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

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

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

Table 3

Banking Sector Indicators, Annual Growth Rates (%)

	2007	2008	2009	2010	2011	2012	2013	2014	2015
Assets, total	*44,1*	*39,2*	*5,0*	*14,9*	*23,1*	*18,9*	*16,0*	*35,2*	*6,9*
Own funds (capital)	*57,8*	*42,7*	*21,2*	*2,4*	*10,8*	*16,6*	*15,6*	*12,2*	*13,6*
Loans and other claims on non-financial organisations	*51,5*	*34,3*	*0,3*	*12,1*	*26,0*	*12,7*	*12,7*	*31,3*	*12,7*
Loans and other claims on individuals	*57,8*	*35,2*	*-11,0*	*14,3*	*35,9*	*39,4*	*28,7*	*13,8*	*-5,7*
Individual deposits	*35,4*	*14,5*	*26,7*	*31,2*	*20,9*	*20,0*	*19,0*	*9,4*	*25,2*
Funds raised from organisations	*47,2*	*24,4*	*8,9*	*16,4*	*25,8*	*11,8*	*13,7*	*40,6*	*13,7*
Reference Data:									
Gross Domestic Product	*23,5*	*24,2*	*-6,0*	*19,3*	*28,9*	*12,1*	*6,1*	*9,8*	*3,7*

Institutional Features of the Banking Sector

Table 4

Number of Russian Credit Institutions

Indicator	1.01.14	1.01.15	1.01.16	1.03.16	1.04.16
Credit institutions registered by the Bank of Russia and other authorities	1071	1049	1021	1013	1008
Operating credit institutions (credit institutions that have the right to conduct banking operations)	923	834	733	718	707
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	0	1
Credit institutions with their banking licenses being revoked (cancelled)	148	214	288	295	300
Credit institutions licensed to conduct operations in foreign currency	623	554	482	471	460
Credit institutions holding general licences	270	256	232	229	229

Table 5

Operating Credit Institutions (CIs), by Federal Districts

Federal district	1.01.14		1.01.15		1.01.16		1.03.16		1.04.16	
	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*	422	*58,8*	413	*58,4*
of which the City of Moscow and Moscow Region	498	*54,0*	459	*55,0*	392	*53,5*	381	*53,1*	374	*52,9*
North-Western	70	*7,6*	64	*7,7*	60	*8,2*	59	*8,2*	58	*8,2*
Southern	46	*5,0*	43	*5,2*	37	*5,0*	36	*5,0*	36	*5,1*
North-Caucasian	43	*4,7*	28	*3,4*	22	*3,0*	22	*3,1*	21	*3,0*
Volga	102	*11,1*	92	*11,0*	85	*11,6*	85	*11,8*	84	*11,9*
Ural	42	*4,6*	35	*4,2*	32	*4,4*	32	*4,5*	32	*4,5*
Siberian	51	*5,5*	44	*5,3*	41	*5,6*	40	*5,6*	40	*5,7*
Far Eastern	22	*2,4*	22	*2,6*	17	*2,3*	17	*2,4*	18	*2,5*
Crimea	-	-	2	*0,2*	5	*0,7*	5	*0,7*	5	*0,7*
Russian Federation	**923**	***100,0***	**834**	***100,0***	**733**	***100,0***	**718**	***100,0***	**707**	***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	1.04.16	1.01.15	1.01.16	1.04.16	1.01.15	1.01.16	1.04.16	1.01.15	1.01.16	1.04.16	1.01.15	1.01.16	1.04.16	1.01.15	1.01.16	1.04.16
Central	504	434	413	66	60	58	282	232	215	*49,6*	*47,0*	*45,7*	*22,4*	*23,2*	*23,4*	*16,5*	*16,6*	*16,4*
of which the City of Moscow and Moscow Region[1]	459	392	374	60	57	55	110	96	92	*21,2*	*21,4*	*21,5*	*20,4*	*21,1*	*21,3*	*6,4*	*6,9*	*7,0*
North-Western	64	60	58	8	5	5	243	204	196	*337,5*	*313,9*	*311,1*	*2,8*	*3,1*	*3,1*	*14,2*	*14,6*	*15,0*
Southern	43	37	36	13	12	9	183	151	138	*326,8*	*308,2*	*306,7*	*2,2*	*2,3*	*2,2*	*10,7*	*10,8*	*10,5*
North-Caucasian	28	22	21	25	8	8	74	64	59	*139,6*	*213,3*	*203,5*	*2,1*	*1,4*	*1,4*	*4,3*	*4,6*	*4,5*
Volga	92	85	84	39	29	28	283	227	211	*216,0*	*199,1*	*188,4*	*5,2*	*5,4*	*5,6*	*16,6*	*16,2*	*16,1*
Ural	35	32	32	55	45	45	138	106	100	*153,3*	*137,7*	*129,9*	*3,5*	*3,6*	*3,8*	*8,1*	*7,6*	*7,6*
Siberian	44	41	40	20	11	11	172	152	140	*268,8*	*292,3*	*274,5*	*2,5*	*2,4*	*2,5*	*10,1*	*10,9*	*10,7*
Far Eastern	22	17	18	6	5	5	83	74	70	*296,4*	*336,4*	*304,4*	*1,1*	*1,0*	*1,1*	*4,9*	*5,3*	*5,3*
Crimea	2	5	5	0	1	0	18	12	12	*900,0*	*200,0*	*240,0*	*0,1*	*0,3*	*0,3*	*1,1*	*0,9*	*0,9*
Russian Federation	**834**	**733**	**707**	**232**	**176**	**169**	**1476**	**1222**	**1141**	***138,6***	***134,4***	***130,3***	***41,9***	***42,7***	***43,4***	***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		1.03.16		1.04.16	
	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*	45 455 735	*54,6*	44 262 542	*54,6*
From 6 to 20	10 905 104	*19,0*	16 674 162	*21,5*	17 925 387	*21,6*	18 321 945	*22,0*	18 005 061	*22,2*
From 21 to 50	6 383 544	*11,1*	8 259 743	*10,6*	9 391 355	*11,3*	9 156 732	*11,0*	8 949 030	*11,0*
From 51 to 200	6 982 880	*12,2*	8 406 233	*10,8*	8 484 303	*10,2*	8 160 665	*9,8*	7 845 410	*9,7*
From 201 to 500	2 376 786	*4,1*	2 309 299	*3,0*	2 060 315	*2,5*	1 933 686	*2,3*	1 854 876	*2,3*
From 501	539 625	*0,9*	409 725	*0,5*	254 375	*0,3*	222 422	*0,3*	197 800	*0,2*
Total	**57 423 070**	***100,0***	**77 652 994**	***100,0***	**82 999 708**	***100,0***	**83 251 185**	***100,0***	**81 114 718**	***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	1.03.16	1.04.16
Central	*58,8*	*58,2*	*59,0*	*59,5*	*59,6*
of which the City of Moscow and Moscow Region	*59,2*	*58,6*	*59,6*	*60,1*	*60,2*
North-Western	*67,3*	*74,1*	*71,7*	*71,9*	*72,7*
Southern	*68,6*	*69,4*	*68,8*	*69,8*	*69,7*
North-Caucasian	*46,9*	*64,4*	*68,5*	*67,6*	*69,3*
Volga	*46,9*	*52,4*	*53,6*	*53,4*	*52,1*
Ural	*69,8*	*70,2*	*76,6*	*76,5*	*75,6*
Siberian	*72,7*	*79,9*	*58,7*	*59,2*	*60,5*
Far Eastern	*85,1*	*85,6*	*86,0*	*86,0*	*85,3*
Crimea	-	100,0	100,0	100,0	*100,0*
Russian Federation	***52,7***	***53,6***	***54,1***	***54,6***	***54,6***

Table 9

Operating Credit Institutions Ranged by Assets (Distribution and Change over the Period 1.01.16 - 1.04.16)

Groups of credit institutions ranged by assets as of 1.01.16		Number of credit institutions as of 1.01.16	Groups as of 1.04.16						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	142	4		3	
5	From 201 to 500	300				8	275	2	15	
6	From 501	233					21	202	7	
Became operating after 1.01.16										
Total over the period									26	
Total as of 1.01.16[1]		**733**								
Total as of 1.04.16[1]		**707**	**5**	**15**	**30**	**150**	**300**	**204**		

- 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	1.03.16	1.04.16
Credit institutions with foreign participation over 50%					
Assets, total	*15,3*	*13,9*	*13,0*	*12,8*	*12,6*
Own funds (capital)[1]	*17,3*	*17,2*	*16,7*	*16,8*	*16,6*
Correspondent accounts with non-resident banks	*18,6*	*15,4*	*14,9*	*13,3*	*24,7*
Loans and other claims on non-financial organisations	*12,0*	*11,6*	*10,9*	*11,1*	*10,9*
Loans and other claims on individuals	*21,0*	*18,6*	*15,7*	*15,4*	*15,2*
Loans, deposits and other claims credit institutions	*19,9*	*14,1*	*15,4*	*15,9*	*14,2*
Individual deposits	*12,5*	*12,0*	*11,4*	*11,7*	*11,7*
Funds raised from organisations[2]	*15,6*	*13,7*	*12,2*	*11,7*	*12,2*
Profit (loss) of the current year	*15,2*	*20,2*	*44,7*	*29,6*	*9,8*
Reference data:					
Number of credit institutions	122	113	106	104	102
of which 100% foreign-owned credit institutions					
Assets, total	*9,0*	*8,5*	*6,4*	*6,3*	*6,2*
Own funds (capital)[1]	*11,1*	*10,9*	*9,1*	*9,3*	*9,2*
Correspondent accounts with non-resident banks	*12,8*	*12,0*	*9,0*	*9,0*	*19,8*
Loans and other claims on non-financial organisations	*7,2*	*7,8*	*5,2*	*5,2*	*5,2*
Loans and other claims on individuals	*10,8*	*10,1*	*7,9*	*7,8*	*7,7*
Loans, deposits and other claims on credit institutions	*16,4*	*11,1*	*11,6*	*11,6*	*10,0*
Individual deposits	*6,2*	*5,8*	*4,5*	*4,5*	*4,4*
Funds raised from organisations[2]	*10,3*	*9,6*	*6,7*	*6,5*	*6,9*
Profit (loss) of the current year	*12,7*	*14,9*	*46,7*	*27,9*	*24,2*
Reference data:					
Number of credit institutions	76	75	68	67	67

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

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

Table 11

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

	1.01.14		1.01.15		1.01.16		1.03.16		1.04.16	
	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*	5238,4	*6,3*	5241,7	*6,5*
Own funds (capital)[2]	202,8	*2,9*	52,1	*0,7*	-22,1	*-0,2*	2,6	*0,0*	2,8	*0,0*
Loans and other claims on non-financial organisations	838,9	*3,7*	1209,1	*4,1*	1709,7	*5,1*	1756,6	*5,2*	1758,3	*5,4*
of which overdue claims	222,7	*23,8*	287,6	*23,0*	698,4	*33,6*	709,4	*32,2*	703,2	*33,1*
Loans and other claims on individuals	154,6	*1,6*	410,7	*3,6*	556,8	*5,2*	546,4	*5,2*	533,1	*5,1*
of which overdue claims	10,4	*2,4*	35,8	*5,4*	91,0	*10,5*	95,4	*10,7*	98,0	*11,0*
Individual deposits	312,5	*1,8*	706,4	*3,8*	1302,1	*5,6*	1306,3	*5,7*	1316,8	*5,8*
Funds raised from organisations	794,7	*4,5*	1163,4	*4,7*	1500,7	*5,3*	1510,0	*5,1*	1490,9	*5,3*
Reference data:										
Number of credit institutions [1]	5	*0,5*	15	*1,8*	30	*4,1*	30	*4,2*	32	*4,5*

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

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

Activities of Credit Institutions
Main Trends

Table 12

Structure of Assets, by Type of Investment

(billion rubles)

Assets		1.01.14	1.01.15	1.01.16	1.03.16	1.04.16
1.	Cash, precious metals and stones	1 608,7	2 754,2	1 898,3	1 504,9	1 389,3
1.1.	of which: cash	1 523,1	2 671,8	1 801,3	1 415,5	1 298,3
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	2 264,9	3 297,8	2 464,4	2 455,9	2 925,7
3.	Correspondent account, total	1 496,5	2 675,2	2 536,3	2 419,5	2 299,8
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	398,3	759,6	611,5	572,9	553,0
3.2.	Correspondent accounts with non-resident banks	1 098,2	1 915,6	1 924,8	1 846,6	1 746,8
4.	Securities portfolio, total	7 822,3	9 724,0	11 777,4	12 120,4	11 836,5
	of which					
4.1.	Debt securities	6 162,9	7 651,4	9 616,0	9 896,3	9 579,1
4.2.	Equity	790,4	488,7	295,2	299,1	302,7
4.3.	Promissory notes	274,1	218,0	204,0	179,7	172,6
4.4.	Equity in associates and subsidiaries	594,9	1 365,9	1 662,2	1 745,3	1 782,1
5.	Other equity	353,9	427,6	568,0	585,9	588,6
6.	Financial derivatives assets at fair value	175,8	2 298,6	1 261,0	1 256,7	1 049,6
7.	Loans, total	40 535,3	52 115,7	57 511,4	58 106,5	56 276,1
	of which:					
7.1.	Loans, deposits and other claims	40 417,7	51 799,5	57 154,5	57 790,0	55 991,7
	of which overdue claims	1 398,0	1 978,0	3 046,6	3 216,6	3 122,7
	of which:					
7.1.1.	Loans and other claims on non-financial organisations	22 499,2	29 536,0	33 300,9	33 816,4	32 380,1
	of which overdue claims	933,7	1 250,7	2 075,9	2 201,7	2 121,3
7.1.2.	Loans and other claims on individuals	9 957,1	11 329,5	10 684,3	10 603,0	10 553,9
	of which overdue claims	440,3	667,5	863,8	895,7	889,2
7.1.3.	Loans, deposits and other claims on credit institutions	5 130,6	6 895,0	8 610,0	8 866,1	8 695,6
	of which overdue claims	11,3	44,3	63,8	73,1	70,3
8.	Fixed assets (tangible and intangible), other real estate and inventories	1 147,5	1 222,3	1 277,6	1 255,3	1 247,9
8.1	of which real estate, temporarily not used	64,8	74,4	109,4	167,9	170,1
9.	Allocation of profit	192,2	177,0	125,5	95,9	39,7
9.1.	of which income tax	188,6	157,7	110,1	95,7	39,5
10.	Other assets, total	1 826,0	2 960,5	3 579,8	3 450,2	3 461,5
	of which:					
10.1.	Settlement accounts	790,5	1 610,7	1 826,2	1 631,7	1 603,4
10.2.	Accounts receivable	312,2	307,0	403,7	345,2	448,7
10.3.	Deferred expenses	123,4	148,4	134,4	45,7	45,2
Banking sector assets, total		57 423,1	77 653,0	82 999,7	83 251,2	81 114,7

Table 13

Structure of Liabilities[1], by Source of Funds

(billion rubles)

Liabilities[1]		1.01.14	1.01.15	1.01.16	1.03.16	1.04.16
1.	Funds and profit of credit institutions	6 629,2	6 921,9	7 551,7	7 663,2	7 642,1
	of which:					
1.1.	Funds of credit institutions	3 261,0	3 357,4	4 181,3	4 250,2	4 317,8
1.2.	Profit (loss), including financial result of the previous year	3 368,3	3 479,1	3 338,4	3 387,6	3 316,6
	of which:					
1.2.1.	Profit (loss) of the current year	993,6	589,1	192,0	82,5	109,3
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	4 439,1	9 287,0	5 363,3	4 160,7	4 060,0
3.	Transferable deposits of credit institutions	584,1	964,8	801,0	834,3	793,2
	of which:					
3.1.	Correspondent accounts of correspondent credit institutions	365,8	688,3	512,1	555,8	546,3
3.2.	Correspondent accounts of non-resident credit institutions	123,0	169,5	177,4	197,2	174,7
4.	Loans, deposits and other funds received from other credit institutions	4 806,0	6 594,2	7 091,0	7 641,8	7 720,7
5.	Clients' funds[2]	34 930,9	43 814,0	51 906,7	52 709,9	50 904,2
	of which:					
5.1.	Budgetary funds in settlement accounts	41,9	72,2	66,5	72,4	75,8
5.2.	Government and other extra-budgetary funds in settlement accounts	0,2	0,1	0,1	0,1	0,4
5.3.	Funds of legal entities in settlement and other accounts	6 516,1	7 434,7	8 905,2	10 430,5	10 394,6
5.4.	Clients' float	400,3	550,6	488,5	613,9	585,1
5.5.	Deposits and other funds of legal entities (except credit institutions)	10 838,3	17 007,9	19 018,2	18 426,8	17 137,9
5.6.	Individual deposits	16 957,5	18 552,7	23 219,1	22 970,9	22 518,9
5.7.	Clients' funds in factoring and forfeiting transactions	43,8	26,4	22,3	19,9	33,0
6.	Bonds	1 213,1	1 357,5	1 266,5	1 149,8	1 139,7
7.	Promissory notes and bank acceptances	1 004,3	868,1	696,2	648,1	581,4
8.	Financial derivatives liabilities at fair value	134,7	1 953,3	880,7	865,9	682,8
9.	Other liabilities[1], total	3 681,7	5 892,1	7 442,7	7 577,4	7 590,7
	of which:					
9.1.	Provisions	2 851,9	4 054,1	5 406,4	5 551,4	5 553,5
9.2.	Settlement accounts	309,0	1 159,7	1 075,9	928,5	937,4
9.3.	Accounts payable	95,7	77,9	80,0	143,7	175,5
9.4.	Deferred income	8,1	13,3	14,9	11,1	10,6
9.5.	Interest payable	417,0	526,6	693,0	766,6	706,5
	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	83 251,2	81 114,7

[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».

