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).

ATTENTION, PLEASE.
The data on GDP for the period of 2011-2014 are updated according to the reporting of the Federal State Statistics Service of the Russian Federation. Because of the substantial growth of GDP figures, the ratios of key banking indicators to GDP are revised markedly downwards.

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

[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	1.01.14	1.01.15	1.01.16	1.04.16	1.05.16
Credit institutions registered by the Bank of Russia and other authorities	1071	1049	1021	1008	1005
Operating credit institutions (credit institutions that have the right to conduct banking operations)	923	834	733	707	696
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)	0	1	0	1	1
Credit institutions with their banking licenses being revoked (cancelled)	148	214	288	300	308
Credit institutions licensed to conduct operations in foreign currency	623	554	482	460	452
Credit institutions holding general licences	270	256	232	229	227

Table 5

Operating Credit Institutions (CIs), by Federal Districts

Federal district	1.01.14		1.01.15		1.01.16		1.04.16		1.05.16	
	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	547	*59,3*	504	*60,4*	434	*59,2*	413	*58,4*	404	*58,0*
of which the City of Moscow and Moscow Region	498	*54,0*	459	*55,0*	392	*53,5*	374	*52,9*	364	*52,3*
North-Western	70	*7,6*	64	*7,7*	60	*8,2*	58	*8,2*	59	*8,5*
Southern	46	*5,0*	43	*5,2*	37	*5,0*	36	*5,1*	35	*5,0*
North-Caucasian	43	*4,7*	28	*3,4*	22	*3,0*	21	*3,0*	21	*3,0*
Volga	102	*11,1*	92	*11,0*	85	*11,6*	84	*11,9*	83	*11,9*
Ural	42	*4,6*	35	*4,2*	32	*4,4*	32	*4,5*	32	*4,6*
Siberian	51	*5,5*	44	*5,3*	41	*5,6*	40	*5,7*	39	*5,6*
Far Eastern	22	*2,4*	22	*2,6*	17	*2,3*	18	*2,5*	18	*2,6*
Crimea	-	-	2	*0,2*	5	*0,7*	5	*0,7*	5	*0,7*
Russian Federation	**923**	***100,0***	**834**	***100,0***	**733**	***100,0***	**707**	***100,0***	**696**	***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	1.05.16	1.01.15	1.01.16	1.05.16	1.01.15	1.01.16	1.05.16	1.01.15	1.01.16	1.05.16	1.01.15	1.01.16	1.05.16	1.01.15	1.01.16	1.05.16
Central	504	434	404	66	60	58	282	232	208	*49,6*	*47,0*	*45,0*	*22,4*	*23,2*	*23,3*	*16,5*	*16,6*	*16,2*
of which the City of Moscow and Moscow Region[1]	459	392	364	60	57	55	110	96	90	*21,2*	*21,4*	*21,5*	*20,4*	*21,1*	*21,1*	*6,4*	*6,9*	*7,0*
North-Western	64	60	59	8	5	4	243	204	192	*337,5*	*313,9*	*304,8*	*2,8*	*3,1*	*3,2*	*14,2*	*14,6*	*14,9*
Southern	43	37	35	13	12	8	183	151	135	*326,8*	*308,2*	*314,0*	*2,2*	*2,3*	*2,2*	*10,7*	*10,8*	*10,5*
North-Caucasian	28	22	21	25	8	8	74	64	58	*139,6*	*213,3*	*200,0*	*2,1*	*1,4*	*1,5*	*4,3*	*4,6*	*4,5*
Volga	92	85	83	39	29	28	283	227	210	*216,0*	*199,1*	*189,2*	*5,2*	*5,4*	*5,6*	*16,6*	*16,2*	*16,3*
Ural	35	32	32	55	45	45	138	106	99	*153,3*	*137,7*	*128,6*	*3,5*	*3,6*	*3,9*	*8,1*	*7,6*	*7,7*
Siberian	44	41	39	20	11	10	172	152	140	*268,8*	*292,3*	*285,7*	*2,5*	*2,4*	*2,5*	*10,1*	*10,9*	*10,9*
Far Eastern	22	17	18	6	5	5	83	74	69	*296,4*	*336,4*	*300,0*	*1,1*	*1,0*	*1,2*	*4,9*	*5,3*	*5,4*
Crimea	2	5	5	0	1	0	18	12	11	*900,0*	*200,0*	*220,0*	*0,1*	*0,3*	*0,3*	*1,1*	*0,9*	*0,9*
Russian Federation	**834**	**733**	**696**	**232**	**176**	**166**	**1476**	**1222**	**1122**	***138,6***	***134,4***	***130,2***	***41,9***	***42,7***	***43,5***	***86,4***	***87,4***	***87,1***

[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)	1.01.14		1.01.15		1.01.16		1.04.16		1.05.16	
	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total
First 5	30 235 131	*52,7*	41 593 833	*53,6*	44 883 973	*54,1*	44 262 542	*54,6*	43 667 526	*54,7*
From 6 to 20	10 905 104	*19,0*	16 674 162	*21,5*	17 925 387	*21,6*	18 005 061	*22,2*	17 700 995	*22,2*
From 21 to 50	6 383 544	*11,1*	8 259 743	*10,6*	9 391 355	*11,3*	8 949 030	*11,0*	8 796 041	*11,0*
From 51 to 200	6 982 880	*12,2*	8 406 233	*10,8*	8 484 303	*10,2*	7 845 410	*9,7*	7 648 486	*9,6*
From 201 to 500	2 376 786	*4,1*	2 309 299	*3,0*	2 060 315	*2,5*	1 854 876	*2,3*	1 809 020	*2,3*
From 501	539 625	*0,9*	409 725	*0,5*	254 375	*0,3*	197 800	*0,2*	179 796	*0,2*
Total	**57 423 070**	***100,0***	**77 652 994**	***100,0***	**82 999 708**	***100,0***	**81 114 718**	***100,0***	**79 801 864**	***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	1.01.14	1.01.15	1.01.16	1.04.16	1.05.16
Central	*58,8*	*58,2*	*59,0*	*59,6*	*59,7*
of which the City of Moscow and Moscow Region	*59,2*	*58,6*	*59,6*	*60,2*	*60,3*
North-Western	*67,3*	*74,1*	*71,7*	*72,7*	*72,6*
Southern	*68,6*	*69,4*	*68,8*	*69,7*	*70,4*
North-Caucasian	*46,9*	*64,4*	*68,5*	*69,3*	*68,9*
Volga	*46,9*	*52,4*	*53,6*	*52,1*	*52,8*
Ural	*69,8*	*70,2*	*76,6*	*75,6*	*75,5*
Siberian	*72,7*	*79,9*	*58,7*	*60,5*	*61,2*
Far Eastern	*85,1*	*85,6*	*86,0*	*85,3*	*85,2*
Crimea	-	100,0	100,0	100,0	*100,0*
Russian Federation	***52,7***	***53,6***	***54,1***	***54,6***	***54,7***

Table 9

Operating Credit Institutions Ranged by Assets (Distribution and Change over the Period 1.01.16 - 1.05.16)

Groups of credit institutions ranged by assets as of 1.01.16		Number of credit institutions as of 1.01.16	Groups as of 1.05.16						Licences revoked (cancelled)	Reorganised credit institution
			1	2	3	4	5	6		
1	First 5	5	5							
2	From 6 to 20	15		14	1					
3	From 21 to 50	30		1	28				1	
4	From 51 to 200	150			1	141	3		4	1
5	From 201 to 500	300				9	269	3	19	
6	From 501	233					28	189	12	
Became operating after 1.01.16										
Total over the period									36	1
Total as of 1.01.16[1]		**733**								
Total as of 1.05.16[1]		**696**	**5**	**15**	**30**	**150**	**300**	**192**		

- 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)

	1.01.14	1.01.15	1.01.16	1.04.16	1.05.16
Credit institutions with foreign participation over 50%					
Assets, total	*15,3*	*13,9*	*13,0*	*12,6*	*12,3*
Own funds (capital)[1]	*17,3*	*17,2*	*16,7*	*16,6*	*16,5*
Correspondent accounts with non-resident banks	*18,6*	*15,4*	*14,9*	*24,7*	*14,4*
Loans and other claims on non-financial organisations	*12,0*	*11,6*	*10,9*	*10,9*	*10,9*
Loans and other claims on individuals	*21,0*	*18,6*	*15,7*	*15,2*	*15,1*
Loans, deposits and other claims credit institutions	*19,9*	*14,1*	*15,4*	*14,2*	*13,8*
Individual deposits	*12,5*	*12,0*	*11,4*	*11,7*	*11,7*
Funds raised from organisations[2]	*15,6*	*13,7*	*12,2*	*12,2*	*11,4*
Profit (loss) of the current year	*15,2*	*20,2*	*44,7*	*9,8*	*8,7*
Reference data:					
Number of credit institutions	122	113	106	102	101
of which 100% foreign-owned credit institutions					
Assets, total	*9,0*	*8,5*	*6,4*	*6,2*	*6,0*
Own funds (capital)[1]	*11,1*	*10,9*	*9,1*	*9,2*	*9,2*
Correspondent accounts with non-resident banks	*12,8*	*12,0*	*9,0*	*19,8*	*10,1*
Loans and other claims on non-financial organisations	*7,2*	*7,8*	*5,2*	*5,2*	*5,1*
Loans and other claims on individuals	*10,8*	*10,1*	*7,9*	*7,7*	*7,6*
Loans, deposits and other claims on credit institutions	*16,4*	*11,1*	*11,6*	*10,0*	*9,4*
Individual deposits	*6,2*	*5,8*	*4,5*	*4,4*	*4,4*
Funds raised from organisations[2]	*10,3*	*9,6*	*6,7*	*6,9*	*6,2*
Profit (loss) of the current year	*12,7*	*14,9*	*46,7*	*24,2*	*20,9*
Reference data:					
Number of credit institutions	76	75	68	67	66

[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]

	1.01.14		1.01.15		1.01.16		1.04.16		1.05.16	
	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	2105,9	*3,7*	3831,3	*4,9*	5263,5	*6,3*	5241,7	*6,5*	5218,9	*6,5*
Own funds (capital)[2]	202,8	*2,9*	52,1	*0,7*	-22,1	*-0,2*	2,8	*0,0*	-21,3	*-0,3*
Loans and other claims on non-financial organisations	838,9	*3,7*	1209,1	*4,1*	1709,7	*5,1*	1758,3	*5,4*	1700,9	*5,3*
of which overdue claims	222,7	*23,8*	287,6	*23,0*	698,4	*33,6*	703,2	*33,1*	699,5	*33,0*
Loans and other claims on individuals	154,6	*1,6*	410,7	*3,6*	556,8	*5,2*	533,1	*5,1*	524,6	*5,0*
of which overdue claims	10,4	*2,4*	35,8	*5,4*	91,0	*10,5*	98,0	*11,0*	94,0	*10,5*
Individual deposits	312,5	*1,8*	706,4	*3,8*	1302,1	*5,6*	1316,8	*5,8*	1297,2	*5,7*
Funds raised from organisations	794,7	*4,5*	1163,4	*4,7*	1500,7	*5,3*	1490,9	*5,3*	1392,2	*5,0*
Reference data:										
Number of credit institutions [1]	5	*0,5*	15	*1,8*	30	*4,1*	32	*4,5*	30	*4,3*

[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		1.01.14	1.01.15	1.01.16	1.04.16	1.05.16
1.	Cash, precious metals and stones	1 608,7	2 754,2	1 898,3	1 389,3	1 448,0
1.1.	of which: cash	1 523,1	2 671,8	1 801,3	1 298,3	1 369,2
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	2 264,9	3 297,8	2 464,4	2 925,7	2 154,6
3.	Correspondent account, total of which:	1 496,5	2 675,2	2 536,3	2 299,8	2 229,5
3.1.	Correspondent accounts with correspondent credit institutions	398,3	759,6	611,5	553,0	512,3
3.2.	Correspondent accounts with non-resident banks	1 098,2	1 915,6	1 924,8	1 746,8	1 717,2
4.	Securities portfolio, total of which	7 822,3	9 724,0	11 777,4	11 836,5	11 771,7
4.1.	Debt securities	6 162,9	7 651,4	9 616,0	9 579,1	9 537,7
4.2.	Equity	790,4	488,7	295,2	302,7	314,1
4.3.	Promissory notes	274,1	218,0	204,0	172,6	160,5
4.4.	Equity in associates and subsidiaries	594,9	1 365,9	1 662,2	1 782,1	1 759,4
5.	Other equity	353,9	427,6	568,0	588,6	599,3
6.	Financial derivatives assets at fair value	175,8	2 298,6	1 261,0	1 049,6	995,7
7.	Loans, total of which:	40 535,3	52 115,7	57 511,4	56 276,1	55 541,4
7.1.	Loans, deposits and other claims	40 417,7	51 799,5	57 154,5	55 991,7	55 290,8
	of which overdue claims	1 398,0	1 978,0	3 046,6	3 122,7	3 148,7
	of which:					
7.1.1.	Loans and other claims on non-financial organisations	22 499,2	29 536,0	33 300,9	32 380,1	31 847,2
	of which overdue claims	933,7	1 250,7	2 075,9	2 121,3	2 118,2
7.1.2.	Loans and other claims on individuals	9 957,1	11 329,5	10 684,3	10 553,9	10 548,9
	of which overdue claims	440,3	667,5	863,8	889,2	891,3
7.1.3.	Loans, deposits and other claims on credit institutions	5 130,6	6 895,0	8 610,0	8 695,6	8 632,9
	of which overdue claims	11,3	44,3	63,8	70,3	93,4
8.	Fixed assets (tangible and intangible), other real estate and inventories	1 147,5	1 222,3	1 277,6	1 247,9	1 275,6
8.1	of which real estate, temporarily not used	64,8	74,4	109,4	170,1	174,8
9.	Allocation of profit	192,2	177,0	125,5	39,7	106,9
9.1.	of which income tax	188,6	157,7	110,1	39,5	106,7
10.	Other assets, total of which:	1 826,0	2 960,5	3 579,8	3 461,5	3 679,1
10.1.	Settlement accounts	790,5	1 610,7	1 826,2	1 603,4	1 781,6
10.2.	Accounts receivable	312,2	307,0	403,7	448,7	442,7
10.3.	Deferred expenses	123,4	148,4	134,4	45,2	43,4
Banking sector assets, total		57 423,1	77 653,0	82 999,7	81 114,7	79 801,9

Table 13

Structure of Liabilities[1], by Source of Funds

(billion rubles)

Liabilities[1]		1.01.14	1.01.15	1.01.16	1.04.16	1.05.16
1.	Funds and profit of credit institutions	6 629,2	6 921,9	7 551,7	7 642,1	7 754,7
	of which:					
1.1.	Funds of credit institutions	3 261,0	3 357,4	4 181,3	4 317,8	4 346,4
1.2.	Profit (loss), including financial result of the previous year	3 368,3	3 479,1	3 338,4	3 316,6	3 367,9
	of which:					
1.2.1.	Profit (loss) of the current year	993,6	589,1	192,0	109,3	166,9
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	4 439,1	9 287,0	5 363,3	4 060,0	3 098,9
3.	Transferable deposits of credit institutions	584,1	964,8	801,0	793,2	796,5
	of which:					
3.1.	Correspondent accounts of correspondent credit institutions	365,8	688,3	512,1	546,3	497,2
3.2.	Correspondent accounts of non-resident credit institutions	123,0	169,5	177,4	174,7	191,4
4.	Loans, deposits and other funds received from other credit institutions	4 806,0	6 594,2	7 091,0	7 720,7	7 527,3
5.	Clients' funds[2]	34 930,9	43 814,0	51 906,7	50 904,2	50 494,3
	of which:					
5.1.	Budgetary funds in settlement accounts	41,9	72,2	66,5	75,8	79,9
5.2.	Government and other extra-budgetary funds in settlement accounts	0,2	0,1	0,1	0,4	0,1
5.3.	Funds of legal entities in settlement and other accounts	6 516,1	7 434,7	8 905,2	10 394,6	9 477,8
5.4.	Clients' float	400,3	550,6	488,5	585,1	510,0
5.5.	Deposits and other funds of legal entities (except credit institutions)	10 838,3	17 007,9	19 018,2	17 137,9	17 571,2
5.6.	Individual deposits	16 957,5	18 552,7	23 219,1	22 518,9	22 673,8
5.7.	Clients' funds in factoring and forfeiting transactions	43,8	26,4	22,3	33,0	23,8
6.	Bonds	1 213,1	1 357,5	1 266,5	1 139,7	1 161,2
7.	Promissory notes and bank acceptances	1 004,3	868,1	696,2	581,4	563,1
8.	Financial derivatives liabilities at fair value	134,7	1 953,3	880,7	682,8	636,1
9.	Other liabilities[1], total	3 681,7	5 892,1	7 442,7	7 590,7	7 769,8
	of which:					
9.1.	Provisions	2 851,9	4 054,1	5 406,4	5 553,5	5 587,2
9.2.	Settlement accounts	309,0	1 159,7	1 075,9	937,4	1 136,2
9.3.	Accounts payable	95,7	77,9	80,0	175,5	162,5
9.4.	Deferred income	8,1	13,3	14,9	10,6	10,1
9.5.	Interest payable	417,0	526,6	693,0	706,5	697,3
	of which:					
9.5.1	Overdue interest	0,0	0,0	0,0	0,0	0,0
Banking sector liabilities, total [1]		57 423,1	77 653,0	82 999,7	81 114,7	79 801,9

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

[2] Including certificates of deposit and savings certificates.

