THE CENTRAL BANK OF THE RUSSIAN FEDERATION

BANKING SUPERVISION DEPARTMENT

REVIEW
OF THE BANKING SECTOR
OF THE RUSSIAN FEDERATION

(INTERNET-VERSION)

ANALYTICAL DATA

№ 168 October 2016

Table of Contents

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

General Information on the Russian Banking Sector

Banking Sector in the Economy of Russia

Table 1

Macroeconomic Indicators

	Indicator	1.01.11	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				Individual deposits		Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles)[3]	
							Total		Unsecured consumer loans[2]					
	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date
1.01.09	*8,1*	*39,2*	*4,2*	*42,7*	*1,2*	*34,3*	*-0,9*	*35,2*	*-1,6*	*39,2*	*6,9*	*14,5*	*15,1*	*26,6*
1.01.10	*2,6*	*5,0*	*-0,5*	*21,2*	*-1,2*	*0,3*	*-0,3*	*-11,0*	*-0,6*	*-11,0*	*6,9*	*26,7*	*5,7*	*10,3*
1.01.11	*3,5*	*14,9*	*1,5*	*2,4*	*1,1*	*12,1*	*2,2*	*14,3*	*2,8*	*20,4*	*6,1*	*31,2*	*7,3*	*15,0*
1.01.12	*4,4*	*23,1*	*4,5*	*10,8*	*1,5*	*26,0*	*4,0*	*35,9*	*5,1*	*50,1*	*7,3*	*20,9*	*9,2*	*22,7*
1.01.13	*3,9*	*18,9*	*1,2*	*16,6*	*0,8*	*12,7*	*2,3*	*39,4*	*2,6*	*53,0*	*6,1*	*20,0*	*7,5*	*14,0*
1.01.14	*2,1*	*16,0*	*1,3*	*15,6*	*-0,7*	*12,7*	*1,9*	*28,7*	*1,6*	*31,3*	*4,3*	*19,0*	*6,8*	*16,0*
1.01.15	*9,1*	*35,2*	*0,8*	*12,2*	*5,3*	*31,3*	*0,1*	*13,8*	*-1,1*	*8,9*	*2,6*	*9,4*	*15,4*	*38,6*
1.02.15	*4,0*	*38,2*	*-1,0*	*10,9*	*7,0*	*36,6*	*-0,7*	*12,8*	*-2,0*	*6,6*	*4,2*	*15,8*	*10,4*	*48,4*
1.03.15	*-5,4*	*29,2*	*-1,0*	*7,2*	*-4,7*	*28,7*	*-1,5*	*9,8*	*-1,6*	*4,0*	*-1,3*	*12,8*	*-5,8*	*35,4*
1.04.15	*-2,5*	*25,4*	*3,8*	*10,5*	*-1,6*	*24,3*	*-1,3*	*7,0*	*-1,7*	*1,1*	*0,1*	*15,3*	*-5,2*	*29,3*
1.05.15	*-2,8*	*20,1*	*-0,6*	*9,2*	*-3,5*	*17,6*	*-1,1*	*3,9*	*-1,4*	*-1,8*	*0,2*	*13,6*	*-5,8*	*23,3*
1.06.15	*-0,1*	*18,1*	*0,8*	*9,2*	*1,0*	*18,4*	*-0,5*	*2,4*	*-1,0*	*-4,2*	*1,3*	*15,7*	*0,1*	*22,1*
1.07.15	*1,7*	*19,8*	*1,0*	*10,8*	*1,7*	*20,7*	*-0,4*	*0,8*	*-0,7*	*-5,8*	*2,6*	*17,8*	*2,7*	*28,2*
1.08.15	*1,8*	*20,5*	*3,5*	*13,3*	*3,1*	*21,8*	*0,1*	*-0,8*	*-0,2*	*-7,2*	*2,6*	*19,2*	*1,3*	*29,3*
1.09.15	*4,8*	*25,5*	*3,2*	*15,8*	*5,0*	*26,0*	*0,3*	*-1,8*	*-0,6*	*-8,8*	*3,5*	*22,3*	*7,6*	*38,1*
1.10.15	*1,0*	*23,6*	*0,1*	*14,5*	*-0,2*	*23,0*	*-0,1*	*-3,1*	*-0,7*	*-10,1*	*0,4*	*22,6*	*2,2*	*36,7*
1.11.15	*-1,4*	*16,6*	*1,0*	*14,0*	*-0,4*	*18,1*	*-0,4*	*-4,4*	*-0,9*	*-11,1*	*-0,1*	*19,8*	*-2,4*	*27,6*
1.12.15	*1,2*	*11,1*	*0,8*	*13,1*	*2,2*	*15,3*	*-0,4*	*-5,7*	*-1,2*	*-12,4*	*1,4*	*18,8*	*2,4*	*22,6*
1.01.16	*5,0*	*6,9*	*1,3*	*13,6*	*3,0*	*12,7*	*0,1*	*-5,7*	*-1,2*	*-12,4*	*8,0*	*25,2*	*8,8*	*15,6*
1.02.16	*0,9*	*3,7*	*0,8*	*15,7*	*2,4*	*7,9*	*-0,6*	*-5,7*	*-1,0*	*-11,5*	*-1,8*	*18,0*	*1,5*	*6,2*
1.03.16	*-0,6*	*9,0*	*0,2*	*17,0*	*-0,8*	*12,2*	*-0,1*	*-4,4*	*-0,6*	*-10,6*	*0,7*	*20,4*	*-0,3*	*12,5*
1.04.16	*-2,6*	*9,0*	*-1,5*	*10,9*	*-4,2*	*9,3*	*-0,5*	*-3,5*	*0,0*	*-9,1*	*-2,0*	*17,9*	*-4,3*	*13,6*
1.05.16	*-1,6*	*10,3*	*-0,3*	*11,2*	*-1,6*	*11,3*	*0,0*	*-2,5*	*-1,0*	*-8,8*	*0,7*	*18,6*	*-2,9*	*17,0*
1.06.16	*0,4*	*10,8*	*0,5*	*10,9*	*-1,5*	*8,6*	*0,2*	*-1,9*	*-0,1*	*-8,0*	*1,1*	*18,3*	*1,3*	*18,4*
1.07.16	*-0,7*	*8,2*	*-0,2*	*9,6*	*-0,5*	*6,3*	*0,0*	*-1,4*	*-0,2*	*-7,5*	*0,6*	*15,9*	*-2,6*	*12,3*
1.08.16	*0,6*	*6,9*	*0,9*	*6,7*	*1,6*	*4,8*	*0,4*	*-1,1*	*0,2*	*-7,1*	*1,7*	*15,0*	*-0,9*	*9,8*
1.09.16	*-0,4*	*1,6*	*0,5*	*4,0*	*-0,9*	*-1,1*	*0,7*	*-0,7*	*0,6*	*-6,0*	*-0,3*	*10,7*	*-1,4*	*0,6*
Reference data:														
Increase from the beginning of the current year	*-4,0*		*0,7*		*-5,6*		*0,1*		*-2,2*		*0,7*		*-9,4*	
Increase over the same period of the previous year	*1,0*		*10,1*		*7,7*		*-5,0*		*-8,9*		*13,8*		*4,1*	

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

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

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

The Central Bank of the Russian Federation
Banking Supervision Department

Table 3

Banking Sector Indicators, Annual Growth Rates (%)

	2007	2008	2009	2010	2011	2012	2013	2014	2015
Assets, total	*44,1*	*39,2*	*5,0*	*14,9*	*23,1*	*18,9*	*16,0*	*35,2*	*6,9*
Own funds (capital)	*57,8*	*42,7*	*21,2*	*2,4*	*10,8*	*16,6*	*15,6*	*12,2*	*13,6*
Loans and other claims on non-financial organisations	*51,5*	*34,3*	*0,3*	*12,1*	*26,0*	*12,7*	*12,7*	*31,3*	*12,7*
Loans and other claims on individuals	*57,8*	*35,2*	*-11,0*	*14,3*	*35,9*	*39,4*	*28,7*	*13,8*	*-5,7*
Individual deposits	*35,4*	*14,5*	*26,7*	*31,2*	*20,9*	*20,0*	*19,0*	*9,4*	*25,2*
Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles) [1]	*51,3*	*26,6*	*10,3*	*15,0*	*22,7*	*14,0*	*16,0*	*38,6*	*15,6*
Reference Data:									
Gross Domestic Product	*23,5*	*24,2*	*-6,0*	*19,3*	*28,9*	*12,1*	*6,1*	*9,8*	*3,7*

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

Institutional Features of the Banking Sector

Table 4

Number of Russian Credit Institutions

Indicator	1.01.15	1.01.16	1.07.16	1.08.16	1.09.16
Credit institutions registered by the Bank of Russia and other authorities	1049	1021	997	994	988
Operating credit institutions (credit institutions that have the right to conduct banking operations)	834	733	680	669	659
Credit institutions that have been registered by the Bank of Russia but have not yet paid up authorised capital and have not received a license (within established legal period)	1	0	0	0	1
Credit institutions with their banking licenses being revoked (cancelled)	214	288	317	325	328
Credit institutions licensed to conduct operations in foreign currency	554	482	441	434	426
Credit institutions holding general licences	256	232	223	219	217

Table 5

Operating Credit Institutions (CIs), by Federal Districts

Federal district	1.01.15		1.01.16		1.07.16		1.08.16		1.09.16	
	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*	384	*57,4*	380	*57,7*
of which the City of Moscow and Moscow Region	459	*55,0*	392	*53,5*	355	*52,2*	347	*51,9*	342	*51,9*
North-Western	64	*7,7*	60	*8,2*	57	*8,4*	57	*8,5*	55	*8,3*
Southern[1]	45	*5,4*	42	*5,7*	40	*5,8*	40	*6,0*	40	*6,1*
North-Caucasian	28	*3,4*	22	*3,0*	21	*3,1*	20	*3,0*	19	*2,9*
Volga	92	*11,0*	85	*11,6*	82	*12,1*	81	*12,1*	80	*12,1*
Ural	35	*4,2*	32	*4,4*	31	*4,6*	31	*4,6*	30	*4,6*
Siberian	44	*5,3*	41	*5,6*	38	*5,6*	38	*5,7*	37	*5,6*
Far Eastern	22	*2,6*	17	*2,3*	18	*2,6*	18	*2,7*	18	*2,7*
Russian Federation	**834**	***100,0***	**733**	***100,0***	**680**	***100,0***	**669**	***100,0***	**659**	***100,0***

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

Table 6

Branches of Credit Institutions (CIs), by Federal Districts

Federal district	CIs of the district			Branches of CIs of the district			Branches of operating CIs from other districts in the given district			Share, %								
										Branches from other districts relative to the total of CIs of the district and their branches			CIs and branches of the district relative to the total of CIs and branches in Russia			Branches from other districts relative to the total number of branches in Russia		
	1.01.15	1.01.16	1.09.16	1.01.15	1.01.16	1.09.16	1.01.15	1.01.16	1.09.16	1.01.15	1.01.16	1.09.16	1.01.15	1.01.16	1.09.16	1.01.15	1.01.16	1.09.16
Central	504	434	380	66	60	55	282	232	191	*49,6*	*47,0*	*43,9*	*22,4*	*23,2*	*23,5*	*16,5*	*16,6*	*16,1*
of which the City of Moscow and Moscow Region[1]	459	392	342	60	57	52	110	96	85	*21,2*	*21,4*	*21,6*	*20,4*	*21,1*	*21,3*	*6,4*	*6,9*	*7,2*
North-Western	64	60	55	8	5	4	243	204	175	*337,5*	*313,9*	*296,6*	*2,8*	*3,1*	*3,2*	*14,2*	*14,6*	*14,7*
Southern[2]	45	42	40	13	13	6	201	163	134	*346,6*	*296,4*	*291,3*	*2,3*	*2,6*	*2,5*	*11,8*	*11,7*	*11,3*
North-Caucasian	28	22	19	25	8	5	74	64	53	*139,6*	*213,3*	*220,8*	*2,1*	*1,4*	*1,3*	*4,3*	*4,6*	*4,5*
Volga	92	85	80	39	29	23	283	227	199	*216,0*	*199,1*	*193,2*	*5,2*	*5,4*	*5,6*	*16,6*	*16,2*	*16,7*
Ural	35	32	30	55	45	44	138	106	94	*153,3*	*137,7*	*127,0*	*3,5*	*3,6*	*4,0*	*8,1*	*7,6*	*7,9*
Siberian	44	41	37	20	11	8	172	152	130	*268,8*	*292,3*	*288,9*	*2,5*	*2,4*	*2,4*	*10,1*	*10,9*	*10,9*
Far Eastern	22	17	18	6	5	3	83	74	65	*296,4*	*336,4*	*309,5*	*1,1*	*1,0*	*1,1*	*4,9*	*5,3*	*5,5*
Russian Federation	**834**	**733**	**659**	**232**	**176**	**148**	**1476**	**1222**	**1041**	***138,6***	***134,4***	***129,0***	***41,9***	***42,7***	***43,7***	***86,4***	***87,4***	***87,6***

[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		1.08.16		1.09.16	
	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total
First 5	41 593 833	*53,6*	44 883 973	*54,1*	44 336 927	*55,7*	44 633 141	*55,8*	44 715 225	*56,1*
From 6 to 20	16 674 162	*21,5*	17 925 387	*21,6*	16 739 753	*21,0*	16 964 047	*21,2*	17 010 684	*21,4*
From 21 to 50	8 259 743	*10,6*	9 391 355	*11,3*	8 908 272	*11,2*	8 935 107	*11,2*	8 535 625	*10,7*
From 51 to 200	8 406 233	*10,8*	8 484 303	*10,2*	7 652 088	*9,6*	7 664 417	*9,6*	7 622 110	*9,6*
From 201 to 500	2 309 299	*3,0*	2 060 315	*2,5*	1 760 208	*2,2*	1 683 255	*2,1*	1 663 168	*2,1*
From 501	409 725	*0,5*	254 375	*0,3*	147 779	*0,2*	132 130	*0,2*	121 764	*0,2*
Total	**77 652 994**	***100,0***	**82 999 708**	***100,0***	**79 545 027**	***100,0***	**80 012 097**	***100,0***	**79 668 576**	***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	1.08.16	1.09.16
Central	*58,2*	*59,0*	*60,9*	*61,0*	*61,4*
of which the City of Moscow and Moscow Region	*58,6*	*59,6*	*61,6*	*61,6*	*62,1*
North-Western	*74,1*	*71,7*	*73,3*	*74,0*	*74,0*
Southern[1]	*67,0*	*68,5*	*68,7*	*68,8*	*68,3*
North-Caucasian	*64,4*	*68,5*	*69,4*	*70,0*	*70,9*
Volga	*52,4*	*53,6*	*55,0*	*55,6*	*55,7*
Ural	*70,2*	*76,6*	*74,6*	*74,4*	*73,2*
Siberian	*79,9*	*58,7*	*61,4*	*62,2*	*63,9*
Far Eastern	*85,6*	*86,0*	*85,1*	*84,9*	*85,2*
Russian Federation	***53,6***	***54,1***	***55,7***	***55,8***	***56,1***

[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 - 1.09.16)

Groups of credit institutions ranged by assets as of 1.01.16		Number of credit institutions as of 1.01.16	Groups as of 1.09.16						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	28				1	
4	From 51 to 200	150			2	136	2		6	4
5	From 201 to 500	300				14	243	3	38	2
6	From 501	233					55	151	22	1
Became operating after 1.01.16								1		
Total over the period									67	8
Total as of 1.01.16[1]		**733**								
Total as of 1.09.16[1]		**659**	**5**	**15**	**30**	**150**	**300**	**155**		

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

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

Table 10

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

	1.01.15	1.01.16	1.07.16	1.08.16	1.09.16
Credit institutions with foreign participation over 50%					
Assets, total	*13,9*	*13,0*	*12,3*	*12,3*	*12,3*
Own funds (capital)[1]	*17,2*	*16,7*	*16,7*	*16,8*	*16,6*
Correspondent accounts with non-resident banks	*15,4*	*14,9*	*15,1*	*18,3*	*18,2*
Loans and other claims on non-financial organisations	*11,6*	*10,9*	*10,9*	*10,7*	*10,6*
Loans and other claims on individuals	*18,6*	*15,7*	*14,8*	*14,8*	*14,8*
Loans, deposits and other claims credit institutions	*14,1*	*15,4*	*14,5*	*15,0*	*15,8*
Individual deposits	*12,0*	*11,4*	*11,5*	*11,6*	*11,6*
Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles) [2]	*14,0*	*12,4*	*11,7*	*12,1*	*12,3*
Profit (loss) of the current year	*20,2*	*44,7*	*12,9*	*12,8*	*11,7*
Reference data:					
Number of credit institutions	113	106	98	99	99
of which 100% foreign-owned credit institutions					
Assets, total	*8,5*	*6,4*	*6,0*	*6,1*	*5,8*
Own funds (capital)[1]	*10,9*	*9,1*	*9,2*	*9,1*	*9,0*
Correspondent accounts with non-resident banks	*12,0*	*9,0*	*10,3*	*12,2*	*12,4*
Loans and other claims on non-financial organisations	*7,8*	*5,2*	*5,0*	*5,0*	*4,8*
Loans and other claims on individuals	*10,1*	*7,9*	*7,6*	*7,6*	*7,6*
Loans, deposits and other claims on credit institutions	*11,1*	*11,6*	*10,3*	*10,8*	*10,9*
Individual deposits	*5,8*	*4,5*	*4,4*	*4,5*	*4,2*
Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles) [2]	*9,9*	*6,9*	*6,6*	*6,9*	*6,8*
Profit (loss) of the current year	*14,9*	*46,7*	*14,4*	*12,8*	*12,6*
Reference data:					
Number of credit institutions	75	68	68	69	68