[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	1.03.16	1.04.16
1.	Cash, precious metals and stones	*2,8*	*3,5*	*2,3*	*1,8*	*1,7*
1.1.	of which: money	*2,7*	*3,4*	*2,2*	*1,7*	*1,6*
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	*3,9*	*4,2*	*3,0*	*2,9*	*3,6*
3.	Correspondent accounts, total	*2,6*	*3,4*	*3,1*	*2,9*	*2,8*
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	*0,7*	*1,0*	*0,7*	*0,7*	*0,7*
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*	*14,6*
	of which					
4.1.	Debt securities	*10,7*	*9,9*	*11,6*	*11,9*	*11,8*
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*	*2,1*	*2,2*
5.	Other equity	*0,6*	*0,6*	*0,7*	*0,7*	*0,7*
6.	Financial derivatives assets at fair value	*0,3*	*3,0*	*1,5*	*1,5*	*1,3*
7.	Loans, total	*70,6*	*67,1*	*69,3*	*69,8*	*69,4*
	of which:					
7.1.	Loans, deposits and other claims	*70,4*	*66,7*	*68,9*	*69,4*	*69,0*
	of which overdue claims	*2,4*	*2,5*	*3,7*	*3,9*	*3,8*
	of which:					
7.1.1.	Loans and other claims on non-financial organisations	*39,2*	*38,0*	*40,1*	*40,6*	*39,9*
	of which overdue claims	*1,6*	*1,6*	*2,5*	*2,6*	*2,6*
7.1.2.	Loans and other claims on individuals	*17,3*	*14,6*	*12,9*	*12,7*	*13,0*
	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*	*10,6*	*10,7*
	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*	*1,5*
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*	*0,1*	*0,0*
9.1.	of which income tax	*0,3*	*0,2*	*0,1*	*0,1*	*0,0*
10.	Other assets, total	*3,2*	*3,8*	*4,3*	*4,1*	*4,3*
	of which:					
10.1.	Settlement accounts	*1,4*	*2,1*	*2,2*	*2,0*	*2,0*
10.2.	Accounts receivable	*0,5*	*0,4*	*0,5*	*0,4*	*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	1.03.16	1.04.16
1.	Funds and profit of credit institutions	*11,5*	*8,9*	*9,1*	*9,2*	*9,4*
	Of which:					
1.1.	Funds of credit institutions	*5,7*	*4,3*	*5,0*	*5,1*	*5,3*
1.2.	Profit (loss), including financial result of the previous year	*5,9*	*4,5*	*4,0*	*4,1*	*4,1*
	Of which:					
1.2.1.	Profit (loss) of the current year	*1,7*	*0,8*	*0,2*	*0,1*	*0,1*
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	*7,7*	*12,0*	*6,5*	*5,0*	*5,0*
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*	*0,7*
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*	*9,2*	*9,5*
5.	Clients' funds[2]	*60,8*	*56,4*	*62,5*	*63,3*	*62,8*
	Of which:					
5.1.	Budgetary funds in settlement accounts	*0,1*	*0,1*	*0,1*	*0,1*	*0,1*
5.2.	Government and other extra-budgetary funds in settlement accounts	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
5.3.	Funds of legal entities in settlement and other accounts	*11,3*	*9,6*	*10,7*	*12,5*	*12,8*
5.4.	Clients' float	*0,7*	*0,7*	*0,6*	*0,7*	*0,7*
5.5.	Deposits and other funds of legal entities (except credit institutions)	*18,9*	*21,9*	*22,9*	*22,1*	*21,1*
5.6.	Individual deposits	*29,5*	*23,9*	*28,0*	*27,6*	*27,8*
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*	*1,4*
7.	Promissory notes and bank acceptances	*1,7*	*1,1*	*0,8*	*0,8*	*0,7*
8.	Financial derivatives liabilities at fair value	*0,2*	*2,5*	*1,1*	*1,0*	*0,8*
9.	Other liabilities[1], total	*6,4*	*7,6*	*9,0*	*9,1*	*9,4*
	Of which:					
9.1.	Provisions	*5,0*	*5,2*	*6,5*	*6,7*	*6,8*
9.2.	Settlement accounts	*0,5*	*1,5*	*1,3*	*1,1*	*1,2*
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	1.03.16	1.04.16	1.01.14	1.01.15	1.01.16	1.03.16	1.04.16	1.01.14	1.01.15	1.01.16	1.03.16	1.04.16
1. Loans, deposits and other claims, total	**31 300,2**	**36 664,1**	**37 091,8**	**37 294,1**	**37 412,4**	**9 117,6**	**15 135,3**	**20 062,8**	**20 495,9**	**18 579,3**	**40 417,7**	**51 799,5**	**57 154,5**	**57 790,0**	**55 991,7**
of which															
- overdue claims	1 257,9	1 725,9	2 537,1	2 681,6	2 652,6	140,1	252,1	509,5	534,9	470,1	1 398,0	1 978,0	3 046,6	3 216,6	3 122,7
1.1 Loans and other claims on resident non-financial organisations	**16 542,7**	**19 018,4**	**19 363,3**	**19 567,5**	**19 645,7**	**3 792,8**	**6 680,2**	**9 272,1**	**9 154,1**	**8 304,1**	**20 335,5**	**25 698,5**	**28 635,4**	**28 721,6**	**27 949,8**
of which															
- overdue claims	812,0	1 020,8	1 546,1	1 658,6	1 626,8	58,3	86,5	262,5	276,3	241,5	870,2	1 107,3	1 808,5	1 935,0	1 868,3
of which:															
1.1.1. Loans and other claims on individual entrepreneurs	666,9	668,1	506,0	485,7	479,8	5,5	7,8	8,3	8,1	7,3	672,4	675,8	514,3	493,8	487,1
of which															
- overdue claims	33,2	53,1	72,2	77,3	76,9	0,3	0,3	0,6	0,6	0,6	33,5	53,4	72,9	78,0	77,6
1.2 Loans and other claims on non-resident legal entities (except banks)	**565,7**	**695,7**	**698,3**	**727,5**	**721,2**	**1 598,0**	**3 141,7**	**3 967,2**	**4 367,3**	**3 709,2**	**2 163,7**	**3 837,5**	**4 665,5**	**5 094,8**	**4 430,4**
of which															
- overdue claims	20,8	63,5	92,7	88,9	97,7	42,7	79,9	174,7	177,9	155,3	63,5	143,4	267,4	266,8	253,0
1.3 Loans, deposits and other claims on resident financial sector	**2 591,8**	**3 907,8**	**4 465,8**	**4 698,4**	**4 806,6**	**676,7**	**1 178,9**	**2 228,6**	**2 656,2**	**2 684,2**	**3 268,5**	**5 086,7**	**6 694,4**	**7 354,6**	**7 490,8**
of which															
- overdue claims	18,1	20,6	95,0	101,5	96,4	0,4	1,9	9,0	9,3	8,5	18,5	22,5	103,9	110,8	104,9
of which:															
1.3.1 Resident credit institutions	1 508,3	2 772,1	3 273,6	3 555,3	3 669,1	581,4	1 008,2	1 761,6	2 059,4	2 111,9	2 089,7	3 780,3	5 035,2	5 614,7	5 781,0
of which															
- overdue claims	5,8	6,9	60,0	64,6	62,5	0,0	0,0	0,9	0,2	0,5	5,8	7,0	60,9	64,8	63,0
1.3.2 Other resident non-banking financial institutions	1 083,5	1 135,7	1 192,1	1 143,1	1 137,6	95,3	170,7	467,1	596,8	572,3	1 178,8	1 306,4	1 659,2	1 739,9	1 709,8
of which															
- overdue claims	12,3	13,7	34,9	36,9	34,0	0,3	1,8	8,1	9,1	8,0	12,7	15,5	43,0	46,0	41,9
1.4 Loans, deposits and other claims on non-resident banks	**416,6**	**237,8**	**253,3**	**220,0**	**218,4**	**2 624,4**	**2 876,9**	**3 321,5**	**3 031,4**	**2 696,2**	**3 041,0**	**3 114,7**	**3 574,8**	**3 251,4**	**2 914,6**
of which															
- overdue claims	0,0	0,0	0,1	0,3	0,3	5,4	37,3	2,9	8,0	7,1	5,4	37,4	2,9	8,3	7,3
1.5 Loans and other claims on government financial bodies and extra-budgetary funds	**816,0**	**1 033,9**	**1 135,5**	**1 032,0**	**964,6**	**0,0**	**0,0**	**0,0**	**0,0**	**0,0**	**816,0**	**1 033,9**	**1 135,5**	**1 032,0**	**964,6**
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**	**10 321,8**	**10 305,9**	**227,0**	**289,6**	**274,7**	**257,5**	**225,8**	**9 935,8**	**11 303,7**	**10 656,5**	**10 579,3**	**10 531,7**
of which															
- overdue claims	406,8	620,8	803,1	832,0	831,2	32,7	45,4	58,9	61,8	56,3	439,5	666,2	862,0	893,9	887,5
1.7 Loans and other claims on non-resident individuals	**11,1**	**14,8**	**14,0**	**13,3**	**13,0**	**10,2**	**11,1**	**13,8**	**10,3**	**9,2**	**21,3**	**25,9**	**27,8**	**23,6**	**22,2**
of which															
- overdue claims	0,2	0,2	0,2	0,3	0,3	0,6	1,1	1,6	1,6	1,4	0,8	1,3	1,9	1,8	1,7
Reference data:															
Provisions for loans, deposits and other claims [1]	-	-	-	-	-	-	-	-	-	-	2 417,3	3 459,8	4 525,8	4 712,0	4 703,1
Overdue interest on loans, deposits and other claims, recognized in the balance sheet accounts	80,6	153,5	179,9	196,8	192,2	6,6	20,6	16,5	17,0	15,7	87,1	174,1	196,4	213,8	208,0
Credit institutions' portfolio of residents promissory notes	221,8	188,7	127,9	107,5	108,7	50,1	25,7	73,7	69,9	61,6	271,9	214,4	201,6	177,4	170,3
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.

Table 17

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	1.03.16	1.04.16
1. Loans, deposits and other claims, total	***100,0***	***100,0***	***100,0***	***100,0***	***100,0***
	70,4	***66,7***	***68,9***	***69,4***	***69,0***
Of which:					
- overdue claims	*3,5*	*3,8*	*5,3*	*5,6*	*5,6*
	2,4	*2,5*	*3,7*	*3,9*	*3,8*
1.1 Loans and other claims on resident non-financial organizations	***50,3***	***49,6***	***50,1***	***49,7***	***49,9***
	35,4	***33,1***	***34,5***	***34,5***	***34,5***
Of which:					
- overdue claims	*2,2*	*2,1*	*3,2*	*3,3*	*3,3*
	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***	***8,8***	***7,9***
	3,8	***4,9***	***5,6***	***6,1***	***5,5***
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***	***12,7***	***13,4***
	5,7	***6,6***	***8,1***	***8,8***	***9,2***
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*	*9,7*	*10,3*
	3,6	*4,9*	*6,1*	*6,7*	*7,1*
Of which					
- overdue claims	*0,0*	*0,0*	*0,1*	*0,1*	*0,1*
	0,0	*0,0*	*0,1*	*0,1*	*0,1*
1.3.2 Other resident non-banking financial institutions	*2,9*	*2,5*	*2,9*	*3,0*	*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***	***5,6***	***5,2***
	5,3	***4,0***	***4,3***	***3,9***	***3,6***
Of which:					
- overdue claims	*0,0*	*0,1*	*0,0*	*0,0*	*0,0*
	0,0	*0,0*	*0,0*	*0,0*	*0,0*
1.5 Loans and other claims on government financial bodies and extra-budgetary funds	***2,0***	***2,0***	***2,0***	***1,8***	***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***	***18,3***	***18,8***
	17,3	***14,6***	***12,8***	***12,7***	***13,0***
Of which:					
- overdue claims	*1,1*	*1,3*	*1,5*	*1,5*	*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*	*8,2*	*8,4*
	4,2	*4,5*	*5,5*	*5,7*	*5,8*
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*

The Central Bank of the Russian Federation
Banking Supervision Department

Table 18

The Structure of Credit Institutions' Security Portfolio[1]

	1.01.14		1.01.15		1.01.16		1.03.16		1.04.16	
	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***	**11 940,7**	***100,0***	**11 663,9**	***100,0***
- in rubles	6 031,2	*79,9*	6 721,7	*70,7*	7 317,8	*63,2*	7 397,1	*61,9*	7 551,8	*64,7*
- in foreign currency	1 517,0	*20,1*	2 784,4	*29,3*	4 255,7	*36,8*	4 543,6	*38,1*	4 112,1	*35,3*
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*	1 765,5	*14,8*	1 678,7	*14,4*
- in rubles	1 897,5	*25,1*	1 089,0	*11,5*	1 003,1	*8,7*	986,0	*8,3*	1 003,9	*8,6*
- in foreign currency	316,6	*4,2*	611,5	*6,4*	688,8	*6,0*	779,6	*6,5*	674,8	*5,8*
Securities available for sale	3 856,4	*51,1*	4 210,4	*44,3*	5 024,4	*43,4*	5 236,2	*43,9*	5 156,6	*44,2*
- in rubles	3 024,5	*40,1*	2 751,2	*28,9*	2 851,0	*24,6*	2 906,4	*24,3*	3 013,2	*25,8*
- in foreign currency	831,9	*11,0*	1 459,2	*15,4*	2 173,4	*18,8*	2 329,8	*19,5*	2 143,4	*18,4*
Securities held-to-maturity	876,4	*11,6*	2 224,1	*23,4*	3 188,9	*27,6*	3 185,4	*26,7*	3 037,9	*26,0*
- in rubles	800,0	*10,6*	1 512,5	*15,9*	1 797,2	*15,5*	1 753,0	*14,7*	1 745,9	*15,0*
- in foreign currency	76,4	*1,0*	711,6	*7,5*	1 391,7	*12,0*	1 432,3	*12,0*	1 292,0	*11,1*
Shares in associates and subsidiaries	594,9	*7,9*	1 365,9	*14,4*	1 662,2	*14,4*	1 745,3	*14,6*	1 782,1	*15,3*
- in rubles	304,0	*4,0*	1 365,2	*14,4*	1 661,5	*14,4*	1 744,6	*14,6*	1 781,4	*15,3*
- 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		-64,4		0,8	
Provisions for losses on securities available for sale	49,3		21,1		33,9		44,8		43,6	
Provisions for losses on securities held-to-maturity	3,3		4,4		11,2		12,3		11,8	
Provisions for losses on portfolio of shares in associates and subsidiaries	5,3		86,6		141,6		142,9		152,4	

[1] Excluding promissory notes.