Table 14

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

Assets		1.01.14	1.01.15	1.01.16	1.04.16	1.05.16
1.	Cash, precious metals and stones	*2,8*	*3,5*	*2,3*	*1,7*	*1,8*
1.1.	of which: money	*2,7*	*3,4*	*2,2*	*1,6*	*1,7*
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	*3,9*	*4,2*	*3,0*	*3,6*	*2,7*
3.	Correspondent accounts, total	*2,6*	*3,4*	*3,1*	*2,8*	*2,8*
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	*0,7*	*1,0*	*0,7*	*0,7*	*0,6*
3.2.	Correspondent accounts with non-resident banks	*1,9*	*2,5*	*2,3*	*2,2*	*2,2*
4.	Securities portfolio, total	*13,6*	*12,5*	*14,2*	*14,6*	*14,8*
	of which					
4.1.	Debt securities	*10,7*	*9,9*	*11,6*	*11,8*	*12,0*
4.2.	Equity	*1,4*	*0,6*	*0,4*	*0,4*	*0,4*
4.3.	Promissory notes	*0,5*	*0,3*	*0,2*	*0,2*	*0,2*
4.4.	Equity in associates and subsidiaries	*1,0*	*1,8*	*2,0*	*2,2*	*2,2*
5.	Other equity	*0,6*	*0,6*	*0,7*	*0,7*	*0,8*
6.	Financial derivatives assets at fair value	*0,3*	*3,0*	*1,5*	*1,3*	*1,2*
7.	Loans, total	*70,6*	*67,1*	*69,3*	*69,4*	*69,6*
	of which:					
7.1.	Loans, deposits and other claims	*70,4*	*66,7*	*68,9*	*69,0*	*69,3*
	of which overdue claims	*2,4*	*2,5*	*3,7*	*3,8*	*3,9*
	of which:					
7.1.1.	Loans and other claims on non-financial organisations	*39,2*	*38,0*	*40,1*	*39,9*	*39,9*
	of which overdue claims	*1,6*	*1,6*	*2,5*	*2,6*	*2,7*
7.1.2.	Loans and other claims on individuals	*17,3*	*14,6*	*12,9*	*13,0*	*13,2*
	of which overdue claims	*0,8*	*0,9*	*1,0*	*1,1*	*1,1*
7.1.3.	Loans, deposits and other claims on credit institutions	*8,9*	*8,9*	*10,4*	*10,7*	*10,8*
	of which overdue claims	*0,0*	*0,1*	*0,1*	*0,1*	*0,1*
8.	Fixed assets (tangible and intangible), other real estate and inventories	*2,0*	*1,6*	*1,5*	*1,5*	*1,6*
8.1	of which real estate, temporarily not used	*0,1*	*0,1*	*0,1*	*0,2*	*0,2*
9.	Allocation of profit	*0,3*	*0,2*	*0,2*	*0,0*	*0,1*
9.1.	of which income tax	*0,3*	*0,2*	*0,1*	*0,0*	*0,1*
10.	Other assets, total	*3,2*	*3,8*	*4,3*	*4,3*	*4,6*
	of which:					
10.1.	Settlement accounts	*1,4*	*2,1*	*2,2*	*2,0*	*2,2*
10.2.	Accounts receivable	*0,5*	*0,4*	*0,5*	*0,6*	*0,6*
10.3.	Deferred expenses	*0,2*	*0,2*	*0,2*	*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]	1.01.14	1.01.15	1.01.16	1.04.16	1.05.16
1.	Funds and profit of credit institutions	*11,5*	*8,9*	*9,1*	*9,4*	*9,7*
	Of which:					
1.1.	Funds of credit institutions	*5,7*	*4,3*	*5,0*	*5,3*	*5,4*
1.2.	Profit (loss), including financial result of the previous year	*5,9*	*4,5*	*4,0*	*4,1*	*4,2*
	Of which:					
1.2.1.	Profit (loss) of the current year	*1,7*	*0,8*	*0,2*	*0,1*	*0,2*
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	*7,7*	*12,0*	*6,5*	*5,0*	*3,9*
3.	Transferable deposits of credit institutions	*1,0*	*1,2*	*1,0*	*1,0*	*1,0*
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	*0,6*	*0,9*	*0,6*	*0,7*	*0,6*
3.2.	Correspondent accounts of non-resident credit institutions	*0,2*	*0,2*	*0,2*	*0,2*	*0,2*
4.	Loans, deposits and other funds received from other credit institutions	*8,4*	*8,5*	*8,5*	*9,5*	*9,4*
5.	Clients' funds[2]	*60,8*	*56,4*	*62,5*	*62,8*	*63,3*
	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	*11,3*	*9,6*	*10,7*	*12,8*	*11,9*
5.4.	Clients' float	*0,7*	*0,7*	*0,6*	*0,7*	*0,6*
5.5.	Deposits and other funds of legal entities (except credit institutions)	*18,9*	*21,9*	*22,9*	*21,1*	*22,0*
5.6.	Individual deposits	*29,5*	*23,9*	*28,0*	*27,8*	*28,4*
5.7.	Clients' funds in factoring and forfeiting transactions	*0,1*	*0,0*	*0,0*	*0,0*	*0,0*
6.	Bonds	*2,1*	*1,7*	*1,5*	*1,4*	*1,5*
7.	Promissory notes and bank acceptances	*1,7*	*1,1*	*0,8*	*0,7*	*0,7*
8.	Financial derivatives liabilities at fair value	*0,2*	*2,5*	*1,1*	*0,8*	*0,8*
9.	Other liabilities[1], total	*6,4*	*7,6*	*9,0*	*9,4*	*9,7*
	Of which:					
9.1.	Provisions	*5,0*	*5,2*	*6,5*	*6,8*	*7,0*
9.2.	Settlement accounts	*0,5*	*1,5*	*1,3*	*1,2*	*1,4*
9.3.	Accounts payable	*0,2*	*0,1*	*0,1*	*0,2*	*0,2*
9.4.	Deferred income	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
9.5.	Interest payable	*0,7*	*0,7*	*0,8*	*0,9*	*0,9*
	Of which:					
9.5.1	Overdue interest	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
Banking sector liabilities, total[1]		*100,0*	*100,0*	*100,0*	*100,0*	*100,0*

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

[2] Including certificates of deposit and savings certificates.

Table 16

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

	Rubles					Foreign Currency					Total				
	1.01.14	1.01.15	1.01.16	1.04.16	1.05.16	1.01.14	1.01.15	1.01.16	1.04.16	1.05.16	1.01.14	1.01.15	1.01.16	1.04.16	1.05.16
1. Loans, deposits and other claims, total	**31 300,2**	**36 664,1**	**37 091,8**	**37 412,4**	**37 612,4**	**9 117,6**	**15 135,3**	**20 062,8**	**18 579,3**	**17 678,4**	**40 417,7**	**51 799,5**	**57 154,5**	**55 991,7**	**55 290,8**
of which															
- overdue claims	1 257,9	1 725,9	2 537,1	2 652,6	2 716,9	140,1	252,1	509,5	470,1	431,8	1 398,0	1 978,0	3 046,6	3 122,7	3 148,7
1.1 Loans and other claims on resident non-financial organisations	**16 542,7**	**19 018,4**	**19 363,3**	**19 645,7**	**19 762,7**	**3 792,8**	**6 680,2**	**9 272,1**	**8 304,1**	**7 766,1**	**20 335,5**	**25 698,5**	**28 635,4**	**27 949,8**	**27 528,9**
of which															
- overdue claims	812,0	1 020,8	1 546,1	1 626,8	1 660,5	58,3	86,5	262,5	241,5	207,9	870,2	1 107,3	1 808,5	1 868,3	1 868,5
of which:															
1.1.1. Loans and other claims on individual entrepreneurs	666,9	668,1	506,0	479,8	474,3	5,5	7,8	8,3	7,3	6,8	672,4	675,8	514,3	487,1	481,1
of which															
- overdue claims	33,2	53,1	72,2	76,9	79,1	0,3	0,3	0,6	0,6	0,6	33,5	53,4	72,9	77,6	79,8
1.2 Loans and other claims on non-resident legal entities (except banks)	**565,7**	**695,7**	**698,3**	**721,2**	**733,5**	**1 598,0**	**3 141,7**	**3 967,2**	**3 709,2**	**3 584,8**	**2 163,7**	**3 837,5**	**4 665,5**	**4 430,4**	**4 318,3**
of which															
- overdue claims	20,8	63,5	92,7	97,7	100,9	42,7	79,9	174,7	155,3	148,8	63,5	143,4	267,4	253,0	249,8
1.3 Loans, deposits and other claims on resident financial sector	**2 591,8**	**3 907,8**	**4 465,8**	**4 806,6**	**4 873,2**	**676,7**	**1 178,9**	**2 228,6**	**2 684,2**	**2 687,5**	**3 268,5**	**5 086,7**	**6 694,4**	**7 490,8**	**7 560,7**
of which															
- overdue claims	18,1	20,6	95,0	96,4	101,4	0,4	1,9	9,0	8,5	8,1	18,5	22,5	103,9	104,9	109,5
of which:															
1.3.1 Resident credit institutions	1 508,3	2 772,1	3 273,6	3 669,1	3 715,0	581,4	1 008,2	1 761,6	2 111,9	2 142,7	2 089,7	3 780,3	5 035,2	5 781,0	5 857,6
of which															
- overdue claims	5,8	6,9	60,0	62,5	63,3	0,0	0,0	0,9	0,5	0,4	5,8	7,0	60,9	63,0	63,7
1.3.2 Other resident non-banking financial institutions	1 083,5	1 135,7	1 192,1	1 137,6	1 158,2	95,3	170,7	467,1	572,3	544,9	1 178,8	1 306,4	1 659,2	1 709,8	1 703,1
of which															
- overdue claims	12,3	13,7	34,9	34,0	38,1	0,3	1,8	8,1	8,0	7,6	12,7	15,5	43,0	41,9	45,8
1.4 Loans, deposits and other claims on non-resident banks	**416,6**	**237,8**	**253,3**	**218,4**	**225,7**	**2 624,4**	**2 876,9**	**3 321,5**	**2 696,2**	**2 549,6**	**3 041,0**	**3 114,7**	**3 574,8**	**2 914,6**	**2 775,3**
of which															
- overdue claims	0,0	0,0	0,1	0,3	17,8	5,4	37,3	2,9	7,1	12,0	5,4	37,4	2,9	7,3	29,7
1.5 Loans and other claims on government financial bodies and extra-budgetary funds	**816,0**	**1 033,9**	**1 135,5**	**964,6**	**934,3**	**0,0**	**0,0**	**0,0**	**0,0**	**0,0**	**816,0**	**1 033,9**	**1 135,5**	**964,6**	**934,3**
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	**9 708,8**	**11 014,0**	**10 381,8**	**10 305,9**	**10 320,5**	**227,0**	**289,6**	**274,7**	**225,8**	**207,1**	**9 935,8**	**11 303,7**	**10 656,5**	**10 531,7**	**10 527,6**
of which															
- overdue claims	406,8	620,8	803,1	831,2	835,9	32,7	45,4	58,9	56,3	53,7	439,5	666,2	862,0	887,5	889,7
1.7 Loans and other claims on non-resident individuals	**11,1**	**14,8**	**14,0**	**13,0**	**12,7**	**10,2**	**11,1**	**13,8**	**9,2**	**8,6**	**21,3**	**25,9**	**27,8**	**22,2**	**21,3**
of which															
- overdue claims	0,2	0,2	0,2	0,3	0,3	0,6	1,1	1,6	1,4	1,3	0,8	1,3	1,9	1,7	1,6
Reference data:															
Provisions for loans, deposits and other claims [1]	-	-	-	-	-	-	-	-	-	-	2 417,3	3 459,8	4 525,8	4 703,1	4 695,0
Overdue interest on loans, deposits and other claims, recognized in the balance sheet accounts	80,6	153,5	179,9	192,2	193,0	6,6	20,6	16,5	15,7	14,9	87,1	174,1	196,4	208,0	207,8
Credit institutions' portfolio of residents promissory notes	221,8	188,7	127,9	108,7	102,4	50,1	25,7	73,7	61,6	55,7	271,9	214,4	201,6	170,3	158,2
Credit institutions' portfolio of non-residents promissory notes	0,0	0,0	2,3	2,3	2,3	2,2	3,5	0,0	0,0	0,0	2,2	3,6	2,3	2,3	2,3

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

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

	1.01.14	1.01.15	1.01.16	1.04.16	1.05.16
1. Loans, deposits and other claims, total	***100,0***	***100,0***	***100,0***	***100,0***	***100,0***
	70,4	***66,7***	***68,9***	***69,0***	***69,3***
Of which:					
- overdue claims	*3,5*	*3,8*	*5,3*	*5,6*	*5,7*
	2,4	*2,5*	*3,7*	*3,8*	*3,9*
1.1 Loans and other claims on resident non-financial organizations	***50,3***	***49,6***	***50,1***	***49,9***	***49,8***
	35,4	***33,1***	***34,5***	***34,5***	***34,5***
Of which:					
- overdue claims	*2,2*	*2,1*	*3,2*	*3,3*	*3,4*
	1,5	*1,4*	*2,2*	*2,3*	*2,3*
of which:					
1.1.1. Loans and other claims on individual entrepreneurs	*1,7*	*1,3*	*0,9*	*0,9*	*0,9*
	1,2	*0,9*	*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)	***5,4***	***7,4***	***8,2***	***7,9***	***7,8***
	3,8	***4,9***	***5,6***	***5,5***	***5,4***
Of which:					
- overdue claims	*0,2*	*0,3*	*0,5*	*0,5*	*0,5*
	0,1	*0,2*	*0,3*	*0,3*	*0,3*
1.3 Loans, deposits and other claims on resident financial sector	***8,1***	***9,8***	***11,7***	***13,4***	***13,7***
	5,7	***6,6***	***8,1***	***9,2***	***9,5***
Of which:					
- overdue claims	*0,0*	*0,0*	*0,2*	*0,2*	*0,2*
	0,0	*0,0*	*0,1*	*0,1*	*0,1*
of which:					
1.3.1 Resident credit institutions	*5,2*	*7,3*	*8,8*	*10,3*	*10,6*
	3,6	*4,9*	*6,1*	*7,1*	*7,3*
Of which					
- overdue claims	*0,0*	*0,0*	*0,1*	*0,1*	*0,1*
	0,0	*0,0*	*0,1*	*0,1*	*0,1*
1.3.2 Other resident non-banking financial institutions	*2,9*	*2,5*	*2,9*	*3,1*	*3,1*
	2,1	*1,7*	*2,0*	*2,1*	*2,1*
Of which					
- overdue claims	*0,0*	*0,0*	*0,1*	*0,1*	*0,1*
	0,0	*0,0*	*0,1*	*0,1*	*0,1*
1.4 Loans, deposits and other claims on non-resident banks	***7,5***	***6,0***	***6,3***	***5,2***	***5,0***
	5,3	***4,0***	***4,3***	***3,6***	***3,5***
Of which:					
- overdue claims	*0,0*	*0,1*	*0,0*	*0,0*	*0,1*
	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***	***2,0***	***1,7***	***1,7***
	1,4	***1,3***	***1,4***	***1,2***	***1,2***
Of which:					
- overdue claims	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
	0,0	*0,0*	*0,0*	*0,0*	*0,0*
1.6 Loans and other claimts on resident individuals	***24,6***	***21,8***	***18,6***	***18,8***	***19,0***
	17,3	***14,6***	***12,8***	***13,0***	***13,2***
Of which:					
- overdue claims	*1,1*	*1,3*	*1,5*	*1,6*	*1,6*
	0,8	*0,9*	*1,0*	*1,1*	*1,1*
1.7 Loans and other claims on non-resident individuals	***0,1***	***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	*6,0*	*6,7*	*7,9*	*8,4*	*8,5*
	4,2	*4,5*	*5,5*	*5,8*	*5,9*
Overdue interest on loans, deposits and other claims, recognized in the balance sheet	*0,2*	*0,3*	*0,3*	*0,4*	*0,4*
	0,2	*0,2*	*0,2*	*0,3*	*0,3*
Credit institutions' portfolio of residents promissory notes	*0,7*	*0,4*	*0,4*	*0,3*	*0,3*
	0,5	*0,3*	*0,2*	*0,2*	*0,2*
Credit institutions' portfolio of non-residents promissory notes	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
	0,0	*0,0*	*0,0*	*0,0*	*0,0*

Table 18

The Structure of Credit Institutions' Security Portfolio[1]

	1.01.14		1.01.15		1.01.16		1.04.16		1.05.16	
	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	**7 548,2**	***100,0***	**9 506,1**	***100,0***	**11 573,4**	***100,0***	**11 663,9**	***100,0***	**11 611,2**	***100,0***
- in rubles	6 031,2	*79,9*	6 721,7	*70,7*	7 317,8	*63,2*	7 551,8	*64,7*	7 662,4	*66,0*
- in foreign currency	1 517,0	*20,1*	2 784,4	*29,3*	4 255,7	*36,8*	4 112,1	*35,3*	3 948,9	*34,0*
Of which:										
Securities at fair value through profit or loss	2 214,2	*29,3*	1 700,5	*17,9*	1 691,8	*14,6*	1 678,7	*14,4*	1 702,2	*14,7*
- in rubles	1 897,5	*25,1*	1 089,0	*11,5*	1 003,1	*8,7*	1 003,9	*8,6*	1 048,1	*9,0*
- in foreign currency	316,6	*4,2*	611,5	*6,4*	688,8	*6,0*	674,8	*5,8*	654,1	*5,6*
Securities available for sale	3 856,4	*51,1*	4 210,4	*44,3*	5 024,4	*43,4*	5 156,6	*44,2*	5 153,6	*44,4*
- in rubles	3 024,5	*40,1*	2 751,2	*28,9*	2 851,0	*24,6*	3 013,2	*25,8*	3 102,5	*26,7*
- in foreign currency	831,9	*11,0*	1 459,2	*15,4*	2 173,4	*18,8*	2 143,4	*18,4*	2 051,1	*17,7*
Securities held-to-maturity	876,4	*11,6*	2 224,1	*23,4*	3 188,9	*27,6*	3 037,9	*26,0*	2 985,6	*25,7*
- in rubles	800,0	*10,6*	1 512,5	*15,9*	1 797,2	*15,5*	1 745,9	*15,0*	1 744,6	*15,0*
- in foreign currency	76,4	*1,0*	711,6	*7,5*	1 391,7	*12,0*	1 292,0	*11,1*	1 241,0	*10,7*
Shares in associates and subsidiaries	594,9	*7,9*	1 365,9	*14,4*	1 662,2	*14,4*	1 782,1	*15,3*	1 759,4	*15,2*
- in rubles	304,0	*4,0*	1 365,2	*14,4*	1 661,5	*14,4*	1 781,4	*15,3*	1 758,7	*15,1*
- in foreign currency	290,9	*3,9*	0,7	*0,0*	0,7	*0,0*	0,7	*0,0*	0,7	*0,0*
Reference data:										
Revaluation of securities	-37,1		-433,2		-109,0		0,8		16,5	
Provisions for losses on securities available for sale	49,3		21,1		33,9		43,6		55,8	
Provisions for losses on securities held-to-maturity	3,3		4,4		11,2		11,8		10,7	
Provisions for losses on portfolio of shares in associates and subsidiaries	5,3		86,6		141,6		152,4		162,8	

[1] Excluding promissory notes.

