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) [1]	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[2]	*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.	Funds raised from organisations (billion rubles) [3]	11 126,9	13 995,7	15 648,2	17 787,0	25 008,1	28 442,1
	as % of GDP	*24,0*	*23,4*	*23,4*	*25,0*	*32,1*	*35,2*
	as % of the banking sector liabilities[2]	*32,9*	*33,6*	*31,6*	*31,0*	*32,2*	*34,3*

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] 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] 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».

[3] 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 down from clients' accounts but not entered in a credit institution's correspondent account (without funds, raised from credit institutions).

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		Funds raised from organisations	
							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*	*5,6*	*24,4*
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*	*2,0*	*8,9*
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*	*5,4*	*16,4*
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*	*2,8*	*25,8*
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*	*4,1*	*11,8*
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*	*0,4*	*13,7*
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*	*8,7*	*40,6*
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*	*12,7*	*50,9*
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*	*-6,8*	*35,8*
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*	*-4,9*	*28,8*
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*	*-5,6*	*21,5*
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*	*0,7*	*20,2*
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*	*2,1*	*25,6*
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*	*2,0*	*27,2*
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*	*7,9*	*35,4*
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*	*3,2*	*34,3*
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*	*-1,0*	*26,2*
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*	*2,0*	*20,9*
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*	*2,2*	*13,7*
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*	*3,6*	*4,6*
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*	*0,0*	*12,2*
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*	*-4,5*	*12,6*
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*	*-2,0*	*16,9*
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*	*1,9*	*18,3*
Reference data:														
Increase from the beginning of the current year	*-3,5*		*-0,5*		*-5,8*		*-1,1*		*-2,8*		*-1,3*		*-1,2*	
Increase over the same period of the previous year	*-6,9*		*2,0*		*-2,2*		*-4,9*		*-7,4*		*4,5*		*-5,1*	

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

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

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*
Funds raised from organisations	*47,2*	*24,4*	*8,9*	*16,4*	*25,8*	*11,8*	*13,7*	*40,6*	*13,7*
Reference Data:									
Gross Domestic Product	*23,5*	*24,2*	*-6,0*	*19,3*	*28,9*	*12,1*	*6,1*	*9,8*	*3,7*

Institutional Features of the Banking Sector

Table 4

Number of Russian Credit Institutions

Indicator	1.01.15	1.01.16	1.04.16	1.05.16	1.06.16
Credit institutions registered by the Bank of Russia and other authorities	1049	1021	1008	1005	1000
Operating credit institutions (credit institutions that have the right to conduct banking operations)	834	733	707	696	689
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	1	0
Credit institutions with their banking licenses being revoked (cancelled)	214	288	300	308	311
Credit institutions licensed to conduct operations in foreign currency	554	482	460	452	446
Credit institutions holding general licences	256	232	229	227	226

Table 5

Operating Credit Institutions (CIs), by Federal Districts

Federal district	1.01.15		1.01.16		1.04.16		1.05.16		1.06.16	
	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*	404	*58,0*	398	*57,8*
of which the City of Moscow and Moscow Region	459	*55,0*	392	*53,5*	374	*52,9*	364	*52,3*	359	*52,1*
North-Western	64	*7,7*	60	*8,2*	58	*8,2*	59	*8,5*	59	*8,6*
Southern	43	*5,2*	37	*5,0*	36	*5,1*	35	*5,0*	35	*5,1*
North-Caucasian	28	*3,4*	22	*3,0*	21	*3,0*	21	*3,0*	21	*3,0*
Volga	92	*11,0*	85	*11,6*	84	*11,9*	83	*11,9*	82	*11,9*
Ural	35	*4,2*	32	*4,4*	32	*4,5*	32	*4,6*	32	*4,6*
Siberian	44	*5,3*	41	*5,6*	40	*5,7*	39	*5,6*	39	*5,7*
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***	**696**	***100,0***	**689**	***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	1.06.16	1.01.15	1.01.16	1.06.16	1.01.15	1.01.16	1.06.16	1.01.15	1.01.16	1.06.16	1.01.15	1.01.16	1.06.16	1.01.15	1.01.16	1.06.16
Central	504	434	398	66	60	56	282	232	203	*49,6*	*47,0*	*44,7*	*22,4*	*23,2*	*23,4*	*16,5*	*16,6*	*16,2*
of which the City of Moscow and Moscow Region[1]	459	392	359	60	57	53	110	96	90	*21,2*	*21,4*	*21,8*	*20,4*	*21,1*	*21,2*	*6,4*	*6,9*	*7,2*
North-Western	64	60	59	8	5	4	243	204	188	*337,5*	*313,9*	*298,4*	*2,8*	*3,1*	*3,2*	*14,2*	*14,6*	*15,0*
Southern	43	37	35	13	12	7	183	151	131	*326,8*	*308,2*	*311,9*	*2,2*	*2,3*	*2,2*	*10,7*	*10,8*	*10,4*
North-Caucasian	28	22	21	25	8	8	74	64	56	*139,6*	*213,3*	*193,1*	*2,1*	*1,4*	*1,5*	*4,3*	*4,6*	*4,5*
Volga	92	85	82	39	29	26	283	227	206	*216,0*	*199,1*	*190,7*	*5,2*	*5,4*	*5,6*	*16,6*	*16,2*	*16,4*
Ural	35	32	32	55	45	45	138	106	97	*153,3*	*137,7*	*126,0*	*3,5*	*3,6*	*4,0*	*8,1*	*7,6*	*7,7*
Siberian	44	41	39	20	11	10	172	152	135	*268,8*	*292,3*	*275,5*	*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*	*1,1*	*4,9*	*5,3*	*5,4*
Crimea	2	5	5	0	1	1	18	12	10	*900,0*	*200,0*	*166,7*	*0,1*	*0,3*	*0,3*	*1,1*	*0,9*	*0,8*
Russian Federation	**834**	**733**	**689**	**232**	**176**	**161**	**1476**	**1222**	**1094**	***138,6***	***134,4***	***128,7***	***41,9***	***42,7***	***43,7***	***86,4***	***87,4***	***87,2***

[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		1.05.16		1.06.16	
	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*	43 667 526	*54,7*	44 837 472	*56,0*
From 6 to 20	16 674 162	*21,5*	17 925 387	*21,6*	18 005 061	*22,2*	17 700 995	*22,2*	16 712 603	*20,9*
From 21 to 50	8 259 743	*10,6*	9 391 355	*11,3*	8 949 030	*11,0*	8 796 041	*11,0*	8 906 601	*11,1*
From 51 to 200	8 406 233	*10,8*	8 484 303	*10,2*	7 845 410	*9,7*	7 648 486	*9,6*	7 656 478	*9,6*
From 201 to 500	2 309 299	*3,0*	2 060 315	*2,5*	1 854 876	*2,3*	1 809 020	*2,3*	1 824 523	*2,3*
From 501	409 725	*0,5*	254 375	*0,3*	197 800	*0,2*	179 796	*0,2*	163 599	*0,2*
Total	**77 652 994**	***100,0***	**82 999 708**	***100,0***	**81 114 718**	***100,0***	**79 801 864**	***100,0***	**80 101 275**	***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	1.05.16	1.06.16
Central	*58,2*	*59,0*	*59,6*	*59,7*	*61,1*
of which the City of Moscow and Moscow Region	*58,6*	*59,6*	*60,2*	*60,3*	*61,7*
North-Western	*74,1*	*71,7*	*72,7*	*72,6*	*72,4*
Southern	*69,4*	*68,8*	*69,7*	*70,4*	*70,1*
North-Caucasian	*64,4*	*68,5*	*69,3*	*68,9*	*69,0*
Volga	*52,4*	*53,6*	*52,1*	*52,8*	*53,2*
Ural	*70,2*	*76,6*	*75,6*	*75,5*	*75,6*
Siberian	*79,9*	*58,7*	*60,5*	*61,2*	*61,9*
Far Eastern	*85,6*	*86,0*	*85,3*	*85,2*	*84,9*
Crimea	100	100,0	100,0	100,0	*100,0*
Russian Federation	***53,6***	***54,1***	***54,6***	***54,7***	***56,0***

Table 9

Operating Credit Institutions Ranged by Assets (Distribution and Change over the Period 1.01.16 - 1.06.16)

Groups of credit institutions ranged by assets as of 1.01.16		Number of credit institutions as of 1.01.16	Groups as of 1.06.16						Licences revoked (cancelled)	Reorganised credit institution
			1	2	3	4	5	6		
1	First 5	5	5							
2	From 6 to 20	15		15						
3	From 21 to 50	30			29				1	
4	From 51 to 200	150			1	141	3		4	1
5	From 201 to 500	300				9	263	3	24	1
6	From 501	233					34	181	14	
Became operating after 1.01.16										
Total over the period									43	2
Total as of 1.01.16[1]		**733**								
Total as of 1.06.16[1]		**689**	**5**	**15**	**30**	**150**	**300**	**184**		

- 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	1.05.16	1.06.16
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*	*16,5*	*16,4*
Correspondent accounts with non-resident banks	*15,4*	*14,9*	*24,7*	*14,4*	*16,1*
Loans and other claims on non-financial organisations	*11,6*	*10,9*	*10,9*	*10,9*	*11,0*
Loans and other claims on individuals	*18,6*	*15,7*	*15,2*	*15,1*	*14,8*
Loans, deposits and other claims credit institutions	*14,1*	*15,4*	*14,2*	*13,8*	*14,9*
Individual deposits	*12,0*	*11,4*	*11,7*	*11,7*	*11,5*
Funds raised from organisations[2]	*13,7*	*12,2*	*12,2*	*11,4*	*11,5*
Profit (loss) of the current year	*20,2*	*44,7*	*9,8*	*8,7*	*8,4*
Reference data:					
Number of credit institutions	113	106	102	101	99
of which 100% foreign-owned credit institutions					
Assets, total	*8,5*	*6,4*	*6,2*	*6,0*	*6,1*
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*	*10,1*	*11,6*
Loans and other claims on non-financial organisations	*7,8*	*5,2*	*5,2*	*5,1*	*5,1*
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*	*9,4*	*11,0*
Individual deposits	*5,8*	*4,5*	*4,4*	*4,4*	*4,4*
Funds raised from organisations[2]	*9,6*	*6,7*	*6,9*	*6,2*	*6,6*
Profit (loss) of the current year	*14,9*	*46,7*	*24,2*	*20,9*	*17,8*
Reference data:					
Number of credit institutions	75	68	67	66	67

[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] 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 down from clients' accounts but not entered in a credit institution's correspondent account (excluding funds, raised from credit institutions).

Table 11

Selected Indicators of Credit Institutions Going through Insolvency Prevention Measures[1]

	1.01.15		1.01.16		1.04.16		1.05.16		1.06.16	
	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*	5263,5	*6,3*	5241,7	*6,5*	5218,9	*6,5*	4304,5	*5,4*
Own funds (capital)[2]	52,1	*0,7*	-22,1	*-0,2*	2,8	*0,0*	-21,3	*-0,3*	-138,4	*-1,5*
Loans and other claims on non-financial organisations	1209,1	*4,1*	1709,7	*5,1*	1758,3	*5,4*	1700,9	*5,3*	1400,1	*4,5*
of which overdue claims	287,6	*23,0*	698,4	*33,6*	703,2	*33,1*	699,5	*33,0*	657,0	*30,9*
Loans and other claims on individuals	410,7	*3,6*	556,8	*5,2*	533,1	*5,1*	524,6	*5,0*	310,3	*2,9*
of which overdue claims	35,8	*5,4*	91,0	*10,5*	98,0	*11,0*	94,0	*10,5*	81,3	*9,0*
Individual deposits	706,4	*3,8*	1302,1	*5,6*	1316,8	*5,8*	1297,2	*5,7*	882,5	*3,9*
Funds raised from organisations	1163,4	*4,7*	1500,7	*5,3*	1490,9	*5,3*	1392,2	*5,0*	1162,5	*4,1*
Reference data:										
Number of credit institutions [1]	15	*1,8*	30	*4,1*	32	*4,5*	30	*4,3*	31	*4,5*

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

[2] 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.

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	1.05.16	1.06.16
1.	Cash, precious metals and stones	2 754,2	1 898,3	1 389,3	1 448,0	1 390,1
1.1.	of which: cash	2 671,8	1 801,3	1 298,3	1 369,2	1 278,0
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	3 297,8	2 464,4	2 925,7	2 154,6	2 516,4
3.	Correspondent account, total	2 675,2	2 536,3	2 299,8	2 229,5	2 171,0
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	759,6	611,5	553,0	512,3	518,2
3.2.	Correspondent accounts with non-resident banks	1 915,6	1 924,8	1 746,8	1 717,2	1 652,8
4.	Securities portfolio, total	9 724,0	11 777,4	11 836,5	11 771,7	11 783,9
	of which					
4.1.	Debt securities	7 651,4	9 616,0	9 579,1	9 537,7	9 729,9
4.2.	Equity	488,7	295,2	302,7	314,1	313,9
4.3.	Promissory notes	218,0	204,0	172,6	160,5	191,7
4.4.	Equity in associates and subsidiaries	1 365,9	1 662,2	1 782,1	1 759,4	1 548,4
5.	Other equity	427,6	568,0	588,6	599,3	697,7
6.	Financial derivatives assets at fair value	2 298,6	1 261,0	1 049,6	995,7	933,3
7.	Loans, total	52 115,7	57 511,4	56 276,1	55 541,4	55 482,6
	of which:					
7.1.	Loans, deposits and other claims	51 799,5	57 154,5	55 991,7	55 290,8	55 255,5
	of which overdue claims	1 978,0	3 046,6	3 122,7	3 148,7	3 167,1
	of which:					
7.1.1.	Loans and other claims on non-financial organisations	29 536,0	33 300,9	32 380,1	31 847,2	31 374,3
	of which overdue claims	1 250,7	2 075,9	2 121,3	2 118,2	2 128,9
7.1.2.	Loans and other claims on individuals	11 329,5	10 684,3	10 553,9	10 548,9	10 568,5
	of which overdue claims	667,5	863,8	889,2	891,3	906,5
7.1.3.	Loans, deposits and other claims on credit institutions	6 895,0	8 610,0	8 695,6	8 632,9	8 217,0
	of which overdue claims	44,3	63,8	70,3	93,4	85,9
8.	Fixed assets (tangible and intangible), other real estate and inventories	1 222,3	1 277,6	1 247,9	1 275,6	1 438,1
8.1	of which real estate, temporarily not used	74,4	109,4	170,1	174,8	179,9
9.	Allocation of profit	177,0	125,5	39,7	106,9	133,0
9.1.	of which income tax	157,7	110,1	39,5	106,7	132,7
10.	Other assets, total	2 960,5	3 579,8	3 461,5	3 679,1	3 555,1
	of which:					
10.1.	Settlement accounts	1 610,7	1 826,2	1 603,4	1 781,6	1 663,2
10.2.	Accounts receivable	307,0	403,7	448,7	442,7	391,9
10.3.	Deferred expenses	148,4	134,4	45,2	43,4	47,7
Banking sector assets, total		77 653,0	82 999,7	81 114,7	79 801,9	80 101,3

Table 13

Structure of Liabilities[1], by Source of Funds

(billion rubles)

	Liabilities[1]	1.01.15	1.01.16	1.04.16	1.05.16	1.06.16
1.	Funds and profit of credit institutions	6 921,9	7 551,7	7 642,1	7 754,7	7 774,8
	of which:					
1.1.	Funds of credit institutions	3 357,4	4 181,3	4 317,8	4 346,4	4 195,9
1.2.	Profit (loss), including financial result of the previous year	3 479,1	3 338,4	3 316,6	3 367,9	3 525,0
	of which:					
1.2.1.	Profit (loss) of the current year	589,1	192,0	109,3	166,9	235,3
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	9 287,0	5 363,3	4 060,0	3 098,9	2 964,0
3.	Transferable deposits of credit institutions	964,8	801,0	793,2	796,5	804,8
	of which:					
3.1.	Correspondent accounts of correspondent credit institutions	688,3	512,1	546,3	497,2	500,1
3.2.	Correspondent accounts of non-resident credit institutions	169,5	177,4	174,7	191,4	226,1
4.	Loans, deposits and other funds received from other credit institutions	6 594,2	7 091,0	7 720,7	7 527,3	7 193,3
5.	Clients' funds[2]	43 814,0	51 906,7	50 904,2	50 494,3	51 258,2
	of which:					
5.1.	Budgetary funds in settlement accounts	72,2	66,5	75,8	79,9	83,9
5.2.	Government and other extra-budgetary funds in settlement accounts	0,1	0,1	0,4	0,1	0,8
5.3.	Funds of legal entities in settlement and other accounts	7 434,7	8 905,2	10 394,6	9 477,8	9 932,9
5.4.	Clients' float	550,6	488,5	585,1	510,0	504,4
5.5.	Deposits and other funds of legal entities (except credit institutions)	17 007,9	19 018,2	17 137,9	17 571,2	17 635,4
5.6.	Individual deposits	18 552,7	23 219,1	22 518,9	22 673,8	22 924,7
5.7.	Clients' funds in factoring and forfeiting transactions	26,4	22,3	33,0	23,8	23,9
6.	Bonds	1 357,5	1 266,5	1 139,7	1 161,2	1 188,9
7.	Promissory notes and bank acceptances	868,1	696,2	581,4	563,1	550,4
8.	Financial derivatives liabilities at fair value	1 953,3	880,7	682,8	636,1	581,8
9.	Other liabilities[1], total	5 892,1	7 442,7	7 590,7	7 769,8	7 784,9
	of which:					
9.1.	Provisions	4 054,1	5 406,4	5 553,5	5 587,2	5 693,8
9.2.	Settlement accounts	1 159,7	1 075,9	937,4	1 136,2	1 061,7
9.3.	Accounts payable	77,9	80,0	175,5	162,5	171,9
9.4.	Deferred income	13,3	14,9	10,6	10,1	10,0
9.5.	Interest payable	526,6	693,0	706,5	697,3	703,1
	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	79 801,9	80 101,3

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

[2] Including certificates of deposit and savings certificates.