Table 19

The Structure of Credit Institutions' Portfolio of Debt Securities

	1.01.14		1.01.15		1.01.16		1.03.16		1.04.16	
	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*	9 896,3	*100,0*	9 579,1	*100,0*
- in rubles	5 059,3	*82,1*	5 070,6	*66,3*	5 468,3	*56,9*	5 463,8	*55,2*	5 567,9	*58,1*
- in foreign currency	1 103,5	*17,9*	2 580,8	*33,7*	4 147,7	*43,1*	4 432,5	*44,8*	4 011,2	*41,9*
of which: revaluation	-19,5	*-0,3*	-416,8	*-5,4*	-87,8	*-0,9*	-45,2	*-0,5*	7,7	*0,1*
Debt securities at book value held (without revaluation)	6 182,4	*100,0*	8 068,2	*100,0*	9 703,8	*100,0*	9 941,5	*100,0*	9 571,4	*100,0*
of which:										
debt securities of the Russian Federation	814,1	*13,2*	1 268,4	*15,7*	2 546,5	*26,2*	2 958,9	*29,8*	2 881,3	*30,1*
- in rubles	677,5	*11,0*	1 013,8	*12,6*	1 967,3	*20,3*	2 357,2	*23,7*	2 354,2	*24,6*
- in foreign currency	136,6	*2,2*	254,6	*3,2*	579,2	*6,0*	601,7	*6,1*	527,1	*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*	216,8	*2,2*	215,4	*2,3*
- in rubles	131,8	*2,1*	108,8	*1,3*	190,4	*2,0*	216,8	*2,2*	215,4	*2,3*
- 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*	483,0	*4,9*	456,4	*4,8*
- in rubles	400,1	*6,5*	442,2	*5,5*	525,5	*5,4*	473,0	*4,8*	449,3	*4,7*
- in foreign currency	10,2	*0,2*	14,2	*0,2*	9,3	*0,1*	10,0	*0,1*	7,2	*0,1*
other debt securities of residents	687,8	*11,1*	666,4	*8,3*	1 210,3	*12,5*	1 216,2	*12,2*	1 209,8	*12,6*
- in rubles	687,5	*11,1*	665,9	*8,3*	1 209,0	*12,5*	1 214,5	*12,2*	1 207,9	*12,6*
- in foreign currency	0,4	*0,0*	0,6	*0,0*	1,3	*0,0*	1,8	*0,0*	1,9	*0,0*
debt securities of other countries	17,6	*0,3*	38,4	*0,5*	160,2	*1,7*	191,6	*1,9*	173,7	*1,8*
- in rubles	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- in foreign currency	17,6	*0,3*	38,4	*0,5*	160,2	*1,7*	191,6	*1,9*	173,7	*1,8*
debt securities of non-resident banks	97,4	*1,6*	358,5	*4,4*	341,4	*3,5*	320,6	*3,2*	291,9	*3,1*
- in rubles	39,7	*0,6*	114,8	*1,4*	9,5	*0,1*	6,9	*0,1*	7,3	*0,1*
- in foreign currency	57,6	*0,9*	243,7	*3,0*	331,9	*3,4*	313,7	*3,2*	284,7	*3,0*
other debt securities of non-residents	768,2	*12,4*	904,2	*11,2*	2 015,9	*20,8*	2 198,3	*22,1*	1 944,7	*20,3*
- in rubles	218,4	*3,5*	188,3	*2,3*	206,6	*2,1*	190,7	*1,9*	180,4	*1,9*
- in foreign currency	549,8	*8,9*	715,9	*8,9*	1 809,3	*18,6*	2 007,5	*20,2*	1 764,3	*18,4*
debt securities delivered without derecognition in the balance sheet	3 248,9	*52,6*	4 261,8	*52,8*	2 698,1	*27,8*	2 347,8	*23,6*	2 389,5	*25,0*
- in rubles	2 918,7	*47,2*	2 949,9	*36,6*	1 442,7	*14,9*	1 042,8	*10,5*	1 138,3	*11,9*
- in foreign currency	330,2	*5,3*	1 311,9	*16,3*	1 255,3	*12,9*	1 304,9	*13,1*	1 251,2	*13,1*
overdue debt securities	6,3	*0,1*	5,2	*0,1*	6,1	*0,1*	8,3	*0,1*	8,6	*0,1*
- in rubles	5,2	*0,1*	3,8	*0,0*	5,1	*0,1*	7,1	*0,1*	7,4	*0,1*
- in foreign currency	1,1	*0,0*	1,4	*0,0*	1,1	*0,0*	1,2	*0,0*	1,2	*0,0*
Reference data:										
Provisions for losses on debt securities	14,9		15,8		40,0		48,8		47,3	

Table 20

Structure of credit institutions' portfolio of shares

	1.01.14		1.01.15		1.01.16		1.03.16		1.04.16	
	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*	299,1	*100,0*	302,7	*100,0*
- in rubles	667,9	*84,5*	285,9	*58,5*	188,0	*63,7*	188,7	*63,1*	202,5	*66,9*
- in foreign currency	122,5	*15,5*	202,8	*41,5*	107,3	*36,3*	110,4	*36,9*	100,1	*33,1*
of which: revaluation	-17,5	*-2,2*	-16,4	*-3,4*	-21,2	*-7,2*	-19,2	*-6,4*	-6,9	*-2,3*
Shares held at book value (without revaluation)	807,9	*100,0*	505,1	*100,0*	316,4	*100,0*	318,3	*100,0*	309,6	*100,0*
of which shares of:										
resident credit institutions	5,1	*0,6*	4,1	*0,8*	13,5	*4,3*	4,4	*1,4*	3,3	*1,1*
- in rubles	5,1	*0,6*	4,1	*0,8*	13,5	*4,3*	4,4	*1,4*	3,3	*1,1*
- in foreign currency	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
other residents	591,7	*73,2*	197,8	*39,2*	139,3	*44,0*	123,1	*38,7*	135,9	*43,9*
- in rubles	588,8	*72,9*	192,3	*38,1*	136,7	*43,2*	120,7	*37,9*	129,5	*41,8*
- in foreign currency	2,8	*0,3*	5,5	*1,1*	2,6	*0,8*	2,4	*0,8*	6,4	*2,1*
non-resident credit institutions	8,7	*1,1*	2,7	*0,5*	1,4	*0,4*	1,4	*0,5*	1,3	*0,4*
- in rubles	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- in foreign currency	8,7	*1,1*	2,7	*0,5*	1,4	*0,4*	1,4	*0,5*	1,3	*0,4*
other non-residents	85,8	*10,6*	81,8	*16,2*	50,0	*15,8*	51,4	*16,2*	50,0	*16,1*
- 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*	51,4	*16,2*	50,0	*16,1*
shares delivered without derecognition in the balance sheet	116,6	*14,4*	124,8	*24,7*	10,6	*3,4*	28,0	*8,8*	20,7	*6,7*
- in rubles	82,8	*10,2*	67,0	*13,3*	10,6	*3,3*	28,0	*8,8*	20,6	*6,7*
- 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*	110,0	*34,5*	98,4	*31,8*
- in rubles	-	-	38,9	*7,7*	48,4	*15,3*	54,9	*17,3*	56,0	*18,1*
- in foreign currency	-	-	55,0	*10,9*	53,3	*16,8*	55,1	*17,3*	42,4	*13,7*
Reference data:										
Provisions for losses on shares	44,0		14,8		10,9		16,5		16,6	

[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	1.03.16	1.04.16
Portfolio of promissory notes discounted by a credit institution, in rubles	221,8	188,7	130,3	109,8	111,0
of which promissory notes, not paid when due	4,9	9,2	10,7	9,1	12,4
Portfolio of promissory notes discounted by a credit institution, in foreign currency	52,3	29,2	73,7	69,9	61,6
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**	**179,7**	**172,6**

Table 22

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

	1.01.14		1.01.15		1.01.16		1.03.16		1.04.16	
	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***	**179,7**	***100,0***	**172,6**	***100,0***
Of which:										
- promissory notes of federal governments	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- promissory notes of regional and local governments	0,0	*0,0*	0,0	*0,0*	0,2	*0,1*	0,4	*0,2*	0,2	*0,1*
- promissory notes of resident credit institutions	223,0	*81,4*	154,9	*71,1*	126,7	*62,1*	120,5	*67,1*	112,2	*65,0*
- other promissory notes of residents	48,9	*17,8*	59,5	*27,3*	74,7	*36,6*	56,4	*31,4*	57,8	*33,5*
- 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	*1,3*
Reference data:										
Provisions for losses on promissory notes	12,9		13,8		13,2		12,8		13,5	

[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	1.03.16	1.04.16
Land temporarily out of use in operating activities	5,5	6,6	7,5	6,9	7,5
Land temporarily out of use in operating activities, leased out	0,6	0,9	11,5	2,3	5,3
Land temporarily out of use in operating activities, at current (fair) value	8,7	10,2	26,0	26,2	27,5
Land temporarily out of use in operating activities, at current (fair) value, leased out	3,5	2,9	5,3	27,7	25,8
Real estate (except land) temporarily out of use in operating activities*	3,5	2,0	3,4	4,7	4,6
Real estate (except land) temporarily out of use in operating activities, leased out*	14,0	9,5	8,8	5,2	6,0
Real estate (except land) temporarily out of use in operating activities, at current (fair) value	12,4	13,3	16,8	28,2	27,1
Real estate (except land) temporarily out of use in operating activities, at current (fair) value, leased out	15,5	27,6	27,4	35,9	35,6
Investments in construction of objects of real estate, temporarily out of use in operating activities	1,2	1,4	2,6	30,5	30,8
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	68,8	70,2

* 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	1.03.16	1.04.16
1.	Funds raised from organisations, total	17 787,0	25 008,1	28 442,1	29 470,8	28 137,2
	- in rubles	12 092,7	14 222,9	14 889,3	15 153,9	15 184,5
	- in foreign currency	5 694,4	10 785,2	13 552,7	14 316,9	12 952,7
	of which:					
1.1.	Funds of legal entities in settlement and other accounts[1]	6 516,1	7 434,7	8 905,2	10 430,5	10 394,6
	- in rubles	5 547,8	5 549,6	6 179,5	6 498,3	6 759,5
	- in foreign currency	968,3	1 885,1	2 725,7	3 932,2	3 635,1
	Of which:					
1.1.1	Funds of individual entrepreneurs	192,7	180,1	216,4	227,9	222,7
	- in rubles	190,0	172,1	207,4	217,0	212,6
	- in foreign currency	2,7	7,9	9,0	10,9	10,1
1.2.	Government and other extra budgetary funds in settlement accounts	0,2	0,1	0,1	0,1	0,4
1.3.	Float	386,4	535,3	472,5	593,5	570,8
1.4.	Deposits and other funds of legal entities (except credit institutions)	10 838,3	17 007,9	19 018,2	18 426,8	17 137,9
	- in rubles	6 371,5	8 471,8	8 522,2	8 380,5	8 134,1
	- in foreign currency	4 466,8	8 536,1	10 496,0	10 046,3	9 003,7
	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	1 461,1	1 317,4
1.4.2.	Certificates of deposit	5,3	5,8	2,8	1,7	1,3
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	0,2	0,5	1,6	0,0	0,5
1.5.	Clients' funds in factoring and forfeiting transactions	43,8	26,4	22,3	19,9	33,0
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	0,0	0,6
	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	2 447,3	2 591,4
	- in rubles	1 624,9	2 686,8	2 649,1	2 009,2	2 147,9
	- in foreign currency	187,7	718,5	642,3	438,1	443,5
	with maturity from 31 days to 1 year	3 292,3	4 565,0	5 852,1	6 073,9	5 417,7
	- in rubles	2 520,2	3 327,2	3 257,3	3 857,4	3 487,2
	- in foreign currency	772,2	1 237,8	2 594,8	2 216,5	1 930,5
	with maturity in excess of 1 year	5 733,4	9 037,5	9 874,7	9 905,7	9 128,8
	- in rubles	2 226,4	2 457,8	2 615,8	2 514,0	2 499,0
	- in foreign currency	3 507,0	6 579,8	7 258,9	7 391,7	6 629,8
	Reference data					
Funds raised from non-resident organisations, total		3 271,2	5 143,3	5 130,4	5 161,6	4 623,0
- in rubles		535,7	591,3	433,7	405,6	357,2
- in foreign currency		2 735,5	4 552,0	4 696,6	4 756,0	4 265,8
of which:						
	Funds of non-resident organisations in settlement and other accounts	265,5	521,0	574,5	530,9	495,7
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	526,7	502,0	428,1	442,2	373,3
	Other funds raised from non-resident legal entities	2 463,7	4 074,3	4 095,6	4 157,0	3 725,1
	Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0,0	0,0	0,0	0,0	0,0

[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	1.03.16	1.04.16
Issued debt obligations - total	**2 572,4**	**2 692,0**	**2 536,9**	**2 391,2**	**2 337,4**
including:					
bonds:	1 213,1	1 357,5	1 266,5	1 149,8	1 139,7
of which					
with maturities less than one year	3,7	12,0	2,6	1,2	1,0
with maturities in excess of one year	1 209,4	1 344,5	1 263,9	1 138,2	1 138,7
deposit certificates [1]	5,3	5,8	2,8	1,7	1,3
of which					
with maturities less than one year	3,1	3,3	2,1	1,2	0,7
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	591,6	615,0
of which					
with maturities less than one year	63,2	148,6	364,8	327,2	328,2
with maturities in excess of one year	273,8	300,2	183,3	238,2	259,1
promissory notes and banker's acceptances	1 004,3	868,1	696,2	648,1	581,4
of which					
with maturities less than one year	465,2	364,8	329,8	307,1	275,2
with maturities in excess of one year	517,3	482,2	346,8	318,4	278,3

[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	1.03.16	1.04.16
1	Individual deposits	16 957,5	18 552,7	23 219,1	22 970,9	22 518,9
	- of which savings certificates	349,7	460,5	571,4	591,6	615,0
1.1.	Individual demand deposits and deposits with maturity up to 30 days	3 210,8	3 214,6	3 843,7	3 469,8	3 414,0
	- in rubles	2 913,0	2 664,9	3 176,5	2 761,4	2 749,1
	- in foreign currency	297,8	549,7	667,1	708,4	664,9
1.2.	Individual deposits with maturity from 31 days to 1 year	3 264,3	5 124,0	9 278,4	9 054,4	8 557,9
	- in rubles	2 788,8	3 814,6	6 948,4	7 146,1	7 158,4
	- in foreign currency	475,5	1 309,4	2 330,1	1 908,3	1 399,5
1.3.	Individual deposits with maturity in excess of 1 year	10 482,4	10 214,1	10 097,0	10 446,7	10 547,0
	- in rubles	8 298,8	7 227,1	6 273,3	6 305,6	6 453,2
	- in foreign currency	2 183,6	2 987,0	3 823,7	4 141,1	4 093,8
	Reference data:					
	Deposits of non-resident individuals (excluding saving certificates)	223,9	245,2	372,0	382,1	365,3

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	1.03.16	1.04.16
Loans, deposits and other funds received from other credit institutions, total	**4 806,0**	**6 594,2**	**7 091,0**	**7 641,8**	**7 720,7**
- in rubles	2 369,5	3 223,4	3 687,6	3 943,4	4 137,3
- in foreign currency	2 436,5	3 370,8	3 403,5	3 698,4	3 583,4
of which:					
- loans, deposits and other funds received from resident credit institutions	2 556,6	4 016,5	5 024,8	5 590,7	5 862,4
- in rubles	1 962,6	2 900,5	3 432,9	3 707,7	3 884,4
- in foreign currency	594,0	1 116,0	1 591,9	1 883,0	1 978,1
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	2 051,1	1 858,2
- in rubles	406,9	322,9	254,7	235,7	252,9
- in foreign currency	1 842,5	2 254,8	1 811,6	1 815,4	1 605,3
of which					
overdue debt	0,0	0,0	0,5	0,0	2,0
- in rubles	0,0	0,0	0,0	0,0	1,9
- in foreign currency	0,0	0,0	0,5	0,0	0,1

Table 28

Distribution of Budgetary Funds in Settlement Accounts by Groups of Credit Institutions on 1.04.16

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	43 168	*56,9*	109 982	*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	32 656	*43,1*	51 225 219	*63,2*
No budgetary funds	655	0	*0,0*	29 779 517	*36,7*
Data not available	3	0	*0,0*	0	*0,0*
Total	**707**	**75 823**	***100,0***	**81 114 718**	***100,0***

