THE CENTRAL BANK OF THE RUSSIAN FEDERATION

BANKING SUPERVISION DEPARTMENT

REVIEW
OF THE BANKING SECTOR
OF THE RUSSIAN FEDERATION

(INTERNET-VERSION)

ANALYTICAL DATA

№ 162 April 2016

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

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

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

Table 3

Banking Sector Indicators, Annual Growth Rates (%)

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

Institutional Features of the Banking Sector

Table 4

Number of Russian Credit Institutions

Indicator	1.01.14	1.01.15	1.01.16	1.02.16	1.03.16
Credit institutions registered by the Bank of Russia and other authorities	1071	1049	1021	1018	1013
Operating credit institutions (credit institutions that have the right to conduct banking operations)	923	834	733	728	718
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	0
Credit institutions with their banking licenses being revoked (cancelled)	148	214	288	290	295
Credit institutions licensed to conduct operations in foreign currency	623	554	482	479	471
Credit institutions holding general licences	270	256	232	231	229

Table 5

Operating Credit Institutions (CIs), by Federal Districts

Federal district	1.01.14		1.01.15		1.01.16		1.02.16		1.03.16	
	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*	431	*59,2*	422	*58,8*
of which the City of Moscow and Moscow Region	498	*54,0*	459	*55,0*	392	*53,5*	389	*53,4*	381	*53,1*
North-Western	70	*7,6*	64	*7,7*	60	*8,2*	59	*8,1*	59	*8,2*
Southern	46	*5,0*	43	*5,2*	37	*5,0*	37	*5,1*	36	*5,0*
North-Caucasian	43	*4,7*	28	*3,4*	22	*3,0*	22	*3,0*	22	*3,1*
Volga	102	*11,1*	92	*11,0*	85	*11,6*	85	*11,7*	85	*11,8*
Ural	42	*4,6*	35	*4,2*	32	*4,4*	32	*4,4*	32	*4,5*
Siberian	51	*5,5*	44	*5,3*	41	*5,6*	40	*5,5*	40	*5,6*
Far Eastern	22	*2,4*	22	*2,6*	17	*2,3*	17	*2,3*	17	*2,4*
Crimea	-	-	2	*0,2*	5	*0,7*	5	*0,7*	5	*0,7*
Russian Federation	**923**	***100,0***	**834**	***100,0***	**733**	***100,0***	**728**	***100,0***	**718**	***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	1.03.16	1.01.15	1.01.16	1.03.16	1.01.15	1.01.16	1.03.16	1.01.15	1.01.16	1.03.16	1.01.15	1.01.16	1.03.16	1.01.15	1.01.16	1.03.16
Central	504	434	422	66	60	59	282	232	221	*49,6*	*47,0*	*46,0*	*22,4*	*23,2*	*23,4*	*16,5*	*16,6*	*16,6*
of which the City of Moscow and Moscow Region[1]	459	392	381	60	57	56	110	96	95	*21,2*	*21,4*	*21,7*	*20,4*	*21,1*	*21,3*	*6,4*	*6,9*	*7,1*
North-Western	64	60	59	8	5	5	243	204	197	*337,5*	*313,9*	*307,8*	*2,8*	*3,1*	*3,1*	*14,2*	*14,6*	*14,8*
Southern	43	37	36	13	12	11	183	151	143	*326,8*	*308,2*	*304,3*	*2,2*	*2,3*	*2,3*	*10,7*	*10,8*	*10,7*
North-Caucasian	28	22	22	25	8	8	74	64	61	*139,6*	*213,3*	*203,3*	*2,1*	*1,4*	*1,5*	*4,3*	*4,6*	*4,6*
Volga	92	85	85	39	29	28	283	227	214	*216,0*	*199,1*	*189,4*	*5,2*	*5,4*	*5,5*	*16,6*	*16,2*	*16,0*
Ural	35	32	32	55	45	45	138	106	103	*153,3*	*137,7*	*133,8*	*3,5*	*3,6*	*3,8*	*8,1*	*7,6*	*7,7*
Siberian	44	41	40	20	11	12	172	152	143	*268,8*	*292,3*	*275,0*	*2,5*	*2,4*	*2,5*	*10,1*	*10,9*	*10,7*
Far Eastern	22	17	17	6	5	5	83	74	68	*296,4*	*336,4*	*309,1*	*1,1*	*1,0*	*1,1*	*4,9*	*5,3*	*5,1*
Crimea	2	5	5	0	1	0	18	12	12	*900,0*	*200,0*	*240,0*	*0,1*	*0,3*	*0,2*	*1,1*	*0,9*	*0,9*
Russian Federation	**834**	**733**	**718**	**232**	**176**	**173**	**1476**	**1222**	**1162**	***138,6***	***134,4***	***130,4***	***41,9***	***42,7***	***43,4***	***86,4***	***87,4***	***87,0***

[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		1.02.16		1.03.16	
	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*	45 413 419	*54,2*	45 455 735	*54,6*
From 6 to 20	10 905 104	*19,0*	16 674 162	*21,5*	17 925 387	*21,6*	18 434 599	*22,0*	18 321 945	*22,0*
From 21 to 50	6 383 544	*11,1*	8 259 743	*10,6*	9 391 355	*11,3*	9 302 935	*11,1*	9 156 732	*11,0*
From 51 to 200	6 982 880	*12,2*	8 406 233	*10,8*	8 484 303	*10,2*	8 327 892	*9,9*	8 160 665	*9,8*
From 201 to 500	2 376 786	*4,1*	2 309 299	*3,0*	2 060 315	*2,5*	2 006 527	*2,4*	1 933 686	*2,3*
From 501	539 625	*0,9*	409 725	*0,5*	254 375	*0,3*	247 114	*0,3*	222 422	*0,3*
Total	**57 423 070**	***100,0***	**77 652 994**	***100,0***	**82 999 708**	***100,0***	**83 732 487**	***100,0***	**83 251 185**	***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	1.02.16	1.03.16
Central	*58,8*	*58,2*	*59,0*	*59,1*	*59,5*
of which the City of Moscow and Moscow Region	*59,2*	*58,6*	*59,6*	*59,7*	*60,1*
North-Western	*67,3*	*74,1*	*71,7*	*71,5*	*71,9*
Southern	*68,6*	*69,4*	*68,8*	*68,2*	*69,8*
North-Caucasian	*46,9*	*64,4*	*68,5*	*68,0*	*67,6*
Volga	*46,9*	*52,4*	*53,6*	*53,5*	*53,4*
Ural	*69,8*	*70,2*	*76,6*	*76,7*	*76,5*
Siberian	*72,7*	*79,9*	*58,7*	*58,9*	*59,2*
Far Eastern	*85,1*	*85,6*	*86,0*	*86,4*	*86,0*
Crimea	-	100,0	100,0	100,0	*100,0*
Russian Federation	***52,7***	***53,6***	***54,1***	***54,2***	***54,6***

Table 9

Operating Credit Institutions Ranged by Assets (Distribution and Change over the Period 1.01.16 - 1.03.16)

Groups of credit institutions ranged by assets as of 1.01.16		Number of credit institutions as of 1.01.16	Groups as of 1.03.16						Licences revoked (cancelled)	Reorganised credit institution
			1	2	3	4	5	6		
1	First 5	5	5							
2	From 6 to 20	15		15						
3	From 21 to 50	30			29				1	
4	From 51 to 200	150			1	145	2		2	
5	From 201 to 500	300				5	284	2	9	
6	From 501	233					14	212	3	
Became operating after 1.01.16										
Total over the period									15	
Total as of 1.01.16[1]		**733**								
Total as of 1.03.16[1]		**718**	**5**	**15**	**30**	**150**	**300**	**214**		

- credit institutions that moved up to the higher group by assets (green)
- credit institutions remaining in the same group (white)
- credit institutions that moved down to a lower group (yellow)

