THE CENTRAL BANK OF THE RUSSIAN FEDERATION

BANKING SUPERVISION DEPARTMENT

REVIEW
OF THE BANKING SECTOR
OF THE RUSSIAN FEDERATION

(INTERNET-VERSION)

ANALYTICAL DATA

№ 170 December 2016

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General Information on the Russian Banking Sector

Banking Sector in the Economy of Russia

Table 1

Macroeconomic Indicators

	Indicator	1.01.11	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*	*99,6*	*102,7*
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*	*52,4*	*54,4*
	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	14,5	13,2
	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*	*14,6*
	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*	*28,7*
	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*	*30,0*	*33,5*
	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	77 945,1	80 804,3
	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
Reference data:														
Increase from the beginning of the current year	-4,6		1,5		-6,5		0,6		-2,6		0,7		-11,4	
Increase over the same period of the previous year	0,6		11,3		7,1		-5,4		-10,4		14,2		3,8	

[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).

The Central Bank of the Russian Federation
Banking Supervision Department

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*	*9,8*	*3,7*

[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	1.07.16	1.10.16	1.11.16
Credit institutions registered by the Bank of Russia and other authorities	1049	1021	997	985	985
Operating credit institutions (credit institutions that have the right to conduct banking operations)	834	733	680	649	643
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	317	336	342
Credit institutions licensed to conduct operations in foreign currency	554	482	441	420	414
Credit institutions holding general licences	256	232	223	214	214

Table 5

Operating Credit Institutions (CIs), by Federal Districts

Federal district	1.01.15		1.01.16		1.07.16		1.10.16		1.11.16	
	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*	393	*57,8*	376	*57,9*	373	*58,0*
of which the City of Moscow and Moscow Region	459	*55,0*	392	*53,5*	355	*52,2*	337	*51,9*	335	*52,1*
North-Western	64	*7,7*	60	*8,2*	57	*8,4*	52	*8,0*	51	*7,9*
Southern[1]	45	*5,4*	42	*5,7*	40	*5,8*	40	*6,2*	39	*6,1*
North-Caucasian	28	*3,4*	22	*3,0*	21	*3,1*	18	*2,8*	17	*2,6*
Volga	92	*11,0*	85	*11,6*	82	*12,1*	79	*12,2*	79	*12,3*
Ural	35	*4,2*	32	*4,4*	31	*4,6*	29	*4,5*	29	*4,5*
Siberian	44	*5,3*	41	*5,6*	38	*5,6*	37	*5,7*	37	*5,8*
Far Eastern	22	*2,6*	17	*2,3*	18	*2,6*	18	*2,8*	18	*2,8*
Russian Federation	**834**	***100,0***	**733**	***100,0***	**680**	***100,0***	**649**	***100,0***	**643**	***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	1.11.16	1.01.15	1.01.16	1.11.16	1.01.15	1.01.16	1.11.16	1.01.15	1.01.16	1.11.16	1.01.15	1.01.16	1.11.16	1.01.15	1.01.16	1.11.16
Central	504	434	373	66	60	49	282	232	183	*49,6*	*47,0*	*43,4*	*22,4*	*23,2*	*23,8*	*16,5*	*16,6*	*16,2*
of which the City of Moscow and Moscow Region[1]	459	392	335	60	57	47	110	96	81	*21,2*	*21,4*	*21,2*	*20,4*	*21,1*	*21,5*	*6,4*	*6,9*	*7,2*
North-Western	64	60	51	8	5	4	243	204	164	*337,5*	*313,9*	*298,2*	*2,8*	*3,1*	*3,1*	*14,2*	*14,6*	*14,5*
Southern[2]	45	42	39	13	13	3	201	163	124	*346,6*	*296,4*	*295,2*	*2,3*	*2,6*	*2,4*	*11,8*	*11,7*	*11,0*
North-Caucasian	28	22	17	25	8	4	74	64	52	*139,6*	*213,3*	*247,6*	*2,1*	*1,4*	*1,2*	*4,3*	*4,6*	*4,6*
Volga	92	85	79	39	29	23	283	227	188	*216,0*	*199,1*	*184,3*	*5,2*	*5,4*	*5,8*	*16,6*	*16,2*	*16,6*
Ural	35	32	29	55	45	43	138	106	93	*153,3*	*137,7*	*129,2*	*3,5*	*3,6*	*4,1*	*8,1*	*7,6*	*8,2*
Siberian	44	41	37	20	11	8	172	152	127	*268,8*	*292,3*	*282,2*	*2,5*	*2,4*	*2,5*	*10,1*	*10,9*	*11,2*
Far Eastern	22	17	18	6	5	4	83	74	63	*296,4*	*336,4*	*286,4*	*1,1*	*1,0*	*1,2*	*4,9*	*5,3*	*5,6*
Russian Federation	**834**	**733**	**643**	**232**	**176**	**138**	**1476**	**1222**	**994**	***138,6***	***134,4***	***127,3***	***41,9***	***42,7***	***44,0***	***86,4***	***87,4***	***87,8***

[1] as one region

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

Table 7

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

Distribution of credit institutions ranged by assets (descending)	1.01.15		1.01.16		1.07.16		1.10.16		1.11.16	
	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*	44 336 927	*55,7*	44 633 784	*56,0*	44 310 574	*56,0*
From 6 to 20	16 674 162	*21,5*	17 925 387	*21,6*	16 739 753	*21,0*	17 265 381	*21,7*	17 235 697	*21,8*
From 21 to 50	8 259 743	*10,6*	9 391 355	*11,3*	8 908 272	*11,2*	8 559 501	*10,7*	8 441 729	*10,7*
From 51 to 200	8 406 233	*10,8*	8 484 303	*10,2*	7 652 088	*9,6*	7 489 942	*9,4*	7 488 905	*9,5*
From 201 to 500	2 309 299	*3,0*	2 060 315	*2,5*	1 760 208	*2,2*	1 612 779	*2,0*	1 588 850	*2,0*
From 501	409 725	*0,5*	254 375	*0,3*	147 779	*0,2*	107 659	*0,1*	99 636	*0,1*
Total	**77 652 994**	***100,0***	**82 999 708**	***100,0***	**79 545 027**	***100,0***	**79 669 046**	***100,0***	**79 165 392**	***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	1.07.16	1.10.16	1.11.16
Central	*58,2*	*59,0*	*60,9*	*61,2*	*60,9*
of which the City of Moscow and Moscow Region	*58,6*	*59,6*	*61,6*	*62,0*	*61,7*
North-Western	*74,1*	*71,7*	*73,3*	*75,1*	*74,4*
Southern[1]	*67,0*	*68,5*	*68,7*	*68,4*	*68,8*
North-Caucasian	*64,4*	*68,5*	*69,4*	*69,9*	*67,3*
Volga	*52,4*	*53,6*	*55,0*	*57,2*	*57,3*
Ural	*70,2*	*76,6*	*74,6*	*73,0*	*71,3*
Siberian	*79,9*	*58,7*	*61,4*	*64,3*	*63,7*
Far Eastern	*85,6*	*86,0*	*85,1*	*84,7*	*84,2*
Russian Federation	***53,6***	***54,1***	***55,7***	***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 - 1.11.16)

Groups of credit institutions ranged by assets as of 1.01.16		Number of credit institutions as of 1.01.16	Groups as of 1.11.16						Licences revoked (cancelled)	Reorganised credit institution
			1	2	3	4	5	6		
1	First 5	5	5							
2	From 6 to 20	15		13	1					1
3	From 21 to 50	30		2	27				1	
4	From 51 to 200	150			2	132	2		10	4
5	From 201 to 500	300				17	234	3	44	2
6	From 501	233				1	64	134	28	2
Became operating after 1.01.16								1		
Total over the period									83	9
Total as of 1.01.16[1]		**733**								
Total as of 1.11.16[1]		**643**	**5**	**15**	**30**	**150**	**300**	**138**		

- credit institutions that moved up to the higher group by assets
- credit institutions remaining in the same group
- credit institutions that moved down to a lower group

[1] Credit institutions that have not provided their reporting are included only in the total as of the corresponding date

Table 10

Selected Indicators of Credit Institution with Foreign Participation Relative to Indicators of Operating Credit Institutions (Percent)

	1.01.15	1.01.16	1.07.16	1.10.16	1.11.16
Credit institutions with foreign participation over 50%					
Assets, total	*13,9*	*13,0*	*12,3*	*12,0*	*12,1*
Own funds (capital)[1]	*17,2*	*16,7*	*16,7*	*16,3*	*16,2*
Correspondent accounts with non-resident banks	*15,4*	*14,9*	*15,1*	*14,5*	*18,8*
Loans and other claims on non-financial organisations	*11,6*	*10,9*	*10,9*	*10,3*	*10,3*
Loans and other claims on individuals	*18,6*	*15,7*	*14,8*	*14,5*	*14,5*
Loans, deposits and other claims credit institutions	*14,1*	*15,4*	*14,5*	*14,5*	*14,1*
Individual deposits	*12,0*	*11,4*	*11,5*	*11,4*	*11,4*
Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles) [2]	*14,0*	*12,4*	*11,7*	*12,1*	*12,1*
Profit (loss) of the current year	*20,2*	*44,7*	*12,9*	*13,4*	*13,3*
Reference data:					
Number of credit institutions	113	106	98	98	98
of which 100% foreign-owned credit institutions					
Assets, total	*8,5*	*6,4*	*6,0*	*6,5*	*6,5*
Own funds (capital)[1]	*10,9*	*9,1*	*9,2*	*9,6*	*9,6*
Correspondent accounts with non-resident banks	*12,0*	*9,0*	*10,3*	*11,4*	*14,8*
Loans and other claims on non-financial organisations	*7,8*	*5,2*	*5,0*	*4,9*	*4,9*
Loans and other claims on individuals	*10,1*	*7,9*	*7,6*	*8,3*	*8,4*
Loans, deposits and other claims on credit institutions	*11,1*	*11,6*	*10,3*	*10,7*	*10,5*
Individual deposits	*5,8*	*4,5*	*4,4*	*5,0*	*5,0*
Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles) [2]	*9,9*	*6,9*	*6,6*	*7,1*	*7,0*
Profit (loss) of the current year	*14,9*	*46,7*	*14,4*	*15,5*	*15,5*
Reference data:					
Number of credit institutions	75	68	68	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		1.07.16		1.10.16		1.11.16	
	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*	4199,8	*5,3*	4274,5	*5,4*	4289,9	*5,4*
Own funds (capital)	52,1	*0,7*	-24,3	*-0,3*	-141,3	*-1,6*	-97,1	*-1,6*	-97,8	*-1,1*
Loans and other claims on non-financial organisations	1209,1	*4,1*	1709,4	*5,1*	1346,1	*4,3*	1310,6	*4,2*	1316,7	*4,2*
of which overdue claims	287,6	*23,0*	698,3	*33,6*	646,8	*30,5*	684,6	*32,3*	676,8	*32,1*
Loans and other claims on individuals	410,7	*3,6*	547,7	*5,1*	293,0	*2,8*	287,4	*2,7*	285,7	*2,7*
of which overdue claims	35,8	*5,4*	88,6	*10,3*	79,9	*8,9*	86,4	*9,4*	89,1	*10,0*
Individual deposits	706,4	*3,8*	1293,4	*5,6*	818,3	*3,5*	812,4	*3,5*	825,6	*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*	1142,9	*4,6*	1182,5	*4,9*	1187,5	*5,0*
Reference data:										
Number of credit institutions [1]	15	*1,8*	29	*4,0*	25	*3,7*	25	*3,9*	25	*3,9*

[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	1.07.16	1.10.16	1.11.16
1.	Cash, precious metals and stones	2 754,2	1 898,3	1 436,1	1 471,5	1 448,3
1.1.	of which: cash	2 671,8	1 801,3	1 287,8	1 201,4	1 240,0
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	3 297,8	2 464,4	2 498,8	3 208,4	2 859,1
3.	Correspondent account, total	2 675,2	2 536,3	2 080,0	1 823,0	1 704,7
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	759,6	611,5	524,1	529,8	505,8
3.2.	Correspondent accounts with non-resident banks	1 915,6	1 924,8	1 556,0	1 293,2	1 198,8
4.	Securities portfolio, total	9 724,0	11 777,4	11 626,6	11 305,3	11 310,4
	of which					
4.1.	Debt securities	7 651,4	9 616,0	9 614,0	9 270,7	9 216,5
4.2.	Equity	488,7	295,2	307,0	325,9	330,2
4.3.	Promissory notes	218,0	204,0	169,4	162,6	196,6
4.4.	Equity in associates and subsidiaries	1 365,9	1 662,2	1 536,3	1 546,2	1 567,1
5.	Other equity	427,6	568,0	788,4	817,6	822,9
6.	Financial derivatives assets at fair value	2 298,6	1 261,0	914,8	788,5	762,6
7.	Loans, total	52 115,7	57 511,4	55 301,4	55 171,4	55 068,6
	of which:					
7.1.	Loans, deposits and other claims	51 799,5	57 154,5	55 101,4	55 009,6	54 917,4
	of which overdue claims	1 978,0	3 046,6	3 154,5	3 167,2	3 134,0
	of which:					
7.1.1.	Loans and other claims on non-financial organisations	29 536,0	33 300,9	31 230,9	31 039,1	31 150,8
	of which overdue claims	1 250,7	2 075,9	2 124,1	2 122,5	2 107,6
7.1.2.	Loans and other claims on individuals	11 329,5	10 684,3	10 572,9	10 725,9	10 746,4
	of which overdue claims	667,5	863,8	898,7	916,1	894,8
7.1.3.	Loans, deposits and other claims on credit institutions	6 895,0	8 610,0	8 228,0	8 157,6	8 051,6
	of which overdue claims	44,3	63,8	86,6	82,7	82,5
8.	Fixed assets (tangible and intangible), other real estate and inventories	1 222,3	1 277,6	1 452,0	1 441,4	1 442,7
8.1	of which real estate, temporarily not used	74,4	109,4	191,8	195,7	197,0
9.	Allocation of profit	177,0	125,5	189,0	263,0	289,8
9.1.	of which income tax	157,7	110,1	153,2	260,1	286,9
10.	Other assets, total	2 960,5	3 579,8	3 257,9	3 378,9	3 456,5
	of which:					
10.1.	Settlement accounts	1 610,7	1 826,2	1 531,2	1 591,3	1 588,4
10.2.	Accounts receivable	307,0	403,7	337,2	344,1	346,1
10.3.	Deferred expenses	148,4	134,4	47,7	43,2	70,4
Banking sector assets, total		77 653,0	82 999,7	79 545,0	79 669,0	79 165,4

Table 13

Structure of Liabilities[1], by Source of Funds

(billion rubles)

	Liabilities[1]	1.01.15	1.01.16	1.07.16	1.10.16	1.11.16
1.	Funds and profit of credit institutions	6 921,9	7 551,7	7 881,7	8 128,7	8 217,6
	of which:					
1.1.	Funds of credit institutions	3 357,4	4 181,3	4 227,1	4 238,5	4 225,7
1.2.	Profit (loss), including financial result of the previous year	3 479,1	3 338,4	3 600,7	3 803,8	3 885,6
	of which:					
1.2.1.	Profit (loss) of the current year	589,1	192,0	359,9	632,0	714,4
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	9 287,0	5 363,3	2 712,0	2 373,1	2 177,5
3.	Transferable deposits of credit institutions	964,8	801,0	811,8	862,4	849,5
	of which:					
3.1.	Correspondent accounts of correspondent credit institutions	688,3	512,1	503,5	493,9	477,8
3.2.	Correspondent accounts of non-resident credit institutions	169,5	177,4	227,1	269,9	264,4
4.	Loans, deposits and other funds received from other credit institutions	6 594,2	7 091,0	7 497,4	7 854,3	7 695,0
5.	Clients' funds[2]	43 814,0	51 906,7	50 725,0	50 746,8	50 615,8
	of which:					
5.1.	Budgetary funds in settlement accounts	72,2	66,5	71,2	28,2	23,8
5.2.	Government and other extra-budgetary funds in settlement accounts	0,1	0,1	0,1	0,1	0,1
5.3.	Funds of legal entities in settlement and other accounts	7 434,7	8 905,2	9 626,3	8 984,7	8 983,7
5.4.	Clients' float	550,6	488,5	560,0	509,5	474,6
5.5.	Deposits and other funds of legal entities (except credit institutions)	17 007,9	19 018,2	17 221,8	17 697,8	17 539,1
5.6.	Individual deposits	18 552,7	23 219,1	23 062,7	23 318,3	23 374,1
5.7.	Clients' funds in factoring and forfeiting transactions	26,4	22,3	24,2	36,6	36,9
6.	Bonds	1 357,5	1 266,5	1 175,8	1 127,7	1 099,8
7.	Promissory notes and bank acceptances	868,1	696,2	507,1	450,8	484,1
8.	Financial derivatives liabilities at fair value	1 953,3	880,7	571,8	496,0	475,7
9.	Other liabilities[1], total	5 892,1	7 442,7	7 662,5	7 629,4	7 550,4
	of which:					
9.1.	Provisions	4 054,1	5 406,4	5 643,1	5 767,1	5 791,9
9.2.	Settlement accounts	1 159,7	1 075,9	976,8	846,2	763,9
9.3.	Accounts payable	77,9	80,0	243,0	190,7	215,2
9.4.	Deferred income	13,3	14,9	10,6	10,8	10,4
9.5.	Interest payable	526,6	693,0	644,9	694,5	666,6
	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	79 545,0	79 669,0	79 165,4

