THE CENTRAL BANK OF THE RUSSIAN FEDERATION

BANKING SUPERVISION DEPARTMENT

REVIEW
OF THE BANKING SECTOR
OF THE RUSSIAN FEDERATION

(INTERNET-VERSION)

ANALYTICAL DATA

№ 169 November 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	805,3
	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*	*7,8*
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*	*43,6*
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	10 277,1
	Income of the population	32 498,3	35 648,7	39 903,7	44 650,4	47 919,1	53 224,9

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: Total		Loans and other claims on individuals: Unsecured consumer loans[2]		Individual deposits		Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles)[3]	
	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
Reference data:														
Increase from the beginning of the current year	-4,0		1,0		-6,8		0,4		-2,2		0,4		-10,1	
Increase over the same period of the previous year	2,0		10,2		7,5		-5,1		-9,5		14,3		6,4	

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

[2] Calculated on the basis of credit institutions' reporting by form 0409115 (part 3, other consumer loans grouped into portfolio of homogeneous loans)

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

Table 3

Banking Sector Indicators, Annual Growth Rates (%)

	2007	2008	2009	2010	2011	2012	2013	2014	2015
Assets, total	*44,1*	*39,2*	*5,0*	*14,9*	*23,1*	*18,9*	*16,0*	*35,2*	*6,9*
Own funds (capital)	*57,8*	*42,7*	*21,2*	*2,4*	*10,8*	*16,6*	*15,6*	*12,2*	*13,6*
Loans and other claims on non-financial organisations	*51,5*	*34,3*	*0,3*	*12,1*	*26,0*	*12,7*	*12,7*	*31,3*	*12,7*
Loans and other claims on individuals	*57,8*	*35,2*	*-11,0*	*14,3*	*35,9*	*39,4*	*28,7*	*13,8*	*-5,7*
Individual deposits	*35,4*	*14,5*	*26,7*	*31,2*	*20,9*	*20,0*	*19,0*	*9,4*	*25,2*
Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles) [1]	*51,3*	*26,6*	*10,3*	*15,0*	*22,7*	*14,0*	*16,0*	*38,6*	*15,6*
Reference Data:									
Gross Domestic Product	*23,5*	*24,2*	*-6,0*	*19,3*	*28,9*	*12,1*	*6,1*	*9,8*	*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	1.09.16	1.10.16
Credit institutions registered by the Bank of Russia and other authorities	1049	1021	997	988	985
Operating credit institutions (credit institutions that have the right to conduct banking operations)	834	733	680	659	649
Credit institutions that have been registered by the Bank of Russia but have not yet paid up authorised capital and have not received a license (within established legal period)	1	0	0	1	0
Credit institutions with their banking licenses being revoked (cancelled)	214	288	317	328	336
Credit institutions licensed to conduct operations in foreign currency	554	482	441	426	420
Credit institutions holding general licences	256	232	223	217	214

Table 5

Operating Credit Institutions (CIs), by Federal Districts

Federal district	1.01.15		1.01.16		1.07.16		1.09.16		1.10.16	
	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*	380	*57,7*	376	*57,9*
of which the City of Moscow and Moscow Region	459	*55,0*	392	*53,5*	355	*52,2*	342	*51,9*	337	*51,9*
North-Western	64	*7,7*	60	*8,2*	57	*8,4*	55	*8,3*	52	*8,0*
Southern[1]	45	*5,4*	42	*5,7*	40	*5,8*	40	*6,1*	40	*6,2*
North-Caucasian	28	*3,4*	22	*3,0*	21	*3,1*	19	*2,9*	18	*2,8*
Volga	92	*11,0*	85	*11,6*	82	*12,1*	80	*12,1*	79	*12,2*
Ural	35	*4,2*	32	*4,4*	31	*4,6*	30	*4,6*	29	*4,5*
Siberian	44	*5,3*	41	*5,6*	38	*5,6*	37	*5,6*	37	*5,7*
Far Eastern	22	*2,6*	17	*2,3*	18	*2,6*	18	*2,7*	18	*2,8*
Russian Federation	**834**	***100,0***	**733**	***100,0***	**680**	***100,0***	**659**	***100,0***	**649**	***100,0***

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

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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	1.10.16	1.01.15	1.01.16	1.10.16	1.01.15	1.01.16	1.10.16	1.01.15	1.01.16	1.10.16	1.01.15	1.01.16	1.10.16	1.01.15	1.01.16	1.10.16
Central	504	434	376	66	60	53	282	232	188	*49,6*	*47,0*	*43,8*	*22,4*	*23,2*	*23,6*	*16,5*	*16,6*	*16,1*
of which the City of Moscow and Moscow Region[1]	459	392	337	60	57	50	110	96	84	*21,2*	*21,4*	*21,7*	*20,4*	*21,1*	*21,3*	*6,4*	*6,9*	*7,2*
North-Western	64	60	52	8	5	4	243	204	170	*337,5*	*313,9*	*303,6*	*2,8*	*3,1*	*3,1*	*14,2*	*14,6*	*14,6*
Southern[2]	45	42	40	13	13	5	201	163	129	*346,6*	*296,4*	*286,7*	*2,3*	*2,6*	*2,5*	*11,8*	*11,7*	*11,1*
North-Caucasian	28	22	18	25	8	5	74	64	54	*139,6*	*213,3*	*234,8*	*2,1*	*1,4*	*1,3*	*4,3*	*4,6*	*4,6*
Volga	92	85	79	39	29	23	283	227	193	*216,0*	*199,1*	*189,2*	*5,2*	*5,4*	*5,6*	*16,6*	*16,2*	*16,5*
Ural	35	32	29	55	45	44	138	106	94	*153,3*	*137,7*	*128,8*	*3,5*	*3,6*	*4,0*	*8,1*	*7,6*	*8,1*
Siberian	44	41	37	20	11	8	172	152	129	*268,8*	*292,3*	*286,7*	*2,5*	*2,4*	*2,5*	*10,1*	*10,9*	*11,1*
Far Eastern	22	17	18	6	5	4	83	74	64	*296,4*	*336,4*	*290,9*	*1,1*	*1,0*	*1,2*	*4,9*	*5,3*	*5,5*
Russian Federation	**834**	**733**	**649**	**232**	**176**	**146**	**1476**	**1222**	**1021**	***138,6***	***134,4***	***128,4***	***41,9***	***42,7***	***43,8***	***86,4***	***87,4***	***87,5***

[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		1.09.16		1.10.16	
	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*	44 715 225	*56,1*	44 633 784	*56,0*
From 6 to 20	16 674 162	*21,5*	17 925 387	*21,6*	16 739 753	*21,0*	17 010 684	*21,4*	17 265 381	*21,7*
From 21 to 50	8 259 743	*10,6*	9 391 355	*11,3*	8 908 272	*11,2*	8 535 625	*10,7*	8 559 501	*10,7*
From 51 to 200	8 406 233	*10,8*	8 484 303	*10,2*	7 652 088	*9,6*	7 622 110	*9,6*	7 489 942	*9,4*
From 201 to 500	2 309 299	*3,0*	2 060 315	*2,5*	1 760 208	*2,2*	1 663 168	*2,1*	1 612 779	*2,0*
From 501	409 725	*0,5*	254 375	*0,3*	147 779	*0,2*	121 764	*0,2*	107 659	*0,1*
Total	**77 652 994**	***100,0***	**82 999 708**	***100,0***	**79 545 027**	***100,0***	**79 668 576**	***100,0***	**79 669 046**	***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	1.09.16	1.10.16
Central	*58,2*	*59,0*	*60,9*	*61,4*	*61,2*
of which the City of Moscow and Moscow Region	*58,6*	*59,6*	*61,6*	*62,1*	*62,0*
North-Western	*74,1*	*71,7*	*73,3*	*74,0*	*75,1*
Southern[1]	*67,0*	*68,5*	*68,7*	*68,3*	*68,4*
North-Caucasian	*64,4*	*68,5*	*69,4*	*70,9*	*69,9*
Volga	*52,4*	*53,6*	*55,0*	*55,7*	*57,2*
Ural	*70,2*	*76,6*	*74,6*	*73,2*	*73,0*
Siberian	*79,9*	*58,7*	*61,4*	*63,9*	*64,3*
Far Eastern	*85,6*	*86,0*	*85,1*	*85,2*	*84,7*
Russian Federation	***53,6***	***54,1***	***55,7***	***56,1***	***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 - 1.10.16)

Groups of credit institutions ranged by assets as of 1.01.16		Number of credit institutions as of 1.01.16	Groups as of 1.10.16						Licences revoked (cancelled)	Reorganised credit institution
			1	2	3	4	5	6		
1	First 5	5	5							
2	From 6 to 20	15		14						1
3	From 21 to 50	30		1	27	1			1	
4	From 51 to 200	150			3	131	3		9	4
5	From 201 to 500	300				18	235	3	42	2
6	From 501	233					62	140	25	2
Became operating after 1.01.16								1		
Total over the period									77	9
Total as of 1.01.16[1]		**733**								
Total as of 1.10.16[1]		**649**	**5**	**15**	**30**	**150**	**300**	**144**		

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

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

Table 10

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

	1.01.15	1.01.16	1.07.16	1.09.16	1.10.16
Credit institutions with foreign participation over 50%					
Assets, total	*13,9*	*13,0*	*12,3*	*12,3*	*12,0*
Own funds (capital)[1]	*17,2*	*16,7*	*16,7*	*16,6*	*16,3*
Correspondent accounts with non-resident banks	*15,4*	*14,9*	*15,1*	*18,2*	*14,5*
Loans and other claims on non-financial organisations	*11,6*	*10,9*	*10,9*	*10,6*	*10,3*
Loans and other claims on individuals	*18,6*	*15,7*	*14,8*	*14,8*	*14,5*
Loans, deposits and other claims credit institutions	*14,1*	*15,4*	*14,5*	*15,8*	*14,5*
Individual deposits	*12,0*	*11,4*	*11,5*	*11,6*	*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*	*12,3*	*12,1*
Profit (loss) of the current year	*20,2*	*44,7*	*12,9*	*11,7*	*13,4*
Reference data:					
Number of credit institutions	113	106	98	99	98
of which 100% foreign-owned credit institutions					
Assets, total	*8,5*	*6,4*	*6,0*	*5,8*	*6,5*
Own funds (capital)[1]	*10,9*	*9,1*	*9,2*	*9,0*	*9,6*
Correspondent accounts with non-resident banks	*12,0*	*9,0*	*10,3*	*12,4*	*11,4*
Loans and other claims on non-financial organisations	*7,8*	*5,2*	*5,0*	*4,8*	*4,9*
Loans and other claims on individuals	*10,1*	*7,9*	*7,6*	*7,6*	*8,3*
Loans, deposits and other claims on credit institutions	*11,1*	*11,6*	*10,3*	*10,9*	*10,7*
Individual deposits	*5,8*	*4,5*	*4,4*	*4,2*	*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*	*6,8*	*7,1*
Profit (loss) of the current year	*14,9*	*46,7*	*14,4*	*12,6*	*15,5*
Reference data:					
Number of credit institutions	75	68	68	68	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		1.09.16		1.10.16	
	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*	4278,5	*5,4*	4274,5	*5,4*
Own funds (capital)	52,1	*0,7*	-24,3	*-0,3*	-141,3	*-1,6*	-115,6	*-1,3*	-97,1	*-1,6*
Loans and other claims on non-financial organisations	1209,1	*4,1*	1709,4	*5,1*	1346,1	*4,3*	1375,9	*4,4*	1310,6	*4,2*
of which overdue claims	287,6	*23,0*	698,3	*33,6*	646,8	*30,5*	675,1	*30,4*	684,6	*32,3*
Loans and other claims on individuals	410,7	*3,6*	547,7	*5,1*	293,0	*2,8*	290,5	*2,7*	287,4	*2,7*
of which overdue claims	35,8	*5,4*	88,6	*10,3*	79,9	*8,9*	84,9	*9,2*	86,4	*9,4*
Individual deposits	706,4	*3,8*	1293,4	*5,6*	818,3	*3,5*	811,9	*3,5*	812,4	*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	*4,8*	1182,5	*4,9*
Reference data:										
Number of credit institutions [1]	15	*1,8*	29	*4,0*	25	*3,7*	25	*3,8*	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	1.09.16	1.10.16
1.	Cash, precious metals and stones	2 754,2	1 898,3	1 436,1	1 463,9	1 471,5
1.1.	of which: cash	2 671,8	1 801,3	1 287,8	1 224,1	1 201,4
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	3 297,8	2 464,4	2 498,8	2 612,6	3 208,4
3.	Correspondent account, total	2 675,2	2 536,3	2 080,0	1 831,0	1 823,0
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	759,6	611,5	524,1	504,6	529,8
3.2.	Correspondent accounts with non-resident banks	1 915,6	1 924,8	1 556,0	1 326,4	1 293,2
4.	Securities portfolio, total	9 724,0	11 777,4	11 626,6	11 438,6	11 305,3
	of which					
4.1.	Debt securities	7 651,4	9 616,0	9 614,0	9 421,5	9 270,7
4.2.	Equity	488,7	295,2	307,0	321,0	325,9
4.3.	Promissory notes	218,0	204,0	169,4	158,2	162,6
4.4.	Equity in associates and subsidiaries	1 365,9	1 662,2	1 536,3	1 538,0	1 546,2
5.	Other equity	427,6	568,0	788,4	816,2	817,6
6.	Financial derivatives assets at fair value	2 298,6	1 261,0	914,8	803,9	788,5
7.	Loans, total	52 115,7	57 511,4	55 301,4	55 656,2	55 171,4
	of which:					
7.1.	Loans, deposits and other claims	51 799,5	57 154,5	55 101,4	55 479,5	55 009,6
	of which overdue claims	1 978,0	3 046,6	3 154,5	3 273,5	3 167,2
	of which:					
7.1.1.	Loans and other claims on non-financial organisations	29 536,0	33 300,9	31 230,9	31 446,5	31 039,1
	of which overdue claims	1 250,7	2 075,9	2 124,1	2 220,7	2 122,5
7.1.2.	Loans and other claims on individuals	11 329,5	10 684,3	10 572,9	10 694,0	10 725,9
	of which overdue claims	667,5	863,8	898,7	923,0	916,1
7.1.3.	Loans, deposits and other claims on credit institutions	6 895,0	8 610,0	8 228,0	8 233,3	8 157,6
	of which overdue claims	44,3	63,8	86,6	85,0	82,7
8.	Fixed assets (tangible and intangible), other real estate and inventories	1 222,3	1 277,6	1 452,0	1 450,0	1 441,4
8.1	of which real estate, temporarily not used	74,4	109,4	191,8	199,7	195,7
9.	Allocation of profit	177,0	125,5	189,0	232,1	263,0
9.1.	of which income tax	157,7	110,1	153,2	229,4	260,1
10.	Other assets, total	2 960,5	3 579,8	3 257,9	3 364,1	3 378,9
	of which:					
10.1.	Settlement accounts	1 610,7	1 826,2	1 531,2	1 477,4	1 591,3
10.2.	Accounts receivable	307,0	403,7	337,2	350,8	344,1
10.3.	Deferred expenses	148,4	134,4	47,7	45,5	43,2
Banking sector assets, total		77 653,0	82 999,7	79 545,0	79 668,6	79 669,0

Table 13

Structure of Liabilities[1], by Source of Funds

(billion rubles)