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

Funds Raised From and Placed With Non-Residents

№	Indicator	1.01.14		1.01.15		1.01.16		1.03.16		1.04.16	
		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***	**5 544,5**	***6,7***	**4 988,9**	***6,2***
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*	5 130,1	*6,2*	4 594,1	*5,7*
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*	4 599,2	*5,5*	4 098,4	*5,1*
1.2	Individual deposits (excluding saving certificates)	223,9	*0,4*	245,2	*0,3*	372,0	*0,4*	382,1	*0,5*	365,3	*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*	285,6	*0,3*	274,5	*0,3*
1.3	Funds in other accounts	22,9	*0,0*	47,0	*0,1*	32,9	*0,0*	32,3	*0,0*	29,6	*0,0*
2.	**Funds in correspondent and other accounts of credit institutions**	**162,9**	***0,3***	**180,0**	***0,2***	**204,5**	***0,2***	**203,5**	***0,2***	**179,4**	***0,2***
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***	**2 051,1**	***2,5***	**1 858,2**	***2,3***
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***	**7 799,1**	***9,4***	**7 026,6**	***8,7***
	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*	371,3	*0,4*	311,3	*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***	**8 369,9**	***10,1***	**7 367,6**	***9,1***
	of which overdue claims	69,7	*0,1*	182,1	*0,2*	272,2	*0,3*	276,9	*0,3*	262,0	*0,3*
	of which:										
1.1.	Loans, deposits and other claims	3 041,0	*5,3*	3 114,7	*4,0*	3 574,8	*4,3*	3 251,4	*3,9*	2 914,6	*3,6*
1.2	Loans and other claims on legal entities	2 163,7	*3,8*	3 837,5	*4,9*	4 665,5	*5,6*	5 094,8	*6,1*	4 430,4	*5,5*
1.3	Loans and other claims on individuals	21,3	*0,0*	25,9	*0,0*	27,8	*0,0*	23,6	*0,0*	22,2	*0,0*
2.	**Correspondent accounts with banks**	**1 098,2**	***1,9***	**1 915,6**	***2,5***	**1 924,8**	***2,3***	**1 846,6**	***2,2***	**1 746,8**	***2,2***
3.	**Securities acquired by credit institutions, total**	**980,0**		**1 389,1**	***1,8***	**2 571,2**	***3,1***	**2 765,7**	***3,3***	**2 464,0**	***3,0***
	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*	2 710,5	*3,3*	2 410,3	*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*	52,9	*0,1*	51,3	*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***	**589,6**	***0,7***	**624,7**	***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***	**13 571,8**	***16,3***	**12 203,1**	***15,0***
	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*	12,1	*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	1.03.16	1.04.16	1.01.14	1.01.15	1.01.16	1.03.16	1.04.16	1.01.14	1.01.15	1.01.16	1.03.16	1.04.16
Total	993 584,5	589 141,3	191 965,4	82 471,2	109 324,8	922	833	733	714	704	192 177,5	177 032,1	125 480,2	16 211,6	26 517,4
Profit-making CIs[1]	1 012 252,5	853 239,6	735 803,4	161 791,9	239 648,6	834	707	553	469	471	191 145,8	166 058,7	113 513,3	15 089,0	23 201,9
Loss-making CIs	-18 667,9	-264 098,3	-543 838,1	-79 320,7	-130 323,8	88	126	180	245	233	1 031,7	10 973,4	11 966,9	1 122,6	3 315,5
CIs that have not provided their reporting	0,0	0,0	0,0	0,0	0,0	1	1	0	4	3	0,0	0,0	0,0	0,0	0,0
Total						**923**	**834**	**733**	**718**	**707**					

[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 1.04.16

thousand rubles

	Assets in rubles	Assets in foreign currency	Liabilities[1] in rubles	Liabilities[1] in foreign currency
1	2	3	4	5
Central Federal District	49 155 041 578	25 154 936 642	49 626 078 070	24 683 900 150
Belgorod Region	9 870 617	819 353	9 872 040	817 930
Bryansk Region	0	0	0	0
Vladimir Region	7 798 078	271 573	7 817 622	252 029
Voronezh Region	5 435 046	2 183 602	5 531 160	2 087 488
Ivanovo Region	13 619 930	1 025 528	13 817 706	827 752
Kaluga Region	48 581 258	1 928 194	48 602 731	1 906 721
Kostroma Region	324 209 862	174 979 041	396 081 668	103 107 235
Kursk Region	19 379 991	1 053 836	19 377 678	1 056 149
Lipetsk Region	24 676 268	1 349 388	24 701 282	1 324 374
Moscow Region	45 607 005	10 852 901	46 833 631	9 626 275
Orel Region	0	0	0	0
Ryazan Region	23 830 509	1 107 009	23 648 094	1 289 424
Smolensk Region	6 407 662	475 341	6 433 561	449 442
Tambov Region	3 432 217	28 046	3 436 546	23 717
Tver Region	16 693 421	2 190 587	16 981 113	1 902 895
Tula Region	2 545 046	61 534	2 550 137	56 443
Yaroslavl Region	25 385 093	4 807 732	25 003 207	5 189 618
City of Moscow	48 577 569 575	24 951 802 977	48 975 389 894	24 553 982 658
North-Western Federal District	1 582 825 141	468 950 483	1 691 835 974	359 939 650
Republic of Karelia	1 042 479	14 153	1 047 897	8 735
Komi Republic	5 498 892	829 116	5 536 954	791 054
Akhangelsk Region	0	0	0	0
Vologda Region	76 134 894	8 765 031	77 685 994	7 213 931
Kaliningrad Region	13 396 375	6 403 486	13 510 537	6 289 324
Leningrad Region	13 403 610	1 176 172	13 466 411	1 113 371
Murmansk Region	8 613 018	1 888 053	8 626 580	1 874 491
Novgorod Region	5 362 715	517 693	5 508 908	371 500
Pskov Region	2 664 932	11 760	2 667 245	9 447
St Petersburg	1 456 708 226	449 345 019	1 563 785 448	342 267 797
Southern Federal District	317 152 693	36 710 130	319 310 264	34 552 559
Republic of Adygeya	10 425 229	349 511	10 440 317	334 423
Republic of Kalmykia	0	0	0	0
Krasnodar Territory	179 091 662	12 512 276	180 229 162	11 374 776
Astrakhan Region	6 979 841	4 594 047	7 048 816	4 525 072
Volgograd Region	13 679 373	2 945 620	14 217 687	2 407 306
Rostov Region	106 976 588	16 308 676	107 374 282	15 910 982
North-Caucasian Federal District	33 194 288	5 174 823	32 962 915	5 406 196
Republik of Daghestan	4 143 545	74 130	4 150 529	67 146
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	5 516 354	156 201	5 571 215	101 340
Karachai-Cherkess Republic	12 999 910	4 459 170	12 640 547	4 818 533

Republic of North Ossetia - Alania	976 175	63 770	1 004 382	35 563
Chechen Republic	0	0	0	0
Stavropol Territory	9 558 304	421 552	9 596 242	383 614
Volga Federal District	1 707 687 444	301 701 748	1 740 904 642	268 484 550
Republic of Bashkortostan	84 258 334	3 850 177	83 107 431	5 001 080
Republic of Marii El	2 927 748	174 317	2 939 735	162 330
Republic of Mordovia	23 666 650	373 534	23 703 254	336 930
Republic of Tatarstan	853 009 279	135 218 218	831 877 211	156 350 286
Udmurt Republic	38 422 205	2 353 839	39 680 123	1 095 921
Chuvash Republic	10 197 918	930 709	10 480 492	648 135
Perm Territory	27 137 445	3 091 320	27 398 654	2 830 111
Kirov Region	31 881 169	2 725 157	33 161 413	1 444 913
Nizhny Novgogrod Region	83 095 927	7 045 947	84 500 745	5 641 129
Orenburg Region	44 513 946	3 268 294	44 556 055	3 226 185
Penza Region	4 542 512	56 814	4 548 567	50 759
Samara Region	348 623 753	84 922 379	397 255 238	36 290 894
Saratov Region	147 953 949	57 621 566	150 207 478	55 368 037
Ulyanovsk Region	7 456 609	69 477	7 488 246	37 840
Ural Federal District	900 318 652	471 909 751	1 045 449 884	326 778 519
Kurgan Region	2 794 465	59 442	2 829 163	24 744
Sverdlovsk Region	499 160 194	159 609 523	513 800 647	144 969 070
Tyumen Region	282 476 947	283 472 011	401 292 326	164 656 632
Chelyabinsk Region	115 887 046	28 768 775	127 527 748	17 128 073
Siberian Federal District	234 940 567	60 577 383	243 452 858	52 065 092
Republic of Altai	1 259 831	86 650	1 262 914	83 567
Republic of Buryatiya	12 643 106	990 488	12 597 146	1 036 448
Republic of Tuva	591 322	2 188	593 163	347
Republic of Khakassia	7 232 127	128 652	7 237 707	123 072
Altai Territory	12 475 038	361 883	12 512 079	324 842
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	41 980 024	7 968 892	42 765 026	7 183 890
Irkutsk Region	15 525 812	1 279 179	16 029 120	775 871
Kemerovo Region	12 506 190	1 039 950	13 075 071	471 069
Novosibirsk Region	104 083 316	44 110 971	108 778 950	39 415 337
Omsk Region	12 931 471	4 036 873	14 877 696	2 090 648
Tomsk Region	13 712 330	571 657	13 723 986	560 001
Far Eastern Federal District	468 939 581	110 346 523	493 572 124	85 713 980
Republic of Sakha (Yakutia)	34 430 992	2 967 536	34 616 699	2 781 829
Kamchatka Territory	20 683 481	2 332 590	20 826 385	2 189 686
Primorskiy Territory	84 092 541	21 355 454	93 017 024	12 430 971
Khabarovsk Territory	8 566 378	520 665	8 538 146	548 897
Amur Region	313 456 232	78 424 355	328 787 951	63 092 636
Magadan Region	0	0	0	0
Sakhalin Region	7 709 957	4 745 923	7 785 919	4 669 961
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Crimean District	94 053 163	10 257 531	95 283 838	9 026 856
Republic of Crimea	86 018 143	8 920 090	87 236 521	7 701 712
City of Sevastopol	8 035 020	1 337 441	8 047 317	1 325 144
	54 494 153 107	26 620 565 014	55 288 850 569	25 825 867 552

81 114 718 121

[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 1.04.16

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	8 579 258 600	2 788 774 952	234 538 192	1 757 355 249	77 770 954	58 384 084
Belgorod Region	1 522 166	138 176	0	0	0	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	97 057	79 510	222 686	0	11 475	0
Voronezh Region	1 970 197	0	0	0	0	0
Ivanovo Region	655 181	293 164	16 125	0	102 985	32 672
Kaluga Region	1 449 355	1 029 522	123 740	0	0	0
Kostroma Region	218 670 700	326 548	4 817 129	1 277 081	302 819	0
Kursk Region	546 464	546 464	0	0	0	0
Lipetsk Region	3 062 080	272 307	2 340	0	5 853	0
Moscow Region	4 759 012	1 601 113	574 742	0	6 012	0
Orel Region	0	0	0	0	0	0
Ryazan Region	709 741	404 946	0	309 757	0	0
Smolensk Region	0	0	0	0	0	0
Tambov Region	0	0	0	0	0	0
Tver Region	651 353	554 419	4 950	0	0	0
Tula Region	245 049	34 635	10 427	0	27 520	0
Yaroslavl Region	6 063 839	112 781	247 957	0	0	0
City of Moscow	8 338 856 406	2 783 381 367	228 518 096	1 755 768 411	77 314 290	58 351 412
North-Western Federal District	374 863 655	12 769 446	20 830 319	6 049 029	4 047 798	1 213 803
Republic of Karelia	0	0	0	0	0	0
Komi Republic	896 941	478 264	164 150	0	0	34 007
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	10 825 145	625 068	23 353	0	14 059	0
Kaliningrad Region	5 208 142	0	8 267	0	0	0
Leningrad Region	644 088	95 602	18	0	913 467	0
Murmansk Region	0	0	0	0	0	0
Novgorod Region	483 589	237 679	286 225	0	0	0
Pskov Region	75 942	0	0	0	0	0
St Petersburg	356 729 808	11 332 833	20 348 306	6 049 029	3 120 272	1 179 796
Southern Federal District	16 561 763	4 410 881	604 847	375 169	8 368 011	869 144
Republic of Adygeya	61 589	6 484	1 278	0	49 583	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	13 023 586	2 705 555	418 619	350 000	8 318 428	869 144
Astrakhan Region	1 875 658	1 468 030	3 670	5 288	0	0
Volgograd Region	1 375 604	34 366	138 585	0	0	0
Rostov Region	225 326	196 446	42 695	19 881	0	0
North-Caucasian Federal District	1 785 908	174 834	100 220	0	148 476	0
Republik of Daghestan	0	0	0	0	148 476	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 453	0	14 620	0	0	0
Karachai-Cherkess Republic	1 541 026	0	85 600	0	0	0
Republic of North Ossetia - Alania	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	240 429	174 834	0	0	0	0
Volga Federal District	265 984 742	23 629 657	40 772 911	16 212 221	7 313 890	685 483

Republic of Bashkortostan	13 363 023	8 829 607	171 909	340 694	0	0
Republic of Marii El	0	0	0	0	0	0
Republic of Mordovia	247 950	167 508	27 072	0	0	0
Republic of Tatarstan	110 414 005	6 366 956	38 659 547	11 916 729	3 894 232	0
Udmurt Republic	3 098 986	263 936	0	0	466 054	0
Chuvash Republic	247 420	8 787	2 673	0	88 013	0
Perm Territory	1 603 691	0	477 771	300 000	150 595	0
Kirov Region	10 414 836	89 509	5 598	0	15 980	0
Nizhny Novgogrod Region	7 828 599	885 877	146 926	324 561	733 305	482 408
Orenburg Region	7 926 295	300 463	33 983	35 246	1 028 108	0
Penza Region	281 128	100 159	55 203	0	0	0
Samara Region	36 649 036	6 515 111	1 046 722	3 294 991	712 704	203 075
Saratov Region	73 909 773	101 744	145 507	0	224 899	0
Ulyanovsk Region	0	0	0	0	0	0
Ural Federal District	207 483 638	27 589 106	2 697 690	1 289 479	3 851 513	477 555
Kurgan Region	0	0	0	0	0	0
Sverdlovsk Region	128 386 962	10 236 630	2 106 098	1 289 479	3 445 635	0
Tyumen Region	61 755 364	12 342 414	541 965	0	190 822	270 115
Chelyabinsk Region	17 341 312	5 010 062	49 627	0	215 056	207 440
Siberian Federal District	29 238 950	9 856 025	1 488 606	79 530	436 763	0
Republic of Altai	293 054	0	0	0	0	0
Republic of Buryatiya	62 864	0	613 366	79 530	0	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	20 657	20 955	0	0	0	0
Altai Territory	41 351	40 339	1 435	0	0	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	813 395	77 071	646 176	0	0	0
Irkutsk Region	198 650	89 231	26 444	0	144 618	0
Kemerovo Region	1 320 878	458 331	44 335	0	24 329	0
Novosibirsk Region	23 986 469	8 961 412	3 750	0	102 952	0
Omsk Region	2 406 145	120 333	127	0	130 741	0
Tomsk Region	95 487	88 353	152 973	0	34 123	0
Far Eastern Federal District	98 327 011	9 468 300	1 626 370	575 000	445 435	0
Republic of Sakha (Yakutia)	559 035	186 050	336 202	0	343 408	0
Kamchatka Territory	1 512 081	831 375	9 093	0	102 010	0
Primorskiy Territory	13 617 711	3 948 366	62 890	0	17	0
Khabarovsk Territory	316 492	33 328	0	0	0	0
Amur Region	82 321 692	4 469 181	1 203 207	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	5 593 440	4 594 530	370	205 055	8 600 283	0
Republic of Crimea	5 593 440	4 594 530	370	189 750	8 600 283	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 1.04.16

thousand rubles

	Total	of which		
		Loans and other claims on non-financial organisations	Loans, deposits and other claims on credit institutions	Loans and other claims on individuals
1	2	3	4	5
Central Federal District	33 897 137 339	18 639 211 528	3 309 496 591	9 370 037 888
Belgorod Region	5 989 229	5 007 470	14	223 790
Bryansk Region	0	0	0	0
Vladimir Region	5 747 020	3 810 426	150 000	1 569 141
Voronezh Region	2 651 420	2 337 842	0	249 172
Ivanovo Region	8 926 788	6 088 411	716 000	1 691 038
Kaluga Region	42 924 217	23 874 919	15 957 092	2 790 283
Kostroma Region	205 030 153	17 944 873	58 672 854	60 749 988
Kursk Region	16 891 857	11 621 883	3 100 000	1 297 942
Lipetsk Region	17 560 211	10 153 769	3 900 000	2 305 062
Moscow Region	30 118 620	12 506 564	9 195 114	6 684 194
Orel Region	0	0	0	0
Ryazan Region	15 528 118	12 104 597	1 620 050	1 772 776
Smolensk Region	5 670 405	1 083 430	4 205 700	137 112
Tambov Region	2 046 629	1 452 118	290 000	304 511
Tver Region	11 206 617	5 814 604	2 815 000	1 151 119
Tula Region	1 556 756	1 196 155	250 000	110 601
Yaroslavl Region	15 666 026	7 603 782	645 000	6 043 128
City of Moscow	33 509 623 273	18 516 610 685	3 207 979 767	9 282 958 031
North-Western Federal District	1 062 358 315	615 419 523	214 350 576	127 057 088
Republic of Karelia	933 623	96 964	455 000	271 760
Komi Republic	3 105 247	2 441 534	211 822	451 891
Akhangelsk Region	0	0	0	0
Vologda Region	53 228 458	17 564 093	5 435 203	28 215 255
Kaliningrad Region	8 684 675	4 707 575	2 709 689	1 231 844
Leningrad Region	6 893 503	2 871 943	200 000	2 604 416
Murmansk Region	2 922 591	1 025 420	150 000	1 738 621
Novgorod Region	2 359 474	1 407 035	145 000	774 188
Pskov Region	1 194 225	1 056 081	0	138 144
St Petersburg	983 036 519	584 248 878	205 043 862	91 630 969
Southern Federal District	219 711 302	127 803 841	22 768 902	64 639 896
Republic of Adygeya	7 364 840	5 810 225	2 551	1 257 538
Republic of Kalmykia	0	0	0	0
Krasnodar Territory	113 870 711	68 219 612	20 844 005	21 144 307
Astrakhan Region	1 425 165	635 238	0	705 398
Volgograd Region	9 179 010	7 357 131	741 000	1 042 568
Rostov Region	87 871 576	45 781 635	1 181 346	40 490 085
North-Caucasian Federal District	19 348 668	14 249 484	782 923	4 135 168
Republik of Daghestan	1 335 650	678 190	2 200	655 260
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	3 859 020	2 729 754	272 300	850 152
Karachai-Cherkess Republic	8 221 399	6 110 463	0	2 093 107