[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	1.02.16	1.03.16
Credit institutions with foreign participation over 50%					
Assets, total	*15,3*	*13,9*	*13,0*	*12,9*	*12,8*
Own funds (capital)[1]	*17,3*	*17,2*	*16,7*	*16,8*	*16,8*
Correspondent accounts with non-resident banks	*18,6*	*15,4*	*14,9*	*13,3*	*13,3*
Loans and other claims on non-financial organisations	*12,0*	*11,6*	*10,9*	*11,2*	*11,1*
Loans and other claims on individuals	*21,0*	*18,6*	*15,7*	*15,6*	*15,4*
Loans, deposits and other claims credit institutions	*19,9*	*14,1*	*15,4*	*17,2*	*15,9*
Individual deposits	*12,5*	*12,0*	*11,4*	*11,7*	*11,7*
Funds raised from organisations[2]	*15,6*	*13,7*	*12,2*	*12,0*	*11,7*
Profit (loss) of the current year	*15,2*	*20,2*	*44,7*	*36,5*	*29,6*
Reference data:					
Number of credit institutions	122	113	106	106	104
of which 100% foreign-owned credit institutions					
Assets, total	*9,0*	*8,5*	*6,4*	*6,5*	*6,3*
Own funds (capital)[1]	*11,1*	*10,9*	*9,1*	*9,2*	*9,3*
Correspondent accounts with non-resident banks	*12,8*	*12,0*	*9,0*	*8,7*	*9,0*
Loans and other claims on non-financial organisations	*7,2*	*7,8*	*5,2*	*5,3*	*5,2*
Loans and other claims on individuals	*10,8*	*10,1*	*7,9*	*7,9*	*7,8*
Loans, deposits and other claims on credit institutions	*16,4*	*11,1*	*11,6*	*13,2*	*11,6*
Individual deposits	*6,2*	*5,8*	*4,5*	*4,5*	*4,5*
Funds raised from organisations[2]	*10,3*	*9,6*	*6,7*	*6,8*	*6,5*
Profit (loss) of the current year	*12,7*	*14,9*	*46,7*	*32,8*	*27,9*
Reference data:					
Number of credit institutions	76	75	68	68	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		1.02.16		1.03.16	
	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*	5325,1	*6,4*	5238,4	*6,3*
Own funds (capital)[2]	202,8	*2,9*	52,1	*0,7*	-22,1	*-0,2*	9,5	*0,1*	2,6	*0,0*
Loans and other claims on non-financial organisations	838,9	*3,7*	1209,1	*4,1*	1709,7	*5,1*	1753,7	*5,1*	1756,6	*5,2*
of which overdue claims	222,7	*23,8*	287,6	*23,0*	698,4	*33,6*	709,0	*30,5*	709,4	*32,2*
Loans and other claims on individuals	154,6	*1,6*	410,7	*3,6*	556,8	*5,2*	552,7	*5,2*	546,4	*5,2*
of which overdue claims	10,4	*2,4*	35,8	*5,4*	91,0	*10,5*	93,6	*10,6*	95,4	*10,7*
Individual deposits	312,5	*1,8*	706,4	*3,8*	1302,1	*5,6*	1297,5	*5,7*	1306,3	*5,7*
Funds raised from organisations	794,7	*4,5*	1163,4	*4,7*	1500,7	*5,3*	1489,9	*5,1*	1510,0	*5,1*
Reference data:										
Number of credit institutions [1]	5	*0,5*	15	*1,8*	30	*4,1*	30	*4,1*	30	*4,2*

[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	1.02.16	1.03.16
1.	Cash, precious metals and stones	1 608,7	2 754,2	1 898,3	1 500,4	1 504,9
1.1.	of which: cash	1 523,1	2 671,8	1 801,3	1 431,3	1 415,5
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	2 264,9	3 297,8	2 464,4	2 481,7	2 455,9
3.	Correspondent account, total of which:	1 496,5	2 675,2	2 536,3	2 545,5	2 419,5
3.1.	Correspondent accounts with correspondent credit institutions	398,3	759,6	611,5	559,3	572,9
3.2.	Correspondent accounts with non-resident banks	1 098,2	1 915,6	1 924,8	1 986,1	1 846,6
4.	Securities portfolio, total of which	7 822,3	9 724,0	11 777,4	12 187,3	12 120,4
4.1.	Debt securities	6 162,9	7 651,4	9 616,0	9 953,6	9 896,3
4.2.	Equity	790,4	488,7	295,2	293,4	299,1
4.3.	Promissory notes	274,1	218,0	204,0	193,0	179,7
4.4.	Equity in associates and subsidiaries	594,9	1 365,9	1 662,2	1 747,2	1 745,3
5.	Other equity	353,9	427,6	568,0	572,0	585,9
6.	Financial derivatives assets at fair value	175,8	2 298,6	1 261,0	1 346,4	1 256,7
7.	Loans, total of which:	40 535,3	52 115,7	57 511,4	58 152,4	58 106,5
7.1.	Loans, deposits and other claims	40 417,7	51 799,5	57 154,5	57 813,5	57 790,0
	of which overdue claims	1 398,0	1 978,0	3 046,6	3 323,7	3 216,6
	of which:					
7.1.1.	Loans and other claims on non-financial organisations	22 499,2	29 536,0	33 300,9	34 089,1	33 816,4
	of which overdue claims	933,7	1 250,7	2 075,9	2 328,1	2 201,7
7.1.2.	Loans and other claims on individuals	9 957,1	11 329,5	10 684,3	10 616,7	10 603,0
	of which overdue claims	440,3	667,5	863,8	882,3	895,7
7.1.3.	Loans, deposits and other claims on credit institutions	5 130,6	6 895,0	8 610,0	8 590,2	8 866,1
	of which overdue claims	11,3	44,3	63,8	69,9	73,1
8.	Fixed assets (tangible and intangible), other real estate and inventories	1 147,5	1 222,3	1 277,6	1 255,3	1 255,3
8.1	of which real estate, temporarily not used	64,8	74,4	109,4	165,7	167,9
9.	Allocation of profit	192,2	177,0	125,5	111,5	95,9
9.1.	of which income tax	188,6	157,7	110,1	111,3	95,7
10.	Other assets, total of which:	1 826,0	2 960,5	3 579,8	3 580,1	3 450,2
10.1.	Settlement accounts	790,5	1 610,7	1 826,2	1 785,1	1 631,7
10.2.	Accounts receivable	312,2	307,0	403,7	355,7	345,2
10.3.	Deferred expenses	123,4	148,4	134,4	47,1	45,7
Banking sector assets, total		57 423,1	77 653,0	82 999,7	83 732,5	83 251,2

Table 13

Structure of Liabilities[1], by Source of Funds

(billion rubles)

Liabilities[1]		1.01.14	1.01.15	1.01.16	1.02.16	1.03.16
1.	Funds and profit of credit institutions	6 629,2	6 921,9	7 551,7	7 616,6	7 663,2
	of which:					
1.1.	Funds of credit institutions	3 261,0	3 357,4	4 181,3	4 221,6	4 250,2
1.2.	Profit (loss), including financial result of the previous year	3 368,3	3 479,1	3 338,4	3 366,0	3 387,6
	of which:					
1.2.1.	Profit (loss) of the current year	993,6	589,1	192,0	32,2	82,5
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	4 439,1	9 287,0	5 363,3	4 590,3	4 160,7
3.	Transferable deposits of credit institutions	584,1	964,8	801,0	808,4	834,3
	of which:					
3.1.	Correspondent accounts of correspondent credit institutions	365,8	688,3	512,1	550,4	555,8
3.2.	Correspondent accounts of non-resident credit institutions	123,0	169,5	177,4	156,8	197,2
4.	Loans, deposits and other funds received from other credit institutions	4 806,0	6 594,2	7 091,0	7 626,2	7 641,8
5.	Clients' funds[2]	34 930,9	43 814,0	51 906,7	52 519,8	52 709,9
	of which:					
5.1.	Budgetary funds in settlement accounts	41,9	72,2	66,5	73,2	72,4
5.2.	Government and other extra-budgetary funds in settlement accounts	0,2	0,1	0,1	0,1	0,1
5.3.	Funds of legal entities in settlement and other accounts	6 516,1	7 434,7	8 905,2	9 892,9	10 430,5
5.4.	Clients' float	400,3	550,6	488,5	564,4	613,9
5.5.	Deposits and other funds of legal entities (except credit institutions)	10 838,3	17 007,9	19 018,2	18 991,1	18 426,8
5.6.	Individual deposits	16 957,5	18 552,7	23 219,1	22 801,5	22 970,9
5.7.	Clients' funds in factoring and forfeiting transactions	43,8	26,4	22,3	20,4	19,9
6.	Bonds	1 213,1	1 357,5	1 266,5	1 206,5	1 149,8
7.	Promissory notes and bank acceptances	1 004,3	868,1	696,2	672,8	648,1
8.	Financial derivatives liabilities at fair value	134,7	1 953,3	880,7	952,8	865,9
9.	Other liabilities[1], total	3 681,7	5 892,1	7 442,7	7 739,1	7 577,4
	of which:					
9.1.	Provisions	2 851,9	4 054,1	5 406,4	5 504,8	5 551,4
9.2.	Settlement accounts	309,0	1 159,7	1 075,9	1 156,9	928,5
9.3.	Accounts payable	95,7	77,9	80,0	149,3	143,7
9.4.	Deferred income	8,1	13,3	14,9	10,2	11,1
9.5.	Interest payable	417,0	526,6	693,0	745,5	766,6
	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	83 732,5	83 251,2

[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».