Table 19

The Structure of Credit Institutions' Portfolio of Debt Securities

	1.01.14		1.01.15		1.01.16		1.04.16		1.05.16	
	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	6 162,9	*100,0*	7 651,4	*100,0*	9 616,0	*100,0*	9 579,1	*100,0*	9 537,7	*100,0*
- in rubles	5 059,3	*82,1*	5 070,6	*66,3*	5 468,3	*56,9*	5 567,9	*58,1*	5 688,0	*59,6*
- in foreign currency	1 103,5	*17,9*	2 580,8	*33,7*	4 147,7	*43,1*	4 011,2	*41,9*	3 849,8	*40,4*
of which: revaluation	-19,5	*-0,3*	-416,8	*-5,4*	-87,8	*-0,9*	7,7	*0,1*	27,0	*0,3*
Debt securities at book value held (without revaluation)	6 182,4	*100,0*	8 068,2	*100,0*	9 703,8	*100,0*	9 571,4	*100,0*	9 510,8	*100,0*
of which:										
debt securities of the Russian Federation	814,1	*13,2*	1 268,4	*15,7*	2 546,5	*26,2*	2 881,3	*30,1*	2 861,4	*30,1*
- in rubles	677,5	*11,0*	1 013,8	*12,6*	1 967,3	*20,3*	2 354,2	*24,6*	2 341,0	*24,6*
- in foreign currency	136,6	*2,2*	254,6	*3,2*	579,2	*6,0*	527,1	*5,5*	520,4	*5,5*
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	131,8	*2,1*	108,9	*1,3*	190,6	*2,0*	215,4	*2,3*	195,6	*2,1*
- in rubles	131,8	*2,1*	108,8	*1,3*	190,4	*2,0*	215,4	*2,3*	195,6	*2,1*
- in foreign currency	0,0	*0,0*	0,1	*0,0*	0,1	*0,0*	0,0	*0,0*	0,0	*0,0*
debt securities of resident credit institutions	410,3	*6,6*	456,4	*5,7*	534,8	*5,5*	456,4	*4,8*	468,2	*4,9*
- in rubles	400,1	*6,5*	442,2	*5,5*	525,5	*5,4*	449,3	*4,7*	458,5	*4,8*
- in foreign currency	10,2	*0,2*	14,2	*0,2*	9,3	*0,1*	7,2	*0,1*	9,7	*0,1*
other debt securities of residents	687,8	*11,1*	666,4	*8,3*	1 210,3	*12,5*	1 209,8	*12,6*	1 384,7	*14,6*
- in rubles	687,5	*11,1*	665,9	*8,3*	1 209,0	*12,5*	1 207,9	*12,6*	1 382,2	*14,5*
- in foreign currency	0,4	*0,0*	0,6	*0,0*	1,3	*0,0*	1,9	*0,0*	2,5	*0,0*
debt securities of other countries	17,6	*0,3*	38,4	*0,5*	160,2	*1,7*	173,7	*1,8*	163,2	*1,7*
- 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	17,6	*0,3*	38,4	*0,5*	160,2	*1,7*	173,7	*1,8*	163,2	*1,7*
debt securities of non-resident banks	97,4	*1,6*	358,5	*4,4*	341,4	*3,5*	291,9	*3,1*	281,6	*3,0*
- in rubles	39,7	*0,6*	114,8	*1,4*	9,5	*0,1*	7,3	*0,1*	7,3	*0,1*
- in foreign currency	57,6	*0,9*	243,7	*3,0*	331,9	*3,4*	284,7	*3,0*	274,3	*2,9*
other debt securities of non-residents	768,2	*12,4*	904,2	*11,2*	2 015,9	*20,8*	1 944,7	*20,3*	1 952,7	*20,5*
- in rubles	218,4	*3,5*	188,3	*2,3*	206,6	*2,1*	180,4	*1,9*	136,4	*1,4*
- in foreign currency	549,8	*8,9*	715,9	*8,9*	1 809,3	*18,6*	1 764,3	*18,4*	1 816,3	*19,1*
debt securities delivered without derecognition in the balance sheet	3 248,9	*52,6*	4 261,8	*52,8*	2 698,1	*27,8*	2 389,5	*25,0*	2 193,1	*23,1*
- in rubles	2 918,7	*47,2*	2 949,9	*36,6*	1 442,7	*14,9*	1 138,3	*11,9*	1 131,7	*11,9*
- in foreign currency	330,2	*5,3*	1 311,9	*16,3*	1 255,3	*12,9*	1 251,2	*13,1*	1 061,4	*11,2*
overdue debt securities	6,3	*0,1*	5,2	*0,1*	6,1	*0,1*	8,6	*0,1*	10,4	*0,1*
- in rubles	5,2	*0,1*	3,8	*0,0*	5,1	*0,1*	7,4	*0,1*	8,4	*0,1*
- in foreign currency	1,1	*0,0*	1,4	*0,0*	1,1	*0,0*	1,2	*0,0*	2,0	*0,0*
Reference data:										
Provisions for losses on debt securities	14,9		15,8		40,0		47,3		45,4	

Table 20

Structure of credit institutions' portfolio of shares

	1.01.14		1.01.15		1.01.16		1.04.16		1.05.16	
	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	790,4	*100,0*	488,7	*100,0*	295,2	*100,0*	302,7	*100,0*	314,1	*100,0*
- in rubles	667,9	*84,5*	285,9	*58,5*	188,0	*63,7*	202,5	*66,9*	215,7	*68,7*
- in foreign currency	122,5	*15,5*	202,8	*41,5*	107,3	*36,3*	100,1	*33,1*	98,4	*31,3*
of which: revaluation	-17,5	*-2,2*	-16,4	*-3,4*	-21,2	*-7,2*	-6,9	*-2,3*	-10,5	*-3,3*
Shares held at book value (without revaluation)	807,9	*100,0*	505,1	*100,0*	316,4	*100,0*	309,6	*100,0*	324,6	*100,0*
of which shares of:										
resident credit institutions	5,1	*0,6*	4,1	*0,8*	13,5	*4,3*	3,3	*1,1*	7,9	*2,4*
- in rubles	5,1	*0,6*	4,1	*0,8*	13,5	*4,3*	3,3	*1,1*	7,9	*2,4*
- 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	591,7	*73,2*	197,8	*39,2*	139,3	*44,0*	135,9	*43,9*	140,9	*43,4*
- in rubles	588,8	*72,9*	192,3	*38,1*	136,7	*43,2*	129,5	*41,8*	133,4	*41,1*
- in foreign currency	2,8	*0,3*	5,5	*1,1*	2,6	*0,8*	6,4	*2,1*	7,5	*2,3*
non-resident credit institutions	8,7	*1,1*	2,7	*0,5*	1,4	*0,4*	1,3	*0,4*	1,6	*0,5*
- 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	8,7	*1,1*	2,7	*0,5*	1,4	*0,4*	1,3	*0,4*	1,6	*0,5*
other non-residents	85,8	*10,6*	81,8	*16,2*	50,0	*15,8*	50,0	*16,1*	48,8	*15,0*
- in rubles	8,7	*1,1*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- in foreign currency	77,1	*9,5*	81,8	*16,2*	50,0	*15,8*	50,0	*16,1*	48,8	*15,0*
shares delivered without derecognition in the balance sheet	116,6	*14,4*	124,8	*24,7*	10,6	*3,4*	20,7	*6,7*	13,1	*4,0*
- in rubles	82,8	*10,2*	67,0	*13,3*	10,6	*3,3*	20,6	*6,7*	13,1	*4,0*
- in foreign currency	33,8	*4,2*	57,8	*11,4*	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*
- in rubles	-	-	38,9	*7,7*	48,4	*15,3*	56,0	*18,1*	71,8	*22,1*
- in foreign currency	-	-	55,0	*10,9*	53,3	*16,8*	42,4	*13,7*	40,5	*12,5*
Reference data:										
Provisions for losses on shares	44,0		14,8		10,9		16,6		30,6	

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

Table 21

Credit Institutions' Portfolio of Discounted Promissory Notes

(billion rubles)

	1.01.14	1.01.15	1.01.16	1.04.16	1.05.16
Portfolio of promissory notes discounted by a credit institution, in rubles	221,8	188,7	130,3	111,0	104,8
of which promissory notes, not paid when due	4,9	9,2	10,7	12,4	12,5
Portfolio of promissory notes discounted by a credit institution, in foreign currency	52,3	29,2	73,7	61,6	55,7
of which promissory notes, not paid when due	1,33	3,45	0,01	0,01	0,01
Total	**274,1**	**218,0**	**204,0**	**172,6**	**160,5**

Table 22

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

	1.01.14		1.01.15		1.01.16		1.04.16		1.05.16	
	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	**274,1**	***100,0***	**218,0**	***100,0***	**204,0**	***100,0***	**172,6**	***100,0***	**160,5**	***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*	0,0	*0,0*	0,2	*0,1*	0,2	*0,1*	0,3	*0,2*
- promissory notes of resident credit institutions	223,0	*81,4*	154,9	*71,1*	126,7	*62,1*	112,2	*65,0*	106,1	*66,1*
- other promissory notes of residents	48,9	*17,8*	59,5	*27,3*	74,7	*36,6*	57,8	*33,5*	51,8	*32,2*
- 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	2,2	*0,8*	3,6	*1,6*	2,3	*1,1*	2,3	*1,3*	2,3	*1,5*
Reference data:										
Provisions for losses on promissory notes	12,9		13,8		13,2		13,5		14,6	

[1] including overdue promissory notes.

Table 23

Real Estate Temporarily out of Use in Operating Activities

(billion rubles)

	1.01.14	1.01.15	1.01.16	1.04.16	1.05.16
Land temporarily out of use in operating activities	5,5	6,6	7,5	7,5	8,2
Land temporarily out of use in operating activities, leased out	0,6	0,9	11,5	5,3	5,3
Land temporarily out of use in operating activities, at current (fair) value	8,7	10,2	26,0	27,5	29,3
Land temporarily out of use in operating activities, at current (fair) value, leased out	3,5	2,9	5,3	25,8	27,3
Real estate (except land) temporarily out of use in operating activities*	3,5	2,0	3,4	4,6	4,3
Real estate (except land) temporarily out of use in operating activities, leased out*	14,0	9,5	8,8	6,0	6,3
Real estate (except land) temporarily out of use in operating activities, at current (fair) value	12,4	13,3	16,8	27,1	27,7
Real estate (except land) temporarily out of use in operating activities, at current (fair) value, leased out	15,5	27,6	27,4	35,6	35,8
Investments in construction of objects of real estate, temporarily out of use in operating activities	1,2	1,4	2,6	30,8	30,7
Non-current inventories	80,0	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"	27,8	58,5	79,4	70,2	71,4

* At residual value (less amortisation).

Table 24

Funds Raised by Credit Institutions From Organisations

(billion rubles)

		1.01.14	1.01.15	1.01.16	1.04.16	1.05.16
1.	Funds raised from organisations, total	17 787,0	25 008,1	28 442,1	28 137,2	27 573,1
	- in rubles	12 092,7	14 222,9	14 889,3	15 184,5	15 336,6
	- in foreign currency	5 694,4	10 785,2	13 552,7	12 952,7	12 236,5
	of which:					
1.1.	Funds of legal entities in settlement and other accounts[1]	6 516,1	7 434,7	8 905,2	10 394,6	9 477,8
	- in rubles	5 547,8	5 549,6	6 179,5	6 759,5	6 185,8
	- in foreign currency	968,3	1 885,1	2 725,7	3 635,1	3 291,9
	Of which:					
1.1.1	Funds of individual entrepreneurs	192,7	180,1	216,4	222,7	207,5
	- in rubles	190,0	172,1	207,4	212,6	197,8
	- in foreign currency	2,7	7,9	9,0	10,1	9,7
1.2.	Government and other extra budgetary funds in settlement accounts	0,2	0,1	0,1	0,4	0,1
1.3.	Float	386,4	535,3	472,5	570,8	493,9
1.4.	Deposits and other funds of legal entities (except credit institutions)	10 838,3	17 007,9	19 018,2	17 137,9	17 571,2
	- in rubles	6 371,5	8 471,8	8 522,2	8 134,1	8 915,1
	- in foreign currency	4 466,8	8 536,1	10 496,0	9 003,7	8 656,1
	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	453,9	1 023,8	859,3	1 317,4	1 599,5
1.4.2.	Certificates of deposit	5,3	5,8	2,8	1,3	1,1
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	0,2	0,5	1,6	0,5	1,2
1.5.	Clients' funds in factoring and forfeiting transactions	43,8	26,4	22,3	33,0	23,8
1.6.	Funds written down from clients' accounts but not entered in correspondent account of a credit institution because of shortage of money	2,2	3,8	23,7	0,6	6,3
	Deposits and other funds of legal entities (as paragraph 1.4.) by maturity:					
	demand deposits and deposits with maturity up to 30 days	1 812,6	3 405,3	3 291,5	2 591,4	2 547,8
	- in rubles	1 624,9	2 686,8	2 649,1	2 147,9	2 148,1
	- in foreign currency	187,7	718,5	642,3	443,5	399,7
	with maturity from 31 days to 1 year	3 292,3	4 565,0	5 852,1	5 417,7	6 132,6
	- in rubles	2 520,2	3 327,2	3 257,3	3 487,2	4 245,0
	- in foreign currency	772,2	1 237,8	2 594,8	1 930,5	1 887,6
	with maturity in excess of 1 year	5 733,4	9 037,5	9 874,7	9 128,8	8 890,9
	- in rubles	2 226,4	2 457,8	2 615,8	2 499,0	2 522,1
	- in foreign currency	3 507,0	6 579,8	7 258,9	6 629,8	6 368,8
	Reference data					
Funds raised from non-resident organisations, total		3 271,2	5 143,3	5 130,4	4 623,0	4 443,9
- in rubles		535,7	591,3	433,7	357,2	355,5
- in foreign currency		2 735,5	4 552,0	4 696,6	4 265,8	4 088,4
of which:						
	Funds of non-resident organisations in settlement and other accounts	265,5	521,0	574,5	495,7	511,8
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	526,7	502,0	428,1	373,3	386,2
	Other funds raised from non-resident legal entities	2 463,7	4 074,3	4 095,6	3 725,1	3 514,7
	Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0,0	0,0	0,0	0,0	0,6

[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.)

	1.01.14	1.01.15	1.01.16	1.04.16	1.05.16
Issued debt obligations - total	**2 572,4**	**2 692,0**	**2 536,9**	**2 337,4**	**2 346,8**
including:					
bonds:	1 213,1	1 357,5	1 266,5	1 139,7	1 161,2
of which					
with maturities less than one year	3,7	12,0	2,6	1,0	0,0
with maturities in excess of one year	1 209,4	1 344,5	1 263,9	1 138,7	1 161,2
deposit certificates [1]	5,3	5,8	2,8	1,3	1,1
of which					
with maturities less than one year	3,1	3,3	2,1	0,7	0,4
with maturities in excess of one year	2,1	2,2	0,5	0,3	0,3
savings certificates [2]	349,7	460,5	571,4	615,0	621,4
of which					
with maturities less than one year	63,2	148,6	364,8	328,2	314,9
with maturities in excess of one year	273,8	300,2	183,3	259,1	282,1
promissory notes and banker's acceptances	1 004,3	868,1	696,2	581,4	563,1
of which					
with maturities less than one year	465,2	364,8	329,8	275,2	267,3
with maturities in excess of one year	517,3	482,2	346,8	278,3	267,4

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

Table 26

Individual Deposit Structure

(billion rubles)

		1.01.14	1.01.15	1.01.16	1.04.16	1.05.16
1	Individual deposits	16 957,5	18 552,7	23 219,1	22 518,9	22 673,8
	- of which savings certificates	349,7	460,5	571,4	615,0	621,4
1.1.	Individual demand deposits and deposits with maturity up to 30 days	3 210,8	3 214,6	3 843,7	3 414,0	3 648,3
	- in rubles	2 913,0	2 664,9	3 176,5	2 749,1	2 996,7
	- in foreign currency	297,8	549,7	667,1	664,9	651,6
1.2.	Individual deposits with maturity from 31 days to 1 year	3 264,3	5 124,0	9 278,4	8 557,9	8 317,5
	- in rubles	2 788,8	3 814,6	6 948,4	7 158,4	7 109,1
	- in foreign currency	475,5	1 309,4	2 330,1	1 399,5	1 208,3
1.3.	Individual deposits with maturity in excess of 1 year	10 482,4	10 214,1	10 097,0	10 547,0	10 708,0
	- in rubles	8 298,8	7 227,1	6 273,3	6 453,2	6 634,6
	- in foreign currency	2 183,6	2 987,0	3 823,7	4 093,8	4 073,4
	Reference data:					
	Deposits of non-resident individuals (excluding saving certificates)	223,9	245,2	372,0	365,3	364,5

Table 27

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

(billion rubles)

	1.01.14	1.01.15	1.01.16	1.04.16	1.05.16
Loans, deposits and other funds received from other credit institutions, total	**4 806,0**	**6 594,2**	**7 091,0**	**7 720,7**	**7 527,3**
- in rubles	2 369,5	3 223,4	3 687,6	4 137,3	4 073,9
- in foreign currency	2 436,5	3 370,8	3 403,5	3 583,4	3 453,4
of which:					
- loans, deposits and other funds received from resident credit institutions	2 556,6	4 016,5	5 024,8	5 862,4	5 859,1
- in rubles	1 962,6	2 900,5	3 432,9	3 884,4	3 849,4
- in foreign currency	594,0	1 116,0	1 591,9	1 978,1	2 009,7
of which					
overdue debt	0,2	0,0	1,6	1,6	1,6
- in rubles	0,2	0,0	1,6	1,6	1,6
- in foreign currency	0,0	0,0	0,0	0,0	0,0
- loans, deposits and other funds received from non-resident banks	2 249,4	2 577,8	2 066,2	1 858,2	1 668,2
- in rubles	406,9	322,9	254,7	252,9	224,5
- in foreign currency	1 842,5	2 254,8	1 811,6	1 605,3	1 443,7
of which					
overdue debt	0,0	0,0	0,5	2,0	1,9
- in rubles	0,0	0,0	0,0	1,9	1,9
- in foreign currency	0,0	0,0	0,5	0,1	0,0

