642,3	388,3	351,1	397,9
	with maturity from 31 days to 1 year	4 565,0	5 852,1	5 659,3	5 871,8	5 502,5
	- in rubles	3 327,2	3 257,3	4 357,3	4 553,0	4 218,6
	- in foreign currency	1 237,8	2 594,8	1 302,0	1 318,8	1 284,0
	with maturity in excess of 1 year	9 037,5	9 874,7	8 692,6	8 600,8	8 810,4
	- in rubles	2 457,8	2 615,8	2 585,3	2 489,0	2 453,4
	- in foreign currency	6 579,8	7 258,9	6 107,3	6 111,7	6 357,0
	Reference data					
Funds raised from non-resident organisations, total		5 143,3	5 130,4	4 197,3	4 216,7	4 306,5
- in rubles		591,3	433,7	356,0	325,8	323,2
- in foreign currency		4 552,0	4 696,6	3 841,2	3 890,9	3 983,3
of which:						
	Funds of non-resident organisations in settlement and other accounts	521,0	574,5	524,0	526,0	530,2
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	502,0	428,1	310,8	335,4	337,5
	Other funds raised from non-resident legal entities	4 074,3	4 095,6	3 323,1	3 327,5	3 402,0
	Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0,0	0,0	0,0	0,2	1,9

[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.

Table 25

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

	1.01.15	1.01.16	1.10.16	1.11.16	1.12.16
Issued debt obligations - total	**2 692,0**	**2 536,9**	**2 146,6**	**2 122,4**	**2 085,7**
including:					
bonds:	1 357,5	1 266,5	1 127,7	1 099,8	1 091,5
of which					
with maturities less than one year	12,0	2,6	0,3	0,3	0,3
with maturities in excess of one year	1 344,5	1 263,9	1 127,3	1 094,6	1 060,6
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	0,1
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	537,9	499,7
of which					
with maturities less than one year	148,6	364,8	231,7	222,2	201,6
with maturities in excess of one year	300,2	183,3	307,6	289,5	272,9
promissory notes and banker's acceptances	868,1	696,2	450,8	484,1	493,9
of which					
with maturities less than one year	364,8	329,8	181,2	174,1	174,1
with maturities in excess of one year	482,2	346,8	239,8	283,1	292,8

[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	1.11.16	1.12.16
1	Individual deposits	18 552,7	23 219,1	23 318,3	23 374,1	23 674,3
	- of which savings certificates	460,5	571,4	567,2	537,9	499,7
1.1.	Individual demand deposits and deposits with maturity up to 30 days	3 214,6	3 843,7	3 920,3	3 856,8	3 890,1
	- in rubles	2 664,9	3 176,5	3 169,3	3 066,6	3 066,9
	- in foreign currency	549,7	667,1	751,0	790,2	823,2
1.2.	Individual deposits with maturity from 31 days to 1 year	5 124,0	9 278,4	8 038,1	8 148,5	8 307,6
	- in rubles	3 814,6	6 948,4	6 998,2	7 127,0	7 276,7
	- in foreign currency	1 309,4	2 330,1	1 039,9	1 021,4	1 030,9
1.3.	Individual deposits with maturity in excess of 1 year	10 214,1	10 097,0	11 359,9	11 368,9	11 476,6
	- in rubles	7 227,1	6 273,3	7 175,8	7 221,6	7 244,0
	- in foreign currency	2 987,0	3 823,7	4 184,1	4 147,2	4 232,6
	Reference data:					
	Deposits of non-resident individuals (excluding saving certificates)	245,2	372,0	364,8	354,6	370,4

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	1.11.16	1.12.16
Loans, deposits and other funds received from other credit institutions, total	**6 594,2**	**7 091,0**	**7 854,3**	**7 695,0**	**7 996,4**
- in rubles	3 223,4	3 687,6	4 418,5	4 412,7	4 419,0
- in foreign currency	3 370,8	3 403,5	3 435,8	3 282,3	3 577,4
of which:					
- loans, deposits and other funds received from resident credit institutions	4 016,5	5 024,8	6 429,7	6 282,5	6 556,4
- in rubles	2 900,5	3 432,9	4 182,6	4 164,4	4 147,0
- in foreign currency	1 116,0	1 591,9	2 247,1	2 118,1	2 409,4
of which					
overdue debt	0,0	1,6	0,0	0,0	0,1
- in rubles	0,0	1,6	0,0	0,0	0,0
- in foreign currency	0,0	0,0	0,0	0,0	0,1
- loans, deposits and other funds received from non-resident banks	2 577,8	2 066,2	1 424,5	1 412,5	1 440,0
- in rubles	322,9	254,7	235,8	248,3	272,0
- in foreign currency	2 254,8	1 811,6	1 188,7	1 164,2	1 168,0
of which					
overdue debt	0,0	0,5	0,0	0,0	0,0
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,5	0,0	0,0	0,0

Table 28

Distribution of Budgetary Funds in Settlement Accounts by Groups of Credit Institutions on 1.12.16

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%	45	24 001	*100,0*	53 620 012	*66,7*
No budgetary funds	585	0	*0,0*	26 745 292	*33,3*
Data not available	5	0	*0,0*	0	*0,0*
Total	**635**	**24 001**	***100,0***	**80 365 303**	***100,0***

[1] Without government and other extra-budgetary funds.

Table 29

Funds Raised From and Placed With Non-Residents

№	Indicator	1.01.15		1.01.16		1.10.16		1.11.16		1.12.16	
		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***	**4 674,4**	***5,9***	**4 778,3**	***5,9***
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*	4 189,0	*5,3*	4 271,5	*5,3*
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*	3 663,1	*4,6*	3 741,4	*4,7*
1.2	Individual deposits (excluding saving certificates)	245,2	*0,3*	372,0	*0,4*	364,8	*0,5*	354,6	*0,4*	370,4	*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*	251,6	*0,3*	260,6	*0,3*
1.3	Funds in other accounts	230,4	*0,3*	207,2	*0,2*	150,9	*0,2*	130,7	*0,2*	136,5	*0,2*
2.	**Funds in correspondent and other accounts of credit institutions**	**180,0**	***0,2***	**204,5**	***0,2***	**272,8**	***0,3***	**267,0**	***0,3***	**282,7**	***0,4***
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***	**1 412,5**	***1,8***	**1 440,0**	***1,8***
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***	**6 353,8**	***8,0***	**6 501,0**	***8,1***
	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*	276,2	*0,3*	283,5	*0,4*
	Overdue interest on liabilities of credit institutions	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
	Placed funds										
1.	**Loans, total**	**6 978,0**	***9,0***	**8 268,1**	***10,0***	**6 510,9**	***8,2***	**6 661,7**	***8,4***	**6 772,0**	***8,4***
	of which overdue claims	182,1	*0,2*	272,2	*0,3*	250,2	*0,3*	250,6	*0,3*	253,5	*0,3*
	of which:										
1.1.	Loans, deposits and other claims	3 114,7	*4,0*	3 574,8	*4,3*	1 934,4	*2,4*	1 970,1	*2,5*	2 027,9	*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*	4 672,5	*5,9*	4 724,9	*5,9*
1.3	Loans and other claims on individuals	25,9	*0,0*	27,8	*0,0*	17,5	*0,0*	18,1	*0,0*	18,3	*0,0*
2.	**Correspondent accounts with banks**	**1 915,6**	***2,5***	**1 924,8**	***2,3***	**1 293,2**	***1,6***	**1 198,8**	***1,5***	**1 255,2**	***1,6***
3.	**Securities acquired by credit institutions, total**	**1 389,1**	***1,8***	**2 571,2**	***3,1***	**2 325,7**	***2,9***	**2 292,8**	***2,9***	**2 360,7**	***2,9***
	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*	2 245,1	*2,8*	2 311,3	*2,9*
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*	45,3	*0,1*	46,9	*0,1*
3.3	Discounted promissory notes	3,6	*0,0*	2,3	*0,0*	2,4	*0,0*	2,4	*0,0*	2,4	*0,0*
4.	**Shares in associates and subsidiaries**	**351,1**	***0,5***	**547,5**	***0,7***	**658,4**	***0,8***	**662,0**	***0,8***	**653,9**	***0,8***
5.	**Loans provided to other countries**	**0,0**	***0,0***	**0,0**	***0,0***	**0,0**	***0,0***	**0,0**	***0,0***	**0,0**	***0,0***
	Placed funds, total	**10 644,9**	***13,7***	**13 325,5**	***16,1***	**10 802,6**	***13,6***	**10 829,5**	***13,7***	**11 055,6**	***13,8***
	Reference data:										
	Overdue interest on claims of credit institutions	38,1	*0,0*	11,2	*0,0*	11,8	*0,0*	11,9	*0,0*	11,8	*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	1.11.16	1.12.16	1.01.15	1.01.16	1.10.16	1.11.16	1.12.16	1.01.15	1.01.16	1.10.16	1.11.16	1.12.16
Total	589 141,3	191 965,4	631 964,9	714 405,9	788 428,5	833	733	644	638	630	177 032,1	125 480,2	260 093,8	286 862,1	312 630,2
Profit-making CIs[1]	853 239,6	735 803,4	874 572,1	973 677,1	1 093 687,0	707	553	430	422	416	166 058,7	113 513,3	231 667,9	259 709,5	283 736,6
Loss-making CIs	-264 098,3	-543 838,1	-242 607,1	-259 271,1	-305 258,4	126	180	214	216	214	10 973,4	11 966,9	28 425,9	27 152,5	28 893,6
CIs that have not provided their reporting						1	0	5	5	5					
Total						**834**	**733**	**649**	**643**	**635**					

[1] including CIs with zero profit.