	Liabilities[1]	1.01.15	1.01.16	1.07.16	1.09.16	1.10.16
1.	Funds and profit of credit institutions	6 921,9	7 551,7	7 881,7	8 040,8	8 128,7
	of which:					
1.1.	Funds of credit institutions	3 357,4	4 181,3	4 227,1	4 232,5	4 238,5
1.2.	Profit (loss), including financial result of the previous year	3 479,1	3 338,4	3 600,7	3 720,7	3 803,8
	of which:					
1.2.1.	Profit (loss) of the current year	589,1	192,0	359,9	532,2	632,0
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	9 287,0	5 363,3	2 712,0	2 424,1	2 373,1
3.	Transferable deposits of credit institutions	964,8	801,0	811,8	841,4	862,4
	of which:					
3.1.	Correspondent accounts of correspondent credit institutions	688,3	512,1	503,5	479,7	493,9
3.2.	Correspondent accounts of non-resident credit institutions	169,5	177,4	227,1	277,8	269,9
4.	Loans, deposits and other funds received from other credit institutions	6 594,2	7 091,0	7 497,4	7 792,4	7 854,3
5.	Clients' funds[2]	43 814,0	51 906,7	50 725,0	50 737,6	50 746,8
	of which:					
5.1.	Budgetary funds in settlement accounts	72,2	66,5	71,2	38,9	28,2
5.2.	Government and other extra-budgetary funds in settlement accounts	0,1	0,1	0,1	0,1	0,1
5.3.	Funds of legal entities in settlement and other accounts	7 434,7	8 905,2	9 626,3	9 158,5	8 984,7
5.4.	Clients' float	550,6	488,5	560,0	559,4	509,5
5.5.	Deposits and other funds of legal entities (except credit institutions)	17 007,9	19 018,2	17 221,8	17 411,4	17 697,8
5.6.	Individual deposits	18 552,7	23 219,1	23 062,7	23 375,1	23 318,3
5.7.	Clients' funds in factoring and forfeiting transactions	26,4	22,3	24,2	21,9	36,6
6.	Bonds	1 357,5	1 266,5	1 175,8	1 170,2	1 127,7
7.	Promissory notes and bank acceptances	868,1	696,2	507,1	470,9	450,8
8.	Financial derivatives liabilities at fair value	1 953,3	880,7	571,8	512,5	496,0
9.	Other liabilities[1], total	5 892,1	7 442,7	7 662,5	7 678,6	7 629,4
	of which:					
9.1.	Provisions	4 054,1	5 406,4	5 643,1	5 803,0	5 767,1
9.2.	Settlement accounts	1 159,7	1 075,9	976,8	805,6	846,2
9.3.	Accounts payable	77,9	80,0	243,0	217,5	190,7
9.4.	Deferred income	13,3	14,9	10,6	10,5	10,8
9.5.	Interest payable	526,6	693,0	644,9	721,7	694,5
	of which:					
9.5.1	Overdue interest	0,0	0,0	0,0	0,0	0,0
Banking sector liabilities, total [1]		77 653,0	82 999,7	79 545,0	79 668,6	79 669,0

[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 14

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

Assets		1.01.15	1.01.16	1.07.16	1.09.16	1.10.16
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	1,5
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	4,2	3,0	3,1	3,3	4,0
3.	Correspondent accounts, total	3,4	3,1	2,6	2,3	2,3
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	1,0	0,7	0,7	0,6	0,7
3.2.	Correspondent accounts with non-resident banks	2,5	2,3	2,0	1,7	1,6
4.	Securities portfolio, total	12,5	14,2	14,6	14,4	14,2
	of which					
4.1.	Debt securities	9,9	11,6	12,1	11,8	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	1,9
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	69,9	69,3
	of which:					
7.1.	Loans, deposits and other claims	66,7	68,9	69,3	69,6	69,0
	of which overdue claims	2,5	3,7	4,0	4,1	4,0
	of which:					
7.1.1.	Loans and other claims on non-financial organisations	38,0	40,1	39,3	39,5	39,0
	of which overdue claims	1,6	2,5	2,7	2,8	2,7
7.1.2.	Loans and other claims on individuals	14,6	12,9	13,3	13,4	13,5
	of which overdue claims	0,9	1,0	1,1	1,2	1,1
7.1.3.	Loans, deposits and other claims on credit institutions	8,9	10,4	10,3	10,3	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	0,3	0,2
9.	Allocation of profit	0,2	0,2	0,2	0,3	0,3
9.1.	of which income tax	0,2	0,1	0,2	0,3	0,3
10.	Other assets, total	3,8	4,3	4,1	4,2	4,2
	of which:					
10.1.	Settlement accounts	2,1	2,2	1,9	1,9	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	1.09.16	1.10.16
1.	Funds and profit of credit institutions	*8,9*	*9,1*	*9,9*	*10,1*	*10,2*
	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*	*4,7*	*4,8*
	Of which:					
1.2.1.	Profit (loss) of the current year	*0,8*	*0,2*	*0,5*	*0,7*	*0,8*
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	*12,0*	*6,5*	*3,4*	*3,0*	*3,0*
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*	*9,8*	*9,9*
5.	Clients' funds[2]	*56,4*	*62,5*	*63,8*	*63,7*	*63,7*
	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*	*11,5*	*11,3*
5.4.	Clients' float	*0,7*	*0,6*	*0,7*	*0,7*	*0,6*
5.5.	Deposits and other funds of legal entities (except credit institutions)	*21,9*	*22,9*	*21,7*	*21,9*	*22,2*
5.6.	Individual deposits	*23,9*	*28,0*	*29,0*	*29,3*	*29,3*
5.7.	Clients' funds in factoring and forfeiting transactions	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
6.	Bonds	*1,7*	*1,5*	*1,5*	*1,5*	*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*	*9,6*
	Of which:					
9.1.	Provisions	*5,2*	*6,5*	*7,1*	*7,3*	*7,2*
9.2.	Settlement accounts	*1,5*	*1,3*	*1,2*	*1,0*	*1,1*
9.3.	Accounts payable	*0,1*	*0,1*	*0,3*	*0,3*	*0,2*
9.4.	Deferred income	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
9.5.	Interest payable	*0,7*	*0,8*	*0,8*	*0,9*	*0,9*
	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	1.09.16	1.10.16	1.01.15	1.01.16	1.07.16	1.09.16	1.10.16	1.01.15	1.01.16	1.07.16	1.09.16	1.10.16
1. Loans, deposits and other claims, total	**36 664,1**	**37 091,8**	**37 887,1**	**38 225,4**	**38 268,6**	**15 135,3**	**20 062,8**	**17 214,4**	**17 254,2**	**16 741,0**	**51 799,5**	**57 154,5**	**55 101,4**	**55 479,5**	**55 009,6**
of which															
- overdue claims	1 725,9	2 537,1	2 741,9	2 856,1	2 805,5	252,1	509,5	412,6	417,4	361,7	1 978,0	3 046,6	3 154,5	3 273,5	3 167,2
1.1 Loans and other claims on resident non-financial organisations	**19 018,4**	**19 363,3**	**19 855,7**	**19 882,1**	**19 800,5**	**6 680,2**	**9 272,1**	**6 857,9**	**6 921,5**	**6 680,8**	**25 698,5**	**28 635,4**	**26 713,6**	**26 803,7**	**26 481,3**
of which															
- overdue claims	1 020,8	1 546,1	1 678,4	1 770,4	1 737,1	86,5	262,5	189,8	184,8	162,5	1 107,3	1 808,5	1 868,2	1 955,2	1 899,6
of which:															
1.1.1. Loans and other claims on individual entrepreneurs	668,1	506,0	460,4	448,3	441,4	7,8	8,3	6,8	6,2	5,8	675,8	514,3	467,2	454,5	447,1
of which															
- overdue claims	53,1	72,2	77,9	79,4	77,3	0,3	0,6	0,8	0,6	0,6	53,4	72,9	78,7	80,1	77,9
1.2 Loans and other claims on non-resident legal entities (except banks)	**695,7**	**698,3**	**732,7**	**769,6**	**791,8**	**3 141,7**	**3 967,2**	**3 784,6**	**3 873,2**	**3 766,1**	**3 837,5**	**4 665,5**	**4 517,3**	**4 642,9**	**4 557,9**
of which															
- overdue claims	63,5	92,7	102,6	102,9	91,3	79,9	174,7	153,3	162,6	131,7	143,4	267,4	255,9	265,5	222,9
1.3 Loans, deposits and other claims on resident financial sector	**3 907,8**	**4 465,8**	**4 993,0**	**5 203,3**	**5 248,9**	**1 178,9**	**2 228,6**	**3 465,7**	**3 579,3**	**3 613,2**	**5 086,7**	**6 694,4**	**8 458,7**	**8 782,6**	**8 862,1**
of which															
- overdue claims	20,6	95,0	99,3	95,1	96,7	1,9	9,0	6,0	6,8	6,3	22,5	103,9	105,4	101,9	103,0
of which:															
1.3.1 Resident credit institutions	2 772,1	3 273,6	3 775,8	3 900,3	3 926,2	1 008,2	1 761,6	2 118,2	2 213,7	2 297,1	3 780,3	5 035,2	5 894,0	6 114,0	6 223,2
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	1 303,0	1 322,8	170,7	467,1	1 347,5	1 365,6	1 316,1	1 306,4	1 659,2	2 564,8	2 668,6	2 638,9
of which															
- overdue claims	13,7	34,9	39,3	38,2	39,8	1,8	8,1	5,7	6,4	5,9	15,5	43,0	45,0	44,6	45,7
1.4 Loans, deposits and other claims on non-resident banks	**237,8**	**253,3**	**251,2**	**273,5**	**238,5**	**2 876,9**	**3 321,5**	**2 082,9**	**1 845,8**	**1 695,9**	**3 114,7**	**3 574,8**	**2 334,1**	**2 119,3**	**1 934,4**
of which															
- overdue claims	0,0	0,1	17,7	20,0	17,7	37,3	2,9	8,5	7,7	7,7	37,4	2,9	26,2	27,7	25,4
1.5 Loans and other claims on government financial bodies and extra-budgetary funds	**1 033,9**	**1 135,5**	**914,9**	**819,7**	**842,1**	**0,0**	**0,0**	**0,1**	**0,1**	**0,1**	**1 033,9**	**1 135,5**	**915,1**	**819,8**	**842,2**
of which															
- overdue claims	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,1	0,1	0,1	0,0	0,0	0,1	0,1	0,2
1.6 Loans and other claims on resident individuals	**11 014,0**	**10 381,8**	**10 353,4**	**10 481,0**	**10 523,6**	**289,6**	**274,7**	**200,9**	**195,4**	**184,8**	**11 303,7**	**10 656,5**	**10 554,4**	**10 676,3**	**10 708,4**
of which															
- overdue claims	620,8	803,1	843,5	867,2	862,3	45,4	58,9	53,5	54,0	51,9	666,2	862,0	897,0	921,2	914,2
1.7 Loans and other claims on non-resident individuals	**14,8**	**14,0**	**12,1**	**11,1**	**11,2**	**11,1**	**13,8**	**6,4**	**6,6**	**6,3**	**25,9**	**27,8**	**18,6**	**17,6**	**17,5**
of which															
- overdue claims	0,2	0,2	0,4	0,4	0,4	1,1	1,6	1,3	1,4	1,5	1,3	1,9	1,7	1,7	1,9
Reference data:															
Provisions for loans, deposits and other claims [1]	-	-	-	-	-	-	-	-	-	-	3 459,8	4 525,8	4 737,3	4 857,7	4 810,0
Overdue interest on loans, deposits and other claims, recognized in the balance sheet accounts	153,5	179,9	203,3	210,7	207,6	20,6	16,5	15,8	17,2	16,0	174,1	196,4	219,1	227,8	223,6
Credit institutions' portfolio of residents promissory notes	188,7	127,9	100,6	95,9	106,0	25,7	73,7	66,5	59,9	54,1	214,4	201,6	167,0	155,7	160,1
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.

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	1.09.16	1.10.16
1. Loans, deposits and other claims, total	***100,0***	***100,0***	***100,0***	***100,0***	***100,0***
	66,7	***68,9***	***69,3***	***69,6***	***69,0***
Of which:					
- overdue claims	*3,8*	*5,3*	*5,7*	*5,9*	*5,8*
	2,5	*3,7*	*4,0*	*4,1*	*4,0*
1.1 Loans and other claims on resident non-financial organizations	***49,6***	***50,1***	***48,5***	***48,3***	***48,1***
	33,1	***34,5***	***33,6***	***33,6***	***33,2***
Of which:					
- overdue claims	*2,1*	*3,2*	*3,4*	*3,5*	*3,5*
	1,4	*2,2*	*2,3*	*2,5*	*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***	***8,4***	***8,3***
	4,9	***5,6***	***5,7***	***5,8***	***5,7***
Of which:					
- overdue claims	*0,3*	*0,5*	*0,5*	*0,5*	*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***	***15,8***	***16,1***
	6,6	***8,1***	***10,6***	***11,0***	***11,1***
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*	*11,0*	*11,3*
	4,9	*6,1*	*7,4*	*7,7*	*7,8*
Of which					
- overdue claims	*0,0*	*0,1*	*0,1*	*0,1*	*0,1*
	0,0	*0,1*	*0,1*	*0,1*	*0,1*
1.3.2 Other resident non-banking financial institutions	*2,5*	*2,9*	*4,7*	*4,8*	*4,8*
	1,7	*2,0*	*3,2*	*3,3*	*3,3*
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***	***3,8***	***3,5***
	4,0	***4,3***	***2,9***	***2,7***	***2,4***
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***	***1,0***	***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***	***19,2***	***19,5***
	14,6	***12,8***	***13,3***	***13,4***	***13,4***
Of which:					
- overdue claims	*1,3*	*1,5*	*1,6*	*1,7*	*1,7*
	0,9	*1,0*	*1,1*	*1,2*	*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*	*8,8*	*8,7*
	4,5	*5,5*	*6,0*	*6,1*	*6,0*
Overdue interest on loans, deposits and other claims, recognized in the balance sheet	*0,3*	*0,3*	*0,4*	*0,4*	*0,4*
	0,2	*0,2*	*0,3*	*0,3*	*0,3*
Credit institutions' portfolio of residents promissory notes	*0,4*	*0,4*	*0,3*	*0,3*	*0,3*
	0,3	*0,2*	*0,2*	*0,2*	*0,2*
Credit institutions' portfolio of non-residents promissory notes	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
	0,0	*0,0*	*0,0*	*0,0*	*0,0*

Table 18

The Structure of Credit Institutions' Security Portfolio[1]

	1.01.15		1.01.16		1.07.16		1.09.16		1.10.16	
	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***	**11 280,5**	***100,0***	**11 142,8**	***100,0***
- in rubles	6 721,7	*70,7*	7 317,8	*63,2*	7 455,6	*65,1*	7 419,4	*65,8*	7 446,8	*66,8*
- in foreign currency	2 784,4	*29,3*	4 255,7	*36,8*	4 001,6	*34,9*	3 861,1	*34,2*	3 696,0	*33,2*
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*	1 601,7	*14,2*	1 565,3	*14,0*
- in rubles	1 089,0	*11,5*	1 003,1	*8,7*	1 095,2	*9,6*	1 037,9	*9,2*	1 018,5	*9,1*
- in foreign currency	611,5	*6,4*	688,8	*6,0*	701,5	*6,1*	563,8	*5,0*	546,9	*4,9*
Securities available for sale	4 210,4	*44,3*	5 024,4	*43,4*	5 195,3	*45,3*	5 280,8	*46,8*	5 192,2	*46,6*
- in rubles	2 751,2	*28,9*	2 851,0	*24,6*	3 069,7	*26,8*	3 132,0	*27,8*	3 149,0	*28,3*
- in foreign currency	1 459,2	*15,4*	2 173,4	*18,8*	2 125,7	*18,6*	2 148,8	*19,0*	2 043,2	*18,3*
Securities held-to-maturity	2 224,1	*23,4*	3 188,9	*27,6*	2 919,9	*25,5*	2 846,3	*25,2*	2 818,2	*25,3*
- in rubles	1 512,5	*15,9*	1 797,2	*15,5*	1 747,4	*15,3*	1 703,9	*15,1*	1 725,5	*15,5*
- in foreign currency	711,6	*7,5*	1 391,7	*12,0*	1 172,6	*10,2*	1 142,3	*10,1*	1 092,7	*9,8*
Shares in associates and subsidiaries	1 365,9	*14,4*	1 662,2	*14,4*	1 536,3	*13,4*	1 538,0	*13,6*	1 546,2	*13,9*
- in rubles	1 365,2	*14,4*	1 661,5	*14,4*	1 535,6	*13,4*	1 537,3	*13,6*	1 545,5	*13,9*
- 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		83,1		89,3	
Provisions for losses on securities available for sale	21,1		33,9		57,5		55,3		44,7	
Provisions for losses on securities held-to-maturity	4,4		11,2		5,2		4,4		3,9	
Provisions for losses on portfolio of shares in associates and subsidiaries	86,6		141,6		149,6		162,3		163,9	

[1] Excluding promissory notes.