[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	1.02.16	1.03.16
1.	Cash, precious metals and stones	*2,8*	*3,5*	*2,3*	*1,8*	*1,8*
1.1.	of which: money	*2,7*	*3,4*	*2,2*	*1,7*	*1,7*
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	*3,9*	*4,2*	*3,0*	*3,0*	*2,9*
3.	Correspondent accounts, total	*2,6*	*3,4*	*3,1*	*3,0*	*2,9*
	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*	*2,4*	*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*	*11,9*
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*	*2,1*
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*	*1,6*	*1,5*
7.	Loans, total	*70,6*	*67,1*	*69,3*	*69,5*	*69,8*
	of which:					
7.1.	Loans, deposits and other claims	*70,4*	*66,7*	*68,9*	*69,0*	*69,4*
	of which overdue claims	*2,4*	*2,5*	*3,7*	*4,0*	*3,9*
	of which:					
7.1.1.	Loans and other claims on non-financial organisations	*39,2*	*38,0*	*40,1*	*40,7*	*40,6*
	of which overdue claims	*1,6*	*1,6*	*2,5*	*2,8*	*2,6*
7.1.2.	Loans and other claims on individuals	*17,3*	*14,6*	*12,9*	*12,7*	*12,7*
	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*	*10,3*	*10,6*
	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*	*0,1*
9.1.	of which income tax	*0,3*	*0,2*	*0,1*	*0,1*	*0,1*
10.	Other assets, total	*3,2*	*3,8*	*4,3*	*4,3*	*4,1*
	of which:					
10.1.	Settlement accounts	*1,4*	*2,1*	*2,2*	*2,1*	*2,0*
10.2.	Accounts receivable	*0,5*	*0,4*	*0,5*	*0,4*	*0,4*
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	1.02.16	1.03.16
1.	Funds and profit of credit institutions	11,5	8,9	9,1	9,1	9,2
	Of which:					
1.1.	Funds of credit institutions	5,7	4,3	5,0	5,0	5,1
1.2.	Profit (loss), including financial result of the previous year	5,9	4,5	4,0	4,0	4,1
	Of which:					
1.2.1.	Profit (loss) of the current year	1,7	0,8	0,2	0,0	0,1
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	7,7	12,0	6,5	5,5	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	9,1	9,2
5.	Clients' funds[2]	60,8	56,4	62,5	62,7	63,3
	Of which:					
5.1.	Budgetary funds in settlement accounts	0,1	0,1	0,1	0,1	0,1
5.2.	Government and other extra-budgetary funds in settlement accounts	0,0	0,0	0,0	0,0	0,0
5.3.	Funds of legal entities in settlement and other accounts	11,3	9,6	10,7	11,8	12,5
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	22,7	22,1
5.6.	Individual deposits	29,5	23,9	28,0	27,2	27,6
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	0,8
8.	Financial derivatives liabilities at fair value	0,2	2,5	1,1	1,1	1,0
9.	Other liabilities[1], total	6,4	7,6	9,0	9,2	9,1
	Of which:					
9.1.	Provisions	5,0	5,2	6,5	6,6	6,7
9.2.	Settlement accounts	0,5	1,5	1,3	1,4	1,1
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	1.02.16	1.03.16	1.01.14	1.01.15	1.01.16	1.02.16	1.03.16	1.01.14	1.01.15	1.01.16	1.02.16	1.03.16
1. Loans, deposits and other claims, total	**31 300,2**	**36 664,1**	**37 091,8**	**37 299,3**	**37 294,1**	**9 117,6**	**15 135,3**	**20 062,8**	**20 514,3**	**20 495,9**	**40 417,7**	**51 799,5**	**57 154,5**	**57 813,5**	**57 790,0**
of which															
- overdue claims	1 257,9	1 725,9	2 537,1	2 613,5	2 681,6	140,1	252,1	509,5	710,2	534,9	1 398,0	1 978,0	3 046,6	3 323,7	3 216,6
1.1 Loans and other claims on resident non-financial organisations	**16 542,7**	**19 018,4**	**19 363,3**	**19 579,4**	**19 567,5**	**3 792,8**	**6 680,2**	**9 272,1**	**9 330,6**	**9 154,1**	**20 335,5**	**25 698,5**	**28 635,4**	**28 910,0**	**28 721,6**
of which															
- overdue claims	812,0	1 020,8	1 546,1	1 597,8	1 658,6	58,3	86,5	262,5	272,5	276,3	870,2	1 107,3	1 808,5	1 870,3	1 935,0
of which:															
1.1.1. Loans and other claims on individual entrepreneurs	666,9	668,1	506,0	496,1	485,7	5,5	7,8	8,3	8,3	8,1	672,4	675,8	514,3	504,4	493,8
of which															
- overdue claims	33,2	53,1	72,2	75,2	77,3	0,3	0,3	0,6	0,7	0,6	33,5	53,4	72,9	75,9	78,0
1.2 Loans and other claims on non-resident legal entities (except banks)	**565,7**	**695,7**	**698,3**	**693,5**	**727,5**	**1 598,0**	**3 141,7**	**3 967,2**	**4 485,6**	**4 367,3**	**2 163,7**	**3 837,5**	**4 665,5**	**5 179,1**	**5 094,8**
of which															
- overdue claims	20,8	63,5	92,7	98,1	88,9	42,7	79,9	174,7	359,7	177,9	63,5	143,4	267,4	457,8	266,8
1.3 Loans, deposits and other claims on resident financial sector	**2 591,8**	**3 907,8**	**4 465,8**	**4 663,1**	**4 698,4**	**676,7**	**1 178,9**	**2 228,6**	**2 474,8**	**2 656,2**	**3 268,5**	**5 086,7**	**6 694,4**	**7 137,9**	**7 354,6**
of which															
- overdue claims	18,1	20,6	95,0	98,1	101,5	0,4	1,9	9,0	8,6	9,3	18,5	22,5	103,9	106,7	110,8
of which:															
1.3.1 Resident credit institutions	1 508,3	2 772,1	3 273,6	3 508,1	3 555,3	581,4	1 008,2	1 761,6	1 919,8	2 059,4	2 089,7	3 780,3	5 035,2	5 427,9	5 614,7
of which															
- overdue claims	5,8	6,9	60,0	63,1	64,6	0,0	0,0	0,9	0,2	0,2	5,8	7,0	60,9	63,3	64,8
1.3.2 Other resident non-banking financial institutions	1 083,5	1 135,7	1 192,1	1 155,0	1 143,1	95,3	170,7	467,1	555,0	596,8	1 178,8	1 306,4	1 659,2	1 710,0	1 739,9
of which															
- overdue claims	12,3	13,7	34,9	35,0	36,9	0,3	1,8	8,1	8,4	9,1	12,7	15,5	43,0	43,4	46,0
1.4 Loans, deposits and other claims on non-resident banks	**416,6**	**237,8**	**253,3**	**244,5**	**220,0**	**2 624,4**	**2 876,9**	**3 321,5**	**2 917,8**	**3 031,4**	**3 041,0**	**3 114,7**	**3 574,8**	**3 162,4**	**3 251,4**
of which															
- overdue claims	0,0	0,0	0,1	0,3	0,3	5,4	37,3	2,9	6,2	8,0	5,4	37,4	2,9	6,5	8,3
1.5 Loans and other claims on government financial bodies and extra-budgetary funds	**816,0**	**1 033,9**	**1 135,5**	**1 067,8**	**1 032,0**	**0,0**	**0,0**	**0,0**	**0,0**	**0,0**	**816,0**	**1 033,9**	**1 135,5**	**1 067,8**	**1 032,0**
of which															
- overdue claims	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	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**	**10 319,8**	**10 321,8**	**227,0**	**289,6**	**274,7**	**272,6**	**257,5**	**9 935,8**	**11 303,7**	**10 656,5**	**10 592,4**	**10 579,3**
of which															
- overdue claims	406,8	620,8	803,1	818,9	832,0	32,7	45,4	58,9	61,5	61,8	439,5	666,2	862,0	880,4	893,9
1.7 Loans and other claims on non-resident individuals	**11,1**	**14,8**	**14,0**	**13,5**	**13,3**	**10,2**	**11,1**	**13,8**	**10,8**	**10,3**	**21,3**	**25,9**	**27,8**	**24,3**	**23,6**
of which															
- overdue claims	0,2	0,2	0,2	0,3	0,3	0,6	1,1	1,6	1,6	1,6	0,8	1,3	1,9	1,9	1,8
Reference data:															
Provisions for loans, deposits and other claims [1]	-	-	-	-	-	-	-	-	-	-	2 417,3	3 459,8	4 525,8	4 673,4	4 712,0
Overdue interest on loans, deposits and other claims, recognized in the balance sheet accounts	80,6	153,5	179,9	190,4	196,8	6,6	20,6	16,5	19,9	17,0	87,1	174,1	196,4	210,3	213,8
Credit institutions' portfolio of residents promissory notes	221,8	188,7	127,9	114,2	107,5	50,1	25,7	73,7	76,5	69,9	271,9	214,4	201,6	190,7	177,4
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	1.02.16	1.03.16
1. Loans, deposits and other claims, total	***100,0***	***100,0***	***100,0***	***100,0***	***100,0***
	70,4	***66,7***	***68,9***	***69,0***	***69,4***
Of which:					
- overdue claims	*3,5*	*3,8*	*5,3*	*5,7*	*5,6*
	2,4	*2,5*	*3,7*	*4,0*	*3,9*
1.1 Loans and other claims on resident non-financial organizations	***50,3***	***49,6***	***50,1***	***50,0***	***49,7***
	35,4	***33,1***	***34,5***	***34,5***	***34,5***
Of which:					
- overdue claims	*2,2*	*2,1*	*3,2*	*3,2*	*3,3*
	1,5	*1,4*	*2,2*	*2,2*	*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***	***9,0***	***8,8***
	3,8	***4,9***	***5,6***	***6,2***	***6,1***
Of which:					
- overdue claims	*0,2*	*0,3*	*0,5*	*0,8*	*0,5*
	0,1	*0,2*	*0,3*	*0,5*	*0,3*
1.3 Loans, deposits and other claims on resident financial sector	***8,1***	***9,8***	***11,7***	***12,3***	***12,7***
	5,7	***6,6***	***8,1***	***8,5***	***8,8***
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*	*9,4*	*9,7*
	3,6	*4,9*	*6,1*	*6,5*	*6,7*
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*	*3,0*
	2,1	*1,7*	*2,0*	*2,0*	*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***	***5,5***	***5,6***
	5,3	***4,0***	***4,3***	***3,8***	***3,9***
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***	***1,8***
	1,4	***1,3***	***1,4***	***1,3***	***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***	***18,3***
	17,3	***14,6***	***12,8***	***12,7***	***12,7***
Of which:					
- overdue claims	*1,1*	*1,3*	*1,5*	*1,5*	*1,5*
	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*	*8,1*	*8,2*
	4,2	*4,5*	*5,5*	*5,6*	*5,7*
Overdue interest on loans, deposits and other claims, recognized in the balance sheet	*0,2*	*0,3*	*0,3*	*0,4*	*0,4*
	0,2	*0,2*	*0,2*	*0,3*	*0,3*
Credit institutions' portfolio of residents promissory notes	*0,7*	*0,4*	*0,4*	*0,3*	*0,3*
	0,5	*0,3*	*0,2*	*0,2*	*0,2*
Credit institutions' portfolio of non-residents promissory notes	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
	0,0	*0,0*	*0,0*	*0,0*	*0,0*