[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		1.08.16		1.09.16	
	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*	4309,8	*5,4*	4278,5	*5,4*
Own funds (capital)	52,1	*0,7*	-24,3	*-0,3*	-141,3	*-1,6*	-136,3	*-1,5*	-115,6	*-1,3*
Loans and other claims on non-financial organisations	1209,1	*4,1*	1709,4	*5,1*	1346,1	*4,3*	1374,0	*4,3*	1375,9	*4,4*
of which overdue claims	287,6	*23,0*	698,3	*33,6*	646,8	*30,5*	664,1	*30,6*	675,1	*30,4*
Loans and other claims on individuals	410,7	*3,6*	547,7	*5,1*	293,0	*2,8*	303,0	*2,9*	290,5	*2,7*
of which overdue claims	35,8	*5,4*	88,6	*10,3*	79,9	*8,9*	85,3	*9,3*	84,9	*9,2*
Individual deposits	706,4	*3,8*	1293,4	*5,6*	818,3	*3,5*	826,6	*3,5*	811,9	*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*	1166,5	*4,7*	1182,5	*4,8*
Reference data:										
Number of credit institutions [1]	15	*1,8*	29	*4,0*	25	*3,7*	26	*3,9*	25	*3,8*

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

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

Activities of Credit Institutions
Main Trends

Table 12

Structure of Assets, by Type of Investment

(billion rubles)

Assets		1.01.15	1.01.16	1.07.16	1.08.16	1.09.16
1.	Cash, precious metals and stones	2 754,2	1 898,3	1 436,1	1 497,8	1 463,9
1.1.	of which: cash	2 671,8	1 801,3	1 287,8	1 280,4	1 224,1
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	3 297,8	2 464,4	2 498,8	2 233,1	2 612,6
3.	Correspondent account, total	2 675,2	2 536,3	2 080,0	1 894,5	1 831,0
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	759,6	611,5	524,1	523,4	504,6
3.2.	Correspondent accounts with non-resident banks	1 915,6	1 924,8	1 556,0	1 371,1	1 326,4
4.	Securities portfolio, total	9 724,0	11 777,4	11 626,6	11 746,0	11 438,6
	of which					
4.1.	Debt securities	7 651,4	9 616,0	9 614,0	9 714,7	9 421,5
4.2.	Equity	488,7	295,2	307,0	312,3	321,0
4.3.	Promissory notes	218,0	204,0	169,4	166,0	158,2
4.4.	Equity in associates and subsidiaries	1 365,9	1 662,2	1 536,3	1 553,0	1 538,0
5.	Other equity	427,6	568,0	788,4	795,8	816,2
6.	Financial derivatives assets at fair value	2 298,6	1 261,0	914,8	859,9	803,9
7.	Loans, total	52 115,7	57 511,4	55 301,4	56 066,3	55 656,2
	of which:					
7.1.	Loans, deposits and other claims	51 799,5	57 154,5	55 101,4	55 875,6	55 479,5
	of which overdue claims	1 978,0	3 046,6	3 154,5	3 214,2	3 273,5
	of which:					
7.1.1.	Loans and other claims on non-financial organisations	29 536,0	33 300,9	31 230,9	31 737,7	31 446,5
	of which overdue claims	1 250,7	2 075,9	2 124,1	2 170,2	2 220,7
7.1.2.	Loans and other claims on individuals	11 329,5	10 684,3	10 572,9	10 615,9	10 694,0
	of which overdue claims	667,5	863,8	898,7	913,3	923,0
7.1.3.	Loans, deposits and other claims on credit institutions	6 895,0	8 610,0	8 228,0	8 335,3	8 233,3
	of which overdue claims	44,3	63,8	86,6	86,2	85,0
8.	Fixed assets (tangible and intangible), other real estate and inventories	1 222,3	1 277,6	1 452,0	1 449,3	1 450,0
8.1	of which real estate, temporarily not used	74,4	109,4	191,8	195,3	199,7
9.	Allocation of profit	177,0	125,5	189,0	202,1	232,1
9.1.	of which income tax	157,7	110,1	153,2	199,4	229,4
10.	Other assets, total	2 960,5	3 579,8	3 257,9	3 267,2	3 364,1
	of which:					
10.1.	Settlement accounts	1 610,7	1 826,2	1 531,2	1 433,1	1 477,4
10.2.	Accounts receivable	307,0	403,7	337,2	349,7	350,8
10.3.	Deferred expenses	148,4	134,4	47,7	46,9	45,5
Banking sector assets, total		77 653,0	82 999,7	79 545,0	80 012,1	79 668,6

Table 13

Structure of Liabilities[1], by Source of Funds

(billion rubles)

Liabilities[1]		1.01.15	1.01.16	1.07.16	1.08.16	1.09.16
1.	Funds and profit of credit institutions	6 921,9	7 551,7	7 881,7	7 940,2	8 040,8
	of which:					
1.1.	Funds of credit institutions	3 357,4	4 181,3	4 227,1	4 220,3	4 232,5
1.2.	Profit (loss), including financial result of the previous year	3 479,1	3 338,4	3 600,7	3 635,3	3 720,7
	of which:					
1.2.1.	Profit (loss) of the current year	589,1	192,0	359,9	458,6	532,2
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	9 287,0	5 363,3	2 712,0	2 729,0	2 424,1
3.	Transferable deposits of credit institutions	964,8	801,0	811,8	824,2	841,4
	of which:					
3.1.	Correspondent accounts of correspondent credit institutions	688,3	512,1	503,5	498,0	479,7
3.2.	Correspondent accounts of non-resident credit institutions	169,5	177,4	227,1	256,3	277,8
4.	Loans, deposits and other funds received from other credit institutions	6 594,2	7 091,0	7 497,4	7 744,7	7 792,4
5.	Clients' funds[2]	43 814,0	51 906,7	50 725,0	50 856,1	50 737,6
	of which:					
5.1.	Budgetary funds in settlement accounts	72,2	66,5	71,2	33,7	38,9
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	9 157,5	9 158,5
5.4.	Clients' float	550,6	488,5	560,0	487,4	559,4
5.5.	Deposits and other funds of legal entities (except credit institutions)	17 007,9	19 018,2	17 221,8	17 531,5	17 411,4
5.6.	Individual deposits	18 552,7	23 219,1	23 062,7	23 453,2	23 375,1
5.7.	Clients' funds in factoring and forfeiting transactions	26,4	22,3	24,2	25,0	21,9
6.	Bonds	1 357,5	1 266,5	1 175,8	1 167,3	1 170,2
7.	Promissory notes and bank acceptances	868,1	696,2	507,1	504,8	470,9
8.	Financial derivatives liabilities at fair value	1 953,3	880,7	571,8	556,4	512,5
9.	Other liabilities[1], total	5 892,1	7 442,7	7 662,5	7 689,4	7 678,6
	of which:					
9.1.	Provisions	4 054,1	5 406,4	5 643,1	5 749,3	5 803,0
9.2.	Settlement accounts	1 159,7	1 075,9	976,8	892,0	805,6
9.3.	Accounts payable	77,9	80,0	243,0	210,5	217,5
9.4.	Deferred income	13,3	14,9	10,6	9,8	10,5
9.5.	Interest payable	526,6	693,0	644,9	698,2	721,7
	of which:					
9.5.1	Overdue interest	0,0	0,0	0,0	0,0	0,0
Banking sector liabilities, total [1]		77 653,0	82 999,7	79 545,0	80 012,1	79 668,6

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

[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	1.08.16	1.09.16
1.	Cash, precious metals and stones	*3,5*	*2,3*	*1,8*	*1,9*	*1,8*
1.1.	of which: money	*3,4*	*2,2*	*1,6*	*1,6*	*1,5*
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	*4,2*	*3,0*	*3,1*	*2,8*	*3,3*
3.	Correspondent accounts, total	*3,4*	*3,1*	*2,6*	*2,4*	*2,3*
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	*1,0*	*0,7*	*0,7*	*0,7*	*0,6*
3.2.	Correspondent accounts with non-resident banks	*2,5*	*2,3*	*2,0*	*1,7*	*1,7*
4.	Securities portfolio, total	*12,5*	*14,2*	*14,6*	*14,7*	*14,4*
	of which					
4.1.	Debt securities	*9,9*	*11,6*	*12,1*	*12,1*	*11,8*
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*	*1,1*	*1,0*
7.	Loans, total	*67,1*	*69,3*	*69,5*	*70,1*	*69,9*
	of which:					
7.1.	Loans, deposits and other claims	*66,7*	*68,9*	*69,3*	*69,8*	*69,6*
	of which overdue claims	*2,5*	*3,7*	*4,0*	*4,0*	*4,1*
	of which:					
7.1.1.	Loans and other claims on non-financial organisations	*38,0*	*40,1*	*39,3*	*39,7*	*39,5*
	of which overdue claims	*1,6*	*2,5*	*2,7*	*2,7*	*2,8*
7.1.2.	Loans and other claims on individuals	*14,6*	*12,9*	*13,3*	*13,3*	*13,4*
	of which overdue claims	*0,9*	*1,0*	*1,1*	*1,1*	*1,2*
7.1.3.	Loans, deposits and other claims on credit institutions	*8,9*	*10,4*	*10,3*	*10,4*	*10,3*
	of which overdue claims	*0,1*	*0,1*	*0,1*	*0,1*	*0,1*
8.	Fixed assets (tangible and intangible), other real estate and inventories	*1,6*	*1,5*	*1,8*	*1,8*	*1,8*
8.1	of which real estate, temporarily not used	*0,1*	*0,1*	*0,2*	*0,2*	*0,3*
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*	*0,2*	*0,3*
10.	Other assets, total	*3,8*	*4,3*	*4,1*	*4,1*	*4,2*
	of which:					
10.1.	Settlement accounts	*2,1*	*2,2*	*1,9*	*1,8*	*1,9*
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	1.08.16	1.09.16
1.	Funds and profit of credit institutions	*8,9*	*9,1*	*9,9*	*9,9*	*10,1*
	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*	*4,5*	*4,7*
	Of which:					
1.2.1.	Profit (loss) of the current year	*0,8*	*0,2*	*0,5*	*0,6*	*0,7*
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	*12,0*	*6,5*	*3,4*	*3,4*	*3,0*
3.	Transferable deposits of credit institutions	*1,2*	*1,0*	*1,0*	*1,0*	*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*	*9,7*	*9,8*
5.	Clients' funds[2]	*56,4*	*62,5*	*63,8*	*63,6*	*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*	*11,4*	*11,5*
5.4.	Clients' float	*0,7*	*0,6*	*0,7*	*0,6*	*0,7*
5.5.	Deposits and other funds of legal entities (except credit institutions)	*21,9*	*22,9*	*21,7*	*21,9*	*21,9*
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*	*1,5*
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*	*0,7*	*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*	*7,2*	*7,3*
9.2.	Settlement accounts	*1,5*	*1,3*	*1,2*	*1,1*	*1,0*
9.3.	Accounts payable	*0,1*	*0,1*	*0,3*	*0,3*	*0,3*
9.4.	Deferred income	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
9.5.	Interest payable	*0,7*	*0,8*	*0,8*	*0,9*	*0,9*
	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	1.08.16	1.09.16	1.01.15	1.01.16	1.07.16	1.08.16	1.09.16	1.01.15	1.01.16	1.07.16	1.08.16	1.09.16
1. Loans, deposits and other claims, total	**36 664,1**	**37 091,8**	**37 887,1**	**38 110,2**	**38 225,4**	**15 135,3**	**20 062,8**	**17 214,4**	**17 765,4**	**17 254,2**	**51 799,5**	**57 154,5**	**55 101,4**	**55 875,6**	**55 479,5**
of which															
- overdue claims	1 725,9	2 537,1	2 741,9	2 781,4	2 856,1	252,1	509,5	412,6	432,8	417,4	1 978,0	3 046,6	3 154,5	3 214,2	3 273,5
1.1 Loans and other claims on resident non-financial organisations	**19 018,4**	**19 363,3**	**19 855,7**	**19 937,2**	**19 882,1**	**6 680,2**	**9 272,1**	**6 857,9**	**7 126,2**	**6 921,5**	**25 698,5**	**28 635,4**	**26 713,6**	**27 063,4**	**26 803,7**
of which															
- overdue claims	1 020,8	1 546,1	1 678,4	1 709,7	1 770,4	86,5	262,5	189,8	197,3	184,8	1 107,3	1 808,5	1 868,2	1 906,9	1 955,2
of which:															
1.1.1. Loans and other claims on individual entrepreneurs	668,1	506,0	460,4	454,5	448,3	7,8	8,3	6,8	6,8	6,2	675,8	514,3	467,2	461,2	454,5
of which															
- overdue claims	53,1	72,2	77,9	79,3	79,4	0,3	0,6	0,8	0,6	0,6	53,4	72,9	78,7	79,9	80,1
1.2 Loans and other claims on non-resident legal entities (except banks)	**695,7**	**698,3**	**732,7**	**783,3**	**769,6**	**3 141,7**	**3 967,2**	**3 784,6**	**3 891,0**	**3 873,2**	**3 837,5**	**4 665,5**	**4 517,3**	**4 674,3**	**4 642,9**
of which															
- overdue claims	63,5	92,7	102,6	102,6	102,9	79,9	174,7	153,3	160,6	162,6	143,4	267,4	255,9	263,2	265,5
1.3 Loans, deposits and other claims on resident financial sector	**3 907,8**	**4 465,8**	**4 993,0**	**5 046,4**	**5 203,3**	**1 178,9**	**2 228,6**	**3 465,7**	**3 648,6**	**3 579,3**	**5 086,7**	**6 694,4**	**8 458,7**	**8 695,0**	**8 782,6**
of which															
- overdue claims	20,6	95,0	99,3	95,4	95,1	1,9	9,0	6,0	7,3	6,8	22,5	103,9	105,4	102,7	101,9
of which:															
1.3.1 Resident credit institutions	2 772,1	3 273,6	3 775,8	3 846,3	3 900,3	1 008,2	1 761,6	2 118,2	2 232,3	2 213,7	3 780,3	5 035,2	5 894,0	6 078,6	6 114,0
of which															
- overdue claims	6,9	60,0	60,0	56,9	56,9	0,0	0,9	0,4	1,4	0,4	7,0	60,9	60,4	58,3	57,3
1.3.2 Other resident non-banking financial institutions	1 135,7	1 192,1	1 217,3	1 200,1	1 303,0	170,7	467,1	1 347,5	1 416,3	1 365,6	1 306,4	1 659,2	2 564,8	2 616,4	2 668,6
of which															
- overdue claims	13,7	34,9	39,3	38,4	38,2	1,8	8,1	5,7	6,0	6,4	15,5	43,0	45,0	44,4	44,6
1.4 Loans, deposits and other claims on non-resident banks	**237,8**	**253,3**	**251,2**	**239,1**	**273,5**	**2 876,9**	**3 321,5**	**2 082,9**	**2 017,6**	**1 845,8**	**3 114,7**	**3 574,8**	**2 334,1**	**2 256,7**	**2 119,3**
of which															
- overdue claims	0,0	0,1	17,7	17,8	20,0	37,3	2,9	8,5	10,1	7,7	37,4	2,9	26,2	27,9	27,7
1.5 Loans and other claims on government financial bodies and extra-budgetary funds	**1 033,9**	**1 135,5**	**914,9**	**905,5**	**819,7**	**0,0**	**0,0**	**0,1**	**0,1**	**0,1**	**1 033,9**	**1 135,5**	**915,1**	**905,6**	**819,8**
of which															
- overdue claims	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,1	0,1	0,1	0,0	0,0	0,1	0,1	0,1
1.6 Loans and other claims on resident individuals	**11 014,0**	**10 381,8**	**10 353,4**	**10 389,5**	**10 481,0**	**289,6**	**274,7**	**200,9**	**207,7**	**195,4**	**11 303,7**	**10 656,5**	**10 554,4**	**10 597,2**	**10 676,3**
of which															
- overdue claims	620,8	803,1	843,5	855,6	867,2	45,4	58,9	53,5	56,0	54,0	666,2	862,0	897,0	911,6	921,2
1.7 Loans and other claims on non-resident individuals	**14,8**	**14,0**	**12,1**	**11,5**	**11,1**	**11,1**	**13,8**	**6,4**	**7,2**	**6,6**	**25,9**	**27,8**	**18,6**	**18,7**	**17,6**
of which															
- overdue claims	0,2	0,2	0,4	0,4	0,4	1,1	1,6	1,3	1,4	1,4	1,3	1,9	1,7	1,8	1,7
Reference data:															
Provisions for loans, deposits and other claims [1]	-	-	-	-	-	-	-	-	-	-	3 459,8	4 525,8	4 737,3	4 815,6	4 857,7
Overdue interest on loans, deposits and other claims, recognized in the balance sheet accounts	153,5	179,9	203,3	202,6	210,7	20,6	16,5	15,8	17,6	17,2	174,1	196,4	219,1	220,1	227,8
Credit institutions' portfolio of residents promissory notes	188,7	127,9	100,6	102,0	95,9	25,7	73,7	66,5	61,6	59,9	214,4	201,6	167,0	163,6	155,7
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.