Table 19

The Structure of Credit Institutions' Portfolio of Debt Securities

	1.01.15		1.01.16		1.07.16		1.09.16		1.10.16	
	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*	9 421,5	*100,0*	9 270,7	*100,0*
- in rubles	5 070,6	*66,3*	5 468,3	*56,9*	5 701,6	*59,3*	5 650,9	*60,0*	5 663,8	*61,1*
- in foreign currency	2 580,8	*33,7*	4 147,7	*43,1*	3 912,4	*40,7*	3 770,6	*40,0*	3 606,9	*38,9*
of which: revaluation	-416,8	*-5,4*	-87,8	*-0,9*	74,8	*0,8*	80,8	*0,9*	85,1	*0,9*
Debt securities at book value held (without revaluation)	8 068,2	*100,0*	9 703,8	*100,0*	9 539,2	*100,0*	9 340,7	*100,0*	9 185,6	*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*	3 151,7	*33,7*	2 945,0	*32,1*
- in rubles	1 013,8	*12,6*	1 967,3	*20,3*	2 616,6	*27,4*	2 576,6	*27,6*	2 382,3	*25,9*
- in foreign currency	254,6	*3,2*	579,2	*6,0*	614,0	*6,4*	575,2	*6,2*	562,7	*6,1*
debt securities of the Bank of Russia	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- in rubles	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- in foreign currency	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
debt securities of federal districts and local government	108,9	*1,3*	190,6	*2,0*	189,8	*2,0*	213,7	*2,3*	241,4	*2,6*
- in rubles	108,8	*1,3*	190,4	*2,0*	189,8	*2,0*	213,6	*2,3*	241,4	*2,6*
- in foreign currency	0,1	*0,0*	0,1	*0,0*	0,0	*0,0*	0,1	*0,0*	0,0	*0,0*
debt securities of resident credit institutions	456,4	*5,7*	534,8	*5,5*	456,1	*4,8*	517,4	*5,5*	470,2	*5,1*
- in rubles	442,2	*5,5*	525,5	*5,4*	450,3	*4,7*	503,7	*5,4*	456,9	*5,0*
- in foreign currency	14,2	*0,2*	9,3	*0,1*	5,8	*0,1*	13,7	*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*	1 412,8	*15,1*	1 410,9	*15,4*
- in rubles	665,9	*8,3*	1 209,0	*12,5*	1 330,3	*13,9*	1 400,8	*15,0*	1 402,9	*15,3*
- in foreign currency	0,6	*0,0*	1,3	*0,0*	2,3	*0,0*	12,0	*0,1*	8,0	*0,1*
debt securities of other countries	38,4	*0,5*	160,2	*1,7*	113,3	*1,2*	69,8	*0,7*	67,0	*0,7*
- in rubles	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- in foreign currency	38,4	*0,5*	160,2	*1,7*	113,3	*1,2*	69,8	*0,7*	67,0	*0,7*
debt securities of non-resident banks	358,5	*4,4*	341,4	*3,5*	350,3	*3,7*	408,0	*4,4*	352,7	*3,8*
- in rubles	114,8	*1,4*	9,5	*0,1*	6,4	*0,1*	6,8	*0,1*	6,7	*0,1*
- in foreign currency	243,7	*3,0*	331,9	*3,4*	343,9	*3,6*	401,2	*4,3*	345,9	*3,8*
other debt securities of non-residents	904,2	*11,2*	2 015,9	*20,8*	1 957,2	*20,5*	1 881,4	*20,1*	1 857,7	*20,2*
- in rubles	188,3	*2,3*	206,6	*2,1*	154,4	*1,6*	142,4	*1,5*	140,7	*1,5*
- in foreign currency	715,9	*8,9*	1 809,3	*18,6*	1 802,8	*18,9*	1 739,0	*18,6*	1 717,0	*18,7*
debt securities delivered without derecognition in the balance sheet	4 261,8	*52,8*	2 698,1	*27,8*	1 900,3	*19,9*	1 672,2	*17,9*	1 819,8	*19,8*
- in rubles	2 949,9	*36,6*	1 442,7	*14,9*	871,2	*9,1*	718,0	*7,7*	939,4	*10,2*
- in foreign currency	1 311,9	*16,3*	1 255,3	*12,9*	1 029,1	*10,8*	954,2	*10,2*	880,4	*9,6*
overdue debt securities	5,2	*0,1*	6,1	*0,1*	8,9	*0,1*	13,7	*0,1*	20,9	*0,2*
- in rubles	3,8	*0,0*	5,1	*0,1*	7,8	*0,1*	8,3	*0,1*	8,3	*0,1*
- in foreign currency	1,4	*0,0*	1,1	*0,0*	1,1	*0,0*	5,4	*0,1*	12,6	*0,1*
Reference data:										
Provisions for losses on debt securities	15,8		40,0		42,9		42,8		38,2	

Table 20

Structure of credit institutions' portfolio of shares

	1.01.15		1.01.16		1.07.16		1.09.16		1.10.16	
	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*	321,0	*100,0*	325,9	*100,0*
- in rubles	285,9	*58,5*	188,0	*63,7*	218,4	*71,1*	231,2	*72,0*	237,5	*72,9*
- in foreign currency	202,8	*41,5*	107,3	*36,3*	88,6	*28,9*	89,8	*28,0*	88,4	*27,1*
of which: revaluation	-16,4	*-3,4*	-21,2	*-7,2*	-10,3	*-3,4*	2,3	*0,7*	4,1	*1,3*
Shares held at book value (without revaluation)	505,1	*100,0*	316,4	*100,0*	317,3	*100,0*	318,7	*100,0*	321,8	*100,0*
of which shares of:										
resident credit institutions	4,1	*0,8*	13,5	*4,3*	4,6	*1,5*	3,7	*1,2*	3,4	*1,1*
- in rubles	4,1	*0,8*	13,5	*4,3*	4,6	*1,5*	3,7	*1,2*	3,4	*1,1*
- 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*	150,0	*47,1*	155,6	*48,4*
- in rubles	192,3	*38,1*	136,7	*43,2*	139,1	*43,8*	149,9	*47,1*	155,6	*48,4*
- in foreign currency	5,5	*1,1*	2,6	*0,8*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
non-resident credit institutions	2,7	*0,5*	1,4	*0,4*	2,0	*0,6*	2,1	*0,7*	2,8	*0,9*
- 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*	2,1	*0,7*	2,8	*0,9*
other non-residents	81,8	*16,2*	50,0	*15,8*	46,7	*14,7*	44,0	*13,8*	43,1	*13,4*
- in rubles	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- in foreign currency	81,8	*16,2*	50,0	*15,8*	46,7	*14,7*	44,0	*13,8*	43,1	*13,4*
shares delivered without derecognition in the balance sheet	124,8	*24,7*	10,6	*3,4*	14,5	*4,6*	11,4	*3,6*	11,9	*3,7*
- in rubles	67,0	*13,3*	10,6	*3,3*	14,4	*4,5*	11,4	*3,6*	11,9	*3,7*
- 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*	107,5	*33,7*	104,9	*32,6*
- in rubles	38,9	*7,7*	48,4	*15,3*	70,5	*22,2*	63,9	*20,0*	62,4	*19,4*
- in foreign currency	55,0	*10,9*	53,3	*16,8*	39,8	*12,6*	43,6	*13,7*	42,5	*13,2*
Reference data:										
Provisions for losses on shares	14,8		10,9		28,6		25,8		25,9	

[1] Calculated by 0409101 form (Bank's Balance Sheet), balance account No 50709

Table 21

Credit Institutions' Portfolio of Discounted Promissory Notes

(billion rubles)

	1.01.15	1.01.16	1.07.16	1.09.16	1.10.16
Portfolio of promissory notes discounted by a credit institution, in rubles	188,7	130,3	102,9	98,3	108,5
of which promissory notes, not paid when due	9,2	10,7	11,9	11,4	11,8
Portfolio of promissory notes discounted by a credit institution, in foreign currency	29,2	73,7	66,5	59,9	54,1
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**	**158,2**	**162,6**

Table 22

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

	1.01.15		1.01.16		1.07.16		1.09.16		1.10.16	
	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***	**158,2**	***100,0***	**162,6**	***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*	0,3	*0,2*
- promissory notes of resident credit institutions	154,9	*71,1*	126,7	*62,1*	106,2	*62,7*	94,9	*60,0*	88,8	*54,7*
- other promissory notes of residents	59,5	*27,3*	74,7	*36,6*	60,5	*35,7*	60,5	*38,3*	71,0	*43,7*
- promissory notes of authorised agencies of other countries	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- promissory notes of non-resident credit institutions	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- other promissory notes of non-residents	3,6	*1,6*	2,3	*1,1*	2,3	*1,4*	2,4	*1,5*	2,4	*1,5*
Reference data:										
Provisions for losses on promissory notes	13,8		13,2		15,8		16,1		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	1.09.16	1.10.16
Land temporarily out of use in operating activities	6,6	7,5	16,4	17,2	16,3
Land temporarily out of use in operating activities, leased out	0,9	11,5	2,2	2,3	2,6
Land temporarily out of use in operating activities, at current (fair) value	10,2	26,0	38,1	39,9	39,4
Land temporarily out of use in operating activities, at current (fair) value, leased out	2,9	5,3	27,6	27,5	24,8
Real estate (except land) temporarily out of use in operating activities*	2,0	3,4	3,3	3,2	4,2
Real estate (except land) temporarily out of use in operating activities, leased out*	9,5	8,8	6,3	5,8	5,5
Real estate (except land) temporarily out of use in operating activities, at current (fair) value	13,3	16,8	30,0	34,7	33,8
Real estate (except land) temporarily out of use in operating activities, at current (fair) value, leased out	27,6	27,4	36,5	40,2	40,0
Investments in construction of objects of real estate, temporarily out of use in operating activities	1,4	2,6	31,4	29,0	29,1
Non-current inventories	129,8	152,1			
Provisions calculated on the basis of assets listed in point 2.7 of the Bank of Russia`s Regulation No. 283-P, dated March 20, 2006, "On the Loss Provisioning Procedure for Credit Institutions"	58,5	79,4	71,5	71,3	71,8

* 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	1.09.16	1.10.16
1.	Funds raised from organisations, total	25 008,1	28 442,1	27 425,0	27 138,7	27 215,9
	- in rubles	14 222,9	14 889,3	15 681,0	15 948,5	16 387,5
	- in foreign currency	10 785,2	13 552,7	11 743,9	11 190,2	10 828,4
	of which:					
1.1.	Funds of legal entities in settlement and other accounts[1]	7 434,7	8 905,2	9 626,3	9 158,5	8 984,7
	- in rubles	5 549,6	6 179,5	6 586,2	6 303,9	6 207,1
	- in foreign currency	1 885,1	2 725,7	3 040,1	2 854,7	2 777,6
	Of which:					
1.1.1	Funds of individual entrepreneurs	180,1	216,4	242,0	262,5	265,9
	- in rubles	172,1	207,4	232,1	251,1	254,3
	- in foreign currency	7,9	9,0	9,9	11,4	11,6
1.2.	Government and other extra budgetary funds in settlement accounts	0,1	0,1	0,1	0,1	0,1
1.3.	Float	535,3	472,5	546,7	545,4	496,7
1.4.	Deposits and other funds of legal entities (except credit institutions)	17 007,9	19 018,2	17 221,8	17 411,4	17 697,8
	- in rubles	8 471,8	8 522,2	8 818,1	9 356,4	9 900,2
	- in foreign currency	8 536,1	10 496,0	8 403,6	8 055,0	7 797,6
	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	2 046,7	2 364,9
1.4.2.	Certificates of deposit	5,8	2,8	1,0	0,8	1,0
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	0,5	1,6	0,5	0,4	0,0
1.5.	Clients' funds in factoring and forfeiting transactions	26,4	22,3	24,2	21,9	36,6
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	1,5	0,0
	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	2 485,7	3 345,9
	- in rubles	2 686,8	2 649,1	2 099,2	2 122,4	2 957,5
	- in foreign currency	718,5	642,3	566,2	363,3	388,3
	with maturity from 31 days to 1 year	4 565,0	5 852,1	5 659,3	6 064,2	5 659,3
	- in rubles	3 327,2	3 257,3	4 158,3	4 645,4	4 357,3
	- in foreign currency	1 237,8	2 594,8	1 501,0	1 418,8	1 302,0
	with maturity in excess of 1 year	9 037,5	9 874,7	8 897,1	8 861,6	8 692,6
	- in rubles	2 457,8	2 615,8	2 560,6	2 588,7	2 585,3
	- in foreign currency	6 579,8	7 258,9	6 336,5	6 272,9	6 107,3
	Reference data					
Funds raised from non-resident organisations, total		5 143,3	5 130,4	4 397,0	4 340,7	4 197,3
- in rubles		591,3	433,7	373,5	357,4	356,0
- in foreign currency		4 552,0	4 696,6	4 023,6	3 983,2	3 841,2
of which:						
	Funds of non-resident organisations in settlement and other accounts	521,0	574,5	555,9	560,1	524,0
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	502,0	428,1	324,0	312,0	310,8
	Other funds raised from non-resident legal entities	4 074,3	4 095,6	3 488,3	3 429,1	3 323,1
	Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0,0	0,0	0,0	0,3	0,0

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

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

Table 25

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

	1.01.15	1.01.16	1.07.16	1.09.16	1.10.16
Issued debt obligations - total	**2 692,0**	**2 536,9**	**2 283,1**	**2 215,8**	**2 146,6**
including:					
bonds:	1 357,5	1 266,5	1 175,8	1 170,2	1 127,7
of which					
with maturities less than one year	12,0	2,6	0,1	0,4	0,3
with maturities in excess of one year	1 344,5	1 263,9	1 175,7	1 168,0	1 127,3
deposit certificates [1]	5,8	2,8	1,0	0,8	1,0
of which					
with maturities less than one year	3,3	2,1	0,4	0,4	0,4
with maturities in excess of one year	2,2	0,5	0,3	0,2	0,4
savings certificates [2]	460,5	571,4	599,2	573,9	567,2
of which					
with maturities less than one year	148,6	364,8	262,0	237,6	231,7
with maturities in excess of one year	300,2	183,3	305,2	307,4	307,6
promissory notes and banker's acceptances	868,1	696,2	507,1	470,9	450,8
of which					
with maturities less than one year	364,8	329,8	207,6	175,2	181,2
with maturities in excess of one year	482,2	346,8	273,2	264,2	239,8

[1] Included in corporate deposits.
[2] Included in retail deposits.