Table 14

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

Assets		1.01.15	1.01.16	1.04.16	1.05.16	1.06.16
1.	Cash, precious metals and stones	*3,5*	*2,3*	*1,7*	*1,8*	*1,7*
1.1.	of which: money	*3,4*	*2,2*	*1,6*	*1,7*	*1,6*
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	*4,2*	*3,0*	*3,6*	*2,7*	*3,1*
3.	Correspondent accounts, total	*3,4*	*3,1*	*2,8*	*2,8*	*2,7*
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	*1,0*	*0,7*	*0,7*	*0,6*	*0,6*
3.2.	Correspondent accounts with non-resident banks	*2,5*	*2,3*	*2,2*	*2,2*	*2,1*
4.	Securities portfolio, total	*12,5*	*14,2*	*14,6*	*14,8*	*14,7*
	of which					
4.1.	Debt securities	*9,9*	*11,6*	*11,8*	*12,0*	*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*	*2,2*	*1,9*
5.	Other equity	*0,6*	*0,7*	*0,7*	*0,8*	*0,9*
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*	*69,6*	*69,3*
	of which:					
7.1.	Loans, deposits and other claims	*66,7*	*68,9*	*69,0*	*69,3*	*69,0*
	of which overdue claims	*2,5*	*3,7*	*3,8*	*3,9*	*4,0*
	of which:					
7.1.1.	Loans and other claims on non-financial organisations	*38,0*	*40,1*	*39,9*	*39,9*	*39,2*
	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*	*13,2*
	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*	*10,8*	*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*	*1,6*	*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*	*0,1*	*0,2*
9.1.	of which income tax	*0,2*	*0,1*	*0,0*	*0,1*	*0,2*
10.	Other assets, total	*3,8*	*4,3*	*4,3*	*4,6*	*4,4*
	of which:					
10.1.	Settlement accounts	*2,1*	*2,2*	*2,0*	*2,2*	*2,1*
10.2.	Accounts receivable	*0,4*	*0,5*	*0,6*	*0,6*	*0,5*
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	1.05.16	1.06.16
1.	Funds and profit of credit institutions	*8,9*	*9,1*	*9,4*	*9,7*	*9,7*
	Of which:					
1.1.	Funds of credit institutions	*4,3*	*5,0*	*5,3*	*5,4*	*5,2*
1.2.	Profit (loss), including financial result of the previous year	*4,5*	*4,0*	*4,1*	*4,2*	*4,4*
	Of which:					
1.2.1.	Profit (loss) of the current year	*0,8*	*0,2*	*0,1*	*0,2*	*0,3*
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	*12,0*	*6,5*	*5,0*	*3,9*	*3,7*
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*	*0,2*	*0,3*
4.	Loans, deposits and other funds received from other credit institutions	*8,5*	*8,5*	*9,5*	*9,4*	*9,0*
5.	Clients' funds[2]	*56,4*	*62,5*	*62,8*	*63,3*	*64,0*
	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*	*11,9*	*12,4*
5.4.	Clients' float	*0,7*	*0,6*	*0,7*	*0,6*	*0,6*
5.5.	Deposits and other funds of legal entities (except credit institutions)	*21,9*	*22,9*	*21,1*	*22,0*	*22,0*
5.6.	Individual deposits	*23,9*	*28,0*	*27,8*	*28,4*	*28,6*
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*	*0,7*
8.	Financial derivatives liabilities at fair value	*2,5*	*1,1*	*0,8*	*0,8*	*0,7*
9.	Other liabilities[1], total	*7,6*	*9,0*	*9,4*	*9,7*	*9,7*
	Of which:					
9.1.	Provisions	*5,2*	*6,5*	*6,8*	*7,0*	*7,1*
9.2.	Settlement accounts	*1,5*	*1,3*	*1,2*	*1,4*	*1,3*
9.3.	Accounts payable	*0,1*	*0,1*	*0,2*	*0,2*	*0,2*
9.4.	Deferred income	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
9.5.	Interest payable	*0,7*	*0,8*	*0,9*	*0,9*	*0,9*
	Of which:					
9.5.1	Overdue interest	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
Banking sector liabilities, total[1]		*100,0*	*100,0*	*100,0*	*100,0*	*100,0*

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

[2] Including certificates of deposit and savings certificates.

Table 16

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

	Rubles					Foreign Currency					Total				
	1.01.15	1.01.16	1.04.16	1.05.16	1.06.16	1.01.15	1.01.16	1.04.16	1.05.16	1.06.16	1.01.15	1.01.16	1.04.16	1.05.16	1.06.16
1. Loans, deposits and other claims, total	**36 664,1**	**37 091,8**	**37 412,4**	**37 612,4**	**37 292,9**	**15 135,3**	**20 062,8**	**18 579,3**	**17 678,4**	**17 962,6**	**51 799,5**	**57 154,5**	**55 991,7**	**55 290,8**	**55 255,5**
of which															
- overdue claims	1 725,9	2 537,1	2 652,6	2 716,9	2 737,4	252,1	509,5	470,1	431,8	429,7	1 978,0	3 046,6	3 122,7	3 148,7	3 167,1
1.1 Loans and other claims on resident non-financial organisations	**19 018,4**	**19 363,3**	**19 645,7**	**19 762,7**	**19 714,1**	**6 680,2**	**9 272,1**	**8 304,1**	**7 766,1**	**7 038,6**	**25 698,5**	**28 635,4**	**27 949,8**	**27 528,9**	**26 752,7**
of which															
- overdue claims	1 020,8	1 546,1	1 626,8	1 660,5	1 668,9	86,5	262,5	241,5	207,9	199,0	1 107,3	1 808,5	1 868,3	1 868,5	1 867,9
of which:															
1.1.1. Loans and other claims on individual entrepreneurs	668,1	506,0	479,8	474,3	466,2	7,8	8,3	7,3	6,8	7,0	675,8	514,3	487,1	481,1	473,2
of which															
- overdue claims	53,1	72,2	76,9	79,1	80,7	0,3	0,6	0,6	0,6	0,8	53,4	72,9	77,6	79,8	81,5
1.2 Loans and other claims on non-resident legal entities (except banks)	**695,7**	**698,3**	**721,2**	**733,5**	**709,8**	**3 141,7**	**3 967,2**	**3 709,2**	**3 584,8**	**3 911,8**	**3 837,5**	**4 665,5**	**4 430,4**	**4 318,3**	**4 621,6**
of which															
- overdue claims	63,5	92,7	97,7	100,9	101,3	79,9	174,7	155,3	148,8	159,7	143,4	267,4	253,0	249,8	261,0
1.3 Loans, deposits and other claims on resident financial sector	**3 907,8**	**4 465,8**	**4 806,6**	**4 873,2**	**4 641,2**	**1 178,9**	**2 228,6**	**2 684,2**	**2 687,5**	**3 569,8**	**5 086,7**	**6 694,4**	**7 490,8**	**7 560,7**	**8 211,0**
of which															
- overdue claims	20,6	95,0	96,4	101,4	100,1	1,9	9,0	8,5	8,1	6,2	22,5	103,9	104,9	109,5	106,3
of which:															
1.3.1 Resident credit institutions	2 772,1	3 273,6	3 669,1	3 715,0	3 426,0	1 008,2	1 761,6	2 111,9	2 142,7	2 170,0	3 780,3	5 035,2	5 781,0	5 857,6	5 595,9
of which															
- overdue claims	6,9	60,0	62,5	63,3	60,1	0,0	0,9	0,5	0,4	0,4	7,0	60,9	63,0	63,7	60,5
1.3.2 Other resident non-banking financial institutions	1 135,7	1 192,1	1 137,6	1 158,2	1 215,2	170,7	467,1	572,3	544,9	1 399,9	1 306,4	1 659,2	1 709,8	1 703,1	2 615,1
of which															
- overdue claims	13,7	34,9	34,0	38,1	40,0	1,8	8,1	8,0	7,6	5,8	15,5	43,0	41,9	45,8	45,8
1.4 Loans, deposits and other claims on non-resident banks	**237,8**	**253,3**	**218,4**	**225,7**	**229,1**	**2 876,9**	**3 321,5**	**2 696,2**	**2 549,6**	**2 392,0**	**3 114,7**	**3 574,8**	**2 914,6**	**2 775,3**	**2 621,1**
of which															
- overdue claims	0,0	0,1	0,3	17,8	17,8	37,3	2,9	7,1	12,0	7,7	37,4	2,9	7,3	29,7	25,4
1.5 Loans and other claims on government financial bodies and extra-budgetary funds	**1 033,9**	**1 135,5**	**964,6**	**934,3**	**901,8**	**0,0**	**0,0**	**0,0**	**0,0**	**0,0**	**1 033,9**	**1 135,5**	**964,6**	**934,3**	**901,8**
of which															
- overdue claims	0,0	0,0	0,0	0,0	0,0	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 claims on resident individuals	**11 014,0**	**10 381,8**	**10 305,9**	**10 320,5**	**10 340,5**	**289,6**	**274,7**	**225,8**	**207,1**	**208,9**	**11 303,7**	**10 656,5**	**10 531,7**	**10 527,6**	**10 549,4**
of which															
- overdue claims	620,8	803,1	831,2	835,9	848,9	45,4	58,9	56,3	53,7	55,9	666,2	862,0	887,5	889,7	904,8
1.7 Loans and other claims on non-resident individuals	**14,8**	**14,0**	**13,0**	**12,7**	**12,3**	**11,1**	**13,8**	**9,2**	**8,6**	**6,8**	**25,9**	**27,8**	**22,2**	**21,3**	**19,1**
of which															
- overdue claims	0,2	0,2	0,3	0,3	0,3	1,1	1,6	1,4	1,3	1,4	1,3	1,9	1,7	1,6	1,7
Reference data:															
Provisions for loans, deposits and other claims [1]	-	-	-	-	-	-	-	-	-	-	3 459,8	4 525,8	4 703,1	4 695,0	4 779,1
Overdue interest on loans, deposits and other claims, recognized in the balance sheet accounts	153,5	179,9	192,2	193,0	197,2	20,6	16,5	15,7	14,9	16,0	174,1	196,4	208,0	207,8	213,1
Credit institutions' portfolio of residents promissory notes	188,7	127,9	108,7	102,4	99,5	25,7	73,7	61,6	55,7	89,9	214,4	201,6	170,3	158,2	189,4
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.

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	1.05.16	1.06.16
1. Loans, deposits and other claims, total	***100,0***	***100,0***	***100,0***	***100,0***	***100,0***
	66,7	***68,9***	***69,0***	***69,3***	***69,0***
Of which:					
- overdue claims	*3,8*	*5,3*	*5,6*	*5,7*	*5,7*
	2,5	*3,7*	*3,8*	*3,9*	*4,0*
1.1 Loans and other claims on resident non-financial organizations	***49,6***	***50,1***	***49,9***	***49,8***	***48,4***
	33,1	***34,5***	***34,5***	***34,5***	***33,4***
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*	*0,9*
	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***	***7,8***	***8,4***
	4,9	***5,6***	***5,5***	***5,4***	***5,8***
Of which:					
- overdue claims	*0,3*	*0,5*	*0,5*	*0,5*	*0,5*
	0,2	*0,3*	*0,3*	*0,3*	*0,3*
1.3 Loans, deposits and other claims on resident financial sector	***9,8***	***11,7***	***13,4***	***13,7***	***14,9***
	6,6	***8,1***	***9,2***	***9,5***	***10,3***
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*	*10,6*	*10,1*
	4,9	*6,1*	*7,1*	*7,3*	*7,0*
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*	*3,1*	*4,7*
	1,7	*2,0*	*2,1*	*2,1*	*3,3*
Of which					
- overdue claims	*0,0*	*0,1*	*0,1*	*0,1*	*0,1*
	0,0	*0,1*	*0,1*	*0,1*	*0,1*
1.4 Loans, deposits and other claims on non-resident banks	***6,0***	***6,3***	***5,2***	***5,0***	***4,7***
	4,0	***4,3***	***3,6***	***3,5***	***3,3***
Of which:					
- overdue claims	*0,1*	*0,0*	*0,0*	*0,1*	*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***	***1,7***	***1,6***
	1,3	***1,4***	***1,2***	***1,2***	***1,1***
Of which:					
- overdue claims	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
	0,0	*0,0*	*0,0*	*0,0*	*0,0*
1.6 Loans and other claimts on resident individuals	***21,8***	***18,6***	***18,8***	***19,0***	***19,1***
	14,6	***12,8***	***13,0***	***13,2***	***13,2***
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*	*8,5*	*8,6*
	4,5	*5,5*	*5,8*	*5,9*	*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*

The Central Bank of the Russian Federation
Banking Supervision Department

Table 18

The Structure of Credit Institutions' Security Portfolio[1]

	1.01.15		1.01.16		1.04.16		1.05.16		1.06.16	
	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***	**11 611,2**	***100,0***	**11 592,2**	***100,0***
- in rubles	6 721,7	*70,7*	7 317,8	*63,2*	7 551,8	*64,7*	7 662,4	*66,0*	7 446,9	*64,2*
- in foreign currency	2 784,4	*29,3*	4 255,7	*36,8*	4 112,1	*35,3*	3 948,9	*34,0*	4 145,3	*35,8*
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*	1 702,2	*14,7*	1 788,1	*15,4*
- in rubles	1 089,0	*11,5*	1 003,1	*8,7*	1 003,9	*8,6*	1 048,1	*9,0*	1 070,2	*9,2*
- in foreign currency	611,5	*6,4*	688,8	*6,0*	674,8	*5,8*	654,1	*5,6*	718,0	*6,2*
Securities available for sale	4 210,4	*44,3*	5 024,4	*43,4*	5 156,6	*44,2*	5 153,6	*44,4*	5 224,4	*45,1*
- in rubles	2 751,2	*28,9*	2 851,0	*24,6*	3 013,2	*25,8*	3 102,5	*26,7*	3 065,4	*26,4*
- in foreign currency	1 459,2	*15,4*	2 173,4	*18,8*	2 143,4	*18,4*	2 051,1	*17,7*	2 159,0	*18,6*
Securities held-to-maturity	2 224,1	*23,4*	3 188,9	*27,6*	3 037,9	*26,0*	2 985,6	*25,7*	3 021,7	*26,1*
- in rubles	1 512,5	*15,9*	1 797,2	*15,5*	1 745,9	*15,0*	1 744,6	*15,0*	1 755,3	*15,1*
- in foreign currency	711,6	*7,5*	1 391,7	*12,0*	1 292,0	*11,1*	1 241,0	*10,7*	1 266,5	*10,9*
Shares in associates and subsidiaries	1 365,9	*14,4*	1 662,2	*14,4*	1 782,1	*15,3*	1 759,4	*15,2*	1 548,4	*13,4*
- in rubles	1 365,2	*14,4*	1 661,5	*14,4*	1 781,4	*15,3*	1 758,7	*15,1*	1 547,7	*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		16,5		28,9	
Provisions for losses on securities available for sale	21,1		33,9		43,6		55,8		54,3	
Provisions for losses on securities held-to-maturity	4,4		11,2		11,8		10,7		10,1	
Provisions for losses on portfolio of shares in associates and subsidiaries	86,6		141,6		152,4		162,8		167,9	

[1] Excluding promissory notes.