Table 18

The Structure of Credit Institutions' Security Portfolio[1]

	1.01.14		1.01.15		1.01.16		1.02.16		1.03.16	
	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***	**11 994,3**	***100,0***	**11 940,7**	***100,0***
- in rubles	6 031,2	*79,9*	6 721,7	*70,7*	7 317,8	*63,2*	7 461,4	*62,2*	7 397,1	*61,9*
- in foreign currency	1 517,0	*20,1*	2 784,4	*29,3*	4 255,7	*36,8*	4 532,9	*37,8*	4 543,6	*38,1*
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*	1 737,2	*14,5*	1 765,5	*14,8*
- in rubles	1 897,5	*25,1*	1 089,0	*11,5*	1 003,1	*8,7*	990,5	*8,3*	986,0	*8,3*
- in foreign currency	316,6	*4,2*	611,5	*6,4*	688,8	*6,0*	746,7	*6,2*	779,6	*6,5*
Securities available for sale	3 856,4	*51,1*	4 210,4	*44,3*	5 024,4	*43,4*	5 230,9	*43,6*	5 236,2	*43,9*
- in rubles	3 024,5	*40,1*	2 751,2	*28,9*	2 851,0	*24,6*	2 917,3	*24,3*	2 906,4	*24,3*
- in foreign currency	831,9	*11,0*	1 459,2	*15,4*	2 173,4	*18,8*	2 313,6	*19,3*	2 329,8	*19,5*
Securities held-to-maturity	876,4	*11,6*	2 224,1	*23,4*	3 188,9	*27,6*	3 270,7	*27,3*	3 185,4	*26,7*
- in rubles	800,0	*10,6*	1 512,5	*15,9*	1 797,2	*15,5*	1 800,1	*15,0*	1 753,0	*14,7*
- in foreign currency	76,4	*1,0*	711,6	*7,5*	1 391,7	*12,0*	1 470,6	*12,3*	1 432,3	*12,0*
Shares in associates and subsidiaries	594,9	*7,9*	1 365,9	*14,4*	1 662,2	*14,4*	1 747,2	*14,6*	1 745,3	*14,6*
- in rubles	304,0	*4,0*	1 365,2	*14,4*	1 661,5	*14,4*	1 746,5	*14,6*	1 744,6	*14,6*
- 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		-114,4		-64,4	
Provisions for losses on securities available for sale	49,3		21,1		33,9		36,0		44,8	
Provisions for losses on securities held-to-maturity	3,3		4,4		11,2		12,6		12,3	
Provisions for losses on portfolio of shares in associates and subsidiaries	5,3		86,6		141,6		144,4		142,9	

[1] Excluding promissory notes.

Table 19

The Structure of Credit Institutions' Portfolio of Debt Securities

	1.01.14		1.01.15		1.01.16		1.02.16		1.03.16	
	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*	9 953,6	*100,0*	9 896,3	*100,0*
- in rubles	5 059,3	*82,1*	5 070,6	*66,3*	5 468,3	*56,9*	5 534,6	*55,6*	5 463,8	*55,2*
- in foreign currency	1 103,5	*17,9*	2 580,8	*33,7*	4 147,7	*43,1*	4 419,0	*44,4*	4 432,5	*44,8*
of which: revaluation	-19,5	*-0,3*	-416,8	*-5,4*	-87,8	*-0,9*	-91,8	*-0,9*	-45,2	*-0,5*
Debt securities at book value held (without revaluation)	6 182,4	*100,0*	8 068,2	*100,0*	9 703,8	*100,0*	10 045,5	*100,0*	9 941,5	*100,0*
of which:										
debt securities of the Russian Federation	814,1	*13,2*	1 268,4	*15,7*	2 546,5	*26,2*	2 783,0	*27,7*	2 958,9	*29,8*
- in rubles	677,5	*11,0*	1 013,8	*12,6*	1 967,3	*20,3*	2 190,2	*21,8*	2 357,2	*23,7*
- in foreign currency	136,6	*2,2*	254,6	*3,2*	579,2	*6,0*	592,7	*5,9*	601,7	*6,1*
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*	195,4	*1,9*	216,8	*2,2*
- in rubles	131,8	*2,1*	108,8	*1,3*	190,4	*2,0*	195,4	*1,9*	216,8	*2,2*
- 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*	518,4	*5,2*	483,0	*4,9*
- in rubles	400,1	*6,5*	442,2	*5,5*	525,5	*5,4*	509,0	*5,1*	473,0	*4,8*
- in foreign currency	10,2	*0,2*	14,2	*0,2*	9,3	*0,1*	9,4	*0,1*	10,0	*0,1*
other debt securities of residents	687,8	*11,1*	666,4	*8,3*	1 210,3	*12,5*	1 259,6	*12,5*	1 216,2	*12,2*
- in rubles	687,5	*11,1*	665,9	*8,3*	1 209,0	*12,5*	1 258,4	*12,5*	1 214,5	*12,2*
- in foreign currency	0,4	*0,0*	0,6	*0,0*	1,3	*0,0*	1,2	*0,0*	1,8	*0,0*
debt securities of other countries	17,6	*0,3*	38,4	*0,5*	160,2	*1,7*	170,0	*1,7*	191,6	*1,9*
- in rubles	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- in foreign currency	17,6	*0,3*	38,4	*0,5*	160,2	*1,7*	170,0	*1,7*	191,6	*1,9*
debt securities of non-resident banks	97,4	*1,6*	358,5	*4,4*	341,4	*3,5*	351,2	*3,5*	320,6	*3,2*
- in rubles	39,7	*0,6*	114,8	*1,4*	9,5	*0,1*	8,9	*0,1*	6,9	*0,1*
- in foreign currency	57,6	*0,9*	243,7	*3,0*	331,9	*3,4*	342,3	*3,4*	313,7	*3,2*
other debt securities of non-residents	768,2	*12,4*	904,2	*11,2*	2 015,9	*20,8*	2 105,4	*21,0*	2 198,3	*22,1*
- in rubles	218,4	*3,5*	188,3	*2,3*	206,6	*2,1*	208,5	*2,1*	190,7	*1,9*
- in foreign currency	549,8	*8,9*	715,9	*8,9*	1 809,3	*18,6*	1 896,9	*18,9*	2 007,5	*20,2*
debt securities delivered without derecognition in the balance sheet	3 248,9	*52,6*	4 261,8	*52,8*	2 698,1	*27,8*	2 654,3	*26,4*	2 347,8	*23,6*
- in rubles	2 918,7	*47,2*	2 949,9	*36,6*	1 442,7	*14,9*	1 248,9	*12,4*	1 042,8	*10,5*
- in foreign currency	330,2	*5,3*	1 311,9	*16,3*	1 255,3	*12,9*	1 405,4	*14,0*	1 304,9	*13,1*
overdue debt securities	6,3	*0,1*	5,2	*0,1*	6,1	*0,1*	8,3	*0,1*	8,3	*0,1*
- in rubles	5,2	*0,1*	3,8	*0,0*	5,1	*0,1*	7,1	*0,1*	7,1	*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		44,5		48,8	

