THE CENTRAL BANK OF THE RUSSIAN FEDERATION

BANKING SUPERVISION DEPARTMENT

REVIEW
OF THE BANKING SECTOR
OF THE RUSSIAN FEDERATION

(INTERNET-VERSION)

ANALYTICAL DATA

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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*
Reference data:														
Increase from the beginning of the current year	*-4,2*		*-0,7*		*-6,2*		*-1,0*		*-2,9*		*-0,7*		*-7,2*	
Increase over the same period of the previous year	*-5,3*		*3,0*		*-0,5*		*-5,3*		*-8,1*		*7,2*		*-4,5*	

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

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

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

Table 3

Banking Sector Indicators, Annual Growth Rates (%)

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

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

Institutional Features of the Banking Sector

Table 4

Number of Russian Credit Institutions

Indicator	1.01.15	1.01.16	1.04.16	1.06.16	1.07.16
Credit institutions registered by the Bank of Russia and other authorities	1049	1021	1008	1000	997
Operating credit institutions (credit institutions that have the right to conduct banking operations)	834	733	707	689	680
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	1	0	0
Credit institutions with their banking licenses being revoked (cancelled)	214	288	300	311	317
Credit institutions licensed to conduct operations in foreign currency	554	482	460	446	441
Credit institutions holding general licences	256	232	229	226	223

Table 5

Operating Credit Institutions (CIs), by Federal Districts

Federal district	1.01.15		1.01.16		1.04.16		1.06.16		1.07.16	
	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*	413	*58,4*	398	*57,8*	393	*57,8*
of which the City of Moscow and Moscow Region	459	*55,0*	392	*53,5*	374	*52,9*	359	*52,1*	355	*52,2*
North-Western	64	*7,7*	60	*8,2*	58	*8,2*	59	*8,6*	57	*8,4*
Southern	43	*5,2*	37	*5,0*	36	*5,1*	35	*5,1*	35	*5,1*
North-Caucasian	28	*3,4*	22	*3,0*	21	*3,0*	21	*3,0*	21	*3,1*
Volga	92	*11,0*	85	*11,6*	84	*11,9*	82	*11,9*	82	*12,1*
Ural	35	*4,2*	32	*4,4*	32	*4,5*	32	*4,6*	31	*4,6*
Siberian	44	*5,3*	41	*5,6*	40	*5,7*	39	*5,7*	38	*5,6*
Far Eastern	22	*2,6*	17	*2,3*	18	*2,5*	18	*2,6*	18	*2,6*
Crimea	2	*0,2*	5	*0,7*	5	*0,7*	5	*0,7*	5	*0,7*
Russian Federation	**834**	***100,0***	**733**	***100,0***	**707**	***100,0***	**689**	***100,0***	**680**	***100,0***

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	1.07.16	1.01.15	1.01.16	1.07.16	1.01.15	1.01.16	1.07.16	1.01.15	1.01.16	1.07.16	1.01.15	1.01.16	1.07.16	1.01.15	1.01.16	1.07.16
Central	504	434	393	66	60	55	282	232	198	*49,6*	*47,0*	*44,2*	*22,4*	*23,2*	*23,4*	*16,5*	*16,6*	*16,1*
of which the City of Moscow and Moscow Region[1]	459	392	355	60	57	52	110	96	89	*21,2*	*21,4*	*21,9*	*20,4*	*21,1*	*21,3*	*6,4*	*6,9*	*7,2*
North-Western	64	60	57	8	5	4	243	204	184	*337,5*	*313,9*	*301,6*	*2,8*	*3,1*	*3,2*	*14,2*	*14,6*	*14,9*
Southern	43	37	35	13	12	6	183	151	129	*326,8*	*308,2*	*314,6*	*2,2*	*2,3*	*2,1*	*10,7*	*10,8*	*10,5*
North-Caucasian	28	22	21	25	8	6	74	64	56	*139,6*	*213,3*	*207,4*	*2,1*	*1,4*	*1,4*	*4,3*	*4,6*	*4,6*
Volga	92	85	82	39	29	25	283	227	205	*216,0*	*199,1*	*191,6*	*5,2*	*5,4*	*5,6*	*16,6*	*16,2*	*16,6*
Ural	35	32	31	55	45	44	138	106	96	*153,3*	*137,7*	*128,0*	*3,5*	*3,6*	*3,9*	*8,1*	*7,6*	*7,8*
Siberian	44	41	38	20	11	9	172	152	133	*268,8*	*292,3*	*283,0*	*2,5*	*2,4*	*2,5*	*10,1*	*10,9*	*10,8*
Far Eastern	22	17	18	6	5	4	83	74	68	*296,4*	*336,4*	*309,1*	*1,1*	*1,0*	*1,2*	*4,9*	*5,3*	*5,5*
Crimea	2	5	5	0	1	1	18	12	9	*900,0*	*200,0*	*150,0*	*0,1*	*0,3*	*0,3*	*1,1*	*0,9*	*0,7*
Russian Federation	**834**	**733**	**680**	**232**	**176**	**154**	**1476**	**1222**	**1078**	***138,6***	***134,4***	***129,3***	***41,9***	***42,7***	***43,6***	***86,4***	***87,4***	***87,5***

[1] as one region

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		1.04.16		1.06.16		1.07.16	
	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*	44 262 542	*54,6*	44 837 472	*56,0*	44 336 927	*55,7*
From 6 to 20	16 674 162	*21,5*	17 925 387	*21,6*	18 005 061	*22,2*	16 712 603	*20,9*	16 739 753	*21,0*
From 21 to 50	8 259 743	*10,6*	9 391 355	*11,3*	8 949 030	*11,0*	8 906 601	*11,1*	8 908 272	*11,2*
From 51 to 200	8 406 233	*10,8*	8 484 303	*10,2*	7 845 410	*9,7*	7 656 478	*9,6*	7 652 088	*9,6*
From 201 to 500	2 309 299	*3,0*	2 060 315	*2,5*	1 854 876	*2,3*	1 824 523	*2,3*	1 760 208	*2,2*
From 501	409 725	*0,5*	254 375	*0,3*	197 800	*0,2*	163 599	*0,2*	147 779	*0,2*
Total	**77 652 994**	***100,0***	**82 999 708**	***100,0***	**81 114 718**	***100,0***	**80 101 275**	***100,0***	**79 545 027**	***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	1.04.16	1.06.16	1.07.16
Central	*58,2*	*59,0*	*59,6*	*61,1*	*60,9*
of which the City of Moscow and Moscow Region	*58,6*	*59,6*	*60,2*	*61,7*	*61,6*
North-Western	*74,1*	*71,7*	*72,7*	*72,4*	*73,3*
Southern	*69,4*	*68,8*	*69,7*	*70,1*	*70,6*
North-Caucasian	*64,4*	*68,5*	*69,3*	*69,0*	*69,4*
Volga	*52,4*	*53,6*	*52,1*	*53,2*	*55,0*
Ural	*70,2*	*76,6*	*75,6*	*75,6*	*74,6*
Siberian	*79,9*	*58,7*	*60,5*	*61,9*	*61,4*
Far Eastern	*85,6*	*86,0*	*85,3*	*84,9*	*85,1*
Crimea	100	100,0	100,0	100,0	*100,0*
Russian Federation	***53,6***	***54,1***	***54,6***	***56,0***	***55,7***

Table 9

Operating Credit Institutions Ranged by Assets (Distribution and Change over the Period 1.01.16 - 1.07.16)

Groups of credit institutions ranged by assets as of 1.01.16		Number of credit institutions as of 1.01.16	Groups as of 1.07.16						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			1	140	2	1	4	2
5	From 201 to 500	300				10	257	3	28	2
6	From 501	233					41	175	16	1
Became operating after 1.01.16										
Total over the period									49	5
Total as of 1.01.16[1]		**733**								
Total as of 1.07.16[1]		**680**	**5**	**15**	**30**	**150**	**300**	**179**		

- 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	1.04.16	1.06.16	1.07.16
Credit institutions with foreign participation over 50%					
Assets, total	*13,9*	*13,0*	*12,6*	*12,3*	*12,3*
Own funds (capital)[1]	*17,2*	*16,7*	*16,6*	*16,4*	*16,7*
Correspondent accounts with non-resident banks	*15,4*	*14,9*	*24,7*	*16,1*	*15,1*
Loans and other claims on non-financial organisations	*11,6*	*10,9*	*10,9*	*11,0*	*10,9*
Loans and other claims on individuals	*18,6*	*15,7*	*15,2*	*14,8*	*14,8*
Loans, deposits and other claims credit institutions	*14,1*	*15,4*	*14,2*	*14,9*	*14,5*
Individual deposits	*12,0*	*11,4*	*11,7*	*11,5*	*11,5*
Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles) [2]	*14,0*	*12,4*	*12,6*	*11,7*	*11,7*
Profit (loss) of the current year	*20,2*	*44,7*	*9,8*	*8,4*	*12,9*
Reference data:					
Number of credit institutions	113	106	102	99	98
of which 100% foreign-owned credit institutions					
Assets, total	*8,5*	*6,4*	*6,2*	*6,1*	*6,0*
Own funds (capital)[1]	*10,9*	*9,1*	*9,2*	*9,2*	*9,2*
Correspondent accounts with non-resident banks	*12,0*	*9,0*	*19,8*	*11,6*	*10,3*
Loans and other claims on non-financial organisations	*7,8*	*5,2*	*5,2*	*5,1*	*5,0*
Loans and other claims on individuals	*10,1*	*7,9*	*7,7*	*7,6*	*7,6*
Loans, deposits and other claims on credit institutions	*11,1*	*11,6*	*10,0*	*11,0*	*10,3*
Individual deposits	*5,8*	*4,5*	*4,4*	*4,4*	*4,4*
Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles) [2]	*9,9*	*6,9*	*7,1*	*6,6*	*6,6*
Profit (loss) of the current year	*14,9*	*46,7*	*24,2*	*17,8*	*14,4*
Reference data:					
Number of credit institutions	75	68	67	67	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		1.04.16		1.06.16		1.07.16	
	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*	5190,2	*6,4*	4192,9	*5,2*	4199,8	*5,3*
Own funds (capital)	52,1	*0,7*	-24,3	*-0,3*	6,4	*0,1*	-135,0	*-1,5*	-141,3	*-1,6*
Loans and other claims on non-financial organisations	1209,1	*4,1*	1709,4	*5,1*	1733,0	*5,4*	1323,2	*4,2*	1346,1	*4,3*
of which overdue claims	287,6	*23,0*	698,3	*33,6*	701,8	*33,1*	649,1	*30,5*	646,8	*30,5*
Loans and other claims on individuals	410,7	*3,6*	547,7	*5,1*	523,1	*5,0*	299,6	*2,8*	293,0	*2,8*
of which overdue claims	35,8	*5,4*	88,6	*10,3*	95,4	*10,7*	78,4	*8,6*	79,9	*8,9*
Individual deposits	706,4	*3,8*	1293,4	*5,6*	1287,2	*5,7*	858,2	*3,7*	818,3	*3,5*
Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles) [2]	1101,4	*4,7*	1455,8	*5,4*	1384,0	*5,3*	1127,8	*4,4*	1142,9	*4,6*
Reference data:										
Number of credit institutions [1]	15	*1,8*	29	*4,0*	30	*4,2*	28	*4,1*	25	*3,7*

[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	1.04.16	1.06.16	1.07.16
1.	Cash, precious metals and stones	2 754,2	1 898,3	1 389,3	1 390,1	1 436,1
1.1.	of which: cash	2 671,8	1 801,3	1 298,3	1 278,0	1 287,8
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	3 297,8	2 464,4	2 925,7	2 516,4	2 498,8
3.	Correspondent account, total	2 675,2	2 536,3	2 299,8	2 171,0	2 080,0
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	759,6	611,5	553,0	518,2	524,1
3.2.	Correspondent accounts with non-resident banks	1 915,6	1 924,8	1 746,8	1 652,8	1 556,0
4.	Securities portfolio, total	9 724,0	11 777,4	11 836,5	11 783,9	11 626,6
	of which					
4.1.	Debt securities	7 651,4	9 616,0	9 579,1	9 729,9	9 614,0
4.2.	Equity	488,7	295,2	302,7	313,9	307,0
4.3.	Promissory notes	218,0	204,0	172,6	191,7	169,4
4.4.	Equity in associates and subsidiaries	1 365,9	1 662,2	1 782,1	1 548,4	1 536,3
5.	Other equity	427,6	568,0	588,6	697,7	788,4
6.	Financial derivatives assets at fair value	2 298,6	1 261,0	1 049,6	933,3	914,8
7.	Loans, total	52 115,7	57 511,4	56 276,1	55 482,6	55 301,4
	of which:					
7.1.	Loans, deposits and other claims	51 799,5	57 154,5	55 991,7	55 255,5	55 101,4
	of which overdue claims	1 978,0	3 046,6	3 122,7	3 167,1	3 154,5
	of which:					
7.1.1.	Loans and other claims on non-financial organisations	29 536,0	33 300,9	32 380,1	31 374,3	31 230,9
	of which overdue claims	1 250,7	2 075,9	2 121,3	2 128,9	2 124,1
7.1.2.	Loans and other claims on individuals	11 329,5	10 684,3	10 553,9	10 568,5	10 572,9
	of which overdue claims	667,5	863,8	889,2	906,5	898,7
7.1.3.	Loans, deposits and other claims on credit institutions	6 895,0	8 610,0	8 695,6	8 217,0	8 228,0
	of which overdue claims	44,3	63,8	70,3	85,9	86,6
8.	Fixed assets (tangible and intangible), other real estate and inventories	1 222,3	1 277,6	1 247,9	1 438,1	1 452,0
8.1	of which real estate, temporarily not used	74,4	109,4	170,1	179,9	191,8
9.	Allocation of profit	177,0	125,5	39,7	133,0	189,0
9.1.	of which income tax	157,7	110,1	39,5	132,7	153,2
10.	Other assets, total	2 960,5	3 579,8	3 461,5	3 555,1	3 257,9
	of which:					
10.1.	Settlement accounts	1 610,7	1 826,2	1 603,4	1 663,2	1 531,2
10.2.	Accounts receivable	307,0	403,7	448,7	391,9	337,2
10.3.	Deferred expenses	148,4	134,4	45,2	47,7	47,7
Banking sector assets, total		77 653,0	82 999,7	81 114,7	80 101,3	79 545,0

Table 13

Structure of Liabilities[1], by Source of Funds

(billion rubles)

Liabilities[1]		1.01.15	1.01.16	1.04.16	1.06.16	1.07.16
1.	Funds and profit of credit institutions	6 921,9	7 551,7	7 642,1	7 774,8	7 881,7
	of which:					
1.1.	Funds of credit institutions	3 357,4	4 181,3	4 317,8	4 195,9	4 227,1
1.2.	Profit (loss), including financial result of the previous year	3 479,1	3 338,4	3 316,6	3 525,0	3 600,7
	of which:					
1.2.1.	Profit (loss) of the current year	589,1	192,0	109,3	235,3	359,9
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	9 287,0	5 363,3	4 060,0	2 964,0	2 712,0
3.	Transferable deposits of credit institutions	964,8	801,0	793,2	804,8	811,8
	of which:					
3.1.	Correspondent accounts of correspondent credit institutions	688,3	512,1	546,3	500,1	503,5
3.2.	Correspondent accounts of non-resident credit institutions	169,5	177,4	174,7	226,1	227,1
4.	Loans, deposits and other funds received from other credit institutions	6 594,2	7 091,0	7 720,7	7 193,3	7 497,4
5.	Clients' funds[2]	43 814,0	51 906,7	50 904,2	51 258,2	50 725,0
	of which:					
5.1.	Budgetary funds in settlement accounts	72,2	66,5	75,8	83,9	71,2
5.2.	Government and other extra-budgetary funds in settlement accounts	0,1	0,1	0,4	0,8	0,1
5.3.	Funds of legal entities in settlement and other accounts	7 434,7	8 905,2	10 394,6	9 932,9	9 626,3
5.4.	Clients' float	550,6	488,5	585,1	504,4	560,0
5.5.	Deposits and other funds of legal entities (except credit institutions)	17 007,9	19 018,2	17 137,9	17 635,4	17 221,8
5.6.	Individual deposits	18 552,7	23 219,1	22 518,9	22 924,7	23 062,7
5.7.	Clients' funds in factoring and forfeiting transactions	26,4	22,3	33,0	23,9	24,2
6.	Bonds	1 357,5	1 266,5	1 139,7	1 188,9	1 175,8
7.	Promissory notes and bank acceptances	868,1	696,2	581,4	550,4	507,1
8.	Financial derivatives liabilities at fair value	1 953,3	880,7	682,8	581,8	571,8
9.	Other liabilities[1], total	5 892,1	7 442,7	7 590,7	7 784,9	7 662,5
	of which:					
9.1.	Provisions	4 054,1	5 406,4	5 553,5	5 693,8	5 643,1
9.2.	Settlement accounts	1 159,7	1 075,9	937,4	1 061,7	976,8
9.3.	Accounts payable	77,9	80,0	175,5	171,9	243,0
9.4.	Deferred income	13,3	14,9	10,6	10,0	10,6
9.5.	Interest payable	526,6	693,0	706,5	703,1	644,9
	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	81 114,7	80 101,3	79 545,0

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

[2] Including certificates of deposit and savings certificates.