Table 19

The Structure of Credit Institutions' Portfolio of Debt Securities

	1.01.15		1.01.16		1.04.16		1.05.16		1.06.16	
	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*	9 537,7	*100,0*	9 729,9	*100,0*
- in rubles	5 070,6	*66,3*	5 468,3	*56,9*	5 567,9	*58,1*	5 688,0	*59,6*	5 677,1	*58,3*
- in foreign currency	2 580,8	*33,7*	4 147,7	*43,1*	4 011,2	*41,9*	3 849,8	*40,4*	4 052,9	*41,7*
of which: revaluation	-416,8	*-5,4*	-87,8	*-0,9*	7,7	*0,1*	27,0	*0,3*	38,7	*0,4*
Debt securities at book value held (without revaluation)	8 068,2	*100,0*	9 703,8	*100,0*	9 571,4	*100,0*	9 510,8	*100,0*	9 691,3	*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*	2 861,4	*30,1*	3 184,7	*32,9*
- in rubles	1 013,8	*12,6*	1 967,3	*20,3*	2 354,2	*24,6*	2 341,0	*24,6*	2 573,0	*26,5*
- in foreign currency	254,6	*3,2*	579,2	*6,0*	527,1	*5,5*	520,4	*5,5*	611,7	*6,3*
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*	195,6	*2,1*	215,8	*2,2*
- in rubles	108,8	*1,3*	190,4	*2,0*	215,4	*2,3*	195,6	*2,1*	215,8	*2,2*
- 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*	468,2	*4,9*	486,1	*5,0*
- in rubles	442,2	*5,5*	525,5	*5,4*	449,3	*4,7*	458,5	*4,8*	480,4	*5,0*
- in foreign currency	14,2	*0,2*	9,3	*0,1*	7,2	*0,1*	9,7	*0,1*	5,7	*0,1*
other debt securities of residents	666,4	*8,3*	1 210,3	*12,5*	1 209,8	*12,6*	1 384,7	*14,6*	1 375,7	*14,2*
- in rubles	665,9	*8,3*	1 209,0	*12,5*	1 207,9	*12,6*	1 382,2	*14,5*	1 373,6	*14,2*
- in foreign currency	0,6	*0,0*	1,3	*0,0*	1,9	*0,0*	2,5	*0,0*	2,1	*0,0*
debt securities of other countries	38,4	*0,5*	160,2	*1,7*	173,7	*1,8*	163,2	*1,7*	139,9	*1,4*
- in rubles	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- in foreign currency	38,4	*0,5*	160,2	*1,7*	173,7	*1,8*	163,2	*1,7*	139,9	*1,4*
debt securities of non-resident banks	358,5	*4,4*	341,4	*3,5*	291,9	*3,1*	281,6	*3,0*	354,8	*3,7*
- in rubles	114,8	*1,4*	9,5	*0,1*	7,3	*0,1*	7,3	*0,1*	6,5	*0,1*
- in foreign currency	243,7	*3,0*	331,9	*3,4*	284,7	*3,0*	274,3	*2,9*	348,2	*3,6*
other debt securities of non-residents	904,2	*11,2*	2 015,9	*20,8*	1 944,7	*20,3*	1 952,7	*20,5*	2 050,6	*21,2*
- in rubles	188,3	*2,3*	206,6	*2,1*	180,4	*1,9*	136,4	*1,4*	151,9	*1,6*
- in foreign currency	715,9	*8,9*	1 809,3	*18,6*	1 764,3	*18,4*	1 816,3	*19,1*	1 898,7	*19,6*
debt securities delivered without derecognition in the balance sheet	4 261,8	*52,8*	2 698,1	*27,8*	2 389,5	*25,0*	2 193,1	*23,1*	1 874,1	*19,3*
- in rubles	2 949,9	*36,6*	1 442,7	*14,9*	1 138,3	*11,9*	1 131,7	*11,9*	828,7	*8,6*
- in foreign currency	1 311,9	*16,3*	1 255,3	*12,9*	1 251,2	*13,1*	1 061,4	*11,2*	1 045,4	*10,8*
overdue debt securities	5,2	*0,1*	6,1	*0,1*	8,6	*0,1*	10,4	*0,1*	9,6	*0,1*
- in rubles	3,8	*0,0*	5,1	*0,1*	7,4	*0,1*	8,4	*0,1*	8,4	*0,1*
- in foreign currency	1,4	*0,0*	1,1	*0,0*	1,2	*0,0*	2,0	*0,0*	1,2	*0,0*
Reference data:										
Provisions for losses on debt securities	15,8		40,0		47,3		45,4		44,2	

Table 20

Structure of credit institutions' portfolio of shares

	1.01.15		1.01.16		1.04.16		1.05.16		1.06.16	
	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*	314,1	*100,0*	313,9	*100,0*
- in rubles	285,9	*58,5*	188,0	*63,7*	202,5	*66,9*	215,7	*68,7*	222,2	*70,8*
- in foreign currency	202,8	*41,5*	107,3	*36,3*	100,1	*33,1*	98,4	*31,3*	91,7	*29,2*
of which: revaluation	-16,4	*-3,4*	-21,2	*-7,2*	-6,9	*-2,3*	-10,5	*-3,3*	-9,8	*-3,1*
Shares held at book value (without revaluation)	505,1	*100,0*	316,4	*100,0*	309,6	*100,0*	324,6	*100,0*	323,7	*100,0*
of which shares of:										
resident credit institutions	4,1	*0,8*	13,5	*4,3*	3,3	*1,1*	7,9	*2,4*	6,2	*1,9*
- in rubles	4,1	*0,8*	13,5	*4,3*	3,3	*1,1*	7,9	*2,4*	6,2	*1,9*
- 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*	140,9	*43,4*	140,4	*43,4*
- in rubles	192,3	*38,1*	136,7	*43,2*	129,5	*41,8*	133,4	*41,1*	140,4	*43,4*
- in foreign currency	5,5	*1,1*	2,6	*0,8*	6,4	*2,1*	7,5	*2,3*	0,0	*0,0*
non-resident credit institutions	2,7	*0,5*	1,4	*0,4*	1,3	*0,4*	1,6	*0,5*	2,4	*0,7*
- in rubles	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- in foreign currency	2,7	*0,5*	1,4	*0,4*	1,3	*0,4*	1,6	*0,5*	2,4	*0,7*
other non-residents	81,8	*16,2*	50,0	*15,8*	50,0	*16,1*	48,8	*15,0*	48,2	*14,9*
- in rubles	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- in foreign currency	81,8	*16,2*	50,0	*15,8*	50,0	*16,1*	48,8	*15,0*	48,2	*14,9*
shares delivered without derecognition in the balance sheet	124,8	*24,7*	10,6	*3,4*	20,7	*6,7*	13,1	*4,0*	16,4	*5,1*
- in rubles	67,0	*13,3*	10,6	*3,3*	20,6	*6,7*	13,1	*4,0*	16,3	*5,0*
- 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*	112,3	*34,6*	110,2	*34,0*
- in rubles	38,9	*7,7*	48,4	*15,3*	56,0	*18,1*	71,8	*22,1*	69,0	*21,3*
- in foreign currency	55,0	*10,9*	53,3	*16,8*	42,4	*13,7*	40,5	*12,5*	41,1	*12,7*
Reference data:										
Provisions for losses on shares	14,8		10,9		16,6		30,6		29,7	

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

Table 21

Credit Institutions' Portfolio of Discounted Promissory Notes

(billion rubles)

	1.01.15	1.01.16	1.04.16	1.05.16	1.06.16
Portfolio of promissory notes discounted by a credit institution, in rubles	188,7	130,3	111,0	104,8	101,8
of which promissory notes, not paid when due	9,2	10,7	12,4	12,5	12,5
Portfolio of promissory notes discounted by a credit institution, in foreign currency	29,2	73,7	61,6	55,7	89,9
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**	**160,5**	**191,7**

Table 22

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

	1.01.15		1.01.16		1.04.16		1.05.16		1.06.16	
	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***	**160,5**	***100,0***	**191,7**	***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*	106,1	*66,1*	136,9	*71,4*
- other promissory notes of residents	59,5	*27,3*	74,7	*36,6*	57,8	*33,5*	51,8	*32,2*	52,2	*27,2*
- 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	*1,5*	2,3	*1,2*
Reference data:										
Provisions for losses on promissory notes	13,8		13,2		13,5		14,6		13,8	

[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	1.05.16	1.06.16
Land temporarily out of use in operating activities	6,6	7,5	7,5	8,2	9,8
Land temporarily out of use in operating activities, leased out	0,9	11,5	5,3	5,3	4,6
Land temporarily out of use in operating activities, at current (fair) value	10,2	26,0	27,5	29,3	29,4
Land temporarily out of use in operating activities, at current (fair) value, leased out	2,9	5,3	25,8	27,3	27,6
Real estate (except land) temporarily out of use in operating activities*	2,0	3,4	4,6	4,3	3,7
Real estate (except land) temporarily out of use in operating activities, leased out*	9,5	8,8	6,0	6,3	6,2
Real estate (except land) temporarily out of use in operating activities, at current (fair) value	13,3	16,8	27,1	27,7	30,1
Real estate (except land) temporarily out of use in operating activities, at current (fair) value, leased out	27,6	27,4	35,6	35,8	37,6
Investments in construction of objects of real estate, temporarily out of use in operating activities	1,4	2,6	30,8	30,7	30,8
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	71,4	71,5

* At residual value (less amortisation).

Table 24

Funds Raised by Credit Institutions From Organisations

(billion rubles)

		1.01.15	1.01.16	1.04.16	1.05.16	1.06.16
1.	Funds raised from organisations, total	25 008,1	28 442,1	28 137,2	27 573,1	28 087,5
	- in rubles	14 222,9	14 889,3	15 184,5	15 336,6	15 738,2
	- in foreign currency	10 785,2	13 552,7	12 952,7	12 236,5	12 349,3
	of which:					
1.1.	Funds of legal entities in settlement and other accounts[1]	7 434,7	8 905,2	10 394,6	9 477,8	9 932,9
	- in rubles	5 549,6	6 179,5	6 759,5	6 185,8	6 634,9
	- in foreign currency	1 885,1	2 725,7	3 635,1	3 291,9	3 298,0
	Of which:					
1.1.1	Funds of individual entrepreneurs	180,1	216,4	222,7	207,5	233,5
	- in rubles	172,1	207,4	212,6	197,8	223,5
	- in foreign currency	7,9	9,0	10,1	9,7	10,0
1.2.	Government and other extra budgetary funds in settlement accounts	0,1	0,1	0,4	0,1	0,8
1.3.	Float	535,3	472,5	570,8	493,9	487,5
1.4.	Deposits and other funds of legal entities (except credit institutions)	17 007,9	19 018,2	17 137,9	17 571,2	17 635,4
	- in rubles	8 471,8	8 522,2	8 134,1	8 915,1	8 864,1
	- in foreign currency	8 536,1	10 496,0	9 003,7	8 656,1	8 771,3
	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	1 599,5	1 798,5
1.4.2.	Certificates of deposit	5,8	2,8	1,3	1,1	0,9
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	0,5	1,6	0,5	1,2	0,7
1.5.	Clients' funds in factoring and forfeiting transactions	26,4	22,3	33,0	23,8	23,9
1.6.	Funds written down from clients' accounts but not entered in correspondent account of a credit institution because of shortage of money	3,8	23,7	0,6	6,3	7,1
	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	2 547,8	2 445,8
	- in rubles	2 686,8	2 649,1	2 147,9	2 148,1	2 036,2
	- in foreign currency	718,5	642,3	443,5	399,7	409,6
	with maturity from 31 days to 1 year	4 565,0	5 852,1	5 417,7	6 132,6	6 097,5
	- in rubles	3 327,2	3 257,3	3 487,2	4 245,0	4 274,8
	- in foreign currency	1 237,8	2 594,8	1 930,5	1 887,6	1 822,7
	with maturity in excess of 1 year	9 037,5	9 874,7	9 128,8	8 890,9	9 092,1
	- in rubles	2 457,8	2 615,8	2 499,0	2 522,1	2 553,1
	- in foreign currency	6 579,8	7 258,9	6 629,8	6 368,8	6 539,0
	Reference data					
Funds raised from non-resident organisations, total		5 143,3	5 130,4	4 623,0	4 443,9	4 551,5
- in rubles		591,3	433,7	357,2	355,5	385,4
- in foreign currency		4 552,0	4 696,6	4 265,8	4 088,4	4 166,1
of which:						
	Funds of non-resident organisations in settlement and other accounts	521,0	574,5	495,7	511,8	563,9
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	502,0	428,1	373,3	386,2	381,6
	Other funds raised from non-resident legal entities	4 074,3	4 095,6	3 725,1	3 514,7	3 576,0
	Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0,0	0,0	0,0	0,6	0,2

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

Table 25

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

	1.01.15	1.01.16	1.04.16	1.05.16	1.06.16
Issued debt obligations - total	**2 692,0**	**2 536,9**	**2 337,4**	**2 346,8**	**2 339,7**
including:					
bonds:	1 357,5	1 266,5	1 139,7	1 161,2	1 188,9
of which					
with maturities less than one year	12,0	2,6	1,0	0,0	0,0
with maturities in excess of one year	1 344,5	1 263,9	1 138,7	1 161,2	1 188,7
deposit certificates [1]	5,8	2,8	1,3	1,1	0,9
of which					
with maturities less than one year	3,3	2,1	0,7	0,4	0,3
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	621,4	599,4
of which					
with maturities less than one year	148,6	364,8	328,2	314,9	278,5
with maturities in excess of one year	300,2	183,3	259,1	282,1	292,1
promissory notes and banker's acceptances	868,1	696,2	581,4	563,1	550,4
of which					
with maturities less than one year	364,8	329,8	275,2	267,3	231,2
with maturities in excess of one year	482,2	346,8	278,3	267,4	292,5

[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	1.05.16	1.06.16
1	Individual deposits	18 552,7	23 219,1	22 518,9	22 673,8	22 929,4
	- of which savings certificates	460,5	571,4	615,0	621,4	599,4
1.1.	Individual demand deposits and deposits with maturity up to 30 days	3 214,6	3 843,7	3 414,0	3 648,3	3 673,4
	- in rubles	2 664,9	3 176,5	2 749,1	2 996,7	2 996,1
	- in foreign currency	549,7	667,1	664,9	651,6	677,3
1.2.	Individual deposits with maturity from 31 days to 1 year	5 124,0	9 278,4	8 557,9	8 317,5	8 189,4
	- in rubles	3 814,6	6 948,4	7 158,4	7 109,1	7 040,1
	- in foreign currency	1 309,4	2 330,1	1 399,5	1 208,3	1 149,2
1.3.	Individual deposits with maturity in excess of 1 year	10 214,1	10 097,0	10 547,0	10 708,0	11 066,7
	- in rubles	7 227,1	6 273,3	6 453,2	6 634,6	6 838,9
	- in foreign currency	2 987,0	3 823,7	4 093,8	4 073,4	4 227,8
	Reference data:					
	Deposits of non-resident individuals (excluding saving certificates)	245,2	372,0	365,3	364,5	372,3

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	1.05.16	1.06.16
Loans, deposits and other funds received from other credit institutions, total	**6 594,2**	**7 091,0**	**7 720,7**	**7 527,3**	**7 193,3**
- in rubles	3 223,4	3 687,6	4 137,3	4 073,9	3 765,1
- in foreign currency	3 370,8	3 403,5	3 583,4	3 453,4	3 428,3
of which:					
- loans, deposits and other funds received from resident credit institutions	4 016,5	5 024,8	5 862,4	5 859,1	5 568,0
- in rubles	2 900,5	3 432,9	3 884,4	3 849,4	3 553,5
- in foreign currency	1 116,0	1 591,9	1 978,1	2 009,7	2 014,5
of which					
overdue debt	0,0	1,6	1,6	1,6	0,0
- in rubles	0,0	1,6	1,6	1,6	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	1 668,2	1 625,3
- in rubles	322,9	254,7	252,9	224,5	211,5
- in foreign currency	2 254,8	1 811,6	1 605,3	1 443,7	1 413,8
of which					
overdue debt	0,0	0,5	2,0	1,9	1,9
- in rubles	0,0	0,0	1,9	1,9	1,9
- 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 1.06.16