Table 31

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

	1.01.15		1.01.16		1.07.16		1.10.16	
	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***	**118 229,5**	***100,0***	**148 855,3**	***100,0***
1.1. Interest income on claims on legal entities (except income on securities)	2 943,2	*2,7*	3 992,2	*2,1*	2 089,9	*1,8*	3 067,8	*2,1*
1.2. Interest income on loans to individuals	1 833,3	*1,7*	1 791,6	*0,9*	874,2	*0,7*	1 300,9	*0,9*
1.3. Income on operations with securities	2 599,5	*2,4*	1 411,8	*0,7*	672,8	*0,6*	991,7	*0,7*
1.4. Income on operations with foreign currency	91 197,9	*82,6*	169 003,8	*88,1*	107 819,7	*91,2*	133 620,0	*89,8*
1.5. Commissions	906,6	*0,8*	974,7	*0,5*	538,9	*0,5*	816,8	*0,5*
1.6. Recovery of loss provision	6 063,3	*5,5*	9 363,9	*4,9*	5 105,4	*4,3*	7 715,3	*5,2*
1.7. Other income	4 862,9	*4,4*	5 330,0	*2,8*	1 128,6	*1,0*	1 342,8	*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*	826,3	*0,7*	972,0	*0,7*
2. Expenses of credit institutions, total	**109 815,9**	***100,0***	**191 675,5**	***100,0***	**117 860,3**	***100,0***	**148 210,6**	***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*	1 295,5	*1,1*	1 896,6	*1,3*
2.2. Interest expenses on funds raised from individuals	862,8	*0,8*	1 451,2	*0,8*	837,3	*0,7*	1 199,0	*0,8*
2.3. Expenses on operations with securities	2 372,0	*2,2*	771,7	*0,4*	204,5	*0,2*	266,8	*0,2*
2.4. Expenses on operations with foreign currency	90 776,9	*82,7*	168 553,4	*87,9*	107 828,4	*91,5*	133 595,5	*90,1*
2.5. Commissions	181,4	*0,2*	202,3	*0,1*	133,8	*0,1*	201,4	*0,1*
2.6. Expenses on loss provision	7 568,7	*6,9*	11 080,5	*5,8*	5 511,2	*4,7*	8 339,7	*5,6*
2.7. Management expenses (including personnel costs)	1 246,1	*1,1*	1 239,9	*0,6*	709,9	*0,6*	1 041,7	*0,7*
2.8. Other expenses	5 105,3	*4,6*	5 665,2	*3,0*	1 339,9	*1,1*	1 669,9	*1,1*
Of which:								
2.8.1. Expenses on operations with derivatives and embedded derivative instruments	2 573,0	*2,3*	1 865,4	*1,0*	891,1	*0,8*	1 037,6	*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 1.12.16

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	50 818 438 224	22 970 058 076	51 976 252 120	21 812 244 180
Belgorod Region	9 877 935	897 024	9 879 563	895 396
Bryansk Region	0	0	0	0
Vladimir Region	8 373 585	308 603	8 423 544	258 644
Voronezh Region	6 227 628	2 022 137	6 673 497	1 576 268
Ivanovo Region	14 997 032	800 913	15 051 906	746 039
Kaluga Region	49 991 824	2 118 207	50 015 820	2 094 211
Kostroma Region	551 096 996	207 611 876	597 534 479	161 174 393
Kursk Region	20 849 368	1 086 163	20 844 201	1 091 330
Lipetsk Region	25 543 793	1 501 038	25 561 094	1 483 737
Moscow Region	32 917 453	5 286 690	33 044 918	5 159 225
Orel Region	0	0	0	0
Ryazan Region	17 455 974	2 089 797	17 453 660	2 092 111
Smolensk Region	0	0	0	0
Tambov Region	2 923 683	25 983	2 928 253	21 413
Tver Region	2 348 595	378 875	2 348 821	378 649
Tula Region	2 824 362	51 078	2 830 704	44 736
Yaroslavl Region	20 919 728	5 047 134	22 169 409	3 797 453
City of Moscow	50 052 090 268	22 740 832 558	51 161 492 251	21 631 430 575
North-Western Federal District	1 744 276 761	415 188 021	1 817 525 302	341 939 480
Republic of Karelia	1 495 250	68 914	1 537 829	26 335
Komi Republic	5 983 460	677 092	5 998 260	662 292
Akhangelsk Region	0	0	0	0
Vologda Region	74 247 148	9 069 110	76 477 191	6 839 067
Kaliningrad Region	17 349 214	6 270 329	17 676 634	5 942 909
Leningrad Region	459 701	55 391	492 210	22 882
Murmansk Region	2 330 004	750 415	2 352 886	727 533
Novgorod Region	5 770 104	1 265 993	6 688 203	347 894
Pskov Region	2 968 135	31 371	2 974 778	24 728
St Petersburg	1 633 673 745	396 999 406	1 703 327 311	327 345 840
Southern Federal District	460 150 914	39 867 844	464 075 360	35 943 398
Republic of Adygeya	11 655 727	385 108	11 673 582	367 253
Republic of Kalmykia	0	0	0	0
Republic of Crimea	107 356 675	9 920 580	108 930 100	8 347 155
Krasnodar Territory	181 907 567	11 425 917	183 556 163	9 777 321
Astrakhan Region	7 622 377	3 482 714	7 664 978	3 440 113
Volgograd Region	13 967 066	1 681 131	14 264 453	1 383 744
Rostov Region	118 288 227	11 382 131	118 595 640	11 074 718
City of Sevastopol	19 353 275	1 590 263	19 390 444	1 553 094
North-Caucasian Federal District	25 644 847	896 867	25 771 805	769 909
Republik of Daghestan	3 637 582	42 548	3 647 768	32 362
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	5 904 951	144 455	5 937 229	112 177

Karachai-Cherkess Republic	5 940 148	317 534	6 038 441	219 241
Republic of North Ossetia - Alania	872 767	66 175	905 299	33 643
Chechen Republic	0	0	0	0
Stavropol Territory	9 289 399	326 155	9 243 068	372 486
Volga Federal District	1 684 518 297	228 260 789	1 711 309 244	201 469 842
Republic of Bashkortostan	91 977 555	1 851 321	92 052 333	1 776 543
Republic of Marii El	3 063 490	138 348	3 070 934	130 904
Republic of Mordovia	25 033 630	299 845	25 062 751	270 724
Republic of Tatarstan	937 877 821	129 094 893	897 650 364	169 322 350
Udmurt Republic	40 693 454	2 890 795	42 787 827	796 422
Chuvash Republic	11 408 579	635 920	11 440 149	604 350
Perm Territory	26 606 857	2 936 690	26 657 246	2 886 301
Kirov Region	32 910 246	3 515 939	35 013 752	1 412 433
Nizhny Novgogrod Region	83 716 978	6 827 253	85 188 333	5 355 898
Orenburg Region	45 972 883	2 579 970	46 070 964	2 481 889
Penza Region	4 666 526	96 505	4 666 312	96 719
Samara Region	333 441 935	73 330 783	392 270 283	14 502 435
Saratov Region	42 285 612	4 015 641	44 471 764	1 829 489
Ulyanovsk Region	4 862 731	46 886	4 906 232	3 385
Ural Federal District	1 005 990 700	162 199 100	999 968 708	168 221 092
Kurgan Region	3 154 380	46 586	3 175 823	25 143
Sverdlovsk Region	631 007 943	127 380 005	621 072 480	137 315 468
Tyumen Region	239 592 551	16 697 030	240 131 713	16 157 868
Chelyabinsk Region	132 235 826	18 075 479	135 588 692	14 722 613
Siberian Federal District	201 937 440	52 818 773	201 096 873	53 659 340
Republic of Altai	1 317 909	217 485	1 331 037	204 357
Republic of Buryatiya	0	0	0	0
Republic of Tuva	575 842	1 935	577 084	693
Republic of Khakassia	7 785 823	133 125	7 788 622	130 326
Altai Territory	13 133 898	332 633	13 168 213	298 318
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	16 235 511	728 593	16 042 747	921 357
Irkutsk Region	17 971 715	1 377 105	18 188 060	1 160 760
Kemerovo Region	14 158 130	859 089	14 611 763	405 456
Novosibirsk Region	110 542 190	45 238 458	107 144 902	48 635 746
Omsk Region	12 253 540	3 755 831	14 278 828	1 730 543
Tomsk Region	7 962 882	174 519	7 965 617	171 784
Far Eastern Federal District	484 751 781	70 304 648	487 239 526	67 816 903
Republic of Sakha (Yakutia)	37 564 076	2 992 158	37 853 060	2 703 174
Kamchatka Territory	21 247 633	2 094 826	21 348 797	1 993 662
Primorskiy Territory	91 793 479	24 648 076	103 704 280	12 737 275
Khabarovsk Territory	9 230 844	727 939	9 170 409	788 374
Amur Region	316 691 526	34 126 567	306 904 798	43 913 295
Magadan Region	0	0	0	0
Sakhalin Region	8 224 223	5 715 082	8 258 182	5 681 123
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	56 425 708 964	23 939 594 118	57 683 238 938	22 682 064 144

[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 1.12.16

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	8 597 744 927	3 289 014 384	266 562 616	1 536 231 605	116 452 085	52 508 830
Belgorod Region	1 293 773	133 489	0	0	0	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	92 878	77 930	152 330	0	11 475	0
Voronezh Region	2 755 979	3 275	0	0	0	0
Ivanovo Region	999 737	317 050	15 958	0	62 438	65 000
Kaluga Region	3 836 255	801 766	123 741	0	0	0
Kostroma Region	337 216 307	3 049 615	4 579 136	3 503 713	27 603 708	0
Kursk Region	604 938	604 938	0	0	0	0
Lipetsk Region	3 193 671	311 543	2 340	0	0	0
Moscow Region	1 517 159	1 514 870	533 909	0	627 148	0
Orel Region	0	0	0	0	0	0
Ryazan Region	639 052	429 857	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	269 507	35 703	11 192	0	15 007	0
Yaroslavl Region	8 171 518	10 867	418 692	0	25 036	0
City of Moscow	8 237 154 153	3 281 723 481	260 725 318	1 532 418 135	88 107 273	52 443 830
North-Western Federal District	430 416 031	58 390 763	18 259 530	12 936 406	5 227 199	330 799
Republic of Karelia	0	0	0	0	0	0
Komi Republic	651 950	295 152	171 489	0	0	0
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	12 552 580	1 708 414	348 548	0	10 140	0
Kaliningrad Region	6 407 787	132 669	8 703	0	0	0
Leningrad Region	0	0	0	0	0	0
Murmansk Region	0	0	0	0	0	0
Novgorod Region	707 136	418 890	301 419	0	99 457	0
Pskov Region	57 007	0	0	0	0	0
St Petersburg	410 039 571	55 835 638	17 429 371	12 936 406	5 117 602	330 799
Southern Federal District	34 179 851	18 612 932	400 266	330 148	10 236 501	2 150 711
Republic of Adygeya	137 087	0	1 278	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	7 927 151	3 161 256	362	289 750	3 111 830	67 587
Krasnodar Territory	22 838 841	13 706 954	254 942	0	6 994 769	1 882 440
Astrakhan Region	1 676 236	1 602 327	4 020	5 288	129 902	0
Volgograd Region	1 328 306	46 216	126 578	0	0	0
Rostov Region	125 135	96 179	13 086	19 881	0	200 684
City of Sevastopol	147 095	0	0	15 229	0	0
North-Caucasian Federal District	996 824	178 914	13 408	0	425	0
Republik of Daghestan	0	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 545	0	13 408	0	425	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	417 959	178 914	0	0	0	0
Volga Federal District	264 244 039	32 572 204	49 266 093	3 962 691	9 154 205	0
Republic of Bashkortostan	13 321 072	7 365 432	154 677	150 150	23 735	0
Republic of Marii El	0	0	0	0	0	0
Republic of Mordovia	281 248	143 284	40 542	0	0	0
Republic of Tatarstan	156 242 010	11 953 913	45 343 234	1 538 939	7 783 161	0
Udmurt Republic	3 637 246	773 993	0	0	331 260	0
Chuvash Republic	38 123	8 998	2 289	0	1 786	0
Perm Territory	2 336 338	1 015 712	453 284	300 000	150 595	0
Kirov Region	10 858 339	42 033	8 875	0	16 357	0
Nizhny Novgogrod Region	10 205 607	2 191 926	58 052	326 542	50 717	0
Orenburg Region	8 501 571	531 572	86 127	35 246	483 192	0
Penza Region	503 590	183 378	4	0	0	0
Samara Region	58 016 054	8 276 067	3 099 682	1 611 814	118 777	0
Saratov Region	302 841	85 896	19 327	0	194 625	0
Ulyanovsk Region	0	0	0	0	0	0
Ural Federal District	230 030 384	35 312 434	5 583 326	878 478	2 139 966	114 922
Kurgan Region	0	0	0	0	0	0
Sverdlovsk Region	184 389 692	18 460 019	5 039 351	878 478	1 838 014	0
Tyumen Region	24 006 512	11 048 314	512 582	0	98 871	0
Chelyabinsk Region	21 634 180	5 804 101	31 393	0	203 081	114 922
Siberian Federal District	24 647 074	3 736 131	78 574	0	340 402	127 987
Republic of Altai	228 542	32 688	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	19 179	19 241	0	0	0	0
Altai Territory	37 540	40 871	1 435	0	0	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	600 504	8 938	1 201	0	0	0
Irkutsk Region	316 024	126 551	26 443	0	32 732	0
Kemerovo Region	1 231 934	486 266	42 002	0	28 761	0
Novosibirsk Region	20 760 541	3 008 662	5 393	0	0	0
Omsk Region	1 449 049	12 914	127	0	278 909	127 987
Tomsk Region	3 761	0	1 973	0	0	0
Far Eastern Federal District	74 515 922	12 461 102	4 164 614	2 494 040	123 520	0
Republic of Sakha (Yakutia)	1 098 875	421 859	415 351	0	21 510	0
Kamchatka Territory	967 267	365 725	8 985	0	102 010	0
Primorskiy Territory	16 550 819	3 560 183	62 885	0	0	0
Khabarovsk Territory	659 026	33 559	0	0	0	0
Amur Region	55 239 935	8 079 776	3 662 564	2 494 040	0	0
Magadan Region	0	0	0	0	0	0
Sakhalin Region	0	0	14 829	0	0	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	9 656 775 052	3 450 278 864	344 328 427	1 556 833 368	143 674 303	55 233 249