Table 14

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

Assets		1.01.15	1.01.16	1.04.16	1.06.16	1.07.16
1.	Cash, precious metals and stones	*3,5*	*2,3*	*1,7*	*1,7*	*1,8*
1.1.	of which: money	*3,4*	*2,2*	*1,6*	*1,6*	*1,6*
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	*4,2*	*3,0*	*3,6*	*3,1*	*3,1*
3.	Correspondent accounts, total	*3,4*	*3,1*	*2,8*	*2,7*	*2,6*
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	*1,0*	*0,7*	*0,7*	*0,6*	*0,7*
3.2.	Correspondent accounts with non-resident banks	*2,5*	*2,3*	*2,2*	*2,1*	*2,0*
4.	Securities portfolio, total	*12,5*	*14,2*	*14,6*	*14,7*	*14,6*
	of which					
4.1.	Debt securities	*9,9*	*11,6*	*11,8*	*12,1*	*12,1*
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*	*2,2*	*1,9*	*1,9*
5.	Other equity	*0,6*	*0,7*	*0,7*	*0,9*	*1,0*
6.	Financial derivatives assets at fair value	*3,0*	*1,5*	*1,3*	*1,2*	*1,2*
7.	Loans, total	*67,1*	*69,3*	*69,4*	*69,3*	*69,5*
	of which:					
7.1.	Loans, deposits and other claims	*66,7*	*68,9*	*69,0*	*69,0*	*69,3*
	of which overdue claims	*2,5*	*3,7*	*3,8*	*4,0*	*4,0*
	of which:					
7.1.1.	Loans and other claims on non-financial organisations	*38,0*	*40,1*	*39,9*	*39,2*	*39,3*
	of which overdue claims	*1,6*	*2,5*	*2,6*	*2,7*	*2,7*
7.1.2.	Loans and other claims on individuals	*14,6*	*12,9*	*13,0*	*13,2*	*13,3*
	of which overdue claims	*0,9*	*1,0*	*1,1*	*1,1*	*1,1*
7.1.3.	Loans, deposits and other claims on credit institutions	*8,9*	*10,4*	*10,7*	*10,3*	*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*	*1,5*	*1,8*	*1,8*
8.1	of which real estate, temporarily not used	*0,1*	*0,1*	*0,2*	*0,2*	*0,2*
9.	Allocation of profit	*0,2*	*0,2*	*0,0*	*0,2*	*0,2*
9.1.	of which income tax	*0,2*	*0,1*	*0,0*	*0,2*	*0,2*
10.	Other assets, total	*3,8*	*4,3*	*4,3*	*4,4*	*4,1*
	of which:					
10.1.	Settlement accounts	*2,1*	*2,2*	*2,0*	*2,1*	*1,9*
10.2.	Accounts receivable	*0,4*	*0,5*	*0,6*	*0,5*	*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	1.04.16	1.06.16	1.07.16
1.	Funds and profit of credit institutions	*8,9*	*9,1*	*9,4*	*9,7*	*9,9*
	Of which:					
1.1.	Funds of credit institutions	*4,3*	*5,0*	*5,3*	*5,2*	*5,3*
1.2.	Profit (loss), including financial result of the previous year	*4,5*	*4,0*	*4,1*	*4,4*	*4,5*
	Of which:					
1.2.1.	Profit (loss) of the current year	*0,8*	*0,2*	*0,1*	*0,3*	*0,5*
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	*12,0*	*6,5*	*5,0*	*3,7*	*3,4*
3.	Transferable deposits of credit institutions	*1,2*	*1,0*	*1,0*	*1,0*	*1,0*
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	*0,9*	*0,6*	*0,7*	*0,6*	*0,6*
3.2.	Correspondent accounts of non-resident credit institutions	*0,2*	*0,2*	*0,2*	*0,3*	*0,3*
4.	Loans, deposits and other funds received from other credit institutions	*8,5*	*8,5*	*9,5*	*9,0*	*9,4*
5.	Clients' funds[2]	*56,4*	*62,5*	*62,8*	*64,0*	*63,8*
	Of which:					
5.1.	Budgetary funds in settlement accounts	*0,1*	*0,1*	*0,1*	*0,1*	*0,1*
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*	*12,8*	*12,4*	*12,1*
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*	*21,1*	*22,0*	*21,7*
5.6.	Individual deposits	*23,9*	*28,0*	*27,8*	*28,6*	*29,0*
5.7.	Clients' funds in factoring and forfeiting transactions	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
6.	Bonds	*1,7*	*1,5*	*1,4*	*1,5*	*1,5*
7.	Promissory notes and bank acceptances	*1,1*	*0,8*	*0,7*	*0,7*	*0,6*
8.	Financial derivatives liabilities at fair value	*2,5*	*1,1*	*0,8*	*0,7*	*0,7*
9.	Other liabilities[1], total	*7,6*	*9,0*	*9,4*	*9,7*	*9,6*
	Of which:					
9.1.	Provisions	*5,2*	*6,5*	*6,8*	*7,1*	*7,1*
9.2.	Settlement accounts	*1,5*	*1,3*	*1,2*	*1,3*	*1,2*
9.3.	Accounts payable	*0,1*	*0,1*	*0,2*	*0,2*	*0,3*
9.4.	Deferred income	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
9.5.	Interest payable	*0,7*	*0,8*	*0,9*	*0,9*	*0,8*
	Of which:					
9.5.1	Overdue interest	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
Banking sector liabilities, total[1]		*100,0*	*100,0*	*100,0*	*100,0*	*100,0*

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

[2] Including certificates of deposit and savings certificates.

Table 16

Key Characteristics of Credit Operations of the Banking Sector (Billion Rubles)

	Rubles					Foreign Currency					Total				
	1.01.15	1.01.16	1.04.16	1.06.16	1.07.16	1.01.15	1.01.16	1.04.16	1.06.16	1.07.16	1.01.15	1.01.16	1.04.16	1.06.16	1.07.16
1. Loans, deposits and other claims, total	**36 664,1**	**37 091,8**	**37 412,4**	**37 292,9**	**37 887,1**	**15 135,3**	**20 062,8**	**18 579,3**	**17 962,6**	**17 214,4**	**51 799,5**	**57 154,5**	**55 991,7**	**55 255,5**	**55 101,4**
of which															
- overdue claims	1 725,9	2 537,1	2 652,6	2 737,4	2 741,9	252,1	509,5	470,1	429,7	412,6	1 978,0	3 046,6	3 122,7	3 167,1	3 154,5
1.1 Loans and other claims on resident non-financial organisations	**19 018,4**	**19 363,3**	**19 645,7**	**19 714,1**	**19 855,7**	**6 680,2**	**9 272,1**	**8 304,1**	**7 038,6**	**6 857,9**	**25 698,5**	**28 635,4**	**27 949,8**	**26 752,7**	**26 713,6**
of which															
- overdue claims	1 020,8	1 546,1	1 626,8	1 668,9	1 678,4	86,5	262,5	241,5	199,0	189,8	1 107,3	1 808,5	1 868,3	1 867,9	1 868,2
of which:															
1.1.1. Loans and other claims on individual entrepreneurs	668,1	506,0	479,8	466,2	460,4	7,8	8,3	7,3	7,0	6,8	675,8	514,3	487,1	473,2	467,2
of which															
- overdue claims	53,1	72,2	76,9	80,7	77,9	0,3	0,6	0,6	0,8	0,8	53,4	72,9	77,6	81,5	78,7
1.2 Loans and other claims on non-resident legal entities (except banks)	**695,7**	**698,3**	**721,2**	**709,8**	**732,7**	**3 141,7**	**3 967,2**	**3 709,2**	**3 911,8**	**3 784,6**	**3 837,5**	**4 665,5**	**4 430,4**	**4 621,6**	**4 517,3**
of which															
- overdue claims	63,5	92,7	97,7	101,3	102,6	79,9	174,7	155,3	159,7	153,3	143,4	267,4	253,0	261,0	255,9
1.3 Loans, deposits and other claims on resident financial sector	**3 907,8**	**4 465,8**	**4 806,6**	**4 641,2**	**4 993,0**	**1 178,9**	**2 228,6**	**2 684,2**	**3 569,8**	**3 465,7**	**5 086,7**	**6 694,4**	**7 490,8**	**8 211,0**	**8 458,7**
of which															
- overdue claims	20,6	95,0	96,4	100,1	99,3	1,9	9,0	8,5	6,2	6,0	22,5	103,9	104,9	106,3	105,4
of which:															
1.3.1 Resident credit institutions	2 772,1	3 273,6	3 669,1	3 426,0	3 775,8	1 008,2	1 761,6	2 111,9	2 170,0	2 118,2	3 780,3	5 035,2	5 781,0	5 595,9	5 894,0
of which															
- overdue claims	6,9	60,0	62,5	60,1	60,0	0,0	0,9	0,5	0,4	0,4	7,0	60,9	63,0	60,5	60,4
1.3.2 Other resident non-banking financial institutions	1 135,7	1 192,1	1 137,6	1 215,2	1 217,3	170,7	467,1	572,3	1 399,9	1 347,5	1 306,4	1 659,2	1 709,8	2 615,1	2 564,8
of which															
- overdue claims	13,7	34,9	34,0	40,0	39,3	1,8	8,1	8,0	5,8	5,7	15,5	43,0	41,9	45,8	45,0
1.4 Loans, deposits and other claims on non-resident banks	**237,8**	**253,3**	**218,4**	**229,1**	**251,2**	**2 876,9**	**3 321,5**	**2 696,2**	**2 392,0**	**2 082,9**	**3 114,7**	**3 574,8**	**2 914,6**	**2 621,1**	**2 334,1**
of which															
- overdue claims	0,0	0,1	0,3	17,8	17,7	37,3	2,9	7,1	7,7	8,5	37,4	2,9	7,3	25,4	26,2
1.5 Loans and other claims on government financial bodies and extra-budgetary funds	**1 033,9**	**1 135,5**	**964,6**	**901,8**	**914,9**	**0,0**	**0,0**	**0,0**	**0,0**	**0,1**	**1 033,9**	**1 135,5**	**964,6**	**901,8**	**915,1**
of which															
- overdue claims	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,1	0,0	0,0	0,0	0,0	0,1
1.6 Loans and other claims on resident individuals	**11 014,0**	**10 381,8**	**10 305,9**	**10 340,5**	**10 353,4**	**289,6**	**274,7**	**225,8**	**208,9**	**200,9**	**11 303,7**	**10 656,5**	**10 531,7**	**10 549,4**	**10 554,4**
of which															
- overdue claims	620,8	803,1	831,2	848,9	843,5	45,4	58,9	56,3	55,9	53,5	666,2	862,0	887,5	904,8	897,0
1.7 Loans and other claims on non-resident individuals	**14,8**	**14,0**	**13,0**	**12,3**	**12,1**	**11,1**	**13,8**	**9,2**	**6,8**	**6,4**	**25,9**	**27,8**	**22,2**	**19,1**	**18,6**
of which															
- overdue claims	0,2	0,2	0,3	0,3	0,4	1,1	1,6	1,4	1,4	1,3	1,3	1,9	1,7	1,7	1,7
Reference data:															
Provisions for loans, deposits and other claims [1]	-	-	-	-	-	-	-	-	-	-	3 459,8	4 525,8	4 703,1	4 779,1	4 737,3
Overdue interest on loans, deposits and other claims, recognized in the balance sheet accounts	153,5	179,9	192,2	197,2	203,3	20,6	16,5	15,7	16,0	15,8	174,1	196,4	208,0	213,1	219,1
Credit institutions' portfolio of residents promissory notes	188,7	127,9	108,7	99,5	100,6	25,7	73,7	61,6	89,9	66,5	214,4	201,6	170,3	189,4	167,0
Credit institutions' portfolio of non-residents promissory notes	0,0	2,3	2,3	2,3	2,3	3,5	0,0	0,0	0,0	0,0	3,6	2,3	2,3	2,3	2,3

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

The Central Bank of the Russian Federation
Banking Supervision Department

Table 17

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

	1.01.15	1.01.16	1.04.16	1.06.16	1.07.16
1. Loans, deposits and other claims, total	***100,0***	***100,0***	***100,0***	***100,0***	***100,0***
	66,7	***68,9***	***69,0***	***69,0***	***69,3***
Of which:					
- overdue claims	*3,8*	*5,3*	*5,6*	*5,7*	*5,7*
	2,5	*3,7*	*3,8*	*4,0*	*4,0*
1.1 Loans and other claims on resident non-financial organizations	***49,6***	***50,1***	***49,9***	***48,4***	***48,5***
	33,1	***34,5***	***34,5***	***33,4***	***33,6***
Of which:					
- overdue claims	*2,1*	*3,2*	*3,3*	*3,4*	*3,4*
	1,4	*2,2*	*2,3*	*2,3*	*2,3*
of which:					
1.1.1. Loans and other claims on individual entrepreneurs	*1,3*	*0,9*	*0,9*	*0,9*	*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***	***7,9***	***8,4***	***8,2***
	4,9	***5,6***	***5,5***	***5,8***	***5,7***
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***	***13,4***	***14,9***	***15,4***
	6,6	***8,1***	***9,2***	***10,3***	***10,6***
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*	*10,3*	*10,1*	*10,7*
	4,9	*6,1*	*7,1*	*7,0*	*7,4*
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*	*3,1*	*4,7*	*4,7*
	1,7	*2,0*	*2,1*	*3,3*	*3,2*
Of which					
- overdue claims	*0,0*	*0,1*	*0,1*	*0,1*	*0,1*
	0,0	*0,1*	*0,1*	*0,1*	*0,1*
1.4 Loans, deposits and other claims on non-resident banks	***6,0***	***6,3***	***5,2***	***4,7***	***4,2***
	4,0	***4,3***	***3,6***	***3,3***	***2,9***
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***	***1,7***
	1,3	***1,4***	***1,2***	***1,1***	***1,2***
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***	***18,8***	***19,1***	***19,2***
	14,6	***12,8***	***13,0***	***13,2***	***13,3***
Of which:					
- overdue claims	*1,3*	*1,5*	*1,6*	*1,6*	*1,6*
	0,9	*1,0*	*1,1*	*1,1*	*1,1*
1.7 Loans and other claims on non-resident individuals	***0,0***	***0,0***	***0,0***	***0,0***	***0,0***
	0,0	***0,0***	***0,0***	***0,0***	***0,0***
Of which:					
- overdue claims	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
	0,0	*0,0*	*0,0*	*0,0*	*0,0*
Reference data:					
Provision for loans, deposits and other claims	*6,7*	*7,9*	*8,4*	*8,6*	*8,6*
	4,5	*5,5*	*5,8*	*6,0*	*6,0*
Overdue interest on loans, deposits and other claims, recognized in the balance sheet	*0,3*	*0,3*	*0,4*	*0,4*	*0,4*
	0,2	*0,2*	*0,3*	*0,3*	*0,3*
Credit institutions' portfolio of residents promissory notes	*0,4*	*0,4*	*0,3*	*0,3*	*0,3*
	0,3	*0,2*	*0,2*	*0,2*	*0,2*
Credit institutions' portfolio of non-residents promissory notes	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
	0,0	*0,0*	*0,0*	*0,0*	*0,0*

Table 18

The Structure of Credit Institutions' Security Portfolio[1]

	1.01.15		1.01.16		1.04.16		1.06.16		1.07.16	
	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***	**11 663,9**	***100,0***	**11 592,2**	***100,0***	**11 457,2**	***100,0***
- in rubles	6 721,7	*70,7*	7 317,8	*63,2*	7 551,8	*64,7*	7 446,9	*64,2*	7 455,6	*65,1*
- in foreign currency	2 784,4	*29,3*	4 255,7	*36,8*	4 112,1	*35,3*	4 145,3	*35,8*	4 001,6	*34,9*
Of which:										
Securities at fair value through profit or loss	1 700,5	*17,9*	1 691,8	*14,6*	1 678,7	*14,4*	1 788,1	*15,4*	1 796,8	*15,7*
- in rubles	1 089,0	*11,5*	1 003,1	*8,7*	1 003,9	*8,6*	1 070,2	*9,2*	1 095,2	*9,6*
- in foreign currency	611,5	*6,4*	688,8	*6,0*	674,8	*5,8*	718,0	*6,2*	701,5	*6,1*
Securities available for sale	4 210,4	*44,3*	5 024,4	*43,4*	5 156,6	*44,2*	5 224,4	*45,1*	5 195,3	*45,3*
- in rubles	2 751,2	*28,9*	2 851,0	*24,6*	3 013,2	*25,8*	3 065,4	*26,4*	3 069,7	*26,8*
- in foreign currency	1 459,2	*15,4*	2 173,4	*18,8*	2 143,4	*18,4*	2 159,0	*18,6*	2 125,7	*18,6*
Securities held-to-maturity	2 224,1	*23,4*	3 188,9	*27,6*	3 037,9	*26,0*	3 021,7	*26,1*	2 919,9	*25,5*
- in rubles	1 512,5	*15,9*	1 797,2	*15,5*	1 745,9	*15,0*	1 755,3	*15,1*	1 747,4	*15,3*
- in foreign currency	711,6	*7,5*	1 391,7	*12,0*	1 292,0	*11,1*	1 266,5	*10,9*	1 172,6	*10,2*
Shares in associates and subsidiaries	1 365,9	*14,4*	1 662,2	*14,4*	1 782,1	*15,3*	1 548,4	*13,4*	1 536,3	*13,4*
- in rubles	1 365,2	*14,4*	1 661,5	*14,4*	1 781,4	*15,3*	1 547,7	*13,4*	1 535,6	*13,4*
- 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		0,8		28,9		64,5	
Provisions for losses on securities available for sale	21,1		33,9		43,6		54,3		57,5	
Provisions for losses on securities held-to-maturity	4,4		11,2		11,8		10,1		5,2	
Provisions for losses on portfolio of shares in associates and subsidiaries	86,6		141,6		152,4		167,9		149,6	

[1] Excluding promissory notes.