The Central Bank of the Russian Federation
Banking Supervision Department

Table 17

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

	1.01.15	1.01.16	1.07.16	1.08.16	1.09.16
1. Loans, deposits and other claims, total	***100,0***	***100,0***	***100,0***	***100,0***	***100,0***
	66,7	***68,9***	***69,3***	***69,8***	***69,6***
Of which:					
- overdue claims	*3,8*	*5,3*	*5,7*	*5,8*	*5,9*
	2,5	*3,7*	*4,0*	*4,0*	*4,1*
1.1 Loans and other claims on resident non-financial organizations	***49,6***	***50,1***	***48,5***	***48,4***	***48,3***
	33,1	***34,5***	***33,6***	***33,8***	***33,6***
Of which:					
- overdue claims	*2,1*	*3,2*	*3,4*	*3,4*	*3,5*
	1,4	*2,2*	*2,3*	*2,4*	*2,5*
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***	***8,4***
	4,9	***5,6***	***5,7***	***5,8***	***5,8***
Of which:					
- overdue claims	*0,3*	*0,5*	*0,5*	*0,5*	*0,5*
	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***	***15,6***	***15,8***
	6,6	***8,1***	***10,6***	***10,9***	***11,0***
Of which:					
- overdue claims	*0,0*	*0,2*	*0,2*	*0,2*	*0,2*
	0,0	*0,1*	*0,1*	*0,1*	*0,1*
of which:					
1.3.1 Resident credit institutions	*7,3*	*8,8*	*10,7*	*10,9*	*11,0*
	4,9	*6,1*	*7,4*	*7,6*	*7,7*
Of which					
- overdue claims	*0,0*	*0,1*	*0,1*	*0,1*	*0,1*
	0,0	*0,1*	*0,1*	*0,1*	*0,1*
1.3.2 Other resident non-banking financial institutions	*2,5*	*2,9*	*4,7*	*4,7*	*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***	***4,0***	***3,8***
	4,0	***4,3***	***2,9***	***2,8***	***2,7***
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***	***1,6***	***1,5***
	1,3	***1,4***	***1,2***	***1,1***	***1,0***
Of which:					
- overdue claims	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
	0,0	*0,0*	*0,0*	*0,0*	*0,0*
1.6 Loans and other claimts on resident individuals	***21,8***	***18,6***	***19,2***	***19,0***	***19,2***
	14,6	***12,8***	***13,3***	***13,2***	***13,4***
Of which:					
- overdue claims	*1,3*	*1,5*	*1,6*	*1,6*	*1,7*
	0,9	*1,0*	*1,1*	*1,1*	*1,2*
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*	*8,6*	*8,8*
	4,5	*5,5*	*6,0*	*6,0*	*6,1*
Overdue interest on loans, deposits and other claims, recognized in the balance sheet	*0,3*	*0,3*	*0,4*	*0,4*	*0,4*
	0,2	*0,2*	*0,3*	*0,3*	*0,3*
Credit institutions' portfolio of residents promissory notes	*0,4*	*0,4*	*0,3*	*0,3*	*0,3*
	0,3	*0,2*	*0,2*	*0,2*	*0,2*
Credit institutions' portfolio of non-residents promissory notes	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
	0,0	*0,0*	*0,0*	*0,0*	*0,0*

The Central Bank of the Russian Federation
Banking Supervision Department

Table 18

The Structure of Credit Institutions' Security Portfolio[1]

	1.01.15		1.01.16		1.07.16		1.08.16		1.09.16	
	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***	**11 580,0**	***100,0***	**11 280,5**	***100,0***
- in rubles	6 721,7	*70,7*	7 317,8	*63,2*	7 455,6	*65,1*	7 528,9	*65,0*	7 419,4	*65,8*
- in foreign currency	2 784,4	*29,3*	4 255,7	*36,8*	4 001,6	*34,9*	4 051,1	*35,0*	3 861,1	*34,2*
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*	1 736,0	*15,0*	1 601,7	*14,2*
- in rubles	1 089,0	*11,5*	1 003,1	*8,7*	1 095,2	*9,6*	1 099,6	*9,5*	1 037,9	*9,2*
- in foreign currency	611,5	*6,4*	688,8	*6,0*	701,5	*6,1*	636,5	*5,5*	563,8	*5,0*
Securities available for sale	4 210,4	*44,3*	5 024,4	*43,4*	5 195,3	*45,3*	5 352,6	*46,2*	5 280,8	*46,8*
- in rubles	2 751,2	*28,9*	2 851,0	*24,6*	3 069,7	*26,8*	3 128,7	*27,0*	3 132,0	*27,8*
- in foreign currency	1 459,2	*15,4*	2 173,4	*18,8*	2 125,7	*18,6*	2 223,9	*19,2*	2 148,8	*19,0*
Securities held-to-maturity	2 224,1	*23,4*	3 188,9	*27,6*	2 919,9	*25,5*	2 924,4	*25,3*	2 846,3	*25,2*
- in rubles	1 512,5	*15,9*	1 797,2	*15,5*	1 747,4	*15,3*	1 740,0	*15,0*	1 703,9	*15,1*
- in foreign currency	711,6	*7,5*	1 391,7	*12,0*	1 172,6	*10,2*	1 184,4	*10,2*	1 142,3	*10,1*
Shares in associates and subsidiaries	1 365,9	*14,4*	1 662,2	*14,4*	1 536,3	*13,4*	1 553,0	*13,4*	1 538,0	*13,6*
- in rubles	1 365,2	*14,4*	1 661,5	*14,4*	1 535,6	*13,4*	1 552,3	*13,4*	1 537,3	*13,6*
- 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		63,1		83,1	
Provisions for losses on securities available for sale	21,1		33,9		57,5		58,8		55,3	
Provisions for losses on securities held-to-maturity	4,4		11,2		5,2		4,2		4,4	
Provisions for losses on portfolio of shares in associates and subsidiaries	86,6		141,6		149,6		158,4		162,3	

[1] Excluding promissory notes.

Table 19

The Structure of Credit Institutions' Portfolio of Debt Securities

	1.01.15		1.01.16		1.07.16		1.08.16		1.09.16	
	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*	9 714,7	*100,0*	9 421,5	*100,0*
- in rubles	5 070,6	*66,3*	5 468,3	*56,9*	5 701,6	*59,3*	5 756,4	*59,3*	5 650,9	*60,0*
- in foreign currency	2 580,8	*33,7*	4 147,7	*43,1*	3 912,4	*40,7*	3 958,3	*40,7*	3 770,6	*40,0*
of which: revaluation	-416,8	*-5,4*	-87,8	*-0,9*	74,8	*0,8*	66,7	*0,7*	80,8	*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*	9 648,0	*100,0*	9 340,7	*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*	3 194,4	*33,1*	3 151,7	*33,7*
- in rubles	1 013,8	*12,6*	1 967,3	*20,3*	2 616,6	*27,4*	2 587,9	*26,8*	2 576,6	*27,6*
- in foreign currency	254,6	*3,2*	579,2	*6,0*	614,0	*6,4*	606,5	*6,3*	575,2	*6,2*
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*	214,9	*2,2*	213,7	*2,3*
- in rubles	108,8	*1,3*	190,4	*2,0*	189,8	*2,0*	214,9	*2,2*	213,6	*2,3*
- in foreign currency	0,1	*0,0*	0,1	*0,0*	0,0	*0,0*	0,0	*0,0*	0,1	*0,0*
debt securities of resident credit institutions	456,4	*5,7*	534,8	*5,5*	456,1	*4,8*	472,7	*4,9*	517,4	*5,5*
- in rubles	442,2	*5,5*	525,5	*5,4*	450,3	*4,7*	458,1	*4,7*	503,7	*5,4*
- in foreign currency	14,2	*0,2*	9,3	*0,1*	5,8	*0,1*	14,6	*0,2*	13,7	*0,1*
other debt securities of residents	666,4	*8,3*	1 210,3	*12,5*	1 332,6	*14,0*	1 334,9	*13,8*	1 412,8	*15,1*
- in rubles	665,9	*8,3*	1 209,0	*12,5*	1 330,3	*13,9*	1 321,2	*13,7*	1 400,8	*15,0*
- in foreign currency	0,6	*0,0*	1,3	*0,0*	2,3	*0,0*	13,7	*0,1*	12,0	*0,1*
debt securities of other countries	38,4	*0,5*	160,2	*1,7*	113,3	*1,2*	84,0	*0,9*	69,8	*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*	84,0	*0,9*	69,8	*0,7*
debt securities of non-resident banks	358,5	*4,4*	341,4	*3,5*	350,3	*3,7*	420,1	*4,4*	408,0	*4,4*
- in rubles	114,8	*1,4*	9,5	*0,1*	6,4	*0,1*	6,6	*0,1*	6,8	*0,1*
- in foreign currency	243,7	*3,0*	331,9	*3,4*	343,9	*3,6*	413,5	*4,3*	401,2	*4,3*
other debt securities of non-residents	904,2	*11,2*	2 015,9	*20,8*	1 957,2	*20,5*	1 920,3	*19,9*	1 881,4	*20,1*
- in rubles	188,3	*2,3*	206,6	*2,1*	154,4	*1,6*	149,5	*1,5*	142,4	*1,5*
- in foreign currency	715,9	*8,9*	1 809,3	*18,6*	1 802,8	*18,9*	1 770,9	*18,4*	1 739,0	*18,6*
debt securities delivered without derecognition in the balance sheet	4 261,8	*52,8*	2 698,1	*27,8*	1 900,3	*19,9*	1 992,6	*20,7*	1 672,2	*17,9*
- in rubles	2 949,9	*36,6*	1 442,7	*14,9*	871,2	*9,1*	943,2	*9,8*	718,0	*7,7*
- in foreign currency	1 311,9	*16,3*	1 255,3	*12,9*	1 029,1	*10,8*	1 049,4	*10,9*	954,2	*10,2*
overdue debt securities	5,2	*0,1*	6,1	*0,1*	8,9	*0,1*	14,0	*0,1*	13,7	*0,1*
- in rubles	3,8	*0,0*	5,1	*0,1*	7,8	*0,1*	8,4	*0,1*	8,3	*0,1*
- in foreign currency	1,4	*0,0*	1,1	*0,0*	1,1	*0,0*	5,6	*0,1*	5,4	*0,1*
Reference data:										
Provisions for losses on debt securities	15,8		40,0		42,9		44,0		42,8	

Table 20

Structure of credit institutions' portfolio of shares

	1.01.15		1.01.16		1.07.16		1.08.16		1.09.16	
	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*	312,3	*100,0*	321,0	*100,0*
- in rubles	285,9	*58,5*	188,0	*63,7*	218,4	*71,1*	220,2	*70,5*	231,2	*72,0*
- in foreign currency	202,8	*41,5*	107,3	*36,3*	88,6	*28,9*	92,1	*29,5*	89,8	*28,0*
of which: revaluation	-16,4	*-3,4*	-21,2	*-7,2*	-10,3	*-3,4*	-3,6	*-1,1*	2,3	*0,7*
Shares held at book value (without revaluation)	505,1	*100,0*	316,4	*100,0*	317,3	*100,0*	315,8	*100,0*	318,7	*100,0*
of which shares of:										
resident credit institutions	4,1	*0,8*	13,5	*4,3*	4,6	*1,5*	3,5	*1,1*	3,7	*1,2*
- in rubles	4,1	*0,8*	13,5	*4,3*	4,6	*1,5*	3,5	*1,1*	3,7	*1,2*
- 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*	142,3	*45,1*	150,0	*47,1*
- in rubles	192,3	*38,1*	136,7	*43,2*	139,1	*43,8*	142,3	*45,1*	149,9	*47,1*
- 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*	2,0	*0,6*	2,1	*0,7*
- in rubles	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- in foreign currency	2,7	*0,5*	1,4	*0,4*	2,0	*0,6*	2,0	*0,6*	2,1	*0,7*
other non-residents	81,8	*16,2*	50,0	*15,8*	46,7	*14,7*	48,4	*15,3*	44,0	*13,8*
- in rubles	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- in foreign currency	81,8	*16,2*	50,0	*15,8*	46,7	*14,7*	48,4	*15,3*	44,0	*13,8*
shares delivered without derecognition in the balance sheet	124,8	*24,7*	10,6	*3,4*	14,5	*4,6*	11,2	*3,5*	11,4	*3,6*
- in rubles	67,0	*13,3*	10,6	*3,3*	14,4	*4,5*	11,2	*3,5*	11,4	*3,6*
- 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*	108,4	*34,3*	107,5	*33,7*
- in rubles	38,9	*7,7*	48,4	*15,3*	70,5	*22,2*	66,7	*21,1*	63,9	*20,0*
- in foreign currency	55,0	*10,9*	53,3	*16,8*	39,8	*12,6*	41,7	*13,2*	43,6	*13,7*
Reference data:										
Provisions for losses on shares	14,8		10,9		28,6		27,9		25,8	

[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	1.08.16	1.09.16
Portfolio of promissory notes discounted by a credit institution, in rubles	188,7	130,3	102,9	104,4	98,3
of which promissory notes, not paid when due	9,2	10,7	11,9	11,4	11,4
Portfolio of promissory notes discounted by a credit institution, in foreign currency	29,2	73,7	66,5	61,6	59,9
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**	**166,0**	**158,2**

Table 22

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

	1.01.15		1.01.16		1.07.16		1.08.16		1.09.16	
	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***	**166,0**	***100,0***	**158,2**	***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*	0,5	*0,3*	0,3	*0,2*
- promissory notes of resident credit institutions	154,9	*71,1*	126,7	*62,1*	106,2	*62,7*	99,6	*60,0*	94,9	*60,0*
- other promissory notes of residents	59,5	*27,3*	74,7	*36,6*	60,5	*35,7*	63,5	*38,2*	60,5	*38,3*
- promissory notes of authorised agencies of other countries	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- promissory notes of non-resident credit institutions	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- other promissory notes of non-residents	3,6	*1,6*	2,3	*1,1*	2,3	*1,4*	2,4	*1,5*	2,4	*1,5*
Reference data:										
Provisions for losses on promissory notes	13,8		13,2		15,8		16,6		16,1	

[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	1.08.16	1.09.16
Land temporarily out of use in operating activities	6,6	7,5	16,4	16,2	17,2
Land temporarily out of use in operating activities, leased out	0,9	11,5	2,2	2,1	2,3
Land temporarily out of use in operating activities, at current (fair) value	10,2	26,0	38,1	38,2	39,9
Land temporarily out of use in operating activities, at current (fair) value, leased out	2,9	5,3	27,6	29,1	27,5
Real estate (except land) temporarily out of use in operating activities*	2,0	3,4	3,3	3,2	3,2
Real estate (except land) temporarily out of use in operating activities, leased out*	9,5	8,8	6,3	5,4	5,8
Real estate (except land) temporarily out of use in operating activities, at current (fair) value	13,3	16,8	30,0	30,5	34,7
Real estate (except land) temporarily out of use in operating activities, at current (fair) value, leased out	27,6	27,4	36,5	39,5	40,2
Investments in construction of objects of real estate, temporarily out of use in operating activities	1,4	2,6	31,4	31,2	29,0
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	71,5	71,3

* At residual value (less amortisation).