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

[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	1.07.16	1.10.16	1.11.16
1.	Cash, precious metals and stones	*3,5*	*2,3*	*1,8*	*1,8*	*1,8*
1.1.	of which: money	*3,4*	*2,2*	*1,6*	*1,5*	*1,6*
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	*4,2*	*3,0*	*3,1*	*4,0*	*3,6*
3.	Correspondent accounts, total	*3,4*	*3,1*	*2,6*	*2,3*	*2,2*
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	*1,0*	*0,7*	*0,7*	*0,7*	*0,6*
3.2.	Correspondent accounts with non-resident banks	*2,5*	*2,3*	*2,0*	*1,6*	*1,5*
4.	Securities portfolio, total	*12,5*	*14,2*	*14,6*	*14,2*	*14,3*
	of which					
4.1.	Debt securities	*9,9*	*11,6*	*12,1*	*11,6*	*11,6*
4.2.	Equity	*0,6*	*0,4*	*0,4*	*0,4*	*0,4*
4.3.	Promissory notes	*0,3*	*0,2*	*0,2*	*0,2*	*0,2*
4.4.	Equity in associates and subsidiaries	*1,8*	*2,0*	*1,9*	*1,9*	*2,0*
5.	Other equity	*0,6*	*0,7*	*1,0*	*1,0*	*1,0*
6.	Financial derivatives assets at fair value	*3,0*	*1,5*	*1,2*	*1,0*	*1,0*
7.	Loans, total	*67,1*	*69,3*	*69,5*	*69,3*	*69,6*
	of which:					
7.1.	Loans, deposits and other claims	*66,7*	*68,9*	*69,3*	*69,0*	*69,4*
	of which overdue claims	*2,5*	*3,7*	*4,0*	*4,0*	*4,0*
	of which:					
7.1.1.	Loans and other claims on non-financial organisations	*38,0*	*40,1*	*39,3*	*39,0*	*39,3*
	of which overdue claims	*1,6*	*2,5*	*2,7*	*2,7*	*2,7*
7.1.2.	Loans and other claims on individuals	*14,6*	*12,9*	*13,3*	*13,5*	*13,6*
	of which overdue claims	*0,9*	*1,0*	*1,1*	*1,1*	*1,1*
7.1.3.	Loans, deposits and other claims on credit institutions	*8,9*	*10,4*	*10,3*	*10,2*	*10,2*
	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*	*0,2*	*0,3*	*0,4*
9.1.	of which income tax	*0,2*	*0,1*	*0,2*	*0,3*	*0,4*
10.	Other assets, total	*3,8*	*4,3*	*4,1*	*4,2*	*4,4*
	of which:					
10.1.	Settlement accounts	*2,1*	*2,2*	*1,9*	*2,0*	*2,0*
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	1.07.16	1.10.16	1.11.16
1.	Funds and profit of credit institutions	*8,9*	*9,1*	*9,9*	*10,2*	*10,4*
	Of which:					
1.1.	Funds of credit institutions	*4,3*	*5,0*	*5,3*	*5,3*	*5,3*
1.2.	Profit (loss), including financial result of the previous year	*4,5*	*4,0*	*4,5*	*4,8*	*4,9*
	Of which:					
1.2.1.	Profit (loss) of the current year	*0,8*	*0,2*	*0,5*	*0,8*	*0,9*
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	*12,0*	*6,5*	*3,4*	*3,0*	*2,8*
3.	Transferable deposits of credit institutions	*1,2*	*1,0*	*1,0*	*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*	*9,4*	*9,9*	*9,7*
5.	Clients' funds[2]	*56,4*	*62,5*	*63,8*	*63,7*	*63,9*
	Of which:					
5.1.	Budgetary funds in settlement accounts	*0,1*	*0,1*	*0,1*	*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*	*12,1*	*11,3*	*11,3*
5.4.	Clients' float	*0,7*	*0,6*	*0,7*	*0,6*	*0,6*
5.5.	Deposits and other funds of legal entities (except credit institutions)	*21,9*	*22,9*	*21,7*	*22,2*	*22,2*
5.6.	Individual deposits	*23,9*	*28,0*	*29,0*	*29,3*	*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*	*1,5*	*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*	*0,7*	*0,6*	*0,6*
9.	Other liabilities[1], total	*7,6*	*9,0*	*9,6*	*9,6*	*9,5*
	Of which:					
9.1.	Provisions	*5,2*	*6,5*	*7,1*	*7,2*	*7,3*
9.2.	Settlement accounts	*1,5*	*1,3*	*1,2*	*1,1*	*1,0*
9.3.	Accounts payable	*0,1*	*0,1*	*0,3*	*0,2*	*0,3*
9.4.	Deferred income	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
9.5.	Interest payable	*0,7*	*0,8*	*0,8*	*0,9*	*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	1.07.16	1.10.16	1.11.16	1.01.15	1.01.16	1.07.16	1.10.16	1.11.16	1.01.15	1.01.16	1.07.16	1.10.16	1.11.16
1. Loans, deposits and other claims, total	**36 664,1**	**37 091,8**	**37 887,1**	**38 268,6**	**38 301,4**	**15 135,3**	**20 062,8**	**17 214,4**	**16 741,0**	**16 615,9**	**51 799,5**	**57 154,5**	**55 101,4**	**55 009,6**	**54 917,4**
of which															
- overdue claims	1 725,9	2 537,1	2 741,9	2 805,5	2 797,2	252,1	509,5	412,6	361,7	336,8	1 978,0	3 046,6	3 154,5	3 167,2	3 134,0
1.1 Loans and other claims on resident non-financial organisations	**19 018,4**	**19 363,3**	**19 855,7**	**19 800,5**	**19 899,8**	**6 680,2**	**9 272,1**	**6 857,9**	**6 680,8**	**6 578,5**	**25 698,5**	**28 635,4**	**26 713,6**	**26 481,3**	**26 478,3**
of which															
- overdue claims	1 020,8	1 546,1	1 678,4	1 737,1	1 744,5	86,5	262,5	189,8	162,5	139,5	1 107,3	1 808,5	1 868,2	1 899,6	1 884,1
of which:															
1.1.1. Loans and other claims on individual entrepreneurs	668,1	506,0	460,4	441,4	434,3	7,8	8,3	6,8	5,8	5,4	675,8	514,3	467,2	447,1	439,7
of which															
- overdue claims	53,1	72,2	77,9	77,3	77,2	0,3	0,6	0,8	0,6	0,3	53,4	72,9	78,7	77,9	77,5
1.2 Loans and other claims on non-resident legal entities (except banks)	**695,7**	**698,3**	**732,7**	**791,8**	**785,5**	**3 141,7**	**3 967,2**	**3 784,6**	**3 766,1**	**3 886,9**	**3 837,5**	**4 665,5**	**4 517,3**	**4 557,9**	**4 672,5**
of which															
- overdue claims	63,5	92,7	102,6	91,3	95,4	79,9	174,7	153,3	131,7	128,1	143,4	267,4	255,9	222,9	223,5
1.3 Loans, deposits and other claims on resident financial sector	**3 907,8**	**4 465,8**	**4 993,0**	**5 248,9**	**5 175,3**	**1 178,9**	**2 228,6**	**3 465,7**	**3 613,2**	**3 448,7**	**5 086,7**	**6 694,4**	**8 458,7**	**8 862,1**	**8 624,0**
of which															
- overdue claims	20,6	95,0	99,3	96,7	97,8	1,9	9,0	6,0	6,3	8,5	22,5	103,9	105,4	103,0	106,3
of which:															
1.3.1 Resident credit institutions	2 772,1	3 273,6	3 775,8	3 926,2	3 938,0	1 008,2	1 761,6	2 118,2	2 297,1	2 143,4	3 780,3	5 035,2	5 894,0	6 223,2	6 081,4
of which															
- overdue claims	6,9	60,0	60,0	56,9	56,9	0,0	0,9	0,4	0,4	0,4	7,0	60,9	60,4	57,3	57,3
1.3.2 Other resident non-banking financial institutions	1 135,7	1 192,1	1 217,3	1 322,8	1 237,3	170,7	467,1	1 347,5	1 316,1	1 305,3	1 306,4	1 659,2	2 564,8	2 638,9	2 542,6
of which															
- overdue claims	13,7	34,9	39,3	39,8	40,9	1,8	8,1	5,7	5,9	8,1	15,5	43,0	45,0	45,7	49,1
1.4 Loans, deposits and other claims on non-resident banks	**237,8**	**253,3**	**251,2**	**238,5**	**221,1**	**2 876,9**	**3 321,5**	**2 082,9**	**1 695,9**	**1 749,1**	**3 114,7**	**3 574,8**	**2 334,1**	**1 934,4**	**1 970,1**
of which															
- overdue claims	0,0	0,1	17,7	17,7	17,7	37,3	2,9	8,5	7,7	7,5	37,4	2,9	26,2	25,4	25,2
1.5 Loans and other claims on government financial bodies and extra-budgetary funds	**1 033,9**	**1 135,5**	**914,9**	**842,1**	**843,3**	**0,0**	**0,0**	**0,1**	**0,1**	**0,1**	**1 033,9**	**1 135,5**	**915,1**	**842,2**	**843,4**
of which															
- overdue claims	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,1	0,1	0,1	0,0	0,0	0,1	0,2	0,1
1.6 Loans and other claims on resident individuals	**11 014,0**	**10 381,8**	**10 353,4**	**10 523,6**	**10 549,2**	**289,6**	**274,7**	**200,9**	**184,8**	**179,1**	**11 303,7**	**10 656,5**	**10 554,4**	**10 708,4**	**10 728,4**
of which															
- overdue claims	620,8	803,1	843,5	862,3	841,3	45,4	58,9	53,5	51,9	51,6	666,2	862,0	897,0	914,2	892,9
1.7 Loans and other claims on non-resident individuals	**14,8**	**14,0**	**12,1**	**11,2**	**11,5**	**11,1**	**13,8**	**6,4**	**6,3**	**6,6**	**25,9**	**27,8**	**18,6**	**17,5**	**18,1**
of which															
- overdue claims	0,2	0,2	0,4	0,4	0,4	1,1	1,6	1,3	1,5	1,5	1,3	1,9	1,7	1,9	1,9
Reference data:															
Provisions for loans, deposits and other claims [1]	-	-	-	-	-	-	-	-	-	-	3 459,8	4 525,8	4 737,3	4 810,0	4 820,7
Overdue interest on loans, deposits and other claims, recognized in the balance sheet accounts	153,5	179,9	203,3	207,6	210,5	20,6	16,5	15,8	16,0	16,9	174,1	196,4	219,1	223,6	227,4
Credit institutions' portfolio of residents promissory notes	188,7	127,9	100,6	106,0	140,5	25,7	73,7	66,5	54,1	53,7	214,4	201,6	167,0	160,1	194,2
Credit institutions' portfolio of non-residents promissory notes	0,0	2,3	2,3	2,4	2,4	3,5	0,0	0,0	0,0	0,0	3,6	2,3	2,3	2,4	2,4

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

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Table 17

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

	1.01.15	1.01.16	1.07.16	1.10.16	1.11.16
1. Loans, deposits and other claims, total	***100,0***	***100,0***	***100,0***	***100,0***	***100,0***
	66,7	***68,9***	***69,3***	***69,0***	***69,4***
Of which:					
- overdue claims	*3,8*	*5,3*	*5,7*	*5,8*	*5,7*
	2,5	*3,7*	*4,0*	*4,0*	*4,0*
1.1 Loans and other claims on resident non-financial organizations	***49,6***	***50,1***	***48,5***	***48,1***	***48,2***
	33,1	***34,5***	***33,6***	***33,2***	***33,4***
Of which:					
- overdue claims	*2,1*	*3,2*	*3,4*	*3,5*	*3,4*
	1,4	*2,2*	*2,3*	*2,4*	*2,4*
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*	*0,6*
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***	***8,2***	***8,3***	***8,5***
	4,9	***5,6***	***5,7***	***5,7***	***5,9***
Of which:					
- overdue claims	*0,3*	*0,5*	*0,5*	*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***	***15,4***	***16,1***	***15,7***
	6,6	***8,1***	***10,6***	***11,1***	***10,9***
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*	*10,7*	*11,3*	*11,1*
	4,9	*6,1*	*7,4*	*7,8*	*7,7*
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*	*4,7*	*4,8*	*4,6*
	1,7	*2,0*	*3,2*	*3,3*	*3,2*
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***	***4,2***	***3,5***	***3,6***
	4,0	***4,3***	***2,9***	***2,4***	***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***	***1,7***	***1,5***	***1,5***
	1,3	***1,4***	***1,2***	***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***	***19,2***	***19,5***	***19,5***
	14,6	***12,8***	***13,3***	***13,4***	***13,6***
Of which:					
- overdue claims	*1,3*	*1,5*	*1,6*	*1,7*	*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*	*8,6*	*8,7*	*8,8*
	4,5	*5,5*	*6,0*	*6,0*	*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*	*0,3*	*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*

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Table 18

The Structure of Credit Institutions' Security Portfolio[1]

	1.01.15		1.01.16		1.07.16		1.10.16		1.11.16	
	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***	**11 457,2**	***100,0***	**11 142,8**	***100,0***	**11 113,8**	***100,0***
- in rubles	6 721,7	*70,7*	7 317,8	*63,2*	7 455,6	*65,1*	7 446,8	*66,8*	7 574,9	*68,2*
- in foreign currency	2 784,4	*29,3*	4 255,7	*36,8*	4 001,6	*34,9*	3 696,0	*33,2*	3 538,8	*31,8*
Of which:										
Securities at fair value through profit or loss	1 700,5	*17,9*	1 691,8	*14,6*	1 796,8	*15,7*	1 565,3	*14,0*	1 595,0	*14,4*
- in rubles	1 089,0	*11,5*	1 003,1	*8,7*	1 095,2	*9,6*	1 018,5	*9,1*	1 058,1	*9,5*
- in foreign currency	611,5	*6,4*	688,8	*6,0*	701,5	*6,1*	546,9	*4,9*	536,9	*4,8*
Securities available for sale	4 210,4	*44,3*	5 024,4	*43,4*	5 195,3	*45,3*	5 192,2	*46,6*	5 137,9	*46,2*
- in rubles	2 751,2	*28,9*	2 851,0	*24,6*	3 069,7	*26,8*	3 149,0	*28,3*	3 218,2	*29,0*
- in foreign currency	1 459,2	*15,4*	2 173,4	*18,8*	2 125,7	*18,6*	2 043,2	*18,3*	1 919,7	*17,3*
Securities held-to-maturity	2 224,1	*23,4*	3 188,9	*27,6*	2 919,9	*25,5*	2 818,2	*25,3*	2 793,5	*25,1*
- in rubles	1 512,5	*15,9*	1 797,2	*15,5*	1 747,4	*15,3*	1 725,5	*15,5*	1 724,4	*15,5*
- in foreign currency	711,6	*7,5*	1 391,7	*12,0*	1 172,6	*10,2*	1 092,7	*9,8*	1 069,0	*9,6*
Shares in associates and subsidiaries	1 365,9	*14,4*	1 662,2	*14,4*	1 536,3	*13,4*	1 546,2	*13,9*	1 567,1	*14,1*
- in rubles	1 365,2	*14,4*	1 661,5	*14,4*	1 535,6	*13,4*	1 545,5	*13,9*	1 566,4	*14,1*
- 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		64,5		89,3		54,4	
Provisions for losses on securities available for sale	21,1		33,9		57,5		44,7		41,6	
Provisions for losses on securities held-to-maturity	4,4		11,2		5,2		3,9		6,6	
Provisions for losses on portfolio of shares in associates and subsidiaries	86,6		141,6		149,6		163,9		156,7	

[1] Excluding promissory notes.