Table 34

Distribution of Loans, Deposits and Other Claims in Rubles by Credit Institutions, Registered in Respective Regions, as of 1.12.16

thousand rubles

	Total	of which		
		Loans and other claims on non-financial organisations	Loans, deposits and other claims on credit institutions	Loans and other claims on individuals
1	2	3	4	5
Central Federal District	35 148 412 065	19 083 311 124	3 635 012 240	9 710 446 652
Belgorod Region	5 420 882	4 752 413	16	235 579
Bryansk Region	0	0	0	0
Vladimir Region	6 108 700	4 520 483	150 000	1 419 649
Voronezh Region	2 893 310	2 560 707	0	279 257
Ivanovo Region	9 163 786	6 351 069	231 137	2 059 372
Kaluga Region	42 261 333	25 312 186	14 324 172	2 373 420
Kostroma Region	271 609 790	25 261 607	111 196 821	72 721 433
Kursk Region	16 649 691	11 800 885	1 900 000	1 422 658
Lipetsk Region	18 151 112	9 440 394	5 350 000	2 147 876
Moscow Region	21 359 336	7 573 096	8 708 944	3 309 840
Orel Region	0	0	0	0
Ryazan Region	11 011 139	8 108 248	1 310 050	1 580 998
Smolensk Region	0	0	0	0
Tambov Region	2 216 090	1 702 582	250 000	263 508
Tver Region	992 246	874 221	46 000	72 025
Tula Region	1 334 039	1 123 171	2 751	108 117
Yaroslavl Region	11 007 296	5 672 604	105 578	4 242 697
City of Moscow	34 728 233 315	18 968 257 458	3 491 436 771	9 618 210 223
North-Western Federal District	1 129 872 103	681 893 809	224 995 539	128 545 002
Republic of Karelia	1 137 591	291 889	385 000	389 303
Komi Republic	2 668 823	2 156 897	41 822	430 104
Akhangelsk Region	0	0	0	0
Vologda Region	55 352 264	14 582 610	6 677 374	30 675 975
Kaliningrad Region	9 040 856	6 130 284	1 012 371	1 373 055
Leningrad Region	111 684	94 923	0	16 761
Murmansk Region	783 553	354 972	150 000	278 581
Novgorod Region	1 778 646	967 107	0	791 127
Pskov Region	1 096 812	972 368	0	124 444
St Petersburg	1 057 901 874	656 342 759	216 728 972	94 465 652
Southern Federal District	290 124 945	154 967 704	43 029 736	83 809 499
Republic of Adygeya	8 829 965	7 666 151	2 347	1 005 967
Republic of Kalmykia	0	0	0	0
Republic of Crimea	53 831 891	19 142 890	21 225 978	11 119 337
Krasnodar Territory	116 851 025	72 276 947	18 536 346	21 460 010
Astrakhan Region	1 510 079	562 535	75 350	682 271
Volgograd Region	9 332 109	7 651 935	611 000	1 036 598
Rostov Region	88 440 867	42 097 299	1 550 379	44 421 132
City of Sevastopol	11 329 009	5 569 947	1 028 336	4 084 184
North-Caucasian Federal District	13 953 480	9 404 749	657 718	3 739 913
Republik of Daghestan	1 248 575	774 186	2 995	471 394
Republic of Ingushetia	0	0	0	0

Kabardino-Balkar Republic	3 513 114	2 425 959	146 300	934 041
Karachai-Cherkess Republic	3 322 324	1 477 236	0	1 845 088
Republic of North Ossetia - Alania	697 801	592 076	0	105 725
Chechen Republic	0	0	0	0
Stavropol Territory	5 171 666	4 135 292	508 423	383 665
Volga Federal District	1 091 864 736	633 373 813	80 674 559	267 360 605
Republic of Bashkortostan	39 716 405	25 358 806	7 665 560	5 094 519
Republic of Marii El	1 963 728	1 252 611	450 000	70 127
Republic of Mordovia	13 436 108	10 367 187	0	2 509 118
Republic of Tatarstan	578 037 873	411 456 341	38 723 707	85 172 668
Udmurt Republic	29 456 987	5 681 695	1 036 100	21 739 455
Chuvash Republic	8 394 965	3 342 989	1 296 017	3 680 705
Perm Territory	18 573 290	9 702 903	663 175	7 699 488
Kirov Region	19 678 319	10 580 375	964 182	5 408 834
Nizhny Novgogrod Region	56 234 110	34 279 031	7 121 760	7 470 385
Orenburg Region	28 350 701	13 684 804	157 417	12 902 274
Penza Region	2 902 791	1 726 629	105 819	692 550
Samara Region	260 037 769	85 150 457	12 146 474	112 114 004
Saratov Region	31 428 787	17 991 548	10 041 666	2 254 694
Ulyanovsk Region	3 652 903	2 798 437	302 682	551 784
Ural Federal District	604 192 945	198 865 566	142 861 493	191 930 727
Kurgan Region	1 915 232	1 731 476	4 186	97 366
Sverdlovsk Region	341 249 025	112 124 276	73 336 567	100 480 632
Tyumen Region	179 188 497	47 997 034	53 679 170	65 985 927
Chelyabinsk Region	81 840 191	37 012 780	15 841 570	25 366 802
Siberian Federal District	123 194 104	50 587 805	29 844 381	35 861 362
Republic of Altai	689 957	438 632	1 676	63 654
Republic of Buryatiya	0	0	0	0
Republic of Tuva	207 201	129 721	0	77 480
Republic of Khakassia	4 711 742	2 240 744	2 682	2 173 717
Altai Territory	9 554 456	6 373 049	759 156	2 076 929
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	10 447 589	962 561	2 017 557	4 102 011
Irkutsk Region	11 436 004	6 232 429	262 576	4 406 213
Kemerovo Region	7 853 380	3 648 653	1 282 908	2 903 519
Novosibirsk Region	64 801 329	22 346 606	25 517 826	15 719 475
Omsk Region	8 222 699	5 268 433	0	2 079 528
Tomsk Region	5 269 747	2 946 977	0	2 258 836
Far Eastern Federal District	316 550 930	95 385 469	15 212 372	190 497 370
Republic of Sakha (Yakutia)	23 603 804	14 855 312	42 588	7 915 469
Kamchatka Territory	13 302 121	8 898 305	2 361 172	1 588 659
Primorskiy Territory	63 777 053	40 368 699	4 616 315	16 676 336
Khabarovsk Territory	6 273 947	2 673 871	250 000	1 489 042
Amur Region	207 240 457	27 484 904	7 174 297	162 383 523
Magadan Region	0	0	0	0
Sakhalin Region	2 353 548	1 104 378	768 000	444 341
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	38 718 165 308	20 907 790 039	4 172 288 038	10 612 191 130

Table 35

Distribution of Loans, Deposits and Other Claims in Forreign Currency by Credit Institutions, Registered in Respective Regions, as of 1.12.16

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	16 588 663 954	10 369 339 229	4 146 212 801	172 212 533
Belgorod Region	16 864	15 110	1 754	0
Bryansk Region	0	0	0	0
Vladimir Region	53 722	53 722	0	0
Voronezh Region	673 771	512 807	3 247	138 745
Ivanovo Region	83 840	8 433	67 969	7 438
Kaluga Region	0	0	0	0
Kostroma Region	28 750 508	16 310 164	7 188 101	209 818
Kursk Region	414 219	0	414 219	0
Lipetsk Region	0	0	0	0
Moscow Region	2 630 069	953 491	158 513	1 518 065
Orel Region	0	0	0	0
Ryazan Region	15 656	12 340	3 316	0
Smolensk Region	0	0	0	0
Tambov Region	1 948	0	1 948	0
Tver Region	0	0	0	0
Tula Region	974	0	974	0
Yaroslavl Region	248 823	93 891	1 151	142 422
City of Moscow	16 555 773 560	10 351 379 271	4 138 371 609	170 196 045
North-Western Federal District	176 163 180	96 985 035	30 599 187	4 608 273
Republic of Karelia	5 600	0	0	5 600
Komi Republic	25 923	25 923	0	0
Akhangelsk Region	0	0	0	0
Vologda Region	786 217	568 336	41 189	6 017
Kaliningrad Region	188 545	32 072	0	156 473
Leningrad Region	0	0	0	0
Murmansk Region	0	0	0	0
Novgorod Region	7 495	0	7 495	0
Pskov Region	0	0	0	0
St Petersburg	175 149 400	96 358 704	30 550 503	4 440 183
Southern Federal District	9 100 481	6 554 982	1 368 447	1 114 155
Republic of Adygeya	38 666	9 311	0	29 355
Republic of Kalmykia	0	0	0	0
Republic of Crimea	1 178 802	250 429	501 207	427 166
Krasnodar Territory	1 499 446	950 621	427 596	63 883
Astrakhan Region	3 702	0	3 702	0
Volgograd Region	325 420	0	314 852	5 017
Rostov Region	5 404 378	4 834 514	118 174	451 690
City of Sevastopol	650 067	510 107	2 916	137 044
North-Caucasian Federal District	55 873	26 982	18 936	9 955
Republik of Daghestan	4 562	0	974	3 588
Republic of Ingushetia	0	0	0	0