Table 26

Individual Deposit Structure

(billion rubles)

		1.01.15	1.01.16	1.07.16	1.09.16	1.10.16
1	Individual deposits	18 552,7	23 219,1	22 929,4	23 375,1	23 318,3
	- of which savings certificates	460,5	571,4	599,4	573,9	567,2
1.1.	Individual demand deposits and deposits with maturity up to 30 days	3 214,6	3 843,7	3 673,4	3 867,2	3 920,3
	- in rubles	2 664,9	3 176,5	2 996,1	3 138,2	3 169,3
	- in foreign currency	549,7	667,1	677,3	729,0	751,0
1.2.	Individual deposits with maturity from 31 days to 1 year	5 124,0	9 278,4	8 189,4	8 108,1	8 038,1
	- in rubles	3 814,6	6 948,4	7 040,1	7 036,6	6 998,2
	- in foreign currency	1 309,4	2 330,1	1 149,2	1 071,5	1 039,9
1.3.	Individual deposits with maturity in excess of 1 year	10 214,1	10 097,0	11 066,7	11 399,8	11 359,9
	- in rubles	7 227,1	6 273,3	6 838,9	7 148,1	7 175,8
	- in foreign currency	2 987,0	3 823,7	4 227,8	4 251,7	4 184,1
	Reference data:					
	Deposits of non-resident individuals (excluding saving certificates)	245,2	372,0	372,3	356,8	364,8

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	1.09.16	1.10.16
Loans, deposits and other funds received from other credit institutions, total	**6 594,2**	**7 091,0**	**7 497,4**	**7 792,4**	**7 854,3**
- in rubles	3 223,4	3 687,6	4 170,3	4 362,6	4 418,5
- in foreign currency	3 370,8	3 403,5	3 327,1	3 429,7	3 435,8
of which:					
- loans, deposits and other funds received from resident credit institutions	4 016,5	5 024,8	5 902,2	6 245,3	6 429,7
- in rubles	2 900,5	3 432,9	3 914,2	4 091,8	4 182,6
- in foreign currency	1 116,0	1 591,9	1 988,0	2 153,6	2 247,1
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	1 547,1	1 424,5
- in rubles	322,9	254,7	256,1	270,9	235,8
- in foreign currency	2 254,8	1 811,6	1 339,1	1 276,2	1 188,7
of which					
overdue debt	0,0	0,5	0,0	0,1	0,0
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,5	0,0	0,1	0,0

Table 28

Distribution of Budgetary Funds in Settlement Accounts by Groups of Credit Institutions on 1.10.16

Share of budgetary funds in settlement accounts in liabilities	Number of credit institutions	Budgetary funds in settlement accounts[1]		Assets of credit institutions	
		mln.roubles	share in Russia, %	mln.roubles	share in Russia, %
25% and more	0	0	*0,0*	0	*0,0*
From 15 to 25%	0	0	*0,0*	0	*0,0*
From 5 to 15%	0	0	*0,0*	0	*0,0*
Less than 5%	45	28 211	*100,0*	52 855 712	*66,3*
No budgetary funds	599	0	*0,0*	26 813 334	*33,7*
Data not available	5	0	*0,0*	0	*0,0*
Total	**649**	**28 211**	***100,0***	**79 669 046**	***100,0***

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

Table 29

Funds Raised From and Placed With Non-Residents

№	Indicator	1.01.15		1.01.16		1.07.16		1.09.16		1.10.16	
		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***	**4 816,5**	***6,0***	**4 673,5**	***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*	4 301,5	*5,4*	4 157,8	*5,2*
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*	3 741,5	*4,7*	3 633,9	*4,6*
1.2	Individual deposits (excluding saving certificates)	245,2	*0,3*	372,0	*0,4*	351,1	*0,4*	356,8	*0,4*	364,8	*0,5*
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*	255,3	*0,3*	259,3	*0,3*
1.3	Funds in other accounts	230,4	*0,3*	207,2	*0,2*	174,7	*0,2*	158,1	*0,2*	150,9	*0,2*
2.	**Funds in correspondent and other accounts of credit institutions**	**180,0**	***0,2***	**204,5**	***0,2***	**233,4**	***0,3***	**282,4**	***0,4***	**272,8**	***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***	**1 547,1**	***1,9***	**1 424,5**	***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***	**6 645,9**	***8,3***	**6 370,8**	***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*	292,2	*0,4*	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***	**6 780,8**	***8,5***	**6 510,9**	***8,2***
	of which overdue claims	182,1	*0,2*	272,2	*0,3*	283,8	*0,4*	294,9	*0,4*	250,2	*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*	2 119,3	*2,7*	1 934,4	*2,4*
1.2	Loans and other claims on legal entities	3 837,5	*4,9*	4 665,5	*5,6*	4 517,3	*5,7*	4 642,9	*5,8*	4 557,9	*5,7*
1.3	Loans and other claims on individuals	25,9	*0,0*	27,8	*0,0*	18,6	*0,0*	17,6	*0,0*	17,5	*0,0*
2.	**Correspondent accounts with banks**	**1 915,6**	***2,5***	**1 924,8**	***2,3***	**1 556,0**	***2,0***	**1 326,4**	***1,7***	**1 293,2**	***1,6***
3.	**Securities acquired by credit institutions, total**	**1 389,1**	***1,8***	**2 571,2**	***3,1***	**2 471,8**	***3,1***	**2 407,7**	***3,0***	**2 325,7**	***2,9***
	of which:										
3.1	Debt securities (without revaluation and delivered without derecognition in the balance sheet)	1 301,0	*1,7*	2 517,5	*3,0*	2 420,8	*3,0*	2 359,2	*3,0*	2 277,4	*2,9*
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*	46,1	*0,1*	45,9	*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***	**658,4**	***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***	**11 188,2**	***14,0***	**10 802,6**	***13,6***
	Reference data:										
	Overdue interest on claims of credit institutions	38,1	*0,0*	11,2	*0,0*	12,4	*0,0*	13,8	*0,0*	11,8	*0,0*

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

Financial Condition

Table 30

Financial Result of Operating Credit Institutions (CIs)

	Profit (+) / loss (-) of the current year, million rubles					Number of credit institutions					Reference: allocation of profit of the current year, million rubles				
	1.01.15	1.01.16	1.07.16	1.09.16	1.10.16	1.01.15	1.01.16	1.07.16	1.09.16	1.10.16	1.01.15	1.01.16	1.07.16	1.09.16	1.10.16
Total	589 141,3	191 965,4	359 932,4	532 248,6	631 964,9	833	733	679	655	644	177 032,1	125 480,2	153 226,2	229 446,1	260 093,8
Profit-making CIs[1]	853 239,6	735 803,4	565 608,4	767 232,3	874 572,1	707	553	439	413	430	166 058,7	113 513,3	135 350,6	204 474,1	231 667,9
Loss-making CIs	-264 098,3	-543 838,1	-205 676,0	-234 983,7	-242 607,1	126	180	240	242	214	10 973,4	11 966,9	17 875,6	24 972,0	28 425,9
CIs that have not provided their reporting						1	0	1	4	5					
Total						**834**	**733**	**680**	**659**	**649**					

[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 liabilities[1] of credit institutions (with balancing of some accounts), registered in respective regions, as of 1.10.16

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	50 351 640 863	22 538 855 712	51 313 096 853	21 577 399 722
Belgorod Region	10 024 137	825 850	10 024 819	825 168
Bryansk Region	0	0	0	0
Vladimir Region	8 455 108	272 602	8 467 787	259 923
Voronezh Region	5 773 499	2 135 304	6 280 629	1 628 174
Ivanovo Region	14 546 016	947 945	14 720 696	773 265
Kaluga Region	49 350 156	2 141 788	49 359 356	2 132 588
Kostroma Region	501 063 920	197 338 461	547 902 661	150 499 720
Kursk Region	20 852 033	1 112 043	20 851 391	1 112 685
Lipetsk Region	24 866 949	1 307 114	24 884 628	1 289 435
Moscow Region	35 365 002	5 817 039	36 379 016	4 803 025
Orel Region	0	0	0	0
Ryazan Region	18 192 506	943 667	18 203 838	932 335
Smolensk Region	0	0	0	0
Tambov Region	2 885 801	25 947	2 890 310	21 438
Tver Region	14 903 495	2 490 356	15 729 831	1 664 020
Tula Region	2 849 197	54 796	2 855 228	48 765
Yaroslavl Region	21 166 358	4 746 325	21 909 413	4 003 270
City of Moscow	49 621 346 686	22 318 696 475	50 532 637 250	21 407 405 911
North-Western Federal District	1 680 368 045	425 091 575	1 783 521 198	321 938 422
Republic of Karelia	1 583 734	205 197	1 627 746	161 185
Komi Republic	5 891 861	771 995	5 895 626	768 230
Akhangelsk Region	0	0	0	0
Vologda Region	78 514 409	13 479 844	80 858 350	11 135 903
Kaliningrad Region	15 095 256	5 805 450	15 046 206	5 854 500
Leningrad Region	391 794	53 113	422 919	21 988
Murmansk Region	9 659 534	2 011 164	9 695 518	1 975 180
Novgorod Region	5 943 601	850 461	6 454 063	339 999
Pskov Region	2 910 715	27 803	2 915 409	23 109
St Petersburg	1 560 377 141	401 886 548	1 660 605 361	301 658 328
Southern Federal District	462 535 588	43 782 323	466 375 108	39 942 803
Republic of Adygeya	11 362 075	376 657	11 373 445	365 287
Republic of Kalmykia	0	0	0	0
Republic of Crimea	104 478 235	9 753 519	105 913 394	8 318 360
Krasnodar Territory	191 426 953	12 129 181	193 096 393	10 459 741
Astrakhan Region	7 215 309	3 800 284	7 220 847	3 794 746
Volgograd Region	13 484 797	1 775 147	13 977 330	1 282 614
Rostov Region	115 642 805	14 281 288	115 855 696	14 068 397
City of Sevastopol	18 925 414	1 666 247	18 938 003	1 653 658
North-Caucasian Federal District	32 933 312	2 702 807	33 651 697	1 984 422
Republik of Daghestan	3 654 840	55 106	3 683 041	26 905
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	5 831 268	139 237	5 861 777	108 728

Karachai-Cherkess Republic	12 949 601	2 060 658	13 574 511	1 435 748
Republic of North Ossetia - Alania	956 354	64 156	987 454	33 056
Chechen Republic	0	0	0	0
Stavropol Territory	9 541 249	383 650	9 544 914	379 985
Volga Federal District	1 643 760 040	240 971 303	1 681 559 934	203 171 409
Republic of Bashkortostan	92 920 094	2 051 978	92 980 710	1 991 362
Republic of Marii El	3 094 949	193 417	3 101 260	187 106
Republic of Mordovia	24 776 100	314 787	24 798 156	292 731
Republic of Tatarstan	901 773 930	147 529 827	877 387 449	171 916 308
Udmurt Republic	40 854 008	1 842 333	41 875 174	821 167
Chuvash Republic	11 280 350	768 910	11 466 408	582 852
Perm Territory	27 783 857	2 867 584	27 898 519	2 752 922
Kirov Region	32 123 753	4 130 756	34 958 663	1 295 846
Nizhny Novgogrod Region	84 339 773	6 394 180	85 608 577	5 125 376
Orenburg Region	44 498 254	2 740 363	44 572 131	2 666 486
Penza Region	4 646 373	70 689	4 646 330	70 732
Samara Region	328 792 017	67 886 898	383 231 105	13 447 810
Saratov Region	42 088 235	4 137 432	44 211 476	2 014 191
Ulyanovsk Region	4 788 347	42 149	4 823 976	6 520
Ural Federal District	1 046 435 231	371 072 989	1 142 324 503	275 183 717
Kurgan Region	3 100 375	46 372	3 127 790	18 957
Sverdlovsk Region	569 080 569	129 021 496	567 139 713	130 962 352
Tyumen Region	345 527 823	222 809 781	438 518 920	129 818 684
Chelyabinsk Region	128 726 464	19 195 340	133 538 080	14 383 724
Siberian Federal District	203 278 599	55 732 643	201 949 259	57 061 983
Republic of Altai	1 372 360	173 164	1 378 208	167 316
Republic of Buryatiya	0	0	0	0
Republic of Tuva	595 994	1 960	597 263	691
Republic of Khakassia	7 778 389	124 677	7 781 379	121 687
Altai Territory	13 391 226	313 372	13 421 060	283 538
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	17 373 759	1 065 622	17 562 667	876 714
Irkutsk Region	16 353 410	2 713 230	18 053 385	1 013 255
Kemerovo Region	13 913 874	528 396	13 972 458	469 812
Novosibirsk Region	111 790 719	47 610 159	107 158 699	52 242 179
Omsk Region	12 752 410	2 985 878	14 069 028	1 669 260
Tomsk Region	7 956 458	216 185	7 955 112	217 531
Far Eastern Federal District	492 533 587	77 351 386	500 517 551	69 367 422
Republic of Sakha (Yakutia)	37 108 906	2 734 082	37 275 081	2 567 907
Kamchatka Territory	20 310 273	1 786 162	20 442 545	1 653 890
Primorskiy Territory	87 668 846	22 543 625	96 803 628	13 408 843
Khabarovsk Territory	9 360 155	483 958	9 254 905	589 208
Amur Region	330 038 167	45 072 880	328 660 492	46 450 555
Magadan Region	0	0	0	0
Sakhalin Region	8 047 240	4 730 679	8 080 900	4 697 019
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	55 913 485 265	23 755 560 738	57 122 996 103	22 546 049 900

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[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 1.10.16

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	8 286 112 341	2 822 208 187	254 195 045	1 528 936 471	82 884 735	51 159 388
Belgorod Region	1 317 738	129 082	0	0	0	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	93 055	76 801	222 789	0	11 475	0
Voronezh Region	2 367 593	3 219	0	0	0	0
Ivanovo Region	969 237	284 307	15 958	0	61 336	0
Kaluga Region	3 596 551	819 189	123 741	0	0	0
Kostroma Region	306 256 372	256 204	4 482 717	2 314 173	0	0
Kursk Region	595 838	595 838	0	0	0	0
Lipetsk Region	3 278 084	310 834	2 340	0	0	0
Moscow Region	3 478 325	2 660 530	533 911	0	615 148	0
Orel Region	0	0	0	0	0	0
Ryazan Region	831 194	431 434	0	309 757	0	0
Smolensk Region	0	0	0	0	0	0
Tambov Region	0	0	0	0	0	0
Tver Region	998 489	905 968	4 950	0	0	0
Tula Region	275 079	35 113	10 753	0	0	0
Yaroslavl Region	7 977 926	132 836	478 719	0	20 256	0
City of Moscow	7 954 076 860	2 815 566 832	248 319 167	1 526 312 541	82 176 520	51 159 388
North-Western Federal District	398 146 262	28 539 943	16 912 389	9 711 443	3 904 261	508 622
Republic of Karelia	0	0	0	25	0	0
Komi Republic	711 945	287 518	155 412	0	0	0
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	15 681 236	207 075	171 227	0	13 947	0
Kaliningrad Region	6 009 738	131 213	8 549	0	0	0
Leningrad Region	0	0	0	0	0	0
Murmansk Region	0	0	0	0	0	0
Novgorod Region	710 322	419 552	306 911	0	0	0
Pskov Region	57 713	0	0	0	0	0
St Petersburg	374 975 308	27 494 585	16 270 290	9 711 418	3 890 314	508 622
Southern Federal District	35 274 569	17 079 821	500 979	580 148	10 334 746	2 269 633
Republic of Adygeya	107 905	0	1 278	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	8 051 755	2 904 681	357	189 750	3 083 835	233 261
Krasnodar Territory	23 626 202	12 605 741	349 478	350 000	6 986 475	1 841 210
Astrakhan Region	1 645 355	1 438 355	3 605	5 288	264 436	0
Volgograd Region	1 311 810	35 468	123 662	0	0	0
Rostov Region	124 675	95 576	22 599	19 881	0	195 162
City of Sevastopol	406 867	0	0	15 229	0	0
North-Caucasian Federal District	1 193 410	176 921	77 667	0	500	0
Republik of Daghestan	0	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 460	0	13 382	0	500	0
Karachai-Cherkess Republic	940 102	0	64 285	0	0	0
Republic of North Ossetia - Alania	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0