Republic of North Ossetia - Alania	579 120	499 579	0	79 541
Chechen Republic	0	0	0	0
Stavropol Territory	5 353 479	4 231 498	508 423	457 108
Volga Federal District	1 109 597 107	584 590 992	166 741 718	276 992 723
Republic of Bashkortostan	34 184 700	22 288 016	6 538 167	3 871 690
Republic of Marii El	2 207 806	1 456 494	570 000	93 772
Republic of Mordovia	14 573 793	11 405 782	100 000	2 441 063
Republic of Tatarstan	525 026 281	346 577 886	52 365 171	84 641 422
Udmurt Republic	27 871 634	4 616 625	1 628 300	20 944 246
Chuvash Republic	7 590 632	3 041 844	936 017	3 450 403
Perm Territory	20 198 470	9 681 354	1 758 266	8 243 491
Kirov Region	17 840 146	10 638 337	151 500	5 578 312
Nizhny Novgogrod Region	53 830 318	31 585 759	7 763 126	8 477 357
Orenburg Region	29 263 408	13 339 592	1 639 007	13 300 873
Penza Region	2 992 405	1 911 348	9 566	745 612
Samara Region	263 786 261	104 082 249	18 233 373	116 426 480
Saratov Region	104 703 561	19 081 952	75 044 852	8 138 437
Ulyanovsk Region	5 527 692	4 883 754	4 373	639 565
Ural Federal District	577 524 964	224 082 066	95 545 847	215 690 290
Kurgan Region	1 877 999	1 716 404	0	113 378
Sverdlovsk Region	291 849 385	85 410 492	51 730 315	127 393 486
Tyumen Region	210 658 727	99 971 993	36 494 503	63 384 416
Chelyabinsk Region	73 138 853	36 983 177	7 321 029	24 799 010
Siberian Federal District	146 985 130	57 269 726	40 748 008	40 633 092
Republic of Altai	431 944	376 591	0	49 543
Republic of Buryatiya	7 288 589	2 643 496	0	4 572 966
Republic of Tuva	221 350	117 206	900	103 244
Republic of Khakassia	4 334 732	2 027 405	15 000	2 003 232
Altai Territory	9 021 692	6 033 058	675 848	1 838 470
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	29 934 989	3 932 816	15 129 440	6 382 822
Irkutsk Region	11 665 545	6 834 161	600 900	3 449 889
Kemerovo Region	7 049 538	2 814 859	1 270 152	2 964 527
Novosibirsk Region	59 837 623	21 270 010	22 970 768	14 665 348
Omsk Region	8 621 650	5 700 819	75 000	1 901 872
Tomsk Region	8 577 478	5 519 305	10 000	2 701 179
Far Eastern Federal District	327 350 986	89 945 196	10 556 104	210 814 131
Republic of Sakha (Yakutia)	21 972 538	13 692 407	42 588	7 413 100
Kamchatka Territory	12 955 268	9 253 606	1 613 861	1 798 654
Primorskiy Territory	54 457 371	36 093 212	26 535	15 262 366
Khabarovsk Territory	6 415 716	2 284 985	275 000	2 050 135
Amur Region	228 928 568	27 131 277	7 923 120	183 876 906
Magadan Region	0	0	0	0
Sakhalin Region	2 621 525	1 489 709	675 000	412 970
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Crimean District	52 344 721	14 320 517	26 523 008	8 927 684
Republic of Crimea	48 299 093	12 153 092	25 500 897	8 872 070
City of Sevastopol	4 045 628	2 167 425	1 022 111	55 614

Table 35

Distribution of Loans, Deposits and Other Claims in Forreign Currency by Credit Institutions, Registered in Respective Regions, as of 1.04.16

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	17 977 189 975	11 598 237 801	4 724 289 763	222 217 691
Belgorod Region	13 306	11 481	1 825	0
Bryansk Region	0	0	0	0
Vladimir Region	47 325	47 325	0	0
Voronezh Region	823 180	645 411	3 380	154 526
Ivanovo Region	59 696	38 562	2 826	18 308
Kaluga Region	1 778	0	1 778	0
Kostroma Region	38 222 876	23 773 417	8 427 234	367 782
Kursk Region	223 307	223 307	0	0
Lipetsk Region	49	0	0	49
Moscow Region	5 495 192	2 516 186	46 117	2 932 889
Orel Region	0	0	0	0
Ryazan Region	93 684	55 640	3 457	34 587
Smolensk Region	287 479	51 538	202 313	0
Tambov Region	2 028	0	2 028	0
Tver Region	327 443	0	327 443	0
Tula Region	1 014	0	1 014	0
Yaroslavl Region	1 139 366	714 842	1 014	410 743
City of Moscow	17 930 452 252	11 570 160 092	4 715 269 334	218 298 807
North-Western Federal District	205 719 429	114 347 550	37 455 715	6 500 115
Republic of Karelia	0	0	0	0
Komi Republic	35 055	35 055	0	0
Akhangelsk Region	0	0	0	0
Vologda Region	1 028 088	724 696	51 591	10 884
Kaliningrad Region	208 065	34 049	0	174 016
Leningrad Region	90 579	77 411	0	4 898
Murmansk Region	153 023	153 023	0	0
Novgorod Region	1 352	0	1 352	0
Pskov Region	0	0	0	0
St Petersburg	204 203 267	113 323 316	37 402 772	6 310 317
Southern Federal District	9 359 585	8 142 155	801 514	410 182
Republic of Adygeya	48 709	20 119	0	28 590
Republic of Kalmykia	0	0	0	0
Krasnodar Territory	1 196 504	933 657	190 873	71 974
Astrakhan Region	3 042	0	3 042	0
Volgograd Region	126 628	0	118 635	2 259
Rostov Region	7 984 702	7 188 379	488 964	307 359
North-Caucasian Federal District	2 643 016	1 859 821	665 465	19 233
Republik of Daghestan	13 873	0	1 690	12 183
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	2 884	0	2 884	0
Karachai-Cherkess Republic	2 464 691	1 812 496	645 145	7 050

Republic of North Ossetia - Alania	13	0	13	0
Chechen Republic	0	0	0	0
Stavropol Territory	161 555	47 325	15 733	0
Volga Federal District	88 446 208	47 856 700	6 110 951	3 292 529
Republic of Bashkortostan	219 349	202 823	16 181	345
Republic of Marii El	1 014	0	1 014	0
Republic of Mordovia	2 366	0	2 366	0
Republic of Tatarstan	34 785 733	28 748 920	3 450 742	1 570 692
Udmurt Republic	1 130 087	734 203	377 183	18 701
Chuvash Republic	147 177	144 630	0	2 547
Perm Territory	861 015	739 492	110 200	11 323
Kirov Region	517 828	515 755	2 073	0
Nizhny Novgogrod Region	1 138 030	681 797	77 802	119 513
Orenburg Region	719 859	496 168	82 942	140 749
Penza Region	0	0	0	0
Samara Region	48 420 391	15 497 158	1 586 562	1 424 940
Saratov Region	500 373	95 754	403 886	733
Ulyanovsk Region	2 986	0	0	2 986
Ural Federal District	252 056 516	228 751 195	15 732 703	833 037
Kurgan Region	1 072	0	0	1 072
Sverdlovsk Region	29 174 933	20 921 292	7 799 916	227 240
Tyumen Region	217 904 113	207 210 840	3 575 528	604 649
Chelyabinsk Region	4 976 398	619 063	4 357 259	76
Siberian Federal District	24 624 221	1 752 556	21 647 914	417 799
Republic of Altai	0	0	0	0
Republic of Buryatiya	6 361	0	5 957	404
Republic of Tuva	342	0	342	0
Republic of Khakassia	0	0	0	0
Altai Territory	31 384	1 763	4 056	25 565
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	4 468 959	448 013	2 911 676	303 322
Irkutsk Region	31 545	20 282	11 263	0
Kemerovo Region	5 479	0	338	5 141
Novosibirsk Region	19 994 813	1 252 075	18 707 611	35 123
Omsk Region	49 258	0	1 014	48 244
Tomsk Region	36 080	30 423	5 657	0
Far Eastern Federal District	17 972 408	11 621 919	1 357 888	652 519
Republic of Sakha (Yakutia)	1 232 348	671 731	164 122	396 495
Kamchatka Territory	295 779	287 331	5 914	2 534
Primorskiy Territory	1 195 995	693 570	83 452	104 083
Khabarovsk Territory	8 744	0	8 744	0
Amur Region	15 214 592	9 948 833	1 091 160	149 407
Magadan Region	0	0	0	0
Sakhalin Region	24 950	20 454	4 496	0
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Crimean District	1 333 826	672 752	26 213	634 861
Republic of Crimea	755 618	261 193	23 178	471 247
City of Sevastopol	578 208	411 559	3 035	163 614

Table 36

Overdue claims on loans, deposits and other claims by credit institutions registered in respective regions, as of 1.04.16

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	1 577 504 917	389 481 670	25 719 807	7 354 675	742 378 960	55 514 503
Belgorod Region	80 006	0	0	0	871	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	242 015	0	0	0	51 156	0
Voronezh Region	7 290	0	0	0	720	0
Ivanovo Region	197 287	0	0	0	75 357	0
Kaluga Region	510 276	0	12 952 092	0	586 417	0
Kostroma Region	474 252	0	109 703	0	8 810 072	118 495
Kursk Region	59 656	0	0	0	19 634	0
Lipetsk Region	2 351 557	0	0	0	133 446	0
Moscow Region	1 006 173	438 503	0	0	720 463	198 422
Orel Region	0	0	0	0	0	0
Ryazan Region	1 296 185	0	0	0	75 296	0
Smolensk Region	376 081	0	5 700	0	21 422	0
Tambov Region	63 857	0	0	0	24 229	0
Tver Region	112 391	0	0	0	29 052	0
Tula Region	40 270	0	0	0	2 210	0
Yaroslavl Region	266 884	0	0	0	126 223	52 734
City of Moscow	1 570 420 737	389 043 167	12 652 312	7 354 675	731 702 392	55 144 852
North-Western Federal District	71 447 167	4 771 060	193 342	63 210	9 167 289	434 829
Republic of Karelia	6 108	0	0	0	6 505	0
Komi Republic	119 595	0	41 822	0	21 057	0
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	1 858 607	7 064	45 000	0	3 032 799	3 252
Kaliningrad Region	287 495	1 531	9 689	0	49 878	10
Leningrad Region	517 891	0	0	0	239 420	4 592
Murmansk Region	201 499	4 286	0	0	58 106	0
Novgorod Region	93 927	0	0	0	11 511	0
Pskov Region	84 848	0	0	0	8 864	0
St Petersburg	68 277 197	4 758 179	96 831	63 210	5 739 149	426 975
Southern Federal District	7 945 859	723 404	56 000	0	3 279 780	29 253
Republic of Adygeya	122 228	0	0	0	83 516	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	4 798 642	723 404	56 000	0	2 268 849	2 501
Astrakhan Region	47 982	0	0	0	48 611	0
Volgograd Region	611 793	0	0	0	72 351	0
Rostov Region	2 365 214	0	0	0	806 453	26 752
North-Caucasian Federal District	664 744	97 008	507 330	15 733	401 997	4 192
Republik of Daghestan	96 526	0	0	0	83 314	0
Republic of Ingushetia	0	0	0	0	0	0

Kabardino-Balkar Republic	329 454	0	0	0	115 683	0
Karachai-Cherkess Republic	136 732	97 008	0	0	89 593	4 192
Republic of North Ossetia - Alania	49 080	0	0	0	27 721	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	52 952	0	507 330	15 733	85 686	0
Volga Federal District	42 340 998	229 195	29 797 210	135 215	28 359 520	1 324 544
Republic of Bashkortostan	410 462	0	5 524 788	0	831 623	345
Republic of Marii El	39 936	0	0	0	1 426	0
Republic of Mordovia	150 509	0	0	0	58 785	0
Republic of Tatarstan	9 828 671	149 277	110 220	135 215	7 176 903	244 824
Udmurt Republic	160 515	0	0	0	2 102 320	2 105
Chuvash Republic	121 407	0	0	0	68 596	0
Perm Territory	303 428	0	26 500	0	343 754	0
Kirov Region	781 708	0	0	0	879 167	0
Nizhny Novgogrod Region	3 590 294	0	4 000	0	627 875	4 371
Orenburg Region	608 790	0	55 000	0	291 013	0
Penza Region	87 166	0	0	0	57 452	0
Samara Region	24 123 600	67 960	3 340 000	0	13 666 614	1 072 307
Saratov Region	1 959 592	11 958	20 736 702	0	2 094 352	592
Ulyanovsk Region	174 920	0	0	0	159 640	0
Ural Federal District	13 366 766	434 033	6 262 556	1 458	10 963 733	35 710
Kurgan Region	182 910	0	0	0	10 281	0
Sverdlovsk Region	5 277 688	10 272	6 078 836	0	8 638 494	33 062
Tyumen Region	4 143 932	400 628	0	0	1 622 121	2 572
Chelyabinsk Region	3 762 236	23 133	183 720	1 458	692 837	76
Siberian Federal District	3 506 284	46 067	70 848	342	3 289 099	184 172
Republic of Altai	3 244	0	0	0	7 237	0
Republic of Buryatiya	42 791	0	0	0	333 739	403
Republic of Tuva	4 165	0	0	342	15 743	0
Republic of Khakassia	55 673	0	15 000	0	70 261	0
Altai Territory	245 554	0	5 848	0	44 693	365
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	251 877	46 067	0	0	959 478	164 559
Irkutsk Region	639 531	0	30 000	0	168 217	0
Kemerovo Region	169 389	0	10 000	0	122 916	1 345
Novosibirsk Region	1 338 005	0	0	0	1 283 426	17 207
Omsk Region	605 275	0	0	0	143 254	293
Tomsk Region	150 780	0	10 000	0	140 135	0
Far Eastern Federal District	6 860 716	503 506	138 723	0	33 227 998	37 543
Republic of Sakha (Yakutia)	345 426	8 992	42 588	0	214 876	0
Kamchatka Territory	690 649	0	0	0	273 592	2 534
Primorskiy Territory	3 729 921	0	26 135	0	830 130	8 861
Khabarovsk Territory	42 646	0	0	0	476 753	0
Amur Region	1 954 804	494 514	70 000	0	31 382 582	26 148
Magadan Region	0	0	0	0	0	0
Sakhalin Region	97 270	0	0	0	50 065	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Crimean District	827 666	537 196	0	1 952	342 732	188 802
Republic of Crimea	125 379	256 364	0	0	340 332	79 900
City of Sevastopol	702 287	280 832	0	1 952	2 400	108 902