Table 28

Distribution of Budgetary Funds in Settlement Accounts by Groups of Credit Institutions on 1.05.16

Share of budgetary funds in settlement accounts in liabilities	Number of credit institutions	Budgetary funds in settlement accounts[1]		Assets of credit institutions	
		mln.roubles	share in Russia, %	mln.roubles	share in Russia, %
25% and more	1	40 966	*51,3*	107 466	*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%	48	38 895	*48,7*	50 443 315	*63,2*
No budgetary funds	643	0	*0,0*	29 251 084	*36,7*
Data not available	4	0	*0,0*	0	*0,0*
Total	**696**	**79 861**	***100,0***	**79 801 864**	***100,0***

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

Table 29

Funds Raised From and Placed With Non-Residents

№	Indicator	1.01.14		1.01.15		1.01.16		1.04.16		1.05.16	
		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)**	**3 502,6**	***6,1***	**5 389,4**	***6,9***	**5 503,0**	***6,6***	**4 988,9**	***6,2***	**4 809,0**	***6,0***
1.1	Funds in accounts of legal entities (excluding certificates of deposit)	3 255,8	*5,7*	5 097,2	*6,6*	5 098,1	*6,1*	4 594,1	*5,7*	4 413,2	*5,5*
1.1.1	of which deposits and other raised funds (excluding certificates of deposit)	2 990,4	*5,2*	4 576,3	*5,9*	4 523,7	*5,5*	4 098,4	*5,1*	3 901,5	*4,9*
1.2	Individual deposits (excluding saving certificates)	223,9	*0,4*	245,2	*0,3*	372,0	*0,4*	365,3	*0,5*	364,5	*0,5*
1.2.1	of which deposits and other raised funds (excluding saving certificates)	168,3	*0,3*	179,5	*0,2*	275,3	*0,3*	274,5	*0,3*	272,0	*0,3*
1.3	Funds in other accounts	22,9	*0,0*	47,0	*0,1*	32,9	*0,0*	29,6	*0,0*	31,3	*0,0*
2.	**Funds in correspondent and other accounts of credit institutions**	**162,9**	***0,3***	**180,0**	***0,2***	**204,5**	***0,2***	**179,4**	***0,2***	**200,7**	***0,3***
3.	**Loans, deposits and other funds raised from credit institutions**	**2 249,4**	***3,9***	**2 577,8**	***3,3***	**2 066,2**	***2,5***	**1 858,2**	***2,3***	**1 668,2**	***2,1***
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	**5 914,9**	***10,3***	**8 147,1**	***10,5***	**7 773,7**	***9,4***	**7 026,6**	***8,7***	**6 677,9**	***8,4***
	Reference data:										
	Liabilities of authorized banks to non-residents on issued debt securities - total [2]	211,7	*0,4*	291,2	*0,4*	368,7	*0,4*	311,3	*0,4*	300,8	*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**	**5 226,0**	***9,1***	**6 978,0**	***9,0***	**8 268,1**	***10,0***	**7 367,6**	***9,1***	**7 115,5**	***8,9***
	of which overdue claims	69,7	*0,1*	182,1	*0,2*	272,2	*0,3*	262,0	*0,3*	281,1	*0,4*
	of which:										
1.1.	Loans, deposits and other claims	3 041,0	*5,3*	3 114,7	*4,0*	3 574,8	*4,3*	2 914,6	*3,6*	2 775,3	*3,5*
1.2	Loans and other claims on legal entities	2 163,7	*3,8*	3 837,5	*4,9*	4 665,5	*5,6*	4 430,4	*5,5*	4 318,3	*5,4*
1.3	Loans and other claims on individuals	21,3	*0,0*	25,9	*0,0*	27,8	*0,0*	22,2	*0,0*	21,3	*0,0*
2.	**Correspondent accounts with banks**	**1 098,2**	***1,9***	**1 915,6**	***2,5***	**1 924,8**	***2,3***	**1 746,8**	***2,2***	**1 717,2**	***2,2***
3.	**Securities acquired by credit institutions, total**	**980,0**	***1,7***	**1 389,1**	***1,8***	**2 571,2**	***3,1***	**2 464,0**	***3,0***	**2 450,2**	***3,1***
	of which:										
3.1	Debt securities (without revaluation and delivered without derecognition in the balance sheet)	883,2	*1,5*	1 301,0	*1,7*	2 517,5	*3,0*	2 410,3	*3,0*	2 397,5	*3,0*
3.2	Shares (without revaluation and delivered without derecognition in the balance sheet)	94,5	*0,2*	84,5	*0,1*	51,4	*0,1*	51,3	*0,1*	50,4	*0,1*
3.3	Discounted promissory notes	2,2	*0,0*	3,6	*0,0*	2,3	*0,0*	2,3	*0,0*	2,3	*0,0*
4.	**Shares in associates and subsidiaries**	**295,0**	***0,5***	**351,1**	***0,5***	**547,5**	***0,7***	**624,7**	***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	**7 599,1**	***13,2***	**10 633,8**	***13,7***	**13 311,6**	***16,0***	**12 203,1**	***15,0***	**11 921,6**	***14,9***
	Reference data:										
	Overdue interest on claims of credit institutions	3,4	*0,0*	38,1	*0,0*	11,2	*0,0*	12,1	*0,0*	11,4	*0,0*

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

Financial Condition

Table 30

Financial Result of Operating Credit Institutions (CIs)

	Profit (+) / loss (-) of the current year, million rubles					Number of credit institutions					Reference: allocation of profit of the current year, million rubles				
	1.01.14	1.01.15	1.01.16	1.04.16	1.05.16	1.01.14	1.01.15	1.01.16	1.04.16	1.05.16	1.01.14	1.01.15	1.01.16	1.04.16	1.05.16
Total	993 584,5	589 141,3	191 965,4	109 324,8	166 912,3	922	833	733	704	692	192 177,5	177 032,1	125 480,2	26 517,4	100 969,6
Profit-making CIs[1]	1 012 252,5	853 239,6	735 803,4	239 648,6	340 961,4	834	707	553	471	422	191 145,8	166 058,7	113 513,3	23 201,9	88 511,2
Loss-making CIs	-18 667,9	-264 098,3	-543 838,1	-130 323,8	-174 049,1	88	126	180	233	270	1 031,7	10 973,4	11 966,9	3 315,5	12 458,4
CIs that have not provided their reporting	0,0	0,0	0,0	0,0	0,0	1	1	0	3	4	0,0	0,0	0,0	0,0	0,0
Total						**923**	**834**	**733**	**707**	**696**					

[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 1.05.16

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	48 944 726 460	24 203 377 661	49 439 905 359	23 708 198 762
Belgorod Region	9 576 279	800 600	9 590 785	786 094
Bryansk Region	0	0	0	0
Vladimir Region	7 966 535	223 593	7 964 068	226 060
Voronezh Region	5 754 151	2 209 878	6 067 157	1 896 872
Ivanovo Region	13 880 158	988 868	14 063 243	805 783
Kaluga Region	46 214 725	1 809 935	46 218 299	1 806 361
Kostroma Region	335 949 038	174 332 893	408 010 234	102 271 697
Kursk Region	19 200 064	1 078 835	19 195 200	1 083 699
Lipetsk Region	25 485 852	1 475 935	25 510 323	1 451 464
Moscow Region	45 146 418	9 550 085	45 551 491	9 145 012
Orel Region	0	0	0	0
Ryazan Region	23 750 276	1 132 139	23 583 498	1 298 917
Smolensk Region	6 535 837	477 366	6 566 143	447 060
Tambov Region	3 110 274	26 369	3 114 421	22 222
Tver Region	16 847 681	2 011 347	17 048 174	1 810 854
Tula Region	2 712 925	66 168	2 722 273	56 820
Yaroslavl Region	26 023 462	4 929 995	25 970 587	4 982 870
City of Moscow	48 356 572 785	24 002 263 655	48 778 729 463	23 580 106 977
North-Western Federal District	1 552 212 890	454 696 708	1 663 775 367	343 134 231
Republic of Karelia	1 617 539	83 322	1 626 252	74 609
Komi Republic	5 506 099	776 894	5 541 853	741 140
Akhangelsk Region	0	0	0	0
Vologda Region	74 374 449	8 682 571	76 890 804	6 166 216
Kaliningrad Region	12 074 761	5 781 270	12 492 619	5 363 412
Leningrad Region	13 727 573	1 000 928	13 745 294	983 207
Murmansk Region	8 647 217	2 020 537	8 665 102	2 002 652
Novgorod Region	5 531 067	355 208	5 559 252	327 023
Pskov Region	2 579 637	15 270	2 581 852	13 055
St Petersburg	1 428 154 548	435 980 708	1 536 672 339	327 462 917
Southern Federal District	315 427 248	34 478 313	317 897 813	32 007 748
Republic of Adygeya	10 402 638	349 023	10 412 716	338 945
Republic of Kalmykia	0	0	0	0
Krasnodar Territory	179 130 855	12 678 756	180 713 089	11 096 522
Astrakhan Region	6 767 989	4 447 904	6 815 152	4 400 741
Volgograd Region	13 420 488	2 227 237	13 944 224	1 703 501
Rostov Region	105 705 278	14 775 393	106 012 632	14 468 039
North-Caucasian Federal District	32 062 197	4 470 911	32 364 536	4 168 572
Republik of Daghestan	3 735 722	58 830	3 736 073	58 479
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	5 541 483	175 798	5 586 033	131 248
Karachai-Cherkess Republic	12 598 344	3 801 523	12 800 986	3 598 881

Republic of North Ossetia - Alania	874 371	61 173	901 571	33 973
Chechen Republic	0	0	0	0
Stavropol Territory	9 312 277	373 587	9 339 873	345 991
Volga Federal District	1 669 787 535	298 290 590	1 711 056 647	257 021 478
Republic of Bashkortostan	86 689 789	3 221 576	85 071 554	4 839 811
Republic of Marii El	2 850 770	163 966	2 857 380	157 356
Republic of Mordovia	23 585 187	363 108	23 608 700	339 595
Republic of Tatarstan	846 939 034	143 622 561	836 921 180	153 640 415
Udmurt Republic	38 369 897	2 195 631	39 596 069	969 459
Chuvash Republic	10 249 994	810 035	10 482 410	577 619
Perm Territory	27 325 396	3 111 661	27 500 835	2 936 222
Kirov Region	31 589 852	2 842 514	33 079 669	1 352 697
Nizhny Novgogrod Region	82 843 880	6 676 040	84 183 638	5 336 282
Orenburg Region	43 945 402	3 316 312	43 988 711	3 273 003
Penza Region	4 582 007	59 372	4 582 612	58 767
Samara Region	313 557 098	77 380 755	359 667 002	31 270 851
Saratov Region	149 780 070	54 455 918	152 006 177	52 229 811
Ulyanovsk Region	7 479 159	71 141	7 510 710	39 590
Ural Federal District	905 293 115	422 509 426	1 038 692 757	289 109 784
Kurgan Region	2 878 127	75 296	2 910 872	42 551
Sverdlovsk Region	497 931 758	145 826 109	503 664 850	140 093 017
Tyumen Region	284 935 589	252 863 943	403 491 515	134 308 017
Chelyabinsk Region	119 547 641	23 744 078	128 625 520	14 666 199
Siberian Federal District	225 154 995	59 208 590	229 508 190	54 855 395
Republic of Altai	1 272 144	81 544	1 274 940	78 748
Republic of Buryatiya	12 054 292	840 389	12 177 608	717 073
Republic of Tuva	542 475	1 986	543 755	706
Republic of Khakassia	7 385 860	111 928	7 391 391	106 397
Altai Territory	12 483 117	328 373	12 518 671	292 819
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	42 929 967	7 222 089	43 643 608	6 508 448
Irkutsk Region	15 054 371	1 446 214	15 695 403	805 182
Kemerovo Region	12 891 553	490 777	12 954 341	427 989
Novosibirsk Region	99 478 556	44 604 950	100 576 461	43 507 045
Omsk Region	12 940 289	3 600 788	14 607 603	1 933 474
Tomsk Region	8 122 371	479 552	8 124 409	477 514
Far Eastern Federal District	470 522 254	101 909 084	489 068 576	83 362 762
Republic of Sakha (Yakutia)	34 269 133	2 596 792	34 435 441	2 430 484
Kamchatka Territory	20 659 912	1 861 153	20 775 978	1 745 087
Primorskiy Territory	84 567 806	20 147 359	89 929 664	14 785 501
Khabarovsk Territory	8 674 438	509 874	8 641 659	542 653
Amur Region	315 150 529	70 730 753	328 028 327	57 852 955
Magadan Region	0	0	0	0
Sakhalin Region	7 200 436	6 063 153	7 257 507	6 006 082
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Crimean District	97 938 872	9 797 527	99 130 330	8 606 069
Republic of Crimea	89 822 076	8 521 946	91 007 545	7 336 477
City of Sevastopol	8 116 796	1 275 581	8 122 785	1 269 592

[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 1.05.16

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	8 556 069 644	2 752 690 032	243 065 437	1 735 827 217	72 076 024	53 897 393
Belgorod Region	1 492 573	132 007	0	0	0	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	98 265	80 104	222 686	0	11 475	0
Voronezh Region	2 490 176	1 175	0	0	0	0
Ivanovo Region	910 286	287 884	16 126	0	103 932	31 158
Kaluga Region	1 417 903	789 764	123 740	0	0	0
Kostroma Region	214 849 452	363 858	6 374 025	1 123 013	306 999	0
Kursk Region	550 527	550 527	0	0	0	0
Lipetsk Region	3 034 344	273 722	2 340	0	8 441	0
Moscow Region	4 507 410	1 592 531	574 742	0	117 705	0
Orel Region	0	0	0	0	0	0
Ryazan Region	746 373	404 399	0	309 757	0	0
Smolensk Region	0	0	0	0	0	0
Tambov Region	0	0	0	0	0	0
Tver Region	613 418	520 013	4 950	0	0	0
Tula Region	256 875	34 925	10 598	0	0	0
Yaroslavl Region	6 395 177	113 418	257 482	0	0	0
City of Moscow	8 318 706 865	2 747 545 705	235 478 748	1 734 394 447	71 527 472	53 866 235
North-Western Federal District	374 773 005	9 368 232	20 914 953	6 049 054	4 060 141	953 607
Republic of Karelia	0	0	0	25	0	0
Komi Republic	878 258	482 435	165 296	0	0	32 442
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	12 087 562	1 134 052	87 233	0	22 013	0
Kaliningrad Region	5 425 718	0	8 287	0	0	0
Leningrad Region	628 443	96 363	406 102	0	915 313	0
Murmansk Region	0	0	0	0	0	0
Novgorod Region	500 181	235 881	282 310	0	0	0
Pskov Region	66 884	0	0	0	0	0
St Petersburg	355 185 959	7 419 501	19 965 725	6 049 029	3 122 815	921 165
Southern Federal District	27 399 428	14 798 187	522 686	375 169	8 341 801	626 357
Republic of Adygeya	115 391	6 521	1 278	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	23 775 572	13 076 417	399 764	350 000	8 341 801	626 357
Astrakhan Region	1 882 404	1 474 069	4 129	5 288	0	0
Volgograd Region	1 390 628	34 653	105 478	0	0	0
Rostov Region	235 433	206 527	12 037	19 881	0	0
North-Caucasian Federal District	1 785 226	175 677	104 182	0	226 961	0
Republik of Daghestan	0	0	0	0	226 961	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 494	0	17 768	0	0	0
Karachai-Cherkess Republic	1 538 305	0	86 414	0	0	0
Republic of North Ossetia - Alania	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	242 427	175 677	0	0	0	0
Volga Federal District	267 029 145	26 794 073	41 923 190	14 796 451	7 561 012	63 891