Table 19

The Structure of Credit Institutions' Portfolio of Debt Securities

	1.01.15		1.01.16		1.04.16		1.06.16		1.07.16	
	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*	9 579,1	*100,0*	9 729,9	*100,0*	9 614,0	*100,0*
- in rubles	5 070,6	*66,3*	5 468,3	*56,9*	5 567,9	*58,1*	5 677,1	*58,3*	5 701,6	*59,3*
- in foreign currency	2 580,8	*33,7*	4 147,7	*43,1*	4 011,2	*41,9*	4 052,9	*41,7*	3 912,4	*40,7*
of which: revaluation	-416,8	*-5,4*	-87,8	*-0,9*	7,7	*0,1*	38,7	*0,4*	74,8	*0,8*
Debt securities at book value held (without revaluation)	8 068,2	*100,0*	9 703,8	*100,0*	9 571,4	*100,0*	9 691,3	*100,0*	9 539,2	*100,0*
of which:										
debt securities of the Russian Federation	1 268,4	*15,7*	2 546,5	*26,2*	2 881,3	*30,1*	3 184,7	*32,9*	3 230,6	*33,9*
- in rubles	1 013,8	*12,6*	1 967,3	*20,3*	2 354,2	*24,6*	2 573,0	*26,5*	2 616,6	*27,4*
- in foreign currency	254,6	*3,2*	579,2	*6,0*	527,1	*5,5*	611,7	*6,3*	614,0	*6,4*
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*	215,4	*2,3*	215,8	*2,2*	189,8	*2,0*
- in rubles	108,8	*1,3*	190,4	*2,0*	215,4	*2,3*	215,8	*2,2*	189,8	*2,0*
- in foreign currency	0,1	*0,0*	0,1	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
debt securities of resident credit institutions	456,4	*5,7*	534,8	*5,5*	456,4	*4,8*	486,1	*5,0*	456,1	*4,8*
- in rubles	442,2	*5,5*	525,5	*5,4*	449,3	*4,7*	480,4	*5,0*	450,3	*4,7*
- in foreign currency	14,2	*0,2*	9,3	*0,1*	7,2	*0,1*	5,7	*0,1*	5,8	*0,1*
other debt securities of residents	666,4	*8,3*	1 210,3	*12,5*	1 209,8	*12,6*	1 375,7	*14,2*	1 332,6	*14,0*
- in rubles	665,9	*8,3*	1 209,0	*12,5*	1 207,9	*12,6*	1 373,6	*14,2*	1 330,3	*13,9*
- in foreign currency	0,6	*0,0*	1,3	*0,0*	1,9	*0,0*	2,1	*0,0*	2,3	*0,0*
debt securities of other countries	38,4	*0,5*	160,2	*1,7*	173,7	*1,8*	139,9	*1,4*	113,3	*1,2*
- 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*	173,7	*1,8*	139,9	*1,4*	113,3	*1,2*
debt securities of non-resident banks	358,5	*4,4*	341,4	*3,5*	291,9	*3,1*	354,8	*3,7*	350,3	*3,7*
- in rubles	114,8	*1,4*	9,5	*0,1*	7,3	*0,1*	6,5	*0,1*	6,4	*0,1*
- in foreign currency	243,7	*3,0*	331,9	*3,4*	284,7	*3,0*	348,2	*3,6*	343,9	*3,6*
other debt securities of non-residents	904,2	*11,2*	2 015,9	*20,8*	1 944,7	*20,3*	2 050,6	*21,2*	1 957,2	*20,5*
- in rubles	188,3	*2,3*	206,6	*2,1*	180,4	*1,9*	151,9	*1,6*	154,4	*1,6*
- in foreign currency	715,9	*8,9*	1 809,3	*18,6*	1 764,3	*18,4*	1 898,7	*19,6*	1 802,8	*18,9*
debt securities delivered without derecognition in the balance sheet	4 261,8	*52,8*	2 698,1	*27,8*	2 389,5	*25,0*	1 874,1	*19,3*	1 900,3	*19,9*
- in rubles	2 949,9	*36,6*	1 442,7	*14,9*	1 138,3	*11,9*	828,7	*8,6*	871,2	*9,1*
- in foreign currency	1 311,9	*16,3*	1 255,3	*12,9*	1 251,2	*13,1*	1 045,4	*10,8*	1 029,1	*10,8*
overdue debt securities	5,2	*0,1*	6,1	*0,1*	8,6	*0,1*	9,6	*0,1*	8,9	*0,1*
- in rubles	3,8	*0,0*	5,1	*0,1*	7,4	*0,1*	8,4	*0,1*	7,8	*0,1*
- in foreign currency	1,4	*0,0*	1,1	*0,0*	1,2	*0,0*	1,2	*0,0*	1,1	*0,0*
Reference data:										
Provisions for losses on debt securities	15,8		40,0		47,3		44,2		42,9	

Table 20

Structure of credit institutions' portfolio of shares

	1.01.15		1.01.16		1.04.16		1.06.16		1.07.16	
	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*	302,7	*100,0*	313,9	*100,0*	307,0	*100,0*
- in rubles	285,9	*58,5*	188,0	*63,7*	202,5	*66,9*	222,2	*70,8*	218,4	*71,1*
- in foreign currency	202,8	*41,5*	107,3	*36,3*	100,1	*33,1*	91,7	*29,2*	88,6	*28,9*
of which: revaluation	-16,4	*-3,4*	-21,2	*-7,2*	-6,9	*-2,3*	-9,8	*-3,1*	-10,3	*-3,4*
Shares held at book value (without revaluation)	505,1	*100,0*	316,4	*100,0*	309,6	*100,0*	323,7	*100,0*	317,3	*100,0*
of which shares of:										
resident credit institutions	4,1	*0,8*	13,5	*4,3*	3,3	*1,1*	6,2	*1,9*	4,6	*1,5*
- in rubles	4,1	*0,8*	13,5	*4,3*	3,3	*1,1*	6,2	*1,9*	4,6	*1,5*
- 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*	135,9	*43,9*	140,4	*43,4*	139,1	*43,8*
- in rubles	192,3	*38,1*	136,7	*43,2*	129,5	*41,8*	140,4	*43,4*	139,1	*43,8*
- in foreign currency	5,5	*1,1*	2,6	*0,8*	6,4	*2,1*	0,0	*0,0*	0,0	*0,0*
non-resident credit institutions	2,7	*0,5*	1,4	*0,4*	1,3	*0,4*	2,4	*0,7*	2,0	*0,6*
- in rubles	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- in foreign currency	2,7	*0,5*	1,4	*0,4*	1,3	*0,4*	2,4	*0,7*	2,0	*0,6*
other non-residents	81,8	*16,2*	50,0	*15,8*	50,0	*16,1*	48,2	*14,9*	46,7	*14,7*
- 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	81,8	*16,2*	50,0	*15,8*	50,0	*16,1*	48,2	*14,9*	46,7	*14,7*
shares delivered without derecognition in the balance sheet	124,8	*24,7*	10,6	*3,4*	20,7	*6,7*	16,4	*5,1*	14,5	*4,6*
- in rubles	67,0	*13,3*	10,6	*3,3*	20,6	*6,7*	16,3	*5,0*	14,4	*4,5*
- 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*	98,4	*31,8*	110,2	*34,0*	110,4	*34,8*
- in rubles	38,9	*7,7*	48,4	*15,3*	56,0	*18,1*	69,0	*21,3*	70,5	*22,2*
- in foreign currency	55,0	*10,9*	53,3	*16,8*	42,4	*13,7*	41,1	*12,7*	39,8	*12,6*
Reference data:										
Provisions for losses on shares	14,8		10,9		16,6		29,7		28,6	

[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	1.04.16	1.06.16	1.07.16
Portfolio of promissory notes discounted by a credit institution, in rubles	188,7	130,3	111,0	101,8	102,9
of which promissory notes, not paid when due	9,2	10,7	12,4	12,5	11,9
Portfolio of promissory notes discounted by a credit institution, in foreign currency	29,2	73,7	61,6	89,9	66,5
of which promissory notes, not paid when due	3,45	0,01	0,01	0,01	0,01
Total	**218,0**	**204,0**	**172,6**	**191,7**	**169,4**

Table 22

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

	1.01.15		1.01.16		1.04.16		1.06.16		1.07.16	
	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***	**172,6**	***100,0***	**191,7**	***100,0***	**169,4**	***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*	0,2	*0,1*	0,3	*0,2*	0,3	*0,2*
- promissory notes of resident credit institutions	154,9	*71,1*	126,7	*62,1*	112,2	*65,0*	136,9	*71,4*	106,2	*62,7*
- other promissory notes of residents	59,5	*27,3*	74,7	*36,6*	57,8	*33,5*	52,2	*27,2*	60,5	*35,7*
- promissory notes of authorised agencies of other countries	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- promissory notes of non-resident credit institutions	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- other promissory notes of non-residents	3,6	*1,6*	2,3	*1,1*	2,3	*1,3*	2,3	*1,2*	2,3	*1,4*
Reference data:										
Provisions for losses on promissory notes	13,8		13,2		13,5		13,8		15,8	

[1] including overdue promissory notes.

Table 23

Real Estate Temporarily out of Use in Operating Activities

(billion rubles)

	1.01.15	1.01.16	1.04.16	1.06.16	1.07.16
Land temporarily out of use in operating activities	6,6	7,5	7,5	9,8	16,4
Land temporarily out of use in operating activities, leased out	0,9	11,5	5,3	4,6	2,2
Land temporarily out of use in operating activities, at current (fair) value	10,2	26,0	27,5	29,4	38,1
Land temporarily out of use in operating activities, at current (fair) value, leased out	2,9	5,3	25,8	27,6	27,6
Real estate (except land) temporarily out of use in operating activities*	2,0	3,4	4,6	3,7	3,3
Real estate (except land) temporarily out of use in operating activities, leased out*	9,5	8,8	6,0	6,2	6,3
Real estate (except land) temporarily out of use in operating activities, at current (fair) value	13,3	16,8	27,1	30,1	30,0
Real estate (except land) temporarily out of use in operating activities, at current (fair) value, leased out	27,6	27,4	35,6	37,6	36,5
Investments in construction of objects of real estate, temporarily out of use in operating activities	1,4	2,6	30,8	30,8	31,4
Non-current inventories	129,8	152,1	-	-	-
Provisions calculated on the basis of assets listed in point 2.7 of the Bank of Russia`s Regulation No. 283-P, dated March 20, 2006, "On the Loss Provisioning Procedure for Credit Institutions"	58,5	79,4	70,2	71,5	71,5

* At residual value (less amortisation).

Table 24

Funds Raised by Credit Institutions From Organisations[1]

(billion rubles)

		1.01.15	1.01.16	1.04.16	1.06.16	1.07.16
1.	Funds raised from organisations, total	25 008,1	28 442,1	28 137,2	28 087,5	27 425,0
	- in rubles	14 222,9	14 889,3	15 184,5	15 738,2	15 681,0
	- in foreign currency	10 785,2	13 552,7	12 952,7	12 349,3	11 743,9
	of which:					
1.1.	Funds of legal entities in settlement and other accounts[1]	7 434,7	8 905,2	10 394,6	9 932,9	9 626,3
	- in rubles	5 549,6	6 179,5	6 759,5	6 634,9	6 586,2
	- in foreign currency	1 885,1	2 725,7	3 635,1	3 298,0	3 040,1
	Of which:					
1.1.1	Funds of individual entrepreneurs	180,1	216,4	222,7	233,5	242,0
	- in rubles	172,1	207,4	212,6	223,5	232,1
	- in foreign currency	7,9	9,0	10,1	10,0	9,9
1.2.	Government and other extra budgetary funds in settlement accounts	0,1	0,1	0,4	0,8	0,1
1.3.	Float	535,3	472,5	570,8	487,5	546,7
1.4.	Deposits and other funds of legal entities (except credit institutions)	17 007,9	19 018,2	17 137,9	17 635,4	17 221,8
	- in rubles	8 471,8	8 522,2	8 134,1	8 864,1	8 818,1
	- in foreign currency	8 536,1	10 496,0	9 003,7	8 771,3	8 403,6
	Of which:					
1.4.1.	Deposits and other raised funds from the Federal Treasury, the Ministry of Finance, financial agencies and extra budgetary funds of the Russian Federation, federal districts and authorities of local self-governance	1 023,8	859,3	1 317,4	1 798,5	1 740,0
1.4.2.	Certificates of deposit	5,8	2,8	1,3	0,9	1,0
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	0,5	1,6	0,5	0,7	0,5
1.5.	Clients' funds in factoring and forfeiting transactions	26,4	22,3	33,0	23,9	24,2
1.6.	Funds written down from clients' accounts but not entered in correspondent account of a credit institution because of shortage of money	3,8	23,7	0,6	7,1	5,9
	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	2 591,4	2 445,8	2 665,4
	- in rubles	2 686,8	2 649,1	2 147,9	2 036,2	2 099,2
	- in foreign currency	718,5	642,3	443,5	409,6	566,2
	with maturity from 31 days to 1 year	4 565,0	5 852,1	5 417,7	6 097,5	5 659,3
	- in rubles	3 327,2	3 257,3	3 487,2	4 274,8	4 158,3
	- in foreign currency	1 237,8	2 594,8	1 930,5	1 822,7	1 501,0
	with maturity in excess of 1 year	9 037,5	9 874,7	9 128,8	9 092,1	8 897,1
	- in rubles	2 457,8	2 615,8	2 499,0	2 553,1	2 560,6
	- in foreign currency	6 579,8	7 258,9	6 629,8	6 539,0	6 336,5
	Reference data					
Funds raised from non-resident organisations, total		5 143,3	5 130,4	4 623,0	4 551,5	4 397,0
- in rubles		591,3	433,7	357,2	385,4	373,5
- in foreign currency		4 552,0	4 696,6	4 265,8	4 166,1	4 023,6
of which:						
	Funds of non-resident organisations in settlement and other accounts	521,0	574,5	495,7	563,9	555,9
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	502,0	428,1	373,3	381,6	324,0
	Other funds raised from non-resident legal entities	4 074,3	4 095,6	3 725,1	3 576,0	3 488,3
	Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0,0	0,0	0,0	0,2	0,0

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

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

The Central Bank of the Russian Federation
Banking Supervision Department

Table 25

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

	1.01.15	1.01.16	1.04.16	1.06.16	1.07.16
Issued debt obligations - total	**2 692,0**	**2 536,9**	**2 337,4**	**2 339,7**	**2 283,1**
including:					
bonds:	1 357,5	1 266,5	1 139,7	1 188,9	1 175,8
of which					
with maturities less than one year	12,0	2,6	1,0	0,0	0,1
with maturities in excess of one year	1 344,5	1 263,9	1 138,7	1 188,7	1 175,7
deposit certificates [1]	5,8	2,8	1,3	0,9	1,0
of which					
with maturities less than one year	3,3	2,1	0,7	0,3	0,4
with maturities in excess of one year	2,2	0,5	0,3	0,3	0,3
savings certificates [2]	460,5	571,4	615,0	599,4	599,2
of which					
with maturities less than one year	148,6	364,8	328,2	278,5	262,0
with maturities in excess of one year	300,2	183,3	259,1	292,1	305,2
promissory notes and banker's acceptances	868,1	696,2	581,4	550,4	507,1
of which					
with maturities less than one year	364,8	329,8	275,2	231,2	207,6
with maturities in excess of one year	482,2	346,8	278,3	292,5	273,2

[1] Included in corporate deposits.

[2] Included in retail deposits.

Table 26

Individual Deposit Structure

(billion rubles)

		1.01.15	1.01.16	1.04.16	1.06.16	1.07.16
1	Individual deposits	18 552,7	23 219,1	22 518,9	22 924,7	23 062,7
	- of which savings certificates	460,5	571,4	615,0	599,4	599,2
1.1.	Individual demand deposits and deposits with maturity up to 30 days	3 214,6	3 843,7	3 414,0	3 673,1	3 909,7
	- in rubles	2 664,9	3 176,5	2 749,1	2 995,9	3 211,7
	- in foreign currency	549,7	667,1	664,9	677,2	698,0
1.2.	Individual deposits with maturity from 31 days to 1 year	5 124,0	9 278,4	8 557,9	8 188,8	8 031,8
	- in rubles	3 814,6	6 948,4	7 158,4	7 039,6	6 941,7
	- in foreign currency	1 309,4	2 330,1	1 399,5	1 149,2	1 090,1
1.3.	Individual deposits with maturity in excess of 1 year	10 214,1	10 097,0	10 547,0	11 062,8	11 121,2
	- in rubles	7 227,1	6 273,3	6 453,2	6 836,1	6 978,8
	- in foreign currency	2 987,0	3 823,7	4 093,8	4 226,7	4 142,4
	Reference data:					
	Deposits of non-resident individuals (excluding saving certificates)	245,2	372,0	365,3	372,3	351,1

Table 27

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

(billion rubles)

	1.01.15	1.01.16	1.04.16	1.06.16	1.07.16
Loans, deposits and other funds received from other credit institutions, total	**6 594,2**	**7 091,0**	**7 720,7**	**7 193,3**	**7 497,4**
- in rubles	3 223,4	3 687,6	4 137,3	3 765,1	4 170,3
- in foreign currency	3 370,8	3 403,5	3 583,4	3 428,3	3 327,1
of which:					
- loans, deposits and other funds received from resident credit institutions	4 016,5	5 024,8	5 862,4	5 568,0	5 902,2
- in rubles	2 900,5	3 432,9	3 884,4	3 553,5	3 914,2
- in foreign currency	1 116,0	1 591,9	1 978,1	2 014,5	1 988,0
of which					
overdue debt	0,0	1,6	1,6	0,0	0,0
- in rubles	0,0	1,6	1,6	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	1 858,2	1 625,3	1 595,2
- in rubles	322,9	254,7	252,9	211,5	256,1
- in foreign currency	2 254,8	1 811,6	1 605,3	1 413,8	1 339,1
of which					
overdue debt	0,0	0,5	2,0	1,9	0,0
- in rubles	0,0	0,0	1,9	1,9	0,0
- in foreign currency	0,0	0,5	0,1	0,0	0,0

Table 28

Distribution of Budgetary Funds in Settlement Accounts by Groups of Credit Institutions on 1.07.16