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	42 082	*50,2*	109 122	*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	41 822	*49,8*	49 769 067	*62,1*
No budgetary funds	636	0	*0,0*	30 223 086	*37,7*
Data not available	5	0	*0,0*	0	*0,0*
Total	**689**	**83 904**	***100,0***	**80 101 275**	***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		1.05.16		1.06.16	
		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***	**4 809,0**	***6,0***	**4 924,4**	***6,1***
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*	4 413,2	*5,5*	4 521,6	*5,6*
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*	3 901,5	*4,9*	3 957,8	*4,9*
1.2	Individual deposits (excluding saving certificates)	245,2	*0,3*	372,0	*0,4*	365,3	*0,5*	364,5	*0,5*	372,3	*0,5*
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*	272,0	*0,3*	275,9	*0,3*
1.3	Funds in other accounts	47,0	*0,1*	32,9	*0,0*	29,6	*0,0*	31,3	*0,0*	30,4	*0,0*
2.	**Funds in correspondent and other accounts of credit institutions**	**180,0**	***0,2***	**204,5**	***0,2***	**179,4**	***0,2***	**200,7**	***0,3***	**230,2**	***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***	**1 668,2**	***2,1***	**1 625,3**	***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***	**6 677,9**	***8,4***	**6 779,9**	***8,5***
	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*	300,8	*0,4*	295,5	*0,4*
	Overdue interest on liabilities of credit institutions	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
	Placed funds										
1.	**Loans, total**	**6 978,0**	***9,0***	**8 268,1**	***10,0***	**7 367,6**	***9,1***	**7 115,5**	***8,9***	**7 262,4**	***9,1***
	of which overdue claims	182,1	*0,2*	272,2	*0,3*	262,0	*0,3*	281,1	*0,4*	288,1	*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*	2 775,3	*3,5*	2 621,1	*3,3*
1.2	Loans and other claims on legal entities	3 837,5	*4,9*	4 665,5	*5,6*	4 430,4	*5,5*	4 318,3	*5,4*	4 621,6	*5,8*
1.3	Loans and other claims on individuals	25,9	*0,0*	27,8	*0,0*	22,2	*0,0*	21,3	*0,0*	19,1	*0,0*
2.	**Correspondent accounts with banks**	**1 915,6**	***2,5***	**1 924,8**	***2,3***	**1 746,8**	***2,2***	**1 717,2**	***2,2***	**1 652,8**	***2,1***
3.	**Securities acquired by credit institutions, total**	**1 389,1**	***1,8***	**2 571,2**	***3,1***	**2 464,0**	***3,0***	**2 450,2**	***3,1***	**2 598,1**	***3,2***
	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*	2 397,5	*3,0*	2 545,2	*3,2*
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*	50,4	*0,1*	50,5	*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***	**638,8**	***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***	**11 921,6**	***14,9***	**12 152,1**	***15,2***
	Reference data:										
	Overdue interest on claims of credit institutions	38,1	*0,0*	11,2	*0,0*	12,1	*0,0*	11,4	*0,0*	12,5	*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	1.05.16	1.06.16	1.01.15	1.01.16	1.04.16	1.05.16	1.06.16	1.01.15	1.01.16	1.04.16	1.05.16	1.06.16
Total	589 141,3	191 965,4	109 324,8	166 912,3	235 347,5	833	733	704	692	684	177 032,1	125 480,2	26 517,4	100 969,6	127 626,1
Profit-making CIs[1]	853 239,6	735 803,4	239 648,6	340 961,4	429 659,9	707	553	471	422	419	166 058,7	113 513,3	23 201,9	88 511,2	111 729,4
Loss-making CIs	-264 098,3	-543 838,1	-130 323,8	-174 049,1	-194 312,5	126	180	233	270	265	10 973,4	11 966,9	3 315,5	12 458,4	15 896,7
CIs that have not provided their reporting						1	0	3	4	5					
Total						**834**	**733**	**707**	**696**	**689**					

[1] including CIs with zero profit.

Table 31

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

	1.01.14		1.01.15		1.01.16		1.04.16	
	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	**31 023,0**	***100,0***	**110 406,6**	***100,0***	**191 868,1**	***100,0***	**72 402,0**	***100,0***
1.1. Interest income on claims on legal entities (except income on securities)	2 386,0	*7,7*	2 943,2	*2,7*	3 992,2	*2,1*	1 062,2	*1,5*
1.2. Interest income on loans to individuals	1 576,6	*5,1*	1 833,3	*1,7*	1 791,6	*0,9*	436,7	*0,6*
1.3. Income on operations with securities	1 896,2	*6,1*	2 599,5	*2,4*	1 411,8	*0,7*	315,7	*0,4*
1.4. Income on operations with foreign currency	17 853,0	*57,5*	91 197,9	*82,6*	169 003,8	*88,1*	67 017,4	*92,6*
1.5. Commissions	806,4	*2,6*	906,6	*0,8*	974,7	*0,5*	259,8	*0,4*
1.6. Recovery of loss provision	4 825,6	*15,6*	6 063,3	*5,5*	9 363,9	*4,9*	2 529,8	*3,5*
1.7. Other income	1 679,2	*5,4*	4 862,9	*4,4*	5 330,0	*2,8*	780,4	*1,1*
Of which:								
1.7.1. Income on operations with derivatives and embedded derivative instruments	312,2	*1,0*	2 712,6	*2,5*	1 837,3	*1,0*	558,2	*0,8*
2. Expenses of credit institutions, total	**30 029,0**	***100,0***	**109 815,9**	***100,0***	**191 675,5**	***100,0***	**72 292,7**	***100,0***
2.1. Interest expenses on funds raised from legal entities (except expense on securities)	1 130,0	*3,8*	1 702,7	*1,6*	2 711,2	*1,4*	661,1	*0,9*
2.2. Interest expenses on funds raised from individuals	857,6	*2,9*	862,8	*0,8*	1 451,2	*0,8*	421,8	*0,6*
2.3. Expenses on operations with securities	1 552,0	*5,2*	2 372,0	*2,2*	771,7	*0,4*	91,4	*0,1*
2.4. Expenses on operations with foreign currency	17 742,7	*59,1*	90 776,9	*82,7*	168 553,4	*87,9*	67 040,0	*92,7*
2.5. Commissions	152,2	*0,5*	181,4	*0,2*	202,3	*0,1*	65,9	*0,1*
2.6. Expenses on loss provision	5 438,8	*18,1*	7 568,7	*6,9*	11 080,5	*5,8*	2 799,2	*3,9*
2.7. Management expenses (including personnel costs)	1 179,6	*3,9*	1 246,1	*1,1*	1 239,9	*0,6*	345,1	*0,5*
2.8. Other expenses	1 976,2	*6,6*	5 105,3	*4,6*	5 665,2	*3,0*	868,4	*1,2*
Of which:								
2.8.1. Expenses on operations with derivatives and embedded derivative instruments	289,1	*1,0*	2 573,0	*2,3*	1 865,4	*1,0*	595,6	*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 1.06.16

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	48 795 335 788	24 585 212 353	49 604 242 046	23 776 306 095
Belgorod Region	9 598 922	799 071	9 600 709	797 284
Bryansk Region	0	0	0	0
Vladimir Region	8 075 230	248 308	8 095 099	228 439
Voronezh Region	5 761 389	2 281 371	6 167 726	1 875 034
Ivanovo Region	14 053 602	940 335	14 250 833	743 104
Kaluga Region	46 440 254	1 804 576	46 419 173	1 825 657
Kostroma Region	351 097 390	186 041 880	435 105 725	102 033 545
Kursk Region	19 719 688	1 081 601	19 718 026	1 083 263
Lipetsk Region	25 416 654	1 536 497	25 445 194	1 507 957
Moscow Region	45 085 579	9 914 464	45 904 070	9 095 973
Orel Region	0	0	0	0
Ryazan Region	24 690 537	1 085 636	24 511 562	1 264 611
Smolensk Region	6 777 869	546 190	6 806 005	518 054
Tambov Region	3 079 296	27 221	3 083 296	23 221
Tver Region	17 567 784	2 273 449	17 998 424	1 842 809
Tula Region	2 710 453	51 607	2 715 049	47 011
Yaroslavl Region	17 760 693	3 955 644	17 208 137	4 508 200
City of Moscow	48 197 500 448	24 372 624 503	48 921 213 018	23 648 911 933
North-Western Federal District	1 542 769 511	480 315 078	1 681 543 982	341 540 607
Republic of Karelia	1 649 652	100 599	1 673 840	76 411
Komi Republic	5 656 786	802 253	5 687 440	771 599
Akhangelsk Region	0	0	0	0
Vologda Region	74 559 256	13 221 118	78 259 539	9 520 835
Kaliningrad Region	11 961 993	5 021 460	11 986 966	4 996 487
Leningrad Region	13 446 545	994 562	13 477 044	964 063
Murmansk Region	8 730 898	1 714 500	8 767 991	1 677 407
Novgorod Region	5 703 959	503 127	5 881 626	325 460
Pskov Region	2 685 413	15 604	2 687 910	13 107
St Petersburg	1 418 375 009	457 941 855	1 553 121 626	323 195 238
Southern Federal District	317 085 472	33 679 857	317 992 313	32 773 016
Republic of Adygeya	10 564 429	378 015	10 577 749	364 695
Republic of Kalmykia	0	0	0	0
Krasnodar Territory	180 037 320	12 301 388	181 182 773	11 155 935
Astrakhan Region	6 693 304	4 580 580	6 733 021	4 540 863
Volgograd Region	13 490 184	2 317 083	14 229 111	1 578 156
Rostov Region	106 300 235	14 102 791	105 269 659	15 133 367
North-Caucasian Federal District	32 465 750	4 337 367	33 268 877	3 534 240
Republik of Daghestan	3 862 257	68 035	3 865 537	64 755
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	5 592 729	143 789	5 623 805	112 713
Karachai-Cherkess Republic	12 633 676	3 679 819	13 351 407	2 962 088
Republic of North Ossetia - Alania	848 001	63 180	876 319	34 862
Chechen Republic	0	0	0	0
Stavropol Territory	9 529 087	382 544	9 551 809	359 822

Volga Federal District	1 681 590 299	321 216 296	1 724 518 284	278 288 311
Republic of Bashkortostan	89 329 254	2 507 625	89 368 580	2 468 299
Republic of Marii El	2 957 856	183 579	2 966 200	175 235
Republic of Mordovia	24 032 953	388 730	24 062 870	358 813
Republic of Tatarstan	858 655 727	166 191 455	849 291 803	175 555 379
Udmurt Republic	38 753 628	2 495 933	40 134 010	1 115 551
Chuvash Republic	10 577 971	930 883	10 927 459	581 395
Perm Territory	27 032 375	2 889 344	27 136 757	2 784 962
Kirov Region	32 464 271	2 675 489	33 664 683	1 475 077
Nizhny Novgogrod Region	83 054 241	6 727 649	84 239 577	5 542 313
Orenburg Region	44 119 147	3 384 056	44 147 606	3 355 597
Penza Region	4 733 637	63 300	4 734 237	62 700
Samara Region	307 588 805	77 679 664	353 216 828	32 051 641
Saratov Region	150 611 629	55 022 438	152 914 366	52 719 701
Ulyanovsk Region	7 678 805	76 151	7 713 308	41 648
Ural Federal District	896 386 021	429 582 416	1 039 936 392	286 032 045
Kurgan Region	3 000 683	47 512	3 031 113	17 082
Sverdlovsk Region	491 465 777	145 599 950	496 982 009	140 083 718
Tyumen Region	281 211 164	257 912 781	408 952 588	130 171 357
Chelyabinsk Region	120 708 397	26 022 173	130 970 682	15 759 888
Siberian Federal District	226 369 234	61 581 960	230 953 774	56 997 420
Republic of Altai	1 272 466	77 388	1 272 983	76 871
Republic of Buryatiya	10 776 544	140 569	10 258 004	659 109
Republic of Tuva	567 185	2 252	568 719	718
Republic of Khakassia	7 389 197	131 765	7 393 329	127 633
Altai Territory	12 940 692	336 931	12 980 307	297 316
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	43 387 254	7 251 560	44 199 608	6 439 206
Irkutsk Region	15 358 024	1 701 807	16 250 177	809 654
Kemerovo Region	13 015 869	513 631	13 079 640	449 860
Novosibirsk Region	100 671 081	47 404 412	102 334 187	45 741 306
Omsk Region	12 961 911	3 554 045	14 587 203	1 928 753
Tomsk Region	8 029 011	467 600	8 029 617	466 994
Far Eastern Federal District	472 094 866	101 257 891	492 056 482	81 296 275
Republic of Sakha (Yakutia)	35 509 503	2 625 113	35 671 492	2 463 124
Kamchatka Territory	19 616 559	2 796 460	20 795 717	1 617 302
Primorskiy Territory	86 956 543	19 527 793	94 195 876	12 288 460
Khabarovsk Territory	8 852 632	562 867	8 850 970	564 529
Amur Region	313 727 571	69 333 770	325 052 457	58 008 884
Magadan Region	0	0	0	0
Sakhalin Region	7 432 058	6 411 888	7 489 970	6 353 976
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Crimean District	108 958 357	11 036 209	110 462 305	9 532 261
Republic of Crimea	92 444 414	8 920 199	93 669 493	7 695 120
City of Sevastopol	16 513 943	2 116 010	16 792 812	1 837 141

[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 1.06.16

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	8 726 761 787	3 062 754 089	248 603 179	1 525 303 567	72 926 106	86 903 510
Belgorod Region	1 503 673	136 133	0	0	0	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	98 577	80 718	222 686	0	11 475	0
Voronezh Region	2 704 555	106 772	0	0	0	0
Ivanovo Region	920 889	292 919	16 102	0	104 910	32 078
Kaluga Region	1 421 976	794 996	123 741	0	0	0
Kostroma Region	224 519 055	313 196	5 721 517	2 121 213	0	0
Kursk Region	553 216	553 216	0	0	0	0
Lipetsk Region	3 077 233	274 299	2 340	0	3 507	0
Moscow Region	4 351 818	1 604 617	574 743	0	118 837	0
Orel Region	0	0	0	0	0	0
Ryazan Region	716 379	433 609	0	309 757	0	0
Smolensk Region	0	0	0	0	0	0
Tambov Region	0	0	0	0	0	0
Tver Region	773 134	676 795	4 950	0	0	0
Tula Region	259 294	35 225	10 622	0	7 320	0
Yaroslavl Region	6 674 582	15 234	315 424	0	0	0
City of Moscow	8 479 187 406	3 057 436 360	241 611 054	1 522 872 597	72 680 057	86 871 432
North-Western Federal District	392 558 004	19 603 311	21 188 437	6 049 054	3 577 666	1 093 581
Republic of Karelia	0	0	0	25	0	0
Komi Republic	868 473	463 681	164 797	0	0	33 411
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	13 518 105	1 357 696	145 395	0	18 091	0
Kaliningrad Region	5 509 403	0	8 304	0	0	0
Leningrad Region	632 243	97 150	406 078	0	776 066	0
Murmansk Region	0	0	0	0	0	0
Novgorod Region	503 223	235 878	282 299	0	0	0
Pskov Region	67 579	0	0	0	0	0
St Petersburg	371 458 978	17 448 906	20 181 564	6 049 029	2 783 509	1 060 170
Southern Federal District	27 110 570	14 701 952	524 921	375 169	7 764 123	1 644 855
Republic of Adygeya	117 991	6 559	1 278	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	23 480 743	12 993 445	389 758	350 000	7 637 701	1 644 855
Astrakhan Region	1 895 226	1 483 314	3 734	5 288	126 422	0
Volgograd Region	1 406 060	37 038	117 147	0	0	0
Rostov Region	210 550	181 596	13 004	19 881	0	0
North-Caucasian Federal District	1 624 173	175 874	96 107	0	223 565	0
Republik of Daghestan	0	0	0	0	222 565	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 536	0	13 412	0	1 000	0
Karachai-Cherkess Republic	1 377 753	0	82 695	0	0	0
Republic of North Ossetia - Alania	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	241 884	175 874	0	0	0	0
Volga Federal District	278 667 870	31 427 057	36 787 676	14 263 432	7 837 922	65 802
Republic of Bashkortostan	13 640 008	9 035 001	224 159	340 694	0	0
Republic of Marii El	0	0	0	0	0	0
Republic of Mordovia	278 064	168 595	27 126	0	0	0

Republic of Tatarstan	123 092 735	13 854 204	34 519 083	11 416 729	4 156 977	0
Udmurt Republic	3 971 107	471 959	0	0	916 318	0
Chuvash Republic	202 994	8 960	2 583	0	101 425	0
Perm Territory	1 469 412	0	494 281	300 000	150 595	0
Kirov Region	10 563 382	80 177	5 508	0	15 980	0
Nizhny Novgogrod Region	8 566 499	1 997 188	166 587	326 542	1 135 912	65 802
Orenburg Region	8 803 556	357 280	34 658	35 246	937 915	0
Penza Region	361 187	101 672	25 265	0	0	0
Samara Region	35 367 407	5 251 630	1 143 156	1 844 221	219 159	0
Saratov Region	72 351 519	100 391	145 270	0	203 641	0
Ulyanovsk Region	0	0	0	0	0	0
Ural Federal District	178 990 490	35 592 182	4 260 164	1 124 193	3 384 012	197 994
Kurgan Region	0	0	0	0	0	0
Sverdlovsk Region	124 641 597	17 047 086	3 675 030	1 094 341	1 948 423	27 661
Tyumen Region	36 145 196	13 601 599	537 482	0	1 167 367	0
Chelyabinsk Region	18 203 697	4 943 497	47 652	29 852	268 222	170 333
Siberian Federal District	26 786 646	6 181 036	645 532	285 026	380 336	0
Republic of Altai	254 142	0	0	0	0	0
Republic of Buryatiya	2 493	0	569 267	285 026	0	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	18 954	19 229	0	0	0	0
Altai Territory	37 981	40 801	1 435	0	3 488	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	1 823 928	8 918	1 186	0	0	0
Irkutsk Region	294 996	123 042	26 443	0	70 000	0
Kemerovo Region	1 304 462	462 370	40 512	0	25 246	0
Novosibirsk Region	20 612 716	5 393 419	4 589	0	101 195	0
Omsk Region	2 433 448	133 257	127	0	180 407	0
Tomsk Region	3 526	0	1 973	0	0	0
Far Eastern Federal District	91 743 641	10 066 088	1 759 289	769 040	451 629	0
Republic of Sakha (Yakutia)	655 591	262 679	320 546	0	349 602	0
Kamchatka Territory	1 415 278	746 986	9 162	0	102 010	0
Primorskiy Territory	7 559 708	4 240 061	62 885	0	17	0
Khabarovsk Territory	440 446	33 726	0	0	0	0
Amur Region	81 672 618	4 782 636	1 351 867	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	5 706 151	4 164 133	375	205 055	5 275 306	0
Republic of Crimea	5 432 272	4 164 133	375	189 750	5 275 306	0
City of Sevastopol	273 879	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 1.06.16