Republic of Bashkortostan	13 796 491	8 790 687	178 802	340 694	0	0
Republic of Marii El	0	0	0	0	0	0
Republic of Mordovia	228 072	167 305	28 511	0	0	0
Republic of Tatarstan	114 171 737	10 986 655	39 768 221	11 916 729	4 261 661	0
Udmurt Republic	3 553 490	266 337	0	0	786 968	0
Chuvash Republic	224 661	8 872	2 600	0	88 462	0
Perm Territory	1 355 769	0	524 021	300 000	150 595	0
Kirov Region	9 964 124	79 953	6 109	0	15 980	0
Nizhny Novgogrod Region	8 115 365	1 342 629	148 991	324 561	836 222	63 891
Orenburg Region	8 317 352	301 004	37 157	35 246	989 224	0
Penza Region	275 502	100 902	25 221	0	0	0
Samara Region	35 543 892	4 649 932	1 057 403	1 879 221	230 410	0
Saratov Region	71 482 690	99 797	146 154	0	201 490	0
Ulyanovsk Region	0	0	0	0	0	0
Ural Federal District	180 423 199	36 211 303	4 529 337	1 319 331	3 498 440	197 080
Kurgan Region	0	0	0	0	0	0
Sverdlovsk Region	125 364 980	19 302 201	3 882 499	1 289 479	2 122 368	0
Tyumen Region	36 898 066	11 719 829	597 422	0	1 157 262	0
Chelyabinsk Region	18 160 153	5 189 273	49 416	29 852	218 810	197 080
Siberian Federal District	26 869 122	6 784 623	1 320 971	285 026	336 702	0
Republic of Altai	284 467	0	0	0	0	0
Republic of Buryatiya	39 911	0	606 396	285 026	0	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	21 719	21 993	0	0	0	0
Altai Territory	37 757	40 566	1 435	0	0	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	1 630 246	76 934	636 321	0	0	0
Irkutsk Region	243 648	70 335	26 443	0	74 020	0
Kemerovo Region	1 314 743	460 847	44 029	0	24 780	0
Novosibirsk Region	20 948 928	5 994 845	4 247	0	102 232	0
Omsk Region	2 344 095	119 103	127	0	135 670	0
Tomsk Region	3 608	0	1 973	0	0	0
Far Eastern Federal District	97 678 434	9 906 620	1 691 158	575 000	448 466	0
Republic of Sakha (Yakutia)	635 589	247 435	345 300	0	346 439	0
Kamchatka Territory	1 468 558	814 385	9 160	0	102 010	0
Primorskiy Territory	14 813 696	4 525 013	62 885	0	17	0
Khabarovsk Territory	310 876	33 517	0	0	0	0
Amur Region	80 449 715	4 286 270	1 258 835	575 000	0	0
Magadan Region	0	0	0	0	0	0
Sakhalin Region	0	0	14 978	0	0	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Crimean District	5 703 634	4 686 317	371	205 055	8 208 894	0
Republic of Crimea	5 703 634	4 686 317	371	189 750	8 208 894	0
City of Sevastopol	0	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 1.05.16

thousand rubles

	Total	of which		
		Loans and other claims on non-financial organisations	Loans, deposits and other claims on credit institutions	Loans and other claims on individuals
1	2	3	4	5
Central Federal District	34 164 170 426	18 731 552 881	3 448 756 230	9 390 472 662
Belgorod Region	5 853 780	4 853 108	73	214 249
Bryansk Region	0	0	0	0
Vladimir Region	5 811 354	3 984 768	150 000	1 551 881
Voronezh Region	2 959 516	2 446 428	250 000	205 832
Ivanovo Region	8 638 432	6 102 212	517 137	1 609 193
Kaluga Region	40 138 343	24 066 767	13 119 172	2 658 031
Kostroma Region	207 588 661	20 137 593	51 754 338	61 382 539
Kursk Region	16 567 086	11 530 223	2 900 000	1 314 638
Lipetsk Region	18 305 357	9 783 210	5 070 000	2 270 563
Moscow Region	29 386 963	12 733 988	8 386 933	6 426 608
Orel Region	0	0	0	0
Ryazan Region	14 976 155	12 161 737	1 050 050	1 746 964
Smolensk Region	5 419 154	1 001 386	4 045 700	131 664
Tambov Region	2 103 164	1 426 008	370 000	307 156
Tver Region	11 881 529	5 954 283	3 374 000	1 138 982
Tula Region	1 564 014	1 142 047	313 000	108 967
Yaroslavl Region	15 909 632	7 839 565	325 000	6 458 500
City of Moscow	33 777 067 286	18 606 389 558	3 357 130 827	9 302 946 895
North-Western Federal District	1 022 925 835	641 331 801	159 313 991	127 991 819
Republic of Karelia	1 277 319	381 504	375 000	412 666
Komi Republic	3 001 364	2 363 439	211 822	426 103
Akhangelsk Region	0	0	0	0
Vologda Region	52 149 696	17 435 091	4 056 422	28 477 838
Kaliningrad Region	6 641 908	4 853 381	509 689	1 243 271
Leningrad Region	6 873 800	2 928 380	0	2 727 453
Murmansk Region	2 851 217	1 011 502	150 000	1 683 415
Novgorod Region	2 336 905	1 380 004	145 273	779 700
Pskov Region	1 149 893	1 011 643	0	138 250
St Petersburg	946 643 733	609 966 857	153 865 785	92 103 123
Southern Federal District	212 757 878	130 308 154	12 564 504	65 349 702
Republic of Adygeya	7 639 875	6 151 993	2 926	1 190 662
Republic of Kalmykia	0	0	0	0
Krasnodar Territory	106 017 588	69 933 645	11 086 199	21 383 300
Astrakhan Region	1 526 801	624 873	0	711 523
Volgograd Region	9 091 468	7 344 035	675 000	1 037 649
Rostov Region	88 482 146	46 253 608	800 379	41 026 568
North-Caucasian Federal District	19 259 002	14 247 728	830 923	4 009 865
Republik of Daghestan	1 342 213	713 828	2 200	626 185
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	3 619 511	2 503 989	270 300	838 408
Karachai-Cherkess Republic	8 292 504	6 221 942	50 000	2 003 476

Republic of North Ossetia - Alania	585 629	488 868	0	96 761
Chechen Republic	0	0	0	0
Stavropol Territory	5 419 145	4 319 101	508 423	445 035
Volga Federal District	1 095 266 480	584 600 274	156 730 485	273 265 935
Republic of Bashkortostan	36 021 991	23 761 982	6 339 353	4 106 626
Republic of Marii El	2 218 903	1 458 666	550 000	90 977
Republic of Mordovia	14 437 118	11 449 417	0	2 457 336
Republic of Tatarstan	529 921 945	355 611 006	48 401 238	84 883 534
Udmurt Republic	27 756 113	5 120 795	828 300	21 128 863
Chuvash Republic	7 456 117	3 167 713	741 017	3 427 114
Perm Territory	20 352 139	9 906 391	1 820 045	8 137 424
Kirov Region	17 627 913	10 725 945	254 844	5 494 957
Nizhny Novgogrod Region	53 520 989	31 946 200	6 783 828	8 356 978
Orenburg Region	28 601 941	13 447 879	990 047	13 243 729
Penza Region	3 065 773	1 796 896	211 416	735 534
Samara Region	243 464 570	91 629 503	14 235 550	112 786 396
Saratov Region	105 306 098	19 667 679	75 569 831	7 816 815
Ulyanovsk Region	5 514 870	4 910 202	5 016	599 652
Ural Federal District	568 358 172	231 667 058	79 386 244	214 831 127
Kurgan Region	1 860 573	1 697 018	0	109 869
Sverdlovsk Region	281 330 511	89 699 560	39 115 469	126 235 802
Tyumen Region	206 259 680	103 399 522	27 155 381	63 564 903
Chelyabinsk Region	78 907 408	36 870 958	13 115 394	24 920 553
Siberian Federal District	145 694 535	54 229 136	43 362 862	40 128 745
Republic of Altai	625 507	371 867	0	48 036
Republic of Buryatiya	5 741 116	1 610 632	0	4 129 229
Republic of Tuva	229 099	128 055	900	100 144
Republic of Khakassia	4 533 659	2 082 783	17 926	2 044 273
Altai Territory	8 982 472	6 166 209	455 848	1 882 979
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	32 670 741	3 789 779	18 285 210	6 507 959
Irkutsk Region	11 762 841	7 098 609	397 990	3 593 315
Kemerovo Region	7 493 795	3 059 834	1 410 152	2 968 809
Novosibirsk Region	60 165 422	21 744 722	22 759 836	14 571 849
Omsk Region	8 499 145	5 586 103	35 000	1 906 411
Tomsk Region	4 990 738	2 590 543	0	2 375 741
Far Eastern Federal District	333 752 544	92 605 134	17 131 686	207 918 138
Republic of Sakha (Yakutia)	22 308 207	13 655 997	42 588	7 433 923
Kamchatka Territory	12 857 985	9 236 226	1 589 780	1 754 574
Primorskiy Territory	60 402 794	37 411 046	4 522 746	15 422 980
Khabarovsk Territory	6 502 758	2 262 926	390 000	1 982 022
Amur Region	229 131 666	28 457 243	10 091 572	180 901 065
Magadan Region	0	0	0	0
Sakhalin Region	2 549 134	1 581 696	495 000	423 574
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Crimean District	50 246 263	15 644 307	22 605 820	9 323 372
Republic of Crimea	46 871 038	13 419 995	22 379 197	9 161 501
City of Sevastopol	3 375 225	2 224 312	226 623	161 871

Table 35

Distribution of Loans, Deposits and Other Claims in Forreign Currency by Credit Institutions, Registered in Respective Regions, as of 1.05.16

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	17 098 908 420	10 962 764 498	4 597 247 490	203 693 637
Belgorod Region	20 062	18 325	1 737	0
Bryansk Region	0	0	0	0
Vladimir Region	54 562	54 562	0	0
Voronezh Region	773 191	603 095	3 217	147 990
Ivanovo Region	56 392	36 625	3 536	16 231
Kaluga Region	0	0	0	0
Kostroma Region	41 196 756	28 066 025	7 510 873	332 543
Kursk Region	159 727	95 394	64 333	0
Lipetsk Region	0	0	0	0
Moscow Region	5 235 775	2 408 058	51 004	2 776 713
Orel Region	0	0	0	0
Ryazan Region	87 634	52 689	3 290	31 655
Smolensk Region	76 423	45 527	0	0
Tambov Region	1 930	0	1 930	0
Tver Region	80 452	0	80 452	0
Tula Region	977	0	977	0
Yaroslavl Region	1 082 356	681 771	965	387 471
City of Moscow	17 050 082 183	10 930 702 427	4 589 525 176	200 001 034
North-Western Federal District	197 701 334	105 325 921	42 045 428	6 271 822
Republic of Karelia	7 720	0	0	7 720
Komi Republic	32 826	32 826	0	0
Akhangelsk Region	0	0	0	0
Vologda Region	954 426	664 377	49 201	10 121
Kaliningrad Region	201 907	35 251	0	166 656
Leningrad Region	84 455	72 712	0	4 398
Murmansk Region	145 638	145 638	0	0
Novgorod Region	7 884	0	7 884	0
Pskov Region	0	0	0	0
St Petersburg	196 266 478	104 375 117	41 988 343	6 082 927
Southern Federal District	9 028 328	7 573 087	1 092 514	357 204
Republic of Adygeya	47 924	17 904	0	30 020
Republic of Kalmykia	0	0	0	0
Krasnodar Territory	1 529 806	963 443	497 441	68 922
Astrakhan Region	2 895	0	2 895	0
Volgograd Region	282 450	0	274 451	2 476
Rostov Region	7 165 253	6 591 740	317 727	255 786
North-Caucasian Federal District	2 493 317	1 747 249	634 022	18 319
Republik of Daghestan	13 201	0	1 608	11 593
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	2 767	0	2 767	0
Karachai-Cherkess Republic	2 332 494	1 711 866	613 902	6 726

Republic of North Ossetia - Alania	12	0	12	0
Chechen Republic	0	0	0	0
Stavropol Territory	144 843	35 383	15 733	0
Volga Federal District	90 819 378	41 052 470	17 668 224	3 085 216
Republic of Bashkortostan	200 743	193 000	7 414	329
Republic of Marii El	965	0	965	0
Republic of Mordovia	2 252	0	2 252	0
Republic of Tatarstan	42 726 578	23 823 836	16 406 962	1 529 342
Udmurt Republic	877 171	428 879	431 443	16 849
Chuvash Republic	141 951	139 715	0	2 236
Perm Territory	815 084	699 818	104 979	10 287
Kirov Region	1 975	0	1 975	0
Nizhny Novgogrod Region	1 083 898	649 524	74 348	113 756
Orenburg Region	655 128	461 228	59 625	134 275
Penza Region	0	0	0	0
Samara Region	43 848 385	14 564 346	206 161	1 277 118
Saratov Region	464 927	92 124	372 100	703
Ulyanovsk Region	321	0	0	321
Ural Federal District	239 825 943	219 442 493	13 565 471	535 066
Kurgan Region	1 026	0	0	1 026
Sverdlovsk Region	27 738 567	21 518 725	5 893 019	241 581
Tyumen Region	207 342 801	197 337 870	3 514 873	292 387
Chelyabinsk Region	4 743 549	585 898	4 157 579	72
Siberian Federal District	20 969 218	1 620 898	18 183 480	401 106
Republic of Altai	0	0	0	0
Republic of Buryatiya	7 330	0	6 945	385
Republic of Tuva	342	0	342	0
Republic of Khakassia	0	0	0	0
Altai Territory	28 984	1 703	3 907	23 374
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	2 036 067	398 678	584 532	289 126
Irkutsk Region	30 069	19 300	10 769	0
Kemerovo Region	5 203	0	321	4 882
Novosibirsk Region	18 796 159	1 191 438	17 571 274	33 444
Omsk Region	59 663	9 779	2 576	47 308
Tomsk Region	5 401	0	2 814	2 587
Far Eastern Federal District	17 357 207	10 824 916	1 765 794	663 848
Republic of Sakha (Yakutia)	1 168 551	639 199	156 164	373 188
Kamchatka Territory	281 249	272 823	6 015	2 411
Primorskiy Territory	1 122 085	628 652	102 170	91 630
Khabarovsk Territory	8 332	0	8 332	0
Amur Region	14 772 660	9 284 242	1 488 783	196 619
Magadan Region	0	0	0	0
Sakhalin Region	4 330	0	4 330	0
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Crimean District	1 264 635	632 884	25 477	606 274
Republic of Crimea	724 814	253 711	22 589	448 514
City of Sevastopol	539 821	379 173	2 888	157 760

Table 36

Overdue claims on loans, deposits and other claims by credit institutions registered in respective regions, as of 1.05.16

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	1 613 963 049	349 632 265	43 747 637	12 174 906	742 089 964	52 874 138
Belgorod Region	79 445	0	0	0	898	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	240 592	0	0	0	49 677	0
Voronezh Region	0	0	0	0	47	0
Ivanovo Region	208 380	0	0	0	74 269	0
Kaluga Region	497 995	0	12 952 092	0	606 143	0
Kostroma Region	466 191	0	109 703	0	9 208 209	117 716
Kursk Region	67 656	0	0	0	19 504	0
Lipetsk Region	2 248 806	0	0	0	134 322	0
Moscow Region	1 013 247	421 946	0	0	738 319	209 459
Orel Region	0	0	0	0	0	0
Ryazan Region	1 206 435	0	0	0	77 065	0
Smolensk Region	379 343	0	5 700	0	23 859	0
Tambov Region	70 654	0	0	0	23 984	0
Tver Region	69 287	0	0	0	29 833	0
Tula Region	40 733	0	0	0	2 276	0
Yaroslavl Region	476 134	0	0	0	127 115	50 180
City of Moscow	1 606 898 151	349 210 319	30 680 142	12 174 906	730 974 444	52 496 783
North-Western Federal District	72 604 786	4 500 866	148 615	63 210	9 416 981	416 157
Republic of Karelia	48 310	0	0	0	17 626	701
Komi Republic	119 774	0	41 822	0	21 013	0
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	2 025 068	6 722	45 000	0	3 065 686	3 100
Kaliningrad Region	293 305	1 466	9 689	0	49 877	9
Leningrad Region	527 053	0	0	0	278 208	4 398
Murmansk Region	198 172	4 105	0	0	61 782	0
Novgorod Region	114 129	0	273	0	11 011	0
Pskov Region	85 246	0	0	0	8 669	0
St Petersburg	69 193 729	4 488 573	51 831	63 210	5 903 109	407 949
Southern Federal District	8 825 318	810 718	175 946	0	3 409 579	27 838
Republic of Adygeya	131 774	0	0	0	84 029	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	5 591 694	810 718	175 946	0	2 370 320	2 382
Astrakhan Region	47 959	0	0	0	45 451	0
Volgograd Region	636 605	0	0	0	69 313	0
Rostov Region	2 417 286	0	0	0	840 466	25 456
North-Caucasian Federal District	632 514	97 135	507 330	15 733	405 849	3 989
Republik of Daghestan	95 647	0	0	0	85 806	0
Republic of Ingushetia	0	0	0	0	0	0

Kabardino-Balkar Republic	331 027	0	0	0	118 600	0
Karachai-Cherkess Republic	117 787	97 135	0	0	89 409	3 989
Republic of North Ossetia - Alania	38 936	0	0	0	27 621	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	49 117	0	507 330	15 733	84 413	0
Volga Federal District	41 268 597	213 148	29 797 210	130 476	28 756 739	1 263 837
Republic of Bashkortostan	423 787	0	5 524 788	0	872 907	329
Republic of Marii El	43 933	0	0	0	1 377	0
Republic of Mordovia	187 285	0	0	0	59 308	0
Republic of Tatarstan	10 072 442	143 852	110 220	128 667	7 374 410	234 101
Udmurt Republic	157 469	0	0	0	2 185 313	2 573
Chuvash Republic	84 467	0	0	0	69 068	0
Perm Territory	323 699	0	26 500	0	353 783	0
Kirov Region	781 708	0	0	0	889 318	0
Nizhny Novgogrod Region	3 593 089	0	4 000	0	642 044	4 321
Orenburg Region	599 325	0	55 000	0	283 088	0
Penza Region	88 595	0	0	0	58 004	0
Samara Region	22 607 381	57 844	3 340 000	1 809	13 721 605	1 021 947
Saratov Region	2 141 424	11 452	20 736 702	0	2 118 118	566
Ulyanovsk Region	163 993	0	0	0	128 396	0
Ural Federal District	13 040 718	425 001	6 262 555	1 458	10 661 710	34 238
Kurgan Region	186 729	0	0	0	10 239	0
Sverdlovsk Region	5 170 774	9 841	6 078 836	0	8 314 091	31 649
Tyumen Region	3 592 058	393 006	0	0	1 643 669	2 517
Chelyabinsk Region	4 091 157	22 154	183 719	1 458	693 711	72
Siberian Federal District	3 335 791	44 119	60 848	342	3 257 616	176 071
Republic of Altai	3 014	0	0	0	7 119	0
Republic of Buryatiya	88 200	0	0	0	358 575	384
Republic of Tuva	3 984	0	0	342	15 729	0
Republic of Khakassia	55 954	0	15 000	0	70 608	0
Altai Territory	240 984	0	5 848	0	43 056	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	285 556	44 119	0	0	1 009 540	157 529
Irkutsk Region	288 111	0	30 000	0	168 362	0
Kemerovo Region	177 756	0	10 000	0	128 466	1 413
Novosibirsk Region	1 499 497	0	0	0	1 266 640	16 396
Omsk Region	644 681	0	0	0	142 585	349
Tomsk Region	48 054	0	0	0	46 936	0
Far Eastern Federal District	6 964 859	540 018	342 613	0	37 922 966	36 453
Republic of Sakha (Yakutia)	353 281	10 696	42 588	0	217 763	0
Kamchatka Territory	737 518	0	0	0	289 682	2 411
Primorskiy Territory	3 749 124	0	26 135	0	824 032	8 445
Khabarovsk Territory	43 988	0	0	0	471 773	0
Amur Region	1 971 594	529 322	273 890	0	36 068 592	25 597
Magadan Region	0	0	0	0	0	0
Sakhalin Region	109 354	0	0	0	51 124	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Crimean District	830 512	509 244	0	1 858	325 477	184 679
Republic of Crimea	124 247	248 862	0	0	323 014	77 281
City of Sevastopol	706 265	260 382	0	1 858	2 463	107 398