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	1	40 107	*56,3*	108 251	*0,1*
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%	47	31 137	*43,7*	50 074 315	*63,0*
No budgetary funds	631	0	*0,0*	29 362 464	*36,9*
Data not available	1	0	*0,0*	0	*0,0*
Total	**680**	**71 245**	***100,0***	**79 545 030**	***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		1.04.16		1.06.16		1.07.16	
		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)**	**5 389,4**	***6,9***	**5 503,0**	***6,6***	**4 988,9**	***6,2***	**4 924,4**	***6,1***	**4 748,7**	***6,0***
1.1	Funds in accounts of legal entities (excluding certificates of deposit)	5 097,2	*6,6*	5 098,1	*6,1*	4 594,1	*5,7*	4 521,6	*5,6*	4 368,1	*5,5*
1.1.1	of which deposits and other raised funds (excluding certificates of deposit)	4 576,3	*5,9*	4 523,7	*5,5*	4 098,4	*5,1*	3 957,8	*4,9*	3 812,3	*4,8*
1.2	Individual deposits (excluding saving certificates)	245,2	*0,3*	372,0	*0,4*	365,3	*0,5*	372,3	*0,5*	351,1	*0,4*
1.2.1	of which deposits and other raised funds (excluding saving certificates)	179,5	*0,2*	275,3	*0,3*	274,5	*0,3*	275,9	*0,3*	252,3	*0,3*
1.3	Funds in other accounts	47,0	*0,1*	32,9	*0,0*	29,6	*0,0*	30,4	*0,0*	29,5	*0,0*
2.	**Funds in correspondent and other accounts of credit institutions**	**180,0**	***0,2***	**204,5**	***0,2***	**179,4**	***0,2***	**230,2**	***0,3***	**233,4**	***0,3***
3.	**Loans, deposits and other funds raised from credit institutions**	**2 577,8**	***3,3***	**2 066,2**	***2,5***	**1 858,2**	***2,3***	**1 625,3**	***2,0***	**1 595,2**	***2,0***
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	**8 147,1**	***10,5***	**7 773,7**	***9,4***	**7 026,6**	***8,7***	**6 779,9**	***8,5***	**6 577,3**	***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*	311,3	*0,4*	295,5	*0,4*	275,0	*0,3*
	Overdue interest on liabilities of credit institutions	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
	Placed funds										
1.	**Loans, total**	**6 978,0**	***9,0***	**8 268,1**	***10,0***	**7 367,6**	***9,1***	**7 262,4**	***9,1***	**6 870,7**	***8,6***
	of which overdue claims	182,1	*0,2*	272,2	*0,3*	262,0	*0,3*	288,1	*0,4*	283,8	*0,4*
	of which:										
1.1.	Loans, deposits and other claims	3 114,7	*4,0*	3 574,8	*4,3*	2 914,6	*3,6*	2 621,1	*3,3*	2 334,1	*2,9*
1.2	Loans and other claims on legal entities	3 837,5	*4,9*	4 665,5	*5,6*	4 430,4	*5,5*	4 621,6	*5,8*	4 517,3	*5,7*
1.3	Loans and other claims on individuals	25,9	*0,0*	27,8	*0,0*	22,2	*0,0*	19,1	*0,0*	18,6	*0,0*
2.	**Correspondent accounts with banks**	**1 915,6**	***2,5***	**1 924,8**	***2,3***	**1 746,8**	***2,2***	**1 652,8**	***2,1***	**1 556,0**	***2,0***
3.	**Securities acquired by credit institutions, total**	**1 389,1**	***1,8***	**2 571,2**	***3,1***	**2 464,0**	***3,0***	**2 598,1**	***3,2***	**2 471,8**	***3,1***
	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*	2 410,3	*3,0*	2 545,2	*3,2*	2 420,8	*3,0*
3.2	Shares (without revaluation and delivered without derecognition in the balance sheet)	84,5	*0,1*	51,4	*0,1*	51,3	*0,1*	50,5	*0,1*	48,7	*0,1*
3.3	Discounted promissory notes	3,6	*0,0*	2,3	*0,0*	2,3	*0,0*	2,3	*0,0*	2,3	*0,0*
4.	**Shares in associates and subsidiaries**	**351,1**	***0,5***	**547,5**	***0,7***	**624,7**	***0,8***	**638,8**	***0,8***	**657,4**	***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	**10 633,8**	***13,7***	**13 311,6**	***16,0***	**12 203,1**	***15,0***	**12 152,1**	***15,2***	**11 555,9**	***14,5***
	Reference data:										
	Overdue interest on claims of credit institutions	38,1	*0,0*	11,2	*0,0*	12,1	*0,0*	12,5	*0,0*	12,4	*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	1.04.16	1.06.16	1.07.16	1.01.15	1.01.16	1.04.16	1.06.16	1.07.16	1.01.15	1.01.16	1.04.16	1.06.16	1.07.16
Total	589 141,3	191 965,4	109 324,8	235 347,5	359 935,6	833	733	704	684	679	177 032,1	125 480,2	26 517,4	127 626,1	153 226,2
Profit-making CIs[1]	853 239,6	735 803,4	239 648,6	429 659,9	565 611,3	707	553	471	419	439	166 058,7	113 513,3	23 201,9	111 729,4	135 350,6
Loss-making CIs	-264 098,3	-543 838,1	-130 323,8	-194 312,5	-205 675,7	126	180	233	265	240	10 973,4	11 966,9	3 315,5	15 896,7	17 875,6
CIs that have not provided their reporting						1	0	3	5	1					
Total						**834**	**733**	**707**	**689**	**680**					

[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 1.07.16

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	49 311 476 751	23 458 603 680	50 153 494 809	22 616 585 622
Belgorod Region	9 780 011	773 467	9 779 065	774 413
Bryansk Region	0	0	0	0
Vladimir Region	8 116 423	264 214	8 124 989	255 648
Voronezh Region	5 624 843	2 055 976	5 836 137	1 844 682
Ivanovo Region	14 253 328	1 018 111	14 438 679	832 760
Kaluga Region	46 457 792	1 703 441	46 460 260	1 700 973
Kostroma Region	402 744 617	164 183 550	468 073 425	98 854 742
Kursk Region	19 922 225	1 099 206	19 907 444	1 113 987
Lipetsk Region	24 196 806	1 608 254	24 224 531	1 580 529
Moscow Region	43 015 314	8 532 537	44 183 370	7 364 481
Orel Region	0	0	0	0
Ryazan Region	24 315 437	994 050	24 126 916	1 182 571
Smolensk Region	0	0	0	0
Tambov Region	3 167 507	26 109	3 171 870	21 746
Tver Region	17 846 289	2 387 242	18 394 077	1 839 454
Tula Region	2 654 119	57 112	2 665 850	45 381
Yaroslavl Region	18 133 702	3 812 392	17 505 884	4 440 210
City of Moscow	48 671 248 338	23 270 088 019	49 446 602 312	22 494 734 045
North-Western Federal District	1 614 577 548	458 862 902	1 745 116 154	328 324 296
Republic of Karelia	1 664 373	115 663	1 708 746	71 290
Komi Republic	5 759 212	765 196	5 768 134	756 274
Akhangelsk Region	0	0	0	0
Vologda Region	75 575 078	13 271 967	79 412 341	9 434 704
Kaliningrad Region	14 310 507	5 549 934	14 481 029	5 379 412
Leningrad Region	4 697 275	430 225	4 721 353	406 147
Murmansk Region	9 216 259	1 533 911	9 187 108	1 563 062
Novgorod Region	5 225 245	1 103 101	6 020 676	307 670
Pskov Region	2 757 817	11 109	2 759 119	9 807
St Petersburg	1 495 371 782	436 081 796	1 621 057 648	310 395 930
Southern Federal District	323 147 495	30 495 191	324 189 097	29 453 589
Republic of Adygeya	10 633 879	366 472	10 640 419	359 932
Republic of Kalmykia	0	0	0	0
Krasnodar Territory	183 556 394	12 107 739	184 854 591	10 809 542
Astrakhan Region	6 652 200	4 380 320	6 690 515	4 342 005
Volgograd Region	13 591 380	1 626 090	14 089 136	1 128 334
Rostov Region	108 713 642	12 014 570	107 914 436	12 813 776
North-Caucasian Federal District	33 179 153	3 689 719	33 974 543	2 894 329
Republik of Daghestan	3 854 623	58 291	3 857 290	55 624
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	5 650 729	109 457	5 666 994	93 192
Karachai-Cherkess Republic	13 279 164	3 083 239	14 008 168	2 354 235

Republic of North Ossetia - Alania	913 574	61 456	941 329	33 701
Chechen Republic	0	0	0	0
Stavropol Territory	9 481 063	377 276	9 500 762	357 577
Volga Federal District	1 668 941 005	314 037 853	1 722 634 059	260 344 799
Republic of Bashkortostan	90 075 384	3 259 090	89 617 077	3 717 397
Republic of Marii El	2 933 108	162 293	2 942 389	153 012
Republic of Mordovia	24 491 070	356 836	24 517 156	330 750
Republic of Tatarstan	848 512 217	164 395 942	837 989 340	174 918 819
Udmurt Republic	38 881 292	2 222 019	40 227 049	876 262
Chuvash Republic	10 806 539	858 494	11 085 895	579 138
Perm Territory	27 494 059	2 670 002	27 521 894	2 642 167
Kirov Region	32 140 759	3 690 641	34 382 176	1 449 224
Nizhny Novgogrod Region	83 590 120	6 448 793	84 880 005	5 158 908
Orenburg Region	44 303 563	3 167 613	44 339 508	3 131 668
Penza Region	4 745 755	62 257	4 745 649	62 363
Samara Region	277 216 238	73 712 291	334 391 464	16 537 065
Saratov Region	175 880 853	52 952 439	178 086 457	50 746 835
Ulyanovsk Region	7 870 048	79 143	7 908 000	41 191
Ural Federal District	953 683 928	415 526 963	1 089 789 780	279 421 111
Kurgan Region	2 965 230	53 566	3 003 048	15 748
Sverdlovsk Region	520 151 540	139 378 519	526 939 603	132 590 456
Tyumen Region	306 915 430	249 459 442	427 336 150	129 038 722
Chelyabinsk Region	123 651 728	26 635 436	132 510 979	17 776 185
Siberian Federal District	197 825 935	59 520 976	205 194 560	52 152 351
Republic of Altai	1 284 738	81 862	1 284 374	82 226
Republic of Buryatiya	10 137 206	155 306	9 641 405	651 107
Republic of Tuva	603 762	3 064	606 128	698
Republic of Khakassia	7 578 877	111 769	7 582 230	108 416
Altai Territory	13 144 982	312 515	13 180 649	276 848
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	16 808 710	1 440 544	17 370 886	878 368
Irkutsk Region	15 833 344	1 495 608	16 575 351	753 601
Kemerovo Region	13 185 449	502 514	13 253 009	434 954
Novosibirsk Region	98 573 860	51 665 055	103 286 513	46 952 402
Omsk Region	13 059 620	3 540 038	14 799 073	1 800 585
Tomsk Region	7 615 387	212 701	7 614 942	213 146
Far Eastern Federal District	474 007 833	101 866 103	491 271 666	84 602 270
Republic of Sakha (Yakutia)	35 920 488	2 553 871	36 092 792	2 381 567
Kamchatka Territory	20 134 281	2 157 354	20 546 172	1 745 463
Primorskiy Territory	84 477 490	23 965 161	94 888 959	13 553 692
Khabarovsk Territory	8 926 571	578 888	8 938 725	566 734
Amur Region	317 365 632	67 161 044	323 576 775	60 949 901
Magadan Region	0	0	0	0
Sakhalin Region	7 183 371	5 449 785	7 228 243	5 404 913
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Crimean District	114 878 109	10 706 308	116 143 906	9 440 511
Republic of Crimea	97 525 216	8 966 299	98 772 756	7 718 759
City of Sevastopol	17 352 893	1 740 009	17 371 150	1 721 752

[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 1.07.16

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	8 609 086 943	3 112 496 767	238 829 549	1 523 861 096	75 243 804	63 652 111
Belgorod Region	1 412 409	132 895	0	0	0	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	98 010	78 964	222 686	0	11 475	0
Voronezh Region	2 458 583	61 006	0	0	0	0
Ivanovo Region	967 338	290 568	15 958	0	105 857	31 261
Kaluga Region	1 422 522	800 950	123 741	0	0	0
Kostroma Region	232 180 759	3 067 618	5 168 086	2 121 213	0	0
Kursk Region	551 748	551 748	0	0	0	0
Lipetsk Region	3 071 065	368 898	2 340	0	991	0
Moscow Region	3 024 295	1 604 858	574 743	0	39 257	0
Orel Region	0	0	0	0	0	0
Ryazan Region	760 753	428 771	0	309 757	0	0
Smolensk Region	0	0	0	0	0	0
Tambov Region	0	0	0	0	0	0
Tver Region	937 424	845 454	4 950	0	0	0
Tula Region	257 413	34 224	10 611	0	998	0
Yaroslavl Region	6 687 828	114 715	347 116	0	0	0
City of Moscow	8 355 256 796	3 104 116 098	232 359 318	1 521 430 126	75 085 226	63 620 850
North-Western Federal District	376 859 420	19 711 379	20 579 317	6 049 054	2 963 407	840 064
Republic of Karelia	0	0	0	25	0	0
Komi Republic	890 349	461 366	156 759	0	0	32 570
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	14 072 165	1 526 514	175 808	0	13 716	0
Kaliningrad Region	5 383 470	132 045	8 383	0	0	0
Leningrad Region	370 728	97 587	0	0	0	0
Murmansk Region	0	0	0	0	0	0
Novgorod Region	602 747	317 805	277 549	0	0	0
Pskov Region	62 977	0	0	0	0	0
St Petersburg	355 476 984	17 176 062	19 960 818	6 049 029	2 949 691	807 494
Southern Federal District	27 417 646	14 764 593	531 365	375 169	7 920 731	1 602 151
Republic of Adygeya	115 996	6 596	1 278	0	148 957	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	23 796 956	12 951 730	376 664	350 000	7 644 782	1 602 151
Astrakhan Region	1 869 067	1 568 983	3 610	5 288	126 992	0
Volgograd Region	1 425 997	56 733	128 806	0	0	0
Rostov Region	209 630	180 551	21 007	19 881	0	0
North-Caucasian Federal District	1 610 956	176 716	93 541	0	287 378	0
Republik of Daghestan	0	0	0	0	286 878	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 576	0	15 873	0	500	0
Karachai-Cherkess Republic	1 363 035	0	77 668	0	0	0
Republic of North Ossetia - Alania	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	243 345	176 716	0	0	0	0
Volga Federal District	297 507 026	30 600 109	38 697 317	3 597 165	9 295 985	64 149

Republic of Bashkortostan	14 290 803	8 756 125	222 241	315 624	0	0
Republic of Marii El	0	0	0	0	0	0
Republic of Mordovia	291 110	168 711	26 595	0	0	0
Republic of Tatarstan	127 531 980	14 166 954	36 590 995	1 417 939	6 366 635	0
Udmurt Republic	3 813 617	468 486	0	0	786 813	0
Chuvash Republic	247 161	8 885	2 491	0	59 528	0
Perm Territory	1 161 365	0	465 121	300 000	150 595	0
Kirov Region	10 359 397	523 156	6 969	0	15 980	0
Nizhny Novgogrod Region	9 283 179	2 448 251	48 208	326 542	571 143	64 149
Orenburg Region	9 000 714	403 766	33 322	35 246	922 393	0
Penza Region	377 052	98 726	920	0	0	0
Samara Region	46 935 340	3 458 600	1 156 098	1 201 814	217 177	0
Saratov Region	74 215 308	98 449	144 357	0	205 721	0
Ulyanovsk Region	0	0	0	0	0	0
Ural Federal District	179 377 606	33 476 058	5 705 069	1 124 193	3 302 872	192 317
Kurgan Region	0	0	0	0	0	0
Sverdlovsk Region	124 569 494	15 347 517	5 155 407	1 094 341	1 890 327	26 801
Tyumen Region	36 353 146	12 854 202	505 096	0	1 176 105	0
Chelyabinsk Region	18 454 966	5 274 339	44 566	29 852	236 440	165 516
Siberian Federal District	25 591 085	5 131 310	644 269	285 026	358 033	0
Republic of Altai	253 616	0	0	0	10 000	0
Republic of Buryatiya	2 511	0	569 535	285 026	0	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	18 872	19 076	0	0	0	0
Altai Territory	39 133	41 036	1 435	0	0	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	2 318 662	8 931	1 128	0	0	0
Irkutsk Region	293 810	123 379	26 443	0	70 000	0
Kemerovo Region	1 282 332	458 123	39 089	0	25 697	0
Novosibirsk Region	19 207 557	4 406 431	4 539	0	107 932	0
Omsk Region	2 170 606	74 334	127	0	144 404	0
Tomsk Region	3 986	0	1 973	0	0	0
Far Eastern Federal District	90 711 827	10 061 726	1 874 457	769 040	129 282	0
Republic of Sakha (Yakutia)	682 329	264 637	359 368	0	27 272	0
Kamchatka Territory	1 008 223	347 244	9 080	0	102 010	0
Primorskiy Territory	6 692 181	4 149 373	62 885	0	0	0
Khabarovsk Territory	460 399	33 749	0	0	0	0
Amur Region	81 868 695	5 266 723	1 428 295	769 040	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
Crimean District	5 838 299	4 184 179	371	205 055	3 387 733	139 312
Republic of Crimea	5 512 376	4 184 179	371	189 750	3 387 733	139 312
City of Sevastopol	325 923	0	0	15 305	0	0

Table 34

Distribution of Loans, Deposits and Other Claims in Rubles by Credit Institutions, Registered in Respective Regions, as of 1.07.16