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	33 856 941 579	18 639 045 413	3 188 169 039	9 412 299 012
Belgorod Region	5 617 871	4 602 987	16	210 491
Bryansk Region	0	0	0	0
Vladimir Region	5 834 570	4 168 099	0	1 542 482
Voronezh Region	2 782 791	2 518 821	0	207 390
Ivanovo Region	9 021 205	6 476 074	511 137	1 594 448
Kaluga Region	39 924 965	23 856 914	13 219 172	2 560 519
Kostroma Region	210 464 742	21 071 262	50 445 863	61 963 396
Kursk Region	17 064 261	11 513 059	3 400 000	1 316 320
Lipetsk Region	18 130 229	9 870 286	4 870 000	2 228 069
Moscow Region	29 336 770	12 617 054	8 545 071	6 261 651
Orel Region	0	0	0	0
Ryazan Region	15 407 879	12 469 177	1 160 050	1 761 684
Smolensk Region	6 285 198	967 676	4 955 700	125 377
Tambov Region	2 152 676	1 478 746	370 000	303 930
Tver Region	12 597 192	6 090 206	4 020 000	1 106 684
Tula Region	1 651 396	1 138 483	353 000	109 913
Yaroslavl Region	9 963 807	5 775 978	0	3 461 944
City of Moscow	33 470 706 027	18 514 430 591	3 096 319 030	9 327 544 714
North-Western Federal District	1 002 631 695	635 609 902	144 077 456	128 283 065
Republic of Karelia	1 307 249	375 563	440 000	385 287
Komi Republic	2 891 790	2 262 478	211 822	417 490
Akhangelsk Region	0	0	0	0
Vologda Region	51 846 764	17 341 839	3 389 930	28 688 803
Kaliningrad Region	7 096 736	5 792 362	9 689	1 259 118
Leningrad Region	7 196 588	2 988 096	220 000	2 808 608
Murmansk Region	2 578 269	777 543	150 000	1 639 876
Novgorod Region	2 444 457	1 384 356	245 000	788 119
Pskov Region	1 148 611	1 011 460	0	137 151
St Petersburg	926 121 231	603 676 205	139 411 015	92 158 613
Southern Federal District	216 851 563	129 769 762	17 011 049	65 649 406
Republic of Adygeya	7 678 942	6 226 815	2 926	1 155 139
Republic of Kalmykia	0	0	0	0
Krasnodar Territory	108 896 739	69 483 822	14 559 394	21 342 768
Astrakhan Region	1 586 435	607 266	75 350	708 910
Volgograd Region	8 967 925	7 186 143	753 000	994 205
Rostov Region	89 721 522	46 265 716	1 620 379	41 448 384
North-Caucasian Federal District	19 450 112	14 350 408	936 923	3 993 338
Republik of Daghestan	1 345 053	732 345	2 200	610 508
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	3 605 215	2 352 004	426 300	820 097
Karachai-Cherkess Republic	8 386 737	6 358 423	0	2 011 971
Republic of North Ossetia - Alania	591 169	481 601	0	109 568

Chechen Republic	0	0	0	0
Stavropol Territory	5 521 938	4 426 035	508 423	441 194
Volga Federal District	1 097 049 510	598 499 668	151 133 367	272 319 661
Republic of Bashkortostan	37 934 161	24 836 326	7 046 084	4 236 651
Republic of Marii El	2 170 256	1 368 250	600 000	87 026
Republic of Mordovia	14 436 540	11 442 431	0	2 472 515
Republic of Tatarstan	541 113 360	372 218 304	47 022 971	85 227 585
Udmurt Republic	27 770 519	5 171 428	628 300	21 226 941
Chuvash Republic	7 600 229	3 153 462	881 017	3 451 607
Perm Territory	20 412 428	10 339 434	1 594 561	7 989 398
Kirov Region	17 927 707	10 875 059	454 844	5 454 139
Nizhny Novgogrod Region	53 289 016	32 085 154	6 594 523	8 509 021
Orenburg Region	28 282 304	13 389 069	848 966	13 137 922
Penza Region	3 111 108	1 846 716	210 414	737 053
Samara Region	232 431 309	87 384 712	9 484 699	111 586 365
Saratov Region	105 038 062	19 464 051	75 761 555	7 601 632
Ulyanovsk Region	5 532 511	4 925 272	5 433	601 806
Ural Federal District	575 123 980	239 056 285	78 852 212	214 665 650
Kurgan Region	1 862 269	1 704 211	0	108 095
Sverdlovsk Region	281 025 990	94 474 469	34 503 280	125 641 996
Tyumen Region	211 905 716	105 038 934	30 977 148	63 851 229
Chelyabinsk Region	80 330 005	37 838 671	13 371 784	25 064 330
Siberian Federal District	146 494 971	55 267 210	43 417 414	40 240 975
Republic of Altai	652 932	403 945	0	43 581
Republic of Buryatiya	5 639 977	1 639 274	0	3 999 538
Republic of Tuva	221 986	124 107	900	96 979
Republic of Khakassia	4 507 524	2 103 439	17 926	2 078 789
Altai Territory	9 531 153	6 357 687	805 848	1 910 298
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	31 079 288	3 577 340	16 983 136	6 598 345
Irkutsk Region	12 102 112	7 206 511	562 990	3 671 865
Kemerovo Region	7 150 447	3 141 073	1 010 151	2 949 223
Novosibirsk Region	61 989 035	22 446 070	24 001 463	14 568 066
Omsk Region	8 594 845	5 613 282	35 000	1 983 355
Tomsk Region	5 025 672	2 654 482	0	2 340 936
Far Eastern Federal District	326 970 653	93 842 497	14 600 873	202 602 799
Republic of Sakha (Yakutia)	22 571 971	13 947 282	42 588	7 430 176
Kamchatka Territory	13 074 993	9 337 194	1 811 814	1 708 737
Primorskiy Territory	60 048 301	38 050 756	3 912 982	15 418 427
Khabarovsk Territory	6 506 171	2 277 224	455 000	1 923 876
Amur Region	222 120 576	28 626 038	7 808 489	175 693 079
Magadan Region	0	0	0	0
Sakhalin Region	2 648 641	1 604 003	570 000	428 504
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Crimean District	51 376 412	18 479 317	16 841 340	12 723 528
Republic of Crimea	42 099 875	13 906 473	16 613 975	9 300 133
City of Sevastopol	9 276 537	4 572 844	227 365	3 423 395

Table 35

Distribution of Loans, Deposits and Other Claims in Forreign Currency by Credit Institutions, Registered in Respective Regions, as of 1.06.16

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	17 359 020 642	10 551 468 528	4 457 209 426	202 955 453
Belgorod Region	20 158	18 374	1 784	0
Bryansk Region	0	0	0	0
Vladimir Region	55 812	55 812	0	0
Voronezh Region	768 968	597 891	3 304	148 385
Ivanovo Region	55 690	37 265	3 112	15 313
Kaluga Region	0	0	0	0
Kostroma Region	53 809 539	31 729 778	16 425 450	330 590
Kursk Region	143 751	11 586	132 165	0
Lipetsk Region	0	0	0	0
Moscow Region	5 238 816	2 364 965	42 618	2 831 233
Orel Region	0	0	0	0
Ryazan Region	87 563	53 923	3 378	30 262
Smolensk Region	56 012	25 410	0	0
Tambov Region	1 982	0	1 982	0
Tver Region	139 508	0	139 508	0
Tula Region	991	0	991	0
Yaroslavl Region	342 023	61 185	991	267 368
City of Moscow	17 298 299 829	10 516 512 339	4 440 454 143	199 332 302
North-Western Federal District	200 595 492	109 058 346	38 755 897	6 352 594
Republic of Karelia	7 930	0	0	7 930
Komi Republic	32 165	32 165	0	0
Akhangelsk Region	0	0	0	0
Vologda Region	943 446	673 206	50 197	10 124
Kaliningrad Region	200 174	33 103	0	167 071
Leningrad Region	83 422	72 546	0	4 410
Murmansk Region	149 497	149 497	0	0
Novgorod Region	7 937	0	7 937	0
Pskov Region	0	0	0	0
St Petersburg	199 170 921	108 097 829	38 697 763	6 163 059
Southern Federal District	9 214 412	7 732 657	983 809	425 687
Republic of Adygeya	47 448	17 117	0	30 331
Republic of Kalmykia	0	0	0	0
Krasnodar Territory	1 565 856	965 867	464 298	69 037
Astrakhan Region	3 436	0	3 436	0
Volgograd Region	287 462	0	279 126	2 731
Rostov Region	7 310 210	6 749 673	236 949	323 588
North-Caucasian Federal District	2 258 062	1 487 290	655 925	18 571
Republik of Daghestan	13 560	0	1 652	11 908
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	2 814	0	2 814	0
Karachai-Cherkess Republic	2 103 234	1 460 857	635 714	6 663
Republic of North Ossetia - Alania	12	0	12	0

Chechen Republic	0	0	0	0
Stavropol Territory	138 442	26 433	15 733	0
Volga Federal District	103 443 475	41 705 275	28 748 311	3 586 650
Republic of Bashkortostan	204 219	198 248	5 633	338
Republic of Marii El	991	0	991	0
Republic of Mordovia	2 313	0	2 313	0
Republic of Tatarstan	53 193 680	24 318 538	26 282 845	1 607 834
Udmurt Republic	713 607	318 398	377 983	17 226
Chuvash Republic	127 572	125 507	0	2 065
Perm Territory	830 388	714 881	107 714	7 793
Kirov Region	215 902	16 610	1 029	198 263
Nizhny Novgogrod Region	1 027 546	589 830	76 049	110 213
Orenburg Region	583 850	380 448	74 464	128 938
Penza Region	0	0	0	0
Samara Region	45 997 512	14 950 143	1 366 812	1 513 235
Saratov Region	545 728	92 672	452 478	578
Ulyanovsk Region	167	0	0	167
Ural Federal District	245 407 679	225 395 046	12 982 308	578 245
Kurgan Region	1 029	0	0	1 029
Sverdlovsk Region	26 518 145	20 700 996	5 516 020	215 222
Tyumen Region	213 759 752	204 082 037	2 949 622	361 920
Chelyabinsk Region	5 128 753	612 013	4 516 666	74
Siberian Federal District	22 788 993	1 661 569	19 948 433	402 766
Republic of Altai	0	0	0	0
Republic of Buryatiya	7 529	0	7 134	395
Republic of Tuva	342	0	342	0
Republic of Khakassia	0	0	0	0
Altai Territory	29 176	1 679	3 965	23 532
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	3 640 861	406 189	2 169 527	288 924
Irkutsk Region	30 833	19 825	11 008	0
Kemerovo Region	5 327	0	330	4 997
Novosibirsk Region	19 008 727	1 223 831	17 750 625	34 267
Omsk Region	61 213	10 045	2 646	48 522
Tomsk Region	4 985	0	2 856	2 129
Far Eastern Federal District	17 908 383	10 594 879	2 651 469	637 771
Republic of Sakha (Yakutia)	1 195 689	656 578	160 404	378 707
Kamchatka Territory	281 487	272 919	6 091	2 477
Primorskiy Territory	2 428 225	765 551	1 407 663	99 770
Khabarovsk Territory	8 592	0	8 592	0
Amur Region	13 989 996	8 899 831	1 064 325	156 817
Magadan Region	0	0	0	0
Sakhalin Region	4 394	0	4 394	0
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Crimean District	2 006 522	1 262 119	24 009	720 394
Republic of Crimea	730 476	257 561	21 043	451 872
City of Sevastopol	1 276 046	1 004 558	2 966	268 522

Table 36

Overdue claims on loans, deposits and other claims by credit institutions registered in respective regions, as of 1.06.16

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	1 618 544 298	350 825 068	43 356 047	7 808 012	756 827 495	55 034 355
Belgorod Region	79 060	0	0	0	924	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	236 281	0	0	0	54 689	0
Voronezh Region	0	0	0	0	117	0
Ivanovo Region	163 319	0	0	0	76 078	0
Kaluga Region	507 855	0	12 952 092	0	612 485	0
Kostroma Region	476 915	0	109 703	0	9 755 251	133 916
Kursk Region	75 856	0	0	0	17 777	0
Lipetsk Region	2 249 694	0	0	0	133 864	0
Moscow Region	1 040 961	345 025	0	0	758 384	231 418
Orel Region	0	0	0	0	0	0
Ryazan Region	1 233 677	0	0	0	78 188	0
Smolensk Region	380 619	0	5 700	0	26 147	0
Tambov Region	67 341	0	0	0	23 957	0
Tver Region	130 838	0	0	0	30 587	0
Tula Region	44 305	0	0	0	2 282	0
Yaroslavl Region	374 120	0	0	0	49 941	39 650
City of Moscow	1 611 483 457	350 480 043	30 288 552	7 808 012	745 206 824	54 629 371
North-Western Federal District	74 715 429	4 616 681	148 342	63 210	9 732 013	422 664
Republic of Karelia	50 370	0	0	0	21 018	1 442
Komi Republic	118 088	0	41 822	0	18 844	0
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	2 050 692	6 905	45 000	0	3 133 943	3 165
Kaliningrad Region	297 087	1 470	9 689	0	50 891	11
Leningrad Region	693 791	0	0	0	287 089	4 410
Murmansk Region	199 256	4 116	0	0	63 654	0
Novgorod Region	115 161	0	0	0	11 104	0
Pskov Region	84 655	0	0	0	8 994	0
St Petersburg	71 106 329	4 604 190	51 831	63 210	6 136 476	413 636
Southern Federal District	9 516 064	811 984	175 946	0	3 445 756	24 228
Republic of Adygeya	134 159	0	0	0	86 812	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	6 362 888	811 984	175 946	0	2 391 433	2 449
Astrakhan Region	49 044	0	0	0	43 367	0
Volgograd Region	635 911	0	0	0	70 508	0
Rostov Region	2 334 062	0	0	0	853 636	21 779
North-Caucasian Federal District	595 209	119 601	507 330	15 733	417 782	4 097
Republik of Daghestan	90 267	0	0	0	88 920	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	273 069	0	0	0	122 011	0

Karachai-Cherkess Republic	151 142	119 601	0	0	90 195	4 097
Republic of North Ossetia - Alania	38 936	0	0	0	33 736	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	41 795	0	507 330	15 733	82 920	0
Volga Federal District	41 522 459	756 395	29 343 949	136 254	29 069 727	1 310 082
Republic of Bashkortostan	429 856	0	5 524 788	0	895 444	338
Republic of Marii El	84 025	0	0	0	1 379	0
Republic of Mordovia	177 535	0	0	0	60 281	0
Republic of Tatarstan	10 234 020	145 466	110 220	132 165	7 614 421	236 769
Udmurt Republic	173 817	0	0	0	2 270 349	3 304
Chuvash Republic	91 143	0	0	0	67 561	0
Perm Territory	332 281	0	26 500	0	381 326	0
Kirov Region	857 222	0	0	0	923 933	0
Nizhny Novgogrod Region	3 759 815	0	4 000	0	650 445	1 191
Orenburg Region	632 371	0	55 000	0	286 124	0
Penza Region	95 894	0	0	0	63 427	0
Samara Region	22 203 531	599 446	3 340 000	4 089	13 594 912	1 067 902
Saratov Region	2 310 606	11 483	20 283 441	0	2 131 129	578
Ulyanovsk Region	140 343	0	0	0	128 996	0
Ural Federal District	13 291 558	423 844	4 188 136	1 458	11 361 952	35 532
Kurgan Region	191 274	0	0	0	10 620	0
Sverdlovsk Region	5 190 353	10 040	4 008 432	0	8 947 285	32 643
Tyumen Region	3 612 074	391 591	0	0	1 692 062	2 815
Chelyabinsk Region	4 297 857	22 213	179 704	1 458	711 985	74
Siberian Federal District	3 339 497	44 236	30 848	342	3 506 345	177 471
Republic of Altai	2 814	0	0	0	7 067	0
Republic of Buryatiya	85 941	0	0	0	577 034	394
Republic of Tuva	4 301	0	0	342	15 510	0
Republic of Khakassia	57 076	0	15 000	0	72 700	0
Altai Territory	242 231	0	5 848	0	43 302	207
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	292 374	44 236	0	0	1 031 384	158 098
Irkutsk Region	288 944	0	0	0	169 685	0
Kemerovo Region	199 762	0	10 000	0	129 667	1 588
Novosibirsk Region	1 544 457	0	0	0	1 276 416	16 755
Omsk Region	573 180	0	0	0	135 633	429
Tomsk Region	48 417	0	0	0	47 947	0
Far Eastern Federal District	7 737 041	556 048	138 723	0	34 390 976	40 185
Republic of Sakha (Yakutia)	420 877	13 183	42 588	0	221 947	2 195
Kamchatka Territory	793 444	0	0	0	301 877	2 477
Primorskiy Territory	4 468 455	0	26 135	0	842 665	8 630
Khabarovsk Territory	45 126	0	0	0	482 894	0
Amur Region	1 886 474	542 865	70 000	0	32 489 137	26 883
Magadan Region	0	0	0	0	0	0
Sakhalin Region	122 665	0	0	0	52 456	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Crimean District	962 402	520 454	0	1 908	464 994	206 585
Republic of Crimea	119 596	252 633	0	0	370 326	82 754
City of Sevastopol	842 806	267 821	0	1 908	94 668	123 831