Table 37

Distribution of Clients' Funds in Rubles by Credit Institutions Registered in Respective Regions, as of 1.04.16

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	27 993 141 025	2 681 662	46 609	6 054 576 339	7 277 535 937	14 380 420 161
Belgorod Region	7 144 154	0	0	1 471 137	872 120	4 779 340
Bryansk Region	0	0	0	0	0	0
Vladimir Region	6 287 638	0	58	741 244	405 278	5 121 344
Voronezh Region	2 763 475	0	0	531 249	252 677	1 975 421
Ivanovo Region	10 508 261	0	0	1 222 787	318 440	8 827 818
Kaluga Region	43 434 640	0	0	1 151 950	24 012 132	18 256 632
Kostroma Region	230 412 136	0	0	6 154 406	59 981 682	164 187 708
Kursk Region	13 653 779	0	0	2 589 189	429 950	10 625 909
Lipetsk Region	18 539 310	0	0	2 250 272	1 731 841	14 549 297
Moscow Region	28 768 597	0	0	7 781 059	1 936 538	18 999 395
Orel Region	0	0	0	0	0	0
Ryazan Region	18 316 041	2 415	0	3 305 732	1 304 105	13 470 325
Smolensk Region	4 413 614	0	0	569 321	386 234	3 456 609
Tambov Region	2 602 781	0	0	690 838	107 187	1 773 591
Tver Region	12 148 778	0	0	2 057 072	405 711	9 656 138
Tula Region	1 493 798	0	0	236 506	278 403	966 910
Yaroslavl Region	15 832 131	0	0	4 054 822	2 873 667	8 806 134
City of Moscow	27 576 821 892	2 679 247	46 551	6 019 768 755	7 182 239 972	14 094 967 590
North-Western Federal District	1 115 303 612	119 687	410	339 282 119	442 845 447	317 014 461
Republic of Karelia	645 513	0	0	289 306	53 731	297 090
Komi Republic	4 129 967	0	0	874 008	792 567	2 308 314
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	59 127 553	0	0	5 341 434	22 797 712	30 908 990
Kaliningrad Region	7 222 067	0	0	3 343 439	326 360	3 488 786
Leningrad Region	10 524 281	0	0	1 080 761	507 455	8 907 739
Murmansk Region	5 471 856	0	0	1 595 347	268 665	3 590 511
Novgorod Region	3 773 541	0	410	1 477 292	21 414	2 210 301
Pskov Region	1 485 291	0	0	493 795	0	990 075
St Petersburg	1 022 923 543	119 687	0	324 786 737	418 077 543	264 312 655
Southern Federal District	236 737 382	80 535	542	33 196 352	38 712 490	164 026 618
Republic of Adygeya	7 239 252	0	0	692 244	444 412	6 095 312
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	138 209 296	9 105	542	15 957 829	30 557 192	91 261 352
Astrakhan Region	4 374 272	0	0	1 239 041	2 067 985	1 041 028
Volgograd Region	7 654 697	0	0	2 087 742	613 572	4 945 733
Rostov Region	79 259 865	71 430	0	13 219 496	5 029 329	60 683 193
North-Caucasian Federal District	16 852 517	0	0	5 366 193	2 837 566	8 507 900
Republik of Daghestan	1 794 218	0	0	986 551	268 233	504 493
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	2 857 745	0	0	387 694	32 450	2 409 848
Karachai-Cherkess Republic	6 453 390	0	0	1 633 356	1 847 856	2 972 042
Republic of North Ossetia - Alania	399 994	0	0	189 007	43 000	167 987
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	5 347 170	0	0	2 169 585	646 027	2 453 530

Volga Federal District	961 752 859	3 425 960	0	157 629 804	221 423 666	575 948 028
Republic of Bashkortostan	45 066 798	34 060	0	2 197 982	10 087 531	32 730 707
Republic of Marii El	2 120 708	0	0	414 064	100 705	1 582 779
Republic of Mordovia	19 112 182	0	0	1 733 334	684 588	16 655 368
Republic of Tatarstan	486 103 812	3 358 801	0	104 372 750	143 557 444	232 909 395
Udmurt Republic	29 738 948	6 489	0	2 816 506	638 765	26 247 797
Chuvash Republic	8 332 220	0	0	1 379 685	858 953	6 062 099
Perm Territory	20 025 909	4 613	0	2 671 123	2 631 968	14 681 822
Kirov Region	23 722 076	5 962	0	3 448 024	1 175 259	18 687 745
Nizhny Novgogrod Region	57 148 073	10 351	0	8 438 091	5 057 860	43 513 157
Orenburg Region	31 340 535	5 623	0	4 457 154	5 218 534	21 638 154
Penza Region	3 680 366	0	0	744 634	409 752	2 513 784
Samara Region	159 958 923	61	0	20 107 648	41 625 810	97 664 658
Saratov Region	70 038 025	0	0	4 220 498	8 959 194	56 808 695
Ulyanovsk Region	5 364 284	0	0	628 311	417 303	4 251 868
Ural Federal District	712 465 624	119 186	0	66 283 397	113 980 729	528 423 273
Kurgan Region	1 429 035	0	0	336 343	197 729	890 004
Sverdlovsk Region	334 514 145	13 342	0	36 570 573	50 598 534	246 512 339
Tyumen Region	288 494 699	97 785	0	15 392 939	55 948 269	215 462 164
Chelyabinsk Region	88 027 745	8 059	0	13 983 542	7 236 197	65 558 766
Siberian Federal District	165 312 843	95 337	0	44 676 741	14 453 489	103 862 057
Republic of Altai	853 730	924	0	120 180	241 539	490 021
Republic of Buryatiya	8 994 755	6 818	0	1 395 401	270 101	7 147 781
Republic of Tuva	209 871	233	0	119 633	5 000	85 003
Republic of Khakassia	5 543 659	0	0	1 085 671	549 163	3 858 706
Altai Territory	7 609 888	0	0	1 975 935	602 487	5 009 707
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	28 337 258	21 791	0	2 648 107	2 269 808	23 137 852
Irkutsk Region	11 448 011	0	0	2 245 495	1 710 330	7 394 175
Kemerovo Region	8 517 518	0	0	1 267 241	758 247	6 471 104
Novosibirsk Region	72 881 884	65 571	0	30 210 698	5 996 318	35 121 712
Omsk Region	9 818 751	0	0	1 279 679	1 843 666	6 671 941
Tomsk Region	11 097 518	0	0	2 328 701	206 830	8 474 055
Far Eastern Federal District	296 859 519	57 598	21 055	39 010 417	18 763 283	238 290 489
Republic of Sakha (Yakutia)	26 873 467	27 785	0	5 588 940	3 773 785	17 405 342
Kamchatka Territory	14 707 623	12 430	0	2 117 448	1 307 639	11 228 254
Primorskiy Territory	66 709 694	10 511	0	18 612 529	3 350 725	44 411 984
Khabarovsk Territory	6 624 679	0	0	407 705	330 631	5 851 000
Amur Region	176 604 745	0	21 055	9 627 167	9 679 109	157 159 471
Magadan Region	0	0	0	0	0	0
Sakhalin Region	5 339 311	6 872	0	2 656 628	321 394	2 234 438
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Crimean District	67 409 807	1 876	0	19 489 427	3 569 631	44 205 902
Republic of Crimea	61 239 865	1 876	0	17 970 980	2 751 689	40 386 567
City of Sevastopol	6 169 942	0	0	1 518 447	817 942	3 819 335

Table 38

Distribution of Clients' Funds in Foreign Currency by Credit Institutions Registered in Respective Regions, as of 1.04.16

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	18 516 260 144	69 035 657	291 213	3 500 302 679	8 701 038 100	5 790 544 539
Belgorod Region	817 359	0	0	18 544	0	798 815
Bryansk Region	0	0	0	0	0	0
Vladimir Region	251 735	0	0	16 883	0	234 801
Voronezh Region	2 072 379	0	0	111 645	29 261	1 931 473
Ivanovo Region	821 881	0	0	164 102	0	657 767
Kaluga Region	1 901 648	0	0	97 305	0	1 804 343
Kostroma Region	23 748 193	0	0	1 145 828	9 463 935	13 133 418
Kursk Region	1 055 883	0	0	244 018	0	574 433
Lipetsk Region	1 320 964	0	0	760 908	0	560 056
Moscow Region	8 957 704	0	0	813 491	805 514	7 331 602
Orel Region	0	0	0	0	0	0
Ryazan Region	1 279 724	0	0	132 757	47 830	1 099 050
Smolensk Region	445 781	0	0	77 176	16 902	351 703
Tambov Region	23 707	0	0	98	0	23 591
Tver Region	1 869 484	0	0	312 832	166 337	1 390 302
Tula Region	56 339	0	0	12 912	0	43 427
Yaroslavl Region	4 986 404	0	0	408 176	1 488	4 576 688
City of Moscow	18 466 650 959	69 035 657	291 213	3 495 986 004	8 690 506 833	5 756 033 070
North-Western Federal District	306 695 199	1 557	0	57 434 936	114 925 362	131 892 116
Republic of Karelia	8 725	1 557	0	5 766	0	1 385
Komi Republic	786 025	0	0	37 057	0	748 968
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	6 947 467	0	0	2 659 569	757 278	3 506 069
Kaliningrad Region	6 279 986	0	0	2 272 331	2 056 813	1 879 687
Leningrad Region	1 101 383	0	0	164 405	2 028	934 873
Murmansk Region	1 870 300	0	0	1 281 898	19 528	568 873
Novgorod Region	370 018	0	0	62 727	72 933	234 358
Pskov Region	9 447	0	0	7 991	0	1 456
St Petersburg	289 321 848	0	0	50 943 192	112 016 782	124 016 447
Southern Federal District	29 845 132	0	0	8 024 515	6 037 138	15 527 755
Republic of Adygeya	333 269	0	0	1 020	67 608	264 615
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	10 615 854	0	0	1 008 392	888 073	8 546 452
Astrakhan Region	4 524 398	0	0	4 131 396	0	387 384
Volgograd Region	2 406 523	0	0	997 673	146 026	1 262 809
Rostov Region	11 965 088	0	0	1 886 034	4 935 431	5 066 495
North-Caucasian Federal District	4 640 411	0	0	144 508	477 917	3 978 053
Republik of Daghestan	59 757	0	0	3 879	0	55 877
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	93 464	0	0	9 282	0	84 182
Karachai-Cherkess Republic	4 076 924	0	0	25 231	419 844	3 594 086
Republic of North Ossetia - Alania	35 532	0	0	0	0	35 532
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	374 734	0	0	106 116	58 073	208 376
Volga Federal District	205 181 965	7	0	23 016 520	97 906 084	81 414 994

Republic of Bashkortostan	4 881 404	0	0	112 246	3 012 464	1 756 356
Republic of Marii El	39 888	0	0	14 808	0	15 743
Republic of Mordovia	335 001	0	0	34 695	0	296 873
Republic of Tatarstan	148 674 057	7	0	11 555 969	91 084 531	44 886 964
Udmurt Republic	1 092 353	0	0	227 515	159 638	705 196
Chuvash Republic	644 739	0	0	61 864	144 736	438 105
Perm Territory	2 656 818	0	0	297 282	11 750	2 347 786
Kirov Region	1 441 375	0	0	162 673	378 257	899 769
Nizhny Novgogrod Region	5 222 760	0	0	585 668	678 978	3 950 741
Orenburg Region	3 147 196	0	0	59 203	782 788	2 304 364
Penza Region	50 446	0	0	7 638	42 723	0
Samara Region	33 554 166	0	0	9 580 706	1 514 283	20 853 212
Saratov Region	3 404 256	0	0	315 492	95 936	2 923 140
Ulyanovsk Region	37 506	0	0	761	0	36 745
Ural Federal District	173 255 079	67 402	0	20 559 908	62 336 795	81 173 360
Kurgan Region	24 673	0	0	1 183	0	23 490
Sverdlovsk Region	57 645 522	0	0	4 551 498	21 043 598	31 137 393
Tyumen Region	98 860 966	67 402	0	8 971 616	39 372 650	42 876 161
Chelyabinsk Region	16 723 918	0	0	7 035 611	1 920 547	7 136 316
Siberian Federal District	32 662 310	0	0	13 537 190	1 832 210	16 772 171
Republic of Altai	83 521	0	0	58 690	0	24 831
Republic of Buryatiya	1 032 520	0	0	78 711	0	559 065
Republic of Tuva	344	0	0	0	0	344
Republic of Khakassia	122 104	0	0	14 877	0	103 055
Altai Territory	322 356	0	0	69 628	0	252 728
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	7 000 839	0	0	345 743	379 639	6 254 845
Irkutsk Region	774 700	0	0	259 104	54 086	458 645
Kemerovo Region	458 704	0	0	216 324	0	242 380
Novosibirsk Region	20 389 413	0	0	11 499 805	501 055	8 290 283
Omsk Region	1 923 554	0	0	704 525	885 937	333 017
Tomsk Region	554 255	0	0	289 783	11 493	252 978
Far Eastern Federal District	61 253 939	0	0	11 506 848	18 956 720	29 833 631
Republic of Sakha (Yakutia)	2 687 056	0	0	270 273	50 928	2 314 190
Kamchatka Territory	2 177 250	0	0	780 057	1 879	1 379 164
Primorskiy Territory	12 239 036	0	0	4 077 105	1 590 476	6 421 968
Khabarovsk Territory	547 475	0	0	180 619	0	366 091
Amur Region	38 940 099	0	0	2 053 528	17 313 437	18 834 488
Magadan Region	0	0	0	0	0	0
Sakhalin Region	4 663 023	0	0	4 145 266	0	517 730
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Crimean District	8 558 697	136 718	0	550 053	220 955	7 040 004
Republic of Crimea	7 279 513	136 718	0	454 903	137 541	5 939 384
City of Sevastopol	1 279 184	0	0	95 150	83 414	1 100 620

Table 39

Loans, Deposits and Other Funds Received From Other Credit Institutions (by credit institutions registered in respective regions), as of 1.04.16

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	7 171 617 221	3 737 962 345	3 433 654 876
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	0	0	0
Voronezh Region	8 900	8 900	0
Ivanovo Region	323 696	323 696	0
Kaluga Region	101 380	101 380	0
Kostroma Region	139 859 403	68 839 673	71 019 730
Kursk Region	0	0	0
Lipetsk Region	877 000	877 000	0
Moscow Region	725 791	725 791	0
Orel Region	0	0	0
Ryazan Region	85 000	85 000	0
Smolensk Region	600 000	600 000	0
Tambov Region	42 294	42 294	0
Tver Region	830 000	830 000	0
Tula Region	0	0	0
Yaroslavl Region	0	0	0
City of Moscow	7 028 163 757	3 665 528 611	3 362 635 146
North-Western Federal District	188 064 761	155 296 616	32 768 145
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangelsk Region	0	0	0
Vologda Region	681 909	658 316	23 593
Kaliningrad Region	91 999	91 999	0
Leningrad Region	0	0	0
Murmansk Region	0	0	0
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	187 290 853	154 546 301	32 744 552
Southern Federal District	7 661 973	3 356 507	4 305 466
Republic of Adygeya	24 219	24 219	0
Republic of Kalmykia	0	0	0
Krasnodar Territory	2 360 324	1 746 904	613 420
Astrakhan Region	12 445	12 445	0
Volgograd Region	216 027	216 027	0
Rostov Region	5 048 958	1 356 912	3 692 046
North-Caucasian Federal District	222 756	222 756	0
Republik of Daghestan	0	0	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	53 000	53 000	0
Karachai-Cherkess Republic	0	0	0
Republic of North Ossetia - Alania	0	0	0
Chechen Republic	0	0	0
Stavropol Territory	169 756	169 756	0