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	34 356 525 789	18 758 016 177	3 496 142 389	9 441 729 666
Belgorod Region	5 520 643	4 537 399	20	209 223
Bryansk Region	0	0	0	0
Vladimir Region	5 876 729	4 206 959	0	1 544 856
Voronezh Region	2 619 312	2 358 788	0	204 414
Ivanovo Region	9 199 704	6 481 947	638 137	1 606 306
Kaluga Region	41 142 623	23 790 099	14 594 172	2 476 142
Kostroma Region	235 021 025	21 738 018	73 649 001	62 932 742
Kursk Region	17 191 303	11 903 525	3 200 000	1 318 287
Lipetsk Region	17 280 000	9 239 535	4 700 000	2 220 649
Moscow Region	29 128 129	13 003 185	8 215 758	6 123 626
Orel Region	0	0	0	0
Ryazan Region	16 516 642	12 601 661	1 650 050	2 248 379
Smolensk Region	0	0	0	0
Tambov Region	2 229 930	1 494 396	440 000	295 534
Tver Region	11 374 497	6 198 665	3 950 000	439 969
Tula Region	1 466 580	1 108 951	203 000	104 629
Yaroslavl Region	10 113 491	5 715 229	0	3 560 876
City of Moscow	33 951 845 181	18 633 637 820	3 384 902 251	9 356 444 034
North-Western Federal District	1 059 304 226	656 030 962	179 555 736	128 299 112
Republic of Karelia	1 202 928	371 228	330 000	397 051
Komi Republic	2 968 318	2 323 458	211 822	413 038
Akhangelsk Region	0	0	0	0
Vologda Region	53 220 690	16 988 766	4 991 388	28 870 985
Kaliningrad Region	7 277 778	4 653 697	1 309 689	1 278 825
Leningrad Region	3 128 979	417 160	0	2 485 476
Murmansk Region	2 504 717	754 489	150 000	1 594 868
Novgorod Region	2 324 181	1 349 421	145 000	806 424
Pskov Region	1 129 760	996 535	0	133 225
St Petersburg	985 546 875	628 176 208	172 417 837	92 319 220
Southern Federal District	219 631 787	132 157 851	16 782 919	66 270 052
Republic of Adygeya	7 923 682	6 453 661	2 926	1 173 173
Republic of Kalmykia	0	0	0	0
Krasnodar Territory	110 443 368	71 202 267	14 481 264	21 242 273
Astrakhan Region	1 538 588	584 504	75 350	684 356
Volgograd Region	8 962 740	7 338 833	610 000	979 586
Rostov Region	90 763 409	46 578 586	1 613 379	42 190 664
North-Caucasian Federal District	19 862 093	14 859 996	778 718	4 054 978
Republik of Daghestan	1 247 566	642 422	2 995	602 149
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	3 499 828	2 424 599	267 300	801 115
Karachai-Cherkess Republic	8 732 460	6 613 555	0	2 103 304

Republic of North Ossetia - Alania	679 220	558 790	0	120 430
Chechen Republic	0	0	0	0
Stavropol Territory	5 703 019	4 620 630	508 423	427 980
Volga Federal District	1 104 968 400	603 659 179	166 585 729	266 484 271
Republic of Bashkortostan	38 662 725	25 523 766	6 918 666	4 409 813
Republic of Marii El	2 195 732	1 377 808	620 000	83 224
Republic of Mordovia	14 487 981	11 296 914	100 000	2 468 908
Republic of Tatarstan	540 113 090	383 986 674	40 303 984	85 830 755
Udmurt Republic	28 890 878	5 190 895	1 328 300	21 545 080
Chuvash Republic	7 820 925	3 225 706	921 017	3 560 447
Perm Territory	20 668 567	10 548 622	1 712 373	7 919 478
Kirov Region	18 268 267	10 591 042	654 844	5 426 945
Nizhny Novgogrod Region	55 291 634	33 237 505	6 685 563	8 602 250
Orenburg Region	28 571 562	13 452 973	1 037 299	13 119 272
Penza Region	2 921 022	1 821 896	108 690	735 862
Samara Region	214 306 775	78 757 250	8 204 532	104 863 863
Saratov Region	126 909 303	19 472 570	97 940 028	7 284 426
Ulyanovsk Region	5 859 939	5 175 558	50 433	633 948
Ural Federal District	621 144 746	254 115 626	110 575 831	205 525 033
Kurgan Region	1 893 797	1 719 739	4 186	104 892
Sverdlovsk Region	304 654 710	103 099 619	50 451 366	116 238 050
Tyumen Region	231 361 559	112 263 621	42 883 966	64 082 731
Chelyabinsk Region	83 234 680	37 032 647	17 236 313	25 099 360
Siberian Federal District	118 712 504	54 120 267	19 852 920	37 565 129
Republic of Altai	552 956	297 686	0	40 669
Republic of Buryatiya	4 952 475	1 671 475	0	3 280 465
Republic of Tuva	239 935	144 436	900	94 599
Republic of Khakassia	4 612 754	2 189 210	3 344	2 117 519
Altai Territory	9 636 999	6 433 654	795 848	1 933 945
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	10 952 831	1 602 450	1 643 136	4 224 238
Irkutsk Region	12 465 779	7 443 340	502 990	3 878 740
Kemerovo Region	7 446 674	3 178 110	1 268 496	2 955 068
Novosibirsk Region	54 108 964	22 939 121	15 488 206	14 735 324
Omsk Region	8 713 157	5 572 809	150 000	1 963 512
Tomsk Region	5 029 980	2 647 976	0	2 341 050
Far Eastern Federal District	325 565 020	95 891 380	11 410 643	202 424 517
Republic of Sakha (Yakutia)	23 128 213	14 542 409	42 588	7 438 203
Kamchatka Territory	12 632 621	9 175 588	1 572 185	1 677 484
Primorskiy Territory	56 993 964	38 985 036	33 623	15 482 436
Khabarovsk Territory	6 781 880	2 377 737	685 000	1 861 801
Amur Region	224 009 419	29 273 630	9 077 247	175 525 598
Magadan Region	0	0	0	0
Sakhalin Region	2 018 923	1 536 980	0	438 995
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Crimean District	61 360 231	19 586 819	25 240 135	13 200 006
Republic of Crimea	51 431 451	14 455 508	25 012 536	9 593 642
City of Sevastopol	9 928 780	5 131 311	227 599	3 606 364

Table 35

Distribution of Loans, Deposits and Other Claims in Forreign Currency by Credit Institutions, Registered in Respective Regions, as of 1.07.16

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	16 649 960 288	10 258 456 942	4 119 998 299	195 687 471
Belgorod Region	19 306	17 571	1 735	0
Bryansk Region	0	0	0	0
Vladimir Region	54 238	54 238	0	0
Voronezh Region	722 151	556 579	3 213	143 519
Ivanovo Region	52 886	36 075	3 156	13 655
Kaluga Region	0	0	0	0
Kostroma Region	41 235 695	29 835 789	6 344 560	314 240
Kursk Region	128 515	0	128 515	0
Lipetsk Region	1	0	0	1
Moscow Region	4 185 588	1 712 737	35 990	2 436 861
Orel Region	0	0	0	0
Ryazan Region	103 807	52 114	3 284	48 409
Smolensk Region	0	0	0	0
Tambov Region	1 928	0	1 928	0
Tver Region	135 654	0	135 654	0
Tula Region	964	0	964	0
Yaroslavl Region	257 121	86 684	964	143 666
City of Moscow	16 603 062 434	10 226 105 155	4 113 338 336	192 587 120
North-Western Federal District	179 506 144	105 330 800	22 742 832	6 108 343
Republic of Karelia	7 711	0	0	7 711
Komi Republic	30 440	30 440	0	0
Akhangelsk Region	0	0	0	0
Vologda Region	907 025	651 953	48 760	9 597
Kaliningrad Region	194 004	32 154	0	161 850
Leningrad Region	0	0	0	0
Murmansk Region	141 367	141 367	0	0
Novgorod Region	7 694	0	7 694	0
Pskov Region	0	0	0	0
St Petersburg	178 217 903	104 474 886	22 686 378	5 929 185
Southern Federal District	8 198 645	6 906 236	849 570	373 906
Republic of Adygeya	50 835	15 406	0	35 429
Republic of Kalmykia	0	0	0	0
Krasnodar Territory	1 516 416	960 461	426 172	66 401
Astrakhan Region	3 393	0	3 393	0
Volgograd Region	279 802	0	271 020	3 231
Rostov Region	6 348 199	5 930 369	148 985	268 845
North-Caucasian Federal District	1 780 059	1 030 869	637 588	17 985
Republik of Daghestan	12 544	0	964	11 580
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	2 734	0	2 734	0
Karachai-Cherkess Republic	1 642 579	1 018 017	618 157	6 405

Republic of North Ossetia - Alania	0	0	0	0
Chechen Republic	0	0	0	0
Stavropol Territory	122 202	12 852	15 733	0
Volga Federal District	97 157 517	39 668 190	25 774 550	3 370 004
Republic of Bashkortostan	198 579	192 773	5 478	328
Republic of Marii El	964	0	964	0
Republic of Mordovia	2 249	0	2 249	0
Republic of Tatarstan	49 948 682	23 664 699	23 120 589	1 499 442
Udmurt Republic	700 613	281 653	402 341	16 619
Chuvash Republic	51 205	49 429	0	1 776
Perm Territory	802 087	690 769	104 740	6 578
Kirov Region	209 866	16 094	999	192 773
Nizhny Novgogrod Region	953 759	544 450	73 949	90 994
Orenburg Region	539 498	406 695	27 427	105 376
Penza Region	0	0	0	0
Samara Region	43 247 831	13 731 696	1 624 274	1 455 406
Saratov Region	502 033	89 932	411 540	561
Ulyanovsk Region	151	0	0	151
Ural Federal District	237 699 793	218 974 309	9 130 654	512 903
Kurgan Region	997	0	0	997
Sverdlovsk Region	27 082 468	22 042 963	1 940 518	207 419
Tyumen Region	205 577 942	196 331 472	2 751 696	304 415
Chelyabinsk Region	5 038 386	599 874	4 438 440	72
Siberian Federal District	19 240 878	1 372 494	17 050 856	107 711
Republic of Altai	0	0	0	0
Republic of Buryatiya	7 321	0	6 937	384
Republic of Tuva	342	0	342	0
Republic of Khakassia	0	0	0	0
Altai Territory	27 516	1 614	3 855	22 047
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	878 805	157 001	11 989	1
Irkutsk Region	29 982	19 277	10 705	0
Kemerovo Region	5 179	0	321	4 858
Novosibirsk Region	18 229 503	1 184 835	17 011 357	33 308
Omsk Region	59 453	9 767	2 573	47 113
Tomsk Region	2 777	0	2 777	0
Far Eastern Federal District	18 698 040	9 874 783	4 303 474	567 116
Republic of Sakha (Yakutia)	1 154 705	638 447	155 973	360 285
Kamchatka Territory	270 439	261 528	6 503	2 408
Primorskiy Territory	3 345 835	460 881	2 640 586	93 422
Khabarovsk Territory	8 349	0	8 349	0
Amur Region	13 914 439	8 513 927	1 487 790	111 001
Magadan Region	0	0	0	0
Sakhalin Region	4 273	0	4 273	0
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Crimean District	2 127 227	876 694	630 933	619 600
Republic of Crimea	1 315 595	251 076	628 048	436 471
City of Sevastopol	811 632	625 618	2 885	183 129

Table 36

Overdue claims on loans, deposits and other claims by credit institutions registered in respective regions, as of 1.07.16

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	1 629 617 971	335 874 930	43 319 013	8 621 906	751 056 500	52 717 198
Belgorod Region	79 060	0	0	0	958	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	237 043	0	0	0	58 646	0
Voronezh Region	0	0	0	0	183	0
Ivanovo Region	163 689	0	0	0	58 541	0
Kaluga Region	690 954	0	12 952 092	0	617 445	0
Kostroma Region	448 476	0	109 703	0	10 094 219	130 072
Kursk Region	82 175	0	0	0	17 217	0
Lipetsk Region	2 248 311	0	0	0	137 751	0
Moscow Region	1 040 087	335 498	0	0	783 185	281 513
Orel Region	0	0	0	0	0	0
Ryazan Region	1 106 246	0	0	0	88 021	296
Smolensk Region	0	0	0	0	0	0
Tambov Region	72 712	0	0	0	24 532	0
Tver Region	156 972	0	0	0	31 746	0
Tula Region	44 111	0	0	0	2 336	0
Yaroslavl Region	381 946	0	0	0	48 279	38 555
City of Moscow	1 622 866 189	335 539 432	30 257 218	8 621 906	739 093 441	52 266 762
North-Western Federal District	75 340 615	4 519 485	148 342	63 210	9 775 779	439 116
Republic of Karelia	101 650	0	0	0	24 003	2 103
Komi Republic	117 548	0	41 822	0	18 877	0
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	2 018 550	35 530	45 000	0	3 160 541	3 076
Kaliningrad Region	301 141	1 424	9 689	0	51 464	4
Leningrad Region	40 897	0	0	0	200 123	0
Murmansk Region	147 213	0	0	0	65 842	0
Novgorod Region	141 508	0	0	0	10 281	0
Pskov Region	85 460	0	0	0	8 818	0
St Petersburg	72 386 648	4 482 531	51 831	63 210	6 235 830	433 933
Southern Federal District	10 021 345	834 443	56 000	0	3 530 397	23 880
Republic of Adygeya	200 393	0	0	0	79 048	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	6 698 695	834 443	56 000	0	2 456 996	2 382
Astrakhan Region	48 877	0	0	0	41 740	0
Volgograd Region	637 537	0	0	0	72 177	0
Rostov Region	2 435 843	0	0	0	880 436	21 498
North-Caucasian Federal District	644 143	80 856	507 330	15 733	424 305	8 675
Republik of Daghestan	83 266	0	0	0	93 374	4 691
Republic of Ingushetia	0	0	0	0	0	0

Kabardino-Balkar Republic	271 703	0	0	0	121 591	0
Karachai-Cherkess Republic	207 404	80 856	0	0	93 183	3 984
Republic of North Ossetia - Alania	34 942	0	0	0	33 627	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	46 828	0	507 330	15 733	82 530	0
Volga Federal District	39 808 231	338 202	29 343 949	128 515	28 676 092	1 246 037
Republic of Bashkortostan	445 023	0	5 524 788	0	917 373	328
Republic of Marii El	84 025	0	0	0	1 378	0
Republic of Mordovia	220 256	0	0	0	58 786	0
Republic of Tatarstan	10 141 905	134 808	110 220	128 515	7 775 505	229 471
Udmurt Republic	169 901	0	0	0	2 304 309	3 872
Chuvash Republic	91 701	0	0	0	68 156	0
Perm Territory	379 544	0	26 500	0	447 944	0
Kirov Region	829 000	0	0	0	937 508	0
Nizhny Novgogrod Region	3 592 116	0	4 000	0	663 553	1 318
Orenburg Region	649 739	0	55 000	0	288 209	0
Penza Region	97 277	0	0	0	63 180	0
Samara Region	20 521 608	192 268	3 340 000	0	12 893 466	1 010 487
Saratov Region	2 402 297	11 126	20 283 441	0	2 125 507	561
Ulyanovsk Region	183 839	0	0	0	131 218	0
Ural Federal District	13 537 801	412 060	4 188 136	1 458	11 662 354	138 858
Kurgan Region	183 189	0	0	0	11 430	0
Sverdlovsk Region	5 257 365	9 762	4 008 432	0	9 247 605	30 977
Tyumen Region	3 562 170	380 776	0	0	1 686 075	107 809
Chelyabinsk Region	4 535 077	21 522	179 704	1 458	717 244	72
Siberian Federal District	3 062 490	0	15 848	342	2 759 685	18 695
Republic of Altai	2 614	0	0	0	6 797	0
Republic of Buryatiya	222 892	0	0	0	606 915	383
Republic of Tuva	3 854	0	0	342	15 111	0
Republic of Khakassia	57 924	0	0	0	71 678	0
Altai Territory	261 390	0	5 848	0	42 372	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	32 615	0	0	0	258 774	0
Irkutsk Region	263 605	0	0	0	171 099	0
Kemerovo Region	181 582	0	10 000	0	132 556	1 544
Novosibirsk Region	1 523 194	0	0	0	1 258 003	16 280
Omsk Region	464 826	0	0	0	142 771	488
Tomsk Region	47 994	0	0	0	53 609	0
Far Eastern Federal District	7 940 390	544 809	138 723	0	35 493 212	37 408
Republic of Sakha (Yakutia)	439 109	14 956	42 588	0	209 194	0
Kamchatka Territory	814 722	0	0	0	311 313	2 408
Primorskiy Territory	4 558 364	0	26 135	0	815 366	8 290
Khabarovsk Territory	46 640	0	0	0	481 532	0
Amur Region	1 897 830	529 853	70 000	0	33 622 082	26 710
Magadan Region	0	0	0	0	0	0
Sakhalin Region	183 725	0	0	0	53 725	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Crimean District	1 009 500	507 976	0	1 856	454 234	204 836
Republic of Crimea	166 154	246 226	0	0	356 684	82 765
City of Sevastopol	843 346	261 750	0	1 856	97 550	122 071

Table 37

Distribution of Clients' Funds in Rubles by Credit Institutions Registered in Respective Regions, as of 1.07.16