Table 24

Funds Raised by Credit Institutions From Organisations[1]

(billion rubles)

		1.01.15	1.01.16	1.07.16	1.08.16	1.09.16
1.	Funds raised from organisations, total	25 008,1	28 442,1	27 425,0	27 187,7	27 138,7
	- in rubles	14 222,9	14 889,3	15 681,0	15 651,7	15 948,5
	- in foreign currency	10 785,2	13 552,7	11 743,9	11 536,0	11 190,2
	of which:					
1.1.	Funds of legal entities in settlement and other accounts[1]	7 434,7	8 905,2	9 626,3	9 157,5	9 158,5
	- in rubles	5 549,6	6 179,5	6 586,2	6 215,6	6 303,9
	- in foreign currency	1 885,1	2 725,7	3 040,1	2 941,9	2 854,7
	Of which:					
1.1.1	Funds of individual entrepreneurs	180,1	216,4	242,0	240,3	262,5
	- in rubles	172,1	207,4	232,1	229,2	251,1
	- in foreign currency	7,9	9,0	9,9	11,1	11,4
1.2.	Government and other extra budgetary funds in settlement accounts	0,1	0,1	0,1	0,1	0,1
1.3.	Float	535,3	472,5	546,7	473,5	545,4
1.4.	Deposits and other funds of legal entities (except credit institutions)	17 007,9	19 018,2	17 221,8	17 531,5	17 411,4
	- in rubles	8 471,8	8 522,2	8 818,1	9 199,5	9 356,4
	- in foreign currency	8 536,1	10 496,0	8 403,6	8 332,0	8 055,0
	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	1 810,9	2 046,7
1.4.2.	Certificates of deposit	5,8	2,8	1,0	0,9	0,8
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	0,5	1,6	0,5	0,1	0,4
1.5.	Clients' funds in factoring and forfeiting transactions	26,4	22,3	24,2	25,0	21,9
1.6.	Funds written down from clients' accounts but not entered in correspondent account of a credit institution because of shortage of money	3,8	23,7	5,9	0,2	1,5
	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	2 574,9	2 485,7
	- in rubles	2 686,8	2 649,1	2 099,2	2 225,0	2 122,4
	- in foreign currency	718,5	642,3	566,2	349,9	363,3
	with maturity from 31 days to 1 year	4 565,0	5 852,1	5 659,3	5 892,0	6 064,2
	- in rubles	3 327,2	3 257,3	4 158,3	4 376,7	4 645,4
	- in foreign currency	1 237,8	2 594,8	1 501,0	1 515,3	1 418,8
	with maturity in excess of 1 year	9 037,5	9 874,7	8 897,1	9 064,7	8 861,6
	- in rubles	2 457,8	2 615,8	2 560,6	2 597,8	2 588,7
	- in foreign currency	6 579,8	7 258,9	6 336,5	6 466,9	6 272,9
	Reference data					
Funds raised from non-resident organisations, total		5 143,3	5 130,4	4 397,0	4 436,3	4 340,7
- in rubles		591,3	433,7	373,5	359,2	357,4
- in foreign currency		4 552,0	4 696,6	4 023,6	4 077,2	3 983,2
of which:						
	Funds of non-resident organisations in settlement and other accounts	521,0	574,5	555,9	555,9	560,1
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	502,0	428,1	324,0	319,8	312,0
	Other funds raised from non-resident legal entities	4 074,3	4 095,6	3 488,3	3 529,5	3 429,1
	Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0,0	0,0	0,0	0,0	0,3

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

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

The Central Bank of the Russian Federation
Banking Supervision Department

Table 25

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

	1.01.15	1.01.16	1.07.16	1.08.16	1.09.16
Issued debt obligations - total	**2 692,0**	**2 536,9**	**2 283,1**	**2 259,2**	**2 215,8**
including:					
bonds:	1 357,5	1 266,5	1 175,8	1 167,3	1 170,2
of which					
with maturities less than one year	12,0	2,6	0,1	0,3	0,4
with maturities in excess of one year	1 344,5	1 263,9	1 175,7	1 165,4	1 168,0
deposit certificates [1]	5,8	2,8	1,0	0,9	0,8
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	0,3	0,2
savings certificates [2]	460,5	571,4	599,2	586,2	573,9
of which					
with maturities less than one year	148,6	364,8	262,0	246,0	237,6
with maturities in excess of one year	300,2	183,3	305,2	310,9	307,4
promissory notes and banker's acceptances	868,1	696,2	507,1	504,8	470,9
of which					
with maturities less than one year	364,8	329,8	207,6	198,7	175,2
with maturities in excess of one year	482,2	346,8	273,2	276,1	264,2

[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	1.08.16	1.09.16
1	Individual deposits	18 552,7	23 219,1	22 929,4	23 453,2	23 375,1
	- of which savings certificates	460,5	571,4	599,4	586,2	573,9
1.1.	Individual demand deposits and deposits with maturity up to 30 days	3 214,6	3 843,7	3 673,4	3 914,2	3 867,2
	- in rubles	2 664,9	3 176,5	2 996,1	3 174,5	3 138,2
	- in foreign currency	549,7	667,1	677,3	739,7	729,0
1.2.	Individual deposits with maturity from 31 days to 1 year	5 124,0	9 278,4	8 189,4	8 079,9	8 108,1
	- in rubles	3 814,6	6 948,4	7 040,1	6 966,1	7 036,6
	- in foreign currency	1 309,4	2 330,1	1 149,2	1 113,8	1 071,5
1.3.	Individual deposits with maturity in excess of 1 year	10 214,1	10 097,0	11 066,7	11 459,1	11 399,8
	- in rubles	7 227,1	6 273,3	6 838,9	7 090,1	7 148,1
	- in foreign currency	2 987,0	3 823,7	4 227,8	4 368,9	4 251,7
	Reference data:					
	Deposits of non-resident individuals (excluding saving certificates)	245,2	372,0	372,3	362,6	356,8

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	1.08.16	1.09.16
Loans, deposits and other funds received from other credit institutions, total	**6 594,2**	**7 091,0**	**7 497,4**	**7 744,7**	**7 792,4**
- in rubles	3 223,4	3 687,6	4 170,3	4 284,2	4 362,6
- in foreign currency	3 370,8	3 403,5	3 327,1	3 460,5	3 429,7
of which:					
- loans, deposits and other funds received from resident credit institutions	4 016,5	5 024,8	5 902,2	6 162,3	6 245,3
- in rubles	2 900,5	3 432,9	3 914,2	4 052,4	4 091,8
- in foreign currency	1 116,0	1 591,9	1 988,0	2 110,0	2 153,6
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	1 582,4	1 547,1
- in rubles	322,9	254,7	256,1	231,8	270,9
- in foreign currency	2 254,8	1 811,6	1 339,1	1 350,6	1 276,2
of which					
overdue debt	0,0	0,5	0,0	0,0	0,1
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,5	0,0	0,0	0,1

Table 28

Distribution of Budgetary Funds in Settlement Accounts by Groups of Credit Institutions on 1.09.16

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	38 862	*100,0*	52 872 745	*66,4*
No budgetary funds	610	0	*0,0*	26 795 831	*33,6*
Data not available	4	0	*0,0*	0	*0,0*
Total	**659**	**38 862**	***100,0***	**79 668 576**	***100,0***

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

Funds Raised From and Placed With Non-Residents

№	Indicator	1.01.15		1.01.16		1.07.16		1.08.16		1.09.16	
		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***	**4 925,0**	***6,2***	**4 816,5**	***6,0***
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*	4 405,1	*5,5*	4 301,5	*5,4*
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*	3 849,3	*4,8*	3 741,5	*4,7*
1.2	Individual deposits (excluding saving certificates)	245,2	*0,3*	372,0	*0,4*	351,1	*0,4*	362,6	*0,5*	356,8	*0,4*
1.2.1	of which deposits and other raised funds (excluding saving certificates)	179,5	*0,2*	275,3	*0,3*	252,3	*0,3*	262,2	*0,3*	255,3	*0,3*
1.3	Funds in other accounts	230,4	*0,3*	207,2	*0,2*	174,7	*0,2*	157,3	*0,2*	158,1	*0,2*
2.	**Funds in correspondent and other accounts of credit institutions**	**180,0**	***0,2***	**204,5**	***0,2***	**233,4**	***0,3***	**262,5**	***0,3***	**282,4**	***0,4***
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***	**1 582,4**	***2,0***	**1 547,1**	***1,9***
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***	**6 769,9**	***8,5***	**6 645,9**	***8,3***
	Reference data:										
	Liabilities of authorized banks to non-residents on issued debt securities - total [2]	291,2	*0,4*	368,7	*0,4*	275,0	*0,3*	283,7	*0,4*	292,2	*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***	**6 950,8**	***8,7***	**6 780,8**	***8,5***
	of which overdue claims	182,1	*0,2*	272,2	*0,3*	283,8	*0,4*	292,9	*0,4*	294,9	*0,4*
	of which:										
1.1.	Loans, deposits and other claims	3 114,7	*4,0*	3 574,8	*4,3*	2 334,1	*2,9*	2 256,7	*2,8*	2 119,3	*2,7*
1.2	Loans and other claims on legal entities	3 837,5	*4,9*	4 665,5	*5,6*	4 517,3	*5,7*	4 674,3	*5,8*	4 642,9	*5,8*
1.3	Loans and other claims on individuals	25,9	*0,0*	27,8	*0,0*	18,6	*0,0*	18,7	*0,0*	17,6	*0,0*
2.	**Correspondent accounts with banks**	**1 915,6**	***2,5***	**1 924,8**	***2,3***	**1 556,0**	***2,0***	**1 371,1**	***1,7***	**1 326,4**	***1,7***
3.	**Securities acquired by credit institutions, total**	**1 389,1**	***1,8***	**2 571,2**	***3,1***	**2 471,8**	***3,1***	**2 477,3**	***3,1***	**2 407,7**	***3,0***
	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*	2 424,4	*3,0*	2 359,2	*3,0*
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*	50,4	*0,1*	46,1	*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***	**11 473,6**	***14,3***	**11 188,2**	***14,0***
	Reference data:										
	Overdue interest on claims of credit institutions	38,1	*0,0*	11,2	*0,0*	12,4	*0,0*	13,3	*0,0*	13,8	*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	1.08.16	1.09.16	1.01.15	1.01.16	1.07.16	1.08.16	1.09.16	1.01.15	1.01.16	1.07.16	1.08.16	1.09.16
Total	589 141,3	191 965,4	359 935,6	458 605,8	532 248,6	833	733	679	664	655	177 032,1	125 480,2	153 226,2	199 439,7	229 446,1
Profit-making CIs[1]	853 239,6	735 803,4	565 611,3	666 511,5	767 232,3	707	553	439	435	413	166 058,7	113 513,3	135 350,6	194 076,5	204 474,1
Loss-making CIs	-264 098,3	-543 838,1	-205 675,7	-207 905,7	-234 983,7	126	180	240	229	242	10 973,4	11 966,9	17 875,6	5 363,2	24 972,0
CIs that have not provided their reporting						1	0	1	5	4					
Total						**834**	**733**	**680**	**669**	**659**					

[1] including CIs with zero profit.

Table 31

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

	1.01.15		1.01.16		1.04.16		1.07.16	
	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***	**72 402,0**	***100,0***	**118 229,5**	***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*	1 062,2	*1,5*	2 089,9	*1,8*
1.2. Interest income on loans to individuals	1 833,3	*1,7*	1 791,6	*0,9*	436,7	*0,6*	874,2	*0,7*
1.3. Income on operations with securities	2 599,5	*2,4*	1 411,8	*0,7*	315,7	*0,4*	672,8	*0,6*
1.4. Income on operations with foreign currency	91 197,9	*82,6*	169 003,8	*88,1*	67 017,4	*92,6*	107 819,7	*91,2*
1.5. Commissions	906,6	*0,8*	974,7	*0,5*	259,8	*0,4*	538,9	*0,5*
1.6. Recovery of loss provision	6 063,3	*5,5*	9 363,9	*4,9*	2 529,8	*3,5*	5 105,4	*4,3*
1.7. Other income	4 862,9	*4,4*	5 330,0	*2,8*	780,4	*1,1*	1 128,6	*1,0*
Of which:								
1.7.1. Income on operations with derivatives and embedded derivative instruments	2 712,6	*2,5*	1 837,3	*1,0*	558,2	*0,8*	826,3	*0,7*
2. Expenses of credit institutions, total	**109 815,9**	***100,0***	**191 675,5**	***100,0***	**72 292,7**	***100,0***	**117 860,3**	***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*	661,1	*0,9*	1 295,5	*1,1*
2.2. Interest expenses on funds raised from individuals	862,8	*0,8*	1 451,2	*0,8*	421,8	*0,6*	837,3	*0,7*
2.3. Expenses on operations with securities	2 372,0	*2,2*	771,7	*0,4*	91,4	*0,1*	204,5	*0,2*
2.4. Expenses on operations with foreign currency	90 776,9	*82,7*	168 553,4	*87,9*	67 040,0	*92,7*	107 828,4	*91,5*
2.5. Commissions	181,4	*0,2*	202,3	*0,1*	65,9	*0,1*	133,8	*0,1*
2.6. Expenses on loss provision	7 568,7	*6,9*	11 080,5	*5,8*	2 799,2	*3,9*	5 511,2	*4,7*
2.7. Management expenses (including personnel costs)	1 246,1	*1,1*	1 239,9	*0,6*	345,1	*0,5*	709,9	*0,6*
2.8. Other expenses	5 105,3	*4,6*	5 665,2	*3,0*	868,4	*1,2*	1 339,9	*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*	595,6	*0,8*	891,1	*0,8*

[1] According to Profit and Loss Statement of Credit Institutions (form 0409102).
On credit institutions that filed their reporting with the Bank of Russia.

Some Indicators that Characterise Assets and Liabilities of Credit Institutions by Federal Districts and Subjects of the Russian Federation

Table 32

Assets and liabilities1 of credit institutions (with balancing of some accounts), registered in respective regions, as of 1.09.16

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	49 670 878 112	23 146 836 612	50 765 793 138	22 051 921 586
Belgorod Region	10 034 859	834 998	10 034 093	835 764
Bryansk Region	0	0	0	0
Vladimir Region	8 377 452	292 603	8 397 402	272 653
Voronezh Region	5 815 005	2 082 566	6 172 906	1 724 665
Ivanovo Region	14 884 640	860 587	14 941 882	803 345
Kaluga Region	48 885 425	1 740 672	48 908 479	1 717 618
Kostroma Region	389 024 570	156 073 337	440 597 257	104 500 650
Kursk Region	20 460 194	949 935	20 453 467	956 662
Lipetsk Region	25 450 538	2 011 995	25 467 171	1 995 362
Moscow Region	34 548 326	5 836 140	35 258 493	5 125 973
Orel Region	0	0	0	0
Ryazan Region	17 987 535	952 340	17 995 717	944 158
Smolensk Region	0	0	0	0
Tambov Region	3 049 232	26 633	3 053 679	22 186
Tver Region	15 339 629	2 247 954	15 787 969	1 799 614
Tula Region	2 845 007	50 265	2 848 306	46 966
Yaroslavl Region	21 850 980	3 886 996	21 629 701	4 108 275
City of Moscow	49 052 324 720	22 968 989 591	50 094 246 616	21 927 067 695
North-Western Federal District	1 615 893 194	447 657 775	1 737 319 693	326 231 276
Republic of Karelia	1 542 769	105 879	1 588 304	60 344
Komi Republic	5 764 015	768 899	5 767 206	765 708
Akhangelsk Region	0	0	0	0
Vologda Region	75 106 235	11 768 298	77 264 309	9 610 224
Kaliningrad Region	14 092 217	6 319 408	14 924 445	5 487 180
Leningrad Region	4 652 656	337 622	4 623 766	366 512
Murmansk Region	9 964 476	1 877 058	10 001 344	1 840 190
Novgorod Region	6 160 931	401 503	6 220 630	341 804
Pskov Region	2 836 993	26 221	2 839 714	23 500
St Petersburg	1 495 772 902	426 052 887	1 614 089 975	307 735 814
Southern Federal District	457 456 039	44 730 576	461 950 977	40 235 638
Republic of Adygeya	11 163 859	386 192	11 178 396	371 655
Republic of Kalmykia	0	0	0	0
Republic of Crimea	103 692 165	9 737 924	105 064 776	8 365 313
Krasnodar Territory	188 045 641	13 767 222	190 555 805	11 257 058
Astrakhan Region	6 899 981	4 040 101	6 902 760	4 037 322
Volgograd Region	13 907 958	1 699 257	14 248 325	1 358 890
Rostov Region	115 377 613	13 317 890	115 578 584	13 116 919
City of Sevastopol	18 368 822	1 781 990	18 422 331	1 728 481
North-Caucasian Federal District	33 277 466	2 893 902	33 644 743	2 526 625
Republik of Daghestan	3 574 025	41 596	3 576 765	38 856
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	5 728 443	131 545	5 757 250	102 738

Karachai-Cherkess Republic	13 484 969	2 371 772	13 867 383	1 989 358
Republic of North Ossetia - Alania	947 053	64 779	977 522	34 310
Chechen Republic	0	0	0	0
Stavropol Territory	9 542 976	284 210	9 465 823	361 363
Volga Federal District	1 754 673 593	292 339 720	1 793 193 008	253 820 305
Republic of Bashkortostan	91 799 455	1 985 934	91 749 964	2 035 425
Republic of Marii El	3 055 459	141 036	3 064 031	132 464
Republic of Mordovia	25 089 432	307 537	25 115 306	281 663
Republic of Tatarstan	895 948 778	142 928 093	869 227 913	169 648 958
Udmurt Republic	40 097 971	1 823 416	41 121 180	800 207
Chuvash Republic	11 223 824	628 321	11 271 568	580 577
Perm Territory	27 253 712	2 862 613	27 392 720	2 723 605
Kirov Region	32 029 416	4 227 566	34 882 557	1 374 425
Nizhny Novgogrod Region	83 192 211	7 001 625	84 696 246	5 497 590
Orenburg Region	44 303 765	3 022 414	44 364 716	2 961 463
Penza Region	4 733 175	69 066	4 734 626	67 615
Samara Region	321 786 571	73 174 256	379 425 199	15 535 628
Saratov Region	165 950 642	54 104 336	167 904 673	52 150 305
Ulyanovsk Region	8 209 182	63 507	8 242 309	30 380
Ural Federal District	988 003 905	388 174 059	1 097 617 842	278 560 122
Kurgan Region	3 115 149	46 828	3 143 438	18 539
Sverdlovsk Region	544 203 092	136 821 599	546 616 306	134 408 385
Tyumen Region	311 698 219	227 650 094	413 787 755	125 560 558
Chelyabinsk Region	128 987 445	23 655 538	134 070 343	18 572 640
Siberian Federal District	197 928 722	52 585 816	195 579 273	54 935 265
Republic of Altai	1 510 557	103 546	1 510 982	103 121
Republic of Buryatiya	0	0	0	0
Republic of Tuva	553 125	2 446	554 864	707
Republic of Khakassia	7 730 867	118 347	7 733 119	116 095
Altai Territory	13 180 306	305 462	13 214 927	270 841
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	17 243 133	1 121 433	17 490 388	874 178
Irkutsk Region	15 957 804	1 969 368	17 130 980	796 192
Kemerovo Region	13 394 120	702 165	13 675 778	420 507
Novosibirsk Region	107 577 973	45 417 953	102 559 807	50 436 119
Omsk Region	13 088 075	2 618 116	14 012 167	1 694 024
Tomsk Region	7 692 762	226 980	7 696 261	223 481
Far Eastern Federal District	492 091 817	83 154 571	503 521 118	71 725 270
Republic of Sakha (Yakutia)	35 684 602	2 685 769	35 849 020	2 521 351
Kamchatka Territory	20 266 164	1 585 038	20 403 179	1 448 023
Primorskiy Territory	90 716 487	21 392 634	98 299 504	13 809 617
Khabarovsk Territory	9 202 437	554 639	9 119 313	637 763
Amur Region	328 544 562	52 364 901	332 153 864	48 755 599
Magadan Region	0	0	0	0
Sakhalin Region	7 677 565	4 571 590	7 696 238	4 552 917
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	55 210 202 848	24 458 373 031	56 588 619 792	23 079 956 087