Volga Federal District	225 079 089	167 927 972	57 151 117
Republic of Bashkortostan	27 842 961	27 842 961	0
Republic of Marii El	0	0	0
Republic of Mordovia	30 000	30 000	0
Republic of Tatarstan	50 537 688	45 765 061	4 772 627
Udmurt Republic	255 618	255 618	0
Chuvash Republic	120 854	120 854	0
Perm Territory	409 148	409 148	0
Kirov Region	412 040	412 040	0
Nizhny Novgogrod Region	6 223 142	6 042 855	180 287
Orenburg Region	352 351	298 265	54 086
Penza Region	4 258	4 258	0
Samara Region	31 044 337	30 827 412	216 925
Saratov Region	107 596 692	55 669 500	51 927 192
Ulyanovsk Region	250 000	250 000	0
Ural Federal District	93 012 717	53 015 071	39 997 646
Kurgan Region	0	0	0
Sverdlovsk Region	82 995 239	50 094 434	32 900 805
Tyumen Region	8 513 702	1 416 861	7 096 841
Chelyabinsk Region	1 503 776	1 503 776	0
Siberian Federal District	9 486 884	9 242 475	244 409
Republic of Altai	0	0	0
Republic of Buryatiya	100 000	100 000	0
Republic of Tuva	0	0	0
Republic of Khakassia	140 229	140 229	0
Altai Territory	354 124	354 124	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	4 103 495	4 007 822	95 673
Irkutsk Region	0	0	0
Kemerovo Region	0	0	0
Novosibirsk Region	4 789 036	4 640 300	148 736
Omsk Region	0	0	0
Tomsk Region	0	0	0
Far Eastern Federal District	25 149 528	9 907 725	15 241 803
Republic of Sakha (Yakutia)	608 712	608 712	0
Kamchatka Territory	109 381	109 381	0
Primorskiy Territory	1 707 302	1 707 302	0
Khabarovsk Territory	0	0	0
Amur Region	22 724 133	7 482 330	15 241 803
Magadan Region	0	0	0
Sakhalin Region	0	0	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0
Crimean District	373 410	373 410	0
Republic of Crimea	193 410	193 410	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	1.03.16	1.04.16
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	12,1	12,4
Tier I capital ratio N1.2 (Basel III) [2]	9,1	9,0	8,5	8,0	8,4
Risk-weighted assets [3](Basel III) to total assets ratio]	*51,4*	*45,4*	*48,3*	*49,6*	*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*	*8,8*	*9,2*
Loan loss provisions made as percent of total loans[4]	*5,9*	*6,5*	*7,8*	*8,1*	*8,4*
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	2,9	2,8
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	260,9	248,1
Distribution of loans provided by credit institutions					
agriculture, hunting and forestry	*4,3*	*3,5*	*3,5*	*3,5*	*3,6*
mining	*3,1*	*4,2*	*4,9*	*5,3*	*5,5*
manufacturing	*13,6*	*15,5*	*17,1*	*17,3*	*16,9*
production and distribution of energy, gas and water	*2,5*	*2,5*	*2,5*	*2,5*	*2,5*
constructing	*5,6*	*5,3*	*4,8*	*4,8*	*4,8*
wholesale and retail trade, car and household appliance repair	*13,7*	*13,3*	*11,3*	*11,1*	*11,0*
transport and communication	*4,2*	*4,4*	*4,2*	*4,2*	*4,3*
other economic activities	*21,1*	*21,2*	*24,1*	*24,0*	*23,9*
individuals	*32,0*	*30,1*	*27,5*	*27,2*	*27,6*
of which					
mortgage loans	*8,5*	*9,4*	*10,1*	*12,2*	*12,5*
Geographical distribution of interbank loans and deposits [5]					
Russian Federation	*39,7*	*53,6*	*54,0*	*56,8*	*58,9*
United Kingdom	*23,8*	*13,9*	*12,3*	*11,1*	*11,1*
USA	*6,8*	*4,9*	*4,5*	*4,2*	*4,7*
Germany	*0,6*	*0,4*	*0,8*	*1,0*	*1,0*
Austria	*7,3*	*7,3*	*4,9*	*5,1*	*4,1*
France	*1,9*	*1,8*	*1,8*	*3,6*	*2,4*
Italy	*0,1*	*0,0*	*0,0*	*0,1*	*0,1*
Cyprus	*4,7*	*4,9*	*9,2*	*6,5*	*6,2*
Netherlands	*1,5*	*1,3*	*0,8*	*0,4*	*0,4*
Other	*13,6*	*11,8*	*11,8*	*11,2*	*11,0*
Liquidity					
Ratio of high liquid assets to total assets	*9,9*	*10,4*	*10,6*	*11,1*	*11,6*
Ratio of liquid assets to total assets	*20,5*	*22,0*	*24,6*	*22,6*	*22,8*
Ratio of high liquid assets to demand liabilities (N2)	57,5	67,0	97,5	85,9	86,5
Ratio of liquid assets to short-term liabilities (N3)	78,7	80,4	139,3	115,3	121,8
Ratio of long-term (over 365 or 366 days) claims on own funds (capital) adjusted for the minimum balance of short-term (up to 365 or 366 days) clients' accounts (N4)	88,9	92,8	59,0	60,2	59,4
Ratio of clients' funds to total loans [6]	*98,7*	*96,9*	*106,1*	*107,0*	*107,0*
Market risk to total own funds (capital) [7]	*45,6*	*36,0*	*44,0*	*57,0*	*54,3*
of which					
Interest rate risk	*37,8*	*28,6*	*34,4*	*42,1*	*40,0*
Equity position risk	*3,3*	*3,7*	*3,3*	*3,0*	*3,0*
Foreign exchange risk	*4,5*	*3,7*	*6,3*	*8,7*	*7,9*
Commodity risk	-	-	-	*3,2*	*3,3*
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	1,8	7,6	8,6	9,5	9,7
Banks' financial result over the reporting period (billion rubles)	993,6	589,1	192,0	82,5	109,3
as percent of the banking sector assets [8]	*1,9*	*0,9*	*0,3*	*0,1*	*0,1*
as percent of the banking sector own funds (capital) [8]	*15,2*	*7,9*	*2,3*	*0,9*	*1,2*
Return on assets [9]	*1,9*	*0,9*	*0,3*	*0,4*	*0,4*
Return on equity [9]	*15,2*	*7,9*	*2,3*	*3,6*	*3,4*

[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
Reference data: own funds (capital) adequacy ratio as of 1.04.16, %	12,4		43,2		25,7		18,6		17,4		18,6		17,6		12,9		12,6	

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

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

Table 42

Basel III Capital Tiers and Adequacy Ratios

	1.02.14		1.01.15		1.01.16		1.03.16		1.04.16	
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***	**9 093,0**	***100,0***	**8 952,7**	***100,0***
of which:										
1. Tier I capital	4 838,1	*68,4*	5 718,4	*72,1*	6 002,5	*66,6*	5 983,7	*65,8*	6 062,9	*67,7*
of which:										
1.1. Common Equity Tier 1	4 812,0	*68,0*	5 638,3	*71,1*	5 857,8	*65,0*	5 818,5	*64,0*	5 893,9	*65,8*
1.2. Additional Tier 1	26,0	*0,4*	80,1	*1,0*	144,7	*1,6*	165,2	*1,8*	169,0	*1,9*
2. Tier 2 Capital	2 235,4	*31,6*	2 210,0	*27,9*	3 006,1	*33,4*	3 109,3	*34,2*	2 889,8	*32,3*
Basel III capital adequacy ratios[2]	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio)	12,9	1	12,5	4	12,7	8	12,1	5	12,4	6
Common equity Tier I ratio (N1.1)	8,8	1	8,9	2	8,2	8	7,7	8	8,1	6
Tier I capital ratio (N1.2)	8,8	2	9,0	3	8,5	8	8,0	11	8,4	8

[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		1.03.16		1.04.16	
	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***	**11 356,2**	***124,9***	**11 230,5**	***125,4***
1.1. Authorized capital	1 533,2	*21,7*	1 914,3	*24,1*	2 416,3	*26,8*	2 408,4	*26,5*	2 407,0	*26,9*
1.2. Issue income	1 347,5	*19,1*	1 421,3	*17,9*	1 451,5	*16,1*	1 490,0	*16,4*	1 489,8	*16,6*
1.3. Credit institutions' profit and funds	3 377,7	*47,8*	3 761,5	*47,4*	4 112,3	*45,6*	4 229,9	*46,5*	4 242,1	*47,4*
1.4. Subordinated loans	1 723,2	*24,4*	2 018,3	*25,5*	3 026,7	*33,6*	3 016,8	*33,2*	2 879,9	*32,2*
1.5. Increase in value of property due to revaluation	220,5	*3,1*	222,4	*2,8*	226,5	*2,5*	211,2	*2,3*	211,7	*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***	**2 263,3**	***24,9***	**2 277,8**	***25,4***
2.1. Losses	114,6	*1,6*	352,5	*4,4*	823,1	*9,1*	780,2	*8,6*	773,3	*8,6*
2.2. Intangible assets	13,5	*0,2*	18,8	*0,2*	31,9	*0,4*	82,5	*0,9*	83,0	*0,9*
2.3. Treasury stocks (shares)	0,2	*0,0*	1,2	*0,0*	2,5	*0,0*	3,2	*0,0*	3,6	*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*	8,7	*0,1*	8,8	*0,1*
2.5. Subordinated loans granted to credit institutions	77,0	*1,1*	154,4	*1,9*	306,1	*3,4*	330,8	*3,6*	311,5	*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*	890,4	*9,8*	926,1	*10,3*
2.7. Other factors of which:	12,2	*0,2*	74,4	*0,9*	149,9	*1,7*	167,4	*1,8*	171,5	*1,9*
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***	**9 093,0**	***100,0***	**8 952,7**	***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	1.03.16	1.04.16
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	1 544,4	1 483,6
3rd group of assets	326,5	404,2	702,0	146,9	174,1
4th group of assets	28 182,0	33 446,0	37 817,6	39 153,8	37 415,6
5th group of assets	6,9	9,2	10,9	459,3	362,0
The value of credit risk on balance sheet assets	29 502,1	35 225,2	40 081,2	41 304,4	39 435,4

Reference data:

	1.01.14	1.01.15	1.01.16	1.03.16	1.04.16
1st group of assets without risk weighting	7 855,7	11 479,3	8 920,2	8 621,1	9 012,8

[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

Table 45

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

		1.01.14	1.01.15	1.01.16	1.03.16	1.04.16
1	Banking sector own funds (capital), billion rubles	7 064,3	7 928,4	9 008,6	9 093,0	8 952,7
2	Risk-weighted assets, billion rubles	52 473,9	63 456,9	70 914,5	74 908,9	72 154,1
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	29 502,1	35 225,2	40 081,2	41 304,4	39 435,4
	- 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	2 033,7	1 985,4
	- the amount of mortgage loans and accrued (accumulated) interest claims (code 8807[2]), billion rubles	147,4	225,8	140,4	201,2	206,2
	- the value of credit risk on contingent credit liabilities, billion rubles	3 971,4	4 802,0	4 198,1	3 883,2	3 736,8
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles[2]	289,3	1 259,3	873,3	977,8	845,9
	- 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	6 726,7	6 746,9
	- market risk, billion rubles	3 101,5	2 734,6	3 859,4	5 052,8	4 719,4
	- credit claims of clearing participants (codes 8847[2])	13,4	65,7	71,7	74,7	79,4
	- higher-risk transactions, billion rubles	9 078,3	9 592,6	11 168,6	11 919,8	11 927,8
	- 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	-491,6	-493,8
	- 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	495,8	470,2
	- elevated requirements for respective levels of capital to cover certain assets classes in accordance with intrenational approaches to increase the stability of the banking sector	17,3	329,6	653,2	1 282,2	1 222,0
	- the risk of change of credit claim value (credit valuation adjustment) resulting from the deterioration of counterparty credit quality.	-	935,9	898,2	961,9	805,5
	- other	-	2,3	245,1	486,2	467,0
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	13,5	12,5	12,7	12,1	12,4

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		1.03.16		1.04.16	
	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*	25	*3,6*	27	*3,7*
From 8% to 10%	0	*0,0*	0	*0,0*	1	*0,0*	14	*4,9*	10	*4,4*
From 10% to 12%	112	*18,8*	90	*47,0*	83	*39,0*	73	*35,5*	63	*35,0*
From 12% to 14%	183	*64,6*	144	*39,4*	92	*35,0*	89	*31,8*	89	*31,2*
14% and more	612	*16,6*	578	*12,2*	517	*22,2*	502	*24,1*	504	*25,7*
Banking sector, total	923	*100,0*	834	*100,0*	733	*100,0*	718	*100,0*	707	*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		1.03.16		1.04.16	
		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*	25 930,4	*44,5*	25 220,0	*44,8*
	Substandard	18 101,6	*44,1*	21 016,6	*39,5*	22 237,3	*38,3*	22 525,6	*38,7*	21 160,0	*37,6*
	Doubtful	2 837,4	*6,9*	3 603,2	*6,8*	4 769,2	*8,2*	4 638,5	*8,0*	4 721,9	*8,4*
	Problem	824,5	*2,0*	1 144,5	*2,2*	1 408,5	*2,4*	1 564,4	*2,7*	1 579,9	*2,8*
	Loss	1 636,4	*4,0*	2 433,0	*4,6*	3 442,2	*5,9*	3 577,4	*6,1*	3 574,6	*6,4*
Loan loss provision (LLP) made		2 435,8	*5,9*	3 461,0	*6,5*	4 545,7	*7,8*	4 719,7	*8,1*	4 708,6	*8,4*
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*	25 794,2	*54,3*	25 081,7	*55,1*
	Substandard	8 728,5	*28,5*	10 893,5	*26,3*	13 276,4	*28,1*	13 733,7	*28,9*	12 357,6	*27,1*
	Doubtful	2 520,4	*8,2*	3 092,3	*7,5*	4 266,8	*9,0*	4 100,6	*8,6*	4 204,2	*9,2*
	Problem	682,0	*2,2*	971,2	*2,3*	1 261,5	*2,7*	1 417,4	*3,0*	1 439,7	*3,2*
	Loss	1 128,7	*3,7*	1 591,6	*3,8*	2 349,1	*5,0*	2 439,2	*5,1*	2 452,8	*5,4*
Loan loss provision (LLP)	Estimated LLP	2 365,7	*7,7*	3 219,0	*7,8*	4 483,4	*9,5*	4 623,6	*9,7*	4 655,2	*10,2*
	Estimated LLP adjusted for collateral	1 787,6	*5,8*	2 464,2	*5,9*	3 476,7	*7,4*	3 610,4	*7,6*	3 637,4	*8,0*
	LLP made	1 788,7	*5,8*	2 467,1	*6,0*	3 343,4	*7,1*	3 467,5	*7,3*	3 473,1	*7,6*
	LLP made as percent of estimated LLP		*75,6*		*76,6*		*74,6*		*75,0*		*74,6*
	LLP made as percent of estimated LLP adjusted for collateral		*100,1*		*100,1*		*96,2*		*96,0*		*95,5*

[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		1.03.16		1.04.16	
	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*	10 751,2	*100,0*	10 720,4	*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*	528,2	*4,9*	523,6	*4,9*
1.2. Loans to individuals	9 536,0	*92,2*	10 909,5	*93,1*	10 278,8	*94,9*	10 223,1	*95,1*	10 196,9	*95,1*
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*		*18,5*		*19,1*
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*		*11,6*		*11,5*
4. Claims grouped into portfolios of homogeneous claims - total	62,2	*100,0*	75,8	*100,0*	99,4	*100,0*	78,9	*100,0*	76,3	*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*	32,3	*41,0*	30,5	*40,0*
4.2. Portfolios of homogeneous claims on individuals	34,0	*54,7*	48,1	*63,5*	68,1	*68,5*	46,6	*59,0*	45,8	*60,0*
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*		*58,5*		*60,8*

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

Table 49

Homogeneous Loans and Claims on Legal Entities and Provisions Made as of 1.04.16[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	523 564,8	*100,0*	65 898,5	*100,0*	*12,6*
of which by quality categories					
1.1. Quality Category I	295,0	*0,1*	0,0	*0,0*	*0,0*
1.2. Quality Category II	443 947,0	*84,8*	4 159,3	*6,3*	*0,9*
1.3. Quality Category III	6 748,0	*1,3*	663,6	*1,0*	*9,8*
1.4. Quality Category IV	10 512,7	*2,0*	3 471,8	*5,3*	*33,0*
1.5. Quality Category V	62 062,1	*11,9*	57 603,8	*87,4*	*92,8*
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	523 564,8		65 898,5		*12,6*
4. Homogeneous claims grouped into portfolios - total	30 479,6	*100,0*	16 598,9	*100,0*	*54,5*
of which by quality categories					
4.1. Quality Category I	9 894,1	*32,5*	0,0	*0,0*	*0,0*
4.2. Quality Category II	656,3	*2,2*	7,8	*0,0*	*1,2*
4.3. Quality Category III	3486,8	*11,4*	219,0	*1,3*	*6,3*
4.4. Quality Category IV	65,5	*0,2*	19,4	*0,1*	*29,6*
4.5. Quality Category V	16376,9	*53,7*	16352,6	*98,5*	*99,9*
5. Claims for interest payments - total	6 020,2	*100,0*	2 888,6	*100,0*	*48,0*
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	3 122,1	*51,9*	2 816,2	*97,5*	*90,2*