Table 20

Structure of credit institutions' portfolio of shares

	1.01.14		1.01.15		1.01.16		1.02.16		1.03.16	
	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*	293,4	*100,0*	299,1	*100,0*
- in rubles	667,9	*84,5*	285,9	*58,5*	188,0	*63,7*	180,3	*61,4*	188,7	*63,1*
- in foreign currency	122,5	*15,5*	202,8	*41,5*	107,3	*36,3*	113,1	*38,6*	110,4	*36,9*
of which: revaluation	-17,5	*-2,2*	-16,4	*-3,4*	-21,2	*-7,2*	-22,5	*-7,7*	-19,2	*-6,4*
Shares held at book value (without revaluation)	807,9	*100,0*	505,1	*100,0*	316,4	*100,0*	316,0	*100,0*	318,3	*100,0*
of which shares of:										
resident credit institutions	5,1	*0,6*	4,1	*0,8*	13,5	*4,3*	7,0	*2,2*	4,4	*1,4*
- in rubles	5,1	*0,6*	4,1	*0,8*	13,5	*4,3*	7,0	*2,2*	4,4	*1,4*
- in foreign currency	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
other residents	591,7	*73,2*	197,8	*39,2*	139,3	*44,0*	129,2	*40,9*	123,1	*38,7*
- in rubles	588,8	*72,9*	192,3	*38,1*	136,7	*43,2*	124,1	*39,3*	120,7	*37,9*
- in foreign currency	2,8	*0,3*	5,5	*1,1*	2,6	*0,8*	5,0	*1,6*	2,4	*0,8*
non-resident credit institutions	8,7	*1,1*	2,7	*0,5*	1,4	*0,4*	1,4	*0,4*	1,4	*0,5*
- in rubles	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- in foreign currency	8,7	*1,1*	2,7	*0,5*	1,4	*0,4*	1,4	*0,4*	1,4	*0,5*
other non-residents	85,8	*10,6*	81,8	*16,2*	50,0	*15,8*	51,9	*16,4*	51,4	*16,2*
- 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*	51,9	*16,4*	51,4	*16,2*
shares delivered without derecognition in the balance sheet	116,6	*14,4*	124,8	*24,7*	10,6	*3,4*	21,4	*6,8*	28,0	*8,8*
- in rubles	82,8	*10,2*	67,0	*13,3*	10,6	*3,3*	21,4	*6,8*	28,0	*8,8*
- 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*	105,2	*33,3*	110,0	*34,5*
- in rubles	-	-	38,9	*7,7*	48,4	*15,3*	50,4	*15,9*	54,9	*17,3*
- in foreign currency	-	-	55,0	*10,9*	53,3	*16,8*	54,8	*17,3*	55,1	*17,3*
Reference data:										
Provisions for losses on shares	44,0		14,8		10,9		12,3		16,5	

[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	1.02.16	1.03.16
Portfolio of promissory notes discounted by a credit institution, in rubles	221,8	188,7	130,3	116,5	109,8
of which promissory notes, not paid when due	4,9	9,2	10,7	9,1	9,1
Portfolio of promissory notes discounted by a credit institution, in foreign currency	52,3	29,2	73,7	76,5	69,9
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**	**193,0**	**179,7**

Table 22

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

	1.01.14		1.01.15		1.01.16		1.02.16		1.03.16	
	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***	**193,0**	***100,0***	**179,7**	***100,0***
Of which:										
- promissory notes of federal governments	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- promissory notes of regional and local governments	0,0	*0,0*	0,0	*0,0*	0,2	*0,1*	0,4	*0,2*	0,4	*0,2*
- promissory notes of resident credit institutions	223,0	*81,4*	154,9	*71,1*	126,7	*62,1*	127,4	*66,0*	120,5	*67,1*
- other promissory notes of residents	48,9	*17,8*	59,5	*27,3*	74,7	*36,6*	62,9	*32,6*	56,4	*31,4*
- 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	*1,2*	2,3	*1,3*
Reference data:										
Provisions for losses on promissory notes	12,9		13,8		13,2		13,4		12,8	

[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	1.02.16	1.03.16
Land temporarily out of use in operating activities	5,5	6,6	7,5	5,5	6,9
Land temporarily out of use in operating activities, leased out	0,6	0,9	11,5	1,6	2,3
Land temporarily out of use in operating activities, at current (fair) value	8,7	10,2	26,0	26,0	26,2
Land temporarily out of use in operating activities, at current (fair) value, leased out	3,5	2,9	5,3	28,3	27,7
Real estate (except land) temporarily out of use in operating activities*	3,5	2,0	3,4	4,1	4,7
Real estate (except land) temporarily out of use in operating activities, leased out*	14,0	9,5	8,8	4,5	5,2
Real estate (except land) temporarily out of use in operating activities, at current (fair) value	12,4	13,3	16,8	29,3	28,2
Real estate (except land) temporarily out of use in operating activities, at current (fair) value, leased out	15,5	27,6	27,4	35,8	35,9
Investments in construction of objects of real estate, temporarily out of use in operating activities	1,2	1,4	2,6	30,6	30,5
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	69,2	68,8

* 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	1.02.16	1.03.16
1.	Funds raised from organisations, total	17 787,0	25 008,1	28 442,1	29 464,7	29 470,8
	- in rubles	12 092,7	14 222,9	14 889,3	15 136,2	15 153,9
	- in foreign currency	5 694,4	10 785,2	13 552,7	14 328,5	14 316,9
	of which:					
1.1.	Funds of legal entities in settlement and other accounts[1]	6 516,1	7 434,7	8 905,2	9 892,9	10 430,5
	- in rubles	5 547,8	5 549,6	6 179,5	6 310,8	6 498,3
	- in foreign currency	968,3	1 885,1	2 725,7	3 582,1	3 932,2
	Of which:					
1.1.1	Funds of individual entrepreneurs	192,7	180,1	216,4	216,4	227,9
	- in rubles	190,0	172,1	207,4	205,8	217,0
	- in foreign currency	2,7	7,9	9,0	10,6	10,9
1.2.	Government and other extra budgetary funds in settlement accounts	0,2	0,1	0,1	0,1	0,1
1.3.	Float	386,4	535,3	472,5	548,8	593,5
1.4.	Deposits and other funds of legal entities (except credit institutions)	10 838,3	17 007,9	19 018,2	18 991,1	18 426,8
	- in rubles	6 371,5	8 471,8	8 522,2	8 585,0	8 380,5
	- in foreign currency	4 466,8	8 536,1	10 496,0	10 406,1	10 046,3
	Of which:					
1.4.1.	Deposits and other raised funds from the Federal Treasury, the Ministry of Finance, financial agencies and extra budgetary funds of the Russian Federation, federal districts and authorities of local self-governance	453,9	1 023,8	859,3	1 416,5	1 461,1
1.4.2.	Certificates of deposit	5,3	5,8	2,8	2,8	1,7
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	0,2	0,5	1,6	0,0	0,0
1.5.	Clients' funds in factoring and forfeiting transactions	43,8	26,4	22,3	20,4	19,9
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	11,4	0,0
	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	2 952,6	2 447,3
	- in rubles	1 624,9	2 686,8	2 649,1	2 510,4	2 009,2
	- in foreign currency	187,7	718,5	642,3	442,2	438,1
	with maturity from 31 days to 1 year	3 292,3	4 565,0	5 852,1	6 087,2	6 073,9
	- in rubles	2 520,2	3 327,2	3 257,3	3 526,9	3 857,4
	- in foreign currency	772,2	1 237,8	2 594,8	2 560,3	2 216,5
	with maturity in excess of 1 year	5 733,4	9 037,5	9 874,7	9 951,4	9 905,7
	- in rubles	2 226,4	2 457,8	2 615,8	2 547,8	2 514,0
	- in foreign currency	3 507,0	6 579,8	7 258,9	7 403,6	7 391,7
	Reference data					
Funds raised from non-resident organisations, total		3 271,2	5 143,3	5 130,4	5 194,0	5 161,6
- in rubles		535,7	591,3	433,7	414,4	405,6
- in foreign currency		2 735,5	4 552,0	4 696,6	4 779,6	4 756,0
of which:						
	Funds of non-resident organisations in settlement and other accounts	265,5	521,0	574,5	599,5	530,9
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	526,7	502,0	428,1	402,5	442,2
	Other funds raised from non-resident legal entities	2 463,7	4 074,3	4 095,6	4 160,1	4 157,0
	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	1.02.16	1.03.16
Issued debt obligations - total	**2 572,4**	**2 692,0**	**2 536,9**	**2 447,5**	**2 391,2**
including:					
bonds:	1 213,1	1 357,5	1 266,5	1 206,5	1 149,8
of which					
with maturities less than one year	3,7	12,0	2,6	1,9	1,2
with maturities in excess of one year	1 209,4	1 344,5	1 263,9	1 194,0	1 138,2
deposit certificates [1]	5,3	5,8	2,8	2,8	1,7
of which					
with maturities less than one year	3,1	3,3	2,1	1,9	1,2
with maturities in excess of one year	2,1	2,2	0,5	0,4	0,3
savings certificates [2]	349,7	460,5	571,4	565,4	591,6
of which					
with maturities less than one year	63,2	148,6	364,8	334,8	327,2
with maturities in excess of one year	273,8	300,2	183,3	203,2	238,2
promissory notes and banker's acceptances	1 004,3	868,1	696,2	672,8	648,1
of which					
with maturities less than one year	465,2	364,8	329,8	306,1	307,1
with maturities in excess of one year	517,3	482,2	346,8	344,8	318,4