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	29 188 750 559	3 318 246	41 852	5 875 507 895	7 905 101 542	15 141 955 373
Belgorod Region	7 089 114	0	0	1 685 127	492 217	4 892 333
Bryansk Region	0	0	0	0	0	0
Vladimir Region	6 593 498	0	164	824 203	395 948	5 333 052
Voronezh Region	2 839 369	0	0	348 412	238 178	2 242 496
Ivanovo Region	11 008 278	0	0	1 207 439	322 169	9 341 038
Kaluga Region	41 011 569	0	0	1 095 334	21 729 454	18 170 159
Kostroma Region	220 240 733	0	0	5 901 556	52 376 200	161 876 724
Kursk Region	13 946 106	0	0	2 478 742	503 860	10 953 178
Lipetsk Region	17 638 208	0	0	1 860 721	1 062 780	14 702 145
Moscow Region	28 609 461	0	0	7 033 467	1 585 275	19 931 858
Orel Region	0	0	0	0	0	0
Ryazan Region	18 550 035	2 308	0	3 348 190	1 158 967	13 826 778
Smolensk Region	0	0	0	0	0	0
Tambov Region	2 444 260	0	0	727 293	44 700	1 655 507
Tver Region	11 499 994	0	0	2 512 450	520 762	8 432 172
Tula Region	1 541 037	0	0	264 677	228 545	1 020 439
Yaroslavl Region	8 730 270	0	0	2 721 036	3 213 409	2 700 792
City of Moscow	28 797 008 627	3 315 938	41 688	5 843 499 248	7 821 229 078	14 866 876 702
North-Western Federal District	1 165 497 627	78 381	298	357 372 343	461 754 035	330 661 831
Republic of Karelia	840 195	0	0	422 073	103 531	298 357
Komi Republic	4 294 164	0	0	1 039 318	790 500	2 350 057
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	57 694 558	0	0	7 022 331	18 973 719	31 596 692
Kaliningrad Region	7 981 283	0	0	4 347 928	125 524	3 481 767
Leningrad Region	3 397 380	0	0	441 798	109 988	2 835 567
Murmansk Region	5 948 131	0	0	1 519 038	306 992	4 102 473
Novgorod Region	4 254 400	0	298	1 775 893	19 328	2 365 342
Pskov Region	1 547 877	0	0	515 056	0	1 030 950
St Petersburg	1 079 539 639	78 381	0	340 288 908	441 324 453	282 600 626
Southern Federal District	244 573 600	93 318	479	33 233 656	37 084 424	173 523 154
Republic of Adygeya	7 314 037	0	0	638 857	399 854	6 274 649
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	143 020 476	10 220	479	16 043 453	30 019 686	96 607 555
Astrakhan Region	3 977 410	0	0	1 746 744	1 082 823	1 096 767
Volgograd Region	7 513 579	0	0	1 962 318	423 788	5 122 337
Rostov Region	82 748 098	83 098	0	12 842 284	5 158 273	64 421 846
North-Caucasian Federal District	17 853 910	0	0	4 879 796	2 706 794	10 129 263
Republik of Daghestan	1 498 833	0	0	857 667	157 100	449 170
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	2 992 745	0	0	580 470	27 150	2 362 630
Karachai-Cherkess Republic	7 837 749	0	0	1 418 747	1 847 097	4 571 759
Republic of North Ossetia - Alania	333 747	0	0	122 254	43 000	168 493
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	5 190 836	0	0	1 900 658	632 447	2 577 211

Volga Federal District	934 232 589	2 756 600	0	138 588 389	242 544 785	546 934 227
Republic of Bashkortostan	49 082 446	20 780	0	3 383 132	10 991 352	34 668 629
Republic of Marii El	2 106 017	0	0	370 116	90 955	1 621 956
Republic of Mordovia	19 808 232	0	0	2 092 431	612 245	17 064 728
Republic of Tatarstan	511 380 049	2 700 206	0	92 657 268	170 145 101	243 449 714
Udmurt Republic	30 039 165	5 717	0	2 633 218	704 474	26 670 770
Chuvash Republic	8 854 924	0	0	1 631 929	905 086	6 298 608
Perm Territory	20 089 583	5 827	0	3 065 975	2 069 481	14 915 886
Kirov Region	24 562 439	1 378	0	4 055 064	1 319 299	19 081 855
Nizhny Novgogrod Region	58 194 081	15 433	0	8 446 644	5 324 950	44 308 092
Orenburg Region	30 725 106	7 259	0	3 638 376	4 866 625	22 193 262
Penza Region	3 867 905	0	0	889 032	442 100	2 520 829
Samara Region	103 555 040	0	0	10 592 275	35 764 497	56 728 379
Saratov Region	66 261 341	0	0	4 255 258	8 918 272	53 032 707
Ulyanovsk Region	5 706 261	0	0	877 671	390 348	4 378 812
Ural Federal District	755 074 644	136 613	0	75 290 346	129 955 490	546 128 746
Kurgan Region	1 570 586	0	0	406 962	197 265	961 982
Sverdlovsk Region	352 285 039	17 745	0	40 302 993	57 644 880	253 583 201
Tyumen Region	308 353 916	109 668	0	20 026 042	63 510 733	223 303 625
Chelyabinsk Region	92 865 103	9 200	0	14 554 349	8 602 612	68 279 938
Siberian Federal District	138 263 996	60 380	0	36 832 145	13 253 298	86 004 138
Republic of Altai	893 331	0	0	162 031	192 359	538 280
Republic of Buryatiya	6 666 000	1 949	0	427 901	272 051	5 840 790
Republic of Tuva	225 930	40	0	107 741	28 000	89 367
Republic of Khakassia	5 821 180	0	0	1 241 809	524 457	3 970 578
Altai Territory	8 207 064	0	0	2 232 237	817 897	5 146 740
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	10 939 345	7 012	0	1 655 118	1 252 590	7 805 127
Irkutsk Region	11 948 256	0	0	2 584 106	1 407 750	7 859 271
Kemerovo Region	8 693 481	0	0	1 095 585	764 409	6 790 176
Novosibirsk Region	68 355 589	51 379	0	24 732 048	6 033 154	36 086 053
Omsk Region	10 219 378	0	0	1 476 586	1 852 331	6 864 843
Tomsk Region	6 294 442	0	0	1 116 983	108 300	5 012 913
Far Eastern Federal District	302 189 328	68 296	15 973	37 217 008	22 436 280	241 239 433
Republic of Sakha (Yakutia)	28 332 117	37 798	0	5 680 730	3 548 098	19 002 317
Kamchatka Territory	14 456 561	13 159	0	1 917 305	1 164 373	11 330 251
Primorskiy Territory	66 311 922	8 422	0	16 697 567	3 915 354	44 928 368
Khabarovsk Territory	6 956 308	0	0	452 548	324 835	6 167 116
Amur Region	181 323 425	0	15 973	10 401 549	13 194 226	157 543 110
Magadan Region	0	0	0	0	0	0
Sakhalin Region	4 808 995	8 917	0	2 067 309	289 394	2 268 271
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Crimean District	86 411 858	3 750	0	27 303 978	3 297 495	55 601 722
Republic of Crimea	72 057 217	3 750	0	25 090 730	2 274 335	44 510 733
City of Sevastopol	14 354 641	0	0	2 213 248	1 023 160	11 090 989

Table 38

Distribution of Clients' Funds in Foreign Currency by Credit Institutions Registered in Respective Regions, as of 1.07.16

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	17 107 843 650	64 534 848	20 847	2 913 357 118	8 098 492 259	5 593 751 863
Belgorod Region	774 230	0	0	8 923	0	765 307
Bryansk Region	0	0	0	0	0	0
Vladimir Region	255 367	0	0	14 388	0	240 932
Voronezh Region	1 704 156	0	0	304	25 833	1 678 019
Ivanovo Region	826 691	0	0	135 918	0	690 762
Kaluga Region	1 696 740	0	0	88 908	0	1 607 832
Kostroma Region	25 054 504	0	0	1 517 731	11 636 420	11 886 549
Kursk Region	1 113 791	0	0	349 062	0	540 026
Lipetsk Region	1 578 784	0	0	828 231	208 837	541 716
Moscow Region	7 017 917	0	0	855 304	806 148	5 350 552
Orel Region	0	0	0	0	0	0
Ryazan Region	1 172 303	0	0	107 675	0	1 064 247
Smolensk Region	0	0	0	0	0	0
Tambov Region	21 730	0	0	94	0	21 621
Tver Region	1 668 096	0	0	246 833	186 259	1 234 368
Tula Region	45 437	0	0	6 055	0	39 382
Yaroslavl Region	4 291 365	0	0	409 281	0	3 881 383
City of Moscow	17 060 622 539	64 534 848	20 847	2 908 788 411	8 085 628 762	5 564 209 167
North-Western Federal District	287 667 845	1	0	54 210 880	107 344 317	123 306 947
Republic of Karelia	63 561	1	0	61 926	0	1 618
Komi Republic	751 267	0	0	21 640	16 064	713 563
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	9 334 813	0	0	3 776 090	1 974 091	3 581 324
Kaliningrad Region	5 224 079	0	0	1 328 932	1 927 250	1 789 398
Leningrad Region	403 369	0	0	86 807	0	316 562
Murmansk Region	1 558 939	0	0	995 561	22 895	540 482
Novgorod Region	306 350	0	0	25 970	68 152	212 228
Pskov Region	9 807	0	0	8 452	0	1 355
St Petersburg	270 015 660	0	0	47 905 502	103 335 865	116 150 417
Southern Federal District	25 882 286	0	0	7 283 457	5 282 668	13 096 645
Republic of Adygeya	358 691	0	0	3 060	64 258	291 348
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	9 848 132	0	0	1 002 466	772 056	7 899 587
Astrakhan Region	4 342 511	0	0	4 242 405	0	94 013
Volgograd Region	1 127 005	0	0	122 089	135 860	869 042
Rostov Region	10 205 947	0	0	1 913 437	4 310 494	3 942 655
North-Caucasian Federal District	2 515 932	0	0	135 420	454 695	1 886 899
Republik of Daghestan	49 908	0	0	3 012	0	46 890
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	87 484	0	0	11 446	0	76 038
Karachai-Cherkess Republic	1 990 927	0	0	20 070	399 039	1 533 620
Republic of North Ossetia - Alania	33 655	0	0	0	0	33 655
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	353 958	0	0	100 892	55 656	196 696
Volga Federal District	197 733 864	8	0	13 768 464	112 701 828	69 383 074
Republic of Bashkortostan	3 284 050	0	0	64 569	1 551 307	1 668 174

Republic of Marii El	33 587	0	0	13 676	0	11 129
Republic of Mordovia	330 549	0	0	54 983	0	273 445
Republic of Tatarstan	161 939 313	6	0	10 428 568	107 326 780	42 667 535
Udmurt Republic	874 168	0	0	90 068	163 694	620 362
Chuvash Republic	575 439	0	0	33 215	137 571	404 621
Perm Territory	2 480 151	0	0	181 245	20 884	2 278 022
Kirov Region	1 447 286	0	0	264 357	358 819	824 110
Nizhny Novgogrod Region	4 770 676	2	0	479 894	596 281	3 682 003
Orenburg Region	3 123 988	0	0	40 923	624 768	2 372 930
Penza Region	62 140	0	0	27 264	34 543	0
Samara Region	15 269 876	0	0	1 726 143	1 393 558	11 965 694
Saratov Region	3 501 866	0	0	360 905	493 623	2 576 928
Ulyanovsk Region	40 775	0	0	2 654	0	38 121
Ural Federal District	165 133 126	64 221	0	16 998 115	59 403 087	80 273 665
Kurgan Region	15 722	0	0	6	0	15 466
Sverdlovsk Region	54 656 758	0	0	2 683 164	20 019 105	31 611 819
Tyumen Region	95 516 072	64 221	0	8 861 189	37 494 971	41 693 290
Chelyabinsk Region	14 944 574	0	0	5 453 756	1 889 011	6 953 090
Siberian Federal District	34 913 298	0	0	21 622 633	1 975 255	10 902 112
Republic of Altai	82 200	0	0	59 005	0	23 195
Republic of Buryatiya	647 179	0	0	6 721	0	358 798
Republic of Tuva	693	0	0	0	0	693
Republic of Khakassia	106 728	0	0	13 355	0	89 131
Altai Territory	274 676	0	0	47 914	0	226 762
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	795 120	0	0	37 374	23 660	733 424
Irkutsk Region	752 047	0	0	304 011	0	445 130
Kemerovo Region	433 360	0	0	191 495	0	241 865
Novosibirsk Region	29 977 123	0	0	20 687 877	891 338	8 274 150
Omsk Region	1 633 056	0	0	213 117	1 060 257	359 612
Tomsk Region	211 116	0	0	61 764	0	149 352
Far Eastern Federal District	61 213 703	0	0	12 151 611	17 577 080	30 375 022
Republic of Sakha (Yakutia)	2 298 687	0	0	79 347	52 671	2 116 168
Kamchatka Territory	1 732 588	0	0	480 529	1 786	1 226 115
Primorskiy Territory	13 282 484	0	0	4 359 794	1 495 306	7 313 876
Khabarovsk Territory	564 831	0	0	177 096	71 210	314 451
Amur Region	37 959 800	0	0	2 118 999	15 956 107	18 964 971
Magadan Region	0	0	0	0	0	0
Sakhalin Region	5 375 313	0	0	4 935 846	0	439 441
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Crimean District	9 229 919	129 918	0	546 800	408 599	7 562 608
Republic of Crimea	7 527 902	129 918	0	461 383	319 977	6 034 630
City of Sevastopol	1 702 017	0	0	85 417	88 622	1 527 978

Table 39

Loans, Deposits and Other Funds Received From Other Credit Institutions (by credit institutions registered in respective regions), as of 1.07.16

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	6 931 019 222	3 758 893 280	3 172 125 942
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	0	0	0
Voronezh Region	531 956	491 492	40 464
Ivanovo Region	321 962	321 962	0
Kaluga Region	94 297	94 297	0
Kostroma Region	170 412 153	98 037 839	72 374 314
Kursk Region	0	0	0
Lipetsk Region	877 000	877 000	0
Moscow Region	1 024 904	1 024 904	0
Orel Region	0	0	0
Ryazan Region	65 000	65 000	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	1 015 846	1 015 846	0
City of Moscow	6 755 805 123	3 656 093 959	3 099 711 164
North-Western Federal District	208 950 224	177 753 358	31 196 866
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangelsk Region	0	0	0
Vologda Region	578 164	559 349	18 815
Kaliningrad Region	87 139	87 139	0
Leningrad Region	0	0	0
Murmansk Region	0	0	0
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	208 284 921	177 106 870	31 178 051
Southern Federal District	5 708 666	2 652 186	3 056 480
Republic of Adygeya	14 487	14 487	0
Republic of Kalmykia	0	0	0
Krasnodar Territory	2 087 338	1 536 754	550 584
Astrakhan Region	5 652	5 652	0
Volgograd Region	207 547	207 547	0
Rostov Region	3 393 642	887 746	2 505 896
North-Caucasian Federal District	129 755	129 755	0
Republik of Daghestan	0	0	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	0	0	0
Karachai-Cherkess Republic	0	0	0
Republic of North Ossetia - Alania	0	0	0
Chechen Republic	0	0	0
Stavropol Territory	129 755	129 755	0

Volga Federal District	222 168 516	169 851 160	52 317 356
Republic of Bashkortostan	29 299 976	28 882 331	417 645
Republic of Marii El	0	0	0
Republic of Mordovia	30 000	30 000	0
Republic of Tatarstan	39 931 442	35 630 733	4 300 709
Udmurt Republic	187 562	187 562	0
Chuvash Republic	140 212	140 212	0
Perm Territory	365 000	365 000	0
Kirov Region	377 819	377 819	0
Nizhny Novgogrod Region	5 330 916	5 159 563	171 353
Orenburg Region	539 802	539 802	0
Penza Region	2 690	2 690	0
Samara Region	26 120 244	25 918 421	201 823
Saratov Region	119 595 853	72 370 027	47 225 826
Ulyanovsk Region	247 000	247 000	0
Ural Federal District	92 748 142	46 174 001	46 574 141
Kurgan Region	0	0	0
Sverdlovsk Region	85 231 584	44 227 489	41 004 095
Tyumen Region	6 372 010	801 964	5 570 046
Chelyabinsk Region	1 144 548	1 144 548	0
Siberian Federal District	2 781 585	2 710 375	71 210
Republic of Altai	0	0	0
Republic of Buryatiya	300 027	300 027	0
Republic of Tuva	0	0	0
Republic of Khakassia	151 993	151 993	0
Altai Territory	327 126	327 126	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	71 210	0	71 210
Irkutsk Region	0	0	0
Kemerovo Region	0	0	0
Novosibirsk Region	1 931 229	1 931 229	0
Omsk Region	0	0	0
Tomsk Region	0	0	0
Far Eastern Federal District	33 872 643	12 132 851	21 739 792
Republic of Sakha (Yakutia)	394 485	394 485	0
Kamchatka Territory	75 963	75 963	0
Primorskiy Territory	2 171 137	2 171 137	0
Khabarovsk Territory	0	0	0
Amur Region	31 231 058	9 491 266	21 739 792
Magadan Region	0	0	0
Sakhalin Region	0	0	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0
Crimean District	0	0	0
Republic of Crimea	0	0	0
City of Sevastopol	0	0	0

Macroprudential Indicators of the Banking Sector

Table 40

Some Indicators of the Banking Sector Financial Soundness (Percent)