[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 1.09.16

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	8 409 085 141	3 036 506 422	250 510 092	1 520 566 029	72 955 180	56 885 264
Belgorod Region	1 344 834	135 294	0	0	0	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	92 192	76 214	222 789	0	11 475	0
Voronezh Region	2 385 787	3 191	0	0	0	0
Ivanovo Region	973 989	289 628	15 958	0	115 011	0
Kaluga Region	1 501 126	813 243	123 741	0	0	0
Kostroma Region	228 079 112	232 242	4 660 241	2 314 173	0	0
Kursk Region	600 716	600 716	0	0	0	0
Lipetsk Region	3 122 493	308 811	2 340	0	0	0
Moscow Region	2 922 796	2 204 920	533 911	0	609 247	0
Orel Region	0	0	0	0	0	0
Ryazan Region	742 619	429 897	0	309 757	0	0
Smolensk Region	0	0	0	0	0	0
Tambov Region	0	0	0	0	0	0
Tver Region	954 841	860 710	4 950	0	0	0
Tula Region	276 365	34 823	10 823	0	0	0
Yaroslavl Region	7 278 832	135 385	477 076	0	20 059	0
City of Moscow	8 158 809 439	3 030 381 348	244 458 263	1 517 942 099	72 199 388	56 885 264
North-Western Federal District	383 582 605	19 871 318	17 025 375	9 711 443	3 823 647	522 013
Republic of Karelia	0	0	0	25	0	0
Komi Republic	738 011	303 428	155 150	0	0	0
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	14 180 933	454 729	127 367	0	13 871	0
Kaliningrad Region	6 409 767	134 359	8 531	0	0	0
Leningrad Region	274 129	46 544	0	0	0	0
Murmansk Region	0	0	0	0	0	0
Novgorod Region	708 455	418 516	282 059	0	0	0
Pskov Region	57 681	0	0	0	0	0
St Petersburg	361 213 629	18 513 742	16 452 268	9 711 418	3 809 776	522 013
Southern Federal District	35 096 338	16 727 689	505 525	580 148	9 842 483	2 323 531
Republic of Adygeya	110 488	0	1 278	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	7 867 752	2 603 836	366	189 750	3 218 591	238 613
Krasnodar Territory	23 634 028	12 572 015	362 195	350 000	6 495 721	1 885 999
Astrakhan Region	1 634 367	1 432 179	3 599	5 288	128 171	0
Volgograd Region	1 329 421	35 182	125 801	0	0	0
Rostov Region	113 555	84 477	12 286	19 881	0	198 919
City of Sevastopol	406 727	0	0	15 229	0	0
North-Caucasian Federal District	1 636 055	175 939	78 543	0	9 959	0
Republik of Daghestan	0	0	0	0	9 959	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 661	0	9 759	0	0	0
Karachai-Cherkess Republic	1 383 637	0	68 784	0	0	0
Republic of North Ossetia - Alania	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0

Stavropol Territory	247 757	175 939	0	0	0	0
Volga Federal District	305 785 961	31 704 218	43 552 793	3 623 165	8 620 289	0
Republic of Bashkortostan	14 087 234	8 138 115	227 782	315 624	0	0
Republic of Marii El	0	0	0	0	0	0
Republic of Mordovia	256 135	141 481	39 120	0	0	0
Republic of Tatarstan	132 204 214	14 785 857	41 497 221	1 443 939	6 870 737	0
Udmurt Republic	3 808 171	461 270	0	0	404 957	0
Chuvash Republic	236 033	8 900	2 433	0	116 721	0
Perm Territory	1 913 207	302 047	423 255	300 000	150 595	0
Kirov Region	10 370 792	180 302	8 631	0	15 980	0
Nizhny Novgogrod Region	10 079 598	2 257 085	52 538	326 542	50 663	0
Orenburg Region	9 389 755	401 639	34 596	35 246	752 753	0
Penza Region	434 360	100 263	3	0	0	0
Samara Region	47 852 323	4 840 871	1 121 218	1 201 814	58 059	0
Saratov Region	75 154 139	86 388	145 996	0	199 824	0
Ulyanovsk Region	0	0	0	0	0	0
Ural Federal District	192 908 649	32 803 591	6 954 880	988 230	2 265 136	151 533
Kurgan Region	0	0	0	0	0	0
Sverdlovsk Region	136 641 646	16 160 171	6 401 014	988 230	1 841 687	0
Tyumen Region	36 820 673	11 436 047	505 323	0	197 382	0
Chelyabinsk Region	19 446 330	5 207 373	48 543	0	226 067	151 533
Siberian Federal District	27 761 023	4 467 801	75 517	0	642 021	0
Republic of Altai	288 509	32 515	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	18 985	19 117	0	0	0	0
Altai Territory	38 766	40 181	1 435	0	0	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	2 262 533	8 836	1 084	0	0	0
Irkutsk Region	200 564	29 001	26 443	0	1 508	0
Kemerovo Region	1 223 797	382 012	39 578	0	26 629	0
Novosibirsk Region	22 045 036	3 943 080	4 877	0	106 475	0
Omsk Region	1 678 129	13 059	127	0	507 409	0
Tomsk Region	4 704	0	1 973	0	0	0
Far Eastern Federal District	65 666 944	9 465 332	2 264 850	2 494 040	126 976	0
Republic of Sakha (Yakutia)	668 865	227 910	368 681	0	24 966	0
Kamchatka Territory	686 337	77 460	9 015	0	102 010	0
Primorskiy Territory	12 339 481	3 424 105	62 885	0	0	0
Khabarovsk Territory	466 457	33 138	0	0	0	0
Amur Region	51 505 804	5 702 719	1 809 440	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	9 421 522 716	3 151 722 310	320 967 575	1 537 963 055	98 285 691	59 882 341

Table 34

Distribution of Loans, Deposits and Other Claims in Rubles by Credit Institutions, Registered in Respective Regions, as of 1.09.16

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	34 593 774 675	18 788 870 146	3 615 165 064	9 570 712 187
Belgorod Region	5 592 380	4 618 275	23	214 437
Bryansk Region	0	0	0	0
Vladimir Region	5 978 332	4 322 102	150 000	1 486 613
Voronezh Region	2 691 048	2 441 561	0	194 192
Ivanovo Region	8 943 335	6 489 421	221 137	1 740 229
Kaluga Region	43 454 961	24 631 928	16 204 172	2 349 490
Kostroma Region	241 054 578	22 686 359	85 123 096	66 049 311
Kursk Region	17 329 877	11 734 622	3 600 000	1 360 948
Lipetsk Region	18 512 199	8 636 560	6 600 000	2 206 127
Moscow Region	21 987 739	8 501 586	7 633 446	3 971 444
Orel Region	0	0	0	0
Ryazan Region	10 794 556	7 940 561	1 390 050	1 452 102
Smolensk Region	0	0	0	0
Tambov Region	2 303 715	1 654 728	370 000	278 987
Tver Region	9 908 097	6 320 749	2 400 000	423 441
Tula Region	1 542 820	1 140 485	201 585	100 750
Yaroslavl Region	12 345 187	5 965 295	1 464 828	3 968 944
City of Moscow	34 191 335 851	18 671 785 914	3 489 806 727	9 484 915 172
North-Western Federal District	1 055 988 486	661 929 868	171 545 090	130 722 570
Republic of Karelia	1 198 108	396 338	275 000	425 621
Komi Republic	2 992 459	2 327 439	211 822	413 198
Akhangelsk Region	0	0	0	0
Vologda Region	54 381 289	14 800 970	7 034 602	29 572 919
Kaliningrad Region	7 402 676	5 357 615	709 689	1 299 805
Leningrad Region	3 249 231	348 182	0	2 729 700
Murmansk Region	2 415 981	723 502	150 000	1 537 719
Novgorod Region	2 015 879	1 155 126	30 000	808 068
Pskov Region	1 176 411	1 046 361	0	130 050
St Petersburg	981 156 452	635 774 335	163 133 977	93 805 490
Southern Federal District	304 335 485	154 547 563	61 596 215	81 333 310
Republic of Adygeya	8 319 650	7 000 967	2 411	1 160 631
Republic of Kalmykia	0	0	0	0
Republic of Crimea	69 753 974	15 686 705	42 047 986	10 155 354
Krasnodar Territory	116 820 479	75 105 498	17 073 146	21 220 532
Astrakhan Region	1 465 406	523 505	75 350	683 110
Volgograd Region	8 756 834	7 359 495	371 000	993 024
Rostov Region	88 895 078	43 480 762	1 798 379	43 265 438
City of Sevastopol	10 324 064	5 390 631	227 943	3 855 221
North-Caucasian Federal District	19 353 884	14 597 998	658 718	3 943 339
Republik of Daghestan	1 265 615	751 790	2 995	510 830
Republic of Ingushetia	0	0	0	0

Kabardino-Balkar Republic	3 403 016	2 375 335	147 300	873 567
Karachai-Cherkess Republic	8 612 416	6 542 628	0	2 068 159
Republic of North Ossetia - Alania	701 495	581 456	0	120 039
Chechen Republic	0	0	0	0
Stavropol Territory	5 371 342	4 346 789	508 423	370 744
Volga Federal District	1 156 386 473	620 552 066	160 955 486	269 943 314
Republic of Bashkortostan	39 388 663	25 954 259	6 794 360	4 836 425
Republic of Marii El	1 974 053	1 310 820	440 000	74 323
Republic of Mordovia	14 262 527	11 002 681	100 000	2 480 588
Republic of Tatarstan	560 642 003	398 924 467	44 858 807	86 923 451
Udmurt Republic	28 311 686	5 355 484	930 000	21 088 396
Chuvash Republic	8 086 619	3 356 232	901 017	3 731 372
Perm Territory	19 906 288	10 078 884	1 369 874	7 955 138
Kirov Region	18 981 649	10 504 761	874 256	5 419 282
Nizhny Novgogrod Region	54 520 221	32 431 884	6 566 273	8 814 470
Orenburg Region	28 073 160	13 230 128	557 780	13 059 919
Penza Region	2 945 839	1 816 867	8 322	717 880
Samara Region	257 617 365	82 019 665	10 252 182	107 268 224
Saratov Region	115 557 874	19 140 932	87 298 137	6 884 800
Ulyanovsk Region	6 118 526	5 425 002	4 478	689 046
Ural Federal District	636 744 040	263 585 102	114 995 827	196 899 830
Kurgan Region	1 975 403	1 810 735	4 186	103 301
Sverdlovsk Region	317 682 792	108 437 952	57 040 580	106 413 655
Tyumen Region	231 545 249	117 160 739	37 416 802	65 100 953
Chelyabinsk Region	85 540 596	36 175 676	20 534 259	25 281 921
Siberian Federal District	125 340 786	51 039 207	31 744 343	35 651 016
Republic of Altai	454 211	201 492	0	37 000
Republic of Buryatiya	0	0	0	0
Republic of Tuva	259 234	171 858	900	86 476
Republic of Khakassia	4 505 683	2 055 034	2 756	2 168 324
Altai Territory	9 592 409	6 402 286	697 478	2 067 670
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	10 894 254	1 469 864	1 252 621	4 558 430
Irkutsk Region	11 902 309	7 046 813	202 622	4 030 970
Kemerovo Region	7 513 062	3 276 676	1 232 908	2 984 078
Novosibirsk Region	66 222 952	21 840 405	28 187 258	15 343 175
Omsk Region	8 719 293	5 664 802	167 800	2 067 845
Tomsk Region	5 277 379	2 909 977	0	2 307 048
Far Eastern Federal District	333 427 200	96 629 960	17 125 389	202 827 177
Republic of Sakha (Yakutia)	24 540 864	15 739 018	42 588	7 832 239
Kamchatka Territory	14 307 122	9 064 768	3 365 549	1 607 146
Primorskiy Territory	64 169 106	40 507 115	5 355 846	15 853 560
Khabarovsk Territory	5 989 069	2 700 274	0	1 763 001
Amur Region	222 020 978	27 184 972	7 878 406	175 326 088
Magadan Region	0	0	0	0
Sakhalin Region	2 400 061	1 433 813	483 000	445 143
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	38 225 351 029	20 651 751 910	4 173 786 132	10 492 032 743

Table 35

Distribution of Loans, Deposits and Other Claims in Forreign Currency by Credit Institutions, Registered in Respective Regions, as of 1.09.16

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	16 675 478 340	10 421 849 942	3 953 385 064	190 839 686
Belgorod Region	18 852	17 099	1 753	0
Bryansk Region	0	0	0	0
Vladimir Region	54 860	54 860	0	0
Voronezh Region	715 231	546 862	3 245	146 121
Ivanovo Region	88 022	8 990	67 686	11 346
Kaluga Region	0	0	0	0
Kostroma Region	33 573 577	24 364 523	8 164 993	292 334
Kursk Region	288 973	0	288 973	0
Lipetsk Region	0	0	0	0
Moscow Region	3 273 836	1 569 596	36 077	1 668 163
Orel Region	0	0	0	0
Ryazan Region	16 559	13 241	3 318	0
Smolensk Region	0	0	0	0
Tambov Region	1 947	0	1 947	0
Tver Region	6 273	0	6 273	0
Tula Region	974	0	974	0
Yaroslavl Region	254 931	89 181	1 993	138 485
City of Moscow	16 637 184 305	10 395 185 590	3 944 807 832	188 583 237
North-Western Federal District	192 717 459	105 642 744	34 908 321	5 653 672
Republic of Karelia	7 788	0	0	7 788
Komi Republic	29 515	29 515	0	0
Akhangelsk Region	0	0	0	0
Vologda Region	832 116	583 463	41 536	6 836
Kaliningrad Region	197 352	32 556	0	164 796
Leningrad Region	0	0	0	0
Murmansk Region	142 796	142 796	0	0
Novgorod Region	7 823	0	7 823	0
Pskov Region	0	0	0	0
St Petersburg	191 500 069	104 854 414	34 858 962	5 474 252
Southern Federal District	11 473 738	8 425 221	1 971 736	1 010 372
Republic of Adygeya	50 079	13 059	0	37 020
Republic of Kalmykia	0	0	0	0
Republic of Crimea	1 057 314	251 206	372 241	433 867
Krasnodar Territory	1 516 409	961 111	427 179	67 261
Astrakhan Region	3 427	0	3 427	0
Volgograd Region	284 601	0	274 645	4 405
Rostov Region	7 846 801	6 650 127	891 329	305 345
City of Sevastopol	715 107	549 718	2 915	162 474
North-Caucasian Federal District	1 560 072	876 784	384 249	13 447
Republik of Daghestan	7 932	0	974	6 958
Republic of Ingushetia	0	0	0	0

Kabardino-Balkar Republic	2 763	0	2 763	0
Karachai-Cherkess Republic	1 533 644	876 784	364 779	6 489
Republic of North Ossetia - Alania	0	0	0	0
Chechen Republic	0	0	0	0
Stavropol Territory	15 733	0	15 733	0
Volga Federal District	95 110 331	39 302 183	26 110 437	3 228 626
Republic of Bashkortostan	5 865	0	5 533	332
Republic of Marii El	974	0	974	0
Republic of Mordovia	2 272	0	2 272	0
Republic of Tatarstan	49 895 731	23 012 738	23 641 924	1 482 169
Udmurt Republic	739 956	317 922	410 970	11 064
Chuvash Republic	74 593	67 022	0	7 571
Perm Territory	604 511	501 084	102 554	873
Kirov Region	197 346	1 612	1 012	194 722
Nizhny Novgogrod Region	713 325	201 882	169 319	106 922
Orenburg Region	572 209	438 582	27 703	105 924
Penza Region	0	0	0	0
Samara Region	41 860 581	14 682 623	1 384 699	1 318 276
Saratov Region	442 719	78 718	363 477	524
Ulyanovsk Region	249	0	0	249
Ural Federal District	225 795 661	207 843 200	6 400 899	477 249
Kurgan Region	1 015	0	0	1 015
Sverdlovsk Region	30 090 561	22 395 720	2 695 366	178 110
Tyumen Region	191 743 100	184 842 667	349 434	298 051
Chelyabinsk Region	3 960 985	604 813	3 356 099	73
Siberian Federal District	19 265 415	1 251 175	17 416 232	107 004
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	26 490	1 616	3 894	20 980
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	525 638	22 057	12 581	0
Irkutsk Region	30 286	19 472	10 814	0
Kemerovo Region	5 197	0	325	4 872
Novosibirsk Region	18 614 454	1 198 164	17 382 742	33 544
Omsk Region	60 073	9 866	2 599	47 608
Tomsk Region	2 935	0	2 935	0
Far Eastern Federal District	32 796 423	9 589 590	18 951 517	591 981
Republic of Sakha (Yakutia)	1 146 067	632 804	157 551	355 712
Kamchatka Territory	262 437	253 787	6 217	2 433
Primorskiy Territory	1 483 823	484 154	900 278	96 759
Khabarovsk Territory	8 572	0	8 572	0
Amur Region	29 891 208	8 218 845	17 874 583	137 077
Magadan Region	0	0	0	0
Sakhalin Region	4 316	0	4 316	0
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	17 254 197 439	10 794 780 839	4 059 528 455	201 922 037