Kabardino-Balkar Republic	2 229	0	2 229	0
Karachai-Cherkess Republic	33 349	26 982	0	6 367
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	76 160 099	22 704 494	25 035 614	3 176 894
Republic of Bashkortostan	101 325	0	6 583	331
Republic of Marii El	974	0	974	0
Republic of Mordovia	2 273	0	2 273	0
Republic of Tatarstan	30 286 814	3 923 282	22 357 070	1 750 346
Udmurt Republic	638 688	305 188	322 492	11 008
Chuvash Republic	66 225	46 631	0	19 594
Perm Territory	742 562	639 950	102 612	0
Kirov Region	994	0	994	0
Nizhny Novgogrod Region	1 234 883	286 493	662 006	83 907
Orenburg Region	499 718	378 583	27 719	93 416
Penza Region	0	0	0	0
Samara Region	42 495 966	17 068 659	1 520 512	1 216 702
Saratov Region	89 594	55 708	32 379	1 507
Ulyanovsk Region	83	0	0	83
Ural Federal District	42 494 135	25 927 625	11 185 669	229 560
Kurgan Region	964	0	0	964
Sverdlovsk Region	31 872 230	22 649 930	3 909 824	163 581
Tyumen Region	6 797 245	2 661 566	4 068 351	64 942
Chelyabinsk Region	3 823 696	616 129	3 207 494	73
Siberian Federal District	16 495 119	1 298 069	15 125 782	70 988
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	24 997	1 496	3 897	19 604
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	22 928	15 448	7 204	0
Irkutsk Region	72 288	64 944	7 344	0
Kemerovo Region	4 315	0	325	3 990
Novosibirsk Region	16 306 743	1 206 310	15 100 429	0
Omsk Region	60 351	9 871	3 086	47 394
Tomsk Region	3 155	0	3 155	0
Far Eastern Federal District	10 678 685	6 832 710	1 738 890	535 767
Republic of Sakha (Yakutia)	1 108 989	608 966	157 641	342 382
Kamchatka Territory	107 382	92 222	12 726	2 434
Primorskiy Territory	1 227 941	209 652	935 186	82 540
Khabarovsk Territory	9 249	0	9 249	0
Amur Region	8 220 805	5 921 870	619 769	108 411
Magadan Region	0	0	0	0
Sakhalin Region	4 319	0	4 319	0
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	16 919 811 526	10 529 669 126	4 231 285 326	181 958 125

Table 36

Overdue claims on loans, deposits and other claims by credit institutions registered in respective regions, as of 1.12.16

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	1 655 809 924	265 643 409	60 800 233	7 866 719	742 715 513	51 295 656
Belgorod Region	106 659	0	0	0	1 025	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	157 477	0	0	0	79 137	0
Voronezh Region	2 000	0	0	0	212	0
Ivanovo Region	152 357	0	0	0	58 728	0
Kaluga Region	713 843	0	12 952 092	0	699 603	0
Kostroma Region	1 434 240	10 756	20 379 338	0	13 797 962	113 784
Kursk Region	24 101	0	0	0	16 346	0
Lipetsk Region	2 425 435	0	0	0	137 202	0
Moscow Region	1 013 775	307 523	0	0	671 699	263 223
Orel Region	0	0	0	0	0	0
Ryazan Region	951 873	0	0	0	78 342	0
Smolensk Region	0	0	0	0	0	0
Tambov Region	60 526	0	0	0	25 954	0
Tver Region	74 894	0	0	0	1 618	0
Tula Region	53 284	0	0	0	2 228	0
Yaroslavl Region	444 060	0	0	0	98 023	38 967
City of Moscow	1 648 195 400	265 325 130	27 468 803	7 866 719	727 047 434	50 879 682
North-Western Federal District	82 031 686	4 172 864	128 342	56 959	9 299 073	484 579
Republic of Karelia	141 738	0	0	0	39 516	5 600
Komi Republic	113 354	0	41 822	0	3 365	0
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	1 749 079	6 786	45 000	0	3 262 029	720
Kaliningrad Region	340 228	1 377	9 689	0	56 144	54
Leningrad Region	30 307	0	0	0	357	0
Murmansk Region	6 890	0	0	0	8 669	0
Novgorod Region	140 471	0	0	0	10 721	0
Pskov Region	96 086	0	0	0	10 208	0
St Petersburg	79 413 533	4 164 701	31 831	56 959	5 908 064	478 205
Southern Federal District	13 712 380	1 474 784	551 000	1 876	4 427 453	358 554
Republic of Adygeya	156 201	0	0	0	88 034	3 247
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	207 188	245 768	0	0	488 519	94 684
Krasnodar Territory	8 865 721	834 695	526 000	0	2 610 507	2 407
Astrakhan Region	45 258	0	0	0	41 764	0
Volgograd Region	644 496	0	0	0	79 693	0
Rostov Region	2 832 051	129 890	25 000	0	999 387	155 508
City of Sevastopol	961 465	264 431	0	1 876	119 549	102 708
North-Caucasian Federal District	556 491	0	507 330	15 733	397 099	4 027

Republik of Daghestan	81 639	0	0	0	104 518	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	274 014	0	0	0	126 993	0
Karachai-Cherkess Republic	91 045	0	0	0	57 864	4 027
Republic of North Ossetia - Alania	34 942	0	0	0	32 014	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	74 851	0	507 330	15 733	75 710	0
Volga Federal District	43 759 391	194 820	9 056 288	129 890	27 215 006	1 247 810
Republic of Bashkortostan	550 594	0	5 524 788	0	960 293	331
Republic of Marii El	70 243	0	0	0	1 375	0
Republic of Mordovia	404 246	0	0	0	73 104	0
Republic of Tatarstan	13 004 168	194 820	110 000	129 890	8 420 956	225 796
Udmurt Republic	175 673	0	0	0	1 812 445	1 623
Chuvash Republic	55 437	0	0	0	65 229	649
Perm Territory	548 648	0	26 500	0	583 698	0
Kirov Region	831 754	0	0	0	1 014 483	0
Nizhny Novgogrod Region	3 182 195	0	0	0	620 073	36 477
Orenburg Region	705 524	0	55 000	0	298 936	0
Penza Region	90 297	0	0	0	66 858	0
Samara Region	21 792 599	0	3 340 000	0	12 941 932	982 877
Saratov Region	2 211 090	0	0	0	243 862	57
Ulyanovsk Region	136 923	0	0	0	111 762	0
Ural Federal District	13 472 209	394 716	4 071 115	1 458	13 485 608	30 892
Kurgan Region	223 951	0	0	0	11 610	0
Sverdlovsk Region	5 340 671	9 867	3 896 632	0	11 125 687	28 011
Tyumen Region	2 979 226	384 849	0	0	1 608 070	2 808
Chelyabinsk Region	4 928 361	0	174 483	1 458	740 241	73
Siberian Federal District	3 213 988	0	15 848	342	1 986 805	1 149
Republic of Altai	3 645	0	0	0	6 434	0
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	4 965	0	0	342	12 552	0
Republic of Khakassia	54 885	0	0	0	70 769	0
Altai Territory	298 195	0	5 848	0	54 400	670
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	7 502	0	0	0	241 693	0
Irkutsk Region	354 705	0	0	0	177 906	0
Kemerovo Region	116 683	0	10 000	0	111 347	479
Novosibirsk Region	1 692 611	0	0	0	1 129 731	0
Omsk Region	604 494	0	0	0	126 301	0
Tomsk Region	76 303	0	0	0	55 672	0
Far Eastern Federal District	8 879 568	180 360	138 723	0	34 970 523	68 630
Republic of Sakha (Yakutia)	498 691	138 635	42 588	0	214 085	24 783
Kamchatka Territory	750 695	0	0	0	332 366	2 434
Primorskiy Territory	4 723 672	0	26 135	0	817 442	13 343
Khabarovsk Territory	76 989	0	0	0	358 245	0
Amur Region	2 646 600	41 725	70 000	0	33 195 098	28 070
Magadan Region	0	0	0	0	0	0
Sakhalin Region	182 921	0	0	0	53 287	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	1 821 435 637	272 060 953	75 268 879	8 072 977	834 497 080	53 491 297

Table 37

Distribution of Clients' Funds in Rubles by Credit Institutions Registered in Respective Regions, as of 1.12.16

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	30 010 944 423	3 062 496	48 757	5 771 556 813	8 222 929 269	15 703 592 535
Belgorod Region	7 064 092	0	0	1 683 682	477 956	4 875 736
Bryansk Region	0	0	0	0	0	0
Vladimir Region	6 786 404	0	155	835 893	407 119	5 504 355
Voronezh Region	3 177 986	0	0	377 745	223 911	2 566 534
Ivanovo Region	11 799 352	0	0	1 565 151	398 175	9 717 815
Kaluga Region	43 712 980	0	0	1 331 723	23 015 312	19 344 205
Kostroma Region	280 520 698	0	0	11 024 844	57 656 354	211 722 637
Kursk Region	14 414 180	0	0	2 903 849	451 077	11 045 265
Lipetsk Region	18 438 818	0	0	2 272 563	1 947 262	14 210 364
Moscow Region	21 078 646	0	0	5 081 921	1 605 312	14 331 872
Orel Region	0	0	0	0	0	0
Ryazan Region	12 855 182	3 487	0	3 183 082	184 117	9 310 738
Smolensk Region	0	0	0	0	0	0
Tambov Region	2 193 895	0	0	529 845	43 180	1 601 721
Tver Region	1 381 987	0	0	1 088 353	18 264	269 153
Tula Region	1 672 693	0	0	284 061	197 005	1 125 774
Yaroslavl Region	12 094 837	0	0	2 532 554	3 655 909	5 813 999
City of Moscow	29 573 752 673	3 059 009	48 602	5 736 861 547	8 132 648 316	15 392 152 367
North-Western Federal District	1 264 276 446	49 497	234	397 240 532	510 917 552	341 491 933
Republic of Karelia	661 496	0	0	264 306	118 425	272 392
Komi Republic	4 463 338	0	0	1 108 493	756 099	2 530 958
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	45 770 570	0	0	7 676 554	8 304 376	29 702 138
Kaliningrad Region	10 850 868	0	0	3 912 772	2 337 880	4 413 452
Leningrad Region	88 745	0	0	88 017	728	0
Murmansk Region	1 802 764	0	0	1 355 819	14 120	424 938
Novgorod Region	4 795 610	0	234	2 228 213	21 128	2 433 864
Pskov Region	1 665 913	0	0	562 150	0	1 101 861
St Petersburg	1 194 177 142	49 497	0	380 044 208	499 364 796	300 612 330
Southern Federal District	355 660 221	103 807	414	65 649 905	40 182 461	247 861 704
Republic of Adygeya	7 863 855	0	0	918 427	332 467	6 598 629
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	80 778 311	5 128	0	26 829 975	3 216 572	50 479 991
Krasnodar Territory	147 339 315	6 914	414	15 870 390	29 573 623	101 261 286
Astrakhan Region	4 695 382	0	0	1 902 396	1 054 120	989 187
Volgograd Region	7 436 090	0	0	1 635 733	672 250	5 121 407
Rostov Region	91 986 883	91 765	0	15 585 985	4 731 132	71 385 222
City of Sevastopol	15 560 385	0	0	2 906 999	602 297	12 025 982
North-Caucasian Federal District	12 930 083	0	0	4 266 130	2 515 099	5 934 966
Republik of Daghestan	1 615 109	0	0	1 088 732	43 930	369 103
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	3 176 431	0	0	568 905	65 413	2 523 305
Karachai-Cherkess Republic	2 451 132	0	0	468 340	1 641 247	341 473
Republic of North Ossetia - Alania	266 268	0	0	55 527	43 000	167 741