	1.01.15	1.01.16	1.04.16	1.06.16	1.07.16
Own funds (capital) adequacy					
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio)	12,5	12,7	12,4	12,4	12,4
Tier I capital ratio N1.2 (Basel III)	9,0	8,5	8,4	8,6	8,6
Risk-weighted assets [1](Basel III) to total assets ratio	*45,4*	*48,3*	*48,6*	*47,8*	*46,7*
Credit risk					
Share of problem (IV quality category) and bad (V quality category) loans in total loans [2]	*6,7*	*8,3*	*9,2*	*9,4*	*9,7*
Loan loss provisions made as percent of total loans [2]	*6,5*	*7,8*	*8,4*	*8,6*	*8,6*
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	2,8	3,9	3,8
Ratio of a bank's aggregate claims on insiders to own funds (capital) (N10.1)	0,7	0,6	0,5	0,5	0,5
Ratio of total large credit risks to own funds (capital) (N7)	245,5	254,4	248,1	244,1	242,3
Distribution of loans provided by credit institutions					
agriculture, hunting and forestry	*3,5*	*3,5*	*3,6*	*3,7*	*3,7*
mining	*4,2*	*4,9*	*5,5*	*5,3*	*5,5*
manufacturing	*15,5*	*17,1*	*16,9*	*16,8*	*16,7*
production and distribution of energy, gas and water	*2,5*	*2,5*	*2,5*	*2,6*	*2,8*
constructing	*5,3*	*4,8*	*4,8*	*4,9*	*4,9*
wholesale and retail trade, car and household appliance repair	*13,3*	*11,3*	*11,0*	*10,8*	*10,7*
transport and communication	*4,4*	*4,2*	*4,3*	*4,2*	*4,1*
other economic activities	*21,2*	*24,1*	*23,9*	*23,8*	*23,7*
individuals	*30,1*	*27,5*	*27,6*	*27,9*	*27,9*
of which					
mortgage loans	*9,4*	*10,1*	*12,5*	*12,9*	*13,0*
Geographical distribution of interbank loans and deposits [3]					
Russian Federation	*53,6*	*54,0*	*58,9*	*60,4*	*63,6*
United Kingdom	*13,9*	*12,3*	*11,1*	*11,7*	*10,1*
USA	*4,9*	*4,5*	*4,7*	*2,9*	*2,6*
Germany	*0,4*	*0,8*	*1,0*	*1,7*	*2,1*
Austria	*7,3*	*4,9*	*4,1*	*5,0*	*3,9*
France	*1,8*	*1,8*	*2,4*	*2,3*	*1,9*
Italy	*0,0*	*0,0*	*0,1*	*0,1*	*0,1*
Cyprus	*4,9*	*9,2*	*6,2*	*4,4*	*4,2*
Netherlands	*1,3*	*0,8*	*0,4*	*0,4*	*0,2*
Other	*11,8*	*11,8*	*11,0*	*11,3*	*11,2*
Liquidity					
Ratio of high liquid assets to total assets	*10,4*	*10,6*	*11,6*	*11,2*	*11,0*
Ratio of liquid assets to total assets	*22,0*	*24,6*	*22,8*	*23,2*	*22,0*
Ratio of high liquid assets to demand liabilities (N2)	67,0	97,5	86,5	89,4	87,4
Ratio of liquid assets to short-term liabilities (N3)	80,4	139,3	121,8	124,0	125,0
Ratio of long-term (over 365 or 366 days) claims on own funds (capital) adjusted for the minimum balance of short-term (up to 365 or 366 days) clients' accounts (N4)	92,8	59,0	59,4	58,3	57,2
Ratio of clients' funds to total loans [4]	*96,9*	*106,1*	*107,0*	*108,4*	*107,8*
Market risk to total own funds (capital) [5]	*36,0*	*44,0*	*54,3*	*55,9*	*54,8*
of which					
Interest rate risk	*28,6*	*34,4*	*40,0*	*41,8*	*41,5*
Equity position risk	*3,7*	*3,3*	*3,0*	*2,8*	*2,6*
Foreign exchange risk	*3,7*	*6,3*	*7,9*	*7,7*	*8,3*
Commodity risk	-	-	*3,3*	*3,5*	*2,4*
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	7,6	8,6	9,7	10,5	11,0
Banks' financial result over the reporting period (billion rubles)	589,1	192,0	109,3	235,3	359,9
as percent of the banking sector assets [6]	*0,9*	*0,3*	*0,1*	*0,3*	*0,4*
as percent of the banking sector own funds (capital) [6]	*7,9*	*2,3*	*1,2*	*2,6*	*4,0*
Return on assets [7]	*0,9*	*0,3*	*0,4*	*0,5*	*0,6*
Return on equity [7]	*7,9*	*2,3*	*3,4*	*4,8*	*5,7*

[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 to 500 million rubles		CIs with capital from 500 million to 1 billion rubles		CIs with capital from 1 to 3 billion rubles		CIs with capital from 3 to 5 billion rubles		CIs with capital from 5 to 10 billion rubles		CIs with capital more than 10 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
1.01.09	1108	3 811,6	541	72,4	156	60,6	125	85,4	157	264,8	30	114,7	38	264,6	41	2 886,6	20	62,6
1.01.10	1058	4 620,6	473	71,9	157	61,5	127	83,6	163	272,6	37	144,2	36	260,3	47	3 656,2	18	70,3
1.01.11	1012	4 732,3	424	69,3	140	54,7	150	100,7	159	275,4	35	133,8	37	263,1	53	3 729,8	14	105,4
1.01.12	978	5 242,1	354	68,6	155	59,0	152	103,1	171	298,0	38	144,0	41	284,5	59	4 035,2	8	249,7
1.01.13	956	6 112,9	301	59,5	163	62,3	145	100,4	176	300,9	52	192,1	45	318,1	69	4 867,2	5	212,4
1.01.14	923	7 064,3	238	45,1	176	66,7	140	98,3	183	306,3	61	232,9	41	294,3	79	5 818,0	5	202,8
1.01.15	834	7 928,4	57	4,7	270	97,2	130	89,7	181	299,2	53	203,3	45	308,8	83	6 873,3	15	52,1
1.02.15	830	7 848,0	53	3,0	263	94,4	138	95,4	186	313,2	50	197,5	45	320,0	80	6 822,8	15	1,8
1.03.15	827	7 772,2	53	4,0	259	92,6	140	96,6	185	315,8	49	196,2	41	279,9	83	6 803,1	17	-15,9
1.04.15	824	8 070,2	51	2,2	261	93,8	135	93,0	181	302,4	52	200,9	45	305,4	82	7 071,0	17	1,5
1.05.15	815	8 021,7	49	3,5	255	92,1	131	89,2	186	308,2	52	203,3	45	316,1	80	6 996,1	17	13,2
1.06.15	810	8 083,8	51	3,6	248	89,2	135	93,1	183	305,8	50	197,6	46	324,2	80	7 057,4	17	13,0
1.07.15	797	8 166,4	50	3,8	241	87,1	130	89,4	179	295,4	49	189,8	49	335,1	82	7 164,9	17	0,9
1.08.15	783	8 454,3	52	-1,4	230	83,2	132	91,2	174	285,1	48	187,5	49	338,8	80	7 473,0	18	-3,0
1.09.15	774	8 725,8	48	3,0	222	80,5	134	91,8	172	280,7	45	178,5	49	336,3	80	7 773,3	24	-18,2
1.10.15	767	8 735,4	52	3,9	214	77,5	131	89,7	170	276,4	49	194,6	46	324,3	81	7 802,6	24	-33,6
1.11.15	757	8 823,5	53	-2,1	211	76,9	124	86,0	167	270,6	49	193,9	46	322,2	81	7 907,4	26	-31,3
1.12.15	740	8 891,2	50	1,9	207	75,2	121	83,6	169	278,4	45	183,6	44	319,8	79	7 983,8	25	-35,1
1.01.16	733	9 008,6	51	-42,9	199	73,2	124	86,1	161	264,7	40	153,3	47	320,3	82	8 178,2	29	-24,3
1.02.16	728	9 078,8	51	0,8	199	73,4	120	83,5	162	264,5	38	145,5	48	324,7	81	8 179,2	29	7,2
1.03.16	718	9 093,0	55	-1,5	191	70,8	120	82,9	157	258,7	37	142,4	47	324,0	82	8 215,4	29	0,2
1.04.16	707	8 952,7	48	-2,9	194	72,0	116	80,5	152	246,6	41	154,7	43	297,7	83	8 097,7	30	6,4
1.05.16	696	8 922,3	49	-3,6	190	70,5	110	76,3	155	252,6	39	148,3	45	311,3	80	8 084,4	28	-17,5
1.06.16	689	8 964,6	49	-4,8	184	67,9	107	73,2	155	251,3	41	154,3	44	303,6	81	8 254,0	28	-135,0
1.07.16	680	8 948,3	47	-3,6	186	68,7	102	69,9	155	252,9	39	143,7	47	326,9	79	8 231,1	25	-141,3
Reference data: own funds (capital) adequacy ratio as of 1.07.16, %	12,4		48,4		25,9		18,6		16,5		17,8		17,2		12,9		12,4	

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

[2] 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		1.04.16		1.06.16		1.07.16	
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***	**8 952,7**	***100,0***	**8 964,6**	***100,0***	**8 948,3**	***100,0***
of which:										
1. Tier I capital	5 718,4	*72,1*	6 002,5	*66,6*	6 062,9	*67,7*	6 248,2	*69,7*	6 195,8	*69,2*
of which:										
1.1. Common Equity Tier 1	5 638,3	*71,1*	5 857,8	*65,0*	5 893,9	*65,8*	6 091,3	*68,0*	6 035,3	*67,5*
1.2. Additional Tier 1	80,1	*1,0*	144,7	*1,6*	169,0	*1,9*	156,9	*1,8*	160,5	*1,8*
2. Tier 2 Capital	2 210,0	*27,9*	3 006,1	*33,4*	2 889,8	*32,3*	2 716,5	*30,3*	2 752,5	*30,8*
Basel III capital adequacy ratios[2]	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio)	12,5	4	12,7	8	12,4	6	12,4	7	12,4	6
Common equity Tier I ratio (N1.1)	8,9	2	8,2	8	8,1	6	8,4	6	8,3	5
Tier I capital ratio (N1.2)	9,0	3	8,5	8	8,4	8	8,6	8	8,6	7

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

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

Table 43

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

Indicators	1.01.15		1.01.16		1.04.16		1.06.16		1.07.16	
	billion rubles	share in own funds	billion rubles	share in own funds	billion rubles	share in own funds	billion rubles	share in own funds	billion rubles	share in own funds
1. Factors of own funds (capital) increase	**9 337,9**	***117,8***	**11 233,4**	***124,7***	**11 230,5**	***125,4***	**11 019,1**	***122,9***	**10 966,1**	***122,6***
1.1. Authorized capital	1 914,3	*24,1*	2 416,3	*26,8*	2 407,0	*26,9*	2 400,5	*26,8*	2 412,7	*27,0*
1.2. Issue income	1 421,3	*17,9*	1 451,5	*16,1*	1 489,8	*16,6*	1 378,6	*15,4*	1 362,5	*15,2*
1.3. Credit institutions' profit and funds	3 761,5	*47,4*	4 112,3	*45,6*	4 242,1	*47,4*	4 227,4	*47,2*	4 224,1	*47,2*
1.4. Subordinated loans	2 018,3	*25,5*	3 026,7	*33,6*	2 879,9	*32,2*	2 794,6	*31,2*	2 748,8	*30,7*
1.5. Increase in value of property due to revaluation	222,4	*2,8*	226,5	*2,5*	211,7	*2,4*	218,0	*2,4*	218,0	*2,4*
1.6.Other factors of increase	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*		*0,0*
2. Factors of own funds (capital) decrease	**1 409,5**	***17,8***	**2 224,8**	***24,7***	**2 277,8**	***25,4***	**2 054,5**	***22,9***	**2 017,9**	***22,6***
2.1. Losses	352,5	*4,4*	823,1	*9,1*	773,3	*8,6*	594,6	*6,6*	542,5	*6,1*
2.2. Intangible assets	18,8	*0,2*	31,9	*0,4*	83,0	*0,9*	245,6	*2,7*	248,2	*2,8*
2.3. Treasury stocks (shares)	1,2	*0,0*	2,5	*0,0*	3,6	*0,0*	3,3	*0,0*	4,7	*0,1*
2.4. Sources of own funds (capital), created using improper assets	7,2	*0,1*	8,7	*0,1*	8,8	*0,1*	9,0	*0,1*	8,2	*0,1*
2.5. Subordinated loans granted to credit institutions	154,4	*1,9*	306,1	*3,4*	311,5	*3,5*	266,4	*3,0*	262,4	*2,9*
2.6. Investments in shares of financial organizations (including associated financial companies) and credit institutions	801,0	*10,1*	902,6	*10,0*	926,1	*10,3*	741,4	*8,3*	759,1	*8,5*
2.7. Other factors	74,4	*0,9*	149,9	*1,7*	171,5	*1,9*	194,3	*2,2*	192,8	*2,2*
Own funds (capital), total	**7 928,4**	***100,0***	**9 008,6**	***100,0***	**8 952,7**	***100,0***	**8 964,6**	***100,0***	**8 948,3**	***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	1.04.16	1.06.16	1.07.16
1st group of assets	0,0	0,0	0,0	0,0	0,0
2nd group of assets	1 365,7	1 550,7	1 483,6	1 335,2	1 298,1
3rd group of assets	404,2	702,0	174,1	249,6	231,6
4th group of assets	33 446,0	37 817,6	37 415,6	36 348,1	35 231,6
5th group of assets	9,2	10,9	362,0	360,5	352,7
The value of credit risk on balance sheet assets	35 225,2	40 081,2	39 435,4	38 293,2	37 114,0

Reference data:

	1.01.15	1.01.16	1.04.16	1.06.16	1.07.16
1st group of assets without risk weighting	11 479,3	8 920,2	9 012,8	8 429,5	8 564,0

[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	1.04.16	1.06.16	1.07.16
1	Banking sector own funds (capital), billion rubles	7 928,4	9 008,6	8 952,7	8 964,6	8 948,3
2	Risk-weighted assets, billion rubles	63 456,9	70 914,5	72 154,1	72 314,0	72 264,7
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	35 225,2	40 081,2	39 435,4	38 293,2	37 114,0
	- risk-weighted claims on counterparties related to a bank (code 8957.0[2]), billion rubles	1 700,4	1 919,5	1 985,4	2 197,3	2 257,4
	- the amount of mortgage loans and accrued (accumulated) interest claims (code 8807[2]), billion rubles	225,8	140,4	206,2	211,4	214,5
	- the value of credit risk on contingent credit liabilities, billion rubles	4 802,0	4 198,1	3 736,8	3 733,9	3 743,4
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles[2]	1 259,3	873,3	845,9	799,4	783,8
	- the value of operational risk (calculated with risk coefficient 12,5)	5 264,7	6 732,5	6 746,9	6 882,3	7 298,4
	- market risk, billion rubles	2 734,6	3 859,4	4 719,4	4 878,5	4 790,1
	- credit claims of clearing participants (codes 8847[2])	65,7	71,7	79,4	85,8	78,5
	- higher-risk transactions, billion rubles	9 592,6	11 168,6	11 927,8	12 917,0	13 741,4
	- 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	-493,8	-535,0	-567,2
	- the value of credit risk on the part of unsecured consumer loans, extended after 1.07.2013 at higher interest rates[3]	1 624,6	540,4	470,2	445,8	438,0
	- 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	1 222,0	1 201,2	1 192,2
	- the risk of change of credit claim value (credit valuation adjustment) resulting from the deterioration of counterparty credit quality.	935,9	898,2	805,5	716,6	687,9
	- other	2,3	245,1	467,0	486,5	492,2
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	12,5	12,7	12,4	12,4	12,4

[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		1.04.16		1.06.16		1.07.16	
	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*	27	*3,7*	26	*3,8*	24	*3,9*
From 8% to 10%	0	*0,0*	1	*0,0*	10	*4,4*	13	*4,4*	12	*0,6*
From 10% to 12%	90	*47,0*	83	*39,0*	63	*35,0*	64	*48,3*	62	*50,0*
From 12% to 14%	144	*39,4*	92	*35,0*	89	*31,2*	95	*18,2*	90	*18,8*
14% and more	578	*12,2*	517	*22,2*	504	*25,7*	476	*25,3*	475	*26,7*
Banking sector, total	834	*100,0*	733	*100,0*	707	*100,0*	689	*100,0*	680	*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		1.04.16		1.06.16		1.07.16	
		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*	25 220,0	*44,8*	24 676,5	*44,4*	24 458,5	*44,3*
	Substandard	21 016,6	*39,5*	22 237,3	*38,3*	21 160,0	*37,6*	20 853,3	*37,5*	20 790,6	*37,7*
	Doubtful	3 603,2	*6,8*	4 769,2	*8,2*	4 721,9	*8,4*	4 835,2	*8,7*	4 577,4	*8,3*
	Problem	1 144,5	*2,2*	1 408,5	*2,4*	1 579,9	*2,8*	1 643,2	*3,0*	1 762,1	*3,2*
	Loss	2 433,0	*4,6*	3 442,2	*5,9*	3 574,6	*6,4*	3 594,3	*6,5*	3 561,0	*6,5*
Loan loss provision (LLP) made		3 461,0	*6,5*	4 545,7	*7,8*	4 708,6	*8,4*	4 786,1	*8,6*	4 744,8	*8,6*
Reference data: less loans grouped into portfolios of homogeneous loans [2]											
Loans	Standard	24 884,9	*60,1*	26 122,5	*55,3*	25 081,7	*55,1*	24 533,1	*54,7*	24 312,4	*54,7*
	Substandard	10 893,5	*26,3*	13 276,4	*28,1*	12 357,6	*27,1*	12 032,8	*26,8*	11 948,2	*26,9*
	Doubtful	3 092,3	*7,5*	4 266,8	*9,0*	4 204,2	*9,2*	4 336,8	*9,7*	4 075,9	*9,2*
	Problem	971,2	*2,3*	1 261,5	*2,7*	1 439,7	*3,2*	1 513,5	*3,4*	1 639,3	*3,7*
	Loss	1 591,6	*3,8*	2 349,1	*5,0*	2 452,8	*5,4*	2 473,0	*5,5*	2 454,1	*5,5*
Loan loss provision (LLP)	Estimated LLP	3 219,0	*7,8*	4 483,4	*9,5*	4 655,2	*10,2*	4 741,3	*10,6*	4 719,2	*10,6*
	Estimated LLP adjusted for collateral	2 464,2	*5,9*	3 476,7	*7,4*	3 637,4	*8,0*	3 712,9	*8,3*	3 696,5	*8,3*
	LLP made	2 467,1	*6,0*	3 343,4	*7,1*	3 473,1	*7,6*	3 548,3	*7,9*	3 521,8	*7,9*
	LLP made as percent of estimated LLP		*76,6*		*74,6*		*74,6*		*74,8*		*74,6*
	LLP made as percent of estimated LLP adjusted for collateral		*100,1*		*96,2*		*95,5*		*95,6*		*95,3*

[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		1.04.16		1.06.16		1.07.16	
	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*	10 720,4	*100,0*	10 713,5	*100,0*	10 719,8	*100,0*
of which:										
1.1. Loans to legal entities (except credit institutions)	804,8	*6,9*	556,0	*5,1*	523,6	*4,9*	505,8	*4,7*	502,6	*4,7*
1.2. Loans to individuals	10 909,5	*93,1*	10 278,8	*94,9*	10 196,9	*95,1*	10 207,7	*95,3*	10 217,1	*95,3*
1.3. Loans to credit institutions	0,1	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,1	*0,0*
2. Loans grouped into portfolios of homogeneous loans as a share of total loans		*22,0*		*18,6*		*19,1*		*19,3*		*19,4*
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*		*11,5*		*11,6*		*11,4*
4. Claims grouped into portfolios of homogeneous claims - total	75,8	*100,0*	99,4	*100,0*	76,3	*100,0*	79,6	*100,0*	75,6	*100,0*
of which:										
4.1. Portfolios of homogeneous claims on legal entities	27,7	*36,5*	31,3	*31,5*	30,5	*40,0*	30,3	*38,1*	28,3	*37,5*
4.2. Portfolios of homogeneous claims on individuals	48,1	*63,5*	68,1	*68,5*	45,8	*60,0*	49,2	*61,9*	47,2	*62,5*
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*		*60,8*		*61,8*		*64,7*