Table 37

Distribution of Clients' Funds in Rubles by Credit Institutions Registered in Respective Regions, as of 1.06.16

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	29 033 137 664	3 341 894	48 215	5 930 593 837	8 001 703 258	14 867 954 716
Belgorod Region	6 901 452	0	0	1 631 124	514 634	4 734 495
Bryansk Region	0	0	0	0	0	0
Vladimir Region	6 567 093	0	224	814 901	410 988	5 287 262
Voronezh Region	2 775 820	0	0	333 917	321 646	2 113 709
Ivanovo Region	10 884 674	0	0	1 196 612	353 846	9 206 374
Kaluga Region	41 072 631	0	0	1 149 531	21 735 660	18 173 163
Kostroma Region	224 136 048	0	0	5 993 208	53 244 390	164 822 362
Kursk Region	13 785 728	0	0	2 425 793	467 450	10 882 964
Lipetsk Region	18 866 771	0	0	2 253 631	2 241 430	14 364 437
Moscow Region	29 363 931	0	0	7 620 399	1 745 842	19 926 371
Orel Region	0	0	0	0	0	0
Ryazan Region	18 741 317	4 148	0	3 679 231	1 370 620	13 517 918
Smolensk Region	4 713 960	0	0	567 183	404 538	3 740 429
Tambov Region	2 358 929	0	0	590 430	106 742	1 648 633
Tver Region	13 023 111	0	0	2 375 727	477 537	10 126 024
Tula Region	1 606 734	0	0	251 431	278 498	1 035 206
Yaroslavl Region	8 245 026	0	0	2 412 638	3 223 508	2 497 233
City of Moscow	28 630 094 439	3 337 746	47 991	5 897 298 081	7 914 805 929	14 585 878 136
North-Western Federal District	1 111 421 963	95 909	460	343 608 472	426 673 906	325 432 901
Republic of Karelia	820 704	0	0	409 393	103 531	302 507
Komi Republic	4 216 652	0	0	953 971	784 500	2 302 531
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	56 346 842	0	0	5 698 386	19 523 301	31 047 935
Kaliningrad Region	5 533 877	0	0	1 865 208	199 793	3 435 409
Leningrad Region	10 133 914	0	0	816 591	461 819	8 788 376
Murmansk Region	5 516 589	0	0	1 353 134	273 063	3 875 123
Novgorod Region	4 129 016	0	460	1 687 054	21 594	2 340 379
Pskov Region	1 488 173	0	0	466 918	0	1 019 342
St Petersburg	1 023 236 196	95 909	0	330 357 817	405 306 305	272 321 299
Southern Federal District	239 848 241	124 339	501	31 783 219	37 921 204	169 373 213
Republic of Adygeya	7 284 033	0	0	667 563	373 354	6 214 988
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	140 197 054	13 500	501	14 644 594	30 605 771	94 590 190
Astrakhan Region	4 042 123	0	0	1 829 289	1 090 083	1 075 600
Volgograd Region	7 628 927	0	0	2 031 096	590 569	5 000 474
Rostov Region	80 696 104	110 839	0	12 610 677	5 261 427	62 491 961
North-Caucasian Federal District	17 156 344	0	0	4 460 470	2 695 473	9 778 481
Republik of Daghestan	1 522 159	0	0	873 254	158 050	454 308
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	2 969 397	0	0	567 837	27 350	2 335 025
Karachai-Cherkess Republic	7 145 180	0	0	951 300	1 848 056	4 345 735
Republic of North Ossetia - Alania	270 086	0	0	54 661	43 000	172 423
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	5 249 522	0	0	2 013 418	619 017	2 470 990
Volga Federal District	964 721 587	3 088 258	0	156 998 492	239 147 963	562 184 122
Republic of Bashkortostan	49 667 015	20 159	0	3 261 976	12 418 548	33 943 945

Republic of Marii El	2 117 236	0	0	356 633	117 955	1 621 630
Republic of Mordovia	19 360 082	0	0	1 896 314	632 005	16 791 456
Republic of Tatarstan	514 909 801	3 021 868	0	109 966 843	160 682 849	239 025 751
Udmurt Republic	30 072 869	13 074	0	2 637 383	686 086	26 712 916
Chuvash Republic	8 676 101	0	0	1 558 328	849 490	6 248 559
Perm Territory	19 742 314	6 361	0	2 380 579	2 484 417	14 845 794
Kirov Region	24 016 564	5 912	0	3 801 696	1 186 444	18 858 225
Nizhny Novgogrod Region	57 122 000	13 872	0	8 522 884	4 841 276	43 618 713
Orenburg Region	30 869 480	6 951	0	3 679 911	4 999 550	22 173 621
Penza Region	3 861 101	0	0	839 634	496 166	2 514 516
Samara Region	128 329 378	61	0	12 568 217	40 148 347	75 080 685
Saratov Region	70 427 182	0	0	4 720 003	9 218 917	56 437 058
Ulyanovsk Region	5 550 464	0	0	808 091	385 913	4 311 253
Ural Federal District	729 603 985	141 915	0	67 719 203	115 967 668	542 331 860
Kurgan Region	1 604 842	0	0	456 609	199 379	943 693
Sverdlovsk Region	345 637 757	16 985	0	36 036 618	57 939 888	250 841 305
Tyumen Region	290 592 092	116 735	0	16 330 004	49 448 918	223 243 939
Chelyabinsk Region	91 769 294	8 195	0	14 895 972	8 379 483	67 302 923
Siberian Federal District	154 432 902	104 160	0	37 952 892	13 081 819	101 163 278
Republic of Altai	873 051	0	0	150 604	203 378	518 285
Republic of Buryatiya	6 998 507	1 390	0	489 789	192 001	6 170 606
Republic of Tuva	182 669	228	0	61 890	28 000	92 544
Republic of Khakassia	5 639 213	0	0	1 178 861	518 243	3 888 538
Altai Territory	8 018 197	0	0	2 185 615	682 138	5 138 755
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	28 636 520	20 723	0	2 933 821	1 660 669	23 689 318
Irkutsk Region	11 782 068	0	0	2 480 860	1 413 564	7 803 467
Kemerovo Region	8 509 779	0	0	1 081 766	722 036	6 651 741
Novosibirsk Region	67 304 387	81 819	0	24 620 788	5 787 116	35 391 919
Omsk Region	9 807 154	0	0	1 285 121	1 756 374	6 747 285
Tomsk Region	6 681 357	0	0	1 483 777	118 300	5 070 820
Far Eastern Federal District	301 838 132	71 649	25 002	37 913 600	23 004 652	240 008 088
Republic of Sakha (Yakutia)	27 999 456	40 713	0	5 635 668	3 821 009	18 441 461
Kamchatka Territory	14 669 330	10 766	0	2 051 288	1 137 208	11 429 888
Primorskiy Territory	66 824 782	11 388	0	17 083 916	3 626 953	45 624 338
Khabarovsk Territory	6 778 421	0	0	421 912	302 913	6 030 797
Amur Region	180 519 924	0	25 002	10 324 476	13 801 175	156 231 724
Magadan Region	0	0	0	0	0	0
Sakhalin Region	5 046 219	8 782	0	2 396 340	315 394	2 249 880
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Crimean District	81 283 527	2 963	0	23 861 512	3 929 616	53 360 308
Republic of Crimea	67 509 890	2 963	0	22 007 893	2 897 640	42 488 724
City of Sevastopol	13 773 637	0	0	1 853 619	1 031 976	10 871 584

Table 38

Distribution of Clients' Funds in Foreign Currency by Credit Institutions Registered in Respective Regions, as of 1.06.16

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	17 793 452 543	76 732 200	710 246	3 159 833 739	8 453 048 072	5 693 518 493
Belgorod Region	797 104	0	0	9 307	0	787 797
Bryansk Region	0	0	0	0	0	0
Vladimir Region	228 273	0	0	7 971	0	220 253
Voronezh Region	1 862 523	0	0	14 556	27 484	1 820 483
Ivanovo Region	737 517	0	0	40 890	0	696 615
Kaluga Region	1 821 108	0	0	122 028	0	1 699 080
Kostroma Region	26 126 772	0	0	1 511 412	11 939 319	12 663 692
Kursk Region	1 083 036	0	0	292 717	0	559 069
Lipetsk Region	1 506 034	0	0	879 277	107 384	519 373
Moscow Region	8 508 313	0	0	1 023 120	830 668	6 648 912
Orel Region	0	0	0	0	0	0
Ryazan Region	1 246 951	0	0	105 200	36 749	1 104 950
Smolensk Region	514 576	0	0	130 923	9 912	373 741
Tambov Region	23 175	0	0	98	0	23 060
Tver Region	1 820 565	0	0	239 012	191 835	1 389 705
Tula Region	46 832	0	0	5 777	0	41 055
Yaroslavl Region	4 350 842	0	0	446 419	0	3 904 373
City of Moscow	17 742 778 922	76 732 200	710 246	3 155 005 032	8 439 904 721	5 661 066 335
North-Western Federal District	300 531 737	1 494	0	56 178 548	113 105 049	128 627 191
Republic of Karelia	68 468	1 494	0	65 506	0	1 451
Komi Republic	766 184	0	0	6 947	24 204	735 033
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	9 316 954	0	0	4 011 000	2 044 800	3 260 346
Kaliningrad Region	4 964 486	0	0	1 166 347	1 986 745	1 660 005
Leningrad Region	934 047	0	0	82 072	1 982	846 805
Murmansk Region	1 648 958	0	0	1 068 525	23 518	556 914
Novgorod Region	324 115	0	0	34 496	69 240	220 379
Pskov Region	13 107	0	0	11 709	0	1 398
St Petersburg	282 495 418	0	0	49 731 946	108 954 560	121 344 860
Southern Federal District	28 982 996	0	0	9 086 367	5 607 872	13 998 445
Republic of Adygeya	363 304	0	0	979	66 083	296 216
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	10 199 582	0	0	1 032 970	892 151	8 103 176
Astrakhan Region	4 540 982	0	0	4 427 617	0	107 930
Volgograd Region	1 561 296	0	0	109 164	140 222	1 311 895
Rostov Region	12 317 832	0	0	3 515 637	4 509 416	4 179 228
North-Caucasian Federal District	3 018 790	0	0	162 323	467 368	2 351 579
Republik of Daghestan	49 898	0	0	242	0	49 656
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	105 529	0	0	28 901	0	76 628
Karachai-Cherkess Republic	2 473 743	0	0	42 180	410 372	1 984 662
Republic of North Ossetia - Alania	34 635	0	0	0	0	34 635
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	354 985	0	0	91 000	56 996	205 998
Volga Federal District	217 182 785	7	0	22 359 881	114 278 176	79 025 616
Republic of Bashkortostan	1 990 504	0	0	88 202	174 529	1 727 553
Republic of Marii El	39 275	0	0	13 392	0	16 585
Republic of Mordovia	357 134	0	0	65 483	0	289 649

Republic of Tatarstan	167 706 234	7	0	12 243 518	110 122 932	44 170 292
Udmurt Republic	1 110 616	0	0	147 254	176 745	786 613
Chuvash Republic	576 198	0	0	17 509	141 478	417 178
Perm Territory	2 612 292	0	0	267 527	11 485	2 332 323
Kirov Region	1 473 993	0	0	259 915	369 017	845 061
Nizhny Novgogrod Region	5 122 460	0	0	522 768	596 463	3 999 338
Orenburg Region	3 295 741	0	0	87 672	709 577	2 484 691
Penza Region	62 427	0	0	23 002	39 412	0
Samara Region	29 058 394	0	0	8 245 694	1 433 273	19 126 854
Saratov Region	3 736 290	0	0	374 583	503 265	2 791 614
Ulyanovsk Region	41 227	0	0	3 362	0	37 865
Ural Federal District	169 966 517	66 002	0	13 846 853	64 871 034	82 050 856
Kurgan Region	17 055	0	0	603	0	16 254
Sverdlovsk Region	58 637 774	0	0	4 022 940	20 935 608	33 346 697
Tyumen Region	95 985 991	66 002	0	4 576 583	41 563 044	41 593 315
Chelyabinsk Region	15 325 697	0	0	5 246 727	2 372 382	7 094 590
Siberian Federal District	42 332 988	0	0	23 932 340	1 495 993	16 491 965
Republic of Altai	76 846	0	0	53 385	0	23 461
Republic of Buryatiya	654 985	0	0	7 612	0	398 710
Republic of Tuva	713	0	0	0	0	713
Republic of Khakassia	126 526	0	0	14 631	0	107 889
Altai Territory	295 216	0	0	45 584	0	249 632
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	6 277 888	0	0	191 959	171 115	5 907 075
Irkutsk Region	808 687	0	0	332 181	0	473 750
Kemerovo Region	427 184	0	0	188 574	0	238 312
Novosibirsk Region	31 440 774	0	0	22 276 770	440 989	8 573 859
Omsk Region	1 758 653	0	0	525 779	883 889	348 913
Tomsk Region	465 516	0	0	295 865	0	169 651
Far Eastern Federal District	59 989 038	0	0	12 017 440	18 158 563	29 273 435
Republic of Sakha (Yakutia)	2 373 510	0	0	72 126	49 780	2 202 699
Kamchatka Territory	1 604 885	0	0	336 800	1 836	1 258 648
Primorskiy Territory	11 849 590	0	0	4 061 438	1 530 222	6 113 581
Khabarovsk Territory	560 283	0	0	215 609	0	342 652
Amur Region	37 327 741	0	0	1 511 016	16 576 725	18 903 304
Magadan Region	0	0	0	0	0	0
Sakhalin Region	6 273 029	0	0	5 820 451	0	452 551
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Crimean District	9 313 237	133 613	0	556 451	250 701	7 775 347
Republic of Crimea	7 501 118	133 613	0	475 601	147 012	6 147 767
City of Sevastopol	1 812 119	0	0	80 850	103 689	1 627 580

Table 39

Loans, Deposits and Other Funds Received From Other Credit Institutions (by credit institutions registered in respective regions), as of 1.06.16

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	6 668 847 195	3 396 663 045	3 272 184 150
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	0	0	0
Voronezh Region	459 218	459 218	0
Ivanovo Region	323 196	323 196	0
Kaluga Region	101 380	101 380	0
Kostroma Region	141 483 658	67 154 886	74 328 772
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	80 000	80 000	0
Smolensk Region	600 000	600 000	0
Tambov Region	40 981	40 981	0
Tver Region	830 000	830 000	0
Tula Region	0	0	0
Yaroslavl Region	1 347 556	1 347 556	0
City of Moscow	6 521 679 302	3 323 823 924	3 197 855 378
North-Western Federal District	199 744 507	168 156 604	31 587 903
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangelsk Region	0	0	0
Vologda Region	616 360	593 704	22 656
Kaliningrad Region	89 122	89 122	0
Leningrad Region	0	0	0
Murmansk Region	0	0	0
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	199 039 025	167 473 778	31 565 247
Southern Federal District	5 591 410	2 337 267	3 254 143
Republic of Adygeya	22 703	22 703	0
Republic of Kalmykia	0	0	0
Krasnodar Territory	1 616 115	1 048 566	567 549
Astrakhan Region	5 652	5 652	0
Volgograd Region	212 600	212 600	0
Rostov Region	3 734 340	1 047 746	2 686 594
North-Caucasian Federal District	144 711	144 711	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	144 711	144 711	0
Volga Federal District	203 162 654	149 436 501	53 726 153
Republic of Bashkortostan	28 373 097	28 373 097	0