Chechen Republic	0	0	0	0	0	0
Stavropol Territory	5 421 143	0	0	2 084 626	721 509	2 533 344
Volga Federal District	966 328 260	3 400 696	0	143 917 458	272 571 777	542 423 461
Republic of Bashkortostan	49 607 227	23 401	0	2 742 604	9 141 135	37 667 150
Republic of Marii El	2 131 228	0	0	379 377	16 871	1 710 204
Republic of Mordovia	20 108 404	0	0	2 211 596	541 597	17 316 099
Republic of Tatarstan	571 394 210	3 327 512	0	99 624 457	205 449 206	259 935 839
Udmurt Republic	31 334 388	16 300	0	2 601 611	437 814	28 247 554
Chuvash Republic	9 155 976	0	0	1 715 928	1 025 795	6 380 166
Perm Territory	19 309 974	6 536	0	2 595 194	1 891 544	14 789 040
Kirov Region	24 908 764	952	0	4 008 673	1 260 308	19 514 473
Nizhny Novgogrod Region	58 832 617	18 511	0	8 771 961	5 878 542	44 065 131
Orenburg Region	31 832 014	7 484	0	4 425 146	4 117 209	23 265 345
Penza Region	3 704 566	0	0	905 403	496 983	2 291 626
Samara Region	103 949 090	0	0	10 334 709	33 211 912	59 965 489
Saratov Region	36 514 582	0	0	3 024 646	8 820 595	24 622 961
Ulyanovsk Region	3 545 220	0	0	576 153	282 266	2 652 384
Ural Federal District	659 425 112	135 188	0	65 337 459	163 719 021	426 889 085
Kurgan Region	1 687 535	0	0	447 342	245 305	990 484
Sverdlovsk Region	369 624 441	14 758	0	37 837 791	67 716 003	263 043 336
Tyumen Region	194 516 069	113 940	0	11 066 495	89 562 975	92 781 223
Chelyabinsk Region	93 597 067	6 490	0	15 985 831	6 194 738	70 074 042
Siberian Federal District	135 591 960	71 238	0	36 572 564	12 955 256	83 650 384
Republic of Altai	921 754	0	0	149 673	144 334	627 193
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	202 682	0	0	83 151	23 000	96 481
Republic of Khakassia	6 039 454	0	0	1 370 782	512 137	4 034 576
Altai Territory	8 130 295	0	0	1 991 071	625 973	5 498 204
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	11 286 419	0	0	1 738 480	1 486 062	7 840 313
Irkutsk Region	12 653 649	0	0	3 011 771	1 622 585	7 890 417
Kemerovo Region	9 895 622	0	0	1 468 506	1 184 352	7 174 860
Novosibirsk Region	70 138 822	71 238	0	24 120 205	6 119 120	38 118 162
Omsk Region	9 707 747	0	0	1 448 438	1 135 393	7 108 619
Tomsk Region	6 615 516	0	0	1 190 487	102 300	5 261 559
Far Eastern Federal District	301 110 348	68 665	17 884	40 449 744	23 562 588	235 722 502
Republic of Sakha (Yakutia)	29 601 192	32 769	0	5 587 002	3 434 729	20 464 402
Kamchatka Territory	14 198 049	9 584	0	2 166 146	956 927	11 008 363
Primorskiy Territory	73 462 465	19 853	0	18 521 162	7 699 089	46 499 146
Khabarovsk Territory	7 285 156	0	0	475 022	341 381	6 442 857
Amur Region	170 798 550	0	17 884	10 833 325	10 760 301	148 884 907
Magadan Region	0	0	0	0	0	0
Sakhalin Region	5 764 936	6 459	0	2 867 087	370 161	2 422 827
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	33 706 266 853	6 891 587	67 289	6 524 990 605	9 249 353 023	17 587 566 570

Table 38

Distribution of Clients' Funds in Foreign Currency by Credit Institutions Registered in Respective Regions, as of 1.12.16

thousand rubles

	Total	of which				
		Budgetary funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other funds of legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
Central Federal District	16 562 206 780	17 035 662	257 013	2 573 309 005	7 773 364 835	5 798 552 687
Belgorod Region	894 771	0	0	49 173	0	845 598
Bryansk Region	0	0	0	0	0	0
Vladimir Region	258 621	0	0	26 060	0	232 514
Voronezh Region	1 475 613	0	0	11 258	0	1 464 355
Ivanovo Region	740 958	0	0	51 179	0	689 764
Kaluga Region	2 090 532	0	0	79 889	520 099	1 490 544
Kostroma Region	22 010 383	0	0	1 652 369	9 375 299	10 946 041
Kursk Region	1 091 272	0	0	575 204	0	516 068
Lipetsk Region	1 483 329	0	0	999 487	0	483 842
Moscow Region	5 088 134	0	0	938 263	542 053	3 607 818
Orel Region	0	0	0	0	0	0
Ryazan Region	2 086 165	0	0	718 034	0	1 368 006
Smolensk Region	0	0	0	0	0	0
Tambov Region	21 371	0	0	93	0	21 263
Tver Region	378 327	0	0	76 583	252 463	49 268
Tula Region	31 343	0	0	4 258	0	27 085
Yaroslavl Region	3 545 570	0	0	88 033	0	3 457 490
City of Moscow	16 521 010 391	17 035 662	257 013	2 568 039 122	7 762 674 921	5 773 353 031
North-Western Federal District	264 780 082	1	0	46 406 573	103 104 020	111 701 427
Republic of Karelia	26 323	1	0	24 344	0	1 491
Komi Republic	659 432	0	0	20 216	12 989	626 227
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	3 260 191	0	0	852 779	108 693	2 295 253
Kaliningrad Region	5 912 238	0	0	1 883 105	1 891 520	1 844 199
Leningrad Region	22 882	0	0	22 882	0	0
Murmansk Region	727 511	0	0	718 407	0	9 103
Novgorod Region	346 521	0	0	58 836	66 647	221 038
Pskov Region	24 728	0	0	23 212	0	1 516
St Petersburg	253 800 256	0	0	42 802 792	101 024 171	106 702 600
Southern Federal District	33 485 036	8 834	0	6 730 415	5 338 486	20 587 281
Republic of Adygeya	366 345	0	0	10 707	64 945	290 663
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	8 022 266	8 827	0	645 022	168 012	6 609 552
Krasnodar Territory	9 136 108	0	0	646 107	842 230	7 468 060
Astrakhan Region	3 440 043	0	0	3 346 229	0	88 433
Volgograd Region	1 285 400	0	0	505 743	115 279	664 364
Rostov Region	9 698 036	0	0	1 490 567	4 075 110	4 088 658
City of Sevastopol	1 536 838	7	0	86 040	72 910	1 377 551
North-Caucasian Federal District	703 337	0	0	288 212	57 437	350 680
Republik of Daghestan	25 901	0	0	3 868	0	22 026
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	110 867	0	0	41 764	0	69 100
Karachai-Cherkess Republic	169 114	0	0	123 450	0	40 435
Republic of North Ossetia - Alania	33 431	0	0	0	0	33 431
Chechen Republic	0	0	0	0	0	0

Stavropol Territory	364 024	0	0	119 130	57 437	185 688
Volga Federal District	192 779 750	6	0	11 598 055	114 106 226	65 889 358
Republic of Bashkortostan	1 758 577	0	0	88 246	129 899	1 540 389
Republic of Marii El	31 541	0	0	12 877	0	9 603
Republic of Mordovia	269 661	0	0	15 385	0	252 312
Republic of Tatarstan	161 359 448	6	0	7 138 530	111 594 002	41 598 004
Udmurt Republic	789 367	0	0	83 258	164 579	541 522
Chuvash Republic	599 587	0	0	22 562	139 064	437 928
Perm Territory	2 760 136	0	0	393 207	24 510	2 342 419
Kirov Region	1 410 471	0	0	341 540	362 453	706 477
Nizhny Novgogrod Region	5 192 589	0	0	612 579	564 681	4 008 419
Orenburg Region	2 479 270	0	0	33 390	270 947	2 174 124
Penza Region	97 763	0	0	26 345	71 405	0
Samara Region	14 206 338	0	0	2 589 501	784 361	10 762 271
Saratov Region	1 821 632	0	0	239 245	325	1 513 910
Ulyanovsk Region	3 370	0	0	1 390	0	1 980
Ural Federal District	84 175 641	65 180	0	7 008 728	24 022 944	47 208 940
Kurgan Region	25 113	0	0	878	0	24 235
Sverdlovsk Region	54 037 186	0	0	2 802 980	20 754 099	30 128 770
Tyumen Region	15 901 257	65 180	0	616 487	741 624	9 560 131
Chelyabinsk Region	14 212 085	0	0	3 588 383	2 527 221	7 495 804
Siberian Federal District	33 165 063	0	0	18 809 064	1 030 557	12 873 704
Republic of Altai	204 293	0	0	176 141	0	28 152
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	692	0	0	0	0	692
Republic of Khakassia	129 238	0	0	18 729	0	108 230
Altai Territory	297 473	0	0	81 086	0	216 387
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	846 299	0	0	48 571	0	690 213
Irkutsk Region	1 159 903	0	0	254 967	21 954	849 294
Kemerovo Region	404 838	0	0	148 979	0	255 859
Novosibirsk Region	28 232 156	0	0	17 765 870	0	10 158 224
Omsk Region	1 719 251	0	0	280 429	1 008 603	430 025
Tomsk Region	170 920	0	0	34 292	0	136 628
Far Eastern Federal District	64 071 148	0	0	12 104 748	17 877 135	29 520 981
Republic of Sakha (Yakutia)	2 616 281	0	0	167 300	53 234	2 325 705
Kamchatka Territory	1 979 440	0	0	843 604	1 805	1 128 100
Primorskiy Territory	12 500 233	0	0	4 395 343	1 541 764	6 383 509
Khabarovsk Territory	786 205	0	0	63 118	369 804	352 659
Amur Region	40 530 659	0	0	1 420 399	15 910 528	18 887 662
Magadan Region	0	0	0	0	0	0
Sakhalin Region	5 658 330	0	0	5 214 984	0	443 346
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	17 235 366 837	17 109 683	257 013	2 676 254 800	8 038 901 640	6 086 685 058

Table 39

Loans, Deposits and Other Funds Received From Other Credit Institutions (by credit institutions registered in respective regions), as of 1.12.16

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	7 490 949 269	4 024 774 938	3 466 174 331
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	0	0	0
Voronezh Region	1 338 344	1 338 344	0
Ivanovo Region	305 388	305 388	0
Kaluga Region	83 950	83 950	0
Kostroma Region	261 390 593	123 593 863	137 796 730
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	39 640	39 640	0
Tver Region	0	0	0
Tula Region	13 379	0	13 379
Yaroslavl Region	1 668 431	1 668 431	0
City of Moscow	7 224 708 544	3 896 344 322	3 328 364 222
North-Western Federal District	226 395 601	161 246 978	65 148 623
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangelsk Region	0	0	0
Vologda Region	14 309 594	13 035 560	1 274 034
Kaliningrad Region	78 942	78 942	0
Leningrad Region	0	0	0
Murmansk Region	0	0	0
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	212 007 065	148 132 476	63 874 589
Southern Federal District	3 607 541	1 682 020	1 925 521
Republic of Adygeya	1 292	1 292	0
Republic of Kalmykia	0	0	0
Republic of Crimea	287 890	158 000	129 890
Krasnodar Territory	1 048 440	551 707	496 733
Astrakhan Region	0	0	0
Volgograd Region	200 000	200 000	0
Rostov Region	2 069 919	771 021	1 298 898
City of Sevastopol	0	0	0
North-Caucasian Federal District	59 755	59 755	0
Republik of Daghestan	0	0	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	30 000	30 000	0
Karachai-Cherkess Republic	0	0	0
Republic of North Ossetia - Alania	0	0	0