Table 19

The Structure of Credit Institutions' Portfolio of Debt Securities

	1.01.15		1.01.16		1.07.16		1.10.16		1.11.16	
	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*	9 614,0	*100,0*	9 270,7	*100,0*	9 216,5	*100,0*
- in rubles	5 070,6	*66,3*	5 468,3	*56,9*	5 701,6	*59,3*	5 663,8	*61,1*	5 767,3	*62,6*
- in foreign currency	2 580,8	*33,7*	4 147,7	*43,1*	3 912,4	*40,7*	3 606,9	*38,9*	3 449,2	*37,4*
of which: revaluation	-416,8	*-5,4*	-87,8	*-0,9*	74,8	*0,8*	85,1	*0,9*	51,4	*0,6*
Debt securities at book value held (without revaluation)	8 068,2	*100,0*	9 703,8	*100,0*	9 539,2	*100,0*	9 185,6	*100,0*	9 165,1	*100,0*
of which:										
debt securities of the Russian Federation	1 268,4	*15,7*	2 546,5	*26,2*	3 230,6	*33,9*	2 945,0	*32,1*	3 047,4	*33,2*
- in rubles	1 013,8	*12,6*	1 967,3	*20,3*	2 616,6	*27,4*	2 382,3	*25,9*	2 501,3	*27,3*
- in foreign currency	254,6	*3,2*	579,2	*6,0*	614,0	*6,4*	562,7	*6,1*	546,0	*6,0*
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*	189,8	*2,0*	241,4	*2,6*	234,2	*2,6*
- in rubles	108,8	*1,3*	190,4	*2,0*	189,8	*2,0*	241,4	*2,6*	234,2	*2,6*
- 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*	456,1	*4,8*	470,2	*5,1*	442,8	*4,8*
- in rubles	442,2	*5,5*	525,5	*5,4*	450,3	*4,7*	456,9	*5,0*	429,6	*4,7*
- in foreign currency	14,2	*0,2*	9,3	*0,1*	5,8	*0,1*	13,3	*0,1*	13,3	*0,1*
other debt securities of residents	666,4	*8,3*	1 210,3	*12,5*	1 332,6	*14,0*	1 410,9	*15,4*	1 490,1	*16,3*
- in rubles	665,9	*8,3*	1 209,0	*12,5*	1 330,3	*13,9*	1 402,9	*15,3*	1 482,8	*16,2*
- in foreign currency	0,6	*0,0*	1,3	*0,0*	2,3	*0,0*	8,0	*0,1*	7,2	*0,1*
debt securities of other countries	38,4	*0,5*	160,2	*1,7*	113,3	*1,2*	67,0	*0,7*	72,8	*0,8*
- in rubles	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- in foreign currency	38,4	*0,5*	160,2	*1,7*	113,3	*1,2*	67,0	*0,7*	72,8	*0,8*
debt securities of non-resident banks	358,5	*4,4*	341,4	*3,5*	350,3	*3,7*	352,7	*3,8*	239,0	*2,6*
- in rubles	114,8	*1,4*	9,5	*0,1*	6,4	*0,1*	6,7	*0,1*	5,8	*0,1*
- in foreign currency	243,7	*3,0*	331,9	*3,4*	343,9	*3,6*	345,9	*3,8*	233,2	*2,5*
other debt securities of non-residents	904,2	*11,2*	2 015,9	*20,8*	1 957,2	*20,5*	1 857,7	*20,2*	1 933,2	*21,1*
- in rubles	188,3	*2,3*	206,6	*2,1*	154,4	*1,6*	140,7	*1,5*	210,5	*2,3*
- in foreign currency	715,9	*8,9*	1 809,3	*18,6*	1 802,8	*18,9*	1 717,0	*18,7*	1 722,8	*18,8*
debt securities delivered without derecognition in the balance sheet	4 261,8	*52,8*	2 698,1	*27,8*	1 900,3	*19,9*	1 819,8	*19,8*	1 685,2	*18,4*
- in rubles	2 949,9	*36,6*	1 442,7	*14,9*	871,2	*9,1*	939,4	*10,2*	843,8	*9,2*
- in foreign currency	1 311,9	*16,3*	1 255,3	*12,9*	1 029,1	*10,8*	880,4	*9,6*	841,4	*9,2*
overdue debt securities	5,2	*0,1*	6,1	*0,1*	8,9	*0,1*	20,9	*0,2*	20,3	*0,2*
- in rubles	3,8	*0,0*	5,1	*0,1*	7,8	*0,1*	8,3	*0,1*	7,8	*0,1*
- in foreign currency	1,4	*0,0*	1,1	*0,0*	1,1	*0,0*	12,6	*0,1*	12,5	*0,1*
Reference data:										
Provisions for losses on debt securities	15,8		40,0		42,9		38,2		39,2	

Table 20

Structure of credit institutions' portfolio of shares

	1.01.15		1.01.16		1.07.16		1.10.16		1.11.16	
	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*	307,0	*100,0*	325,9	*100,0*	330,2	*100,0*
- in rubles	285,9	*58,5*	188,0	*63,7*	218,4	*71,1*	237,5	*72,9*	241,3	*73,1*
- in foreign currency	202,8	*41,5*	107,3	*36,3*	88,6	*28,9*	88,4	*27,1*	88,9	*26,9*
of which: revaluation	-16,4	*-3,4*	-21,2	*-7,2*	-10,3	*-3,4*	4,1	*1,3*	2,9	*0,9*
Shares held at book value (without revaluation)	505,1	*100,0*	316,4	*100,0*	317,3	*100,0*	321,8	*100,0*	327,2	*100,0*
of which shares of:										
resident credit institutions	4,1	*0,8*	13,5	*4,3*	4,6	*1,5*	3,4	*1,1*	2,4	*0,7*
- in rubles	4,1	*0,8*	13,5	*4,3*	4,6	*1,5*	3,4	*1,1*	2,4	*0,7*
- in foreign currency	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
other residents	197,8	*39,2*	139,3	*44,0*	139,1	*43,8*	155,6	*48,4*	158,6	*48,5*
- in rubles	192,3	*38,1*	136,7	*43,2*	139,1	*43,8*	155,6	*48,4*	158,6	*48,5*
- in foreign currency	5,5	*1,1*	2,6	*0,8*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
non-resident credit institutions	2,7	*0,5*	1,4	*0,4*	2,0	*0,6*	2,8	*0,9*	2,6	*0,8*
- in rubles	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- in foreign currency	2,7	*0,5*	1,4	*0,4*	2,0	*0,6*	2,8	*0,9*	2,6	*0,8*
other non-residents	81,8	*16,2*	50,0	*15,8*	46,7	*14,7*	43,1	*13,4*	42,7	*13,0*
- 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	81,8	*16,2*	50,0	*15,8*	46,7	*14,7*	43,1	*13,4*	42,7	*13,0*
shares delivered without derecognition in the balance sheet	124,8	*24,7*	10,6	*3,4*	14,5	*4,6*	11,9	*3,7*	13,5	*4,1*
- in rubles	67,0	*13,3*	10,6	*3,3*	14,4	*4,5*	11,9	*3,7*	13,4	*4,1*
- in foreign currency	57,8	*11,4*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
Shares valued at cost[1]	93,9	*18,6*	101,6	*32,1*	110,4	*34,8*	104,9	*32,6*	107,4	*32,8*
- in rubles	38,9	*7,7*	48,4	*15,3*	70,5	*22,2*	62,4	*19,4*	63,8	*19,5*
- in foreign currency	55,0	*10,9*	53,3	*16,8*	39,8	*12,6*	42,5	*13,2*	43,6	*13,3*
Reference data:										
Provisions for losses on shares	14,8		10,9		28,6		25,9		24,5	

[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	1.07.16	1.10.16	1.11.16
Portfolio of promissory notes discounted by a credit institution, in rubles	188,7	130,3	102,9	108,5	142,9
of which promissory notes, not paid when due	9,2	10,7	11,9	11,8	11,8
Portfolio of promissory notes discounted by a credit institution, in foreign currency	29,2	73,7	66,5	54,1	53,7
of which promissory notes, not paid when due	3,45	0,01	0,01	0,01	0,01
Total	**218,0**	**204,0**	**169,4**	**162,6**	**196,6**

Table 22

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

	1.01.15		1.01.16		1.07.16		1.10.16		1.11.16	
	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***	**169,4**	***100,0***	**162,6**	***100,0***	**196,6**	***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*	0,3	*0,2*	0,1	*0,1*
- promissory notes of resident credit institutions	154,9	*71,1*	126,7	*62,1*	106,2	*62,7*	88,8	*54,7*	123,2	*62,7*
- other promissory notes of residents	59,5	*27,3*	74,7	*36,6*	60,5	*35,7*	71,0	*43,7*	70,9	*36,1*
- promissory notes of authorised agencies of other countries	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- promissory notes of non-resident credit institutions	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- other promissory notes of non-residents	3,6	*1,6*	2,3	*1,1*	2,3	*1,4*	2,4	*1,5*	2,4	*1,2*
Reference data:										
Provisions for losses on promissory notes	13,8		13,2		15,8		18,7		18,7	

[1] including overdue promissory notes.

Table 23

Real Estate Temporarily out of Use in Operating Activities

(billion rubles)

	1.01.15	1.01.16	1.07.16	1.10.16	1.11.16
Land temporarily out of use in operating activities	6,6	7,5	16,4	16,3	15,8
Land temporarily out of use in operating activities, leased out	0,9	11,5	2,2	2,6	2,6
Land temporarily out of use in operating activities, at current (fair) value	10,2	26,0	38,1	39,4	39,8
Land temporarily out of use in operating activities, at current (fair) value, leased out	2,9	5,3	27,6	24,8	24,8
Real estate (except land) temporarily out of use in operating activities*	2,0	3,4	3,3	4,2	4,4
Real estate (except land) temporarily out of use in operating activities, leased out*	9,5	8,8	6,3	5,5	5,5
Real estate (except land) temporarily out of use in operating activities, at current (fair) value	13,3	16,8	30,0	33,8	35,2
Real estate (except land) temporarily out of use in operating activities, at current (fair) value, leased out	27,6	27,4	36,5	40,0	40,4
Investments in construction of objects of real estate, temporarily out of use in operating activities	1,4	2,6	31,4	29,1	28,4
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	71,5	71,8	76,3

* At residual value (less amortisation).

Table 24

Funds Raised by Credit Institutions From Organisations[1]

(billion rubles)

		1.01.15	1.01.16	1.07.16	1.10.16	1.11.16
1.	Funds raised from organisations, total	25 008,1	28 442,1	27 425,0	27 215,9	27 034,1
	- in rubles	14 222,9	14 889,3	15 681,0	16 387,5	16 376,0
	- in foreign currency	10 785,2	13 552,7	11 743,9	10 828,4	10 658,1
	of which:					
1.1.	Funds of legal entities in settlement and other accounts[1]	7 434,7	8 905,2	9 626,3	8 984,7	8 983,7
	- in rubles	5 549,6	6 179,5	6 586,2	6 207,1	6 353,6
	- in foreign currency	1 885,1	2 725,7	3 040,1	2 777,6	2 630,1
	Of which:					
1.1.1	Funds of individual entrepreneurs	180,1	216,4	242,0	265,9	269,1
	- in rubles	172,1	207,4	232,1	254,3	256,7
	- in foreign currency	7,9	9,0	9,9	11,6	12,4
1.2.	Government and other extra budgetary funds in settlement accounts	0,1	0,1	0,1	0,1	0,1
1.3.	Float	535,3	472,5	546,7	496,7	458,2
1.4.	Deposits and other funds of legal entities (except credit institutions)	17 007,9	19 018,2	17 221,8	17 697,8	17 539,1
	- in rubles	8 471,8	8 522,2	8 818,1	9 900,2	9 757,5
	- in foreign currency	8 536,1	10 496,0	8 403,6	7 797,6	7 781,6
	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	1 740,0	2 364,9	2 541,1
1.4.2.	Certificates of deposit	5,8	2,8	1,0	1,0	0,6
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	0,5	1,6	0,5	0,0	0,2
1.5.	Clients' funds in factoring and forfeiting transactions	26,4	22,3	24,2	36,6	36,9
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	5,9	0,0	16,0
	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	2 665,4	3 345,9	3 066,5
	- in rubles	2 686,8	2 649,1	2 099,2	2 957,5	2 715,4
	- in foreign currency	718,5	642,3	566,2	388,3	351,1
	with maturity from 31 days to 1 year	4 565,0	5 852,1	5 659,3	5 659,3	5 871,8
	- in rubles	3 327,2	3 257,3	4 158,3	4 357,3	4 553,0
	- in foreign currency	1 237,8	2 594,8	1 501,0	1 302,0	1 318,8
	with maturity in excess of 1 year	9 037,5	9 874,7	8 897,1	8 692,6	8 600,8
	- in rubles	2 457,8	2 615,8	2 560,6	2 585,3	2 489,0
	- in foreign currency	6 579,8	7 258,9	6 336,5	6 107,3	6 111,7
	Reference data					
Funds raised from non-resident organisations, total		5 143,3	5 130,4	4 397,0	4 197,3	4 216,7
- in rubles		591,3	433,7	373,5	356,0	325,8
- in foreign currency		4 552,0	4 696,6	4 023,6	3 841,2	3 890,9
of which:						
	Funds of non-resident organisations in settlement and other accounts	521,0	574,5	555,9	524,0	526,0
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	502,0	428,1	324,0	310,8	335,4
	Other funds raised from non-resident legal entities	4 074,3	4 095,6	3 488,3	3 323,1	3 327,5
	Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0,0	0,0	0,0	0,0	0,2

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

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

The Central Bank of the Russian Federation
Banking Supervision Department

Table 25

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

	1.01.15	1.01.16	1.07.16	1.10.16	1.11.16
Issued debt obligations - total	**2 692,0**	**2 536,9**	**2 283,1**	**2 146,6**	**2 122,4**
including:					
bonds:	1 357,5	1 266,5	1 175,8	1 127,7	1 099,8
of which					
with maturities less than one year	12,0	2,6	0,1	0,3	0,3
with maturities in excess of one year	1 344,5	1 263,9	1 175,7	1 127,3	1 094,6
deposit certificates [1]	5,8	2,8	1,0	1,0	0,6
of which					
with maturities less than one year	3,3	2,1	0,4	0,4	0,1
with maturities in excess of one year	2,2	0,5	0,3	0,4	0,3
savings certificates [2]	460,5	571,4	599,2	567,2	537,9
of which					
with maturities less than one year	148,6	364,8	262,0	231,7	222,2
with maturities in excess of one year	300,2	183,3	305,2	307,6	289,5
promissory notes and banker's acceptances	868,1	696,2	507,1	450,8	484,1
of which					
with maturities less than one year	364,8	329,8	207,6	181,2	174,1
with maturities in excess of one year	482,2	346,8	273,2	239,8	283,1

[1] Included in corporate deposits.

[2] Included in retail deposits.

Table 26

Individual Deposit Structure

(billion rubles)

		1.01.15	1.01.16	1.07.16	1.10.16	1.11.16
1	Individual deposits	18 552,7	23 219,1	23 062,7	23 318,3	23 374,1
	- of which savings certificates	460,5	571,4	599,2	567,2	537,9
1.1.	Individual demand deposits and deposits with maturity up to 30 days	3 214,6	3 843,7	3 909,7	3 920,3	3 856,8
	- in rubles	2 664,9	3 176,5	3 211,7	3 169,3	3 066,6
	- in foreign currency	549,7	667,1	698,0	751,0	790,2
1.2.	Individual deposits with maturity from 31 days to 1 year	5 124,0	9 278,4	8 031,8	8 038,1	8 148,5
	- in rubles	3 814,6	6 948,4	6 941,7	6 998,2	7 127,0
	- in foreign currency	1 309,4	2 330,1	1 090,1	1 039,9	1 021,4
1.3.	Individual deposits with maturity in excess of 1 year	10 214,1	10 097,0	11 121,2	11 359,9	11 368,9
	- in rubles	7 227,1	6 273,3	6 978,8	7 175,8	7 221,6
	- in foreign currency	2 987,0	3 823,7	4 142,4	4 184,1	4 147,2
	Reference data:					
	Deposits of non-resident individuals (excluding saving certificates)	245,2	372,0	351,1	364,8	354,6

Table 27

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

(billion rubles)

	1.01.15	1.01.16	1.07.16	1.10.16	1.11.16
Loans, deposits and other funds received from other credit institutions, total	**6 594,2**	**7 091,0**	**7 497,4**	**7 854,3**	**7 695,0**
- in rubles	3 223,4	3 687,6	4 170,3	4 418,5	4 412,7
- in foreign currency	3 370,8	3 403,5	3 327,1	3 435,8	3 282,3
of which:					
- loans, deposits and other funds received from resident credit institutions	4 016,5	5 024,8	5 902,2	6 429,7	6 282,5
- in rubles	2 900,5	3 432,9	3 914,2	4 182,6	4 164,4
- in foreign currency	1 116,0	1 591,9	1 988,0	2 247,1	2 118,1
of which					
overdue debt	0,0	1,6	0,0	0,0	0,0
- in rubles	0,0	1,6	0,0	0,0	0,0
- in foreign currency	0,0	0,0	0,0	0,0	0,0
- loans, deposits and other funds received from non-resident banks	2 577,8	2 066,2	1 595,2	1 424,5	1 412,5
- in rubles	322,9	254,7	256,1	235,8	248,3
- in foreign currency	2 254,8	1 811,6	1 339,1	1 188,7	1 164,2
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 1.11.16

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%	46	23 766	*100,0*	52 513 217	*66,3*
No budgetary funds	592	0	*0,0*	26 652 175	*33,7*
Data not available	5	0	*0,0*	0	*0,0*
Total	**643**	**23 766**	***100,0***	**79 165 392**	***100,0***