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

Table 50

Homogeneous Loans and Claims on Individuals and Provisions Made as of 1.04.16[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	10 196 867,0	*100,0*	1 169 613,8	*100,0*	*11,5*
of which					
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	933 470,5	*9,2*	29 198,8	*2,5*	*3,1*
1.1.2. residental real estate (mortgage) loans, total	3 080 944,4	*30,2*	67 154,4	*5,7*	*2,2*
1.1.3. car loans, total	640 355,6	*6,3*	63 889,2	*5,5*	*10,0*
1.1.4. other consumer loans, total	5 508 832,0	*54,0*	1 006 982,9	*86,1*	*18,3*
1.2. by duration of past dues					
1.2.1. a portfolio of loans without overdue payments and with payments being overdue from 1 calendar day to 30 calendar days[2]	301 489,1	*3,0*	6 204,4	*0,5*	*2,1*
1.2.2. a portfolio of loans without overdue payments	8 323 177,3	*81,6*	129 230,1	*11,0*	*1,6*
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	289 535,0	*2,8*	16 598,1	*1,4*	*5,7*
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	145 799,7	*1,4*	41 060,8	*3,5*	*28,2*
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	135 130,8	*1,3*	76 317,9	*6,5*	*56,5*
1.2.6. a portfolio of loans with payments being overdue from 181 to 360 calendar days	248 603,0	*2,4*	194 995,9	*16,7*	*78,4*
1.2.7. a portfolio of loans with payments being overdue more than 360 calendar days	719 867,7	*7,1*	702 818,1	*60,1*	*97,6*
1.3. classified into the following loan quality categories:					
1.3.1. Quality category I	138 007,7	*1,4*	0,0	*0,0*	*0,0*
1.3.2. Quality category II	8 358 499,9	*82,0*	111 440,2	*9,5*	*1,3*
1.3.3. Quality category III	510 949,5	*5,0*	44 120,7	*3,8*	*8,6*
1.3.4. Quality category IV	129 668,7	*1,3*	51 680,7	*4,4*	*39,9*
1.3.5. Quality category V	1 059 741,3	*10,4*	962 372,3	*82,3*	*90,8*
2. Claims grouped into portfolios of homogeneous claims - total	45 791,8	*4,3*	29 783,6	*3,1*	*65,0*
of which by quality categories					
2.1. Quality category I	3 478,0	*0,3*	0,0	*0,0*	*0,0*
2.2. Quality category II	6 529,6	*0,6*	155,5	*0,0*	*2,4*
2.3. Quality category III	5144,8	*0,5*	580,3	*0,1*	*11,3*
2.4. Quality category IV	1352,9	*0,1*	655,4	*0,1*	*48,4*
2.5. Quality category V	29286,5	*2,8*	28392,5	*3,0*	*96,9*
3. Claims for interest payments - total	189 960,4	*100,0*	83 717,3	*100,0*	*44,1*
of which					
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	91 813,1	*48,3*	79 930,5	*95,5*	*87,1*

[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	1.03.16	1.04.16	1.01.14	1.01.15	1.01.16	1.03.16	1.04.16
Substandard	*9,6*	*9,5*	*7,2*	*7,8*	*6,6*	*2,0*	*2,1*	*1,8*	*2,0*	*1,8*
Doubtful	*20,5*	*19,7*	*23,0*	*21,0*	*22,2*	*14,5*	*15,7*	*18,0*	*17,8*	*18,4*
Problem	*15,2*	*16,1*	*15,5*	*17,0*	*17,1*	*39,9*	*40,9*	*41,1*	*41,7*	*41,2*
Loss	*54,4*	*54,7*	*54,2*	*54,0*	*54,1*	*86,1*	*84,8*	*77,1*	*76,8*	*76,6*

[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	1.03.16	1.04.16
Overdue claims on loans, deposits and other claims, billion rubles	**1398,0**	**1978,0**	**3046,6**	**3216,6**	**3122,7**
Of which					
- among 20 largest-asset credit institutions, billion rubles	1052,0	1404,5	2033,2	2158,0	2047,7
Share of overdue claims in loans, deposits and other claims of the banking sector, percent	*3,5*	*3,8*	*5,3*	*5,6*	*5,6*
Overdue claims in rubles					
- billion rubles	1257,9	1725,9	2537,1	2681,6	2652,6
- as percent of total loans, deposits and other claims in rubles	*4,0*	*4,7*	*6,8*	*7,2*	*7,1*
Overdue claims in foreign currency					
- billion rubles	140,1	252,1	509,5	534,9	470,1
- as percent of total loans, deposits and other claims in foreign currency	*1,5*	*1,7*	*2,5*	*2,6*	*2,5*
- dollar equivalent, billion $	4,3	4,5	7,0	7,1	7,0
Overdue claims on loans and other claims on non-financial institutions	933,7	1250,7	2075,9	2201,7	2121,3
Share of overdue claims in total volume of loans and other claims on non-financial institutions	*4,2*	*4,2*	*6,2*	*6,5*	*6,6*
Overdue claims on loans and other funds provided to individuals	440,3	667,5	863,8	895,7	889,2
Share of overdue claims in total volume of loans and other claims on individuals	*4,4*	*5,9*	*8,1*	*8,4*	*8,4*

Table 53

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

Share of overdue claims in total loans, deposits, and other claims	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.14	1.01.15	1.01.16	1.03.16	1.04.16	1.01.14	1.01.15	1.01.16	1.03.16	1.04.16
No overdue claims	96	72	56	56	59	*1,8*	*2,8*	*2,7*	*2,8*	*3,0*
Less than 5%	598	508	360	337	334	*81,6*	*72,9*	*70,2*	*69,6*	*68,5*
From 5 to 10%	126	131	156	146	133	*9,4*	*16,6*	*16,0*	*16,7*	*14,2*
From 10 to 15%	37	40	56	71	64	*3,7*	*5,9*	*3,7*	*3,7*	*6,3*
From 15 to 20%	10	19	26	26	36	*3,3*	*1,1*	*2,0*	*1,8*	*2,6*
From 20 to 60%	8	23	34	35	35	*0,0*	*0,4*	*4,9*	*4,9*	*5,2*
From 60 to 90%	1	2	6	6	4	*0,0*	*0,0*	*0,3*	*0,2*	*0,1*
90% and more	1	1	2	3	5	*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*	*0,3*	*0,2*

Table 54

Credit Risks of the Banking Sector

Indicators	1.01.14	1.01.15	1.01.16	1.03.16	1.04.16
Large credit risks of the banking sector total, bln rubles	14 433,7	19 467,9	22 916,6	23 722,3	22 209,0
Share of large credit risks in the banking sector assets, %	*25,1*	*25,1*	*27,6*	*28,5*	*27,4*

Table 55

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

	1.01.14	1.01.15	1.01.16	1.03.16	1.04.16
Volume of large loans, billion rubles	7 493,4	10 829,7	13 838,1	14 494,7	13 527,9
of which:					
Volume of secured loans , billion rubles	1 767,1	2 397,5	4 050,5	4 052,7	3 642,3
Volume of I quality category collateral, billion rubles	388,7	596,8	1 953,7	1 837,1	1 670,6
of which:					
collateral of quoted securities issued by legal entities, billion rubles	13,1	65,7	650,3	489,7	481,9
Volume of II quality category collateral, billion rubles	1 700,8	1 494,9	1 776,0	1 889,7	1 747,2
of which:					
collateral of securities, issued by legal entities, billion rubles	644,0	208,2	246,8	368,9	234,3
collateral of proprietory rights (claims), billion rubles	477,8	611,0	689,2	684,0	683,8

[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		9 months of 2015		2013		2014		9 months of 2015		2013		2014		9 months of 2015		9 months of 2013	9 months of 2014	9 months of 2015
	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep			
Industry. total	***44,5***	***41,1***	***38,4***	***32,0***	***57,7***	***55,9***	***121,8***	***121,3***	***122,8***	***126,6***	***154,1***	***164,3***	***42,9***	***41,4***	***42,2***	***44,9***	***30,3***	***32,3***	***4,8***	***2,6***	***3,8***
Agriculture, hunting and forestry	*45,1*	*42,2*	*40,8*	*43,5*	*44,5*	*45,6*	*182,6*	*167,1*	*170,7*	*167,8*	*171,2*	*176,8*	*70,7*	*67,7*	*63,9*	*60,5*	*55,3*	*54,2*	*3,2*	*6,0*	*7,5*
Industrial production (mining, manufacturing, production and distribution of energy, gas and water)	*47,1*	*43,6*	*40,5*	*31,8*	*61,0*	*59,0*	*127,4*	*126,2*	*123,3*	*132,7*	*166,8*	*179,9*	*43,1*	*42,7*	*43,9*	*46,8*	*28,1*	*30,9*	*5,1*	*2,4*	*3,8*
-mining	*44,9*	*44,4*	*57,4*	*42,8*	*73,5*	*72,1*	*117,9*	*129,0*	*155,0*	*164,7*	*210,5*	*251,6*	*33,4*	*32,5*	*49,4*	*49,3*	*4,9*	*9,1*	*6,2*	*1,8*	*2,3*
-manufacturing	*38,2*	*33,2*	*34,0*	*25,1*	*27,9*	*27,3*	*126,6*	*124,2*	*127,1*	*136,5*	*137,2*	*133,9*	*45,8*	*46,1*	*45,0*	*48,4*	*50,5*	*50,8*	*3,6*	*4,3*	*8,0*
-production and distribution of energy, gas and water	*66,5*	*64,8*	*54,6*	*53,0*	*53,1*	*52,9*	*132,7*	*132,6*	*80,5*	*82,7*	*84,9*	*78,6*	*38,0*	*34,8*	*32,4*	*32,6*	*37,2*	*40,3*	*2,1*	*1,1*	*2,1*
Construction	*12,5*	*10,9*	*17,6*	*17,8*	*10,2*	*9,4*	*99,2*	*100,8*	*125,5*	*111,6*	*103,6*	*109,8*	*22,0*	*19,0*	*26,7*	*25,2*	*18,3*	*15,7*	*1,0*	*1,2*	*0,9*
Wholesale and retail trade, car and household appliance repair	*21,4*	*20,2*	*20,3*	*17,7*	*19,9*	*21,5*	*128,6*	*124,0*	*128,9*	*123,3*	*113,0*	*114,6*	*40,5*	*41,8*	*38,6*	*36,9*	*34,4*	*34,3*	*1,3*	*2,6*	*4,3*
Transport and communication	*39,0*	*36,9*	*36,8*	*31,5*	*31,7*	*32,9*	*73,7*	*92,7*	*95,1*	*88,0*	*94,5*	*89,1*	*53,2*	*43,3*	*44,0*	*48,6*	*55,8*	*55,1*	*2,9*	*8,0*	*6,1*

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

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

[2] Without overdue receivables

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

Market Risk

Table 57

Structure of Market Risk of the Banking Sector

Risk	1.01.14		1.01.15		1.01.16		1.03.16		1.04.16	
	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*	*57,0*	*100,0*	*54,3*	*100,0*
Of which										
- interest rate risk (IRR)	*37,8*	*82,9*	*28,6*	*79,5*	*34,4*	*78,2*	*42,1*	*73,9*	*40,0*	*73,7*
- equity position risk (EPR)	*3,3*	*7,3*	*3,7*	*10,3*	*3,3*	*7,5*	*3,0*	*5,3*	*3,0*	*5,5*
- foreign exchange risk (FER)	*4,5*	*9,8*	*3,7*	*10,2*	*6,3*	*14,4*	*8,7*	*15,2*	*7,9*	*14,6*
- commodity risk (CR)	-	-	-	-	-	-	*3,2*	*5,7*	*3,3*	*6,1*
Reference data:										
Number of credit institutions[1]	655		598		548		533		514	
Share of credit institutions' assets [1] in total banking sector assets, %	*97,5*		*97,8*		*98,2*		*98,3*		*98,0*	

[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	1.03.16	1.04.16
Share of assets in foreign currency in total assets, %	*22,1*	*30,0*	*34,7*	*35,1*	*32,8*
of which:					
- 20 largest-asset credit institutions	*23,3*	*32,0*	*37,3*	*37,5*	*35,0*
Share of liabilities in foreign currency in total liabilities, %	*21,2*	*29,0*	*33,2*	*34,1*	*31,8*
of which:					
- 20 largest-asset credit institutions	*22,9*	*30,8*	*36,3*	*37,4*	*34,9*
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*	*0,1*

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	1.03.16	1.04.16
Balance sheet positions					
Claims, bln rubles	12 703,5	23 291,9	28 774,6	29 186,0	26 620,6
Liabilities, bln rubles	12 185,3	22 502,6	27 592,0	28 383,4	25 825,9
Net balance sheet position, bln rubles	518,2	789,2	1 182,6	802,6	794,7
Net balance sheet position to own funds (capital), % [1]	*7,3*	*10,0*	*13,1*	*8,8*	*8,9*
Off-balance sheet positions [2]					
Claims, bln rubles	7 011,1	18 124,3	16 260,7	18 907,0	16 920,9
Liabilities, bln rubles	7 063,4	17 638,1	16 136,2	18 178,9	16 293,6
Net balance sheet position, bln rubles	-52,3	486,2	124,5	728,1	627,2
Net balance sheet position to own funds (capital), % [1]	*-0,7*	*6,1*	*1,4*	*8,0*	*7,0*

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

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

Table 60

Compliance With Open Foreign Exchange Position (OFXP) Requirements

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

Table 62

Open Currency Positions of the Banking Sector by Currencies as of 1.04.16

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	185	-54,3	*-3,7*	-40,9	-13,5
long	481	394,0	*5,3*	288,2	105,8
EUR					
short	206	-49,4	*-1,6*	-47,9	-1,5
long	458	31,0	*0,5*	-445,0	476,0
GBP					
short	62	-19,4	*-0,3*	12,1	-31,4
long	261	2,7	*0,1*	-5,3	8,0

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	1.03.16	1.04.16
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	*39,5*	*39,0*	*44,3*	*43,6*	*43,3*
Liabilities with maturity in excess of 1 year, as percent of total liabilities	*24,7*	*24,3*	*24,3*	*23,2*	*22,7*
A measure of using short-term liabilities to fund long-term liquid assets, percent[2]	*23,9*	*23,8*	*30,9*	*30,1*	*31,2*

[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	1.03.16	1.04.16	1.01.14	1.01.15	1.01.16	1.03.16	1.04.16
Less than 0	264	256	238	248	229	6,6	8,0	*14,8*	*11,6*	*10,3*
From 0 to 20	410	338	304	284	295	25,2	27,5	*20,6*	*20,8*	*25,1*
More than 20	248	239	191	181	180	68,2	64,5	*64,6*	*67,6*	*64,6*
Data not available	1	1	0	5	3	0,0	0,0	*0,0*	*0,0*	*0,0*
Total	923	834	733	718	707	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	1.03.16	1.04.16
Liquid assets with maturity up to 30 days, as percent of liquid assets	*35,0*	*33,6*	*31,6*	*34,9*	*35,3*
Liabilities with maturity up to 30 days, as percent of total liabilities	*41,4*	*40,8*	*40,8*	*45,9*	*45,1*
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*	*19,4*	*15,4*

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

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

Table 66

Distribution of Credit Institutions Classified by Liquidity Coverage Deficit

Indicator, %	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.14	1.01.15	1.01.16	1.03.16	1.04.16	1.01.14	1.01.15	1.01.16	1.03.16	1.04.16
Less than 0	469	436	486	504	473	30,1	15,4	*19,5*	*15,8*	*12,7*
From 0 to 20	238	226	145	118	138	44,1	60,3	*20,0*	*25,3*	*33,7*
More than 20	215	171	102	91	93	25,9	24,3	*60,5*	*58,9*	*53,6*
Data not available	1	1	0	5	3	0	0	*0,0*	*0,0*	*0,0*
Total	923	834	733	718	707	100	100	*100,0*	*100,0*	*100,0*