Chechen Republic	0	0	0
Stavropol Territory	29 755	29 755	0
Volga Federal District	126 024 856	121 289 775	4 735 081
Republic of Bashkortostan	29 028 716	29 028 716	0
Republic of Marii El	0	0	0
Republic of Mordovia	160 000	160 000	0
Republic of Tatarstan	44 306 195	39 705 665	4 600 530
Udmurt Republic	439 291	439 291	0
Chuvash Republic	87 059	87 059	0
Perm Territory	297 661	297 661	0
Kirov Region	267 025	267 025	0
Nizhny Novgogrod Region	4 058 972	4 058 972	0
Orenburg Region	115 247	115 247	0
Penza Region	23 200	23 200	0
Samara Region	47 156 490	47 021 939	134 551
Saratov Region	85 000	85 000	0
Ulyanovsk Region	0	0	0
Ural Federal District	131 708 421	95 076 142	36 632 279
Kurgan Region	0	0	0
Sverdlovsk Region	130 183 075	93 550 796	36 632 279
Tyumen Region	816 831	816 831	0
Chelyabinsk Region	708 515	708 515	0
Siberian Federal District	2 399 214	2 335 958	63 256
Republic of Altai	0	0	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	44 988	44 988	0
Altai Territory	249 953	249 953	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	61 957	0	61 957
Irkutsk Region	0	0	0
Kemerovo Region	30 000	30 000	0
Novosibirsk Region	2 012 316	2 011 017	1 299
Omsk Region	0	0	0
Tomsk Region	0	0	0
Far Eastern Federal District	15 276 116	12 557 194	2 718 922
Republic of Sakha (Yakutia)	282 035	282 035	0
Kamchatka Territory	19 483	19 483	0
Primorskiy Territory	2 522 127	2 522 127	0
Khabarovsk Territory	0	0	0
Amur Region	12 452 471	9 733 549	2 718 922
Magadan Region	0	0	0
Sakhalin Region	0	0	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0
Total	7 996 420 773	4 419 022 760	3 577 398 013

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	1.11.16	1.12.16
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	12,7
Tier I capital ratio N1.2 (Basel III)	9,0	8,5	8,8	8,8	9,0
Risk-weighted assets [1](Basel III) to total assets ratio	*45,4*	*48,3*	*45,1*	*45,4*	*44,8*
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*	*9,8*
Loan loss provisions made as percent of total loans [2]	*6,5*	*7,8*	*8,8*	*8,9*	*8,9*
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	3,8	3,9
Ratio of a bank's aggregate claims on insiders to own funds (capital) (N10.1)	0,7	0,6	0,5	0,5	0,5
Ratio of total large credit risks to own funds (capital) (N7)	245,5	254,4	238,6	234,5	236,3
Distribution of loans provided by credit institutions					
agriculture, hunting and forestry	*3,5*	*3,5*	*3,8*	*3,8*	*3,8*
mining	*4,2*	*4,9*	*5,0*	*5,4*	*5,4*
manufacturing	*15,5*	*17,1*	*16,5*	*16,6*	*16,7*
production and distribution of energy, gas and water	*2,5*	*2,5*	*3,0*	*3,0*	*3,0*
constructing	*5,3*	*4,8*	*5,2*	*4,6*	*4,6*
wholesale and retail trade, car and household appliance repair	*13,3*	*11,3*	*10,7*	*10,8*	*10,9*
transport and communication	*4,4*	*4,2*	*4,0*	*4,0*	*4,0*
other economic activities	*21,2*	*24,1*	*23,4*	*23,3*	*23,2*
individuals	*30,1*	*27,5*	*28,4*	*28,4*	*28,3*
of which					
mortgage loans	*9,4*	*10,4*	*11,5*	*11,6*	*11,6*
Geographical distribution of interbank loans and deposits [3]					
Russian Federation	*53,6*	*54,0*	*67,1*	*69,8*	*66,3*
United Kingdom	*13,9*	*12,3*	*8,2*	*8,3*	*7,7*
USA	*4,9*	*4,5*	*2,2*	*3,3*	*4,0*
Germany	*0,4*	*0,8*	*0,5*	*0,7*	*0,7*
Austria	*7,3*	*4,9*	*3,7*	*1,0*	*1,3*
France	*1,8*	*1,8*	*1,7*	*1,9*	*1,7*
Italy	*0,0*	*0,0*	*0,1*	*2,7*	*2,3*
Cyprus	*4,9*	*9,2*	*4,9*	*5,6*	*4,7*
Netherlands	*1,3*	*0,8*	*0,2*	*0,5*	*0,5*
Other	*11,8*	*11,8*	*11,3*	*6,4*	*10,7*
Liquidity					
Ratio of high liquid assets to total assets	*10,4*	*10,6*	*11,3*	*11,1*	*11,3*
Ratio of liquid assets to total assets	*22,0*	*24,6*	*21,9*	*21,5*	*22,0*
Ratio of high liquid assets to demand liabilities (N2)	67,0	97,5	100,4	97,9	95,7
Ratio of liquid assets to short-term liabilities (N3)	80,4	139,3	141,8	145,0	128,5
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	54,5
Ratio of clients' funds to total loans [4]	*96,9*	*106,1*	*107,9*	*107,7*	*107,5*
Market risk to total own funds (capital) [5]	*36,0*	*44,0*	*44,7*	*45,2*	*49,8*
of which					
Interest rate risk	*28,6*	*34,4*	*36,9*	*37,5*	*42,0*
Equity position risk	*3,7*	*3,3*	*2,7*	*3,0*	*3,3*
Foreign exchange risk	*3,7*	*6,3*	*3,8*	*4,0*	*3,6*
Commodity risk	-	-	*1,3*	*0,8*	*0,8*
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	7,6	8,6	11,3	11,7	11,6
Banks' financial result over the reporting period (billion rubles)	589,1	192,0	632,0	714,4	788,4
as percent of the banking sector assets [6]	*0,9*	*0,3*	*0,8*	*0,9*	*1,0*
as percent of the banking sector own funds (capital) [6]	*7,9*	*2,3*	*7,0*	*7,9*	*8,7*
Return on assets [7]	*0,9*	*0,3*	*0,9*	*0,9*	*0,9*
Return on equity [7]	*7,9*	*2,3*	*7,8*	*7,9*	*7,9*

[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
1.02.15	830	7 848,0	53	3,0	401	189,8	281	830,7	40	643,6	21	741,0	8	496,4	5	640,6	6	4 301,2	15	1,8
1.03.15	827	7 772,2	53	4,0	399	189,2	275	791,9	42	646,0	21	712,0	9	532,3	5	635,2	6	4 277,5	17	-15,9
1.04.15	824	8 070,2	51	2,2	396	186,8	278	808,7	41	643,4	21	713,5	9	544,7	6	890,6	5	4 278,8	17	1,5
1.05.15	815	8 021,7	49	3,5	386	181,3	283	827,6	42	686,7	18	641,3	9	527,2	6	869,1	5	4 271,8	17	13,2
1.06.15	810	8 083,8	51	3,6	383	182,3	279	827,6	42	683,0	19	687,2	8	479,3	7	1 178,8	4	4 029,1	17	13,0
1.07.15	797	8 166,4	50	3,8	371	176,5	277	820,4	41	636,0	22	766,5	7	400,7	8	1 313,1	4	4 048,7	17	0,9
1.08.15	783	8 454,3	52	-1,4	362	174,5	271	811,3	38	570,4	23	780,7	7	394,0	8	1 359,2	4	4 368,8	18	-3,0
1.09.15	774	8 725,8	48	3,0	356	172,3	266	795,5	39	600,1	19	621,0	10	573,6	7	1 162,6	5	4 816,0	24	-18,2
1.10.15	767	8 735,4	52	3,9	345	167,2	265	795,4	40	614,6	19	627,5	10	585,7	6	909,1	6	5 065,7	24	-33,6
1.11.15	757	8 823,5	53	-2,1	335	162,9	262	786,7	40	617,8	18	602,8	11	626,4	6	883,7	6	5 176,8	26	-31,3
1.12.15	740	8 891,2	50	1,9	328	158,8	258	781,8	39	620,1	16	519,0	12	668,7	6	890,7	6	5 285,3	25	-35,1
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
Reference data: own funds (capital) adequacy ratio as of 1.12.16, %	12,7		24,4		21,5		18,2		18,9		14,5		13,6		14,2		12,7		13,9	

[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		1.11.16		1.12.16	
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): of which:	**7 928,4**	***100,0***	**9 008,6**	***100,0***	**9 097,8**	***100,0***	**9 147,7**	***100,0***	**9 235,4**	***100,0***
1. Tier I capital of which:	5 718,4	*72,1*	6 002,5	*66,6*	6 322,7	*69,5*	6 315,3	*69,0*	6 507,5	*70,5*
1.1. Common Equity Tier 1	5 638,3	*71,1*	5 857,8	*65,0*	6 159,7	*67,7*	6 147,9	*67,2*	6 315,1	*68,4*
1.2. Additional Tier 1	80,1	*1,0*	144,7	*1,6*	163,0	*1,8*	167,5	*1,8*	192,4	*2,1*
2. Tier 2 Capital	2 210,0	*27,9*	3 006,1	*33,4*	2 775,0	*30,5*	2 832,4	*31,0*	2 727,8	*29,5*
Basel III capital adequacy ratios[2]	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio)	12,5	4	12,7	8	12,7	7	12,7	8	12,7	7
Common equity Tier I ratio (N1.1)	8,9	2	8,2	8	8,6	5	8,5	5	8,7	5
Tier I capital ratio (N1.2)	9,0	3	8,5	8	8,8	8	8,8	7	9,0	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		1.11.16		1.12.16	
	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***	**11 196,2**	***122,4***	**11 330,9**	***122,7***
1.1. Authorized capital	1 914,3	*24,1*	2 416,3	*26,8*	2 403,9	*26,4*	2 401,2	*26,2*	2 415,8	*26,2*
1.2. Issue income	1 421,3	*17,9*	1 451,5	*16,1*	1 372,6	*15,1*	1 377,4	*15,1*	1 371,3	*14,8*
1.3. Credit institutions' profit and funds	3 761,5	*47,4*	4 112,3	*45,6*	4 428,6	*48,7*	4 507,0	*49,3*	4 589,4	*49,7*
1.4. Subordinated loans	2 018,3	*25,5*	3 026,7	*33,6*	2 713,9	*29,8*	2 696,8	*29,5*	2 742,4	*29,7*
1.5. Increase in value of property due to revaluation	222,4	*2,8*	226,5	*2,5*	214,9	*2,4*	213,9	*2,3*	212,0	*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***	**2 048,5**	***22,4***	**2 095,5**	***22,7***
2.1. Losses	352,5	*4,4*	823,1	*9,1*	570,7	*6,3*	591,4	*6,5*	642,4	*7,0*
2.2. Intangible assets	18,8	*0,2*	31,9	*0,4*	249,3	*2,7*	250,4	*2,7*	251,4	*2,7*
2.3. Treasury stocks (shares)	1,2	*0,0*	2,5	*0,0*	4,8	*0,1*	6,6	*0,1*	6,7	*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*	9,3	*0,1*	9,6	*0,1*
2.5. Subordinated loans granted to credit institutions	154,4	*1,9*	306,1	*3,4*	277,3	*3,0*	267,4	*2,9*	266,4	*2,9*
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*	737,2	*8,1*	721,3	*7,8*
2.7. Other factors	74,4	*0,9*	149,9	*1,7*	185,5	*2,0*	186,1	*2,0*	197,6	*2,1*
Own funds (capital), total	**7 928,4**	***100,0***	**9 008,6**	***100,0***	**9 097,8**	***100,0***	**9 147,7**	***100,0***	**9 235,4**	***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	1.11.16	1.12.16
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	1 174,1	1 201,5
3rd group of assets	404,2	702,0	231,7	133,7	85,4
4th group of assets	33 446,0	37 817,6	34 238,8	34 282,5	34 396,9
5th group of assets	9,2	10,9	327,9	324,9	334,8
The value of credit risk on balance sheet assets	35 225,2	40 081,2	35 957,1	35 915,3	36 018,5