Table 37

Distribution of Clients' Funds in Rubles by Credit Institutions Registered in Respective Regions, as of 1.05.16

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	28 585 499 760	2 721 115	46 376	5 544 480 288	8 059 923 647	14 753 980 615
Belgorod Region	6 908 924	0	0	1 610 471	511 065	4 763 204
Bryansk Region	0	0	0	0	0	0
Vladimir Region	6 344 224	0	450	707 458	406 098	5 201 524
Voronezh Region	2 703 959	0	0	301 796	332 296	2 065 000
Ivanovo Region	10 724 706	0	0	1 193 428	352 390	9 035 291
Kaluga Region	40 917 391	0	0	998 534	21 734 693	18 170 982
Kostroma Region	224 728 826	0	0	5 189 814	54 945 453	164 502 394
Kursk Region	13 390 582	0	0	2 273 014	361 650	10 741 768
Lipetsk Region	19 070 658	0	0	2 012 103	2 718 691	14 327 718
Moscow Region	29 061 285	0	0	7 317 243	1 907 497	19 781 069
Orel Region	0	0	0	0	0	0
Ryazan Region	18 074 663	2 871	0	3 047 078	1 355 241	13 495 217
Smolensk Region	4 512 151	0	0	505 768	402 757	3 601 306
Tambov Region	2 389 687	0	0	514 608	154 897	1 682 715
Tver Region	12 155 829	0	0	1 923 685	414 188	9 759 671
Tula Region	1 518 353	0	0	235 557	278 449	992 891
Yaroslavl Region	16 163 234	0	0	3 749 115	3 235 812	9 099 258
City of Moscow	28 176 835 288	2 718 244	45 926	5 512 900 616	7 970 812 470	14 466 760 607
North-Western Federal District	1 074 394 366	209 270	437	305 776 918	430 406 392	322 139 641
Republic of Karelia	793 041	0	0	362 170	113 774	309 006
Komi Republic	4 084 718	0	0	891 591	768 367	2 310 006
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	58 249 086	0	0	5 226 777	21 788 584	31 145 314
Kaliningrad Region	6 118 362	0	0	2 279 582	292 248	3 486 772
Leningrad Region	10 397 279	0	0	955 801	507 085	8 896 279
Murmansk Region	5 470 389	0	0	1 261 984	374 039	3 814 566
Novgorod Region	3 807 039	0	437	1 461 753	21 599	2 263 055
Pskov Region	1 393 526	0	0	388 900	0	1 002 724
St Petersburg	984 080 926	209 270	0	292 948 360	406 540 696	268 911 919
Southern Federal District	237 118 560	109 332	465	31 924 653	37 964 221	166 425 905
Republic of Adygeya	7 181 002	0	0	569 796	414 130	6 189 399
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	139 278 593	9 725	465	15 255 880	30 615 440	92 955 367
Astrakhan Region	4 139 067	0	0	1 974 978	1 091 050	1 050 538
Volgograd Region	7 401 705	0	0	1 910 060	569 878	4 917 486
Rostov Region	79 118 193	99 607	0	12 213 939	5 273 723	61 313 115
North-Caucasian Federal District	16 254 049	0	0	4 459 169	2 643 669	8 986 281
Republik of Daghestan	1 389 478	0	0	744 528	158 460	456 888
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	2 890 531	0	0	446 589	27 450	2 388 362
Karachai-Cherkess Republic	6 610 331	0	0	1 142 159	1 860 092	3 607 999
Republic of North Ossetia - Alania	302 943	0	0	85 856	43 000	174 087
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	5 060 766	0	0	2 040 037	554 667	2 358 945

Volga Federal District	949 138 035	3 430 188	0	148 782 679	227 408 977	565 825 615
Republic of Bashkortostan	45 423 777	26 220	0	2 329 609	9 857 599	33 137 284
Republic of Marii El	2 069 230	0	0	319 876	114 955	1 609 989
Republic of Mordovia	18 939 465	0	0	1 598 733	620 456	16 660 553
Republic of Tatarstan	501 478 662	3 360 460	0	104 489 936	153 635 145	237 889 080
Udmurt Republic	29 700 903	12 392	0	2 384 367	689 706	26 581 473
Chuvash Republic	8 319 889	0	0	1 294 478	825 773	6 179 298
Perm Territory	20 116 673	5 655	0	2 195 291	3 067 501	14 822 189
Kirov Region	23 545 898	5 933	0	3 377 076	1 135 521	18 808 568
Nizhny Novgogrod Region	57 055 852	12 241	0	7 733 911	5 325 760	43 804 836
Orenburg Region	30 646 941	7 226	0	3 857 617	4 830 629	21 932 200
Penza Region	3 712 314	0	0	690 300	501 800	2 496 725
Samara Region	132 667 073	61	0	13 560 006	37 458 894	80 896 400
Saratov Region	70 106 287	0	0	4 324 793	8 966 025	56 760 875
Ulyanovsk Region	5 355 071	0	0	626 686	379 213	4 246 145
Ural Federal District	718 748 805	127 649	0	60 323 391	115 863 628	538 943 907
Kurgan Region	1 497 192	0	0	337 035	223 884	930 961
Sverdlovsk Region	340 529 222	17 667	0	32 636 033	56 492 309	250 525 684
Tyumen Region	287 258 803	101 367	0	14 014 914	51 442 630	220 328 389
Chelyabinsk Region	89 463 588	8 615	0	13 335 409	7 704 805	67 158 873
Siberian Federal District	153 413 923	105 773	0	35 766 591	14 242 273	101 104 848
Republic of Altai	870 524	0	0	151 408	208 238	509 172
Republic of Buryatiya	8 236 729	1 232	0	1 124 499	195 851	6 731 810
Republic of Tuva	164 032	34	0	60 469	13 000	90 527
Republic of Khakassia	5 673 262	0	0	1 180 956	509 873	3 922 308
Altai Territory	7 599 730	0	0	1 939 056	566 532	5 077 348
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	28 780 429	23 189	0	2 726 460	2 251 839	23 477 479
Irkutsk Region	11 470 760	0	0	2 056 230	1 706 845	7 605 232
Kemerovo Region	8 403 259	0	0	1 081 608	696 011	6 595 567
Novosibirsk Region	65 484 422	81 318	0	22 661 348	6 173 605	35 163 645
Omsk Region	9 911 966	0	0	1 328 270	1 786 179	6 777 428
Tomsk Region	6 818 810	0	0	1 456 287	134 300	5 154 332
Far Eastern Federal District	294 390 265	65 570	24 371	33 754 390	22 791 596	236 935 244
Republic of Sakha (Yakutia)	26 823 914	29 091	0	4 718 749	3 956 805	18 050 826
Kamchatka Territory	14 680 766	16 595	0	2 183 059	1 166 406	11 279 377
Primorskiy Territory	63 151 851	11 152	0	16 112 612	3 373 535	43 314 959
Khabarovsk Territory	6 706 747	0	0	373 175	329 540	5 945 788
Amur Region	178 213 332	0	24 371	8 293 236	13 532 092	156 194 411
Magadan Region	0	0	0	0	0	0
Sakhalin Region	4 813 655	8 732	0	2 073 559	433 218	2 149 883
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Crimean District	70 723 353	5 591	0	20 537 920	3 902 989	46 115 597
Republic of Crimea	64 502 282	5 591	0	19 241 788	3 031 346	42 070 066
City of Sevastopol	6 221 071	0	0	1 296 132	871 643	4 045 531

Table 38

Distribution of Clients' Funds in Foreign Currency by Credit Institutions Registered in Respective Regions, as of 1.05.16

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	17 589 265 885	72 890 719	23 031	3 157 005 239	8 350 761 642	5 583 760 171
Belgorod Region	785 485	0	0	16 632	0	768 853
Bryansk Region	0	0	0	0	0	0
Vladimir Region	225 702	0	0	13 126	0	212 528
Voronezh Region	1 823 332	0	0	12 017	27 075	1 784 240
Ivanovo Region	800 945	0	0	144 097	0	656 837
Kaluga Region	1 801 658	0	0	73 725	0	1 727 933
Kostroma Region	25 818 905	0	0	1 502 283	11 403 015	12 885 323
Kursk Region	1 083 336	0	0	311 977	0	544 975
Lipetsk Region	1 448 272	0	0	924 112	0	524 160
Moscow Region	8 567 203	0	0	986 386	760 773	6 814 318
Orel Region	0	0	0	0	0	0
Ryazan Region	1 283 874	0	0	161 214	45 808	1 075 071
Smolensk Region	442 214	0	0	85 114	16 083	341 017
Tambov Region	22 098	0	0	95	0	21 986
Tver Region	1 788 449	0	0	256 851	190 643	1 340 942
Tula Region	56 682	0	0	16 287	0	40 395
Yaroslavl Region	4 794 108	0	0	411 667	0	4 382 241
City of Moscow	17 538 523 622	72 890 719	23 031	3 152 089 656	8 338 318 245	5 550 639 352
North-Western Federal District	296 178 966	1 490	0	57 394 939	109 429 341	126 296 701
Republic of Karelia	74 599	1 490	0	70 660	0	1 321
Komi Republic	736 245	0	0	8 709	24 184	703 352
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	5 845 450	0	0	1 941 118	654 200	3 215 927
Kaliningrad Region	5 349 465	0	0	1 680 326	1 965 656	1 574 524
Leningrad Region	970 870	0	0	85 835	1 930	882 662
Murmansk Region	1 998 239	0	0	1 441 134	22 987	534 117
Novgorod Region	325 160	0	0	38 161	69 429	217 570
Pskov Region	13 055	0	0	11 660	0	1 395
St Petersburg	280 865 883	0	0	52 117 336	106 690 955	119 165 833
Southern Federal District	27 779 879	0	0	7 790 204	5 479 053	14 202 507
Republic of Adygeya	338 200	0	0	1 144	64 333	272 698
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	10 143 227	0	0	1 077 446	919 284	7 977 470
Astrakhan Region	4 399 011	0	0	4 029 343	0	364 098
Volgograd Region	1 702 717	0	0	218 772	139 849	1 344 080
Rostov Region	11 196 724	0	0	2 463 499	4 355 587	4 244 161
North-Caucasian Federal District	3 507 164	0	0	169 611	454 771	2 844 186
Republik of Daghestan	45 343	0	0	1 196	0	44 147
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	123 611	0	0	42 536	0	81 075
Karachai-Cherkess Republic	2 958 597	0	0	33 086	399 510	2 489 013
Republic of North Ossetia - Alania	33 848	0	0	0	0	33 848
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	345 765	0	0	92 793	55 261	196 103
Volga Federal District	197 456 021	7	0	18 789 678	100 737 593	76 758 119

Republic of Bashkortostan	4 475 430	0	0	71 410	2 743 246	1 658 305
Republic of Marii El	44 201	0	0	19 669	0	15 219
Republic of Mordovia	337 677	0	0	52 300	0	281 660
Republic of Tatarstan	146 131 966	7	0	8 892 825	93 884 770	42 483 987
Udmurt Republic	968 317	0	0	150 904	142 371	675 038
Chuvash Republic	573 361	0	0	20 132	137 730	415 467
Perm Territory	2 771 116	0	0	430 877	11 181	2 329 058
Kirov Region	1 352 514	0	0	182 815	359 991	808 839
Nizhny Novgogrod Region	4 926 405	0	0	588 184	561 269	3 760 024
Orenburg Region	3 228 150	0	0	53 031	696 018	2 469 598
Penza Region	60 573	0	0	22 408	38 152	0
Samara Region	28 638 609	0	0	7 969 146	1 416 034	19 064 062
Saratov Region	3 908 565	0	0	332 962	746 831	2 760 740
Ulyanovsk Region	39 137	0	0	3 015	0	36 122
Ural Federal District	171 773 556	64 190	0	16 514 826	69 720 063	76 668 501
Kurgan Region	42 526	0	0	24 804	0	17 683
Sverdlovsk Region	60 241 270	0	0	4 750 548	25 420 988	29 704 977
Tyumen Region	97 164 919	64 190	0	7 043 717	42 150 767	40 092 313
Chelyabinsk Region	14 324 841	0	0	4 695 757	2 148 308	6 853 528
Siberian Federal District	39 011 964	0	0	20 763 755	1 544 449	16 269 662
Republic of Altai	78 728	0	0	55 037	0	23 691
Republic of Buryatiya	711 857	0	0	23 686	0	402 913
Republic of Tuva	702	0	0	0	0	702
Republic of Khakassia	105 423	0	0	15 358	0	85 978
Altai Territory	290 015	0	0	50 934	0	239 081
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	6 358 853	0	0	183 160	242 717	5 920 311
Irkutsk Region	803 833	0	0	327 519	0	473 498
Kemerovo Region	427 213	0	0	192 213	0	235 000
Novosibirsk Region	28 039 822	0	0	19 094 035	441 055	8 375 532
Omsk Region	1 720 695	0	0	512 994	860 677	346 952
Tomsk Region	474 823	0	0	308 819	0	166 004
Far Eastern Federal District	61 274 169	0	0	13 038 356	17 716 143	29 589 650
Republic of Sakha (Yakutia)	2 336 261	0	0	137 628	48 462	2 099 824
Kamchatka Territory	1 734 965	0	0	402 614	1 788	1 315 656
Primorskiy Territory	14 341 563	0	0	5 267 499	1 513 386	7 256 339
Khabarovsk Territory	540 747	0	0	172 180	0	367 690
Amur Region	36 321 552	0	0	1 541 217	16 152 507	18 068 304
Magadan Region	0	0	0	0	0	0
Sakhalin Region	5 999 081	0	0	5 517 218	0	481 837
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Crimean District	8 369 624	130 114	0	482 567	247 189	6 928 278
Republic of Crimea	7 145 103	130 114	0	410 669	146 339	5 876 505
City of Sevastopol	1 224 521	0	0	71 898	100 850	1 051 773

Table 39

Loans, Deposits and Other Funds Received From Other Credit Institutions (by credit institutions registered in respective regions), as of 1.05.16

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	6 996 142 750	3 690 869 392	3 305 273 358
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	0	0	0
Voronezh Region	91 973	91 973	0
Ivanovo Region	323 196	323 196	0
Kaluga Region	101 380	101 380	0
Kostroma Region	139 073 812	64 810 360	74 263 452
Kursk Region	0	0	0
Lipetsk Region	877 000	877 000	0
Moscow Region	991 453	991 453	0
Orel Region	0	0	0
Ryazan Region	40 000	40 000	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	0	0	0
City of Moscow	6 853 172 955	3 622 163 049	3 231 009 906
North-Western Federal District	200 079 410	169 126 002	30 953 408
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangelsk Region	0	0	0
Vologda Region	625 498	602 903	22 595
Kaliningrad Region	90 855	90 855	0
Leningrad Region	0	0	0
Murmansk Region	0	0	0
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	199 363 057	168 432 244	30 930 813
Southern Federal District	5 574 651	2 352 889	3 221 762
Republic of Adygeya	24 219	24 219	0
Republic of Kalmykia	0	0	0
Krasnodar Territory	1 627 484	1 053 704	573 780
Astrakhan Region	5 652	5 652	0
Volgograd Region	213 887	213 887	0
Rostov Region	3 703 409	1 055 427	2 647 982
North-Caucasian Federal District	181 505	181 505	0
Republik of Daghestan	0	0	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	20 000	20 000	0
Karachai-Cherkess Republic	0	0	0
Republic of North Ossetia - Alania	0	0	0
Chechen Republic	0	0	0
Stavropol Territory	161 505	161 505	0

Volga Federal District	205 282 243	151 928 827	53 353 416
Republic of Bashkortostan	29 027 488	29 027 488	0
Republic of Marii El	0	0	0
Republic of Mordovia	30 000	30 000	0
Republic of Tatarstan	44 930 785	40 288 752	4 642 033
Udmurt Republic	190 249	190 249	0
Chuvash Republic	120 212	120 212	0
Perm Territory	365 610	365 610	0
Kirov Region	381 308	381 308	0
Nizhny Novgogrod Region	5 611 160	5 437 525	173 635
Orenburg Region	370 602	338 435	32 167
Penza Region	2 690	2 690	0
Samara Region	26 039 721	25 831 971	207 750
Saratov Region	97 932 418	49 634 587	48 297 831
Ulyanovsk Region	280 000	280 000	0
Ural Federal District	81 635 137	37 814 819	43 820 318
Kurgan Region	0	0	0
Sverdlovsk Region	69 629 893	35 155 177	34 474 716
Tyumen Region	10 573 054	1 227 452	9 345 602
Chelyabinsk Region	1 432 190	1 432 190	0
Siberian Federal District	6 309 549	6 236 247	73 302
Republic of Altai	0	0	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	150 017	150 017	0
Altai Territory	353 053	353 053	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	4 023 302	3 950 000	73 302
Irkutsk Region	0	0	0
Kemerovo Region	0	0	0
Novosibirsk Region	1 783 177	1 783 177	0
Omsk Region	0	0	0
Tomsk Region	0	0	0
Far Eastern Federal District	31 705 253	14 997 389	16 707 864
Republic of Sakha (Yakutia)	398 652	398 652	0
Kamchatka Territory	96 951	96 951	0
Primorskiy Territory	1 554 816	1 554 816	0
Khabarovsk Territory	0	0	0
Amur Region	29 654 834	12 946 970	16 707 864
Magadan Region	0	0	0
Sakhalin Region	0	0	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0
Crimean District	413 410	413 410	0
Republic of Crimea	233 410	233 410	0
City of Sevastopol	180 000	180 000	0

Macroprudential Indicators of the Banking Sector

Table 40

Some Indicators of the Banking Sector Financial Soundness (Percent)