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

Table 26

Individual Deposit Structure

(billion rubles)

		1.01.14	1.01.15	1.01.16	1.02.16	1.03.16
1	Individual deposits	16 957,5	18 552,7	23 219,1	22 801,5	22 970,9
	- of which savings certificates	349,7	460,5	571,4	565,4	591,6
1.1.	Individual demand deposits and deposits with maturity up to 30 days	3 210,8	3 214,6	3 843,7	3 331,2	3 469,8
	- in rubles	2 913,0	2 664,9	3 176,5	2 639,2	2 761,4
	- in foreign currency	297,8	549,7	667,1	692,0	708,4
1.2.	Individual deposits with maturity from 31 days to 1 year	3 264,3	5 124,0	9 278,4	9 288,0	9 054,4
	- in rubles	2 788,8	3 814,6	6 948,4	7 102,6	7 146,1
	- in foreign currency	475,5	1 309,4	2 330,1	2 185,4	1 908,3
1.3.	Individual deposits with maturity in excess of 1 year	10 482,4	10 214,1	10 097,0	10 182,3	10 446,7
	- in rubles	8 298,8	7 227,1	6 273,3	6 201,6	6 305,6
	- in foreign currency	2 183,6	2 987,0	3 823,7	3 980,7	4 141,1
	Reference data:					
	Deposits of non-resident individuals (excluding saving certificates)	223,9	245,2	372,0	368,9	382,1

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	1.02.16	1.03.16
Loans, deposits and other funds received from other credit institutions, total	**4 806,0**	**6 594,2**	**7 091,0**	**7 626,2**	**7 641,8**
- in rubles	2 369,5	3 223,4	3 687,6	3 993,0	3 943,4
- in foreign currency	2 436,5	3 370,8	3 403,5	3 633,2	3 698,4
of which:					
- loans, deposits and other funds received from resident credit institutions	2 556,6	4 016,5	5 024,8	5 464,3	5 590,7
- in rubles	1 962,6	2 900,5	3 432,9	3 728,0	3 707,7
- in foreign currency	594,0	1 116,0	1 591,9	1 736,3	1 883,0
of which					
overdue debt	0,2	0,0	1,6	2,4	1,6
- in rubles	0,2	0,0	1,6	1,8	1,6
- in foreign currency	0,0	0,0	0,0	0,6	0,0
- loans, deposits and other funds received from non-resident banks	2 249,4	2 577,8	2 066,2	2 161,8	2 051,1
- in rubles	406,9	322,9	254,7	264,9	235,7
- in foreign currency	1 842,5	2 254,8	1 811,6	1 896,9	1 815,4
of which					
overdue debt	0,0	0,0	0,5	0,0	0,0
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,0	0,5	0,0	0,0

Table 28

Distribution of Budgetary Funds in Settlement Accounts by Groups of Credit Institutions on 1.03.16

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	47 799	*66,0*	114 283	*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	24 615	*34,0*	52 286 936	*62,8*
No budgetary funds	665	0	*0,0*	30 849 966	*37,1*
Data not available	4	0	*0,0*	0	*0,0*
Total	**718**	**72 414**	***100,0***	**83 251 185**	***100,0***

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

Table 29

Funds Raised From and Placed With Non-Residents

№	Indicator	1.01.14		1.01.15		1.01.16		1.02.16		1.03.16	
		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***	**5 563,6**	***6,6***	**5 544,5**	***6,7***
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*	5 162,1	*6,2*	5 130,1	*6,2*
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*	4 562,6	*5,4*	4 599,2	*5,5*
1.2	Individual deposits (excluding saving certificates)	223,9	*0,4*	245,2	*0,3*	372,0	*0,4*	368,9	*0,4*	382,1	*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*	276,7	*0,3*	285,6	*0,3*
1.3	Funds in other accounts	22,9	*0,0*	47,0	*0,1*	32,9	*0,0*	32,6	*0,0*	32,3	*0,0*
2.	**Funds in correspondent and other accounts of credit institutions**	**162,9**	***0,3***	**180,0**	***0,2***	**204,5**	***0,2***	**171,8**	***0,2***	**203,5**	***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***	**2 161,8**	***2,6***	**2 051,1**	***2,5***
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***	**7 897,2**	***9,4***	**7 799,1**	***9,4***
	Reference data:										
	Liabilities of authorized banks to non-residents on issued debt securities - total [2]	211,7	*0,4*	291,2	*0,4*	368,7	*0,4*	372,0	*0,4*	371,3	*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***	**8 365,7**	***10,0***	**8 369,9**	***10,1***
	of which overdue claims	69,7	*0,1*	182,1	*0,2*	272,2	*0,3*	466,2	*0,6*	276,9	*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*	3 162,4	*3,8*	3 251,4	*3,9*
1.2	Loans and other claims on legal entities	2 163,7	*3,8*	3 837,5	*4,9*	4 665,5	*5,6*	5 179,1	*6,2*	5 094,8	*6,1*
1.3	Loans and other claims on individuals	21,3	*0,0*	25,9	*0,0*	27,8	*0,0*	24,3	*0,0*	23,6	*0,0*
2.	**Correspondent accounts with banks**	**1 098,2**	***1,9***	**1 915,6**	***2,5***	**1 924,8**	***2,3***	**1 986,1**	***2,4***	**1 846,6**	***2,2***
3.	**Securities acquired by credit institutions, total**	**980,0**	***1,7***	**1 389,1**	***1,8***	**2 571,2**	***3,1***	**2 682,1**	***3,2***	**2 765,7**	***3,3***
	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*	2 626,5	*3,1*	2 710,5	*3,3*
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*	53,3	*0,1*	52,9	*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***	**589,6**	***0,7***
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***	**13 623,6**	***16,3***	**13 571,8**	***16,3***
	Reference data:										
	Overdue interest on claims of credit institutions	3,4	*0,0*	38,1	*0,0*	11,2	*0,0*	16,1	*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	1.02.16	1.03.16	1.01.14	1.01.15	1.01.16	1.02.16	1.03.16	1.01.14	1.01.15	1.01.16	1.02.16	1.03.16
Total	993 584,5	589 141,3	191 965,4	32 189,1	82 471,2	922	833	733	724	714	192 177,5	177 032,1	125 480,2	6 034,4	16 211,6
Profit-making CIs[1]	1 012 252,5	853 239,6	735 803,4	107 041,3	161 791,9	834	707	553	480	469	191 145,8	166 058,7	113 513,3	5 789,1	15 089,0
Loss-making CIs	-18 667,9	-264 098,3	-543 838,1	-74 852,2	-79 320,7	88	126	180	244	245	1 031,7	10 973,4	11 966,9	245,3	1 122,6
CIs that have not provided their reporting	0,0	0,0	0,0	0,0	0,0	1	1	0	4	4	0,0	0,0	0,0	0,0	0,0
Total						**923**	**834**	**733**	**728**	**718**					

[1] including CIs with zero profit.