Stavropol Territory	248 848	176 921	0	0	0	0
Volga Federal District	250 589 338	29 588 297	46 798 197	3 457 691	8 748 341	0
Republic of Bashkortostan	14 072 030	8 149 028	230 201	150 150	985	0
Republic of Marii El	0	0	0	0	0	0
Republic of Mordovia	254 550	141 197	39 115	0	0	0
Republic of Tatarstan	151 501 022	13 499 144	44 831 611	1 443 939	7 054 573	0
Udmurt Republic	4 178 173	771 652	0	0	472 396	0
Chuvash Republic	205 792	8 986	2 327	0	5 358	0
Perm Territory	2 039 276	304 725	412 015	300 000	150 595	0
Kirov Region	10 455 018	42 133	9 490	0	15 980	0
Nizhny Novgogrod Region	10 208 705	2 011 000	54 262	326 542	50 681	0
Orenburg Region	9 100 715	695 581	35 714	35 246	741 070	0
Penza Region	485 192	151 543	3	0	0	0
Samara Region	47 733 587	3 728 065	1 160 081	1 201 814	55 067	0
Saratov Region	355 278	85 243	23 378	0	201 636	0
Ulyanovsk Region	0	0	0	0	0	0
Ural Federal District	202 378 693	31 810 958	5 096 010	988 230	2 179 777	148 003
Kurgan Region	0	0	0	0	0	0
Sverdlovsk Region	145 912 447	15 169 040	4 540 869	988 230	1 855 918	0
Tyumen Region	36 398 334	11 444 544	498 209	0	99 340	0
Chelyabinsk Region	20 067 912	5 197 374	56 932	0	224 519	148 003
Siberian Federal District	27 756 948	4 474 816	76 228	0	236 159	0
Republic of Altai	113 597	31 692	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	19 158	19 157	0	0	0	0
Altai Territory	39 147	40 423	1 435	0	10 000	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	2 165 693	8 829	1 088	0	0	0
Irkutsk Region	234 068	71 952	26 443	0	0	0
Kemerovo Region	1 240 439	484 922	40 203	0	27 079	0
Novosibirsk Region	22 132 195	3 805 084	4 959	0	100 292	0
Omsk Region	1 808 224	12 757	127	0	98 788	0
Tomsk Region	4 427	0	1 973	0	0	0
Far Eastern Federal District	69 268 522	11 072 978	2 253 690	2 494 040	175 840	0
Republic of Sakha (Yakutia)	717 508	229 508	368 854	0	23 816	0
Kamchatka Territory	682 410	77 945	8 947	0	152 024	0
Primorskiy Territory	15 350 602	3 530 621	62 885	0	0	0
Khabarovsk Territory	464 969	33 334	0	0	0	0
Amur Region	52 053 033	7 201 570	1 798 175	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	9 270 720 083	2 944 951 921	325 910 205	1 546 168 023	108 464 359	54 085 646

Table 34

Distribution of Loans, Deposits and Other Claims in Rubles by Credit Institutions, Registered in Respective Regions, as of 1.10.16

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	34 664 764 968	18 710 370 714	3 649 826 033	9 621 565 895
Belgorod Region	5 223 335	4 556 776	23	218 541
Bryansk Region	0	0	0	0
Vladimir Region	6 004 325	4 311 509	200 000	1 474 182
Voronezh Region	2 743 928	2 407 625	0	281 798
Ivanovo Region	8 714 746	6 173 135	276 137	1 781 729
Kaluga Region	41 709 969	25 414 804	13 694 172	2 337 581
Kostroma Region	305 116 135	23 556 471	146 265 978	71 349 502
Kursk Region	17 697 749	11 976 080	3 700 000	1 356 035
Lipetsk Region	17 456 125	8 696 143	5 500 000	2 199 937
Moscow Region	22 125 818	8 346 306	8 194 191	3 813 710
Orel Region	0	0	0	0
Ryazan Region	11 025 487	8 131 517	1 390 050	1 492 077
Smolensk Region	0	0	0	0
Tambov Region	2 159 928	1 591 038	290 000	278 890
Tver Region	10 234 191	6 438 858	2 650 000	395 281
Tula Region	1 461 632	1 105 925	152 571	103 136
Yaroslavl Region	11 208 651	6 018 322	298 755	3 863 301
City of Moscow	34 201 882 949	18 591 646 205	3 467 214 156	9 530 620 195
North-Western Federal District	1 091 632 532	674 138 746	196 826 706	127 706 766
Republic of Karelia	1 226 676	391 244	360 000	404 033
Komi Republic	2 832 731	2 337 252	41 822	413 657
Akhangelsk Region	0	0	0	0
Vologda Region	55 828 818	14 653 638	8 398 116	29 766 787
Kaliningrad Region	8 624 852	5 457 358	1 512 445	1 319 482
Leningrad Region	154 547	137 233	0	17 314
Murmansk Region	2 385 269	729 265	150 000	1 501 404
Novgorod Region	2 069 564	1 063 477	175 000	808 967
Pskov Region	1 148 860	1 024 775	0	124 085
St Petersburg	1 017 361 215	648 344 504	186 189 323	93 351 037
Southern Federal District	305 812 283	154 187 293	62 392 360	82 560 408
Republic of Adygeya	8 817 333	7 632 170	2 411	1 027 252
Republic of Kalmykia	0	0	0	0
Republic of Crimea	70 727 185	16 855 149	41 600 342	10 467 773
Krasnodar Territory	115 913 587	73 213 998	17 811 414	21 522 440
Astrakhan Region	1 489 488	544 269	75 350	685 025
Volgograd Region	8 841 051	7 375 486	400 000	1 032 665
Rostov Region	89 558 409	43 105 426	2 288 379	43 841 040
City of Sevastopol	10 465 230	5 460 795	214 464	3 984 213
North-Caucasian Federal District	19 920 674	12 231 435	692 718	6 843 078
Republik of Daghestan	1 248 636	741 974	2 995	503 667
Republic of Ingushetia	0	0	0	0

Kabardino-Balkar Republic	3 476 716	2 402 412	181 300	886 190
Karachai-Cherkess Republic	9 150 526	4 177 063	0	4 971 920
Republic of North Ossetia - Alania	696 246	590 979	0	105 267
Chechen Republic	0	0	0	0
Stavropol Territory	5 348 550	4 319 007	508 423	376 034
Volga Federal District	1 071 079 731	627 574 469	73 553 377	266 682 183
Republic of Bashkortostan	40 172 733	27 018 582	6 476 815	4 874 394
Republic of Marii El	1 842 046	1 304 398	350 000	71 748
Republic of Mordovia	13 968 334	10 946 204	0	2 475 499
Republic of Tatarstan	554 515 244	401 991 084	36 028 125	87 381 887
Udmurt Republic	27 884 671	5 634 995	30 000	21 234 343
Chuvash Republic	7 919 993	3 561 758	611 017	3 675 148
Perm Territory	19 823 980	9 953 608	1 435 897	7 923 962
Kirov Region	19 104 855	10 366 560	604 256	5 412 254
Nizhny Novgogrod Region	55 267 217	32 991 575	6 909 305	8 672 793
Orenburg Region	28 397 851	13 912 260	107 461	13 068 846
Penza Region	2 996 105	1 904 960	109 661	713 480
Samara Region	264 385 722	86 902 234	11 232 939	108 286 461
Saratov Region	31 425 247	18 243 701	9 655 145	2 360 941
Ulyanovsk Region	3 375 733	2 842 550	2 756	530 427
Ural Federal District	663 663 791	266 296 808	136 457 279	194 671 592
Kurgan Region	1 942 225	1 776 118	4 186	104 280
Sverdlovsk Region	327 507 220	107 414 114	66 448 055	103 643 077
Tyumen Region	248 707 252	120 352 687	50 257 001	65 562 847
Chelyabinsk Region	85 507 094	36 753 889	19 748 037	25 361 388
Siberian Federal District	125 286 620	51 549 106	30 593 311	35 690 218
Republic of Altai	685 945	404 337	1 596	64 580
Republic of Buryatiya	0	0	0	0
Republic of Tuva	250 430	166 436	900	83 094
Republic of Khakassia	4 872 983	2 104 808	302 756	2 173 861
Altai Territory	9 593 061	6 314 236	797 478	2 095 514
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	11 128 940	1 521 000	1 322 621	4 115 870
Irkutsk Region	11 929 095	6 755 625	392 622	4 166 225
Kemerovo Region	7 668 694	3 417 970	1 267 908	2 963 716
Novosibirsk Region	65 248 196	22 447 873	26 357 430	15 615 579
Omsk Region	8 641 217	5 506 701	150 000	2 118 094
Tomsk Region	5 268 059	2 910 120	0	2 293 685
Far Eastern Federal District	326 448 043	95 924 315	14 288 521	199 134 915
Republic of Sakha (Yakutia)	23 974 553	15 210 058	42 588	7 883 274
Kamchatka Territory	14 177 226	8 831 735	3 362 466	1 586 407
Primorskiy Territory	58 885 032	40 292 019	92 647	16 031 175
Khabarovsk Territory	6 168 172	2 689 351	200 000	1 692 405
Amur Region	220 811 828	27 491 554	10 050 820	171 501 764
Magadan Region	0	0	0	0
Sakhalin Region	2 431 232	1 409 598	540 000	439 890
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	38 268 608 642	20 592 272 886	4 164 630 305	10 534 855 055

Table 35

Distribution of Loans, Deposits and Other Claims in Forreign Currency by Credit Institutions, Registered in Respective Regions, as of 1.10.16

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	16 216 672 943	10 101 840 869	3 907 081 044	180 507 272
Belgorod Region	18 036	16 331	1 705	0
Bryansk Region	0	0	0	0
Vladimir Region	53 426	53 426	0	0
Voronezh Region	695 198	530 704	3 158	142 858
Ivanovo Region	84 189	8 754	65 591	9 844
Kaluga Region	0	0	0	0
Kostroma Region	30 614 118	24 030 862	5 598 507	282 301
Kursk Region	313 200	0	313 200	0
Lipetsk Region	0	0	0	0
Moscow Region	3 150 016	1 504 569	34 054	1 611 393
Orel Region	0	0	0	0
Ryazan Region	15 861	12 632	3 229	0
Smolensk Region	0	0	0	0
Tambov Region	1 895	0	1 895	0
Tver Region	6 104	0	6 104	0
Tula Region	948	0	948	0
Yaroslavl Region	249 450	87 005	2 129	136 299
City of Moscow	16 181 470 502	10 075 596 586	3 901 050 524	178 324 577
North-Western Federal District	176 018 214	103 423 961	22 673 078	5 201 942
Republic of Karelia	7 579	0	0	7 579
Komi Republic	28 135	28 135	0	0
Akhangelsk Region	0	0	0	0
Vologda Region	807 769	562 021	40 450	9 489
Kaliningrad Region	192 828	31 725	0	161 103
Leningrad Region	0	0	0	0
Murmansk Region	138 948	138 948	0	0
Novgorod Region	7 642	0	7 642	0
Pskov Region	0	0	0	0
St Petersburg	174 835 313	102 663 132	22 624 986	5 023 771
Southern Federal District	10 378 817	8 279 787	942 773	1 092 706
Republic of Adygeya	46 146	11 490	0	34 656
Republic of Kalmykia	0	0	0	0
Republic of Crimea	678 816	243 989	13 555	421 272
Krasnodar Territory	1 616 522	956 630	536 218	65 674
Astrakhan Region	3 335	0	3 335	0
Volgograd Region	279 003	0	267 763	5 689
Rostov Region	7 072 109	6 533 065	119 066	419 978
City of Sevastopol	682 886	534 613	2 836	145 437
North-Caucasian Federal District	1 447 395	731 778	26 951	9 815
Republik of Daghestan	4 437	0	948	3 489
Republic of Ingushetia	0	0	0	0

Kabardino-Balkar Republic	2 691	0	2 691	0
Karachai-Cherkess Republic	1 371 045	731 778	7 579	6 326
Republic of North Ossetia - Alania	0	0	0	0
Chechen Republic	0	0	0	0
Stavropol Territory	69 222	0	15 733	0
Volga Federal District	71 530 812	21 641 734	24 462 565	3 126 298
Republic of Bashkortostan	5 707	0	5 385	322
Republic of Marii El	947	0	947	0
Republic of Mordovia	2 211	0	2 211	0
Republic of Tatarstan	29 899 610	5 230 117	22 288 857	1 439 850
Udmurt Republic	666 037	290 931	364 350	10 756
Chuvash Republic	65 974	59 113	0	6 861
Perm Territory	671 350	570 711	99 790	849
Kirov Region	190 460	0	986	189 474
Nizhny Novgogrod Region	1 191 483	193 381	667 144	103 153
Orenburg Region	557 679	427 446	26 957	103 276
Penza Region	0	0	0	0
Samara Region	38 184 494	14 811 548	969 721	1 271 601
Saratov Region	94 763	58 487	36 217	59
Ulyanovsk Region	97	0	0	97
Ural Federal District	220 253 517	202 189 777	6 575 535	459 687
Kurgan Region	992	0	0	992
Sverdlovsk Region	29 793 100	22 225 565	2 700 440	175 655
Tyumen Region	186 642 342	179 429 609	592 686	282 969
Chelyabinsk Region	3 817 083	534 603	3 282 409	71
Siberian Federal District	18 446 564	1 208 699	16 704 192	103 958
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	25 776	1 566	3 789	20 421
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	461 268	19 316	12 240	1
Irkutsk Region	29 469	18 947	10 522	0
Kemerovo Region	4 942	0	316	4 626
Novosibirsk Region	17 863 527	1 159 270	16 671 598	32 655
Omsk Region	58 384	9 600	2 529	46 255
Tomsk Region	2 856	0	2 856	0
Far Eastern Federal District	26 250 185	7 545 697	14 542 111	561 899
Republic of Sakha (Yakutia)	1 101 737	603 981	153 305	344 451
Kamchatka Territory	156 222	147 158	6 697	2 367
Primorskiy Territory	867 853	555 419	220 110	89 770
Khabarovsk Territory	8 350	0	8 350	0
Amur Region	24 111 823	6 239 139	14 149 449	125 311
Magadan Region	0	0	0	0
Sakhalin Region	4 200	0	4 200	0
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	16 740 998 447	10 446 862 302	3 993 008 249	191 063 577

Table 36

Overdue claims on loans, deposits and other claims by credit institutions registered in respective regions, as of 1.10.16

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	1 668 934 705	287 555 455	60 538 749	7 854 067	769 487 114	51 246 230
Belgorod Region	94 012	0	0	0	974	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	232 590	0	0	0	66 009	0
Voronezh Region	6 000	0	0	0	144	0
Ivanovo Region	152 313	0	0	0	55 796	0
Kaluga Region	691 070	0	12 952 092	0	657 938	0
Kostroma Region	1 422 046	11 074	20 382 078	0	12 964 635	124 445
Kursk Region	23 522	0	0	0	17 382	0
Lipetsk Region	2 414 146	0	0	0	145 200	0
Moscow Region	1 022 256	329 757	0	0	692 739	248 351
Orel Region	0	0	0	0	0	0
Ryazan Region	934 555	0	0	0	75 725	0
Smolensk Region	0	0	0	0	0	0
Tambov Region	63 755	0	0	0	26 037	0
Tver Region	101 067	0	0	0	31 883	0
Tula Region	45 281	0	0	0	2 181	0
Yaroslavl Region	432 573	0	0	0	78 762	37 895
City of Moscow	1 661 299 519	287 214 624	27 204 579	7 854 067	754 671 709	50 835 539
North-Western Federal District	79 627 803	4 100 189	128 342	58 664	9 316 669	480 162
Republic of Karelia	82 117	0	0	0	36 762	4 134
Komi Republic	113 713	0	41 822	0	3 231	0
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	1 759 097	6 599	45 000	0	3 197 732	742
Kaliningrad Region	316 580	1 418	9 689	0	54 881	47
Leningrad Region	30 783	0	0	0	367	0
Murmansk Region	145 675	0	0	0	83 993	0
Novgorod Region	138 076	0	0	0	10 457	0
Pskov Region	82 621	0	0	0	9 000	0
St Petersburg	76 959 141	4 092 172	31 831	58 664	5 920 246	475 239
Southern Federal District	13 168 111	1 458 066	56 000	1 824	4 474 280	218 886
Republic of Adygeya	168 315	0	0	0	86 680	0
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	161 689	239 414	0	0	432 309	87 633
Krasnodar Territory	8 566 911	833 994	56 000	0	2 569 639	2 341
Astrakhan Region	53 549	0	0	0	40 877	0
Volgograd Region	608 295	0	0	0	72 660	159
Rostov Region	2 723 844	126 316	0	0	1 038 787	23 215
City of Sevastopol	885 508	258 342	0	1 824	233 328	105 538
North-Caucasian Federal District	563 150	44 211	507 330	15 733	428 723	3 916