	1.01.14	1.01.15	1.01.16	1.04.16	1.05.16
Own funds (capital) adequacy					
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio)[1]	13,5	12,5	12,7	12,4	12,5
Tier I capital ratio N1.2 (Basel III) [2]	9,1	9,0	8,5	8,4	8,6
Risk-weighted assets [3](Basel III) to total assets ratio]	*51,4*	*45,4*	*48,3*	*48,6*	*48,6*
Credit risk					
Share of problem (IV quality category) and bad (V quality category) loans in total loans[4]	*6,0*	*6,7*	*8,3*	*9,2*	*9,3*
Loan loss provisions made as percent of total loans[4]	*5,9*	*6,5*	*7,8*	*8,4*	*8,5*
Ratio of loans, bank guarantees and sureties granted by a bank to its owners (shareholders) to own funds (capital) (N9.1)	1,1	2,6	2,8	2,8	3,2
Ratio of a bank's aggregate claims on insiders to own funds (capital) (N10.1)	0,7	0,7	0,6	0,5	0,5
Ratio of total large credit risks to own funds (capital) (N7)	204,3	245,5	254,4	248,1	244,5
Distribution of loans provided by credit institutions					
agriculture, hunting and forestry	*4,3*	*3,5*	*3,5*	*3,6*	*3,7*
mining	*3,1*	*4,2*	*4,9*	*5,5*	*5,4*
manufacturing	*13,6*	*15,5*	*17,1*	*16,9*	*16,8*
production and distribution of energy, gas and water	*2,5*	*2,5*	*2,5*	*2,5*	*2,6*
constructing	*5,6*	*5,3*	*4,8*	*4,8*	*4,9*
wholesale and retail trade, car and household appliance repair	*13,7*	*13,3*	*11,3*	*11,0*	*11,0*
transport and communication	*4,2*	*4,4*	*4,2*	*4,3*	*4,2*
other economic activities	*21,1*	*21,2*	*24,1*	*23,9*	*23,7*
individuals	*32,0*	*30,1*	*27,5*	*27,6*	*27,9*
of which					
mortgage loans	*8,5*	*9,4*	*10,1*	*12,5*	*12,8*
Geographical distribution of interbank loans and deposits [5]					
Russian Federation	*39,7*	*53,6*	*54,0*	*58,9*	*60,4*
United Kingdom	*23,8*	*13,9*	*12,3*	*11,1*	*10,5*
USA	*6,8*	*4,9*	*4,5*	*4,7*	*3,3*
Germany	*0,6*	*0,4*	*0,8*	*1,0*	*1,7*
Austria	*7,3*	*7,3*	*4,9*	*4,1*	*4,2*
France	*1,9*	*1,8*	*1,8*	*2,4*	*2,7*
Italy	*0,1*	*0,0*	*0,0*	*0,1*	*0,1*
Cyprus	*4,7*	*4,9*	*9,2*	*6,2*	*6,0*
Netherlands	*1,5*	*1,3*	*0,8*	*0,4*	*0,7*
Other	*13,6*	*11,8*	*11,8*	*11,0*	*10,4*
Liquidity					
Ratio of high liquid assets to total assets	*9,9*	*10,4*	*10,6*	*11,6*	*10,6*
Ratio of liquid assets to total assets	*20,5*	*22,0*	*24,6*	*22,8*	*22,3*
Ratio of high liquid assets to demand liabilities (N2)	57,5	67,0	97,5	86,5	86,6
Ratio of liquid assets to short-term liabilities (N3)	78,7	80,4	139,3	121,8	127,0
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)	88,9	92,8	59,0	59,4	58,1
Ratio of clients' funds to total loans [6]	*98,7*	*96,9*	*106,1*	*107,0*	*107,6*
Market risk to total own funds (capital) [7]	*45,6*	*36,0*	*44,0*	*54,3*	*53,4*
of which					
Interest rate risk	*37,8*	*28,6*	*34,4*	*40,0*	*40,1*
Equity position risk	*3,3*	*3,7*	*3,3*	*3,0*	*2,7*
Foreign exchange risk	*4,5*	*3,7*	*6,3*	*7,9*	*7,5*
Commodity risk	-	-	-	*3,3*	*3,1*
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	1,8	7,6	8,6	9,7	10,0
Banks' financial result over the reporting period (billion rubles)	993,6	589,1	192,0	109,3	166,9
as percent of the banking sector assets [8]	*1,9*	*0,9*	*0,3*	*0,1*	*0,2*
as percent of the banking sector own funds (capital) [8]	*15,2*	*7,9*	*2,3*	*1,2*	*1,8*
Return on assets [9]	*1,9*	*0,9*	*0,3*	*0,4*	*0,5*
Return on equity [9]	*15,2*	*7,9*	*2,3*	*3,4*	*4,3*

[1]Starting from 1.02.14 – Basel III capital adequacy ratio N1.0; before 1.02.14 N1– capital adequacy ratio

[2]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)

[3] Only balance sheet items are included.

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

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

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

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

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

[9] 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
Reference data: own funds (capital) adequacy ratio as of 1.05.16, %	12,5		26,4		26,1		18,5		16,6		18,3		17,2		13,0		11,9	

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

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

Table 42

Basel III Capital Tiers and Adequacy Ratios

	1.02.14		1.01.15		1.01.16		1.04.16		1.05.16	
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):	**7 073,5**	***100,0***	**7 928,4**	***100,0***	**9 008,6**	***100,0***	**8 952,7**	***100,0***	**8 922,3**	***100,0***
of which:										
1. Tier I capital	4 838,1	*68,4*	5 718,4	*72,1*	6 002,5	*66,6*	6 062,9	*67,7*	6 137,0	*68,8*
of which:										
1.1. Common Equity Tier 1	4 812,0	*68,0*	5 638,3	*71,1*	5 857,8	*65,0*	5 893,9	*65,8*	5 972,6	*66,9*
1.2. Additional Tier 1	26,0	*0,4*	80,1	*1,0*	144,7	*1,6*	169,0	*1,9*	164,4	*1,8*
2. Tier 2 Capital	2 235,4	*31,6*	2 210,0	*27,9*	3 006,1	*33,4*	2 889,8	*32,3*	2 785,3	*31,2*
Basel III capital adequacy ratios[2]	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio)	12,9	1	12,5	4	12,7	8	12,4	6	12,5	7
Common equity Tier I ratio (N1.1)	8,8	1	8,9	2	8,2	8	8,1	6	8,3	8
Tier I capital ratio (N1.2)	8,8	2	9,0	3	8,5	8	8,4	8	8,6	10

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

[2] Basel III capital adequacy ratios calculated starting from 1.02.2014. 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	1.01.14		1.01.15		1.01.16		1.04.16		1.05.16	
	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	**8 202,0**	***116,1***	**9 337,9**	***117,8***	**11 233,4**	***124,7***	**11 230,5**	***125,4***	**11 167,1**	***125,2***
1.1. Authorized capital	1 533,2	*21,7*	1 914,3	*24,1*	2 416,3	*26,8*	2 407,0	*26,9*	2 421,8	*27,1*
1.2. Issue income	1 347,5	*19,1*	1 421,3	*17,9*	1 451,5	*16,1*	1 489,8	*16,6*	1 489,3	*16,7*
1.3. Credit institutions' profit and funds	3 377,7	*47,8*	3 761,5	*47,4*	4 112,3	*45,6*	4 242,1	*47,4*	4 224,8	*47,4*
1.4. Subordinated loans	1 723,2	*24,4*	2 018,3	*25,5*	3 026,7	*33,6*	2 879,9	*32,2*	2 813,7	*31,5*
1.5. Increase in value of property due to revaluation	220,5	*3,1*	222,4	*2,8*	226,5	*2,5*	211,7	*2,4*	217,4	*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	**1 137,7**	***16,1***	**1 409,5**	***17,8***	**2 224,8**	***24,7***	**2 277,8**	***25,4***	**2 244,8**	***25,2***
2.1. Losses	114,6	*1,6*	352,5	*4,4*	823,1	*9,1*	773,3	*8,6*	717,7	*8,0*
2.2. Intangible assets	13,5	*0,2*	18,8	*0,2*	31,9	*0,4*	83,0	*0,9*	83,8	*0,9*
2.3. Treasury stocks (shares)	0,2	*0,0*	1,2	*0,0*	2,5	*0,0*	3,6	*0,0*	3,5	*0,0*
2.4. Sources of own funds (capital), created using improper assets	5,6	*0,1*	7,2	*0,1*	8,7	*0,1*	8,8	*0,1*	9,2	*0,1*
2.5. Subordinated loans granted to credit institutions	77,0	*1,1*	154,4	*1,9*	306,1	*3,4*	311,5	*3,5*	308,8	*3,5*
2.6. Investments in shares of financial organizations (including associated financial companies) and credit institutions	914,5	*12,9*	801,0	*10,1*	902,6	*10,0*	926,1	*10,3*	932,4	*10,5*
2.7. Other factors of which:	12,2	*0,2*	74,4	*0,9*	149,9	*1,7*	171,5	*1,9*	189,4	*2,1*
2.7.1 Decrease of supplementary capital's sources according to limits under paragraph 3.11 of Instruction of Bank of Russia No. 215-P dated February 10, 2003	9,0	*0,1*								
Own funds (capital), total	**7 064,3**	***100,0***	**7 928,4**	***100,0***	**9 008,6**	***100,0***	**8 952,7**	***100,0***	**8 922,4**	***100,0***

[1] Starting from 1.02.2014 structure of own funds is calculated by credit institutions' reporting by form 0409123 (Basel III capital); before 1.02.2014 - by credit institutions' reporting by form 0409134.

Table 44

The Value of Credit Risk on Balance Sheet Assets (Billion Rubles) Used in Calculation Capital Adequacy Ratio N1.0[1] (Basel III), bln rubles

The value of credit risk on balance sheet assets [2]	1.01.14	1.01.15	1.01.16	1.04.16	1.05.16
1st group of assets	0,0	0,0	0,0	0,0	0,0
2nd group of assets	986,9	1 365,7	1 550,7	1 483,6	1 425,4
3rd group of assets	326,5	404,2	702,0	174,1	233,8
4th group of assets	28 182,0	33 446,0	37 817,6	37 415,6	36 738,8
5th group of assets	6,9	9,2	10,9	362,0	363,6
The value of credit risk on balance sheet assets	29 502,1	35 225,2	40 081,2	39 435,4	38 761,7

Reference data:

	1.01.14	1.01.15	1.01.16	1.04.16	1.05.16
1st group of assets without risk weighting	7 855,7	11 479,3	8 920,2	9 012,8	8 347,0

[1] Starting from 1.02.2014 - Basel III capital adequancy ratio N1.0. Before 1.02.2014 - N1 capital adequancy ratio.

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

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

		1.01.14	1.01.15	1.01.16	1.04.16	1.05.16
1	Banking sector own funds (capital), billion rubles	7 064,3	7 928,4	9 008,6	8 952,7	8 922,3
2	Risk-weighted assets, billion rubles	52 473,9	63 456,9	70 914,5	72 154,1	71 469,2
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	29 502,1	35 225,2	40 081,2	39 435,4	38 761,7
	- risk-weighted claims on counterparties related to a bank (code 8957.0[2], before 01.02.14 - code 8957[2]), billion rubles	2 087,6	1 700,4	1 919,5	1 985,4	2 065,2
	- the amount of mortgage loans and accrued (accumulated) interest claims (code 8807[2]), billion rubles	147,4	225,8	140,4	206,2	206,4
	- the value of credit risk on contingent credit liabilities, billion rubles	3 971,4	4 802,0	4 198,1	3 736,8	3 812,4
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles[2]	289,3	1 259,3	873,3	845,9	826,1
	- the value of operational risk (starting from 1.02.14 - calculated with risk coefficient 12,5, before 1.02.14 - calculated with risk coefficient 10)	3 558,1	5 264,7	6 732,5	6 746,9	6 787,9
	- market risk, billion rubles	3 101,5	2 734,6	3 859,4	4 719,4	4 639,0
	- credit claims of clearing participants (codes 8847[2])	13,4	65,7	71,7	79,4	89,8
	- higher-risk transactions, billion rubles	9 078,3	9 592,6	11 168,6	11 927,8	11 892,0
	- corrective coefficient of own funds (capital) adequacy ratio’s N1.0 (before 1.02.14 - N1) denominator which eliminates double counting of credit claims on higher-risk transactions	-374,4	-305,7	-467,2	-493,8	-493,4
	- the value of credit risk on the part of unsecured consumer loans, extended after 1.07.2013 at higher interest rates[3]	1 082,1	1 624,6	540,4	470,2	450,5
	- 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	17,3	329,6	653,2	1 222,0	1 230,2
	- 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
	- other	-	2,3	245,1	467,0	457,4
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	13,5	12,5	12,7	12,4	12,5

Calculated by form 0409135

[1] Starting from 1.02.14 − Basel III capital adequacy ratio N1.0; before − 1.02.14 N1 capital adequacy ratio

[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)[1]

Own funds (capital) adequacy ratio	1.01.14		1.01.15		1.01.16		1.04.16		1.05.16	
	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% [2]	2	*0,1*	8	*1,4*	27	*3,8*	27	*3,7*	26	*3,8*
From 8% to 10%	0	*0,0*	0	*0,0*	1	*0,0*	10	*4,4*	19	*4,8*
From 10% to 12%	112	*18,8*	90	*47,0*	83	*39,0*	63	*35,0*	54	*34,0*
From 12% to 14%	183	*64,6*	144	*39,4*	92	*35,0*	89	*31,2*	90	*30,0*
14% and more	612	*16,6*	578	*12,2*	517	*22,2*	504	*25,7*	491	*27,5*
Banking sector, total	923	*100,0*	834	*100,0*	733	*100,0*	707	*100,0*	696	*100,0*

[1]Starting from 1.02.14 − Basel III capital adequacy ratio N1.0; before 1.02.14 − N1 capital adequacy ratio

[2] 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]

		1.01.14		1.01.15		1.01.16		1.04.16		1.05.16	
		bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %
Loans	Standard	17 609,7	*42,9*	24 885,6	*46,8*	26 254,0	*45,2*	25 220,0	*44,8*	24 922,5	*44,8*
	Substandard	18 101,6	*44,1*	21 016,6	*39,5*	22 237,3	*38,3*	21 160,0	*37,6*	20 755,4	*37,3*
	Doubtful	2 837,4	*6,9*	3 603,2	*6,8*	4 769,2	*8,2*	4 721,9	*8,4*	4 761,9	*8,6*
	Problem	824,5	*2,0*	1 144,5	*2,2*	1 408,5	*2,4*	1 579,9	*2,8*	1 609,2	*2,9*
	Loss	1 636,4	*4,0*	2 433,0	*4,6*	3 442,2	*5,9*	3 574,6	*6,4*	3 582,0	*6,4*
Loan loss provision (LLP) made		2 435,8	*5,9*	3 461,0	*6,5*	4 545,7	*7,8*	4 708,6	*8,4*	4 706,8	*8,5*
Reference data: less loans grouped into portfolios of homogeneous loans [2]											
Loans	Standard	17 608,5	*57,4*	24 884,9	*60,1*	26 122,5	*55,3*	25 081,7	*55,1*	24 780,9	*55,2*
	Substandard	8 728,5	*28,5*	10 893,5	*26,3*	13 276,4	*28,1*	12 357,6	*27,1*	11 917,1	*26,5*
	Doubtful	2 520,4	*8,2*	3 092,3	*7,5*	4 266,8	*9,0*	4 204,2	*9,2*	4 282,7	*9,5*
	Problem	682,0	*2,2*	971,2	*2,3*	1 261,5	*2,7*	1 439,7	*3,2*	1 473,5	*3,3*
	Loss	1 128,7	*3,7*	1 591,6	*3,8*	2 349,1	*5,0*	2 452,8	*5,4*	2 467,1	*5,5*
Loan loss provision (LLP)	Estimated LLP	2 365,7	*7,7*	3 219,0	*7,8*	4 483,4	*9,5*	4 655,2	*10,2*	4 696,8	*10,5*
	Estimated LLP adjusted for collateral	1 787,6	*5,8*	2 464,2	*5,9*	3 476,7	*7,4*	3 637,4	*8,0*	3 645,4	*8,1*
	LLP made	1 788,7	*5,8*	2 467,1	*6,0*	3 343,4	*7,1*	3 473,1	*7,6*	3 476,3	*7,7*
	LLP made as percent of estimated LLP		*75,6*		*76,6*		*74,6*		*74,6*		*74,0*
	LLP made as percent of estimated LLP adjusted for collateral		*100,1*		*100,1*		*96,2*		*95,5*		*95,4*

[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]

	1.01.14		1.01.15		1.01.16		1.04.16		1.05.16	
	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %
1. Loans grouped into portfolios of homogeneous loans - total	10 341,5	*100,0*	11 714,4	*100,0*	10 834,8	*100,0*	10 720,4	*100,0*	10 709,9	*100,0*
of which:										
1.1. Loans to legal entities (except credit institutions)	805,2	*7,8*	804,8	*6,9*	556,0	*5,1*	523,6	*4,9*	513,7	*4,8*
1.2. Loans to individuals	9 536,0	*92,2*	10 909,5	*93,1*	10 278,8	*94,9*	10 196,9	*95,1*	10 196,1	*95,2*
1.3. Loans to credit institutions	0,3	*0,0*	0,1	*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		*25,2*		*22,0*		*18,6*		*19,1*		*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		*6,3*		*8,5*		*11,1*		*11,5*		*11,5*
4. Claims grouped into portfolios of homogeneous claims - total	62,2	*100,0*	75,8	*100,0*	99,4	*100,0*	76,3	*100,0*	81,1	*100,0*
of which:										
4.1. Portfolios of homogeneous claims on legal entities	28,1	*45,3*	27,7	*36,5*	31,3	*31,5*	30,5	*40,0*	31,0	*38,2*
4.2. Portfolios of homogeneous claims on individuals	34,0	*54,7*	48,1	*63,5*	68,1	*68,5*	45,8	*60,0*	50,1	*61,8*
5. Ratio of provisions made on claimes grouped into portfolios of homogeneous claims to claims grouped into portfolios of homogeneous claims		*36,4*		*44,8*		*43,2*		*60,8*		*57,9*