Table 31

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

	1.01.14		1.01.15		1.10.15		1.01.16	
	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 institution, total	**31 023,0**	***100,0***	**110 406,6**	***100,0***	**146 411,5**	***100,0***	**191 868,1**	***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*	2 973,3	*2,0*	3 992,2	*2,1*
1.2. Interest income on loans to individuals	1 576,6	*5,1*	1 833,3	*1,7*	1 353,8	*0,9*	1 791,6	*0,9*
1.3. Income on securities	1 896,2	*6,1*	2 599,5	*2,4*	1 078,1	*0,7*	1 411,8	*0,7*
1.4. Income on operations with foreign currency	17 853,0	*57,5*	91 197,9	*82,6*	129 730,8	*88,6*	169 003,8	*88,1*
1.5. Commissions	806,4	*2,6*	906,6	*0,8*	704,9	*0,5*	974,7	*0,5*
1.6. Recovery of loss provision	4 825,6	*15,6*	6 063,3	*5,5*	6 521,3	*4,5*	9 363,9	*4,9*
1.7. Other income	1 679,2	*5,4*	4 862,9	*4,4*	4 049,4	*2,8*	5 330,0	*2,8*
Of which:								
1.7.1. Fines, penalties, forfeits	77,0	*0,2*	98,4	*0,1*	72,1	*0,0*	110,0	*0,1*
2. Expenses of credit institution, total	**30 029,0**	***100,0***	**109 815,9**	***100,0***	**146 284,8**	***100,0***	**191 675,5**	***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*	2 099,6	*1,4*	2 711,2	*1,4*
2.2. Interest expenses on funds raised from individuals	857,6	*2,9*	862,8	*0,8*	1 079,8	*0,7*	1 451,2	*0,8*
2.3. Expenses on operations with securities	1 552,0	*5,2*	2 372,0	*2,2*	607,4	*0,4*	771,7	*0,4*
2.4. Expenses on operations with foreign currency	17 742,7	*59,1*	90 776,9	*82,7*	129 415,4	*88,5*	168 553,4	*87,9*
2.5. Commissions	152,2	*0,5*	181,4	*0,2*	144,9	*0,1*	202,3	*0,1*
2.6. Expenses on loss provision	5 438,8	*18,1*	7 568,7	*6,9*	7 686,6	*5,3*	11 080,5	*5,8*
2.7. Management expenses (including personnel costs)	1 179,6	*3,9*	1 246,1	*1,1*	876,2	*0,6*	1 239,9	*0,6*
2.8. Other expenses	1 976,2	*6,6*	5 105,3	*4,6*	4 374,8	*3,0*	5 665,2	*3,0*
Of which:								
2.8.1. Fines, penalties, forfeits	2,5	*0,0*	4,4	*0,0*	3,5	*0,0*	4,9	*0,0*

[1] According to Profit and Loss Reporting 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 1.03.16

thousand rubles

	Assets in rubles	Assets in foreign currency	Liabilities[1] in rubles	Liabilities[1] in foreign currency
1	2	3	4	5
Central Federal District	48 793 962 159	27 542 535 460	49 238 858 552	27 097 639 067
Belgorod Region	10 487 261	1 094 290	10 476 332	1 105 219
Bryansk Region	0	0	0	0
Vladimir Region	7 670 832	389 085	7 774 425	285 492
Voronezh Region	4 921 121	2 487 800	5 025 780	2 383 141
Ivanovo Region	14 321 239	1 071 268	14 533 228	859 279
Kaluga Region	48 384 509	2 128 612	48 413 552	2 099 569
Kostroma Region	341 606 184	194 833 769	412 922 662	123 517 291
Kursk Region	19 265 931	901 915	19 262 701	905 145
Lipetsk Region	25 202 968	1 369 456	25 226 225	1 346 199
Moscow Region	46 295 964	13 454 871	47 247 536	12 503 299
Orel Region	0	0	0	0
Ryazan Region	24 081 471	1 260 944	23 895 473	1 446 942
Smolensk Region	6 198 641	500 385	6 227 519	471 507
Tambov Region	3 248 919	31 103	3 253 861	26 161
Tver Region	17 071 268	2 135 801	17 230 305	1 976 764
Tula Region	2 730 516	54 685	2 731 683	53 518
Yaroslavl Region	25 118 962	5 122 332	24 529 883	5 711 411
City of Moscow	48 197 356 373	27 315 699 144	48 570 107 387	26 942 948 130
North-Western Federal District	1 552 198 831	544 830 774	1 670 183 445	426 846 160
Republic of Karelia	998 459	21 750	1 005 605	14 604
Komi Republic	5 477 520	902 675	5 517 292	862 903
Akhangelsk Region	0	0	0	0
Vologda Region	78 542 092	8 687 324	79 523 617	7 705 799
Kaliningrad Region	13 268 361	8 552 538	14 656 487	7 164 412
Leningrad Region	12 860 897	1 483 173	13 212 868	1 131 202
Murmansk Region	8 196 758	1 782 628	8 265 091	1 714 295
Novgorod Region	5 226 560	537 657	5 355 598	408 619
Pskov Region	2 659 490	19 369	2 662 073	16 786
St Petersburg	1 424 968 694	522 843 660	1 539 984 814	407 827 540
Southern Federal District	315 084 509	40 196 531	318 189 576	37 091 464
Republic of Adygeya	10 283 315	390 334	10 309 257	364 392
Republic of Kalmykia	0	0	0	0
Krasnodar Territory	178 344 506	14 325 054	180 196 933	12 472 627
Astrakhan Region	7 690 306	4 672 539	7 756 886	4 605 959
Volgograd Region	13 631 733	3 256 170	14 420 203	2 467 700
Rostov Region	105 134 649	17 552 434	105 506 297	17 180 786
North-Caucasian Federal District	35 962 635	6 082 733	35 921 015	6 124 353
Republik of Daghestan	4 332 192	78 496	4 343 513	67 175
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	5 618 119	165 789	5 675 615	108 293
Karachai-Cherkess Republic	13 323 937	5 324 462	13 203 350	5 445 049

Republic of North Ossetia - Alania	2 583 661	71 458	2 569 036	86 083
Chechen Republic	0	0	0	0
Stavropol Territory	10 104 726	442 528	10 129 501	417 753
Volga Federal District	1 693 048 482	353 921 294	1 736 680 911	310 288 865
Republic of Bashkortostan	82 719 717	4 507 194	81 936 746	5 290 165
Republic of Marii El	2 955 968	199 246	2 967 200	188 014
Republic of Mordovia	23 390 994	400 212	23 425 794	365 412
Republic of Tatarstan	846 991 551	148 264 768	819 080 755	176 175 564
Udmurt Republic	37 581 144	3 353 248	39 888 416	1 045 976
Chuvash Republic	10 278 238	949 799	10 552 803	675 234
Perm Territory	27 904 633	3 073 338	28 006 434	2 971 537
Kirov Region	32 090 574	2 921 454	33 362 735	1 649 293
Nizhny Novgogrod Region	83 967 522	7 832 986	85 432 167	6 368 341
Orenburg Region	43 476 755	3 827 297	43 696 798	3 607 254
Penza Region	4 500 237	52 243	4 501 141	51 339
Samara Region	347 012 373	114 270 457	411 145 852	50 136 978
Saratov Region	142 674 753	64 194 742	145 148 913	61 720 582
Ulyanovsk Region	7 504 023	74 310	7 535 157	43 176
Ural Federal District	870 920 978	510 907 316	1 031 552 850	350 275 444
Kurgan Region	2 951 565	65 272	2 992 845	23 992
Sverdlovsk Region	472 816 670	162 147 890	488 760 234	146 204 326
Tyumen Region	274 509 004	325 792 316	412 283 168	188 018 152
Chelyabinsk Region	120 643 739	22 901 838	127 516 603	16 028 974
Siberian Federal District	230 877 936	59 493 609	236 507 010	53 864 535
Republic of Altai	1 272 970	108 426	1 276 046	105 350
Republic of Buryatiya	12 786 179	1 155 556	12 148 393	1 793 342
Republic of Tuva	637 720	2 571	639 916	375
Republic of Khakassia	7 219 144	139 087	7 222 385	135 846
Altai Territory	12 336 647	368 654	12 375 651	329 650
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	42 588 146	8 954 886	43 519 889	8 023 143
Irkutsk Region	15 081 533	1 453 069	15 788 761	745 841
Kemerovo Region	12 965 357	625 707	13 034 604	556 460
Novosibirsk Region	99 210 480	41 424 061	101 379 672	39 254 869
Omsk Region	13 215 036	4 582 221	15 463 286	2 333 971
Tomsk Region	13 564 724	679 371	13 658 407	585 688
Far Eastern Federal District	476 647 671	116 103 463	501 283 357	91 467 777
Republic of Sakha (Yakutia)	32 721 363	3 175 845	32 922 892	2 974 316
Kamchatka Territory	20 316 580	2 783 984	20 985 050	2 115 514
Primorskiy Territory	91 454 671	16 519 487	94 115 251	13 858 907
Khabarovsk Territory	8 456 284	598 694	8 430 184	624 794
Amur Region	315 617 052	88 826 193	336 658 579	67 784 666
Magadan Region	0	0	0	0
Sakhalin Region	8 081 721	4 199 260	8 171 401	4 109 580
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Crimean District	96 505 953	11 905 117	98 644 405	9 766 665
Republic of Crimea	88 483 837	10 353 161	90 550 391	8 286 607
City of Sevastopol	8 022 116	1 551 956	8 094 014	1 480 058

[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».