Table 36

Overdue claims on loans, deposits and other claims by credit institutions registered in respective regions, as of 1.09.16

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	1 713 497 867	339 639 982	42 534 704	7 824 449	771 014 770	53 225 112
Belgorod Region	74 532	0	0	0	1 012	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	241 196	0	0	0	62 438	0
Voronezh Region	6 000	0	0	0	482	0
Ivanovo Region	154 065	0	0	0	53 924	0
Kaluga Region	688 706	0	12 952 092	0	643 627	0
Kostroma Region	459 512	0	98 637	0	10 684 705	127 206
Kursk Region	102 802	0	0	0	17 461	0
Lipetsk Region	2 409 117	0	0	0	140 521	0
Moscow Region	752 515	338 889	0	0	682 886	253 587
Orel Region	0	0	0	0	0	0
Ryazan Region	953 549	0	0	0	73 055	0
Smolensk Region	0	0	0	0	0	0
Tambov Region	64 368	0	0	0	25 960	0
Tver Region	74 068	0	0	0	31 348	0
Tula Region	44 549	0	0	0	2 174	0
Yaroslavl Region	423 159	0	0	0	62 692	38 944
City of Moscow	1 707 049 729	339 301 093	29 483 975	7 824 449	758 532 485	52 805 375
North-Western Federal District	81 381 704	4 787 173	148 342	58 664	9 968 124	496 897
Republic of Karelia	82 049	0	0	0	29 579	3 540
Komi Republic	117 053	0	41 822	0	16 610	0
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	1 801 917	6 782	45 000	0	3 173 728	759
Kaliningrad Region	312 331	1 450	9 689	0	53 960	48
Leningrad Region	47 647	0	0	0	194 669	0
Murmansk Region	145 798	0	0	0	83 664	0
Novgorod Region	138 352	0	0	0	10 865	0
Pskov Region	86 630	0	0	0	8 986	0
St Petersburg	78 649 927	4 778 941	51 831	58 664	6 396 063	492 550
Southern Federal District	12 432 568	1 474 768	56 000	1 875	4 277 333	224 279
Republic of Adygeya	243 606	0	0	0	77 635	0
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	163 101	246 462	0	0	410 704	87 819
Krasnodar Territory	7 788 245	834 687	56 000	0	2 564 567	2 406
Astrakhan Region	57 501	0	0	0	40 892	0
Volgograd Region	613 186	0	0	0	72 219	0
Rostov Region	2 688 528	129 814	0	0	1 005 250	22 884
City of Sevastopol	878 401	263 805	0	1 875	106 066	111 170
North-Caucasian Federal District	624 993	0	507 330	15 733	419 725	4 024

Republik of Daghestan	81 346	0	0	0	90 588	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	276 076	0	0	0	124 121	0
Karachai-Cherkess Republic	146 996	0	0	0	93 354	4 024
Republic of North Ossetia - Alania	34 942	0	0	0	33 472	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	85 633	0	507 330	15 733	78 190	0
Volga Federal District	40 749 046	331 783	29 343 949	129 814	28 725 538	1 250 302
Republic of Bashkortostan	456 455	0	5 524 788	0	968 502	332
Republic of Marii El	70 243	0	0	0	1 354	0
Republic of Mordovia	245 096	0	0	0	60 975	0
Republic of Tatarstan	10 912 674	124 702	110 220	129 814	8 178 409	233 808
Udmurt Republic	174 672	0	0	0	1 729 280	0
Chuvash Republic	76 970	0	0	0	62 214	0
Perm Territory	443 614	0	26 500	0	552 266	0
Kirov Region	793 485	0	0	0	975 132	0
Nizhny Novgogrod Region	3 398 255	0	4 000	0	611 731	3 249
Orenburg Region	689 383	0	55 000	0	296 369	0
Penza Region	90 824	0	0	0	65 808	0
Samara Region	20 643 702	195 754	3 340 000	0	12 935 623	1 012 389
Saratov Region	2 577 743	11 327	20 283 441	0	2 152 458	524
Ulyanovsk Region	175 930	0	0	0	135 417	0
Ural Federal District	13 645 032	671 260	4 188 136	1 458	12 885 361	144 757
Kurgan Region	204 973	0	0	0	11 534	0
Sverdlovsk Region	5 214 669	9 861	4 008 432	0	10 376 044	34 844
Tyumen Region	3 544 141	639 487	0	0	1 772 141	109 840
Chelyabinsk Region	4 681 249	21 912	179 704	1 458	725 642	73
Siberian Federal District	2 920 727	0	15 848	342	2 063 089	17 902
Republic of Altai	5 220	0	0	0	6 734	0
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	4 895	0	0	342	12 839	0
Republic of Khakassia	48 814	0	0	0	70 901	0
Altai Territory	237 578	0	5 848	0	44 541	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	27 605	0	0	0	252 205	0
Irkutsk Region	275 718	0	0	0	163 983	0
Kemerovo Region	176 137	0	10 000	0	134 364	1 559
Novosibirsk Region	1 626 998	0	0	0	1 186 098	16 343
Omsk Region	457 376	0	0	0	136 804	0
Tomsk Region	60 386	0	0	0	54 620	0
Far Eastern Federal District	8 088 540	491 631	138 723	0	38 235 009	38 816
Republic of Sakha (Yakutia)	419 687	19 424	42 588	0	221 297	0
Kamchatka Territory	818 852	0	0	0	328 959	2 433
Primorskiy Territory	4 661 778	0	26 135	0	839 803	8 610
Khabarovsk Territory	49 548	0	0	0	468 756	0
Amur Region	1 951 831	472 207	70 000	0	36 324 614	27 773
Magadan Region	0	0	0	0	0	0
Sakhalin Region	186 844	0	0	0	51 580	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	1 873 340 477	347 396 597	76 933 032	8 032 335	867 588 949	55 402 089

Table 37

Distribution of Clients' Funds in Rubles by Credit Institutions Registered in Respective Regions, as of 1.09.16

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	29 570 992 106	8 577 486	34 372	5 599 322 718	8 364 200 334	15 320 252 569
Belgorod Region	7 313 027	0	0	1 820 891	502 523	4 969 314
Bryansk Region	0	0	0	0	0	0
Vladimir Region	6 804 215	0	155	898 422	436 559	5 443 269
Voronezh Region	2 991 260	0	0	448 858	235 309	2 300 460
Ivanovo Region	11 410 678	0	0	1 297 435	354 715	9 625 177
Kaluga Region	43 177 342	0	0	1 158 579	23 230 337	18 777 216
Kostroma Region	251 326 845	0	0	7 394 989	67 694 115	176 107 111
Kursk Region	14 311 087	0	0	2 644 532	626 692	11 016 224
Lipetsk Region	18 631 837	0	0	2 049 948	2 011 267	14 558 776
Moscow Region	22 383 413	0	0	5 233 410	1 570 095	15 536 762
Orel Region	0	0	0	0	0	0
Ryazan Region	13 581 401	5 225	0	3 044 814	893 048	9 446 956
Smolensk Region	0	0	0	0	0	0
Tambov Region	2 323 742	0	0	577 879	105 716	1 620 323
Tver Region	10 496 808	0	0	2 034 291	461 015	7 977 483
Tula Region	1 711 342	0	0	339 357	230 004	1 096 310
Yaroslavl Region	11 612 503	0	0	2 820 980	3 779 043	4 880 174
City of Moscow	29 152 916 606	8 572 261	34 217	5 567 558 333	8 262 069 896	15 036 897 014
North-Western Federal District	1 210 241 587	99 426	259	339 370 495	523 458 995	333 205 246
Republic of Karelia	723 623	0	0	323 338	103 531	293 152
Komi Republic	4 294 482	0	0	1 038 092	783 500	2 416 522
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	55 953 779	0	0	6 539 159	19 360 761	30 000 947
Kaliningrad Region	8 318 376	0	0	4 005 562	239 394	3 879 077
Leningrad Region	3 376 088	0	0	373 685	78 028	2 921 810
Murmansk Region	6 627 450	0	0	1 737 484	623 271	4 248 284
Novgorod Region	4 386 618	0	259	1 900 200	19 728	2 371 225
Pskov Region	1 614 587	0	0	548 156	0	1 064 588
St Petersburg	1 124 946 584	99 426	0	322 904 819	502 250 782	286 009 641
Southern Federal District	349 860 355	119 700	449	67 459 930	41 538 074	239 714 151
Republic of Adygeya	7 576 312	0	0	721 817	400 054	6 451 191
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	77 954 878	7 990	0	27 618 248	3 157 688	46 950 386
Krasnodar Territory	148 362 572	9 858	449	17 155 747	29 903 328	100 931 630
Astrakhan Region	4 120 283	0	0	1 965 647	1 071 488	958 628
Volgograd Region	7 544 028	0	0	1 738 629	577 467	5 219 096
Rostov Region	89 415 877	101 852	0	15 800 554	5 496 582	67 737 944
City of Sevastopol	14 886 405	0	0	2 459 288	931 467	11 465 276
North-Caucasian Federal District	17 524 638	0	0	4 583 808	2 922 903	9 864 575
Republik of Daghestan	1 563 482	0	0	981 142	160 056	379 884
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	3 025 661	0	0	531 059	66 963	2 398 909
Karachai-Cherkess Republic	7 025 105	0	0	843 881	1 861 433	4 319 685
Republic of North Ossetia - Alania	356 053	0	0	146 647	43 000	166 406

Chechen Republic	0	0	0	0	0	0
Stavropol Territory	5 554 337	0	0	2 081 079	791 451	2 599 691
Volga Federal District	967 676 035	2 795 576	0	147 378 951	264 263 422	549 872 444
Republic of Bashkortostan	51 095 536	25 396	0	3 024 123	12 279 800	35 746 910
Republic of Marii El	2 222 057	0	0	398 917	131 050	1 670 179
Republic of Mordovia	20 277 558	0	0	2 266 753	623 599	17 350 506
Republic of Tatarstan	545 361 995	2 715 820	0	100 800 260	190 615 747	248 914 709
Udmurt Republic	30 072 429	18 414	0	2 722 113	363 483	26 949 206
Chuvash Republic	9 022 712	0	0	1 731 141	960 624	6 302 927
Perm Territory	19 911 199	6 403	0	2 773 336	2 156 118	14 941 903
Kirov Region	24 952 725	880	0	4 214 936	1 338 164	19 234 602
Nizhny Novgogrod Region	57 623 541	20 868	0	8 599 461	5 205 759	43 692 509
Orenburg Region	30 749 399	7 795	0	3 812 941	4 471 867	22 438 136
Penza Region	3 810 829	0	0	935 051	418 152	2 445 462
Samara Region	105 824 035	0	0	11 123 847	36 135 069	58 061 714
Saratov Region	60 752 333	0	0	3 854 777	9 173 377	47 675 496
Ulyanovsk Region	5 999 687	0	0	1 121 295	390 613	4 448 185
Ural Federal District	747 757 766	139 848	0	70 299 837	123 985 185	550 522 441
Kurgan Region	1 694 025	0	0	493 741	214 789	977 950
Sverdlovsk Region	354 562 439	19 309	0	40 879 549	56 179 105	256 753 664
Tyumen Region	297 849 746	111 326	0	13 851 213	58 591 743	224 435 030
Chelyabinsk Region	93 651 556	9 213	0	15 075 334	8 999 548	68 355 797
Siberian Federal District	129 856 539	86 321	0	33 733 814	13 156 540	80 915 658
Republic of Altai	912 342	0	0	126 334	161 869	623 448
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	173 805	0	0	56 905	28 000	88 900
Republic of Khakassia	5 933 104	0	0	1 378 876	515 077	3 964 119
Altai Territory	8 245 848	0	0	2 221 815	758 811	5 245 011
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	11 029 717	593	0	1 897 106	1 195 722	7 742 050
Irkutsk Region	12 202 820	0	0	2 537 579	1 673 485	7 906 756
Kemerovo Region	9 067 543	0	0	1 332 046	778 723	6 938 398
Novosibirsk Region	66 396 653	85 728	0	21 702 181	6 644 289	36 466 741
Omsk Region	9 507 292	0	0	1 238 936	1 298 264	6 937 606
Tomsk Region	6 387 415	0	0	1 242 036	102 300	5 002 629
Far Eastern Federal District	304 228 736	72 876	18 425	41 705 656	22 921 757	238 587 547
Republic of Sakha (Yakutia)	27 964 497	46 346	0	5 504 771	3 104 277	19 241 782
Kamchatka Territory	14 238 256	5 511	0	2 004 621	1 200 148	10 997 411
Primorskiy Territory	69 027 872	13 484	0	18 682 018	3 923 860	46 002 709
Khabarovsk Territory	7 116 818	0	0	393 559	366 237	6 346 405
Amur Region	180 645 657	0	18 425	12 646 043	13 983 841	153 701 877
Magadan Region	0	0	0	0	0	0
Sakhalin Region	5 235 636	7 535	0	2 474 644	343 394	2 297 363
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	33 298 137 762	11 891 233	53 505	6 303 855 209	9 356 447 210	17 322 934 631

Table 38

Distribution of Clients' Funds in Foreign Currency by Credit Institutions Registered in Respective Regions, as of 1.09.16

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	16 665 771 189	26 773 907	21 953	2 740 110 481	7 752 764 752	5 709 096 360
Belgorod Region	835 465	0	0	50 873	0	784 592
Bryansk Region	0	0	0	0	0	0
Vladimir Region	271 892	0	0	23 991	0	247 853
Voronezh Region	1 644 877	0	0	10 178	132	1 634 567
Ivanovo Region	795 639	0	0	72 816	0	722 812
Kaluga Region	1 713 918	0	0	116 218	0	1 597 700
Kostroma Region	23 621 453	0	0	2 189 055	10 303 569	11 008 801
Kursk Region	956 569	0	0	412 297	0	543 944
Lipetsk Region	1 994 403	0	0	1 233 200	210 948	550 255
Moscow Region	4 936 164	0	0	324 011	560 428	4 045 759
Orel Region	0	0	0	0	0	0
Ryazan Region	938 729	0	0	105 821	0	831 611
Smolensk Region	0	0	0	0	0	0
Tambov Region	22 148	0	0	94	0	22 039
Tver Region	1 765 451	0	0	261 333	183 975	1 320 130
Tula Region	46 867	0	0	5 544	0	41 323
Yaroslavl Region	3 875 580	0	0	119 963	0	3 755 568
City of Moscow	16 622 352 034	26 773 907	21 953	2 735 185 087	7 741 505 700	5 681 989 406
North-Western Federal District	275 033 147	1	0	44 322 267	104 792 049	122 905 607
Republic of Karelia	60 332	1	0	58 675	0	1 640
Komi Republic	760 091	0	0	42 824	0	717 267
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	7 058 495	0	0	2 252 289	1 210 641	3 586 879
Kaliningrad Region	5 455 541	0	0	1 555 575	1 959 256	1 656 042
Leningrad Region	363 485	0	0	9 624	0	346 641
Murmansk Region	1 835 415	0	0	1 190 104	59 609	585 701
Novgorod Region	340 318	0	0	48 055	68 890	223 373
Pskov Region	23 500	0	0	21 212	0	2 288
St Petersburg	259 135 970	0	0	39 143 909	101 493 653	115 785 776
Southern Federal District	36 716 008	131 935	0	7 378 711	6 616 194	21 770 288
Republic of Adygeya	370 684	0	0	1 813	64 907	303 936
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	8 173 145	131 935	0	589 601	250 361	6 614 066
Krasnodar Territory	10 605 074	0	0	1 249 457	756 195	8 424 696
Astrakhan Region	4 037 276	0	0	3 932 049	0	99 159
Volgograd Region	1 355 036	0	0	379 553	138 324	837 144
Rostov Region	10 522 357	0	0	1 140 210	5 334 889	3 996 397
City of Sevastopol	1 652 436	0	0	86 028	71 518	1 494 890
North-Caucasian Federal District	2 222 550	0	0	144 717	460 254	1 575 615
Republik of Daghestan	37 320	0	0	1 810	0	35 508
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	91 868	0	0	19 850	0	72 018
Karachai-Cherkess Republic	1 699 138	0	0	16 562	403 580	1 237 554
Republic of North Ossetia - Alania	34 043	0	0	0	0	34 043
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	360 181	0	0	106 495	56 674	196 492