Reference data:

	1.01.15	1.01.16	1.10.16	1.11.16	1.12.16
1st group of assets without risk weighting	11 479,3	8 920,2	9 163,4	8 768,5	8 981,1

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

Table 45

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

		1.01.15	1.01.16	1.10.16	1.11.16	1.12.16
1	Banking sector own funds (capital), billion rubles	7 928,4	9 008,6	9 097,8	9 147,7	9 235,4
2	Risk-weighted assets, billion rubles	63 456,9	70 914,5	71 687,8	71 945,2	72 684,1
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	35 225,2	40 081,2	35 957,1	35 915,3	36 018,5
	- risk-weighted claims on counterparties related to a bank (code 8957.0[2]), billion rubles	1 700,4	1 919,5	2 300,7	2 308,6	2 299,9
	- the amount of mortgage loans and accrued (accumulated) interest claims (code 8807[2]), billion rubles	225,8	140,4	225,1	227,1	231,1
	- the value of credit risk on contingent credit liabilities, billion rubles	4 802,0	4 198,1	3 817,4	3 904,9	3 916,3
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles[2]	1 259,3	873,3	673,6	672,2	671,7
	- the value of operational risk (calculated with risk coefficient 12,5)	5 264,7	6 732,5	7 550,7	7 549,8	7 497,6
	- market risk, billion rubles	2 734,6	3 859,4	3 970,3	4 049,7	4 500,8
	- credit claims of clearing participants (codes 8847[2])	65,7	71,7	73,4	73,4	77,9
	- higher-risk transactions, billion rubles	9 592,6	11 168,6	14 919,6	14 937,8	15 194,9
	- 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	-589,8	-568,7
	- 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	535,4	548,8
	- 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	1 420,1	1 351,7
	- the risk of change of credit claim value (credit valuation adjustment) resulting from the deterioration of counterparty credit quality.	935,9	898,2	571,2	564,7	567,3
	- other	2,3	245,1	444,6	376,0	376,2
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	12,5	12,7	12,7	12,7	12,7

[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		1.11.16		1.12.16	
	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*	22	*3,9*	24	*4,1*
From 8% to 10%	0	*0,0*	1	*0,0*	14	*0,8*	16	*4,7*	15	*4,6*
From 10% to 12%	90	*47,0*	83	*39,0*	55	*20,5*	55	*18,8*	58	*19,0*
From 12% to 14%	144	*39,4*	92	*35,0*	82	*53,3*	74	*47,6*	68	*49,3*
14% and more	578	*12,2*	517	*22,2*	460	*21,7*	459	*24,8*	456	*22,9*
Banking sector, total	834	*100,0*	733	*100,0*	649	*100,0*	643	*100,0*	635	*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		1.11.16		1.12.16	
		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*	23 656,0	*43,3*	23 964,8	*43,5*
	Substandard	21 016,6	*39,5*	22 237,3	*38,3*	20 983,8	*38,4*	21 165,1	*38,7*	21 141,4	*38,4*
	Doubtful	3 603,2	*6,8*	4 769,2	*8,2*	4 487,6	*8,2*	4 484,3	*8,2*	4 585,9	*8,3*
	Problem	1 144,5	*2,2*	1 408,5	*2,4*	1 534,4	*2,8*	1 606,4	*2,9*	1 670,8	*3,0*
	Loss	2 433,0	*4,6*	3 442,2	*5,9*	3 733,6	*6,8*	3 750,1	*6,9*	3 755,3	*6,8*
Loan loss provision (LLP) made		3 461,0	*6,5*	4 545,7	*7,8*	4 825,3	*8,8*	4 841,5	*8,9*	4 886,7	*8,9*
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*	23 501,4	*53,7*	23 807,9	*53,9*
	Substandard	10 893,5	*26,3*	13 276,4	*28,1*	11 977,1	*27,3*	12 096,7	*27,6*	11 995,8	*27,1*
	Doubtful	3 092,3	*7,5*	4 266,8	*9,0*	3 996,4	*9,1*	4 000,8	*9,1*	4 097,4	*9,3*
	Problem	971,2	*2,3*	1 261,5	*2,7*	1 434,9	*3,3*	1 509,6	*3,4*	1 578,9	*3,6*
	Loss	1 591,6	*3,8*	2 349,1	*5,0*	2 635,4	*6,0*	2 680,9	*6,1*	2 708,8	*6,1*
Loan loss provision (LLP)	Estimated LLP	3 219,0	*7,8*	4 483,4	*9,5*	4 796,7	*10,9*	4 858,1	*11,1*	4 959,0	*11,2*
	Estimated LLP adjusted for collateral	2 464,2	*5,9*	3 476,7	*7,4*	3 795,4	*8,7*	3 841,7	*8,8*	3 918,3	*8,9*
	LLP made	2 467,1	*6,0*	3 343,4	*7,1*	3 610,3	*8,2*	3 653,9	*8,3*	3 719,7	*8,4*
	LLP made as percent of estimated LLP		*76,6*		*74,6*		*75,3*		*75,2*		*75,0*
	LLP made as percent of estimated LLP adjusted for collateral		*100,1*		*96,2*		*95,1*		*95,1*		*94,9*

[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.

Table 48

Structure of Loans and Claims Grouped Into Homogeneous Portfolios [1]

	1.01.15		1.01.16		1.10.16		1.11.16		1.12.16	
	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %
1. Loans grouped into portfolios of homogeneous loans - total	11 714,4	*100,0*	10 834,8	*100,0*	10 848,9	*100,0*	10 872,6	*100,0*	10 929,4	*100,0*
of which:										
1.1. Loans to legal entities (except credit institutions)	804,8	*6,9*	556,0	*5,1*	487,4	*4,5*	485,9	*4,5*	483,6	*4,4*
1.2. Loans to individuals	10 909,5	*93,1*	10 278,8	*94,9*	10 361,4	*95,5*	10 386,7	*95,5*	10 445,8	*95,6*
1.3. Loans to credit institutions	0,1	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
2. Loans grouped into portfolios of homogeneous loans as a share of total loans		*22,0*		*18,6*		*19,8*		*19,9*		*19,8*
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*		*10,9*		*10,7*
4. Claims grouped into portfolios of homogeneous claims - total	75,8	*100,0*	99,4	*100,0*	78,2	*100,0*	95,6	*100,0*	100,0	*100,0*
of which:										
4.1. Portfolios of homogeneous claims on legal entities	27,7	*36,5*	31,3	*31,5*	29,6	*37,9*	46,6	*48,7*	53,4	*53,4*
4.2. Portfolios of homogeneous claims on individuals	48,1	*63,5*	68,1	*68,5*	48,6	*62,1*	49,0	*51,3*	46,6	*46,6*
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*		*55,5*		*53,0*

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

Homogeneous Loans and Claims on Legal Entities and Provisions Made as of 1.12.16[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	483 578,7	*100,0*	60 304,5	*100,0*	*12,5*
of which by quality categories					
1.1. Quality Category I	203,6	*0,0*	0,0	*0,0*	*0,0*
1.2. Quality Category II	417 517,2	*86,3*	3 986,5	*6,6*	*1,0*
1.3. Quality Category III	3 432,2	*0,7*	321,4	*0,5*	*9,4*
1.4. Quality Category IV	6 361,6	*1,3*	2 119,5	*3,5*	*33,3*
1.5. Quality Category V	56 064,2	*11,6*	53 877,1	*89,3*	*96,1*
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	7,0	*100,0*	0,0	*0,0*	*0,0*
of which by quality categories					
2.1. Quality Category I	7,0	*100,0*	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	483 585,7		60 304,5		*12,5*
4. Homogeneous claims grouped into portfolios - total	53 394,7	*100,0*	22 324,2	*100,0*	*41,8*
of which by quality categories					
4.1. Quality Category I	25 075,4	*47,0*	0,0	*0,0*	*0,0*
4.2. Quality Category II	2 022,1	*3,8*	21,4	*0,1*	*1,1*
4.3. Quality Category III	4065,2	*7,6*	331,8	*1,5*	*8,2*
4.4. Quality Category IV	318,9	*0,6*	127,2	*0,6*	*39,9*
4.5. Quality Category V	21913,1	*41,0*	21843,9	*97,8*	*99,7*
5. Claims for interest payments - total	5 595,6	*100,0*	3 169,3	*100,0*	*56,6*
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	3 293,0	*58,9*	3 122,6	*98,5*	*94,8*