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

Funds Raised From and Placed With Non-Residents

№	Indicator	1.01.15		1.01.16		1.07.16		1.10.16		1.11.16	
		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***	**4 893,9**	***6,2***	**4 673,5**	***5,9***	**4 674,4**	***5,9***
1.1	Funds in accounts of legal entities (excluding certificates of deposit)	5 097,2	*6,6*	5 098,1	*6,1*	4 368,1	*5,5*	4 157,8	*5,2*	4 189,0	*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*	3 812,3	*4,8*	3 633,9	*4,6*	3 663,1	*4,6*
1.2	Individual deposits (excluding saving certificates)	245,2	*0,3*	372,0	*0,4*	351,1	*0,4*	364,8	*0,5*	354,6	*0,4*
1.2.1	of which deposits and other raised funds (excluding saving certificates)	179,5	*0,2*	275,3	*0,3*	252,3	*0,3*	259,3	*0,3*	251,6	*0,3*
1.3	Funds in other accounts	230,4	*0,3*	207,2	*0,2*	174,7	*0,2*	150,9	*0,2*	130,7	*0,2*
2.	**Funds in correspondent and other accounts of credit institutions**	**180,0**	***0,2***	**204,5**	***0,2***	**233,4**	***0,3***	**272,8**	***0,3***	**267,0**	***0,3***
3.	**Loans, deposits and other funds raised from credit institutions**	**2 577,8**	***3,3***	**2 066,2**	***2,5***	**1 595,2**	***2,0***	**1 424,5**	***1,8***	**1 412,5**	***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***	**6 722,5**	***8,5***	**6 370,8**	***8,0***	**6 353,8**	***8,0***
	Reference data:										
	Liabilities of authorized banks to non-residents on issued debt securities - total	291,2	*0,4*	368,7	*0,4*	275,0	*0,3*	286,7	*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***	**6 870,7**	***8,6***	**6 510,9**	***8,2***	**6 661,7**	***8,4***
	of which overdue claims	182,1	*0,2*	272,2	*0,3*	283,8	*0,4*	250,2	*0,3*	250,6	*0,3*
	of which:										
1.1.	Loans, deposits and other claims	3 114,7	*4,0*	3 574,8	*4,3*	2 334,1	*2,9*	1 934,4	*2,4*	1 970,1	*2,5*
1.2	Loans and other claims on legal entities	3 837,5	*4,9*	4 665,5	*5,6*	4 517,3	*5,7*	4 557,9	*5,7*	4 672,5	*5,9*
1.3	Loans and other claims on individuals	25,9	*0,0*	27,8	*0,0*	18,6	*0,0*	17,5	*0,0*	18,1	*0,0*
2.	**Correspondent accounts with banks**	**1 915,6**	***2,5***	**1 924,8**	***2,3***	**1 556,0**	***2,0***	**1 293,2**	***1,6***	**1 198,8**	***1,5***
3.	**Securities acquired by credit institutions, total**	**1 389,1**	***1,8***	**2 571,2**	***3,1***	**2 471,8**	***3,1***	**2 325,7**	***2,9***	**2 292,8**	***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*	2 420,8	*3,0*	2 277,4	*2,9*	2 245,1	*2,8*
3.2	Shares (without revaluation and delivered without derecognition in the balance sheet)	84,5	*0,1*	51,4	*0,1*	48,7	*0,1*	45,9	*0,1*	45,3	*0,1*
3.3	Discounted promissory notes	3,6	*0,0*	2,3	*0,0*	2,3	*0,0*	2,4	*0,0*	2,4	*0,0*
4.	**Shares in associates and subsidiaries**	**351,1**	***0,5***	**547,5**	***0,7***	**657,4**	***0,8***	**658,4**	***0,8***	**662,0**	***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***	**11 570,6**	***14,5***	**10 802,6**	***13,6***	**10 829,5**	***13,7***
	Reference data:										
	Overdue interest on claims of credit institutions	38,1	*0,0*	11,2	*0,0*	12,4	*0,0*	11,8	*0,0*	11,9	*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	1.07.16	1.10.16	1.11.16	1.01.15	1.01.16	1.07.16	1.10.16	1.11.16	1.01.15	1.01.16	1.07.16	1.10.16	1.11.16
Total	589 141,3	191 965,4	359 932,4	631 964,9	714 405,9	833	733	679	644	638	177 032,1	125 480,2	153 226,2	260 093,8	286 862,1
Profit-making CIs[1]	853 239,6	735 803,4	565 608,4	874 572,1	973 677,1	707	553	439	430	422	166 058,7	113 513,3	135 350,6	231 667,9	259 709,5
Loss-making CIs	-264 098,3	-543 838,1	-205 676,0	-242 607,1	-259 271,1	126	180	240	214	216	10 973,4	11 966,9	17 875,6	28 425,9	27 152,5
CIs that have not provided their reporting						1	0	1	5	5					
Total						**834**	**733**	**680**	**649**	**643**					

[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 1.11.16

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	50 400 378 431	22 313 939 826	51 511 113 943	21 203 204 314
Belgorod Region	9 935 286	952 966	9 934 755	953 497
Bryansk Region	0	0	0	0
Vladimir Region	8 396 121	290 690	8 425 442	261 369
Voronezh Region	5 817 884	2 095 193	6 392 634	1 520 443
Ivanovo Region	14 647 155	1 002 696	14 877 641	772 210
Kaluga Region	49 788 204	2 156 854	49 795 081	2 149 977
Kostroma Region	552 053 886	199 971 054	600 234 170	151 790 770
Kursk Region	20 887 738	1 065 177	20 886 527	1 066 388
Lipetsk Region	24 503 124	1 330 298	24 519 443	1 313 979
Moscow Region	35 487 972	5 754 640	36 066 944	5 175 668
Orel Region	0	0	0	0
Ryazan Region	17 515 635	1 855 792	17 529 467	1 841 960
Smolensk Region	0	0	0	0
Tambov Region	2 833 973	25 352	2 838 266	21 059
Tver Region	6 373 718	618 882	6 378 355	614 245
Tula Region	2 777 251	54 904	2 784 373	47 782
Yaroslavl Region	20 609 097	4 795 650	21 552 604	3 852 143
City of Moscow	49 628 751 387	22 091 969 678	50 688 898 241	21 031 822 824
North-Western Federal District	1 695 905 713	407 679 817	1 793 335 057	310 250 473
Republic of Karelia	1 580 220	81 641	1 615 046	46 815
Komi Republic	5 876 101	671 528	5 877 629	670 000
Akhangelsk Region	0	0	0	0
Vologda Region	76 213 790	8 565 971	76 920 598	7 859 163
Kaliningrad Region	16 809 842	5 967 360	17 077 481	5 699 721
Leningrad Region	398 149	55 053	431 240	21 962
Murmansk Region	9 654 614	1 488 284	9 681 653	1 461 245
Novgorod Region	5 073 871	1 840 318	6 566 631	347 558
Pskov Region	2 894 975	23 508	2 900 237	18 246
St Petersburg	1 577 404 151	388 986 154	1 672 264 542	294 125 763
Southern Federal District	457 196 477	41 752 833	461 794 645	37 154 665
Republic of Adygeya	11 309 710	343 105	11 303 792	349 023
Republic of Kalmykia	0	0	0	0
Republic of Crimea	104 166 040	9 511 075	105 440 674	8 236 441
Krasnodar Territory	184 878 009	12 409 381	187 305 825	9 981 565
Astrakhan Region	7 383 567	3 682 516	7 417 034	3 649 049
Volgograd Region	14 057 339	1 903 813	14 359 453	1 601 699
Rostov Region	116 258 488	12 305 962	116 779 495	11 784 955
City of Sevastopol	19 143 324	1 596 981	19 188 372	1 551 933
North-Caucasian Federal District	25 483 971	777 675	25 584 801	676 845
Republik of Daghestan	3 573 403	62 880	3 598 174	38 109
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	5 827 787	124 054	5 856 353	95 488

Karachai-Cherkess Republic	5 853 450	212 547	5 948 237	117 760
Republic of North Ossetia - Alania	875 789	64 128	907 340	32 577
Chechen Republic	0	0	0	0
Stavropol Territory	9 353 542	314 066	9 274 697	392 911
Volga Federal District	1 677 691 355	224 240 956	1 703 933 223	197 999 088
Republic of Bashkortostan	91 561 458	1 847 424	91 644 771	1 764 111
Republic of Marii El	2 996 880	186 466	3 004 319	179 027
Republic of Mordovia	24 731 471	323 748	24 777 239	277 980
Republic of Tatarstan	940 159 227	133 761 025	907 001 351	166 918 901
Udmurt Republic	41 375 496	1 934 916	42 557 745	752 667
Chuvash Republic	11 329 418	739 243	11 499 256	569 405
Perm Territory	27 097 787	2 924 577	27 212 208	2 810 156
Kirov Region	32 739 979	3 565 278	34 962 834	1 342 423
Nizhny Novgogrod Region	84 754 434	6 297 916	85 816 604	5 235 746
Orenburg Region	44 894 380	2 504 868	44 894 469	2 504 779
Penza Region	4 679 241	93 696	4 679 445	93 492
Samara Region	324 317 515	65 994 362	376 578 320	13 733 557
Saratov Region	42 086 061	4 027 106	44 301 440	1 811 727
Ulyanovsk Region	4 968 008	40 331	5 003 222	5 117
Ural Federal District	934 676 445	166 771 079	931 654 401	169 793 123
Kurgan Region	3 190 736	45 098	3 212 013	23 821
Sverdlovsk Region	580 618 908	127 247 837	573 064 294	134 802 451
Tyumen Region	222 294 002	15 442 123	222 566 806	15 169 319
Chelyabinsk Region	128 572 799	24 036 021	132 811 288	19 797 532
Siberian Federal District	202 987 014	52 142 919	198 917 166	56 212 767
Republic of Altai	1 371 505	240 331	1 376 830	235 006
Republic of Buryatiya	0	0	0	0
Republic of Tuva	597 921	1 793	599 034	680
Republic of Khakassia	7 700 149	124 572	7 700 353	124 368
Altai Territory	13 048 912	310 935	13 081 576	278 271
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	17 276 227	664 331	17 051 422	889 136
Irkutsk Region	16 003 268	3 077 988	17 957 122	1 124 134
Kemerovo Region	13 753 517	1 083 016	14 441 389	395 144
Novosibirsk Region	112 949 483	43 125 133	104 804 764	51 269 852
Omsk Region	12 405 680	3 341 663	14 024 358	1 722 985
Tomsk Region	7 880 352	173 157	7 880 318	173 191
Far Eastern Federal District	497 566 365	66 200 877	493 640 124	70 127 118
Republic of Sakha (Yakutia)	37 121 707	2 771 562	37 347 803	2 545 466
Kamchatka Territory	20 998 155	1 849 269	21 099 042	1 748 382
Primorskiy Territory	88 634 547	23 289 142	97 964 451	13 959 238
Khabarovsk Territory	9 189 998	700 020	9 128 667	761 351
Amur Region	333 243 213	32 874 566	319 688 471	46 429 308
Magadan Region	0	0	0	0
Sakhalin Region	8 378 745	4 716 318	8 411 690	4 683 373
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	55 891 885 771	23 273 505 982	57 119 973 360	22 045 418 393

[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 1.11.16

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	8 235 498 876	2 923 154 064	255 794 102	1 546 988 164	116 085 724	51 014 012
Belgorod Region	1 223 041	129 073	0	0	0	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	93 173	77 407	152 330	0	11 475	0
Voronezh Region	2 564 271	3 247	0	0	0	0
Ivanovo Region	987 111	285 212	15 958	0	61 896	0
Kaluga Region	3 597 747	795 811	123 741	0	0	0
Kostroma Region	317 328 122	263 089	4 324 461	4 556 616	27 345 410	0
Kursk Region	600 463	600 463	0	0	0	0
Lipetsk Region	3 190 555	312 929	2 340	0	0	0
Moscow Region	3 378 209	2 694 292	533 911	0	621 246	0
Orel Region	0	0	0	0	0	0
Ryazan Region	665 096	427 216	0	309 757	0	0
Smolensk Region	0	0	0	0	0	0
Tambov Region	0	0	0	0	0	0
Tver Region	0	0	0	0	0	0
Tula Region	271 545	35 413	11 201	0	14 967	0
Yaroslavl Region	7 721 128	10 790	481 400	0	0	0
City of Moscow	7 893 878 415	2 917 519 122	250 148 760	1 542 121 791	88 030 730	51 014 012
North-Western Federal District	411 305 642	38 153 677	17 126 446	12 933 943	4 409 279	507 269
Republic of Karelia	0	0	0	25	0	0
Komi Republic	640 154	288 557	158 374	0	0	0
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	10 776 928	853 956	254 483	0	14 024	0
Kaliningrad Region	6 171 861	131 012	8 577	0	0	0
Leningrad Region	0	0	0	0	0	0
Murmansk Region	0	0	0	0	0	0
Novgorod Region	714 618	416 358	286 083	0	98 643	0
Pskov Region	56 467	0	0	0	0	0
St Petersburg	392 945 614	36 463 794	16 418 929	12 933 918	4 296 612	507 269
Southern Federal District	34 002 913	17 389 262	484 277	230 148	10 356 161	2 090 439
Republic of Adygeya	106 277	0	1 278	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	7 656 854	3 026 495	360	189 750	3 098 062	67 236
Krasnodar Territory	23 064 171	12 776 483	327 383	0	6 990 690	1 828 826
Astrakhan Region	1 520 266	1 444 955	3 660	5 288	267 409	0
Volgograd Region	1 325 934	45 948	124 333	0	0	0
Rostov Region	124 434	95 381	27 263	19 881	0	194 377
City of Sevastopol	204 977	0	0	15 229	0	0
North-Caucasian Federal District	830 124	177 933	14 167	0	425	0
Republik of Daghestan	0	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 503	0	14 167	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	251 301	177 933	0	0	0	0
Volga Federal District	248 748 351	20 885 537	49 356 527	3 457 691	9 236 337	0
Republic of Bashkortostan	13 910 119	7 939 978	225 644	150 150	0	0
Republic of Marii El	0	0	0	0	0	0
Republic of Mordovia	267 592	142 087	39 287	0	0	0
Republic of Tatarstan	154 339 513	4 207 790	46 059 006	1 443 939	7 733 033	0
Udmurt Republic	3 898 118	670 280	0	0	326 670	0
Chuvash Republic	115 171	9 074	2 242	0	3 572	0
Perm Territory	1 608 051	307 492	418 090	300 000	150 595	0
Kirov Region	10 400 402	49 100	9 523	0	15 980	0
Nizhny Novgogrod Region	10 188 232	2 397 805	53 980	326 542	50 700	0
Orenburg Region	8 351 694	689 671	33 673	35 246	630 510	0
Penza Region	482 382	152 693	4	0	0	0
Samara Region	44 886 366	4 234 299	2 492 291	1 201 814	121 769	0
Saratov Region	300 711	85 268	22 787	0	203 508	0
Ulyanovsk Region	0	0	0	0	0	0
Ural Federal District	187 734 710	32 826 414	5 239 318	988 267	2 149 220	113 580
Kurgan Region	0	0	0	0	0	0
Sverdlovsk Region	142 185 641	16 290 019	4 686 506	988 267	1 827 701	0
Tyumen Region	25 035 360	11 118 554	468 785	0	98 045	0
Chelyabinsk Region	20 513 709	5 417 841	84 027	0	223 474	113 580
Siberian Federal District	26 109 797	4 540 160	76 468	0	472 072	0
Republic of Altai	242 322	31 612	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	19 084	19 125	0	0	0	0
Altai Territory	37 539	40 643	1 435	0	0	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	2 151 826	8 884	1 109	0	0	0
Irkutsk Region	277 940	119 782	26 443	0	35 062	0
Kemerovo Region	1 231 085	488 096	40 349	0	28 304	0
Novosibirsk Region	20 475 545	3 819 262	5 032	0	105 195	0
Omsk Region	1 670 722	12 756	127	0	303 511	0
Tomsk Region	3 734	0	1 973	0	0	0
Far Eastern Federal District	72 291 300	10 250 869	2 067 562	2 494 040	175 113	0
Republic of Sakha (Yakutia)	853 873	316 156	374 225	0	22 666	0
Kamchatka Territory	666 128	77 486	8 917	0	152 447	0
Primorskiy Territory	16 163 349	3 522 078	62 885	0	0	0
Khabarovsk Territory	456 536	33 537	0	0	0	0
Amur Region	54 151 414	6 301 612	1 606 706	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	9 216 521 713	3 047 377 916	330 158 867	1 567 092 253	142 884 331	53 725 300

Table 34

Distribution of Loans, Deposits and Other Claims in Rubles by Credit Institutions, Registered in Respective Regions, as of 1.11.16

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	34 751 969 435	18 865 505 515	3 647 155 359	9 648 133 638
Belgorod Region	5 339 714	4 665 852	16	228 245
Bryansk Region	0	0	0	0
Vladimir Region	5 814 885	4 361 010	0	1 436 037
Voronezh Region	2 828 367	2 493 729	0	280 360
Ivanovo Region	9 102 213	6 213 755	391 137	2 028 036
Kaluga Region	41 821 261	25 218 660	13 989 172	2 356 829
Kostroma Region	273 107 151	23 076 973	112 190 345	71 894 789
Kursk Region	16 494 275	12 024 984	2 300 000	1 389 234
Lipetsk Region	17 287 514	9 103 336	4 950 000	2 201 058
Moscow Region	21 248 282	8 379 798	7 404 356	3 655 657
Orel Region	0	0	0	0
Ryazan Region	11 061 747	8 117 769	1 410 050	1 522 085
Smolensk Region	0	0	0	0
Tambov Region	2 116 025	1 629 075	210 000	276 950
Tver Region	3 838 148	908 218	1 868 000	322 792
Tula Region	1 370 856	1 166 690	2 550	101 616
Yaroslavl Region	11 192 426	5 807 858	347 407	4 000 236
City of Moscow	34 329 346 571	18 752 337 808	3 502 092 326	9 556 439 714
North-Western Federal District	1 101 752 296	682 792 151	197 213 228	128 540 190
Republic of Karelia	1 202 102	342 766	390 000	397 937
Komi Republic	2 754 666	2 252 955	41 822	419 889
Akhangelsk Region	0	0	0	0
Vologda Region	56 029 419	14 871 583	7 760 011	30 169 261
Kaliningrad Region	9 661 611	6 283 670	1 512 371	1 340 424
Leningrad Region	156 744	139 865	0	16 879
Murmansk Region	2 405 093	786 649	150 000	1 463 844
Novgorod Region	1 790 902	975 445	0	794 673
Pskov Region	1 123 937	998 693	0	125 244
St Petersburg	1 026 627 822	656 140 525	187 359 024	93 812 039
Southern Federal District	296 321 597	156 323 860	49 622 040	83 037 066
Republic of Adygeya	8 798 079	7 621 574	2 347	1 018 658
Republic of Kalmykia	0	0	0	0
Republic of Crimea	62 021 337	18 065 045	30 784 606	10 768 894
Krasnodar Territory	115 997 401	74 734 478	16 241 091	21 516 984
Astrakhan Region	1 502 448	552 776	75 350	683 302
Volgograd Region	9 012 601	7 369 201	565 000	1 045 459
Rostov Region	88 379 417	42 336 657	1 725 379	44 016 164
City of Sevastopol	10 610 314	5 644 129	228 267	3 987 605
North-Caucasian Federal District	14 144 162	9 635 728	631 718	3 725 216
Republik of Daghestan	1 276 377	800 538	2 995	472 844
Republic of Ingushetia	0	0	0	0