Volga Federal District	197 118 766	6	0	14 682 453	111 868 158	68 890 524
Republic of Bashkortostan	2 016 864	0	0	129 015	264 019	1 623 830
Republic of Marii El	29 498	0	0	11 003	0	10 059
Republic of Mordovia	280 666	0	0	13 057	0	265 478
Republic of Tatarstan	162 940 369	6	0	10 175 088	108 261 225	43 139 155
Udmurt Republic	798 577	0	0	94 968	133 919	569 686
Chuvash Republic	576 639	0	0	18 946	138 972	418 689
Perm Territory	2 557 263	0	0	200 290	19 472	2 337 501
Kirov Region	1 372 942	0	0	266 950	362 519	743 473
Nizhny Novgogrod Region	5 331 580	0	0	578 974	749 029	3 990 954
Orenburg Region	2 901 390	0	0	39 558	489 227	2 309 143
Penza Region	67 394	0	0	23 408	43 843	0
Samara Region	15 165 703	0	0	2 736 166	1 356 928	10 917 611
Saratov Region	3 049 784	0	0	393 181	49 005	2 536 697
Ulyanovsk Region	30 097	0	0	1 849	0	28 248
Ural Federal District	167 389 486	64 981	0	16 517 607	59 493 279	86 248 833
Kurgan Region	18 512	0	0	4	0	17 922
Sverdlovsk Region	55 486 273	0	0	3 394 402	20 533 611	31 226 533
Tyumen Region	93 848 881	64 981	0	5 000 775	36 889 828	47 825 705
Chelyabinsk Region	18 035 820	0	0	8 122 426	2 069 840	7 178 673
Siberian Federal District	32 328 325	0	0	19 645 912	1 296 255	11 262 697
Republic of Altai	103 088	0	0	75 269	0	27 819
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	706	0	0	0	0	706
Republic of Khakassia	114 862	0	0	14 245	0	96 358
Altai Territory	269 337	0	0	40 588	0	228 749
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	788 860	0	0	59 537	5 939	704 839
Irkutsk Region	790 700	0	0	210 687	21 941	555 380
Kemerovo Region	409 914	0	0	155 053	0	254 861
Novosibirsk Region	27 944 037	0	0	18 799 811	190 853	8 855 479
Omsk Region	1 684 845	0	0	207 288	1 077 522	399 964
Tomsk Region	221 976	0	0	83 434	0	138 542
Far Eastern Federal District	62 847 179	0	0	11 860 786	17 673 194	30 387 561
Republic of Sakha (Yakutia)	2 433 122	0	0	166 502	53 204	2 161 267
Kamchatka Territory	1 434 778	0	0	210 339	1 804	1 204 769
Primorskiy Territory	13 609 579	0	0	5 308 044	1 539 445	6 458 540
Khabarovsk Territory	635 843	0	0	83 614	252 667	297 580
Amur Region	40 197 134	0	0	2 016 511	15 826 074	19 804 484
Magadan Region	0	0	0	0	0	0
Sakhalin Region	4 536 723	0	0	4 075 776	0	460 921
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	17 439 426 650	26 970 830	21 953	2 854 662 934	8 054 964 135	6 052 137 485

Table 39

Loans, Deposits and Other Funds Received From Other Credit Institutions (by credit institutions registered in respective regions), as of 1.09.16

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	7 223 121 738	3 944 799 459	3 278 322 279
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	0	0	0
Voronezh Region	1 138 395	1 138 395	0
Ivanovo Region	317 442	317 442	0
Kaluga Region	85 200	85 200	0
Kostroma Region	164 316 899	84 443 012	79 873 887
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	0	0	0
Yaroslavl Region	1 661 001	1 661 001	0
City of Moscow	7 053 321 487	3 854 873 095	3 198 448 392
North-Western Federal District	180 811 464	138 756 130	42 055 334
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangelsk Region	0	0	0
Vologda Region	2 719 390	528 895	2 190 495
Kaliningrad Region	83 874	83 874	0
Leningrad Region	0	0	0
Murmansk Region	0	0	0
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	178 008 200	138 143 361	39 864 839
Southern Federal District	4 734 481	1 777 848	2 956 633
Republic of Adygeya	3 286	3 286	0
Republic of Kalmykia	0	0	0
Republic of Crimea	0	0	0
Krasnodar Territory	1 238 189	719 006	519 183
Astrakhan Region	5 652	5 652	0
Volgograd Region	200 000	200 000	0
Rostov Region	3 287 354	849 904	2 437 450
City of Sevastopol	0	0	0
North-Caucasian Federal District	129 755	129 755	0
Republik of Daghestan	0	0	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	40 000	40 000	0
Karachai-Cherkess Republic	0	0	0
Republic of North Ossetia - Alania	0	0	0

Chechen Republic	0	0	0
Stavropol Territory	89 755	89 755	0
Volga Federal District	243 796 808	189 952 177	53 844 631
Republic of Bashkortostan	27 974 137	27 974 137	0
Republic of Marii El	0	0	0
Republic of Mordovia	130 000	130 000	0
Republic of Tatarstan	40 498 880	35 924 244	4 574 636
Udmurt Republic	435 399	435 399	0
Chuvash Republic	119 500	119 500	0
Perm Territory	334 647	334 647	0
Kirov Region	309 826	309 826	0
Nizhny Novgogrod Region	5 463 682	5 463 682	0
Orenburg Region	238 201	238 201	0
Penza Region	25 535	25 535	0
Samara Region	36 351 780	36 162 841	188 939
Saratov Region	131 915 221	82 834 165	49 081 056
Ulyanovsk Region	0	0	0
Ural Federal District	112 657 330	67 426 473	45 230 857
Kurgan Region	0	0	0
Sverdlovsk Region	103 110 839	59 940 921	43 169 918
Tyumen Region	8 479 420	6 418 481	2 060 939
Chelyabinsk Region	1 067 071	1 067 071	0
Siberian Federal District	2 595 585	2 521 786	73 799
Republic of Altai	100 000	100 000	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	161 915	161 915	0
Altai Territory	272 899	272 899	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	137 501	65 000	72 501
Irkutsk Region	0	0	0
Kemerovo Region	0	0	0
Novosibirsk Region	1 923 270	1 921 972	1 298
Omsk Region	0	0	0
Tomsk Region	0	0	0
Far Eastern Federal District	24 536 078	17 281 916	7 254 162
Republic of Sakha (Yakutia)	335 648	335 648	0
Kamchatka Territory	30 133	30 133	0
Primorskiy Territory	1 962 943	1 962 943	0
Khabarovsk Territory	0	0	0
Amur Region	22 207 354	14 953 192	7 254 162
Magadan Region	0	0	0
Sakhalin Region	0	0	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0
Total	7 792 383 239	4 362 645 544	3 429 737 695

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	1.08.16	1.09.16
Own funds (capital) adequacy					
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio)	12,5	12,7	12,4	12,3	12,5
Tier I capital ratio N1.2 (Basel III)	9,0	8,5	8,6	8,4	8,7
Risk-weighted assets [1](Basel III) to total assets ratio	*45,4*	*48,3*	*46,7*	*47,3*	*45,9*
Credit risk					
Share of problem (IV quality category) and bad (V quality category) loans in total loans [2]	*6,7*	*8,3*	*9,7*	*9,7*	*9,8*
Loan loss provisions made as percent of total loans [2]	*6,5*	*7,8*	*8,6*	*8,6*	*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	3,8	3,9
Ratio of a bank's aggregate claims on insiders to own funds (capital) (N10.1)	0,7	0,6	0,5	0,5	0,5
Ratio of total large credit risks to own funds (capital) (N7)	245,5	254,4	242,3	248,2	242,1
Distribution of loans provided by credit institutions					
agriculture, hunting and forestry	*3,5*	*3,5*	*3,7*	*3,7*	*3,8*
mining	*4,2*	*4,9*	*5,5*	*5,6*	*5,5*
manufacturing	*15,5*	*17,1*	*16,7*	*16,6*	*16,5*
production and distribution of energy, gas and water	*2,5*	*2,5*	*2,8*	*2,8*	*3,0*
constructing	*5,3*	*4,8*	*4,9*	*4,9*	*4,8*
wholesale and retail trade, car and household appliance repair	*13,3*	*11,3*	*10,7*	*10,7*	*10,6*
transport and communication	*4,4*	*4,2*	*4,1*	*4,1*	*4,1*
other economic activities	*21,2*	*24,1*	*23,7*	*23,9*	*23,6*
individuals	*30,1*	*27,5*	*27,9*	*27,7*	*28,1*
of which					
mortgage loans	*9,4*	*10,4*	*11,1*	*11,1*	*11,3*
Geographical distribution of interbank loans and deposits [3]					
Russian Federation	*53,6*	*54,0*	*63,6*	*65,2*	*65,4*
United Kingdom	*13,9*	*12,3*	*10,1*	*8,6*	*9,0*
USA	*4,9*	*4,5*	*2,6*	*3,0*	*2,9*
Germany	*0,4*	*0,8*	*2,1*	*0,8*	*0,6*
Austria	*7,3*	*4,9*	*3,9*	*4,0*	*3,7*
France	*1,8*	*1,8*	*1,9*	*2,2*	*2,3*
Italy	*0,0*	*0,0*	*0,1*	*0,1*	*0,1*
Cyprus	*4,9*	*9,2*	*4,2*	*4,3*	*4,9*
Netherlands	*1,3*	*0,8*	*0,2*	*0,3*	*0,3*
Other	*11,8*	*11,8*	*11,2*	*11,6*	*10,9*
Liquidity					
Ratio of high liquid assets to total assets	*10,4*	*10,6*	*11,0*	*10,9*	*10,9*
Ratio of liquid assets to total assets	*22,0*	*24,6*	*22,0*	*22,0*	*22,5*
Ratio of high liquid assets to demand liabilities (N2)	67,0	97,5	87,4	95,7	93,8
Ratio of liquid assets to short-term liabilities (N3)	80,4	139,3	125,0	138,9	144,4
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	56,9	56,1
Ratio of clients' funds to total loans [4]	*96,9*	*106,1*	*107,8*	*106,5*	*107,0*
Market risk to total own funds (capital) [5]	*36,0*	*44,0*	*54,8*	*51,7*	*48,8*
of which					
Interest rate risk	*28,6*	*34,4*	*41,5*	*40,2*	*37,9*
Equity position risk	*3,7*	*3,3*	*2,6*	*2,7*	*2,8*
Foreign exchange risk	*3,7*	*6,3*	*8,3*	*7,1*	*6,3*
Commodity risk	-	-	*2,4*	*1,7*	*1,6*
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	7,6	8,6	11,0	11,0	11,3
Banks' financial result over the reporting period (billion rubles)	589,1	192,0	359,9	458,6	532,2
as percent of the banking sector assets [6]	*0,9*	*0,3*	*0,4*	*0,6*	*0,7*
as percent of the banking sector own funds (capital) [6]	*7,9*	*2,3*	*4,0*	*5,1*	*5,9*
Return on assets [7]	*0,9*	*0,3*	*0,6*	*0,8*	*0,8*
Return on equity [7]	*7,9*	*2,3*	*5,7*	*6,9*	*7,2*

[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
Reference data: own funds (capital) adequacy ratio as of 1.09.16, %	12,5		33,3		21,5		17,4		18,4		14,6		13,9		14,3		12,2		13,8	

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

[2] 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		1.08.16		1.09.16	
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***	**9 024,6**	***100,0***	**9 072,9**	***100,0***
of which:										
1. Tier I capital	5 718,4	*72,1*	6 002,5	*66,6*	6 195,8	*69,2*	6 173,8	*68,4*	6 330,7	*69,8*
of which:										
1.1. Common Equity Tier 1	5 638,3	*71,1*	5 857,8	*65,0*	6 035,3	*67,5*	6 002,4	*66,5*	6 160,2	*67,9*
1.2. Additional Tier 1	80,1	*1,0*	144,7	*1,6*	160,5	*1,8*	171,3	*1,9*	170,6	*1,9*
2. Tier 2 Capital	2 210,0	*27,9*	3 006,1	*33,4*	2 752,5	*30,8*	2 850,8	*31,6*	2 742,2	*30,2*
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	12,3	8	12,5	8
Common equity Tier I ratio (N1.1)	8,9	2	8,2	8	8,3	5	8,2	5	8,4	6
Tier I capital ratio (N1.2)	9,0	3	8,5	8	8,6	7	8,4	7	8,7	9

[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		1.08.16		1.09.16	
	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***	**11 052,6**	***122,5***	**11 115,7**	***122,5***
1.1. Authorized capital	1 914,3	*24,1*	2 416,3	*26,8*	2 412,7	*27,0*	2 417,8	*26,8*	2 404,3	*26,5*
1.2. Issue income	1 421,3	*17,9*	1 451,5	*16,1*	1 362,5	*15,2*	1 362,3	*15,1*	1 357,7	*15,0*
1.3. Credit institutions' profit and funds	3 761,5	*47,4*	4 112,3	*45,6*	4 224,1	*47,2*	4 246,3	*47,1*	4 365,3	*48,1*
1.4. Subordinated loans	2 018,3	*25,5*	3 026,7	*33,6*	2 748,8	*30,7*	2 809,3	*31,1*	2 772,3	*30,6*
1.5. Increase in value of property due to revaluation	222,4	*2,8*	226,5	*2,5*	218,0	*2,4*	217,0	*2,4*	216,2	*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	*0,0*
2. Factors of own funds (capital) decrease	**1 409,5**	***17,8***	**2 224,8**	***24,7***	**2 017,9**	***22,6***	**2 028,0**	***22,5***	**2 042,7**	***22,5***
2.1. Losses	352,5	*4,4*	823,1	*9,1*	542,5	*6,1*	530,5	*5,9*	566,6	*6,2*
2.2. Intangible assets	18,8	*0,2*	31,9	*0,4*	248,2	*2,8*	248,4	*2,8*	248,6	*2,7*
2.3. Treasury stocks (shares)	1,2	*0,0*	2,5	*0,0*	4,7	*0,1*	4,8	*0,1*	4,9	*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*	8,4	*0,1*	8,9	*0,1*
2.5. Subordinated loans granted to credit institutions	154,4	*1,9*	306,1	*3,4*	262,4	*2,9*	286,8	*3,2*	278,2	*3,1*
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*	762,4	*8,4*	747,3	*8,2*
2.7. Other factors	74,4	*0,9*	149,9	*1,7*	192,8	*2,2*	186,7	*2,1*	188,3	*2,1*
Own funds (capital), total	**7 928,4**	***100,0***	**9 008,6**	***100,0***	**8 948,3**	***100,0***	**9 024,6**	***100,0***	**9 072,9**	***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	1.08.16	1.09.16
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	1 268,9	1 208,7
3rd group of assets	404,2	702,0	231,6	221,1	214,6
4th group of assets	33 446,0	37 817,6	35 231,6	35 994,6	34 752,9
5th group of assets	9,2	10,9	352,7	378,0	360,0
The value of credit risk on balance sheet assets	35 225,2	40 081,2	37 114,0	37 862,6	36 536,3

Reference data:

	1.01.15	1.01.16	1.07.16	1.08.16	1.09.16
1st group of assets without risk weighting	11 479,3	8 920,2	8 564,0	8 352,5	8 496,0

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

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

		1.01.15	1.01.16	1.07.16	1.08.16	1.09.16
1	Banking sector own funds (capital), billion rubles	7 928,4	9 008,6	8 948,3	9 024,6	9 072,9
2	Risk-weighted assets, billion rubles	63 456,9	70 914,5	72 264,7	73 346,0	72 780,4
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	35 225,2	40 081,2	37 114,0	37 862,6	36 536,3
	- risk-weighted claims on counterparties related to a bank (code 8957.0[2]), billion rubles	1 700,4	1 919,5	2 257,4	2 334,0	2 291,6
	- the amount of mortgage loans and accrued (accumulated) interest claims (code 8807[2]), billion rubles	225,8	140,4	214,5	217,8	223,0
	- the value of credit risk on contingent credit liabilities, billion rubles	4 802,0	4 198,1	3 743,4	3 871,4	3 837,2
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles[2]	1 259,3	873,3	783,8	837,5	778,3
	- the value of operational risk (calculated with risk coefficient 12,5)	5 264,7	6 732,5	7 298,4	7 597,0	7 583,0
	- market risk, billion rubles	2 734,6	3 859,4	4 790,1	4 552,5	4 308,3
	- credit claims of clearing participants (codes 8847[2])	65,7	71,7	78,5	78,2	79,5
	- higher-risk transactions, billion rubles	9 592,6	11 168,6	13 741,4	13 667,5	14 763,1
	- 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	-581,5	-575,8
	- the value of credit risk on the part of unsecured consumer loans, extended after 1.07.2013 at higher interest rates[3]	1 624,6	540,4	438,0	434,8	481,6
	- 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	1 261,5	1 331,8
	- 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	726,8	678,5
	- other	2,3	245,1	492,2	485,9	464,0
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	12,5	12,7	12,4	12,3	12,5