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

Homogeneous Loans and Claims on Individuals and Provisions Made as of 1.12.16[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 of which	10 445 814,7	*100,0*	1 106 649,4	*100,0*	*10,6*
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	953 110,5	*9,1*	28 778,2	*2,6*	*3,0*
1.1.2. residental real estate (mortgage) loans, total	3 406 092,9	*32,6*	68 742,8	*6,2*	*2,0*
1.1.3. car loans, total	596 713,5	*5,7*	59 398,0	*5,4*	*10,0*
1.1.4. other consumer loans, total	5 452 941,5	*52,2*	947 214,9	*85,6*	*17,4*
1.2. by duration of past dues					
1.2.1. a portfolio of loans without overdue payments and with payments being overdue from 1 calendar day to 30 calendar days[2]	255 251,5	*2,4*	5 851,5	*0,5*	*2,3*
1.2.2. a portfolio of loans without overdue payments	8 734 139,7	*83,6*	134 989,7	*12,2*	*1,5*
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	298 575,7	*2,9*	16 212,3	*1,5*	*5,4*
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	106 881,1	*1,0*	30 992,0	*2,8*	*29,0*
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	90 811,0	*0,9*	51 879,1	*4,7*	*57,1*
1.2.6. a portfolio of loans with payments being overdue from 181 to 360 calendar days	163 913,2	*1,6*	131 639,1	*11,9*	*80,3*
1.2.7. a portfolio of loans with payments being overdue more than 360 calendar days	759 286,2	*7,3*	732 570,1	*66,2*	*96,5*
1.3. classified into the following loan quality categories:					
1.3.1. Quality category I	156 675,3	*1,5*	0,0	*0,0*	*0,0*
1.3.2. Quality category II	8 728 112,1	*83,6*	119 105,4	*10,8*	*1,4*
1.3.3. Quality category III	485 062,4	*4,6*	40 024,9	*3,6*	*8,3*
1.3.4. Quality category IV	85 548,2	*0,8*	35 096,3	*3,2*	*41,0*
1.3.5. Quality category V	990 416,8	*9,5*	912 422,7	*82,4*	*92,1*
2. Claims grouped into portfolios of homogeneous claims - total	46 643,7	*4,7*	30 679,0	*3,4*	*65,8*
of which by quality categories					
2.1. Quality category I	4 504,6	*0,5*	0,0	*0,0*	*0,0*
2.2. Quality category II	7 142,3	*0,7*	182,0	*0,0*	*2,5*
2.3. Quality category III	3676,0	*0,4*	459,1	*0,1*	*12,5*
2.4. Quality category IV	1217,2	*0,1*	595,4	*0,1*	*48,9*
2.5. Quality category V	30103,7	*3,0*	29442,4	*3,2*	*97,8*
3. Claims for interest payments - total of which	181 426,8	*100,0*	81 387,6	*100,0*	*44,9*
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	86 341,8	*47,6*	77 519,1	*95,2*	*89,8*

[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	1.11.16	1.12.16	1.01.15	1.01.16	1.10.16	1.11.16	1.12.16
Substandard	*9,5*	*7,2*	*6,0*	*6,2*	*5,9*	*2,1*	*1,8*	*1,8*	*1,9*	*1,8*
Doubtful	*19,7*	*23,0*	*20,9*	*20,7*	*20,7*	*15,7*	*18,0*	*18,9*	*18,9*	*18,8*
Problem	*16,1*	*15,5*	*15,7*	*16,3*	*17,2*	*40,9*	*41,1*	*39,4*	*39,5*	*40,6*
Loss	*54,7*	*54,2*	*57,2*	*56,7*	*56,0*	*84,8*	*77,1*	*78,4*	*77,2*	*76,9*

[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	1.11.16	1.12.16
Overdue claims on loans, deposits and other claims, billion rubles	**1978,0**	**3046,6**	**3167,2**	**3134,0**	**3114,7**
Of which					
- among 20 largest-asset credit institutions, billion rubles	1404,5	2033,2	2078,5	1981,2	2062,9
Share of overdue claims in loans, deposits and other claims of the banking sector, percent	*3,8*	*5,3*	*5,8*	*5,7*	*5,6*
Overdue claims in rubles					
- billion rubles	1725,9	2537,1	2805,5	2797,2	2772,4
- as percent of total loans, deposits and other claims in rubles	*4,7*	*6,8*	*7,3*	*7,3*	*7,2*
Overdue claims in foreign currency					
- billion rubles	252,1	509,5	361,7	336,8	342,3
- as percent of total loans, deposits and other claims in foreign currency	*1,7*	*2,5*	*2,2*	*2,0*	*2,0*
- dollar equivalent, billion $	4,5	7,0	5,7	5,4	5,3
Overdue claims on loans and other claims on non-financial institutions	1250,7	2075,9	2122,5	2107,6	2093,5
Share of overdue claims in total volume of loans and other claims on non-financial institutions, percent	*4,2*	*6,2*	*6,8*	*6,8*	*6,7*
Overdue claims on loans and other funds provided to individuals	667,5	863,8	916,1	894,8	888,0
Share of overdue claims in total volume of loans and other claims on individuals, percent	*5,9*	*8,1*	*8,5*	*8,3*	*8,2*

Table 53

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

Share of overdue claims in total loans, deposits, and other claims	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.15	1.01.16	1.10.16	1.11.16	1.12.16	1.01.15	1.01.16	1.10.16	1.11.16	1.12.16
No overdue claims	72	56	50	49	52	*2,8*	*2,7*	*3,3*	*3,2*	*3,5*
Less than 5%	508	360	291	280	277	*72,9*	*70,2*	*65,5*	*69,4*	*69,5*
From 5 to 10%	131	156	131	134	133	*16,6*	*16,0*	*21,6*	*17,5*	*16,2*
From 10 to 15%	40	56	62	64	56	*5,9*	*3,7*	*2,5*	*2,8*	*3,8*
From 15 to 20%	19	26	23	22	23	*1,1*	*2,0*	*1,3*	*1,3*	*1,2*
From 20 to 60%	23	34	45	45	47	*0,4*	*4,9*	*4,5*	*4,3*	*4,5*
From 60 to 90%	2	6	5	7	6	*0,0*	*0,3*	*1,1*	*1,3*	*1,1*
90% and more	1	2	5	5	5	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
No loans, deposits and other claims	37	37	32	32	31	*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	1.11.16	1.12.16
Large credit risks of the banking sector total, bln rubles	19 467,9	22 916,6	21 707,5	21 454,4	21 825,2
Share of large credit risks in the banking sector assets, %	*25,1*	*27,6*	*27,2*	*27,1*	*27,2*

Table 55

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

	1.01.15	1.01.16	1.10.16	1.11.16	1.12.16
Volume of large loans, billion rubles	10 829,7	13 838,1	12 917,1	12 989,2	12 928,5
of which:					
Volume of secured loans , billion rubles	2 397,5	4 050,5	3 581,2	3 662,4	3 585,3
Volume of I quality category collateral, billion rubles	596,8	1 953,7	1 966,4	1 945,2	1 777,3
of which:					
collateral of quoted securities issued by legal entities, billion rubles	65,7	650,3	886,6	905,7	912,8
Volume of II quality category collateral, billion rubles	1 494,9	1 776,0	1 558,1	1 554,9	1 545,9
of which:					
collateral of securities, issued by legal entities, billion rubles	208,2	246,8	231,3	239,6	246,3
collateral of proprietory rights (claims), billion rubles	611,0	689,2	525,9	525,4	554,7

[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		1.11.16		1.12.16	
	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*	*45,2*	*100,0*	*49,8*	*100,0*
Of which										
- interest rate risk (IRR)	*28,6*	*79,5*	*34,4*	*78,2*	*36,9*	*82,5*	*37,5*	*82,8*	*42,0*	*84,4*
- equity position risk (EPR)	*3,7*	*10,3*	*3,3*	*7,5*	*2,7*	*6,1*	*3,0*	*6,6*	*3,3*	*6,7*
- foreign exchange risk (FER)	*3,7*	*10,2*	*6,3*	*14,4*	*3,8*	*8,4*	*4,0*	*8,8*	*3,6*	*7,2*
- commodity risk (CR)	-	-	-	-	*1,3*	*3,0*	*0,8*	*1,8*	*0,8*	*1,7*
Reference data:										
Number of credit institutions[1]	598		548		477		478		468	
Share of credit institutions' assets [1] in total banking sector assets, %	*97,8*		*98,2*		*98,1*		*98,6*		*98,5*	

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

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

Table 58

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

	1.01.15	1.01.16	1.10.16	1.11.16	1.12.16
Share of assets in foreign currency in total assets, %	*30,0*	*34,7*	*29,8*	*29,4*	*29,8*
of which:					
- 20 largest-asset credit institutions	*32,0*	*37,3*	*32,3*	*31,6*	*32,0*
Share of liabilities in foreign currency in total liabilities, %	*29,0*	*33,2*	*28,3*	*27,8*	*28,2*
of which:					
- 20 largest-asset credit institutions	*30,8*	*36,3*	*31,2*	*30,5*	*30,8*
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*	*1,6*
of which:					
- 20 largest-asset credit institutions	*1,3*	*1,0*	*1,1*	*1,1*	*1,1*

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	1.11.16	1.12.16
Balance sheet positions					
Claims, bln rubles	23 291,9	28 774,6	23 755,6	23 273,5	23 939,6
Liabilities, bln rubles	22 502,6	27 592,0	22 546,0	22 045,4	22 682,1
Net balance sheet position, bln rubles	789,2	1 182,6	1 209,5	1 228,1	1 257,5
Net balance sheet position to own funds (capital), % [1]	*10,0*	*13,1*	*13,3*	*13,4*	*13,6*
Off-balance sheet positions [2]					
Claims, bln rubles	18 124,3	16 260,7	14 992,3	13 982,2	15 436,0
Liabilities, bln rubles	17 638,1	16 136,2	14 994,7	14 098,2	15 632,1
Net balance sheet position, bln rubles	486,2	124,5	-2,4	-116,0	-196,1
Net balance sheet position to own funds (capital), % [1]	*6,1*	*1,4*	*0,0*	*-1,3*	*-2,1*

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

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

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*
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*

Table 62

Open Currency Positions of the Banking Sector by Currencies as of 1.12.16

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	175	-46,3	*-4,8*	8,7	-55,0
long	424	189,8	*2,3*	419,3	-229,5
EUR					
short	185	-59,8	*-1,0*	-334,9	275,0
long	412	32,6	*1,0*	66,2	-33,6
GBP					
short	59	-5,6	*-0,1*	6,7	-12,3
long	239	3,9	*0,1*	3,8	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	1.11.16	1.12.16
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	*39,0*	*44,3*	*43,8*	*44,0*	*43,6*
Liabilities with maturity in excess of 1 year, as percent of total liabilities	*24,3*	*24,3*	*22,0*	*21,8*	*21,2*
A measure of using short-term liabilities to fund long-term liquid assets, percent[2]	*23,8*	*30,9*	*32,9*	*33,5*	*33,3*

[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». 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	1.11.16	1.12.16	1.01.15	1.01.16	1.10.16	1.11.16	1.12.16
Less than 0	256	238	216	216	219	8,0	14,8	*10,1*	*10,2*	*8,7*
From 0 to 20	338	304	275	273	270	27,5	20,6	*23,2*	*22,5*	*24,2*
More than 20	239	191	153	149	141	64,5	64,6	*66,8*	*67,3*	*67,1*
Data not available	1	0	5	5	5	0,0	0,0	*0,0*	*0,0*	*0,0*
Total	834	733	649	643	635	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	1.11.16	1.12.16
Liquid assets with maturity up to 30 days, as percent of liquid assets	*33,6*	*31,6*	*35,7*	*34,5*	*36,9*
Liabilities with maturity up to 30 days, as percent of total liabilities	*40,8*	*40,8*	*47,1*	*45,6*	*50,0*
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*	*17,6*	*19,6*

[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	1.11.16	1.12.16	1.01.15	1.01.16	1.10.16	1.11.16	1.12.16
Less than 0	436	486	451	450	425	15,4	19,5	*14,5*	*14,1*	*12,3*
From 0 to 20	226	145	101	91	104	60,3	20,0	*17,7*	*15,2*	*13,7*
More than 20	171	102	92	97	101	24,3	60,5	*67,9*	*70,7*	*74,0*
Data not available	1	0	5	5	5	0	0	*0,0*	*0,0*	*0,0*
Total	834	733	649	643	635	100	100	*100,0*	*100,0*	*100,0*