[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 1.07.16[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	502 609,6	*100,0*	64 346,0	*100,0*	*12,8*
of which by quality categories					
1.1. Quality Category I	249,6	*0,1*	0,0	*0,0*	*0,0*
1.2. Quality Category II	427 713,4	*85,1*	3 991,5	*6,2*	*0,9*
1.3. Quality Category III	5 204,5	*1,0*	482,3	*0,8*	*9,3*
1.4. Quality Category IV	9 317,1	*1,9*	3 152,1	*4,9*	*33,8*
1.5. Quality Category V	60 125,0	*12,0*	56 720,2	*88,1*	*94,3*
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	77,3	*100,0*	72,7	*100,0*	*94,1*
of which by quality categories					
2.1. Quality Category I	4,5	*5,9*	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	72,7	*94,1*	72,7	*100,0*	*100,0*
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	502 686,9		64 418,8		*12,8*
4. Homogeneous claims grouped into portfolios - total	28 346,9	*100,0*	17 453,0	*100,0*	*61,6*
of which by quality categories					
4.1. Quality Category I	7 808,8	*27,5*	0,0	*0,0*	*0,0*
4.2. Quality Category II	610,8	*2,2*	7,9	*0,0*	*1,3*
4.3. Quality Category III	2544,8	*9,0*	161,1	*0,9*	*6,3*
4.4. Quality Category IV	90,0	*0,3*	30,4	*0,2*	*33,8*
4.5. Quality Category V	17292,5	*61,0*	17253,6	*98,9*	*99,8*
5. Claims for interest payments - total	5 628,9	*100,0*	2 900,4	*100,0*	*51,5*
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	3 105,4	*55,2*	2 848,1	*98,2*	*91,7*

[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 1.07.16[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	10 217 099,8	*100,0*	1 158 631,6	*100,0*	*11,3*
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	919 408,7	*9,0*	28 735,8	*2,5*	*3,1*
1.1.2. residental real estate (mortgage) loans, total	3 212 000,1	*31,4*	68 150,5	*5,9*	*2,1*
1.1.3. car loans, total	614 387,2	*6,0*	63 073,3	*5,4*	*10,3*
1.1.4. other consumer loans, total	5 436 866,6	*53,2*	996 221,8	*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]	270 380,0	*2,6*	6 212,0	*0,5*	*2,3*
1.2.2. a portfolio of loans without overdue payments	8 402 600,1	*82,2*	129 802,0	*11,2*	*1,5*
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	300 397,6	*2,9*	16 786,1	*1,4*	*5,6*
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	125 457,6	*1,2*	35 645,8	*3,1*	*28,4*
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	116 719,4	*1,1*	65 939,2	*5,7*	*56,5*
1.2.6. a portfolio of loans with payments being overdue from 181 to 360 calendar days	208 086,9	*2,0*	164 316,5	*14,2*	*79,0*
1.2.7. a portfolio of loans with payments being overdue more than 360 calendar days	759 020,9	*7,4*	737 479,9	*63,7*	*97,2*
1.3. classified into the following loan quality categories:					
1.3.1. Quality category I	145 862,4	*1,4*	0,0	*0,0*	*0,0*
1.3.2. Quality category II	8 414 688,3	*82,4*	112 884,8	*9,7*	*1,3*
1.3.3. Quality category III	496 327,3	*4,9*	42 327,2	*3,7*	*8,5*
1.3.4. Quality category IV	113 507,8	*1,1*	45 227,0	*3,9*	*39,8*
1.3.5. Quality category V	1 046 714,1	*10,2*	958 192,5	*82,7*	*91,5*
2. Claims grouped into portfolios of homogeneous claims - total	47 219,7	*4,5*	31 458,9	*3,3*	*66,6*
of which by quality categories					
2.1. Quality category I	4 302,7	*0,4*	0,0	*0,0*	*0,0*
2.2. Quality category II	6 520,1	*0,6*	159,7	*0,0*	*2,5*
2.3. Quality category III	4132,7	*0,4*	541,6	*0,1*	*13,1*
2.4. Quality category IV	1199,6	*0,1*	579,2	*0,1*	*48,3*
2.5. Quality category V	31064,6	*3,0*	30178,4	*3,2*	*97,1*
3. Claims for interest payments - total of which	183 333,4	*100,0*	83 380,7	*100,0*	*45,5*
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	89 750,7	*49,0*	79 229,3	*95,0*	*88,3*

[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	1.04.16	1.06.16	1.07.16	1.01.15	1.01.16	1.04.16	1.06.16	1.07.16
Substandard	*9,5*	*7,2*	*6,6*	*5,9*	*5,9*	*2,1*	*1,8*	*1,8*	*1,7*	*1,7*
Doubtful	*19,7*	*23,0*	*22,2*	*22,7*	*21,3*	*15,7*	*18,0*	*18,4*	*18,6*	*18,4*
Problem	*16,1*	*15,5*	*17,1*	*17,4*	*18,9*	*40,9*	*41,1*	*41,2*	*40,9*	*40,7*
Loss	*54,7*	*54,2*	*54,1*	*53,9*	*53,7*	*84,8*	*77,1*	*76,6*	*77,4*	*77,0*

[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	1.04.16	1.06.16	1.07.16
Overdue claims on loans, deposits and other claims, billion rubles	**1978,0**	**3046,6**	**3122,7**	**3167,1**	**3154,5**
Of which					
- among 20 largest-asset credit institutions, billion rubles	1404,5	2033,2	2047,7	2064,1	2019,0
Share of overdue claims in loans, deposits and other claims of the banking sector, percent	*3,8*	*5,3*	*5,6*	*5,7*	*5,7*
Overdue claims in rubles					
- billion rubles	1725,9	2537,1	2652,6	2737,4	2741,9
- as percent of total loans, deposits and other claims in rubles	*4,7*	*6,8*	*7,1*	*7,3*	*7,2*
Overdue claims in foreign currency					
- billion rubles	252,1	509,5	470,1	429,7	412,6
- as percent of total loans, deposits and other claims in foreign currency	*1,7*	*2,5*	*2,5*	*2,4*	*2,4*
- dollar equivalent, billion $	4,5	7,0	7,0	6,5	6,4
Overdue claims on loans and other claims on non-financial institutions	1250,7	2075,9	2121,3	2128,9	2124,1
Share of overdue claims in total volume of loans and other claims on non-financial institutions	*4,2*	*6,2*	*6,6*	*6,8*	*6,8*
Overdue claims on loans and other funds provided to individuals	667,5	863,8	889,2	906,5	898,7
Share of overdue claims in total volume of loans and other claims on individuals	*5,9*	*8,1*	*8,4*	*8,6*	*8,5*

Table 53

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

Share of overdue claims in total loans, deposits, and other claims	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.15	1.01.16	1.04.16	1.06.16	1.07.16	1.01.15	1.01.16	1.04.16	1.06.16	1.07.16
No overdue claims	72	56	59	54	56	*2,8*	*2,7*	*3,0*	*3,1*	*3,0*
Less than 5%	508	360	334	316	301	*72,9*	*70,2*	*68,5*	*69,6*	*68,0*
From 5 to 10%	131	156	133	135	142	*16,6*	*16,0*	*14,2*	*13,9*	*18,0*
From 10 to 15%	40	56	64	70	62	*5,9*	*3,7*	*6,3*	*6,3*	*3,7*
From 15 to 20%	19	26	36	26	28	*1,1*	*2,0*	*2,6*	*1,7*	*1,9*
From 20 to 60%	23	34	35	37	42	*0,4*	*4,9*	*5,2*	*4,0*	*4,0*
From 60 to 90%	2	6	4	6	5	*0,0*	*0,3*	*0,1*	*1,2*	*1,1*
90% and more	1	2	5	6	7	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
No loans, deposits and other claims	37	37	34	34	36	*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	1.04.16	1.06.16	1.07.16
Large credit risks of the banking sector total, bln rubles	19 467,9	22 916,6	22 209,0	21 886,7	21 682,0
Share of large credit risks in the banking sector assets, %	*25,1*	*27,6*	*27,4*	*27,3*	*27,3*

Table 55

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

	1.01.15	1.01.16	1.04.16	1.06.16	1.07.16
Volume of large loans, billion rubles	10 829,7	13 838,1	13 527,9	13 254,2	13 145,2
of which:					
Volume of secured loans , billion rubles	2 397,5	4 050,5	3 642,3	3 609,8	3 427,5
Volume of I quality category collateral, billion rubles	596,8	1 953,7	1 670,6	1 630,2	1 651,3
of which:					
collateral of quoted securities issued by legal entities, billion rubles	65,7	650,3	481,9	493,6	477,6
Volume of II quality category collateral, billion rubles	1 494,9	1 776,0	1 747,2	1 720,7	1 712,0
of which:					
collateral of securities, issued by legal entities, billion rubles	208,2	246,8	234,3	285,2	269,7
collateral of proprietory rights (claims), billion rubles	611,0	689,2	683,8	604,0	588,5

[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 quarter of 2016		2014		2015		1st quarter of 2016		2014		2015		1st quarter of 2016		1st quarter of 2014	1st quarter of 2015	1st quarter 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***	***52,4***	***53,7***	***144,0***	***139,7***	***141,7***	***137,3***	***142,8***	***148,2***	***32,7***	***35,9***	***36,7***	***36,8***	***36,8***	***37,1***	***1,7***	***1,0***	***2,0***
Agriculture, hunting and forestry	*41,0*	*44,1*	*44,5*	*46,2*	*45,8*	*44,4*	*161,4*	*161,6*	*171,6*	*168,6*	*170,7*	*172,9*	*64,4*	*60,9*	*60,5*	*60,0*	*61,5*	*61,5*	*0,6*	*1,1*	*2,3*
Industrial production (mining, manufacturing, production and distribution of energy, gas and water)	*60,1*	*54,9*	*55,3*	*52,4*	*53,7*	*54,7*	*158,0*	*157,3*	*158,9*	*150,1*	*152,4*	*157,9*	*30,9*	*34,3*	*35,4*	*36,1*	*35,4*	*36,6*	*1,8*	*1,2*	*2,2*
-mining	*74,2*	*70,4*	*70,9*	*68,7*	*68,5*	*69,5*	*216,2*	*200,7*	*205,8*	*200,2*	*197,6*	*214,5*	*9,3*	*10,7*	*10,4*	*14,0*	*14,0*	*17,6*	*2,4*	*1,7*	*1,7*
-manufacturing	*36,9*	*29,2*	*30,6*	*26,4*	*27,6*	*28,9*	*134,6*	*143,5*	*147,1*	*137,0*	*138,7*	*139,2*	*45,2*	*50,7*	*51,4*	*50,1*	*50,5*	*50,1*	*0,9*	*0,1*	*3,3*
-production and distribution of energy, gas and water	*56,7*	*54,8*	*56,0*	*56,7*	*56,6*	*57,1*	*83,3*	*81,5*	*81,5*	*74,2*	*72,4*	*76,7*	*35,4*	*35,6*	*38,4*	*36,6*	*38,8*	*38,4*	*1,3*	*1,8*	*1,5*
Construction	*17,0*	*18,3*	*12,2*	*10,8*	*8,4*	*8,6*	*123,8*	*110,8*	*108,2*	*99,7*	*96,3*	*97,1*	*26,2*	*25,0*	*18,2*	*15,5*	*17,2*	*18,1*	*0,0*	*-1,7*	*-0,2*
Wholesale and retail trade, car and household appliance repair	*19,9*	*17,7*	*2,1*	*12,0*	*10,6*	*18,2*	*123,4*	*118,1*	*105,9*	*96,0*	*90,9*	*100,5*	*40,6*	*36,4*	*33,4*	*40,8*	*44,5*	*31,1*	*0,3*	*0,2*	*1,0*
Transport and communication	*68,0*	*63,5*	*64,7*	*62,2*	*40,4*	*38,9*	*90,8*	*74,7*	*77,0*	*85,3*	*104,9*	*105,2*	*36,0*	*42,3*	*43,1*	*40,2*	*55,2*	*50,2*	*1,7*	*0,5*	*-0,1*

* 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		1.04.16		1.06.16		1.07.16	
	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*	*54,3*	*100,0*	*55,9*	*100,0*	*54,8*	*100,0*
Of which										
- interest rate risk (IRR)	*28,6*	*79,5*	*34,4*	*78,2*	*40,0*	*73,7*	*41,8*	*74,9*	*41,5*	*75,7*
- equity position risk (EPR)	*3,7*	*10,3*	*3,3*	*7,5*	*3,0*	*5,5*	*2,8*	*5,1*	*2,6*	*4,7*
- foreign exchange risk (FER)	*3,7*	*10,2*	*6,3*	*14,4*	*7,9*	*14,6*	*7,7*	*13,8*	*8,3*	*15,1*
- commodity risk (CR)	-	-	-	-	*3,3*	*6,1*	*3,5*	*6,3*	*2,4*	*4,4*
Reference data:										
Number of credit institutions[1]	598		548		514		493		494	
Share of credit institutions' assets [1] in total banking sector assets, %	*97,8*		*98,2*		*98,0*		*98,3*		*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	1.04.16	1.06.16	1.07.16
Share of assets in foreign currency in total assets, %	*30,0*	*34,7*	*32,8*	*32,5*	*31,2*
of which:					
- 20 largest-asset credit institutions	*32,0*	*37,3*	*35,0*	*35,0*	*33,6*
Share of liabilities in foreign currency in total liabilities, %	*29,0*	*33,2*	*31,8*	*31,0*	*29,7*
of which:					
- 20 largest-asset credit institutions	*30,8*	*36,3*	*34,9*	*34,3*	*32,6*
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total , b.p.	*1,0*	*1,4*	*1,0*	*1,5*	*1,5*
of which:					
- 20 largest-asset credit institutions	*1,3*	*1,0*	*0,1*	*0,7*	*0,9*

Table 59

Claims and Liabilities on Balance and off-Balance Sheet Foreign Exchange Positions of the Banking Sector

	1.01.15	1.01.16	1.04.16	1.06.16	1.07.16
Balance sheet positions					
Claims, bln rubles	23 291,9	28 774,6	26 620,6	26 028,2	24 853,4
Liabilities, bln rubles	22 502,6	27 592,0	25 825,9	24 866,3	23 663,2
Net balance sheet position, bln rubles	789,2	1 182,6	794,7	1 161,9	1 190,1
Net balance sheet position to own funds (capital), % [1]	*10,0*	*13,1*	*8,9*	*13,0*	*13,3*
Off-balance sheet positions [2]					
Claims, bln rubles	18 124,3	16 260,7	16 920,9	15 315,1	14 865,0
Liabilities, bln rubles	17 638,1	16 136,2	16 293,6	15 122,7	14 732,3
Net balance sheet position, bln rubles	486,2	124,5	627,2	192,3	132,8
Net balance sheet position to own funds (capital), % [1]	*6,1*	*1,4*	*7,0*	*2,1*	*1,5*

[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*
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*

Table 62

Open Currency Positions of the Banking Sector by Currencies as of 1.07.16

Currency / position type	Number of CI	Net balance position, bln. rubles	Net OCP of CI to own funds (capital)	Total balance position, bln. rubles	Total off-balance position, bln. Rubles
USD					
short	190	-53,3	*-4,4*	-41,1	-12,2
long	448	386,9	*5,0*	65,3	321,6
EUR					
short	240	-43,4	*-1,4*	-54,4	10,9
long	396	30,0	*0,5*	-67,5	97,5
GBP					
short	59	-7,9	*-0,1*	16,0	-23,9
long	255	2,7	*0,1*	-2,1	4,9

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	1.04.16	1.06.16	1.07.16
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	*39,0*	*44,3*	*43,3*	*44,1*	*44,6*
Liabilities with maturity in excess of 1 year, as percent of total liabilities	*24,3*	*24,3*	*22,7*	*22,5*	*22,4*
A measure of using short-term liabilities to fund long-term liquid assets, percent[2]	*23,8*	*30,9*	*31,2*	*32,8*	*34,1*

[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	1.04.16	1.06.16	1.07.16	1.01.15	1.01.16	1.04.16	1.06.16	1.07.16
Less than 0	256	238	229	223	234	8,0	14,8	*10,3*	*9,6*	*10,4*
From 0 to 20	338	304	295	293	280	27,5	20,6	*25,1*	*26,9*	*25,7*
More than 20	239	191	180	168	165	64,5	64,6	*64,6*	*63,6*	*63,9*
Data not available	1	0	3	5	1	0,0	0,0	*0,0*	*0,0*	*0,0*
Total	834	733	707	689	680	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	1.04.16	1.06.16	1.07.16
Liquid assets with maturity up to 30 days, as percent of liquid assets	*33,6*	*31,6*	*35,3*	*35,8*	*34,6*
Liabilities with maturity up to 30 days, as percent of total liabilities	*40,8*	*40,8*	*45,1*	*46,6*	*45,7*
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*	*15,4*	*16,6*	*17,1*

[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	1.04.16	1.06.16	1.07.16	1.01.15	1.01.16	1.04.16	1.06.16	1.07.16
Less than 0	436	486	473	465	453	15,4	19,5	*12,7*	*16,2*	*13,0*
From 0 to 20	226	145	138	118	124	60,3	20,0	*33,7*	*14,8*	*18,5*
More than 20	171	102	93	101	102	24,3	60,5	*53,6*	*69,0*	*68,5*
Data not available	1	0	3	5	1	0	0	*0,0*	*0,0*	*0,0*
Total	834	733	707	689	680	100	100	*100,0*	*100,0*	*100,0*