Kabardino-Balkar Republic	3 492 720	2 443 054	120 300	922 552
Karachai-Cherkess Republic	3 294 749	1 443 484	0	1 851 265
Republic of North Ossetia - Alania	692 817	590 812	0	102 005
Chechen Republic	0	0	0	0
Stavropol Territory	5 387 499	4 357 840	508 423	376 550
Volga Federal District	1 089 807 423	631 265 033	77 972 152	268 907 492
Republic of Bashkortostan	38 730 123	25 194 161	6 706 907	5 031 871
Republic of Marii El	1 749 457	1 317 019	240 000	67 448
Republic of Mordovia	13 904 670	10 869 200	0	2 482 837
Republic of Tatarstan	579 637 825	409 920 057	40 319 056	87 847 870
Udmurt Republic	28 210 005	5 735 572	34 100	21 434 618
Chuvash Republic	8 123 779	3 455 372	876 017	3 716 617
Perm Territory	19 632 862	9 675 285	1 644 329	7 801 280
Kirov Region	19 470 366	10 410 452	974 182	5 428 897
Nizhny Novgogrod Region	55 553 205	33 369 539	6 595 522	8 439 144
Orenburg Region	28 406 046	14 038 870	227 446	12 928 432
Penza Region	2 922 544	1 825 457	5 054	700 569
Samara Region	258 182 965	84 520 785	9 946 742	110 209 488
Saratov Region	31 550 649	18 046 627	10 100 115	2 274 813
Ulyanovsk Region	3 732 927	2 886 637	302 682	543 608
Ural Federal District	589 734 965	193 917 724	134 042 197	192 979 835
Kurgan Region	1 867 246	1 690 655	4 186	105 499
Sverdlovsk Region	336 136 859	107 691 578	73 403 166	101 885 689
Tyumen Region	166 384 645	47 436 424	41 370 298	65 595 651
Chelyabinsk Region	85 346 215	37 099 067	19 264 547	25 392 996
Siberian Federal District	126 743 971	50 540 221	33 337 010	35 920 406
Republic of Altai	772 602	465 667	1 676	64 061
Republic of Buryatiya	0	0	0	0
Republic of Tuva	232 059	150 617	0	81 442
Republic of Khakassia	4 665 403	2 190 339	2 682	2 175 405
Altai Territory	9 459 879	6 277 768	739 156	2 083 172
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	11 050 642	1 303 576	1 932 557	4 208 042
Irkutsk Region	11 404 954	6 261 875	252 576	4 275 648
Kemerovo Region	7 930 767	3 657 910	1 307 908	2 946 149
Novosibirsk Region	67 609 510	22 046 554	28 970 455	15 680 356
Omsk Region	8 265 476	5 170 641	130 000	2 132 760
Tomsk Region	5 352 679	3 015 274	0	2 273 371
Far Eastern Federal District	330 962 258	95 361 886	19 111 849	199 529 734
Republic of Sakha (Yakutia)	23 581 503	14 788 575	42 588	7 958 573
Kamchatka Territory	13 811 765	8 669 419	3 055 551	1 633 021
Primorskiy Territory	63 778 789	40 384 106	4 570 858	16 373 817
Khabarovsk Territory	5 977 850	2 660 683	70 000	1 594 601
Amur Region	221 640 223	27 664 260	10 882 852	171 521 921
Magadan Region	0	0	0	0
Sakhalin Region	2 172 128	1 194 843	490 000	447 801
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	38 301 436 107	20 685 342 118	4 159 085 553	10 560 773 577

Table 35

Distribution of Loans, Deposits and Other Claims in Forreign Currency by Credit Institutions, Registered in Respective Regions, as of 1.11.16

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	16 291 048 264	10 306 164 392	3 809 957 680	175 817 762
Belgorod Region	17 148	15 449	1 699	0
Bryansk Region	0	0	0	0
Vladimir Region	52 961	52 961	0	0
Voronezh Region	682 186	522 236	3 145	138 416
Ivanovo Region	82 109	8 448	65 157	8 504
Kaluga Region	0	0	0	0
Kostroma Region	34 755 376	27 475 633	3 169 431	217 087
Kursk Region	340 896	0	340 896	0
Lipetsk Region	0	0	0	0
Moscow Region	2 698 041	964 251	159 372	1 574 418
Orel Region	0	0	0	0
Ryazan Region	15 542	12 329	3 213	0
Smolensk Region	0	0	0	0
Tambov Region	1 887	0	1 887	0
Tver Region	0	0	0	0
Tula Region	944	0	944	0
Yaroslavl Region	232 647	80 955	1 699	138 043
City of Moscow	16 252 168 527	10 277 032 130	3 806 210 237	173 741 294
North-Western Federal District	169 265 594	97 031 625	24 852 948	4 556 396
Republic of Karelia	5 481	0	0	5 481
Komi Republic	26 561	26 561	0	0
Akhangelsk Region	0	0	0	0
Vologda Region	791 218	555 298	40 096	6 104
Kaliningrad Region	187 431	31 336	0	156 095
Leningrad Region	0	0	0	0
Murmansk Region	138 388	138 388	0	0
Novgorod Region	7 439	0	7 439	0
Pskov Region	0	0	0	0
St Petersburg	168 109 076	96 280 042	24 805 413	4 388 716
Southern Federal District	11 009 056	8 198 380	1 647 517	1 100 932
Republic of Adygeya	40 914	10 231	0	30 683
Republic of Kalmykia	0	0	0	0
Republic of Crimea	1 418 675	243 781	755 940	418 954
Krasnodar Territory	1 551 877	953 967	477 573	63 661
Astrakhan Region	3 321	0	3 321	0
Volgograd Region	301 837	0	292 275	4 011
Rostov Region	7 028 273	6 466 016	115 583	446 674
City of Sevastopol	664 159	524 385	2 825	136 949
North-Caucasian Federal District	55 974	26 917	19 347	9 710
Republik of Daghestan	4 419	0	944	3 475
Republic of Ingushetia	0	0	0	0

Kabardino-Balkar Republic	2 670	0	2 670	0
Karachai-Cherkess Republic	33 152	26 917	0	6 235
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	75 600 114	21 255 167	29 230 526	3 330 934
Republic of Bashkortostan	6 698	0	6 377	321
Republic of Marii El	944	0	944	0
Republic of Mordovia	2 201	0	2 201	0
Republic of Tatarstan	34 504 769	4 217 694	27 619 164	1 735 863
Udmurt Republic	685 251	288 792	385 776	10 683
Chuvash Republic	65 223	52 008	0	13 215
Perm Territory	695 475	595 243	99 387	845
Kirov Region	189 810	0	972	188 838
Nizhny Novgogrod Region	1 128 340	194 726	637 357	100 014
Orenburg Region	501 178	374 552	26 847	99 779
Penza Region	0	0	0	0
Samara Region	37 727 659	15 475 991	415 260	1 181 212
Saratov Region	92 477	56 161	36 241	75
Ulyanovsk Region	89	0	0	89
Ural Federal District	38 942 934	24 929 710	8 792 924	230 927
Kurgan Region	961	0	0	961
Sverdlovsk Region	30 088 324	21 862 333	3 073 278	165 651
Tyumen Region	4 196 217	2 568 452	1 561 210	64 244
Chelyabinsk Region	4 657 432	498 925	4 158 436	71
Siberian Federal District	16 111 409	1 208 377	14 816 971	85 786
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	24 298	1 505	3 774	19 019
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	28 463	17 100	11 092	0
Irkutsk Region	25 985	18 871	7 114	0
Kemerovo Region	4 437	0	315	4 122
Novosibirsk Region	15 966 303	1 161 340	14 788 289	16 670
Omsk Region	58 525	9 561	2 989	45 975
Tomsk Region	3 056	0	3 056	0
Far Eastern Federal District	13 905 515	6 639 750	3 163 751	541 421
Republic of Sakha (Yakutia)	1 091 707	601 548	152 687	337 472
Kamchatka Territory	154 298	141 534	10 406	2 358
Primorskiy Territory	1 683 120	440 326	1 162 553	79 688
Khabarovsk Territory	8 694	0	8 694	0
Amur Region	10 963 513	5 456 342	1 825 228	121 903
Magadan Region	0	0	0	0
Sakhalin Region	4 183	0	4 183	0
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	16 615 938 860	10 465 454 318	3 892 481 664	185 673 868

Table 36

Overdue claims on loans, deposits and other claims by credit institutions registered in respective regions, as of 1.11.16

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	1 674 878 154	261 428 142	60 538 749	7 654 650	746 687 706	51 033 937
Belgorod Region	94 012	0	0	0	1 004	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	238 271	0	0	0	75 329	0
Voronezh Region	0	0	0	0	121	0
Ivanovo Region	199 973	0	0	0	56 390	0
Kaluga Region	692 135	0	12 952 092	0	675 368	0
Kostroma Region	1 403 922	10 730	20 382 078	0	13 398 095	122 356
Kursk Region	25 737	0	0	0	16 833	0
Lipetsk Region	2 422 826	0	0	0	148 730	0
Moscow Region	1 020 263	328 428	0	0	719 609	236 497
Orel Region	0	0	0	0	0	0
Ryazan Region	949 669	0	0	0	75 962	0
Smolensk Region	0	0	0	0	0	0
Tambov Region	63 741	0	0	0	25 992	0
Tver Region	73 680	0	0	0	18 620	0
Tula Region	53 475	0	0	0	2 168	0
Yaroslavl Region	432 718	0	0	0	85 026	37 742
City of Moscow	1 667 207 732	261 088 984	27 204 579	7 654 650	731 388 459	50 637 342
North-Western Federal District	81 562 653	4 106 404	128 342	58 664	9 318 506	458 231
Republic of Karelia	82 185	0	0	0	38 484	2 737
Komi Republic	112 806	0	41 822	0	3 248	0
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	1 764 696	8 167	45 000	0	3 227 247	719
Kaliningrad Region	535 757	1 374	9 689	0	58 545	47
Leningrad Region	31 141	0	0	0	367	0
Murmansk Region	145 515	0	0	0	61 169	0
Novgorod Region	140 626	0	0	0	10 338	0
Pskov Region	90 305	0	0	0	10 195	0
St Petersburg	78 659 622	4 096 863	31 831	58 664	5 908 913	454 728
Southern Federal District	14 827 440	1 456 742	26 000	1 817	4 552 548	278 663
Republic of Adygeya	170 945	0	0	0	89 258	0
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	158 633	239 152	0	0	451 247	89 497
Krasnodar Territory	10 154 164	833 893	26 000	0	2 583 349	2 331
Astrakhan Region	53 678	0	0	0	41 881	0
Volgograd Region	633 388	0	0	0	72 798	31
Rostov Region	2 730 300	125 807	0	0	1 078 387	87 221
City of Sevastopol	926 332	257 890	0	1 817	235 628	99 583
North-Caucasian Federal District	541 917	0	507 330	15 733	393 248	3 900

Republik of Daghestan	68 700	0	0	0	100 458	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	265 770	0	0	0	125 593	0
Karachai-Cherkess Republic	89 197	0	0	0	58 104	3 900
Republic of North Ossetia - Alania	34 942	0	0	0	32 187	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	83 308	0	507 330	15 733	76 906	0
Volga Federal District	42 887 097	118 693	9 056 508	128 017	27 162 733	1 216 038
Republic of Bashkortostan	551 552	0	5 524 788	0	1 001 139	321
Republic of Marii El	70 803	0	0	0	1 362	0
Republic of Mordovia	311 740	0	0	0	61 692	0
Republic of Tatarstan	12 579 498	118 693	110 220	125 807	8 472 699	223 210
Udmurt Republic	178 642	0	0	0	1 714 975	943
Chuvash Republic	55 404	0	0	0	61 772	0
Perm Territory	482 290	0	26 500	0	600 293	0
Kirov Region	783 848	0	0	0	1 001 356	0
Nizhny Novgogrod Region	3 285 524	0	0	0	637 362	36 264
Orenburg Region	670 065	0	55 000	0	291 726	0
Penza Region	93 284	0	0	0	66 406	0
Samara Region	21 712 083	0	3 340 000	2 210	12 914 072	955 243
Saratov Region	1 991 992	0	0	0	224 150	57
Ulyanovsk Region	120 372	0	0	0	113 729	0
Ural Federal District	13 381 762	382 311	4 188 136	1 458	13 282 273	32 235
Kurgan Region	215 705	0	0	0	11 570	0
Sverdlovsk Region	5 282 765	9 557	4 008 432	0	10 836 964	29 585
Tyumen Region	3 041 966	372 754	0	0	1 695 455	2 579
Chelyabinsk Region	4 841 326	0	179 704	1 458	738 284	71
Siberian Federal District	3 211 310	0	15 848	342	2 012 796	671
Republic of Altai	3 920	0	0	0	6 503	0
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	19 465	0	0	342	12 161	0
Republic of Khakassia	51 205	0	0	0	71 603	0
Altai Territory	295 907	0	5 848	0	42 383	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	7 680	0	0	0	245 582	0
Irkutsk Region	405 929	0	0	0	170 362	0
Kemerovo Region	123 271	0	10 000	0	112 795	671
Novosibirsk Region	1 759 296	0	0	0	1 172 168	0
Omsk Region	472 011	0	0	0	123 156	0
Tomsk Region	72 626	0	0	0	56 083	0
Far Eastern Federal District	8 609 219	172 678	138 723	0	38 312 659	63 567
Republic of Sakha (Yakutia)	467 309	132 186	42 588	0	220 506	24 724
Kamchatka Territory	753 190	0	0	0	336 987	2 358
Primorskiy Territory	4 692 478	0	26 135	0	820 530	9 304
Khabarovsk Territory	74 981	0	0	0	404 243	0
Amur Region	2 435 235	40 492	70 000	0	36 477 645	27 181
Magadan Region	0	0	0	0	0	0
Sakhalin Region	186 026	0	0	0	52 748	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	1 839 899 552	267 664 970	74 599 636	7 860 681	841 722 469	53 087 242

Table 37

Distribution of Clients' Funds in Rubles by Credit Institutions Registered in Respective Regions, as of 1.11.16

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	30 165 007 309	2 834 477	47 526	5 604 829 134	8 761 299 614	15 540 683 987
Belgorod Region	7 129 354	0	0	1 760 787	476 286	4 849 742
Bryansk Region	0	0	0	0	0	0
Vladimir Region	6 821 663	0	189	927 649	415 891	5 422 670
Voronezh Region	3 058 282	0	0	345 569	222 451	2 480 139
Ivanovo Region	11 555 072	0	0	1 435 761	317 055	9 681 293
Kaluga Region	43 693 461	0	0	1 355 078	23 002 730	19 318 904
Kostroma Region	287 277 939	0	0	11 675 040	64 787 762	210 671 399
Kursk Region	14 538 195	0	0	2 768 552	750 392	11 010 217
Lipetsk Region	17 462 565	0	0	1 810 357	1 384 293	14 257 209
Moscow Region	23 084 724	0	0	5 581 955	1 723 928	15 725 082
Orel Region	0	0	0	0	0	0
Ryazan Region	13 052 450	3 458	0	3 012 627	295 667	9 433 569
Smolensk Region	0	0	0	0	0	0
Tambov Region	2 105 882	0	0	455 001	43 430	1 587 700
Tver Region	2 705 067	0	0	1 195 699	90 054	1 405 345
Tula Region	1 649 960	0	0	298 260	197 005	1 121 675
Yaroslavl Region	11 634 519	0	0	2 380 293	3 462 040	5 652 467
City of Moscow	29 719 238 176	2 831 019	47 337	5 569 826 506	8 664 130 630	15 228 066 576
North-Western Federal District	1 248 626 019	274 677	246	398 018 508	493 483 079	342 272 163
Republic of Karelia	724 399	0	0	342 723	97 001	280 308
Komi Republic	4 367 619	0	0	998 607	754 299	2 514 881
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	46 780 559	0	0	8 004 343	8 598 009	30 103 372
Kaliningrad Region	10 325 725	0	0	5 640 468	292 118	4 214 773
Leningrad Region	27 377	0	0	26 649	728	0
Murmansk Region	6 312 117	0	0	1 303 727	600 968	4 398 697
Novgorod Region	4 695 647	0	246	2 129 646	21 128	2 434 700
Pskov Region	1 604 996	0	0	531 155	0	1 070 721
St Petersburg	1 173 787 580	274 677	0	379 041 190	483 118 828	297 254 711
Southern Federal District	348 895 491	127 743	375	63 069 670	39 645 782	244 593 643
Republic of Adygeya	7 574 197	0	0	686 513	331 817	6 545 296
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	77 658 865	8 277	0	25 817 521	2 534 273	49 032 166
Krasnodar Territory	146 530 001	10 815	375	16 016 987	29 500 928	100 675 864
Astrakhan Region	4 476 469	0	0	1 818 782	1 053 698	976 582
Volgograd Region	7 561 554	0	0	1 764 629	656 507	5 132 188
Rostov Region	89 602 467	108 651	0	14 336 300	4 706 804	70 258 823
City of Sevastopol	15 491 938	0	0	2 628 938	861 755	11 972 724
North-Caucasian Federal District	12 822 964	0	0	4 032 233	2 798 744	5 843 580
Republik of Daghestan	1 573 617	0	0	941 624	203 024	369 691
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	3 139 412	0	0	588 936	66 413	2 462 960
Karachai-Cherkess Republic	2 457 218	0	0	523 470	1 641 990	291 665
Republic of North Ossetia - Alania	275 169	0	0	65 566	43 000	166 603