Republik of Daghestan	62 455	0	0	0	100 485	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	270 807	0	0	0	124 796	0
Karachai-Cherkess Republic	115 116	44 211	0	0	93 135	3 916
Republic of North Ossetia - Alania	34 942	0	0	0	33 224	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	79 830	0	507 330	15 733	77 083	0
Volga Federal District	41 214 886	121 918	9 060 508	154 364	26 884 494	1 241 540
Republic of Bashkortostan	473 393	0	5 524 788	0	986 927	322
Republic of Marii El	70 243	0	0	0	1 368	0
Republic of Mordovia	295 267	0	0	0	62 241	0
Republic of Tatarstan	11 166 781	121 918	110 220	126 316	8 291 764	228 453
Udmurt Republic	177 037	0	0	0	1 625 664	326
Chuvash Republic	80 050	0	0	0	63 142	0
Perm Territory	462 168	0	26 500	0	615 175	0
Kirov Region	761 539	0	0	0	987 592	0
Nizhny Novgogrod Region	3 346 857	0	4 000	28 048	627 664	37 286
Orenburg Region	737 100	0	55 000	0	293 319	0
Penza Region	97 221	0	0	0	66 444	0
Samara Region	21 624 150	0	3 340 000	0	12 961 796	975 094
Saratov Region	1 819 226	0	0	0	190 256	59
Ulyanovsk Region	103 854	0	0	0	111 142	0
Ural Federal District	13 621 640	405 280	4 188 136	1 458	12 998 675	155 023
Kurgan Region	208 436	0	0	0	11 557	0
Sverdlovsk Region	5 113 003	9 596	4 008 432	0	10 515 303	33 970
Tyumen Region	3 526 979	374 261	0	0	1 745 891	120 982
Chelyabinsk Region	4 773 222	21 423	179 704	1 458	725 924	71
Siberian Federal District	3 141 333	0	15 848	342	2 045 138	17 968
Republic of Altai	4 320	0	0	0	6 575	0
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	5 631	0	0	342	12 309	0
Republic of Khakassia	50 874	0	0	0	71 402	0
Altai Territory	271 361	0	5 848	0	44 215	642
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	8 111	0	0	0	236 301	1
Irkutsk Region	343 702	0	0	0	172 571	0
Kemerovo Region	198 746	0	10 000	0	114 343	1 407
Novosibirsk Region	1 730 502	0	0	0	1 194 161	15 918
Omsk Region	465 669	0	0	0	138 423	0
Tomsk Region	62 417	0	0	0	54 838	0
Far Eastern Federal District	8 091 784	480 496	138 723	0	37 049 143	37 783
Republic of Sakha (Yakutia)	450 938	21 000	42 588	0	217 184	0
Kamchatka Territory	817 133	0	0	0	333 822	2 367
Primorskiy Territory	4 688 740	0	26 135	0	822 919	8 225
Khabarovsk Territory	48 765	0	0	0	452 531	0
Amur Region	1 899 280	459 496	70 000	0	35 170 467	27 191
Magadan Region	0	0	0	0	0	0
Sakhalin Region	186 928	0	0	0	52 220	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	1 828 363 412	294 165 615	74 633 636	8 086 452	862 684 236	53 401 508

Table 37

Distribution of Clients' Funds in Rubles by Credit Institutions Registered in Respective Regions, as of 1.10.16

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	29 976 674 678	3 215 450	42 138	5 481 315 111	8 875 422 809	15 350 192 053
Belgorod Region	7 290 518	0	0	1 828 669	482 501	4 957 770
Bryansk Region	0	0	0	0	0	0
Vladimir Region	6 868 450	0	64	951 759	443 476	5 444 585
Voronezh Region	3 077 765	0	0	374 340	326 201	2 366 462
Ivanovo Region	11 445 364	0	0	1 353 045	292 247	9 646 698
Kaluga Region	43 473 552	0	0	1 214 788	23 236 516	19 007 672
Kostroma Region	284 351 421	0	0	10 771 269	66 490 097	206 935 848
Kursk Region	14 629 375	0	0	2 879 670	684 497	11 054 159
Lipetsk Region	17 967 529	0	0	2 513 910	1 043 716	14 398 759
Moscow Region	23 383 912	0	0	6 194 204	1 505 811	15 632 504
Orel Region	0	0	0	0	0	0
Ryazan Region	13 768 290	2 949	0	3 072 047	896 848	9 612 584
Smolensk Region	0	0	0	0	0	0
Tambov Region	2 162 002	0	0	421 997	107 588	1 614 883
Tver Region	10 542 651	0	0	2 280 152	501 910	7 739 136
Tula Region	1 700 354	0	0	317 104	230 049	1 120 942
Yaroslavl Region	11 842 060	0	0	2 991 313	3 460 347	5 180 883
City of Moscow	29 524 171 435	3 212 501	42 074	5 444 150 844	8 775 721 005	15 035 479 168
North-Western Federal District	1 231 022 919	101 280	235	363 338 192	514 997 529	336 240 161
Republic of Karelia	739 124	0	0	327 030	105 635	301 386
Komi Republic	4 400 458	0	0	1 057 082	787 600	2 478 585
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	59 914 934	0	0	9 210 795	20 475 219	30 154 680
Kaliningrad Region	8 382 510	0	0	3 815 419	477 775	4 059 122
Leningrad Region	14 637	0	0	13 909	728	0
Murmansk Region	6 390 209	0	0	1 483 368	642 340	4 258 545
Novgorod Region	4 591 554	0	235	2 088 328	19 728	2 387 670
Pskov Region	1 631 728	0	0	583 308	0	1 046 291
St Petersburg	1 144 957 765	101 280	0	344 758 953	492 488 504	291 553 882
Southern Federal District	353 404 736	101 637	437	66 968 620	40 530 691	244 531 802
Republic of Adygeya	7 698 101	0	0	815 723	358 053	6 522 822
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	78 570 666	5 711	0	26 683 209	2 677 234	49 001 871
Krasnodar Territory	151 065 279	12 223	437	19 064 974	29 931 537	101 689 448
Astrakhan Region	4 454 482	0	0	1 911 030	1 058 198	1 129 082
Volgograd Region	7 231 797	0	0	1 546 870	480 195	5 192 997
Rostov Region	89 199 905	83 703	0	14 451 543	5 141 904	69 304 046
City of Sevastopol	15 184 506	0	0	2 495 271	883 570	11 691 536
North-Caucasian Federal District	17 645 779	0	0	4 546 890	3 205 540	9 718 234
Republik of Daghestan	1 661 840	0	0	1 043 474	160 088	380 393
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	3 160 216	0	0	645 652	66 413	2 421 035
Karachai-Cherkess Republic	6 783 410	0	0	698 086	1 945 592	4 139 601
Republic of North Ossetia - Alania	362 838	0	0	149 393	43 000	170 445

Chechen Republic	0	0	0	0	0	0
Stavropol Territory	5 677 475	0	0	2 010 285	990 447	2 606 760
Volga Federal District	961 622 403	2 955 384	0	140 912 674	284 089 009	531 376 480
Republic of Bashkortostan	52 045 735	26 498	0	3 300 074	12 068 691	36 625 505
Republic of Marii El	2 210 496	0	0	357 302	131 085	1 696 355
Republic of Mordovia	19 990 507	0	0	2 050 544	605 444	17 299 651
Republic of Tatarstan	564 163 457	2 888 991	0	96 171 438	211 498 777	252 274 891
Udmurt Republic	30 716 871	7 727	0	2 736 812	573 813	27 368 185
Chuvash Republic	9 155 723	0	0	1 785 203	1 079 609	6 280 187
Perm Territory	20 386 294	5 587	0	2 842 783	2 172 698	15 346 082
Kirov Region	24 879 327	654	0	4 088 543	1 295 842	19 356 917
Nizhny Novgogrod Region	58 245 288	18 557	0	8 597 761	5 545 597	43 988 641
Orenburg Region	30 999 889	7 370	0	3 925 075	4 303 111	22 743 974
Penza Region	3 718 552	0	0	930 026	470 604	2 303 680
Samara Region	105 158 874	0	0	10 430 891	35 127 895	59 126 680
Saratov Region	36 426 963	0	0	3 061 907	8 937 159	24 391 305
Ulyanovsk Region	3 524 427	0	0	634 315	278 684	2 574 427
Ural Federal District	772 379 013	136 789	0	69 901 801	146 156 759	553 112 492
Kurgan Region	1 671 070	0	0	469 597	217 617	978 377
Sverdlovsk Region	356 474 324	18 717	0	39 701 245	54 992 195	260 630 471
Tyumen Region	321 144 750	109 908	0	14 030 109	83 567 826	222 538 324
Chelyabinsk Region	93 088 869	8 164	0	15 700 850	7 379 121	68 965 320
Siberian Federal District	135 723 529	62 605	0	38 555 945	13 373 719	81 740 716
Republic of Altai	917 281	0	0	143 630	143 517	628 676
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	217 547	0	0	101 338	23 000	93 194
Republic of Khakassia	5 948 602	0	0	1 367 776	513 137	4 004 243
Altai Territory	8 331 144	0	0	2 346 936	659 005	5 315 364
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	11 290 986	113	0	1 867 322	1 400 429	7 870 527
Irkutsk Region	12 960 433	0	0	2 936 766	1 948 655	7 947 101
Kemerovo Region	9 387 742	0	0	1 548 180	890 558	6 925 850
Novosibirsk Region	70 413 756	62 492	0	25 522 794	6 558 650	36 783 489
Omsk Region	9 627 249	0	0	1 435 029	1 134 468	7 040 655
Tomsk Region	6 628 789	0	0	1 286 174	102 300	5 131 617
Far Eastern Federal District	301 468 913	69 068	14 739	41 557 124	22 429 872	236 294 797
Republic of Sakha (Yakutia)	28 984 422	40 778	0	5 646 489	3 645 498	19 584 132
Kamchatka Territory	14 326 495	5 707	0	2 187 824	1 108 258	10 994 581
Primorskiy Territory	67 741 140	16 418	0	18 119 455	3 793 018	45 243 016
Khabarovsk Territory	7 254 785	0	0	563 721	298 586	6 378 180
Amur Region	177 551 680	0	14 739	12 231 960	13 237 700	151 750 301
Magadan Region	0	0	0	0	0	0
Sakhalin Region	5 610 391	6 165	0	2 807 675	346 812	2 344 587
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	33 749 941 970	6 642 213	57 549	6 207 096 357	9 900 205 928	17 343 206 735

Table 38

Distribution of Clients' Funds in Foreign Currency by Credit Institutions Registered in Respective Regions, as of 1.10.16

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	16 234 992 279	21 489 853	21 517	2 658 954 626	7 503 329 570	5 641 346 498
Belgorod Region	824 797	0	0	58 914	0	765 883
Bryansk Region	0	0	0	0	0	0
Vladimir Region	259 730	0	0	19 777	0	239 906
Voronezh Region	1 555 290	0	0	50 957	0	1 504 333
Ivanovo Region	767 209	0	0	37 745	0	729 453
Kaluga Region	2 128 962	0	0	104 100	505 368	1 519 494
Kostroma Region	23 160 886	0	0	2 156 530	9 545 022	11 452 961
Kursk Region	1 112 580	0	0	590 575	0	521 842
Lipetsk Region	1 288 884	0	0	786 451	0	502 433
Moscow Region	4 637 179	0	0	339 032	532 019	3 760 314
Orel Region	0	0	0	0	0	0
Ryazan Region	927 124	0	0	116 748	0	810 314
Smolensk Region	0	0	0	0	0	0
Tambov Region	21 432	0	0	91	0	21 326
Tver Region	1 630 324	0	0	224 431	192 259	1 213 621
Tula Region	45 200	0	0	7 371	0	37 829
Yaroslavl Region	3 767 280	0	0	85 840	0	3 681 392
City of Moscow	16 192 865 402	21 489 853	21 517	2 654 376 064	7 492 554 902	5 614 585 397
North-Western Federal District	266 510 766	1	0	42 574 697	104 133 569	116 762 466
Republic of Karelia	161 176	1	0	159 674	0	1 485
Komi Republic	764 788	0	0	56 636	12 632	695 520
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	8 994 198	0	0	2 292 067	3 952 630	2 746 205
Kaliningrad Region	5 844 398	0	0	1 803 279	1 912 495	1 677 992
Leningrad Region	21 988	0	0	21 988	0	0
Murmansk Region	1 970 296	0	0	1 321 571	56 825	591 899
Novgorod Region	338 792	0	0	50 455	67 633	220 704
Pskov Region	23 109	0	0	18 525	0	4 584
St Petersburg	248 392 021	0	0	36 850 502	98 131 354	110 824 077
Southern Federal District	37 312 198	15 649	0	9 241 975	6 549 308	20 706 827
Republic of Adygeya	364 136	0	0	1 495	63 158	299 458
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	8 004 206	15 649	0	703 517	243 814	6 469 861
Krasnodar Territory	9 825 317	0	0	1 004 078	843 827	7 806 232
Astrakhan Region	3 794 691	0	0	3 698 477	0	90 375
Volgograd Region	1 281 352	0	0	343 778	135 370	802 190
Rostov Region	12 460 697	0	0	3 405 264	5 191 764	3 813 654
City of Sevastopol	1 581 799	0	0	85 366	71 375	1 425 057
North-Caucasian Federal District	1 701 173	0	0	174 235	448 099	1 031 966
Republik of Daghestan	26 273	0	0	264	0	26 006
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	101 695	0	0	32 408	0	69 284
Karachai-Cherkess Republic	1 160 733	0	0	14 241	392 705	713 498
Republic of North Ossetia - Alania	33 025	0	0	0	0	33 025
Chechen Republic	0	0	0	0	0	0

Stavropol Territory	379 447	0	0	127 322	55 394	190 153
Volga Federal District	192 612 517	6	0	15 916 103	108 163 083	67 028 035
Republic of Bashkortostan	1 976 849	0	0	118 717	256 904	1 601 228
Republic of Marii El	66 383	0	0	47 394	0	10 567
Republic of Mordovia	291 503	0	0	31 376	0	255 816
Republic of Tatarstan	162 240 653	6	0	12 652 708	105 396 751	42 936 502
Udmurt Republic	815 840	0	0	71 068	127 158	617 610
Chuvash Republic	579 315	0	0	18 906	135 237	425 140
Perm Territory	2 597 083	0	0	279 604	12 632	2 304 847
Kirov Region	1 293 944	0	0	226 922	352 779	672 196
Nizhny Novgogrod Region	4 935 876	0	0	567 937	587 950	3 775 541
Orenburg Region	2 663 057	0	0	58 323	397 755	2 206 140
Penza Region	70 458	0	0	30 781	39 602	0
Samara Region	13 068 568	0	0	1 442 544	808 631	10 696 062
Saratov Region	2 006 397	0	0	365 179	47 684	1 524 439
Ulyanovsk Region	6 591	0	0	4 644	0	1 947
Ural Federal District	163 153 583	63 281	0	15 490 398	56 719 191	86 123 589
Kurgan Region	18 930	0	0	6	0	18 924
Sverdlovsk Region	54 078 262	0	0	3 795 387	19 517 516	30 295 716
Tyumen Region	95 180 852	63 281	0	6 880 350	35 944 379	48 687 953
Chelyabinsk Region	13 875 539	0	0	4 814 655	1 257 296	7 120 996
Siberian Federal District	37 206 218	0	0	24 170 924	1 076 634	11 608 768
Republic of Altai	166 980	0	0	136 914	0	30 066
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	689	0	0	0	0	689
Republic of Khakassia	120 472	0	0	16 863	0	100 736
Altai Territory	278 199	0	0	54 651	0	223 548
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	800 903	0	0	50 773	0	687 654
Irkutsk Region	1 013 296	0	0	325 034	21 350	664 385
Kemerovo Region	469 239	0	0	221 136	0	248 103
Novosibirsk Region	32 479 183	0	0	23 084 869	6 763	9 108 046
Omsk Region	1 660 820	0	0	197 780	1 048 521	412 064
Tomsk Region	216 437	0	0	82 904	0	133 477
Far Eastern Federal District	63 390 120	0	0	11 099 027	17 215 125	30 471 669
Republic of Sakha (Yakutia)	2 484 484	0	0	207 059	51 770	2 178 116
Kamchatka Territory	1 644 257	0	0	509 691	1 755	1 124 793
Primorskiy Territory	12 992 255	0	0	4 322 177	1 497 966	6 890 275
Khabarovsk Territory	587 136	0	0	53 305	247 025	283 709
Amur Region	41 064 125	0	0	1 834 050	15 416 609	19 554 403
Magadan Region	0	0	0	0	0	0
Sakhalin Region	4 617 863	0	0	4 172 745	0	440 373
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	16 996 878 854	21 568 790	21 517	2 777 621 985	7 797 634 579	5 975 079 818