[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		1.08.16		1.09.16	
	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	*4,0*	23	*3,9*
From 8% to 10%	0	*0,0*	1	*0,0*	12	*0,6*	18	*4,5*	15	*4,7*
From 10% to 12%	90	*47,0*	83	*39,0*	62	*50,0*	66	*46,7*	67	*19,6*
From 12% to 14%	144	*39,4*	92	*35,0*	90	*18,8*	81	*22,2*	68	*46,7*
14% and more	578	*12,2*	517	*22,2*	475	*26,7*	464	*22,6*	470	*25,2*
Banking sector, total	834	*100,0*	733	*100,0*	680	*100,0*	669	*100,0*	659	*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		1.08.16		1.09.16	
		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*	25 263,5	*45,2*	24 100,2	*43,7*
	Substandard	21 016,6	*39,5*	22 237,3	*38,3*	20 790,6	*37,7*	20 701,6	*37,0*	21 158,4	*38,4*
	Doubtful	3 603,2	*6,8*	4 769,2	*8,2*	4 577,4	*8,3*	4 538,1	*8,1*	4 497,0	*8,2*
	Problem	1 144,5	*2,2*	1 408,5	*2,4*	1 762,1	*3,2*	1 714,0	*3,1*	1 661,3	*3,0*
	Loss	2 433,0	*4,6*	3 442,2	*5,9*	3 561,0	*6,5*	3 686,1	*6,6*	3 736,4	*6,8*
Loan loss provision (LLP) made		3 461,0	*6,5*	4 545,7	*7,8*	4 744,8	*8,6*	4 830,9	*8,6*	4 858,7	*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*	25 114,5	*55,6*	23 949,1	*54,0*
	Substandard	10 893,5	*26,3*	13 276,4	*28,1*	11 948,2	*26,9*	11 811,8	*26,2*	12 205,9	*27,5*
	Doubtful	3 092,3	*7,5*	4 266,8	*9,0*	4 075,9	*9,2*	4 056,1	*9,0*	4 000,0	*9,0*
	Problem	971,2	*2,3*	1 261,5	*2,7*	1 639,3	*3,7*	1 597,1	*3,5*	1 556,7	*3,5*
	Loss	1 591,6	*3,8*	2 349,1	*5,0*	2 454,1	*5,5*	2 571,7	*5,7*	2 620,4	*5,9*
Loan loss provision (LLP)	Estimated LLP	3 219,0	*7,8*	4 483,4	*9,5*	4 719,2	*10,6*	4 800,3	*10,6*	4 821,0	*10,9*
	Estimated LLP adjusted for collateral	2 464,2	*5,9*	3 476,7	*7,4*	3 696,5	*8,3*	3 781,9	*8,4*	3 815,7	*8,6*
	LLP made	2 467,1	*6,0*	3 343,4	*7,1*	3 521,8	*7,9*	3 599,9	*8,0*	3 627,2	*8,2*
	LLP made as percent of estimated LLP		*76,6*		*74,6*		*74,6*		*75,0*		*75,2*
	LLP made as percent of estimated LLP adjusted for collateral		*100,1*		*96,2*		*95,3*		*95,2*		*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		1.08.16		1.09.16	
	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*	10 752,2	*100,0*	10 821,3	*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*	495,0	*4,6*	491,2	*4,5*
1.2. Loans to individuals	10 909,5	*93,1*	10 278,8	*94,9*	10 217,1	*95,3*	10 257,2	*95,4*	10 330,1	*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*		*19,2*		*19,6*
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*		*11,4*
4. Claims grouped into portfolios of homogeneous claims - total	75,8	*100,0*	99,4	*100,0*	75,6	*100,0*	81,0	*100,0*	76,7	*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*	28,7	*35,5*	28,9	*37,7*
4.2. Portfolios of homogeneous claims on individuals	48,1	*63,5*	68,1	*68,5*	47,2	*62,5*	52,3	*64,5*	47,8	*62,3*
5. Ratio of provisions made on claimes grouped into portfolios of homogeneous claims to claims grouped into portfolios of homogeneous claims		*44,8*		*43,2*		*64,7*		*61,7*		*65,4*

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

Table 49

Homogeneous Loans and Claims on Legal Entities and Provisions Made as of 1.09.16[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	491 194,6	*100,0*	64 014,5	*100,0*	*13,0*
of which by quality categories					
1.1. Quality Category I	227,7	*0,0*	0,0	*0,0*	*0,0*
1.2. Quality Category II	419 315,1	*85,4*	3 993,6	*6,2*	*1,0*
1.3. Quality Category III	4 487,8	*0,9*	403,3	*0,6*	*9,0*
1.4. Quality Category IV	6 898,7	*1,4*	2 329,8	*3,6*	*33,8*
1.5. Quality Category V	60 265,3	*12,3*	57 287,7	*89,5*	*95,1*
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	491 194,6		64 014,5		*13,0*
4. Homogeneous claims grouped into portfolios - total	28 894,2	*100,0*	18 037,4	*100,0*	*62,4*
of which by quality categories					
4.1. Quality Category I	7 360,1	*25,5*	0,0	*0,0*	*0,0*
4.2. Quality Category II	522,6	*1,8*	6,5	*0,0*	*1,2*
4.3. Quality Category III	3099,2	*10,7*	205,9	*1,1*	*6,6*
4.4. Quality Category IV	78,9	*0,3*	24,2	*0,1*	*30,7*
4.5. Quality Category V	17833,5	*61,7*	17800,8	*98,7*	*99,8*
5. Claims for interest payments - total	5 837,6	*100,0*	3 075,6	*100,0*	*52,7*
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	3 239,4	*55,5*	3 026,3	*98,4*	*93,4*

[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 1.09.16[1]

	Loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims in % of corresponding loans and claims portfolios
	mln. rubles	in % of total loans and claims	mln. rubles	in % of total provision made	
1. Loans to individuals grouped into portfolios of homogeneous loans - total of which	10 330 100,1	*100,0*	1 167 538,4	*100,0*	*11,3*
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	928 318,4	*9,0*	29 046,3	*2,5*	*3,1*
1.1.2. residental real estate (mortgage) loans, total	3 281 283,9	*31,8*	69 393,2	*5,9*	*2,1*
1.1.3. car loans, total	606 791,2	*5,9*	62 064,6	*5,3*	*10,2*
1.1.4. other consumer loans, total	5 477 703,7	*53,0*	1 004 520,3	*86,0*	*18,3*
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]	259 862,0	*2,5*	5 979,9	*0,5*	*2,3*
1.2.2. a portfolio of loans without overdue payments	8 538 434,4	*82,7*	132 194,4	*11,3*	*1,5*
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	289 975,9	*2,8*	16 055,0	*1,4*	*5,5*
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	121 685,6	*1,2*	35 132,5	*3,0*	*28,9*
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	104 135,7	*1,0*	59 363,8	*5,1*	*57,0*
1.2.6. a portfolio of loans with payments being overdue from 181 to 360 calendar days	194 158,3	*1,9*	154 663,4	*13,2*	*79,7*
1.2.7. a portfolio of loans with payments being overdue more than 360 calendar days	785 845,3	*7,6*	761 635,3	*65,2*	*96,9*
1.3. classified into the following loan quality categories:					
1.3.1. Quality category I	150 893,1	*1,5*	0,0	*0,0*	*0,0*
1.3.2. Quality category II	8 533 191,7	*82,6*	115 604,5	*9,9*	*1,4*
1.3.3. Quality category III	492 512,5	*4,8*	41 811,5	*3,6*	*8,5*
1.3.4. Quality category IV	97 738,4	*0,9*	39 954,4	*3,4*	*40,9*
1.3.5. Quality category V	1 055 764,3	*10,2*	970 167,9	*83,1*	*91,9*
2. Claims grouped into portfolios of homogeneous claims - total	47 803,3	*4,5*	32 106,2	*3,3*	*67,2*
of which by quality categories					
2.1. Quality category I	4 588,5	*0,4*	0,0	*0,0*	*0,0*
2.2. Quality category II	6 543,4	*0,6*	162,8	*0,0*	*2,5*
2.3. Quality category III	4124,8	*0,4*	577,5	*0,1*	*14,0*
2.4. Quality category IV	883,1	*0,1*	423,9	*0,0*	*48,0*
2.5. Quality category V	31663,5	*3,0*	30942,0	*3,2*	*97,7*
3. Claims for interest payments - total of which	187 922,7	*100,0*	84 092,6	*100,0*	*44,7*
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	89 329,8	*47,5*	79 515,9	*94,6*	*89,0*

[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	1.08.16	1.09.16	1.01.15	1.01.16	1.07.16	1.08.16	1.09.16
Substandard	*9,5*	*7,2*	*5,9*	*5,8*	*5,9*	*2,1*	*1,8*	*1,7*	*1,8*	*1,8*
Doubtful	*19,7*	*23,0*	*21,3*	*20,7*	*20,4*	*15,7*	*18,0*	*18,4*	*18,4*	*18,5*
Problem	*16,1*	*15,5*	*18,9*	*17,8*	*17,2*	*40,9*	*41,1*	*40,7*	*40,1*	*40,0*
Loss	*54,7*	*54,2*	*53,7*	*55,5*	*56,4*	*84,8*	*77,1*	*77,0*	*77,7*	*78,0*

[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	1.08.16	1.09.16
Overdue claims on loans, deposits and other claims, billion rubles	**1978,0**	**3046,6**	**3154,5**	**3214,2**	**3273,5**
Of which					
- among 20 largest-asset credit institutions, billion rubles	1404,5	2033,2	2019,0	2079,2	2179,8
Share of overdue claims in loans, deposits and other claims of the banking sector, percent	*3,8*	*5,3*	*5,7*	*5,8*	*5,9*
Overdue claims in rubles					
- billion rubles	1725,9	2537,1	2741,9	2781,4	2856,1
- as percent of total loans, deposits and other claims in rubles	*4,7*	*6,8*	*7,2*	*7,3*	*7,5*
Overdue claims in foreign currency					
- billion rubles	252,1	509,5	412,6	432,8	417,4
- as percent of total loans, deposits and other claims in foreign currency	*1,7*	*2,5*	*2,4*	*2,4*	*2,4*
- dollar equivalent, billion $	4,5	7,0	6,4	6,5	6,4
Overdue claims on loans and other claims on non-financial institutions	1250,7	2075,9	2124,1	2170,2	2220,7
Share of overdue claims in total volume of loans and other claims on non-financial institutions	*4,2*	*6,2*	*6,8*	*6,8*	*7,1*
Overdue claims on loans and other funds provided to individuals	667,5	863,8	898,7	913,3	923,0
Share of overdue claims in total volume of loans and other claims on individuals	*5,9*	*8,1*	*8,5*	*8,6*	*8,6*

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	1.08.16	1.09.16	1.01.15	1.01.16	1.07.16	1.08.16	1.09.16
No overdue claims	72	56	56	47	51	*2,8*	*2,7*	*3,0*	*3,0*	*3,3*
Less than 5%	508	360	301	304	301	*72,9*	*70,2*	*68,0*	*68,6*	*69,7*
From 5 to 10%	131	156	142	133	127	*16,6*	*16,0*	*18,0*	*17,4*	*17,0*
From 10 to 15%	40	56	62	65	64	*5,9*	*3,7*	*3,7*	*4,0*	*2,9*
From 15 to 20%	19	26	28	25	24	*1,1*	*2,0*	*1,9*	*1,6*	*1,7*
From 20 to 60%	23	34	42	44	45	*0,4*	*4,9*	*4,0*	*4,1*	*4,1*
From 60 to 90%	2	6	5	3	4	*0,0*	*0,3*	*1,1*	*1,1*	*1,1*
90% and more	1	2	7	8	6	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
No loans, deposits and other claims	37	37	36	35	33	*0,3*	*0,2*	*0,2*	*0,2*	*0,2*

Table 54

Credit Risks of the Banking Sector

Indicators	1.01.15	1.01.16	1.07.16	1.08.16	1.09.16
Large credit risks of the banking sector total, bln rubles	19 467,9	22 916,6	21 682,0	22 396,7	21 961,4
Share of large credit risks in the banking sector assets, %	*25,1*	*27,6*	*27,3*	*28,0*	*27,6*

Table 55

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

	1.01.15	1.01.16	1.07.16	1.08.16	1.09.16
Volume of large loans, billion rubles	10 829,7	13 838,1	13 145,2	13 939,5	13 146,2
of which:					
Volume of secured loans , billion rubles	2 397,5	4 050,5	3 427,5	3 466,8	3 703,5
Volume of I quality category collateral, billion rubles	596,8	1 953,7	1 651,3	1 614,5	2 047,5
of which:					
collateral of quoted securities issued by legal entities, billion rubles	65,7	650,3	477,6	420,6	894,8
Volume of II quality category collateral, billion rubles	1 494,9	1 776,0	1 712,0	1 573,6	1 599,5
of which:					
collateral of securities, issued by legal entities, billion rubles	208,2	246,8	269,7	235,9	238,0
collateral of proprietory rights (claims), billion rubles	611,0	689,2	588,5	527,6	555,2

[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		1.08.16		1.09.16	
	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*	*51,7*	*100,0*	*48,8*	*100,0*
Of which										
- interest rate risk (IRR)	*28,6*	*79,5*	*34,4*	*78,2*	*41,5*	*75,7*	*40,2*	*77,6*	*37,9*	*77,8*
- equity position risk (EPR)	*3,7*	*10,3*	*3,3*	*7,5*	*2,6*	*4,7*	*2,7*	*5,2*	*2,8*	*5,8*
- foreign exchange risk (FER)	*3,7*	*10,2*	*6,3*	*14,4*	*8,3*	*15,1*	*7,1*	*13,8*	*6,3*	*13,0*
- commodity risk (CR)	-	-	-	-	*2,4*	*4,4*	*1,7*	*3,4*	*1,6*	*3,4*
Reference data:										
Number of credit institutions[1]	598		548		494		487		477	
Share of credit institutions' assets [1] in total banking sector assets, %	*97,8*		*98,2*		*98,2*		*98,5*		*98,2*	

[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	1.08.16	1.09.16
Share of assets in foreign currency in total assets, %	*30,0*	*34,7*	*31,2*	*31,6*	*30,7*
of which:					
- 20 largest-asset credit institutions	*32,0*	*37,3*	*33,6*	*33,9*	*33,2*
Share of liabilities in foreign currency in total liabilities, %	*29,0*	*33,2*	*29,7*	*29,7*	*29,0*
of which:					
- 20 largest-asset credit institutions	*30,8*	*36,3*	*32,6*	*32,7*	*32,0*
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total , b.p.	*1,0*	*1,4*	*1,5*	*1,8*	*1,7*
of which:					
- 20 largest-asset credit institutions	*1,3*	*1,0*	*0,9*	*1,3*	*1,3*

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	1.08.16	1.09.16
Balance sheet positions					
Claims, bln rubles	23 291,9	28 774,6	24 853,4	25 271,5	24 458,4
Liabilities, bln rubles	22 502,6	27 592,0	23 663,2	23 799,0	23 080,0
Net balance sheet position, bln rubles	789,2	1 182,6	1 190,1	1 472,5	1 378,4
Net balance sheet position to own funds (capital), % [1]	*10,0*	*13,1*	*13,3*	*16,3*	*15,2*
Off-balance sheet positions [2]					
Claims, bln rubles	18 124,3	16 260,7	14 865,0	14 669,4	14 383,5
Liabilities, bln rubles	17 638,1	16 136,2	14 732,3	14 744,6	14 469,9
Net balance sheet position, bln rubles	486,2	124,5	132,8	-75,2	-86,4
Net balance sheet position to own funds (capital), % [1]	*6,1*	*1,4*	*1,5*	*-0,8*	*-1,0*

[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
Number of credit institutions that exceeded the OFXP limits	6	7	6	13	11	5	11	9	9	9
Of which:										
- 20 largest-asset credit institutions	0	0	0	1	0	0	1	1	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*
- 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*

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*
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*

Table 62

Open Currency Positions of the Banking Sector by Currencies as of 1.09.16

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	192	-34,6	*-2,6*	103,7	-138,4
long	428	375,2	*4,9*	160,2	215,0
EUR					
short	219	-39,9	*-0,6*	-388,0	348,1
long	401	31,2	*1,2*	166,3	-135,0
GBP					
short	55	-7,4	*-0,1*	12,7	-20,1
long	251	2,2	*0,1*	-4,0	6,2

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	1.08.16	1.09.16
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	*39,0*	*44,3*	*44,6*	*45,5*	*45,2*
Liabilities with maturity in excess of 1 year, as percent of total liabilities	*24,3*	*24,3*	*22,4*	*23,1*	*22,7*
A measure of using short-term liabilities to fund long-term liquid assets, percent[2]	*23,8*	*30,9*	*34,1*	*34,5*	*34,5*

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

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

Table 64

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

Indicator, %	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.15	1.01.16	1.07.16	1.08.16	1.09.16	1.01.15	1.01.16	1.07.16	1.08.16	1.09.16
Less than 0	256	238	234	220	218	8,0	14,8	*10,4*	*9,0*	*10,2*
From 0 to 20	338	304	280	276	279	27,5	20,6	*25,7*	*23,9*	*23,0*
More than 20	239	191	165	168	157	64,5	64,6	*63,9*	*67,1*	*66,8*
Data not available	1	0	1	5	5	0,0	0,0	*0,0*	*0,0*	*0,0*
Total	834	733	680	669	659	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	1.08.16	1.09.16
Liquid assets with maturity up to 30 days, as percent of liquid assets	*33,6*	*31,6*	*34,6*	*33,3*	*35,3*
Liabilities with maturity up to 30 days, as percent of total liabilities	*40,8*	*40,8*	*45,7*	*44,1*	*46,1*
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*	*17,7*	*16,4*

[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	1.08.16	1.09.16	1.01.15	1.01.16	1.07.16	1.08.16	1.09.16
Less than 0	436	486	453	458	467	15,4	19,5	*13,0*	*14,3*	*17,9*
From 0 to 20	226	145	124	100	102	60,3	20,0	*18,5*	*15,6*	*26,1*
More than 20	171	102	102	106	85	24,3	60,5	*68,5*	*70,1*	*56,1*
Data not available	1	0	1	5	5	0	0	*0,0*	*0,0*	*0,0*
Total	834	733	680	669	659	100	100	*100,0*	*100,0*	*100,0*