Chechen Republic	0	0	0	0	0	0
Stavropol Territory	5 377 548	0	0	1 912 637	844 317	2 552 661
Volga Federal District	979 474 565	3 234 520	0	142 582 944	293 837 513	537 413 850
Republic of Bashkortostan	50 218 415	23 069	0	2 999 654	9 882 563	37 288 493
Republic of Marii El	2 098 651	0	0	344 092	27 371	1 704 232
Republic of Mordovia	19 857 965	0	0	2 083 691	533 849	17 202 564
Republic of Tatarstan	584 017 575	3 168 911	0	98 195 675	224 498 313	256 762 474
Udmurt Republic	31 246 990	11 695	0	2 811 484	665 790	27 729 535
Chuvash Republic	9 230 467	0	0	1 841 316	1 011 472	6 362 228
Perm Territory	19 897 252	5 312	0	2 666 698	2 177 692	15 021 186
Kirov Region	24 903 677	720	0	4 065 015	1 227 002	19 407 706
Nizhny Novgogrod Region	58 505 818	17 512	0	9 022 126	5 426 237	43 936 002
Orenburg Region	31 220 286	7 301	0	4 142 717	4 058 046	22 981 973
Penza Region	3 729 009	0	0	979 823	455 052	2 280 289
Samara Region	104 505 644	0	0	9 734 780	34 798 070	59 543 433
Saratov Region	36 367 991	0	0	2 938 402	8 798 980	24 588 031
Ulyanovsk Region	3 674 825	0	0	757 471	277 076	2 605 704
Ural Federal District	626 205 903	125 981	0	64 622 283	132 878 969	425 059 936
Kurgan Region	1 738 312	0	0	498 852	256 201	977 962
Sverdlovsk Region	354 353 639	15 539	0	37 445 587	54 223 975	261 936 366
Tyumen Region	177 831 794	103 658	0	11 406 971	72 464 163	92 780 159
Chelyabinsk Region	92 282 158	6 784	0	15 270 873	5 934 630	69 365 449
Siberian Federal District	132 823 180	68 947	0	35 642 366	12 648 300	82 443 327
Republic of Altai	974 346	0	0	164 325	145 262	664 015
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	213 993	0	0	94 758	23 000	96 234
Republic of Khakassia	5 855 068	0	0	1 263 858	512 137	4 018 086
Altai Territory	8 066 115	0	0	1 944 944	703 978	5 407 356
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	11 231 055	66	0	1 786 155	1 446 815	7 836 428
Irkutsk Region	12 735 419	0	0	3 184 656	1 635 285	7 781 370
Kemerovo Region	9 783 103	0	0	1 621 598	971 765	7 125 169
Novosibirsk Region	67 850 949	68 881	0	23 046 542	5 969 614	37 203 470
Omsk Region	9 569 184	0	0	1 283 920	1 138 144	7 128 271
Tomsk Region	6 543 948	0	0	1 251 610	102 300	5 182 928
Far Eastern Federal District	300 238 289	70 417	18 714	40 831 211	20 883 331	236 933 389
Republic of Sakha (Yakutia)	29 137 653	36 548	0	5 627 615	3 428 950	19 940 400
Kamchatka Territory	13 949 790	6 368	0	1 950 954	1 006 691	10 914 050
Primorskiy Territory	68 496 027	21 185	0	18 266 725	3 765 851	45 848 391
Khabarovsk Territory	7 175 883	0	0	484 273	300 800	6 371 930
Amur Region	175 605 385	0	18 714	11 485 760	12 086 601	151 490 614
Magadan Region	0	0	0	0	0	0
Sakhalin Region	5 873 551	6 316	0	3 015 884	294 438	2 368 004
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	33 814 093 720	6 736 762	66 861	6 353 628 349	9 757 475 332	17 415 243 875

Table 38

Distribution of Clients' Funds in Foreign Currency by Credit Institutions Registered in Respective Regions, as of 1.11.16

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	16 128 942 860	16 950 295	22 726	2 520 102 652	7 530 349 073	5 662 082 536
Belgorod Region	953 033	0	0	132 021	0	821 012
Bryansk Region	0	0	0	0	0	0
Vladimir Region	259 850	0	0	21 653	0	237 849
Voronezh Region	1 459 348	0	0	8 286	0	1 451 062
Ivanovo Region	766 842	0	0	77 215	0	689 616
Kaluga Region	2 147 035	0	0	159 104	503 546	1 484 385
Kostroma Region	20 162 387	0	0	1 806 255	7 325 817	10 975 256
Kursk Region	1 066 162	0	0	556 647	0	509 365
Lipetsk Region	1 313 629	0	0	816 505	0	497 124
Moscow Region	5 107 382	0	0	778 664	529 855	3 793 314
Orel Region	0	0	0	0	0	0
Ryazan Region	1 836 608	0	0	691 828	0	1 144 418
Smolensk Region	0	0	0	0	0	0
Tambov Region	21 037	0	0	90	0	20 932
Tver Region	602 911	0	0	196 261	200 287	206 350
Tula Region	40 565	0	0	6 418	0	34 147
Yaroslavl Region	3 611 131	0	0	81 088	0	3 529 996
City of Moscow	16 089 594 940	16 950 295	22 726	2 514 770 617	7 521 789 568	5 636 687 710
North-Western Federal District	261 600 404	1	0	43 665 744	99 584 205	115 405 565
Republic of Karelia	46 805	1	0	43 197	0	1 462
Komi Republic	665 579	0	0	21 169	12 581	631 829
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	3 825 079	0	0	1 127 403	111 485	2 582 896
Kaliningrad Region	5 678 728	0	0	1 663 504	1 881 052	1 829 570
Leningrad Region	21 962	0	0	21 962	0	0
Murmansk Region	1 455 819	0	0	813 438	69 186	573 194
Novgorod Region	346 190	0	0	65 853	65 845	214 492
Pskov Region	18 246	0	0	14 218	0	4 028
St Petersburg	249 541 996	0	0	39 895 000	97 444 056	109 568 094
Southern Federal District	34 821 030	15 545	0	7 624 199	5 413 380	20 976 508
Republic of Adygeya	348 259	0	0	624	62 904	284 078
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	7 936 303	15 545	0	526 117	241 682	6 582 922
Krasnodar Territory	9 345 012	0	0	650 081	828 870	7 684 528
Astrakhan Region	3 648 949	0	0	3 555 209	0	88 189
Volgograd Region	1 537 541	0	0	449 457	131 487	956 583
Rostov Region	10 469 499	0	0	2 358 329	4 076 539	4 001 057
City of Sevastopol	1 535 467	0	0	84 382	71 898	1 379 151
North-Caucasian Federal District	605 119	0	0	165 153	55 397	378 729
Republik of Daghestan	30 041	0	0	4 502	0	25 538
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	89 257	0	0	20 154	0	69 103
Karachai-Cherkess Republic	69 166	0	0	195	0	63 572
Republic of North Ossetia - Alania	32 439	0	0	0	0	32 439
Chechen Republic	0	0	0	0	0	0

Stavropol Territory	384 216	0	0	140 302	55 397	188 077
Volga Federal District	187 814 403	6	0	17 550 650	103 463 347	65 457 076
Republic of Bashkortostan	1 747 049	0	0	95 726	125 817	1 521 695
Republic of Marii El	57 442	0	0	37 472	0	11 232
Republic of Mordovia	276 859	0	0	23 630	0	251 457
Republic of Tatarstan	157 464 198	6	0	13 580 682	101 004 064	41 681 175
Udmurt Republic	749 402	0	0	93 672	135 782	519 943
Chuvash Republic	564 819	0	0	11 197	134 692	418 898
Perm Territory	2 687 202	0	0	459 557	18 871	2 208 774
Kirov Region	1 339 209	0	0	320 694	351 212	667 228
Nizhny Novgogrod Region	5 076 748	0	0	597 119	523 078	3 952 897
Orenburg Region	2 502 079	0	0	35 589	266 432	2 199 221
Penza Region	94 697	0	0	29 089	65 596	0
Samara Region	13 445 056	0	0	2 034 539	790 311	10 560 043
Saratov Region	1 804 631	0	0	229 858	47 492	1 461 327
Ulyanovsk Region	5 012	0	0	1 826	0	3 186
Ural Federal District	89 478 050	63 080	0	8 425 723	24 386 160	52 096 064
Kurgan Region	23 792	0	0	635	0	22 590
Sverdlovsk Region	55 288 336	0	0	2 861 886	22 089 140	29 859 735
Tyumen Region	14 899 808	63 080	0	1 507 116	584 035	9 345 922
Chelyabinsk Region	19 266 114	0	0	4 056 086	1 712 985	12 867 817
Siberian Federal District	34 448 911	0	0	20 927 788	1 071 973	12 012 831
Republic of Altai	234 980	0	0	205 199	0	29 781
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	679	0	0	0	0	679
Republic of Khakassia	123 402	0	0	18 330	0	102 446
Altai Territory	277 509	0	0	67 061	0	210 448
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	814 890	0	0	50 297	0	682 114
Irkutsk Region	1 122 586	0	0	310 078	21 264	788 781
Kemerovo Region	394 535	0	0	141 366	0	253 169
Novosibirsk Region	29 597 179	0	0	19 872 270	0	9 376 350
Omsk Region	1 712 528	0	0	227 250	1 050 709	434 377
Tomsk Region	170 623	0	0	35 937	0	134 686
Far Eastern Federal District	64 013 691	0	0	11 652 223	17 286 004	30 427 081
Republic of Sakha (Yakutia)	2 461 263	0	0	151 353	51 561	2 214 531
Kamchatka Territory	1 737 010	0	0	577 472	1 748	1 150 134
Primorskiy Territory	13 708 545	0	0	5 045 503	1 499 597	6 871 302
Khabarovsk Territory	760 132	0	0	53 492	365 151	339 435
Amur Region	40 667 181	0	0	1 584 705	15 367 947	19 411 842
Magadan Region	0	0	0	0	0	0
Sakhalin Region	4 679 560	0	0	4 239 698	0	439 837
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	16 801 724 468	17 028 927	22 726	2 630 114 132	7 781 609 539	5 958 836 390

Table 39

Loans, Deposits and Other Funds Received From Other Credit Institutions (by credit institutions registered in respective regions), as of 1.11.16

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	7 243 926 356	4 038 657 669	3 205 268 687
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	0	0	0
Voronezh Region	1 190 243	1 190 243	0
Ivanovo Region	305 388	305 388	0
Kaluga Region	83 950	83 950	0
Kostroma Region	258 558 660	129 249 532	129 309 128
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	40 981	40 981	0
Tver Region	830 000	830 000	0
Tula Region	6 868	0	6 868
Yaroslavl Region	1 624 045	1 624 045	0
City of Moscow	6 979 885 221	3 903 932 530	3 075 952 691
North-Western Federal District	188 551 356	151 397 684	37 153 672
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangelsk Region	0	0	0
Vologda Region	14 205 565	13 038 138	1 167 427
Kaliningrad Region	80 589	80 589	0
Leningrad Region	0	0	0
Murmansk Region	0	0	0
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	174 265 202	138 278 957	35 986 245
Southern Federal District	3 399 643	1 525 870	1 873 773
Republic of Adygeya	2 324	2 324	0
Republic of Kalmykia	0	0	0
Republic of Crimea	125 807	0	125 807
Krasnodar Territory	1 042 417	552 525	489 892
Astrakhan Region	0	0	0
Volgograd Region	200 000	200 000	0
Rostov Region	2 029 095	771 021	1 258 074
City of Sevastopol	0	0	0
North-Caucasian Federal District	64 755	64 755	0
Republik of Daghestan	0	0	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	15 000	15 000	0
Karachai-Cherkess Republic	0	0	0
Republic of North Ossetia - Alania	0	0	0

Chechen Republic	0	0	0
Stavropol Territory	49 755	49 755	0
Volga Federal District	129 056 542	122 101 491	6 955 051
Republic of Bashkortostan	28 345 943	28 345 943	0
Republic of Marii El	0	0	0
Republic of Mordovia	140 000	140 000	0
Republic of Tatarstan	56 919 923	50 099 104	6 820 819
Udmurt Republic	243 443	243 443	0
Chuvash Republic	87 059	87 059	0
Perm Territory	297 661	297 661	0
Kirov Region	268 770	268 770	0
Nizhny Novgogrod Region	4 823 881	4 823 881	0
Orenburg Region	120 914	120 914	0
Penza Region	23 600	23 600	0
Samara Region	37 635 348	37 501 116	134 232
Saratov Region	150 000	150 000	0
Ulyanovsk Region	0	0	0
Ural Federal District	113 043 689	85 015 182	28 028 507
Kurgan Region	0	0	0
Sverdlovsk Region	111 750 858	83 722 351	28 028 507
Tyumen Region	485 006	485 006	0
Chelyabinsk Region	807 825	807 825	0
Siberian Federal District	2 721 481	2 658 413	63 068
Republic of Altai	0	0	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	165 800	165 800	0
Altai Territory	251 858	251 858	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	61 810	0	61 810
Irkutsk Region	0	0	0
Kemerovo Region	65 000	65 000	0
Novosibirsk Region	2 177 013	2 175 755	1 258
Omsk Region	0	0	0
Tomsk Region	0	0	0
Far Eastern Federal District	14 215 793	11 285 705	2 930 088
Republic of Sakha (Yakutia)	282 035	282 035	0
Kamchatka Territory	23 389	23 389	0
Primorskiy Territory	2 066 958	2 066 958	0
Khabarovsk Territory	0	0	0
Amur Region	11 843 411	8 913 323	2 930 088
Magadan Region	0	0	0
Sakhalin Region	0	0	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0
Total	7 694 979 615	4 412 706 769	3 282 272 846

Macroprudential Indicators of the Banking Sector

Table 40

Some Indicators of the Banking Sector Financial Soundness (Percent)

	1.01.15	1.01.16	1.07.16	1.10.16	1.11.16
Own funds (capital) adequacy					
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio)	12,5	12,7	12,4	12,7	12,7
Tier I capital ratio N1.2 (Basel III)	9,0	8,5	8,6	8,8	8,8
Risk-weighted assets [1](Basel III) to total assets ratio	*45,4*	*48,3*	*46,7*	*45,1*	*45,4*
Credit risk					
Share of problem (IV quality category) and bad (V quality category) loans in total loans [2]	*6,7*	*8,3*	*9,7*	*9,6*	*9,8*
Loan loss provisions made as percent of total loans [2]	*6,5*	*7,8*	*8,6*	*8,8*	*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	3,8
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	242,3	238,6	234,5
Distribution of loans provided by credit institutions					
agriculture, hunting and forestry	*3,5*	*3,5*	*3,7*	*3,8*	*3,8*
mining	*4,2*	*4,9*	*5,5*	*5,0*	*5,4*
manufacturing	*15,5*	*17,1*	*16,7*	*16,5*	*16,6*
production and distribution of energy, gas and water	*2,5*	*2,5*	*2,8*	*3,0*	*3,0*
constructing	*5,3*	*4,8*	*4,9*	*5,2*	*4,6*
wholesale and retail trade, car and household appliance repair	*13,3*	*11,3*	*10,7*	*10,7*	*10,8*
transport and communication	*4,4*	*4,2*	*4,1*	*4,0*	*4,0*
other economic activities	*21,2*	*24,1*	*23,7*	*23,4*	*23,3*
individuals	*30,1*	*27,5*	*27,9*	*28,4*	*28,4*
of which					
mortgage loans	*9,4*	*10,4*	*11,1*	*11,5*	*11,6*
Geographical distribution of interbank loans and deposits [3]					
Russian Federation	*53,6*	*54,0*	*63,6*	*67,1*	*69,8*
United Kingdom	*13,9*	*12,3*	*10,1*	*8,2*	*8,3*
USA	*4,9*	*4,5*	*2,6*	*2,2*	*3,3*
Germany	*0,4*	*0,8*	*2,1*	*0,5*	*0,7*
Austria	*7,3*	*4,9*	*3,9*	*3,7*	*1,0*
France	*1,8*	*1,8*	*1,9*	*1,7*	*1,9*
Italy	*0,0*	*0,0*	*0,1*	*0,1*	*2,7*
Cyprus	*4,9*	*9,2*	*4,2*	*4,9*	*5,6*
Netherlands	*1,3*	*0,8*	*0,2*	*0,2*	*0,5*
Other	*11,8*	*11,8*	*11,2*	*11,3*	*6,4*
Liquidity					
Ratio of high liquid assets to total assets	*10,4*	*10,6*	*11,0*	*11,3*	*11,1*
Ratio of liquid assets to total assets	*22,0*	*24,6*	*22,0*	*21,9*	*21,5*
Ratio of high liquid assets to demand liabilities (N2)	67,0	97,5	87,4	100,4	97,9
Ratio of liquid assets to short-term liabilities (N3)	80,4	139,3	125,0	141,8	145,0
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	57,2	54,9	54,5
Ratio of clients' funds to total loans [4]	*96,9*	*106,1*	*107,8*	*107,9*	*107,7*
Market risk to total own funds (capital) [5]	*36,0*	*44,0*	*54,8*	*44,7*	*45,2*
of which					
Interest rate risk	*28,6*	*34,4*	*41,5*	*36,9*	*37,5*
Equity position risk	*3,7*	*3,3*	*2,6*	*2,7*	*3,0*
Foreign exchange risk	*3,7*	*6,3*	*8,3*	*3,8*	*4,0*
Commodity risk	-	-	*2,4*	*1,3*	*0,8*
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	7,6	8,6	11,0	11,3	11,7
Banks' financial result over the reporting period (billion rubles)	589,1	192,0	359,9	632,0	714,4
as percent of the banking sector assets [6]	*0,9*	*0,3*	*0,4*	*0,8*	*0,9*
as percent of the banking sector own funds (capital) [6]	*7,9*	*2,3*	*4,0*	*7,0*	*7,9*
Return on assets [7]	*0,9*	*0,3*	*0,6*	*0,9*	*0,9*
Return on equity [7]	*7,9*	*2,3*	*5,7*	*7,8*	*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
Reference data: own funds (capital) adequacy ratio as of 1.11.16, %	12,7		39,7		22,4		17,2		18,4		14,6		13,4		14,2		12,7		12,9	