Republic of Marii El	0	0	0
Republic of Mordovia	30 000	30 000	0
Republic of Tatarstan	44 476 947	40 136 222	4 340 725
Udmurt Republic	187 562	187 562	0
Chuvash Republic	170 212	170 212	0
Perm Territory	365 610	365 610	0
Kirov Region	379 563	379 563	0
Nizhny Novgogrod Region	5 438 251	5 262 031	176 220
Orenburg Region	400 309	354 051	46 258
Penza Region	2 690	2 690	0
Samara Region	25 303 101	25 094 796	208 305
Saratov Region	97 810 312	48 855 667	48 954 645
Ulyanovsk Region	225 000	225 000	0
Ural Federal District	77 427 133	29 458 575	47 968 558
Kurgan Region	0	0	0
Sverdlovsk Region	69 378 404	27 083 465	42 294 939
Tyumen Region	6 932 438	1 258 819	5 673 619
Chelyabinsk Region	1 116 291	1 116 291	0
Siberian Federal District	7 217 359	7 054 063	163 296
Republic of Altai	0	0	0
Republic of Buryatiya	300 027	300 027	0
Republic of Tuva	0	0	0
Republic of Khakassia	152 716	152 716	0
Altai Territory	327 397	327 397	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	3 973 498	3 900 000	73 498
Irkutsk Region	0	0	0
Kemerovo Region	0	0	0
Novosibirsk Region	2 463 721	2 373 923	89 798
Omsk Region	0	0	0
Tomsk Region	0	0	0
Far Eastern Federal District	31 213 672	11 804 651	19 409 021
Republic of Sakha (Yakutia)	398 652	398 652	0
Kamchatka Territory	78 389	78 389	0
Primorskiy Territory	1 756 260	1 756 260	0
Khabarovsk Territory	0	0	0
Amur Region	28 980 371	9 571 350	19 409 021
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	1.05.16	1.06.16
Own funds (capital) adequacy					
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio)	12,5	12,7	12,4	12,5	12,4
Tier I capital ratio N1.2 (Basel III) [1]	9,0	8,5	8,4	8,6	8,6
Risk-weighted assets [2](Basel III) to total assets ratio	*45,4*	*48,3*	*48,6*	*48,6*	*47,8*
Credit risk					
Share of problem (IV quality category) and bad (V quality category) loans in total loans [3]	*6,7*	*8,3*	*9,2*	*9,3*	*9,4*
Loan loss provisions made as percent of total loans [3]	*6,5*	*7,8*	*8,4*	*8,5*	*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	3,2	3,9
Ratio of a bank's aggregate claims on insiders to own funds (capital) (N10.1)	0,7	0,6	0,5	0,5	0,5
Ratio of total large credit risks to own funds (capital) (N7)	245,5	254,4	248,1	244,5	244,1
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*	*5,4*	*5,3*
manufacturing	*15,5*	*17,1*	*16,9*	*16,8*	*16,8*
production and distribution of energy, gas and water	*2,5*	*2,5*	*2,5*	*2,6*	*2,6*
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*	*11,0*	*10,8*
transport and communication	*4,4*	*4,2*	*4,3*	*4,2*	*4,2*
other economic activities	*21,2*	*24,1*	*23,9*	*23,7*	*23,8*
individuals	*30,1*	*27,5*	*27,6*	*27,9*	*27,9*
of which					
mortgage loans	*9,4*	*10,1*	*12,5*	*12,8*	*12,9*
Geographical distribution of interbank loans and deposits [4]					
Russian Federation	*53,6*	*54,0*	*58,9*	*60,4*	*60,4*
United Kingdom	*13,9*	*12,3*	*11,1*	*10,5*	*11,7*
USA	*4,9*	*4,5*	*4,7*	*3,3*	*2,9*
Germany	*0,4*	*0,8*	*1,0*	*1,7*	*1,7*
Austria	*7,3*	*4,9*	*4,1*	*4,2*	*5,0*
France	*1,8*	*1,8*	*2,4*	*2,7*	*2,3*
Italy	*0,0*	*0,0*	*0,1*	*0,1*	*0,1*
Cyprus	*4,9*	*9,2*	*6,2*	*6,0*	*4,4*
Netherlands	*1,3*	*0,8*	*0,4*	*0,7*	*0,4*
Other	*11,8*	*11,8*	*11,0*	*10,4*	*11,3*
Liquidity					
Ratio of high liquid assets to total assets	*10,4*	*10,6*	*11,6*	*10,6*	*11,2*
Ratio of liquid assets to total assets	*22,0*	*24,6*	*22,8*	*22,3*	*23,2*
Ratio of high liquid assets to demand liabilities (N2)	67,0	97,5	86,5	86,6	89,4
Ratio of liquid assets to short-term liabilities (N3)	80,4	139,3	121,8	127,0	124,0
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	58,1	58,3
Ratio of clients' funds to total loans [5]	*96,9*	*106,1*	*107,0*	*107,6*	*108,4*
Market risk to total own funds (capital) [6]	*36,0*	*44,0*	*54,3*	*53,4*	*55,9*
of which					
Interest rate risk	*28,6*	*34,4*	*40,0*	*40,1*	*41,8*
Equity position risk	*3,7*	*3,3*	*3,0*	*2,7*	*2,8*
Foreign exchange risk	*3,7*	*6,3*	*7,9*	*7,5*	*7,7*
Commodity risk	-	-	*3,3*	*3,1*	*3,5*
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	7,6	8,6	9,7	10,0	10,5
Banks' financial result over the reporting period (billion rubles)	589,1	192,0	109,3	166,9	235,3
as percent of the banking sector assets [7]	*0,9*	*0,3*	*0,1*	*0,2*	*0,3*
as percent of the banking sector own funds (capital) [7]	*7,9*	*2,3*	*1,2*	*1,8*	*2,6*
Return on assets [8]	*0,9*	*0,3*	*0,4*	*0,5*	*0,5*
Return on equity [8]	*7,9*	*2,3*	*3,4*	*4,3*	*4,8*

[1] Starting from 1.02.14 – Basel III Tier I capital adequacy Basel III ratio (N1.1). Before 1.02.14 – The ratio of Tier I capital (calculated in accordance with Bank of Russia Ordinance No. 215-P) to risk-weighted assets (N1 ratio denominator)

[2] Only balance sheet items are included.

[3] Calculated by form 0409115 paragraphs 1, 2, 3.

[4] By 0409501 form "Information on interbank loans and deposits".

[5] Except loans, deposits and other funds, placed in interbank market.

[6] Capital of credit institutions that conduct operations that calculate market risk.

[7] Assets and capital calculated as averages over the reporting period.

[8] 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	171	278,5	45	178,5	49	336,3	80	7 773,3	25	-16,1
1.10.15	767	8 735,4	52	3,9	214	77,5	131	89,7	169	274,3	49	194,6	46	324,3	81	7 802,6	25	-31,5
1.11.15	757	8 823,5	53	-2,1	211	76,9	124	86,0	166	268,5	49	193,9	46	322,2	81	7 907,4	27	-29,2
1.12.15	740	8 891,2	50	1,9	207	75,2	121	83,6	168	276,2	45	183,6	44	319,8	79	7 983,8	26	-32,9
1.01.16	733	9 008,6	51	-42,9	199	73,2	124	86,1	160	262,5	40	153,3	47	320,3	82	8 178,2	30	-22,1
1.02.16	728	9 078,8	51	0,8	199	73,4	120	83,5	161	262,2	38	145,5	48	324,7	81	8 179,2	30	9,5
1.03.16	718	9 093,0	55	-1,5	191	70,8	120	82,9	156	256,3	37	142,4	47	324,0	82	8 215,4	30	2,6
1.04.16	707	8 952,7	47	3,0	194	72,0	116	80,5	151	244,2	41	154,7	43	297,7	83	8 097,7	32	2,8
1.05.16	696	8 922,3	48	3,1	190	70,5	110	76,3	154	250,5	39	148,3	45	311,3	80	8 084,4	30	-22,2
1.06.16	689	8 964,6	48	2,0	184	67,9	107	73,2	153	247,9	41	154,3	44	303,6	81	8 254,0	31	-138,4
Reference data: own funds (capital) adequacy ratio as of 1.06.16, %	12,4		45,3		26,1		18,6		17,1		17,4		17,7		12,9		12,0	

[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		1.05.16		1.06.16	
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***	**8 922,3**	***100,0***	**8 964,6**	***100,0***
of which:										
1. Tier I capital	5 718,4	*72,1*	6 002,5	*66,6*	6 062,9	*67,7*	6 137,0	*68,8*	6 248,2	*69,7*
of which:										
1.1. Common Equity Tier 1	5 638,3	*71,1*	5 857,8	*65,0*	5 893,9	*65,8*	5 972,6	*66,9*	6 091,3	*68,0*
1.2. Additional Tier 1	80,1	*1,0*	144,7	*1,6*	169,0	*1,9*	164,4	*1,8*	156,9	*1,8*
2. Tier 2 Capital	2 210,0	*27,9*	3 006,1	*33,4*	2 889,8	*32,3*	2 785,3	*31,2*	2 716,5	*30,3*
Basel III capital adequacy ratios[2]	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio)	12,5	4	12,7	8	12,4	6	12,5	7	12,4	7
Common equity Tier I ratio (N1.1)	8,9	2	8,2	8	8,1	6	8,3	8	8,4	6
Tier I capital ratio (N1.2)	9,0	3	8,5	8	8,4	8	8,6	10	8,6	8

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

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

Table 43

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

Indicators	1.01.15		1.01.16		1.04.16		1.05.16		1.06.16	
	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***	**11 167,1**	***125,2***	**11 019,1**	***122,9***
1.1. Authorized capital	1 914,3	*24,1*	2 416,3	*26,8*	2 407,0	*26,9*	2 421,8	*27,1*	2 400,5	*26,8*
1.2. Issue income	1 421,3	*17,9*	1 451,5	*16,1*	1 489,8	*16,6*	1 489,3	*16,7*	1 378,6	*15,4*
1.3. Credit institutions' profit and funds	3 761,5	*47,4*	4 112,3	*45,6*	4 242,1	*47,4*	4 224,8	*47,4*	4 227,4	*47,2*
1.4. Subordinated loans	2 018,3	*25,5*	3 026,7	*33,6*	2 879,9	*32,2*	2 813,7	*31,5*	2 794,6	*31,2*
1.5. Increase in value of property due to revaluation	222,4	*2,8*	226,5	*2,5*	211,7	*2,4*	217,4	*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	*0,0*
2. Factors of own funds (capital) decrease	**1 409,5**	***17,8***	**2 224,8**	***24,7***	**2 277,8**	***25,4***	**2 244,8**	***25,2***	**2 054,5**	***22,9***
2.1. Losses	352,5	*4,4*	823,1	*9,1*	773,3	*8,6*	717,7	*8,0*	594,6	*6,6*
2.2. Intangible assets	18,8	*0,2*	31,9	*0,4*	83,0	*0,9*	83,8	*0,9*	245,6	*2,7*
2.3. Treasury stocks (shares)	1,2	*0,0*	2,5	*0,0*	3,6	*0,0*	3,5	*0,0*	3,3	*0,0*
2.4. Sources of own funds (capital), created using improper assets	7,2	*0,1*	8,7	*0,1*	8,8	*0,1*	9,2	*0,1*	9,0	*0,1*
2.5. Subordinated loans granted to credit institutions	154,4	*1,9*	306,1	*3,4*	311,5	*3,5*	308,8	*3,5*	266,4	*3,0*
2.6. Investments in shares of financial organizations (including associated financial companies) and credit institutions	801,0	*10,1*	902,6	*10,0*	926,1	*10,3*	932,4	*10,5*	741,4	*8,3*
2.7. Other factors	74,4	*0,9*	149,9	*1,7*	171,5	*1,9*	189,4	*2,1*	194,3	*2,2*
Own funds (capital), total	**7 928,4**	***100,0***	**9 008,6**	***100,0***	**8 952,7**	***100,0***	**8 922,4**	***100,0***	**8 964,6**	***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	1.05.16	1.06.16
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	1 425,4	1 335,2
3rd group of assets	404,2	702,0	174,1	233,8	249,6
4th group of assets	33 446,0	37 817,6	37 415,6	36 738,8	36 348,1
5th group of assets	9,2	10,9	362,0	363,6	360,5
The value of credit risk on balance sheet assets	35 225,2	40 081,2	39 435,4	38 761,7	38 293,2

Reference data:

	1.01.15	1.01.16	1.04.16	1.05.16	1.06.16
1st group of assets without risk weighting	11 479,3	8 920,2	9 012,8	8 347,0	8 429,5

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

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

		1.01.15	1.01.16	1.04.16	1.05.16	1.06.16
1	Banking sector own funds (capital), billion rubles	7 928,4	9 008,6	8 952,7	8 922,3	8 964,6
2	Risk-weighted assets, billion rubles	63 456,9	70 914,5	72 154,1	71 469,2	72 314,0
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	35 225,2	40 081,2	39 435,4	38 761,7	38 293,2
	- risk-weighted claims on counterparties related to a bank (code 8957.0[2]), billion rubles	1 700,4	1 919,5	1 985,4	2 065,2	2 197,3
	- the amount of mortgage loans and accrued (accumulated) interest claims (code 8807[2]), billion rubles	225,8	140,4	206,2	206,4	211,4
	- the value of credit risk on contingent credit liabilities, billion rubles	4 802,0	4 198,1	3 736,8	3 812,4	3 733,9
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles[2]	1 259,3	873,3	845,9	826,1	799,4
	- the value of operational risk (calculated with risk coefficient 12,5)	5 264,7	6 732,5	6 746,9	6 787,9	6 882,3
	- market risk, billion rubles	2 734,6	3 859,4	4 719,4	4 639,0	4 878,5
	- credit claims of clearing participants (codes 8847[2])	65,7	71,7	79,4	89,8	85,8
	- higher-risk transactions, billion rubles	9 592,6	11 168,6	11 927,8	11 892,0	12 917,0
	- 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	-493,4	-535,0
	- 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	450,5	445,8
	- elevated requirements for respective levels of capital to cover certain assets classes in accordance with intrenational approaches to increase the stability of the banking sector	329,6	653,2	1 222,0	1 230,2	1 201,2
	- 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	744,1	716,6
	- other	2,3	245,1	467,0	457,4	486,5
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	12,5	12,7	12,4	12,5	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		1.05.16		1.06.16	
	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*	26	*3,8*
From 8% to 10%	0	*0,0*	1	*0,0*	10	*4,4*	19	*4,8*	13	*4,4*
From 10% to 12%	90	*47,0*	83	*39,0*	63	*35,0*	54	*34,0*	64	*48,3*
From 12% to 14%	144	*39,4*	92	*35,0*	89	*31,2*	90	*30,0*	95	*18,2*
14% and more	578	*12,2*	517	*22,2*	504	*25,7*	491	*27,5*	476	*25,3*
Banking sector, total	834	*100,0*	733	*100,0*	707	*100,0*	696	*100,0*	689	*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		1.05.16		1.06.16	
		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*	24 922,5	*44,8*	24 676,5	*44,4*
	Substandard	21 016,6	*39,5*	22 237,3	*38,3*	21 160,0	*37,6*	20 755,4	*37,3*	20 853,3	*37,5*
	Doubtful	3 603,2	*6,8*	4 769,2	*8,2*	4 721,9	*8,4*	4 761,9	*8,6*	4 835,2	*8,7*
	Problem	1 144,5	*2,2*	1 408,5	*2,4*	1 579,9	*2,8*	1 609,2	*2,9*	1 643,2	*3,0*
	Loss	2 433,0	*4,6*	3 442,2	*5,9*	3 574,6	*6,4*	3 582,0	*6,4*	3 594,3	*6,5*
Loan loss provision (LLP) made		3 461,0	*6,5*	4 545,7	*7,8*	4 708,6	*8,4*	4 706,8	*8,5*	4 786,1	*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*	24 780,9	*55,2*	24 533,1	*54,7*
	Substandard	10 893,5	*26,3*	13 276,4	*28,1*	12 357,6	*27,1*	11 917,1	*26,5*	12 032,8	*26,8*
	Doubtful	3 092,3	*7,5*	4 266,8	*9,0*	4 204,2	*9,2*	4 282,7	*9,5*	4 336,8	*9,7*
	Problem	971,2	*2,3*	1 261,5	*2,7*	1 439,7	*3,2*	1 473,5	*3,3*	1 513,5	*3,4*
	Loss	1 591,6	*3,8*	2 349,1	*5,0*	2 452,8	*5,4*	2 467,1	*5,5*	2 473,0	*5,5*
Loan loss provision (LLP)	Estimated LLP	3 219,0	*7,8*	4 483,4	*9,5*	4 655,2	*10,2*	4 696,8	*10,5*	4 741,3	*10,6*
	Estimated LLP adjusted for collateral	2 464,2	*5,9*	3 476,7	*7,4*	3 637,4	*8,0*	3 645,4	*8,1*	3 712,9	*8,3*
	LLP made	2 467,1	*6,0*	3 343,4	*7,1*	3 473,1	*7,6*	3 476,3	*7,7*	3 548,3	*7,9*
	LLP made as percent of estimated LLP		*76,6*		*74,6*		*74,6*		*74,0*		*74,8*
	LLP made as percent of estimated LLP adjusted for collateral		*100,1*		*96,2*		*95,5*		*95,4*		*95,6*