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

Homogeneous Loans and Claims on Legal Entities and Provisions Made as of 1.05.16[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	513 738,0	*100,0*	65 743,1	*100,0*	*12,8*
of which by quality categories					
1.1. Quality Category I	299,2	*0,1*	0,0	*0,0*	*0,0*
1.2. Quality Category II	435 959,1	*84,9*	4 078,9	*6,2*	*0,9*
1.3. Quality Category III	5 987,8	*1,2*	569,6	*0,9*	*9,5*
1.4. Quality Category IV	9 807,1	*1,9*	3 284,7	*5,0*	*33,5*
1.5. Quality Category V	61 684,8	*12,0*	57 809,9	*87,9*	*93,7*
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	0,0	*0,0*	0,0	*0,0*	*0,0*
of which by quality categories					
2.1. Quality Category I	0,0	*0,0*	0,0	*0,0*	*0,0*
2.2. Quality Category II	0,0	*0,0*	0,0	*0,0*	*0,0*
2.3. Quality Category III	0,0	*0,0*	0,0	*0,0*	*0,0*
2.4. Quality Category IV	0,0	*0,0*	0,0	*0,0*	*0,0*
2.5. Quality Category V	0,0	*0,0*	0,0	*0,0*	*0,0*
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	513 738,0		65 743,1		*12,8*
4. Homogeneous claims grouped into portfolios - total	30 978,2	*100,0*	17 037,9	*100,0*	*55,0*
of which by quality categories					
4.1. Quality Category I	9 033,0	*29,2*	0,0	*0,0*	*0,0*
4.2. Quality Category II	803,4	*2,6*	10,4	*0,1*	*1,3*
4.3. Quality Category III	4264,3	*13,8*	249,0	*1,5*	*5,8*
4.4. Quality Category IV	108,6	*0,4*	40,1	*0,2*	*36,9*
4.5. Quality Category V	16768,9	*54,1*	16738,4	*98,2*	*99,8*
5. Claims for interest payments - total	6 012,8	*100,0*	2 912,9	*100,0*	*48,4*
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	3 116,1	*51,8*	2 837,7	*97,4*	*91,1*

[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 1.05.16[1]

	Loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims in % of corresponding loans and claims portfolios
	mln. rubles	in % of total loans and claims	mln. rubles	in % of total provision made	
1. Loans to individuals grouped into portfolios of homogeneous loans - total	10 196 125,5	*100,0*	1 164 814,4	*100,0*	*11,4*
of which					
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	929 802,0	*9,1*	28 657,0	*2,5*	*3,1*
1.1.2. residental real estate (mortgage) loans, total	3 151 358,9	*30,9*	66 525,7	*5,7*	*2,1*
1.1.3. car loans, total	630 753,6	*6,2*	63 533,0	*5,5*	*10,1*
1.1.4. other consumer loans, total	5 451 304,1	*53,5*	1 003 701,5	*86,2*	*18,4*
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]	277 311,6	*2,7*	5 471,6	*0,5*	*2,0*
1.2.2. a portfolio of loans without overdue payments	8 400 758,1	*82,4*	130 172,2	*11,2*	*1,6*
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	250 097,5	*2,5*	14 481,8	*1,2*	*5,8*
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	134 631,3	*1,3*	38 430,2	*3,3*	*28,5*
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	131 309,5	*1,3*	74 021,6	*6,4*	*56,4*
1.2.6. a portfolio of loans with payments being overdue from 181 to 360 calendar days	233 710,0	*2,3*	183 284,2	*15,7*	*78,4*
1.2.7. a portfolio of loans with payments being overdue more than 360 calendar days	735 400,4	*7,2*	716 555,6	*61,5*	*97,4*
1.3. classified into the following loan quality categories:					
1.3.1. Quality category I	141 356,3	*1,4*	0,0	*0,0*	*0,0*
1.3.2. Quality category II	8 402 354,6	*82,4*	111 961,3	*9,6*	*1,3*
1.3.3. Quality category III	473 163,4	*4,6*	41 480,9	*3,6*	*8,8*
1.3.4. Quality category IV	125 950,5	*1,2*	51 697,1	*4,4*	*41,0*
1.3.5. Quality category V	1 053 300,7	*10,3*	959 675,1	*82,4*	*91,1*
2. Claims grouped into portfolios of homogeneous claims - total	50 107,1	*4,8*	29 926,4	*3,1*	*59,7*
of which by quality categories					
2.1. Quality category I	7 500,6	*0,7*	0,0	*0,0*	*0,0*
2.2. Quality category II	6 656,6	*0,6*	161,4	*0,0*	*2,4*
2.3. Quality category III	4759,4	*0,5*	564,5	*0,1*	*11,9*
2.4. Quality category IV	1328,3	*0,1*	647,1	*0,1*	*48,7*
2.5. Quality category V	29862,3	*2,8*	28553,5	*3,0*	*95,6*
3. Claims for interest payments - total	184 557,4	*100,0*	81 056,8	*100,0*	*43,9*
of which					
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	88 737,0	*48,1*	77 221,9	*95,3*	*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 %				
	1.01.14	1.01.15	1.01.16	1.04.16	1.05.16	1.01.14	1.01.15	1.01.16	1.04.16	1.05.16
Substandard	*9,6*	*9,5*	*7,2*	*6,6*	*6,1*	*2,0*	*2,1*	*1,8*	*1,8*	*1,8*
Doubtful	*20,5*	*19,7*	*23,0*	*22,2*	*22,6*	*14,5*	*15,7*	*18,0*	*18,4*	*18,3*
Problem	*15,2*	*16,1*	*15,5*	*17,1*	*17,4*	*39,9*	*40,9*	*41,1*	*41,2*	*41,0*
Loss	*54,4*	*54,7*	*54,2*	*54,1*	*53,9*	*86,1*	*84,8*	*77,1*	*76,6*	*75,9*

[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	1.01.14	1.01.15	1.01.16	1.04.16	1.05.16
Overdue claims on loans, deposits and other claims, billion rubles	**1398,0**	**1978,0**	**3046,6**	**3122,7**	**3148,7**
Of which					
- among 20 largest-asset credit institutions, billion rubles	1052,0	1404,5	2033,2	2047,7	2078,9
Share of overdue claims in loans, deposits and other claims of the banking sector, percent	*3,5*	*3,8*	*5,3*	*5,6*	*5,7*
Overdue claims in rubles					
- billion rubles	1257,9	1725,9	2537,1	2652,6	2716,9
- as percent of total loans, deposits and other claims in rubles	*4,0*	*4,7*	*6,8*	*7,1*	*7,2*
Overdue claims in foreign currency					
- billion rubles	140,1	252,1	509,5	470,1	431,8
- as percent of total loans, deposits and other claims in foreign currency	*1,5*	*1,7*	*2,5*	*2,5*	*2,4*
- dollar equivalent, billion $	4,3	4,5	7,0	7,0	6,7
Overdue claims on loans and other claims on non-financial institutions	933,7	1250,7	2075,9	2121,3	2118,2
Share of overdue claims in total volume of loans and other claims on non-financial institutions	*4,2*	*4,2*	*6,2*	*6,6*	*6,7*
Overdue claims on loans and other funds provided to individuals	440,3	667,5	863,8	889,2	891,3
Share of overdue claims in total volume of loans and other claims on individuals	*4,4*	*5,9*	*8,1*	*8,4*	*8,4*

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, %				
	1.01.14	1.01.15	1.01.16	1.04.16	1.05.16	1.01.14	1.01.15	1.01.16	1.04.16	1.05.16
No overdue claims	96	72	56	59	57	*1,8*	*2,8*	*2,7*	*3,0*	*3,3*
Less than 5%	598	508	360	334	312	*81,6*	*72,9*	*70,2*	*68,5*	*67,1*
From 5 to 10%	126	131	156	133	146	*9,4*	*16,6*	*16,0*	*14,2*	*11,5*
From 10 to 15%	37	40	56	64	67	*3,7*	*5,9*	*3,7*	*6,3*	*10,0*
From 15 to 20%	10	19	26	36	26	*3,3*	*1,1*	*2,0*	*2,6*	*1,2*
From 20 to 60%	8	23	34	35	39	*0,0*	*0,4*	*4,9*	*5,2*	*6,6*
From 60 to 90%	1	2	6	4	5	*0,0*	*0,0*	*0,3*	*0,1*	*0,2*
90% and more	1	1	2	5	6	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
No loans, deposits and other claims	45	37	37	34	34	*0,2*	*0,3*	*0,2*	*0,2*	*0,2*

Table 54

Credit Risks of the Banking Sector

Indicators	1.01.14	1.01.15	1.01.16	1.04.16	1.05.16
Large credit risks of the banking sector total, bln rubles	14 433,7	19 467,9	22 916,6	22 209,0	21 818,7
Share of large credit risks in the banking sector assets, %	*25,1*	*25,1*	*27,6*	*27,4*	*27,3*

Table 55

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

	1.01.14	1.01.15	1.01.16	1.04.16	1.05.16
Volume of large loans, billion rubles	7 493,4	10 829,7	13 838,1	13 527,9	13 103,0
of which:					
Volume of secured loans , billion rubles	1 767,1	2 397,5	4 050,5	3 642,3	3 542,2
Volume of I quality category collateral, billion rubles	388,7	596,8	1 953,7	1 670,6	1 535,4
of which:					
collateral of quoted securities issued by legal entities, billion rubles	13,1	65,7	650,3	481,9	451,5
Volume of II quality category collateral, billion rubles	1 700,8	1 494,9	1 776,0	1 747,2	1 769,8
of which:					
collateral of securities, issued by legal entities, billion rubles	644,0	208,2	246,8	234,3	295,6
collateral of proprietory rights (claims), billion rubles	477,8	611,0	689,2	683,8	626,7

[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		
	2013		2014		2015		2013		2014		2015		2013		2014		2015		2013	2014	2015
	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep			
Industry. total	***61,7***	***55,2***	***59,5***	***55,0***	***54,8***	***52,4***	***154,3***	***141,4***	***144,0***	***139,7***	***141,7***	***137,3***	***42,8***	***43,8***	***32,7***	***35,9***	***36,7***	***36,8***	***5,9***	***4,7***	***1,1***
Agriculture, hunting and forestry	*43,9*	*42,1*	*41,0*	*44,1*	*44,5*	*46,2*	*168,9*	*162,6*	*161,4*	*161,6*	*171,6*	*168,6*	*68,3*	*66,5*	*64,4*	*60,9*	*60,5*	*60,0*	*5,8*	*3,0*	*7,0*
Industrial production (mining, manufacturing, production and distribution of energy, gas and water)	*62,1*	*54,9*	*60,1*	*54,9*	*55,3*	*52,4*	*178,4*	*152,2*	*158,0*	*157,3*	*158,9*	*150,1*	*39,2*	*41,8*	*30,9*	*34,3*	*35,4*	*36,1*	*6,5*	*5,5*	*1,8*
-mining	*70,6*	*60,1*	*74,2*	*70,4*	*70,9*	*68,7*	*249,0*	*172,6*	*216,2*	*200,7*	*205,8*	*200,2*	*32,2*	*39,8*	*9,3*	*10,7*	*10,4*	*14,0*	*8,0*	*7,5*	*2,6*
-manufacturing	*39,8*	*35,8*	*36,9*	*29,2*	*30,6*	*26,4*	*136,3*	*133,2*	*134,6*	*143,5*	*147,1*	*137,0*	*44,0*	*43,6*	*45,2*	*50,7*	*51,4*	*50,1*	*6,5*	*3,0*	*0,5*
-production and distribution of energy, gas and water	*68,4*	*65,4*	*56,7*	*54,8*	*56,0*	*56,7*	*128,9*	*127,0*	*83,3*	*81,5*	*81,5*	*74,2*	*48,3*	*46,1*	*35,4*	*35,6*	*38,4*	*36,6*	*0,6*	*2,6*	*1,9*
Construction	*15,3*	*12,9*	*17,0*	*18,3*	*12,2*	*10,8*	*98,3*	*103,1*	*123,8*	*110,8*	*108,2*	*99,7*	*25,4*	*20,4*	*26,2*	*25,0*	*18,2*	*15,5*	*0,9*	*2,8*	*1,3*
Wholesale and retail trade, car and household appliance repair	*27,0*	*25,4*	*19,9*	*17,7*	*2,1*	*12,0*	*129,8*	*120,6*	*123,4*	*118,1*	*105,9*	*96,0*	*50,6*	*42,9*	*40,6*	*36,4*	*33,4*	*40,8*	*9,2*	*1,8*	*-12,7*
Transport and communication	*68,2*	*64,9*	*68,0*	*63,5*	*64,7*	*62,2*	*74,5*	*103,1*	*90,8*	*74,7*	*77,0*	*85,3*	*57,8*	*58,0*	*36,0*	*42,3*	*43,1*	*40,2*	*3,7*	*2,6*	*-0,6*

* Indicators are calculated on the basis of enterprises' limited selection from members of enterprises' monitoring conducted by the Bank of Russia

[1] Net gross assets in total assets (total of the balance)

[2] Without overdue receivables

Comment: (bp)-as of the beginning of the period; (ep)-as of the end of the period; (n/d)-no data.

Market Risk

Table 57

Structure of Market Risk of the Banking Sector

Risk	1.01.14		1.01.15		1.01.16		1.04.16		1.05.16	
	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	*45,6*	*100,0*	*36,0*	*100,0*	*44,0*	*100,0*	*54,3*	*100,0*	*53,4*	*100,0*
Of which										
- interest rate risk (IRR)	*37,8*	*82,9*	*28,6*	*79,5*	*34,4*	*78,2*	*40,0*	*73,7*	*40,1*	*75,1*
- equity position risk (EPR)	*3,3*	*7,3*	*3,7*	*10,3*	*3,3*	*7,5*	*3,0*	*5,5*	*2,7*	*5,1*
- foreign exchange risk (FER)	*4,5*	*9,8*	*3,7*	*10,2*	*6,3*	*14,4*	*7,9*	*14,6*	*7,5*	*14,0*
- commodity risk (CR)	-	-	-	-	-	-	*3,3*	*6,1*	*3,1*	*5,7*
Reference data:										
Number of credit institutions[1]	655		598		548		514		499	
Share of credit institutions' assets [1] in total banking sector assets, %	*97,5*		*97,8*		*98,2*		*98,0*		*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

	1.01.14	1.01.15	1.01.16	1.04.16	1.05.16
Share of assets in foreign currency in total assets, %	*22,1*	*30,0*	*34,7*	*32,8*	*32,1*
of which:					
- 20 largest-asset credit institutions	*23,3*	*32,0*	*37,3*	*35,0*	*34,4*
Share of liabilities in foreign currency in total liabilities, %	*21,2*	*29,0*	*33,2*	*31,8*	*31,1*
of which:					
- 20 largest-asset credit institutions	*22,9*	*30,8*	*36,3*	*34,9*	*34,2*
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total , b.p.	*0,9*	*1,0*	*1,4*	*1,0*	*1,0*
of which:					
- 20 largest-asset credit institutions	*0,5*	*1,3*	*1,0*	*0,1*	*0,2*

Table 59

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

	1.01.14	1.01.15	1.01.16	1.04.16	1.05.16
Balance sheet positions					
Claims, bln rubles	12 703,5	23 291,9	28 774,6	26 620,6	25 588,7
Liabilities, bln rubles	12 185,3	22 502,6	27 592,0	25 825,9	24 780,5
Net balance sheet position, bln rubles	518,2	789,2	1 182,6	794,7	808,3
Net balance sheet position to own funds (capital), % [1]	*7,3*	*10,0*	*13,1*	*8,9*	*9,1*
Off-balance sheet positions [2]					
Claims, bln rubles	7 011,1	18 124,3	16 260,7	16 920,9	15 165,5
Liabilities, bln rubles	7 063,4	17 638,1	16 136,2	16 293,6	14 625,7
Net balance sheet position, bln rubles	-52,3	486,2	124,5	627,2	539,8
Net balance sheet position to own funds (capital), % [1]	*-0,7*	*6,1*	*1,4*	*7,0*	*6,1*

[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
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

Open Currency Positions of the Banking Sector by Currencies as of 1.05.16

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	207	-52,9	*-3,3*	19,3	-72,2
long	446	378,2	*5,2*	268,2	110,1
EUR					
short	249	-42,7	*-1,3*	-22,5	-20,2
long	403	30,9	*0,6*	-315,9	346,8
GBP					
short	63	-13,1	*-0,2*	20,3	-33,4
long	256	2,2	*0,1*	-10,7	12,9

Liquidity of Credit Institutions

Table 63

Relation of Long-term Assets and Long-term Liabilities[1] of the Banking Sector

	1.01.14	1.01.15	1.01.16	1.04.16	1.05.16
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	*39,5*	*39,0*	*44,3*	*43,3*	*43,6*
Liabilities with maturity in excess of 1 year, as percent of total liabilities	*24,7*	*24,3*	*24,3*	*22,7*	*22,6*
A measure of using short-term liabilities to fund long-term liquid assets, percent[2]	*23,9*	*23,8*	*30,9*	*31,2*	*31,7*

[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, %				
	1.01.14	1.01.15	1.01.16	1.04.16	1.05.16	1.01.14	1.01.15	1.01.16	1.04.16	1.05.16
Less than 0	264	256	238	229	226	6,6	8,0	*14,8*	*10,3*	*8,6*
From 0 to 20	410	338	304	295	284	25,2	27,5	*20,6*	*25,1*	*25,7*
More than 20	248	239	191	180	182	68,2	64,5	*64,6*	*64,6*	*65,8*
Data not available	1	1	0	3	4	0,0	0,0	*0,0*	*0,0*	*0,0*
Total	923	834	733	707	696	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

	1.01.14	1.01.15	1.01.16	1.04.16	1.05.16
Liquid assets with maturity up to 30 days, as percent of liquid assets	*35,0*	*33,6*	*31,6*	*35,3*	*34,4*
Liabilities with maturity up to 30 days, as percent of total liabilities	*41,4*	*40,8*	*40,8*	*45,1*	*44,1*
Liquidity coverage deficit (ratio of excess of liabilities with maturity up to 30 days over liquid assets with the same maturity to total amount of the said short-term liabilities), %	*8,6*	*10,7*	*16,5*	*15,4*	*15,6*

[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, %				
	1.01.14	1.01.15	1.01.16	1.04.16	1.05.16	1.01.14	1.01.15	1.01.16	1.04.16	1.05.16
Less than 0	469	436	486	473	462	30,1	15,4	*19,5*	*12,7*	*13,9*
From 0 to 20	238	226	145	138	124	44,1	60,3	*20,0*	*33,7*	*28,9*
More than 20	215	171	102	93	106	25,9	24,3	*60,5*	*53,6*	*57,3*
Data not available	1	1	0	3	4	0	0	*0,0*	*0,0*	*0,0*
Total	923	834	733	707	696	100	100	*100,0*	*100,0*	*100,0*