[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		1.07.16		1.10.16		1.11.16	
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):	**7 928,4**	***100,0***	**9 008,6**	***100,0***	**8 948,3**	***100,0***	**9 097,8**	***100,0***	**9 147,7**	***100,0***
of which:										
1. Tier I capital	5 718,4	*72,1*	6 002,5	*66,6*	6 195,8	*69,2*	6 322,7	*69,5*	6 315,3	*69,0*
of which:										
1.1. Common Equity Tier 1	5 638,3	*71,1*	5 857,8	*65,0*	6 035,3	*67,5*	6 159,7	*67,7*	6 147,9	*67,2*
1.2. Additional Tier 1	80,1	*1,0*	144,7	*1,6*	160,5	*1,8*	163,0	*1,8*	167,5	*1,8*
2. Tier 2 Capital	2 210,0	*27,9*	3 006,1	*33,4*	2 752,5	*30,8*	2 775,0	*30,5*	2 832,4	*31,0*
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	12,4	6	12,7	7	12,7	8
Common equity Tier I ratio (N1.1)	8,9	2	8,2	8	8,3	5	8,6	5	8,5	5
Tier I capital ratio (N1.2)	9,0	3	8,5	8	8,6	7	8,8	8	8,8	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		1.07.16		1.10.16		1.11.16	
	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***	**10 966,1**	***122,6***	**11 134,1**	***122,4***	**11 196,2**	***122,4***
1.1. Authorized capital	1 914,3	*24,1*	2 416,3	*26,8*	2 412,7	*27,0*	2 403,9	*26,4*	2 401,2	*26,2*
1.2. Issue income	1 421,3	*17,9*	1 451,5	*16,1*	1 362,5	*15,2*	1 372,6	*15,1*	1 377,4	*15,1*
1.3. Credit institutions' profit and funds	3 761,5	*47,4*	4 112,3	*45,6*	4 224,1	*47,2*	4 428,6	*48,7*	4 507,0	*49,3*
1.4. Subordinated loans	2 018,3	*25,5*	3 026,7	*33,6*	2 748,8	*30,7*	2 713,9	*29,8*	2 696,8	*29,5*
1.5. Increase in value of property due to revaluation	222,4	*2,8*	226,5	*2,5*	218,0	*2,4*	214,9	*2,4*	213,9	*2,3*
1.6.Other factors of increase	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
2. Factors of own funds (capital) decrease	**1 409,5**	***17,8***	**2 224,8**	***24,7***	**2 017,9**	***22,6***	**2 036,3**	***22,4***	**2 048,5**	***22,4***
2.1. Losses	352,5	*4,4*	823,1	*9,1*	542,5	*6,1*	570,7	*6,3*	591,4	*6,5*
2.2. Intangible assets	18,8	*0,2*	31,9	*0,4*	248,2	*2,8*	249,3	*2,7*	250,4	*2,7*
2.3. Treasury stocks (shares)	1,2	*0,0*	2,5	*0,0*	4,7	*0,1*	4,8	*0,1*	6,6	*0,1*
2.4. Sources of own funds (capital), created using improper assets	7,2	*0,1*	8,7	*0,1*	8,2	*0,1*	9,6	*0,1*	9,3	*0,1*
2.5. Subordinated loans granted to credit institutions	154,4	*1,9*	306,1	*3,4*	262,4	*2,9*	277,3	*3,0*	267,4	*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*	759,1	*8,5*	738,9	*8,1*	737,2	*8,1*
2.7. Other factors	74,4	*0,9*	149,9	*1,7*	192,8	*2,2*	185,5	*2,0*	186,1	*2,0*
Own funds (capital), total	**7 928,4**	***100,0***	**9 008,6**	***100,0***	**8 948,3**	***100,0***	**9 097,8**	***100,0***	**9 147,7**	***100,0***

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

Table 44

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

The value of credit risk on balance sheet assets [1]	1.01.15	1.01.16	1.07.16	1.10.16	1.11.16
1st group of assets	0,0	0,0	0,0	0,0	0,0
2nd group of assets	1 365,7	1 550,7	1 298,1	1 158,7	1 174,1
3rd group of assets	404,2	702,0	231,6	231,7	133,7
4th group of assets	33 446,0	37 817,6	35 231,6	34 238,8	34 282,5
5th group of assets	9,2	10,9	352,7	327,9	324,9
The value of credit risk on balance sheet assets	35 225,2	40 081,2	37 114,0	35 957,1	35 915,3

Reference data:

	1.01.15	1.01.16	1.07.16	1.10.16	1.11.16
1st group of assets without risk weighting	11 479,3	8 920,2	8 564,0	9 163,4	8 768,5

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

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

		1.01.15	1.01.16	1.07.16	1.10.16	1.11.16
1	Banking sector own funds (capital), billion rubles	7 928,4	9 008,6	8 948,3	9 097,8	9 147,7
2	Risk-weighted assets, billion rubles	63 456,9	70 914,5	72 264,7	71 687,8	71 945,2
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	35 225,2	40 081,2	37 114,0	35 957,1	35 915,3
	- risk-weighted claims on counterparties related to a bank (code 8957.0[2]), billion rubles	1 700,4	1 919,5	2 257,4	2 300,7	2 308,6
	- the amount of mortgage loans and accrued (accumulated) interest claims (code 8807[2]), billion rubles	225,8	140,4	214,5	225,1	227,1
	- the value of credit risk on contingent credit liabilities, billion rubles	4 802,0	4 198,1	3 743,4	3 817,4	3 904,9
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles[2]	1 259,3	873,3	783,8	673,6	672,2
	- the value of operational risk (calculated with risk coefficient 12,5)	5 264,7	6 732,5	7 298,4	7 550,7	7 549,8
	- market risk, billion rubles	2 734,6	3 859,4	4 790,1	3 970,3	4 049,7
	- credit claims of clearing participants (codes 8847[2])	65,7	71,7	78,5	73,4	73,4
	- higher-risk transactions, billion rubles	9 592,6	11 168,6	13 741,4	14 919,6	14 937,8
	- 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	-567,2	-590,2	-589,8
	- 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	438,0	510,2	535,4
	- elevated requirements for respective levels of capital to cover certain assets classes in accordance with intrenational approaches to increase the stability of the banking sector	329,6	653,2	1 192,2	1 264,0	1 420,1
	- the risk of change of credit claim value (credit valuation adjustment) resulting from the deterioration of counterparty credit quality.	935,9	898,2	687,9	571,2	564,7
	- other	2,3	245,1	492,2	444,6	376,0
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	12,5	12,7	12,4	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 to the notice of an individual borrower according to the Federal Law No. 353-FZ, dated December 21, 2013, «On Consumer Credits (Loans)»; before 1.07.2014 – according to the Ordinance No. 2008-U, dated May 13, 2008, "On the Procedure for Calculating and Bringing to the Notice of an Individual Borrower the Full Cost of a Loan") exceeding 25% per annum for loans in rubles and 20% per annum for loans in foreign currency.

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		1.07.16		1.10.16		1.11.16	
	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*	24	*3,9*	21	*3,7*	22	*3,9*
From 8% to 10%	0	*0,0*	1	*0,0*	12	*0,6*	14	*0,8*	16	*4,7*
From 10% to 12%	90	*47,0*	83	*39,0*	62	*50,0*	55	*20,5*	55	*18,8*
From 12% to 14%	144	*39,4*	92	*35,0*	90	*18,8*	82	*53,3*	74	*47,6*
14% and more	578	*12,2*	517	*22,2*	475	*26,7*	460	*21,7*	459	*24,8*
Banking sector, total	834	*100,0*	733	*100,0*	680	*100,0*	649	*100,0*	643	*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		1.07.16		1.10.16		1.11.16	
		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*	24 458,5	*44,3*	23 917,3	*43,8*	23 656,0	*43,3*
	Substandard	21 016,6	*39,5*	22 237,3	*38,3*	20 790,6	*37,7*	20 983,8	*38,4*	21 165,1	*38,7*
	Doubtful	3 603,2	*6,8*	4 769,2	*8,2*	4 577,4	*8,3*	4 487,6	*8,2*	4 484,3	*8,2*
	Problem	1 144,5	*2,2*	1 408,5	*2,4*	1 762,1	*3,2*	1 534,4	*2,8*	1 606,4	*2,9*
	Loss	2 433,0	*4,6*	3 442,2	*5,9*	3 561,0	*6,5*	3 733,6	*6,8*	3 750,1	*6,9*
Loan loss provision (LLP) made		3 461,0	*6,5*	4 545,7	*7,8*	4 744,8	*8,6*	4 825,3	*8,8*	4 841,5	*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*	24 312,4	*54,7*	23 764,1	*54,2*	23 501,4	*53,7*
	Substandard	10 893,5	*26,3*	13 276,4	*28,1*	11 948,2	*26,9*	11 977,1	*27,3*	12 096,7	*27,6*
	Doubtful	3 092,3	*7,5*	4 266,8	*9,0*	4 075,9	*9,2*	3 996,4	*9,1*	4 000,8	*9,1*
	Problem	971,2	*2,3*	1 261,5	*2,7*	1 639,3	*3,7*	1 434,9	*3,3*	1 509,6	*3,4*
	Loss	1 591,6	*3,8*	2 349,1	*5,0*	2 454,1	*5,5*	2 635,4	*6,0*	2 680,9	*6,1*
Loan loss provision (LLP)	Estimated LLP	3 219,0	*7,8*	4 483,4	*9,5*	4 719,2	*10,6*	4 796,7	*10,9*	4 858,1	*11,1*
	Estimated LLP adjusted for collateral	2 464,2	*5,9*	3 476,7	*7,4*	3 696,5	*8,3*	3 795,4	*8,7*	3 841,7	*8,8*
	LLP made	2 467,1	*6,0*	3 343,4	*7,1*	3 521,8	*7,9*	3 610,3	*8,2*	3 653,9	*8,3*
	LLP made as percent of estimated LLP		*76,6*		*74,6*		*74,6*		*75,3*		*75,2*
	LLP made as percent of estimated LLP adjusted for collateral		*100,1*		*96,2*		*95,3*		*95,1*		*95,1*

[1] Calculated on the basis of credit institutions' reporting by form 0409115, parts 1,2,3.

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

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

	1.01.15		1.01.16		1.07.16		1.10.16		1.11.16	
	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*	10 719,8	*100,0*	10 848,9	*100,0*	10 872,6	*100,0*
of which:										
1.1. Loans to legal entities (except credit institutions)	804,8	*6,9*	556,0	*5,1*	502,6	*4,7*	487,4	*4,5*	485,9	*4,5*
1.2. Loans to individuals	10 909,5	*93,1*	10 278,8	*94,9*	10 217,1	*95,3*	10 361,4	*95,5*	10 386,7	*95,5*
1.3. Loans to credit institutions	0,1	*0,0*	0,0	*0,0*	0,1	*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*		*19,4*		*19,8*		*19,9*
3. Ratio of loan loss provisions made on loans grouped into portfolios of homogeneous loans to loans grouped into portfolios of homogeneous loans		*8,5*		*11,1*		*11,4*		*11,2*		*10,9*
4. Claims grouped into portfolios of homogeneous claims - total	75,8	*100,0*	99,4	*100,0*	75,6	*100,0*	78,2	*100,0*	95,6	*100,0*
of which:										
4.1. Portfolios of homogeneous claims on legal entities	27,7	*36,5*	31,3	*31,5*	28,3	*37,5*	29,6	*37,9*	46,6	*48,7*
4.2. Portfolios of homogeneous claims on individuals	48,1	*63,5*	68,1	*68,5*	47,2	*62,5*	48,6	*62,1*	49,0	*51,3*
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*		*64,7*		*63,2*		*55,5*

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

Table 49

Homogeneous Loans and Claims on Legal Entities and Provisions Made as of 1.11.16[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	485 923,8	*100,0*	61 791,7	*100,0*	*12,7*
of which by quality categories					
1.1. Quality Category I	229,6	*0,0*	0,0	*0,0*	*0,0*
1.2. Quality Category II	417 550,1	*85,9*	3 960,3	*6,4*	*0,9*
1.3. Quality Category III	4 126,5	*0,8*	371,6	*0,6*	*9,0*
1.4. Quality Category IV	6 309,3	*1,3*	2 146,5	*3,5*	*34,0*
1.5. Quality Category V	57 708,3	*11,9*	55 313,4	*89,5*	*95,9*
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	0,0	*0,0*	0,0	*0,0*	*0,0*
of which by quality categories					
2.1. Quality Category I	0,0	*0,0*	0,0	*0,0*	*0,0*
2.2. Quality Category II	0,0	*0,0*	0,0	*0,0*	*0,0*
2.3. Quality Category III	0,0	*0,0*	0,0	*0,0*	*0,0*
2.4. Quality Category IV	0,0	*0,0*	0,0	*0,0*	*0,0*
2.5. Quality Category V	0,0	*0,0*	0,0	*0,0*	*0,0*
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	485 923,8		61 791,7		*12,7*
4. Homogeneous claims grouped into portfolios - total	46 580,2	*100,0*	21 152,5	*100,0*	*45,4*
of which by quality categories					
4.1. Quality Category I	19 872,4	*42,7*	0,0	*0,0*	*0,0*
4.2. Quality Category II	2 034,1	*4,4*	21,0	*0,1*	*1,0*
4.3. Quality Category III	3384,2	*7,3*	241,7	*1,1*	*7,1*
4.4. Quality Category IV	678,8	*1,5*	311,4	*1,5*	*45,9*
4.5. Quality Category V	20610,8	*44,2*	20578,4	*97,3*	*99,8*
5. Claims for interest payments - total	6 069,2	*100,0*	3 478,4	*100,0*	*57,3*
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	3 504,4	*57,7*	3 326,0	*95,6*	*94,9*

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

Table 50

Homogeneous Loans and Claims on Individuals and Provisions Made as of 1.11.16[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	10 386 689,5	*100,0*	1 125 750,1	*100,0*	*10,8*
of which					
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	941 857,4	*9,1*	28 815,4	*2,6*	*3,1*
1.1.2. residental real estate (mortgage) loans, total	3 356 711,4	*32,3*	68 434,8	*6,1*	*2,0*
1.1.3. car loans, total	596 510,3	*5,7*	59 810,6	*5,3*	*10,0*
1.1.4. other consumer loans, total	5 455 916,1	*52,5*	966 188,2	*85,8*	*17,7*
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]	253 449,1	*2,4*	5 825,0	*0,5*	*2,3*
1.2.2. a portfolio of loans without overdue payments	8 666 703,8	*83,4*	134 132,5	*11,9*	*1,5*
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	280 736,2	*2,7*	15 342,6	*1,4*	*5,5*
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	112 616,7	*1,1*	32 504,7	*2,9*	*28,9*
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	96 251,7	*0,9*	54 863,5	*4,9*	*57,0*
1.2.6. a portfolio of loans with payments being overdue from 181 to 360 calendar days	173 899,6	*1,7*	139 368,7	*12,4*	*80,1*
1.2.7. a portfolio of loans with payments being overdue more than 360 calendar days	767 338,1	*7,4*	741 212,0	*65,8*	*96,6*
1.3. classified into the following loan quality categories:					
1.3.1. Quality category I	154 449,1	*1,5*	0,0	*0,0*	*0,0*
1.3.2. Quality category II	8 650 879,4	*83,3*	117 478,0	*10,4*	*1,4*
1.3.3. Quality category III	479 349,8	*4,6*	40 307,7	*3,6*	*8,4*
1.3.4. Quality category IV	90 501,3	*0,9*	37 147,9	*3,3*	*41,0*
1.3.5. Quality category V	1 011 510,0	*9,7*	930 816,6	*82,7*	*92,0*
2. Claims grouped into portfolios of homogeneous claims - total	48 972,4	*4,8*	31 868,9	*3,4*	*65,1*
of which by quality categories					
2.1. Quality category I	5 615,1	*0,6*	0,0	*0,0*	*0,0*
2.2. Quality category II	7 053,9	*0,7*	178,4	*0,0*	*2,5*
2.3. Quality category III	3738,8	*0,4*	468,2	*0,1*	*12,5*
2.4. Quality category IV	1245,7	*0,1*	609,1	*0,1*	*48,9*
2.5. Quality category V	31318,9	*3,1*	30613,2	*3,3*	*97,7*
3. Claims for interest payments - total	186 420,8	*100,0*	83 151,9	*100,0*	*44,6*
of which					
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	88 248,8	*47,3*	78 743,0	*94,7*	*89,2*