Table 39

Loans, Deposits and Other Funds Received From Other Credit Institutions (by credit institutions registered in respective regions), as of 1.10.16

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	7 381 058 078	4 044 126 964	3 336 931 114
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	0	0	0
Voronezh Region	1 076 468	1 076 468	0
Ivanovo Region	316 208	316 208	0
Kaluga Region	85 200	85 200	0
Kostroma Region	264 399 860	137 799 572	126 600 288
Kursk Region	0	0	0
Lipetsk Region	877 000	877 000	0
Moscow Region	533 333	533 333	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	3 544	0	3 544
Yaroslavl Region	1 674 694	1 674 694	0
City of Moscow	7 111 220 790	3 900 893 508	3 210 327 282
North-Western Federal District	193 986 241	150 329 979	43 656 262
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangelsk Region	0	0	0
Vologda Region	2 330 508	540 424	1 790 084
Kaliningrad Region	82 242	82 242	0
Leningrad Region	0	0	0
Murmansk Region	0	0	0
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	191 573 491	149 707 313	41 866 178
Southern Federal District	3 538 055	1 641 887	1 896 168
Republic of Adygeya	2 736	2 736	0
Republic of Kalmykia	0	0	0
Republic of Crimea	126 316	0	126 316
Krasnodar Territory	1 090 285	583 595	506 690
Astrakhan Region	5 652	5 652	0
Volgograd Region	200 000	200 000	0
Rostov Region	2 113 066	849 904	1 263 162
City of Sevastopol	0	0	0
North-Caucasian Federal District	84 755	84 755	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	69 755	69 755	0
Volga Federal District	117 380 106	109 864 036	7 516 070
Republic of Bashkortostan	28 106 647	28 106 647	0
Republic of Marii El	0	0	0
Republic of Mordovia	150 000	150 000	0
Republic of Tatarstan	42 556 327	35 267 156	7 289 171
Udmurt Republic	267 399	267 399	0
Chuvash Republic	119 500	119 500	0
Perm Territory	322 937	322 937	0
Kirov Region	308 082	308 082	0
Nizhny Novgogrod Region	5 433 797	5 433 797	0
Orenburg Region	166 184	166 184	0
Penza Region	25 135	25 135	0
Samara Region	39 794 098	39 567 199	226 899
Saratov Region	130 000	130 000	0
Ulyanovsk Region	0	0	0
Ural Federal District	131 187 665	89 039 893	42 147 772
Kurgan Region	0	0	0
Sverdlovsk Region	121 828 961	79 681 189	42 147 772
Tyumen Region	8 299 782	8 299 782	0
Chelyabinsk Region	1 058 922	1 058 922	0
Siberian Federal District	2 714 050	2 648 993	65 057
Republic of Altai	60 000	60 000	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	160 860	160 860	0
Altai Territory	253 979	253 979	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	105 794	42 000	63 794
Irkutsk Region	0	0	0
Kemerovo Region	30 000	30 000	0
Novosibirsk Region	2 103 417	2 102 154	1 263
Omsk Region	0	0	0
Tomsk Region	0	0	0
Far Eastern Federal District	24 307 708	20 722 643	3 585 065
Republic of Sakha (Yakutia)	335 648	335 648	0
Kamchatka Territory	27 133	27 133	0
Primorskiy Territory	2 248 586	2 248 586	0
Khabarovsk Territory	0	0	0
Amur Region	21 696 341	18 111 276	3 585 065
Magadan Region	0	0	0
Sakhalin Region	0	0	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0
Total	7 854 256 658	4 418 459 150	3 435 797 508

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	1.09.16	1.10.16
Own funds (capital) adequacy					
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio)	12,5	12,7	12,4	12,5	12,7
Tier I capital ratio N1.2 (Basel III)	9,0	8,5	8,6	8,7	8,8
Risk-weighted assets [1](Basel III) to total assets ratio	*45,4*	*48,3*	*46,7*	*45,9*	*45,1*
Credit risk					
Share of problem (IV quality category) and bad (V quality category) loans in total loans [2]	*6,7*	*8,3*	*9,7*	*9,8*	*9,6*
Loan loss provisions made as percent of total loans [2]	*6,5*	*7,8*	*8,6*	*8,8*	*8,8*
Ratio of loans, bank guarantees and sureties granted by a bank to its owners (shareholders) to own funds (capital) (N9.1)	2,6	2,8	3,8	3,9	3,8
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	242,1	238,6
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*	*5,5*	*5,0*
manufacturing	*15,5*	*17,1*	*16,7*	*16,5*	*16,5*
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*	*4,8*	*5,2*
wholesale and retail trade, car and household appliance repair	*13,3*	*11,3*	*10,7*	*10,6*	*10,7*
transport and communication	*4,4*	*4,2*	*4,1*	*4,1*	*4,0*
other economic activities	*21,2*	*24,1*	*23,7*	*23,6*	*23,4*
individuals	*30,1*	*27,5*	*27,9*	*28,1*	*28,4*
of which mortgage loans	*9,4*	*10,4*	*11,1*	*11,3*	*11,5*
Geographical distribution of interbank loans and deposits [3]					
Russian Federation	*53,6*	*54,0*	*63,6*	*65,4*	*67,1*
United Kingdom	*13,9*	*12,3*	*10,1*	*9,0*	*8,2*
USA	*4,9*	*4,5*	*2,6*	*2,9*	*2,2*
Germany	*0,4*	*0,8*	*2,1*	*0,6*	*0,5*
Austria	*7,3*	*4,9*	*3,9*	*3,7*	*3,7*
France	*1,8*	*1,8*	*1,9*	*2,3*	*1,7*
Italy	*0,0*	*0,0*	*0,1*	*0,1*	*0,1*
Cyprus	*4,9*	*9,2*	*4,2*	*4,9*	*4,9*
Netherlands	*1,3*	*0,8*	*0,2*	*0,3*	*0,2*
Other	*11,8*	*11,8*	*11,2*	*10,9*	*11,3*
Liquidity					
Ratio of high liquid assets to total assets	*10,4*	*10,6*	*11,0*	*10,9*	*11,3*
Ratio of liquid assets to total assets	*22,0*	*24,6*	*22,0*	*22,5*	*21,9*
Ratio of high liquid assets to demand liabilities (N2)	67,0	97,5	87,4	93,8	100,4
Ratio of liquid assets to short-term liabilities (N3)	80,4	139,3	125,0	144,4	141,8
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	56,1	54,9
Ratio of clients' funds to total loans [4]	*96,9*	*106,1*	*107,8*	*107,0*	*107,9*
Market risk to total own funds (capital) [5]	*36,0*	*44,0*	*54,8*	*48,8*	*44,7*
of which					
Interest rate risk	*28,6*	*34,4*	*41,5*	*37,9*	*36,9*
Equity position risk	*3,7*	*3,3*	*2,6*	*2,8*	*2,7*
Foreign exchange risk	*3,7*	*6,3*	*8,3*	*6,3*	*3,8*
Commodity risk	-	-	*2,4*	*1,6*	*1,3*
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	7,6	8,6	11,0	11,3	11,3
Banks' financial result over the reporting period (billion rubles)	589,1	192,0	359,9	532,2	632,0
as percent of the banking sector assets [6]	*0,9*	*0,3*	*0,4*	*0,7*	*0,8*
as percent of the banking sector own funds (capital) [6]	*7,9*	*2,3*	*4,0*	*5,9*	*7,0*
Return on assets [7]	*0,9*	*0,3*	*0,6*	*0,8*	*0,9*
Return on equity [7]	*7,9*	*2,3*	*5,7*	*7,2*	*7,8*

[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
Reference data: own funds (capital) adequacy ratio as of 1.10.16, %	12,7		43,2		22,6		17,9		18,5		14,7		13,7		14,3		12,5		12,6	

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

[2] Credit institutions going through insolvency 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		1.09.16		1.10.16	
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***	**9 072,9**	***100,0***	**9 097,8**	***100,0***
of which:										
1. Tier I capital	5 718,4	*72,1*	6 002,5	*66,6*	6 195,8	*69,2*	6 330,7	*69,8*	6 322,7	*69,5*
of which:										
1.1. Common Equity Tier 1	5 638,3	*71,1*	5 857,8	*65,0*	6 035,3	*67,5*	6 160,2	*67,9*	6 159,7	*67,7*
1.2. Additional Tier 1	80,1	*1,0*	144,7	*1,6*	160,5	*1,8*	170,6	*1,9*	163,0	*1,8*
2. Tier 2 Capital	2 210,0	*27,9*	3 006,1	*33,4*	2 752,5	*30,8*	2 742,2	*30,2*	2 775,0	*30,5*
Basel III capital adequacy ratios[2]	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio)	12,5	4	12,7	8	12,4	6	12,5	8	12,7	7
Common equity Tier I ratio (N1.1)	8,9	2	8,2	8	8,3	5	8,4	6	8,6	5
Tier I capital ratio (N1.2)	9,0	3	8,5	8	8,6	7	8,7	9	8,8	8

[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		1.09.16		1.10.16	
	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***	**11 115,7**	***122,5***	**11 134,1**	***122,4***
1.1. Authorized capital	1 914,3	*24,1*	2 416,3	*26,8*	2 412,7	*27,0*	2 404,3	*26,5*	2 403,9	*26,4*
1.2. Issue income	1 421,3	*17,9*	1 451,5	*16,1*	1 362,5	*15,2*	1 357,7	*15,0*	1 372,6	*15,1*
1.3. Credit institutions' profit and funds	3 761,5	*47,4*	4 112,3	*45,6*	4 224,1	*47,2*	4 365,3	*48,1*	4 428,6	*48,7*
1.4. Subordinated loans	2 018,3	*25,5*	3 026,7	*33,6*	2 748,8	*30,7*	2 772,3	*30,6*	2 713,9	*29,8*
1.5. Increase in value of property due to revaluation	222,4	*2,8*	226,5	*2,5*	218,0	*2,4*	216,2	*2,4*	214,9	*2,4*
1.6.Other factors of increase	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***	**2 042,7**	***22,5***	**2 036,3**	***22,4***
2.1. Losses	352,5	*4,4*	823,1	*9,1*	542,5	*6,1*	566,6	*6,2*	570,7	*6,3*
2.2. Intangible assets	18,8	*0,2*	31,9	*0,4*	248,2	*2,8*	248,6	*2,7*	249,3	*2,7*
2.3. Treasury stocks (shares)	1,2	*0,0*	2,5	*0,0*	4,7	*0,1*	4,9	*0,1*	4,8	*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*	8,9	*0,1*	9,6	*0,1*
2.5. Subordinated loans granted to credit institutions	154,4	*1,9*	306,1	*3,4*	262,4	*2,9*	278,2	*3,1*	277,3	*3,0*
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*	747,3	*8,2*	738,9	*8,1*
2.7. Other factors	74,4	*0,9*	149,9	*1,7*	192,8	*2,2*	188,3	*2,1*	185,5	*2,0*
Own funds (capital), total	**7 928,4**	***100,0***	**9 008,6**	***100,0***	**8 948,3**	***100,0***	**9 072,9**	***100,0***	**9 097,8**	***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	1.09.16	1.10.16
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	1 208,7	1 158,7
3rd group of assets	404,2	702,0	231,6	214,6	231,7
4th group of assets	33 446,0	37 817,6	35 231,6	34 752,9	34 238,8
5th group of assets	9,2	10,9	352,7	360,0	327,9
The value of credit risk on balance sheet assets	35 225,2	40 081,2	37 114,0	36 536,3	35 957,1

Reference data:

	1.01.15	1.01.16	1.07.16	1.09.16	1.10.16
1st group of assets without risk weighting	11 479,3	8 920,2	8 564,0	8 496,0	9 163,4

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

Table 45

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

		1.01.15	1.01.16	1.07.16	1.09.16	1.10.16
1	Banking sector own funds (capital), billion rubles	7 928,4	9 008,6	8 948,3	9 072,9	9 097,8
2	Risk-weighted assets, billion rubles	63 456,9	70 914,5	72 264,7	72 780,4	71 687,8
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	35 225,2	40 081,2	37 114,0	36 536,3	35 957,1
	- risk-weighted claims on counterparties related to a bank (code 8957.0[2]), billion rubles	1 700,4	1 919,5	2 257,4	2 291,6	2 300,7
	- the amount of mortgage loans and accrued (accumulated) interest claims (code 8807[2]), billion rubles	225,8	140,4	214,5	223,0	225,1
	- the value of credit risk on contingent credit liabilities, billion rubles	4 802,0	4 198,1	3 743,4	3 837,2	3 817,4
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles[2]	1 259,3	873,3	783,8	778,3	673,6
	- the value of operational risk (calculated with risk coefficient 12,5)	5 264,7	6 732,5	7 298,4	7 583,0	7 550,7
	- market risk, billion rubles	2 734,6	3 859,4	4 790,1	4 308,3	3 970,3
	- credit claims of clearing participants (codes 8847[2])	65,7	71,7	78,5	79,5	73,4
	- higher-risk transactions, billion rubles	9 592,6	11 168,6	13 741,4	14 763,1	14 919,6
	- 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	-575,8	-590,2
	- 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	481,6	510,2
	- elevated requirements for respective levels of capital to cover certain assets classes in accordance with intrenational approaches to increase the stability of the banking sector	329,6	653,2	1 192,2	1 331,8	1 264,0
	- 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	678,5	571,2
	- other	2,3	245,1	492,2	464,0	444,6
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	12,5	12,7	12,4	12,5	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		1.09.16		1.10.16	
	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*	23	*3,9*	21	*3,7*
From 8% to 10%	0	*0,0*	1	*0,0*	12	*0,6*	15	*4,7*	14	*0,8*
From 10% to 12%	90	*47,0*	83	*39,0*	62	*50,0*	67	*19,6*	55	*20,5*
From 12% to 14%	144	*39,4*	92	*35,0*	90	*18,8*	68	*46,7*	82	*53,3*
14% and more	578	*12,2*	517	*22,2*	475	*26,7*	470	*25,2*	460	*21,7*
Banking sector, total	834	*100,0*	733	*100,0*	680	*100,0*	659	*100,0*	649	*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		1.09.16		1.10.16	
		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*	24 100,2	*43,7*	23 917,3	*43,8*
	Substandard	21 016,6	*39,5*	22 237,3	*38,3*	20 790,6	*37,7*	21 158,4	*38,4*	20 983,8	*38,4*
	Doubtful	3 603,2	*6,8*	4 769,2	*8,2*	4 577,4	*8,3*	4 497,0	*8,2*	4 487,6	*8,2*
	Problem	1 144,5	*2,2*	1 408,5	*2,4*	1 762,1	*3,2*	1 661,3	*3,0*	1 534,4	*2,8*
	Loss	2 433,0	*4,6*	3 442,2	*5,9*	3 561,0	*6,5*	3 736,4	*6,8*	3 733,6	*6,8*
Loan loss provision (LLP) made		3 461,0	*6,5*	4 545,7	*7,8*	4 744,8	*8,6*	4 858,7	*8,8*	4 825,3	*8,8*
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*	23 949,1	*54,0*	23 764,1	*54,2*
	Substandard	10 893,5	*26,3*	13 276,4	*28,1*	11 948,2	*26,9*	12 205,9	*27,5*	11 977,1	*27,3*
	Doubtful	3 092,3	*7,5*	4 266,8	*9,0*	4 075,9	*9,2*	4 000,0	*9,0*	3 996,4	*9,1*
	Problem	971,2	*2,3*	1 261,5	*2,7*	1 639,3	*3,7*	1 556,7	*3,5*	1 434,9	*3,3*
	Loss	1 591,6	*3,8*	2 349,1	*5,0*	2 454,1	*5,5*	2 620,4	*5,9*	2 635,4	*6,0*
Loan loss provision (LLP)	Estimated LLP	3 219,0	*7,8*	4 483,4	*9,5*	4 719,2	*10,6*	4 821,0	*10,9*	4 796,7	*10,9*
	Estimated LLP adjusted for collateral	2 464,2	*5,9*	3 476,7	*7,4*	3 696,5	*8,3*	3 815,7	*8,6*	3 795,4	*8,7*
	LLP made	2 467,1	*6,0*	3 343,4	*7,1*	3 521,8	*7,9*	3 627,2	*8,2*	3 610,3	*8,2*
	LLP made as percent of estimated LLP		*76,6*		*74,6*		*74,6*		*75,2*		*75,3*
	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		1.09.16		1.10.16	
	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*	10 821,3	*100,0*	10 848,9	*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*	491,2	*4,5*	487,4	*4,5*
1.2. Loans to individuals	10 909,5	*93,1*	10 278,8	*94,9*	10 217,1	*95,3*	10 330,1	*95,5*	10 361,4	*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*		*19,6*		*19,8*
3. Ratio of loan loss provisions made on loans grouped into portfolios of homogeneous loans to loans grouped into portfolios of homogeneous loans		*8,5*		*11,1*		*11,4*		*11,4*		*11,2*
4. Claims grouped into portfolios of homogeneous claims - total	75,8	*100,0*	99,4	*100,0*	75,6	*100,0*	76,7	*100,0*	78,2	*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*	28,9	*37,7*	29,6	*37,9*
4.2. Portfolios of homogeneous claims on individuals	48,1	*63,5*	68,1	*68,5*	47,2	*62,5*	47,8	*62,3*	48,6	*62,1*
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*		*65,4*		*63,2*