[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		1.05.16		1.06.16	
	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*	10 709,9	*100,0*	10 713,5	*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*	513,7	*4,8*	505,8	*4,7*
1.2. Loans to individuals	10 909,5	*93,1*	10 278,8	*94,9*	10 196,9	*95,1*	10 196,1	*95,2*	10 207,7	*95,3*
1.3. Loans to credit institutions	0,1	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
2. Loans grouped into portfolios of homogeneous loans as a share of total loans		*22,0*		*18,6*		*19,1*		*19,3*		*19,3*
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*		*11,5*		*11,6*
4. Claims grouped into portfolios of homogeneous claims - total	75,8	*100,0*	99,4	*100,0*	76,3	*100,0*	81,1	*100,0*	79,6	*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*	31,0	*38,2*	30,3	*38,1*
4.2. Portfolios of homogeneous claims on individuals	48,1	*63,5*	68,1	*68,5*	45,8	*60,0*	50,1	*61,8*	49,2	*61,9*
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*		*57,9*		*61,8*

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

Homogeneous Loans and Claims on Legal Entities and Provisions Made as of 1.06.16[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	505 814,9	*100,0*	65 978,6	*100,0*	*13,0*
of which by quality categories					
1.1. Quality Category I	286,2	*0,1*	0,0	*0,0*	*0,0*
1.2. Quality Category II	428 489,8	*84,7*	4 002,3	*6,1*	*0,9*
1.3. Quality Category III	5 473,1	*1,1*	504,9	*0,8*	*9,2*
1.4. Quality Category IV	9 683,3	*1,9*	3 276,7	*5,0*	*33,8*
1.5. Quality Category V	61 882,6	*12,2*	58 194,7	*88,2*	*94,0*
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	0,1	*100,0*	0,1	*100,0*	*100,0*
of which by quality categories					
2.1. Quality Category I	0,0	*0,0*	0,0	*0,0*	*0,0*
2.2. Quality Category II	0,0	*0,0*	0,0	*0,0*	*0,0*
2.3. Quality Category III	0,0	*0,0*	0,0	*0,0*	*0,0*
2.4. Quality Category IV	0,0	*0,0*	0,0	*0,0*	*0,0*
2.5. Quality Category V	0,1	*100,0*	0,1	*100,0*	*100,0*
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	505 815,0		65 978,7		*13,0*
4. Homogeneous claims grouped into portfolios - total	30 307,5	*100,0*	17 924,1	*100,0*	*59,1*
of which by quality categories					
4.1. Quality Category I	8 758,4	*28,9*	0,0	*0,0*	*0,0*
4.2. Quality Category II	669,1	*2,2*	8,4	*0,0*	*1,3*
4.3. Quality Category III	2996,8	*9,9*	182,5	*1,0*	*6,1*
4.4. Quality Category IV	84,8	*0,3*	30,0	*0,2*	*35,3*
4.5. Quality Category V	17798,4	*58,7*	17703,3	*98,8*	*99,5*
5. Claims for interest payments - total	5 895,9	*100,0*	2 942,5	*100,0*	*49,9*
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	3 146,2	*53,4*	2 874,9	*97,7*	*91,4*

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

Table 50

Homogeneous Loans and Claims on Individuals and Provisions Made as of 1.06.16[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	10 207 653,9	*100,0*	1 171 792,8	*100,0*	*11,5*
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	921 011,5	*9,0*	28 701,4	*2,4*	*3,1*
1.1.2. residental real estate (mortgage) loans, total	3 185 526,4	*31,2*	69 759,7	*6,0*	*2,2*
1.1.3. car loans, total	621 638,8	*6,1*	63 525,9	*5,4*	*10,2*
1.1.4. other consumer loans, total	5 445 852,1	*53,4*	1 007 352,4	*86,0*	*18,5*
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]	271 806,1	*2,7*	6 183,3	*0,5*	*2,3*
1.2.2. a portfolio of loans without overdue payments	8 385 013,1	*82,1*	129 690,4	*11,1*	*1,5*
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	288 935,5	*2,8*	16 723,8	*1,4*	*5,8*
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	126 301,4	*1,2*	36 421,6	*3,1*	*28,8*
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	126 954,5	*1,2*	71 886,6	*6,1*	*56,6*
1.2.6. a portfolio of loans with payments being overdue from 181 to 360 calendar days	218 327,3	*2,1*	171 914,9	*14,7*	*78,7*
1.2.7. a portfolio of loans with payments being overdue more than 360 calendar days	756 690,8	*7,4*	736 518,7	*62,9*	*97,3*
1.3. classified into the following loan quality categories:					
1.3.1. Quality category I	143 141,1	*1,4*	0,0	*0,0*	*0,0*
1.3.2. Quality category II	8 392 049,9	*82,2*	112 032,0	*9,6*	*1,3*
1.3.3. Quality category III	492 952,9	*4,8*	42 556,8	*3,6*	*8,6*
1.3.4. Quality category IV	120 074,9	*1,2*	48 414,7	*4,1*	*40,3*
1.3.5. Quality category V	1 059 435,0	*10,4*	968 789,2	*82,7*	*91,4*
2. Claims grouped into portfolios of homogeneous claims - total	49 249,6	*4,6*	31 225,3	*3,2*	*63,4*
of which by quality categories					
2.1. Quality category I	6 132,8	*0,6*	0,0	*0,0*	*0,0*
2.2. Quality category II	6 529,2	*0,6*	161,1	*0,0*	*2,5*
2.3. Quality category III	4618,9	*0,4*	556,6	*0,1*	*12,1*
2.4. Quality category IV	1256,4	*0,1*	608,0	*0,1*	*48,4*
2.5. Quality category V	30712,3	*2,9*	29899,6	*3,1*	*97,4*
3. Claims for interest payments - total of which	186 119,3	*100,0*	82 207,9	*100,0*	*44,2*
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	89 841,2	*48,3*	78 149,6	*95,1*	*87,0*

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

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

Table 51

Loan Loss Provisions by Credit Risk Categories[1]

Loan quality category	Provisions made on loans of corresponding quality categories as a share of total, in %					Ratio of provisions made to loans of corresponding quality categories, in %				
	1.01.15	1.01.16	1.04.16	1.05.16	1.06.16	1.01.15	1.01.16	1.04.16	1.05.16	1.06.16
Substandard	*9,5*	*7,2*	*6,6*	*6,1*	*5,9*	*2,1*	*1,8*	*1,8*	*1,8*	*1,7*
Doubtful	*19,7*	*23,0*	*22,2*	*22,6*	*22,7*	*15,7*	*18,0*	*18,4*	*18,3*	*18,6*
Problem	*16,1*	*15,5*	*17,1*	*17,4*	*17,4*	*40,9*	*41,1*	*41,2*	*41,0*	*40,9*
Loss	*54,7*	*54,2*	*54,1*	*53,9*	*53,9*	*84,8*	*77,1*	*76,6*	*75,9*	*77,4*

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

Table 52

The Value and Structure of Overdue Claims on Loans, Deposits and Other Claims

Indicator	1.01.15	1.01.16	1.04.16	1.05.16	1.06.16
Overdue claims on loans, deposits and other claims, billion rubles	**1978,0**	**3046,6**	**3122,7**	**3148,7**	**3167,1**
Of which					
- among 20 largest-asset credit institutions, billion rubles	1404,5	2033,2	2047,7	2078,9	2064,1
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	2716,9	2737,4
- as percent of total loans, deposits and other claims in rubles	*4,7*	*6,8*	*7,1*	*7,2*	*7,3*
Overdue claims in foreign currency					
- billion rubles	252,1	509,5	470,1	431,8	429,7
- 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	6,7	6,5
Overdue claims on loans and other claims on non-financial institutions	1250,7	2075,9	2121,3	2118,2	2128,9
Share of overdue claims in total volume of loans and other claims on non-financial institutions	*4,2*	*6,2*	*6,6*	*6,7*	*6,8*
Overdue claims on loans and other funds provided to individuals	667,5	863,8	889,2	891,3	906,5
Share of overdue claims in total volume of loans and other claims on individuals	*5,9*	*8,1*	*8,4*	*8,4*	*8,6*

Table 53

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

Share of overdue claims in total loans, deposits, and other claims	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.15	1.01.16	1.04.16	1.05.16	1.06.16	1.01.15	1.01.16	1.04.16	1.05.16	1.06.16
No overdue claims	72	56	59	57	54	*2,8*	*2,7*	*3,0*	*3,3*	*3,1*
Less than 5%	508	360	334	312	316	*72,9*	*70,2*	*68,5*	*67,1*	*69,6*
From 5 to 10%	131	156	133	146	135	*16,6*	*16,0*	*14,2*	*11,5*	*13,9*
From 10 to 15%	40	56	64	67	70	*5,9*	*3,7*	*6,3*	*10,0*	*6,3*
From 15 to 20%	19	26	36	26	26	*1,1*	*2,0*	*2,6*	*1,2*	*1,7*
From 20 to 60%	23	34	35	39	37	*0,4*	*4,9*	*5,2*	*6,6*	*4,0*
From 60 to 90%	2	6	4	5	6	*0,0*	*0,3*	*0,1*	*0,2*	*1,2*
90% and more	1	2	5	6	6	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
No loans, deposits and other claims	37	37	34	34	34	*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	1.05.16	1.06.16
Large credit risks of the banking sector total, bln rubles	19 467,9	22 916,6	22 209,0	21 818,7	21 886,7
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	1.05.16	1.06.16
Volume of large loans, billion rubles	10 829,7	13 838,1	13 527,9	13 103,0	13 254,2
of which:					
Volume of secured loans , billion rubles	2 397,5	4 050,5	3 642,3	3 542,2	3 609,8
Volume of I quality category collateral, billion rubles	596,8	1 953,7	1 670,6	1 535,4	1 630,2
of which:					
collateral of quoted securities issued by legal entities, billion rubles	65,7	650,3	481,9	451,5	493,6
Volume of II quality category collateral, billion rubles	1 494,9	1 776,0	1 747,2	1 769,8	1 720,7
of which:					
collateral of securities, issued by legal entities, billion rubles	208,2	246,8	234,3	295,6	285,2
collateral of proprietory rights (claims), billion rubles	611,0	689,2	683,8	626,7	604,0

[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		1.05.16		1.06.16	
	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*	*53,4*	*100,0*	*55,9*	*100,0*
Of which										
- interest rate risk (IRR)	*28,6*	*79,5*	*34,4*	*78,2*	*40,0*	*73,7*	*40,1*	*75,1*	*41,8*	*74,9*
- equity position risk (EPR)	*3,7*	*10,3*	*3,3*	*7,5*	*3,0*	*5,5*	*2,7*	*5,1*	*2,8*	*5,1*
- foreign exchange risk (FER)	*3,7*	*10,2*	*6,3*	*14,4*	*7,9*	*14,6*	*7,5*	*14,0*	*7,7*	*13,8*
- commodity risk (CR)	-	-	-	-	*3,3*	*6,1*	*3,1*	*5,7*	*3,5*	*6,3*
Reference data:										
Number of credit institutions[1]	598		548		514		499		493	
Share of credit institutions' assets [1] in total banking sector assets, %	*97,8*		*98,2*		*98,0*		*98,3*		*98,3*	

[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	1.05.16	1.06.16
Share of assets in foreign currency in total assets, %	*30,0*	*34,7*	*32,8*	*32,1*	*32,5*
of which:					
- 20 largest-asset credit institutions	*32,0*	*37,3*	*35,0*	*34,4*	*35,0*
Share of liabilities in foreign currency in total liabilities, %	*29,0*	*33,2*	*31,8*	*31,1*	*31,0*
of which:					
- 20 largest-asset credit institutions	*30,8*	*36,3*	*34,9*	*34,2*	*34,3*
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total , b.p.	*1,0*	*1,4*	*1,0*	*1,0*	*1,5*
of which:					
- 20 largest-asset credit institutions	*1,3*	*1,0*	*0,1*	*0,2*	*0,7*

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	1.05.16	1.06.16
Balance sheet positions					
Claims, bln rubles	23 291,9	28 774,6	26 620,6	25 588,7	26 028,2
Liabilities, bln rubles	22 502,6	27 592,0	25 825,9	24 780,5	24 866,3
Net balance sheet position, bln rubles	789,2	1 182,6	794,7	808,3	1 161,9
Net balance sheet position to own funds (capital), % [1]	*10,0*	*13,1*	*8,9*	*9,1*	*13,0*
Off-balance sheet positions [2]					
Claims, bln rubles	18 124,3	16 260,7	16 920,9	15 165,5	15 315,1
Liabilities, bln rubles	17 638,1	16 136,2	16 293,6	14 625,7	15 122,7
Net balance sheet position, bln rubles	486,2	124,5	627,2	539,8	192,3
Net balance sheet position to own funds (capital), % [1]	*6,1*	*1,4*	*7,0*	*6,1*	*2,1*

[1] Own funds (capital) of credit institutions licensed to conduct operations in foreign currency.
[2] Section D of the chart of accounts (the derivatives instruments)

Table 60

Compliance With Open Foreign Exchange Position (OFXP) Requirements

	2014 y.				2015 y.				2016 y.
	I	II	III	IV	I	II	III	IV	I
Number of credit institutions that exceeded the OFXP limits	6	7	6	13	11	5	11	9	9
Of which:									
- 20 largest-asset credit institutions	0	0	0	1	0	0	1	1	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*
- On 20 largest-asset credit institutions	*0,0*	*0,0*	*0,0*	*2,4*	*0,0*	*0,0*	*2,4*	*1,5*	*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*
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*

Table 62

Open Currency Positions of the Banking Sector by Currencies as of 1.06.16

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	214	-52,6	*-3,2*	50,2	-102,9
long	434	376,7	*5,2*	106,7	270,0
EUR					
short	241	-38,0	*-1,2*	-45,5	7,6
long	405	29,6	*0,5*	-202,9	232,5
GBP					
short	67	-14,7	*-0,2*	9,4	-24,1
long	255	3,7	*0,1*	0,2	3,5

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	1.05.16	1.06.16
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	*39,0*	*44,3*	*43,3*	*43,6*	*44,1*
Liabilities with maturity in excess of 1 year, as percent of total liabilities	*24,3*	*24,3*	*22,7*	*22,6*	*22,5*
A measure of using short-term liabilities to fund long-term liquid assets, percent[2]	*23,8*	*30,9*	*31,2*	*31,7*	*32,8*

[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	1.05.16	1.06.16	1.01.15	1.01.16	1.04.16	1.05.16	1.06.16
Less than 0	256	238	229	226	223	8,0	14,8	*10,3*	*8,6*	*9,6*
From 0 to 20	338	304	295	284	293	27,5	20,6	*25,1*	*25,7*	*26,9*
More than 20	239	191	180	182	168	64,5	64,6	*64,6*	*65,8*	*63,6*
Data not available	1	0	3	4	5	0,0	0,0	*0,0*	*0,0*	*0,0*
Total	834	733	707	696	689	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	1.05.16	1.06.16
Liquid assets with maturity up to 30 days, as percent of liquid assets	*33,6*	*31,6*	*35,3*	*34,4*	*35,8*
Liabilities with maturity up to 30 days, as percent of total liabilities	*40,8*	*40,8*	*45,1*	*44,1*	*46,6*
Liquidity coverage deficit (ratio of excess of liabilities with maturity up to 30 days over liquid assets with the same maturity to total amount of the said short-term liabilities), %	*10,7*	*16,5*	*15,4*	*15,6*	*16,6*

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

Comment. Calculated on the basis of credit institutions' reporting by form 0409125.

Table 66

Distribution of Credit Institutions Classified by Liquidity Coverage Deficit

Indicator, %	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.15	1.01.16	1.04.16	1.05.16	1.06.16	1.01.15	1.01.16	1.04.16	1.05.16	1.06.16
Less than 0	436	486	473	462	465	15,4	19,5	*12,7*	*13,9*	*16,2*
From 0 to 20	226	145	138	124	118	60,3	20,0	*33,7*	*28,9*	*14,8*
More than 20	171	102	93	106	101	24,3	60,5	*53,6*	*57,3*	*69,0*
Data not available	1	0	3	4	5	0	0	*0,0*	*0,0*	*0,0*
Total	834	733	707	696	689	100	100	*100,0*	*100,0*	*100,0*