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

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

Table 51

Loan Loss Provisions by Credit Risk Categories[1]

Loan quality category	Provisions made on loans of corresponding quality categories as a share of total, in %					Ratio of provisions made to loans of corresponding quality categories, in %				
	1.01.15	1.01.16	1.07.16	1.10.16	1.11.16	1.01.15	1.01.16	1.07.16	1.10.16	1.11.16
Substandard	*9,5*	*7,2*	*5,9*	*6,0*	*6,2*	*2,1*	*1,8*	*1,7*	*1,8*	*1,9*
Doubtful	*19,7*	*23,0*	*21,3*	*20,9*	*20,7*	*15,7*	*18,0*	*18,4*	*18,9*	*18,9*
Problem	*16,1*	*15,5*	*18,9*	*15,7*	*16,3*	*40,9*	*41,1*	*40,7*	*39,4*	*39,5*
Loss	*54,7*	*54,2*	*53,7*	*57,2*	*56,7*	*84,8*	*77,1*	*77,0*	*78,4*	*77,2*

[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	1.07.16	1.10.16	1.11.16
Overdue claims on loans, deposits and other claims, billion rubles	**1978,0**	**3046,6**	**3154,5**	**3167,2**	**3134,0**
Of which					
- among 20 largest-asset credit institutions, billion rubles	1404,5	2033,2	2019,0	2078,5	1981,2
Share of overdue claims in loans, deposits and other claims of the banking sector, percent	*3,8*	*5,3*	*5,7*	*5,8*	*5,7*
Overdue claims in rubles					
- billion rubles	1725,9	2537,1	2741,9	2805,5	2797,2
- as percent of total loans, deposits and other claims in rubles	*4,7*	*6,8*	*7,2*	*7,3*	*7,3*
Overdue claims in foreign currency					
- billion rubles	252,1	509,5	412,6	361,7	336,8
- as percent of total loans, deposits and other claims in foreign currency	*1,7*	*2,5*	*2,4*	*2,2*	*2,0*
- dollar equivalent, billion $	4,5	7,0	6,4	5,7	5,4
Overdue claims on loans and other claims on non-financial institutions	1250,7	2075,9	2124,1	2122,5	2107,6
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*	*6,8*
Overdue claims on loans and other funds provided to individuals	667,5	863,8	898,7	916,1	894,8
Share of overdue claims in total volume of loans and other claims on individuals, percent	*5,9*	*8,1*	*8,5*	*8,5*	*8,3*

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	1.07.16	1.10.16	1.11.16	1.01.15	1.01.16	1.07.16	1.10.16	1.11.16
No overdue claims	72	56	56	50	49	*2,8*	*2,7*	*3,0*	*3,3*	*3,2*
Less than 5%	508	360	301	291	280	*72,9*	*70,2*	*68,0*	*65,5*	*69,4*
From 5 to 10%	131	156	142	131	134	*16,6*	*16,0*	*18,0*	*21,6*	*17,5*
From 10 to 15%	40	56	62	62	64	*5,9*	*3,7*	*3,7*	*2,5*	*2,8*
From 15 to 20%	19	26	28	23	22	*1,1*	*2,0*	*1,9*	*1,3*	*1,3*
From 20 to 60%	23	34	42	45	45	*0,4*	*4,9*	*4,0*	*4,5*	*4,3*
From 60 to 90%	2	6	5	5	7	*0,0*	*0,3*	*1,1*	*1,1*	*1,3*
90% and more	1	2	7	5	5	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
No loans, deposits and other claims	37	37	36	32	32	*0,3*	*0,2*	*0,2*	*0,3*	*0,2*

Table 54

Credit Risks of the Banking Sector

Indicators	1.01.15	1.01.16	1.07.16	1.10.16	1.11.16
Large credit risks of the banking sector total, bln rubles	19 467,9	22 916,6	21 682,0	21 707,5	21 454,4
Share of large credit risks in the banking sector assets, %	*25,1*	*27,6*	*27,3*	*27,2*	*27,1*

Table 55

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

	1.01.15	1.01.16	1.07.16	1.10.16	1.11.16
Volume of large loans, billion rubles	10 829,7	13 838,1	13 145,2	12 917,1	12 989,2
of which:					
Volume of secured loans , billion rubles	2 397,5	4 050,5	3 427,5	3 581,2	3 662,4
Volume of I quality category collateral, billion rubles	596,8	1 953,7	1 651,3	1 966,4	1 945,2
of which:					
collateral of quoted securities issued by legal entities, billion rubles	65,7	650,3	477,6	886,6	905,7
Volume of II quality category collateral, billion rubles	1 494,9	1 776,0	1 712,0	1 558,1	1 554,9
of which:					
collateral of securities, issued by legal entities, billion rubles	208,2	246,8	269,7	231,3	239,6
collateral of proprietory rights (claims), billion rubles	611,0	689,2	588,5	525,9	525,4

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

Table 56

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

(%)

	Self-financing ratio [1]						Current liquidity ratio [2]						Share of liabilities to credit institutions in total organisations' liabilities						Return on assets		
	1						2						3						4		
	2014		2015		1st half of 2016		2014		2015		1st half of 2016		2014		2015		1st half of 2016		1st half of 2014	1st half of 2015	1st half 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***	***50,8***	***51,4***	***144,0***	***139,7***	***141,7***	***137,3***	***143,3***	***143,7***	***32,7***	***35,9***	***36,7***	***36,8***	***37,7***	***37,5***	***2,4***	***2,1***	***3,9***
Agriculture, hunting and forestry	*41,0*	*44,1*	*44,5*	*46,2*	*45,2*	*45,4*	*161,4*	*161,6*	*171,6*	*168,6*	*169,3*	*174,1*	*64,4*	*60,9*	*60,5*	*60,0*	*60,6*	*59,8*	*1,8*	*3,2*	*4,2*
Industrial production (mining, manufacturing, production and distribution of energy, gas and water)	*60,1*	*54,9*	*55,3*	*52,4*	*53,2*	*54,0*	*158,0*	*157,3*	*158,9*	*150,1*	*151,4*	*151,0*	*30,9*	*34,3*	*35,4*	*36,1*	*36,8*	*37,0*	*2,6*	*2,5*	*4,0*
-mining	*74,2*	*70,4*	*70,9*	*68,7*	*68,6*	*69,7*	*216,2*	*200,7*	*205,8*	*200,2*	*199,2*	*206,5*	*9,3*	*10,7*	*10,4*	*14,0*	*13,8*	*16,3*	*3,3*	*2,4*	*3,3*
-manufacturing	*36,9*	*29,2*	*30,6*	*26,4*	*27,8*	*29,1*	*134,6*	*143,5*	*147,1*	*137,0*	*137,0*	*133,2*	*45,2*	*50,7*	*51,4*	*50,1*	*52,2*	*50,1*	*1,8*	*2,7*	*5,8*
-production and distribution of energy, gas and water	*56,7*	*54,8*	*56,0*	*56,7*	*56,3*	*55,1*	*83,3*	*81,5*	*81,5*	*74,2*	*67,6*	*69,7*	*35,4*	*35,6*	*38,4*	*36,6*	*40,5*	*41,3*	*1,1*	*2,1*	*1,5*
Construction	*17,0*	*18,3*	*12,2*	*10,8*	*11,5*	*11,3*	*123,8*	*110,8*	*108,2*	*99,7*	*97,5*	*100,5*	*26,2*	*25,0*	*18,2*	*15,5*	*18,0*	*18,5*	*0,3*	*-2,5*	*0,2*
Wholesale and retail trade, car and household appliance repair	*19,9*	*17,7*	*2,1*	*12,0*	*23,6*	*24,0*	*123,4*	*118,1*	*105,9*	*96,0*	*108,3*	*109,6*	*40,6*	*36,4*	*33,4*	*40,8*	*31,8*	*32,3*	*2,9*	*1,4*	*2,3*
Transport and communication	*68,0*	*63,5*	*64,7*	*62,2*	*27,2*	*28,2*	*90,8*	*74,7*	*77,0*	*85,3*	*99,1*	*104,6*	*36,0*	*42,3*	*43,1*	*40,2*	*62,9*	*58,9*	*2,0*	*1,2*	*4,6*

* 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		1.07.16		1.10.16		1.11.16	
	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*	*54,8*	*100,0*	*44,7*	*100,0*	*45,2*	*100,0*
Of which										
- interest rate risk (IRR)	*28,6*	*79,5*	*34,4*	*78,2*	*41,5*	*75,7*	*36,9*	*82,5*	*37,5*	*82,8*
- equity position risk (EPR)	*3,7*	*10,3*	*3,3*	*7,5*	*2,6*	*4,7*	*2,7*	*6,1*	*3,0*	*6,6*
- foreign exchange risk (FER)	*3,7*	*10,2*	*6,3*	*14,4*	*8,3*	*15,1*	*3,8*	*8,4*	*4,0*	*8,8*
- commodity risk (CR)	-	-	-	-	*2,4*	*4,4*	*1,3*	*3,0*	*0,8*	*1,8*
Reference data:										
Number of credit institutions[1]	598		548		494		477		478	
Share of credit institutions' assets [1] in total banking sector assets, %	*97,8*		*98,2*		*98,2*		*98,1*		*98,6*	

[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	1.07.16	1.10.16	1.11.16
Share of assets in foreign currency in total assets, %	*30,0*	*34,7*	*31,2*	*29,8*	*29,4*
of which:					
- 20 largest-asset credit institutions	*32,0*	*37,3*	*33,6*	*32,3*	*31,6*
Share of liabilities in foreign currency in total liabilities, %	*29,0*	*33,2*	*29,7*	*28,3*	*27,8*
of which:					
- 20 largest-asset credit institutions	*30,8*	*36,3*	*32,6*	*31,2*	*30,5*
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total , b.p.	*1,0*	*1,4*	*1,5*	*1,5*	*1,6*
of which:					
- 20 largest-asset credit institutions	*1,3*	*1,0*	*0,9*	*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	1.07.16	1.10.16	1.11.16
Balance sheet positions					
Claims, bln rubles	23 291,9	28 774,6	24 853,3	23 755,6	23 273,5
Liabilities, bln rubles	22 502,6	27 592,0	23 663,2	22 546,0	22 045,4
Net balance sheet position, bln rubles	789,2	1 182,6	1 190,1	1 209,5	1 228,1
Net balance sheet position to own funds (capital), % [1]	*10,0*	*13,1*	*13,3*	*13,3*	*13,4*
Off-balance sheet positions [2]					
Claims, bln rubles	18 124,3	16 260,7	14 865,0	14 992,3	13 982,2
Liabilities, bln rubles	17 638,1	16 136,2	14 732,3	14 994,7	14 098,2
Net balance sheet position, bln rubles	486,2	124,5	132,8	-2,4	-116,0
Net balance sheet position to own funds (capital), % [1]	*6,1*	*1,4*	*1,5*	*0,0*	*-1,3*

[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.

Table 61

Information on Open Foreign Exchange Positions of Banking Sector

Date	Number of credit institutions	Open foreign exchange positions and precious metals in bln. rubles					Own funds (capital), bln. rubles	Ratio of net OFXP to own funds (capital) of CIs, in %
		Total balance sheet position	Total off-balance sheet position	Total open foreign exchange positions (OFXP)				
				Long	Short	Net		
1. Credit institutions with net short OFXP								
1.01.09	431	583,0	-611,5	13,6	-42,1	-28,5	1 047,2	*-2,7*
1.01.10	361	-72,9	50,3	7,5	-30,1	-22,6	1 131,1	*-2,0*
1.01.11	427	-1,3	-29,8	10,9	-42,1	-31,2	1 618,8	*-1,9*
1.01.12	340	112,7	-146,5	21,6	-55,4	-33,8	1 573,4	*-2,1*
1.01.13	373	3,7	-25,4	24,0	-45,7	-21,7	1 863,0	*-1,2*
1.01.14	376	115,4	-144,4	5,5	-34,5	-29,0	1 797,5	*-1,6*
1.01.15	263	-224,8	151,2	83,0	-156,7	-73,6	2 911,6	*-2,5*
1.02.15	246	-255,8	158,4	52,1	-149,5	-97,4	2 881,3	*-3,4*
1.03.15	235	-386,9	343,8	33,8	-76,9	-43,0	1 873,9	*-2,3*
1.04.15	219	23,5	-55,8	7,0	-39,2	-32,2	1 080,7	*-3,0*
1.05.15	229	-10,7	-31,9	10,8	-53,4	-42,6	1 561,2	*-2,7*
1.06.15	209	-102,0	44,4	38,2	-95,8	-57,6	2 707,6	*-2,1*
1.07.15	217	118,3	-172,6	14,5	-68,8	-54,3	1 818,5	*-3,0*
1.08.15	255	141,7	-192,5	22,0	-72,8	-50,8	1 879,1	*-2,7*
1.09.15	210	147,3	-209,6	14,8	-77,1	-62,4	1 587,9	*-3,9*
1.10.15	199	-358,6	280,7	44,4	-122,3	-77,9	1 852,2	*-4,2*
1.11.15	189	-222,7	163,2	58,9	-118,5	-59,5	2 209,7	*-2,7*
1.12.15	164	-65,2	8,5	4,5	-61,2	-56,6	1 155,0	*-4,9*
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*
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*
1.02.15	534	8,9	136,1	187,1	-42,2	145,0	5 024,3	*2,9*
1.03.15	541	83,9	61,0	208,0	-63,1	144,9	5 862,4	*2,5*
1.04.15	556	-202,6	394,2	265,0	-73,3	191,7	6 667,0	*2,9*
1.05.15	537	123,4	90,4	268,1	-54,3	213,8	6 443,8	*3,3*
1.06.15	550	192,5	-13,6	200,3	-21,4	178,9	5 360,0	*3,3*
1.07.15	529	-86,1	280,2	241,5	-47,3	194,2	6 262,9	*3,1*
1.08.15	478	-19,0	249,1	280,8	-50,7	230,1	6 549,7	*3,5*
1.09.15	519	-205,5	504,1	379,0	-80,4	298,6	7 122,9	*4,2*
1.10.15	525	157,5	111,2	313,6	-44,9	268,7	6 823,3	*3,9*
1.11.15	522	59,4	231,7	342,4	-51,3	291,1	6 559,0	*4,4*
1.12.15	534	138,5	187,5	414,2	-88,1	326,0	7 715,7	*4,2*
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*

Table 62

Open Currency Positions of the Banking Sector by Currencies as of 1.11.16

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	190	-54,3	*-4,6*	57,8	-112,2
long	415	255,4	*3,2*	161,4	94,0
EUR					
short	217	-66,2	*-1,0*	-350,6	284,4
long	387	30,8	*1,2*	101,6	-70,9
GBP					
short	49	-2,3	*0,0*	0,3	-2,6
long	254	2,3	*0,1*	1,0	1,3

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	1.07.16	1.10.16	1.11.16
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	*39,0*	*44,3*	*44,6*	*43,8*	*44,0*
Liabilities with maturity in excess of 1 year, as percent of total liabilities	*24,3*	*24,3*	*22,4*	*22,0*	*21,8*
A measure of using short-term liabilities to fund long-term liquid assets, percent[2]	*23,8*	*30,9*	*34,1*	*32,9*	*33,5*

[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	1.07.16	1.10.16	1.11.16	1.01.15	1.01.16	1.07.16	1.10.16	1.11.16
Less than 0	256	238	234	216	216	8,0	14,8	*10,4*	*10,1*	*10,2*
From 0 to 20	338	304	280	275	273	27,5	20,6	*25,7*	*23,2*	*22,5*
More than 20	239	191	165	153	149	64,5	64,6	*63,9*	*66,8*	*67,3*
Data not available	1	0	1	5	5	0,0	0,0	*0,0*	*0,0*	*0,0*
Total	834	733	680	649	643	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	1.07.16	1.10.16	1.11.16
Liquid assets with maturity up to 30 days, as percent of liquid assets	*33,6*	*31,6*	*34,6*	*35,7*	*34,5*
Liabilities with maturity up to 30 days, as percent of total liabilities	*40,8*	*40,8*	*45,7*	*47,1*	*45,6*
Liquidity coverage deficit (ratio of excess of liabilities with maturity up to 30 days over liquid assets with the same maturity to total amount of the said short-term liabilities), %	*10,7*	*16,5*	*17,1*	*17,4*	*17,6*

[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	1.07.16	1.10.16	1.11.16	1.01.15	1.01.16	1.07.16	1.10.16	1.11.16
Less than 0	436	486	453	451	450	15,4	19,5	*13,0*	*14,5*	*14,1*
From 0 to 20	226	145	124	101	91	60,3	20,0	*18,5*	*17,7*	*15,2*
More than 20	171	102	102	92	97	24,3	60,5	*68,5*	*67,9*	*70,7*
Data not available	1	0	1	5	5	0	0	*0,0*	*0,0*	*0,0*
Total	834	733	680	649	643	100	100	*100,0*	*100,0*	*100,0*