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

Homogeneous Loans and Claims on Legal Entities and Provisions Made as of 1.10.16[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	487 422,4	*100,0*	62 260,5	*100,0*	*12,8*
of which by quality categories					
1.1. Quality Category I	234,2	*0,0*	0,0	*0,0*	*0,0*
1.2. Quality Category II	417 789,3	*85,7*	3 965,8	*6,4*	*0,9*
1.3. Quality Category III	4 192,9	*0,9*	370,1	*0,6*	*8,8*
1.4. Quality Category IV	6 974,4	*1,4*	2 318,9	*3,7*	*33,2*
1.5. Quality Category V	58 231,7	*11,9*	55 605,7	*89,3*	*95,5*
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	0,0	*0,0*	0,0	*0,0*	*0,0*
of which by quality categories					
2.1. Quality Category I	0,0	*0,0*	0,0	*0,0*	*0,0*
2.2. Quality Category II	0,0	*0,0*	0,0	*0,0*	*0,0*
2.3. Quality Category III	0,0	*0,0*	0,0	*0,0*	*0,0*
2.4. Quality Category IV	0,0	*0,0*	0,0	*0,0*	*0,0*
2.5. Quality Category V	0,0	*0,0*	0,0	*0,0*	*0,0*
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	487 422,4		62 260,5		*12,8*
4. Homogeneous claims grouped into portfolios - total	29 646,3	*100,0*	18 347,6	*100,0*	*61,9*
of which by quality categories					
4.1. Quality Category I	7 801,2	*26,3*	0,0	*0,0*	*0,0*
4.2. Quality Category II	554,8	*1,9*	6,7	*0,0*	*1,2*
4.3. Quality Category III	3041,9	*10,3*	198,7	*1,1*	*6,5*
4.4. Quality Category IV	107,4	*0,4*	32,0	*0,2*	*29,8*
4.5. Quality Category V	18141,1	*61,2*	18110,3	*98,7*	*99,8*
5. Claims for interest payments - total	5 696,4	*100,0*	3 197,4	*100,0*	*56,1*
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	3 341,7	*58,7*	3 148,3	*98,5*	*94,2*

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

Table 50

Homogeneous Loans and Claims on Individuals and Provisions Made as of 1.10.16[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	10 361 440,7	*100,0*	1 152 793,7	*100,0*	*11,1*
of which					
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	934 225,0	*9,0*	28 867,2	*2,5*	*3,1*
1.1.2. residental real estate (mortgage) loans, total	3 319 160,9	*32,0*	68 528,0	*5,9*	*2,1*
1.1.3. car loans, total	594 104,4	*5,7*	60 169,0	*5,2*	*10,1*
1.1.4. other consumer loans, total	5 478 149,5	*52,9*	992 754,1	*86,1*	*18,1*
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]	251 434,1	*2,4*	5 771,5	*0,5*	*2,3*
1.2.2. a portfolio of loans without overdue payments	8 595 657,3	*83,0*	132 924,6	*11,5*	*1,5*
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	295 391,7	*2,9*	16 044,7	*1,4*	*5,4*
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	116 587,3	*1,1*	33 517,5	*2,9*	*28,7*
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	99 113,0	*1,0*	56 581,8	*4,9*	*57,1*
1.2.6. a portfolio of loans with payments being overdue from 181 to 360 calendar days	182 247,3	*1,8*	145 558,7	*12,6*	*79,9*
1.2.7. a portfolio of loans with payments being overdue more than 360 calendar days	785 209,0	*7,6*	759 919,5	*65,9*	*96,8*
1.3. classified into the following loan quality categories:					
1.3.1. Quality category I	152 980,5	*1,5*	0,0	*0,0*	*0,0*
1.3.2. Quality category II	8 588 918,0	*82,9*	116 283,5	*10,1*	*1,4*
1.3.3. Quality category III	486 978,2	*4,7*	41 317,2	*3,6*	*8,5*
1.3.4. Quality category IV	92 557,7	*0,9*	38 050,5	*3,3*	*41,1*
1.3.5. Quality category V	1 040 006,4	*10,0*	957 142,6	*83,0*	*92,0*
2. Claims grouped into portfolios of homogeneous claims - total	48 578,6	*4,7*	31 105,8	*3,3*	*64,0*
of which by quality categories					
2.1. Quality category I	6 049,4	*0,6*	0,0	*0,0*	*0,0*
2.2. Quality category II	6 817,1	*0,7*	172,6	*0,0*	*2,5*
2.3. Quality category III	4138,0	*0,4*	553,7	*0,1*	*13,4*
2.4. Quality category IV	941,4	*0,1*	456,7	*0,0*	*48,5*
2.5. Quality category V	30632,7	*2,9*	29922,8	*3,1*	*97,7*
3. Claims for interest payments - total	184 332,4	*100,0*	84 293,8	*100,0*	*45,7*
of which					
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	89 237,7	*48,4*	79 824,3	*94,7*	*89,5*

[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	1.09.16	1.10.16	1.01.15	1.01.16	1.07.16	1.09.16	1.10.16
Substandard	*9,5*	*7,2*	*5,9*	*5,9*	*6,0*	*2,1*	*1,8*	*1,7*	*1,8*	*1,8*
Doubtful	*19,7*	*23,0*	*21,3*	*20,4*	*20,9*	*15,7*	*18,0*	*18,4*	*18,5*	*18,9*
Problem	*16,1*	*15,5*	*18,9*	*17,2*	*15,7*	*40,9*	*41,1*	*40,7*	*40,0*	*39,4*
Loss	*54,7*	*54,2*	*53,7*	*56,4*	*57,2*	*84,8*	*77,1*	*77,0*	*78,0*	*78,4*

[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	1.09.16	1.10.16
Overdue claims on loans, deposits and other claims, billion rubles	**1978,0**	**3046,6**	**3154,5**	**3273,5**	**3167,2**
Of which					
- among 20 largest-asset credit institutions, billion rubles	1404,5	2033,2	2019,0	2179,8	2078,5
Share of overdue claims in loans, deposits and other claims of the banking sector, percent	*3,8*	*5,3*	*5,7*	*5,9*	*5,8*
Overdue claims in rubles					
- billion rubles	1725,9	2537,1	2741,9	2856,1	2805,5
- as percent of total loans, deposits and other claims in rubles	*4,7*	*6,8*	*7,2*	*7,5*	*7,3*
Overdue claims in foreign currency					
- billion rubles	252,1	509,5	412,6	417,4	361,7
- as percent of total loans, deposits and other claims in foreign currency	*1,7*	*2,5*	*2,4*	*2,4*	*2,2*
- dollar equivalent, billion $	4,5	7,0	6,4	6,4	5,7
Overdue claims on loans and other claims on non-financial institutions	1250,7	2075,9	2124,1	2220,7	2122,5
Share of overdue claims in total volume of loans and other claims on non-financial institutions, percent	*4,2*	*6,2*	*6,8*	*7,1*	*6,8*
Overdue claims on loans and other funds provided to individuals	667,5	863,8	898,7	923,0	916,1
Share of overdue claims in total volume of loans and other claims on individuals, percent	*5,9*	*8,1*	*8,5*	*8,6*	*8,5*

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	1.09.16	1.10.16	1.01.15	1.01.16	1.07.16	1.09.16	1.10.16
No overdue claims	72	56	56	51	50	*2,8*	*2,7*	*3,0*	*3,3*	*3,3*
Less than 5%	508	360	301	301	291	*72,9*	*70,2*	*68,0*	*69,7*	*65,5*
From 5 to 10%	131	156	142	127	131	*16,6*	*16,0*	*18,0*	*17,0*	*21,6*
From 10 to 15%	40	56	62	64	62	*5,9*	*3,7*	*3,7*	*2,9*	*2,5*
From 15 to 20%	19	26	28	24	23	*1,1*	*2,0*	*1,9*	*1,7*	*1,3*
From 20 to 60%	23	34	42	45	45	*0,4*	*4,9*	*4,0*	*4,1*	*4,5*
From 60 to 90%	2	6	5	4	5	*0,0*	*0,3*	*1,1*	*1,1*	*1,1*
90% and more	1	2	7	6	5	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
No loans, deposits and other claims	37	37	36	33	32	*0,3*	*0,2*	*0,2*	*0,2*	*0,3*

Table 54

Credit Risks of the Banking Sector

Indicators	1.01.15	1.01.16	1.07.16	1.09.16	1.10.16
Large credit risks of the banking sector total, bln rubles	19 467,9	22 916,6	21 682,0	21 961,4	21 707,5
Share of large credit risks in the banking sector assets, %	*25,1*	*27,6*	*27,3*	*27,6*	*27,2*

Table 55

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

	1.01.15	1.01.16	1.07.16	1.09.16	1.10.16
Volume of large loans, billion rubles	10 829,7	13 838,1	13 145,2	13 146,2	12 917,1
of which:					
Volume of secured loans , billion rubles	2 397,5	4 050,5	3 427,5	3 703,5	3 581,2
Volume of I quality category collateral, billion rubles	596,8	1 953,7	1 651,3	2 047,5	1 966,4
of which:					
collateral of quoted securities issued by legal entities, billion rubles	65,7	650,3	477,6	894,8	886,6
Volume of II quality category collateral, billion rubles	1 494,9	1 776,0	1 712,0	1 599,5	1 558,1
of which:					
collateral of securities, issued by legal entities, billion rubles	208,2	246,8	269,7	238,0	231,3
collateral of proprietory rights (claims), billion rubles	611,0	689,2	588,5	555,2	525,9

[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		1.09.16		1.10.16	
	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*	*48,8*	*100,0*	*44,7*	*100,0*
Of which										
- interest rate risk (IRR)	*28,6*	*79,5*	*34,4*	*78,2*	*41,5*	*75,7*	*37,9*	*77,8*	*36,9*	*82,5*
- equity position risk (EPR)	*3,7*	*10,3*	*3,3*	*7,5*	*2,6*	*4,7*	*2,8*	*5,8*	*2,7*	*6,1*
- foreign exchange risk (FER)	*3,7*	*10,2*	*6,3*	*14,4*	*8,3*	*15,1*	*6,3*	*13,0*	*3,8*	*8,4*
- commodity risk (CR)	-	-	-	-	*2,4*	*4,4*	*1,6*	*3,4*	*1,3*	*3,0*
Reference data:										
Number of credit institutions[1]	598		548		494		477		477	
Share of credit institutions' assets [1] in total banking sector assets, %	*97,8*		*98,2*		*98,2*		*98,2*		*98,1*	

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

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

Table 58

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

	1.01.15	1.01.16	1.07.16	1.09.16	1.10.16
Share of assets in foreign currency in total assets, %	*30,0*	*34,7*	*31,2*	*30,7*	*29,8*
of which:					
- 20 largest-asset credit institutions	*32,0*	*37,3*	*33,6*	*33,2*	*32,3*
Share of liabilities in foreign currency in total liabilities, %	*29,0*	*33,2*	*29,7*	*29,0*	*28,3*
of which:					
- 20 largest-asset credit institutions	*30,8*	*36,3*	*32,6*	*32,0*	*31,2*
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total , b.p.	*1,0*	*1,4*	*1,5*	*1,7*	*1,5*
of which:					
- 20 largest-asset credit institutions	*1,3*	*1,0*	*0,9*	*1,3*	*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	1.09.16	1.10.16
Balance sheet positions					
Claims, bln rubles	23 291,9	28 774,6	24 853,3	24 458,4	23 755,6
Liabilities, bln rubles	22 502,6	27 592,0	23 663,2	23 080,0	22 546,0
Net balance sheet position, bln rubles	789,2	1 182,6	1 190,1	1 378,4	1 209,5
Net balance sheet position to own funds (capital), % [1]	*10,0*	*13,1*	*13,3*	*15,2*	*13,3*
Off-balance sheet positions [2]					
Claims, bln rubles	18 124,3	16 260,7	14 865,0	14 383,5	14 992,3
Liabilities, bln rubles	17 638,1	16 136,2	14 732,3	14 469,9	14 994,7
Net balance sheet position, bln rubles	486,2	124,5	132,8	-86,4	-2,4
Net balance sheet position to own funds (capital), % [1]	*6,1*	*1,4*	*1,5*	*-1,0*	*0,0*

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

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

Table 60

Compliance With Open Foreign Exchange Position (OFXP) Requirements

	2014 y.				2015 y.				2016 y.		
	I	II	III	IV	I	II	III	IV	I	II	III
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*
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*

Table 62

Open Currency Positions of the Banking Sector by Currencies as of 1.10.16

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	177	-24,3	*-1,8*	103,6	-128,0
long	432	261,9	*3,4*	132,1	129,8
EUR					
short	202	-59,8	*-1,0*	-325,4	265,6
long	408	29,4	*1,0*	199,3	-169,9
GBP					
short	49	-7,4	*-0,1*	2,9	-10,3
long	254	3,6	*0,1*	1,2	2,4

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	1.09.16	1.10.16
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	*39,0*	*44,3*	*44,6*	*45,2*	*43,8*
Liabilities with maturity in excess of 1 year, as percent of total liabilities	*24,3*	*24,3*	*22,4*	*22,7*	*22,0*
A measure of using short-term liabilities to fund long-term liquid assets, percent[2]	*23,8*	*30,9*	*34,1*	*34,5*	*32,9*

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

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

Table 64

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

Indicator, %	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.15	1.01.16	1.07.16	1.09.16	1.10.16	1.01.15	1.01.16	1.07.16	1.09.16	1.10.16
Less than 0	256	238	234	218	216	8,0	14,8	*10,4*	*10,2*	*10,1*
From 0 to 20	338	304	280	279	275	27,5	20,6	*25,7*	*23,0*	*23,2*
More than 20	239	191	165	157	153	64,5	64,6	*63,9*	*66,8*	*66,8*
Data not available	1	0	1	5	5	0,0	0,0	*0,0*	*0,0*	*0,0*
Total	834	733	680	659	649	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	1.09.16	1.10.16
Liquid assets with maturity up to 30 days, as percent of liquid assets	*33,6*	*31,6*	*34,6*	*35,3*	*35,7*
Liabilities with maturity up to 30 days, as percent of total liabilities	*40,8*	*40,8*	*45,7*	*46,1*	*47,1*
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*	*16,4*	*17,4*

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

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	1.09.16	1.10.16	1.01.15	1.01.16	1.07.16	1.09.16	1.10.16
Less than 0	436	486	453	467	451	15,4	19,5	*13,0*	*17,9*	*14,5*
From 0 to 20	226	145	124	102	101	60,3	20,0	*18,5*	*26,1*	*17,7*
More than 20	171	102	102	85	92	24,3	60,5	*68,5*	*56,1*	*67,9*
Data not available	1	0	1	5	5	0	0	*0,0*	*0,0*	*0,0*
Total	834	733	680	659	649	100	100	*100,0*	*100,0*	*100,0*