Table 33

Securities Acquired by Credit Institutions Registered in Respective Regions, as of 1.03.16

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	8 879 563 587	2 847 743 857	239 215 011	1 720 498 298	79 532 767	65 618 383
Belgorod Region	1 518 863	156 499	0	0	0	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	95 584	78 988	222 686	0	11 475	0
Voronezh Region	2 016 490	8 066	0	0	0	0
Ivanovo Region	669 610	310 566	16 097	0	176 394	36 204
Kaluga Region	1 446 822	1 046 279	123 740	0	0	0
Kostroma Region	229 593 484	428 849	4 714 352	1 277 081	298 020	0
Kursk Region	551 613	551 613	0	0	0	0
Lipetsk Region	3 040 835	274 252	2 340	0	0	0
Moscow Region	5 514 424	1 710 633	574 742	0	19 844	0
Orel Region	0	0	0	0	0	0
Ryazan Region	694 295	407 965	0	309 757	0	0
Smolensk Region	0	0	0	0	0	0
Tambov Region	0	0	0	0	0	0
Tver Region	561 186	455 461	4 460	0	0	0
Tula Region	246 191	34 336	10 377	0	85 561	0
Yaroslavl Region	6 104 340	112 122	242 209	0	304 138	0
City of Moscow	8 627 509 850	2 842 168 228	233 304 008	1 718 911 460	78 637 335	65 582 179
North-Western Federal District	380 676 456	14 559 752	20 280 282	6 049 029	3 461 429	875 137
Republic of Karelia	0	0	0	0	0	0
Komi Republic	969 676	510 666	156 391	0	0	37 672
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	9 412 472	620 151	23 706	0	13 978	0
Kaliningrad Region	5 561 565	0	8 198	0	0	0
Leningrad Region	660 696	95 139	18	0	360 526	0
Murmansk Region	0	0	0	0	0	0
Novgorod Region	500 806	237 754	273 690	0	0	0
Pskov Region	64 872	0	0	0	0	0
St Petersburg	363 506 369	13 096 042	19 818 279	6 049 029	3 086 925	837 465
Southern Federal District	15 877 253	4 533 530	535 267	375 169	8 238 966	1 336 354
Republic of Adygeya	67 361	6 446	1 278	0	98 442	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	12 757 859	2 840 590	340 378	350 000	8 081 051	1 336 354
Astrakhan Region	1 864 449	1 472 046	3 485	5 288	19 978	0
Volgograd Region	959 811	34 070	137 431	0	0	0
Rostov Region	227 773	180 378	52 695	19 881	39 495	0
North-Caucasian Federal District	1 838 732	175 946	99 348	0	146 477	0
Republik of Daghestan	0	0	0	0	146 477	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 600	0	16 723	0	0	0
Karachai-Cherkess Republic	1 593 095	0	82 625	0	0	0
Republic of North Ossetia - Alania	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	241 037	175 946	0	0	0	0
Volga Federal District	275 889 318	25 553 653	33 471 059	16 202 221	6 628 830	760 193

Republic of Bashkortostan	13 399 020	9 151 262	174 604	340 694	0	0
Republic of Marii El	0	0	0	0	0	0
Republic of Mordovia	248 533	166 202	26 355	0	0	0
Republic of Tatarstan	118 200 346	7 402 602	31 341 936	11 906 729	4 272 834	0
Udmurt Republic	2 448 118	153 542	0	0	387 616	0
Chuvash Republic	246 249	26 816	2 884	0	0	0
Perm Territory	2 034 080	0	488 302	300 000	150 595	0
Kirov Region	9 610 098	88 742	5 331	0	16 280	0
Nizhny Novgogrod Region	7 520 554	1 230 314	146 018	324 561	53 769	534 737
Orenburg Region	8 294 760	389 748	32 722	35 246	1 000 990	0
Penza Region	284 390	99 390	51 323	0	0	0
Samara Region	36 446 315	6 738 171	1 057 327	3 294 991	323 170	225 456
Saratov Region	77 156 855	106 864	144 257	0	423 576	0
Ulyanovsk Region	0	0	0	0	0	0
Ural Federal District	209 282 396	40 005 536	2 415 099	1 289 479	1 846 353	1 348 197
Kurgan Region	0	0	0	0	0	0
Sverdlovsk Region	125 809 105	20 459 137	1 842 029	1 289 479	1 719 946	0
Tyumen Region	66 342 284	14 563 129	523 230	0	4 964	1 049 691
Chelyabinsk Region	17 131 007	4 983 270	49 840	0	121 443	298 506
Siberian Federal District	27 982 390	11 598 451	1 358 543	77 400	373 042	0
Republic of Altai	366 469	0	0	0	0	0
Republic of Buryatiya	49 413	0	633 207	77 400	0	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	19 404	19 775	0	0	0	0
Altai Territory	42 195	43 096	1 435	0	0	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	1 341 228	77 320	646 808	0	0	0
Irkutsk Region	111 353	0	26 444	0	146 600	0
Kemerovo Region	1 340 529	460 897	43 736	0	35 838	0
Novosibirsk Region	22 055 815	10 706 183	3 813	0	105 788	0
Omsk Region	2 560 952	202 441	127	0	50 693	0
Tomsk Region	95 032	88 739	2 973	0	34 123	0
Far Eastern Federal District	98 958 905	10 310 506	1 729 149	575 000	514 261	0
Republic of Sakha (Yakutia)	519 881	154 887	353 119	0	340 234	0
Kamchatka Territory	1 458 767	482 459	9 020	0	102 010	0
Primorskiy Territory	8 953 389	3 653 247	62 890	0	17	0
Khabarovsk Territory	349 024	33 517	0	0	0	0
Amur Region	87 677 844	5 986 396	1 289 142	575 000	0	0
Magadan Region	0	0	0	0	0	0
Sakhalin Region	0	0	14 978	0	72 000	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Crimean District	6 204 707	4 386 648	1 295	205 055	9 063 566	0
Republic of Crimea	6 204 707	4 386 648	1 295	189 750	9 063 566	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 1.03.16

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	33 870 361 703	18 622 359 793	3 245 864 941	9 374 112 308
Belgorod Region	6 151 139	5 116 597	30	227 724
Bryansk Region	0	0	0	0
Vladimir Region	5 671 324	3 682 810	250 000	1 545 993
Voronezh Region	2 817 306	2 342 733	150 000	258 381
Ivanovo Region	9 282 465	6 236 477	947 750	1 741 346
Kaluga Region	41 170 819	23 702 880	14 242 092	2 916 052
Kostroma Region	222 380 834	17 571 418	66 070 249	60 636 875
Kursk Region	16 446 138	10 940 638	3 400 000	1 304 545
Lipetsk Region	17 923 125	10 174 785	4 200 000	2 301 697
Moscow Region	30 741 891	12 676 265	9 373 273	6 840 717
Orel Region	0	0	0	0
Ryazan Region	15 296 965	11 963 264	1 520 050	1 782 665
Smolensk Region	5 846 586	1 129 641	4 265 700	147 261
Tambov Region	2 087 248	1 706 679	85 000	295 569
Tver Region	12 475 268	5 505 728	4 340 000	1 187 069
Tula Region	1 589 531	1 277 730	195 000	116 801
Yaroslavl Region	15 135 253	7 373 602	1 105 000	5 268 365
City of Moscow	33 465 345 811	18 500 958 546	3 135 720 797	9 287 541 248
North-Western Federal District	1 008 124 908	577 143 415	200 114 734	128 405 453
Republic of Karelia	871 075	93 998	390 000	275 428
Komi Republic	3 100 064	2 421 430	211 822	466 812
Akhangelsk Region	0	0	0	0
Vologda Region	53 284 628	17 481 731	5 468 701	28 234 037
Kaliningrad Region	8 075 692	4 604 466	2 209 689	1 225 970
Leningrad Region	7 067 274	3 155 060	0	2 682 049
Murmansk Region	3 041 726	1 054 828	150 000	1 828 348
Novgorod Region	2 360 727	1 418 188	130 000	780 732
Pskov Region	1 187 295	1 043 461	0	143 834
St Petersburg	929 136 427	545 870 253	191 554 522	92 768 243
Southern Federal District	219 279 398	124 547 975	26 015 228	64 223 485
Republic of Adygeya	7 210 879	5 387 027	252 551	1 276 537
Republic of Kalmykia	0	0	0	0
Krasnodar Territory	116 131 544	67 307 591	24 036 805	21 143 786
Astrakhan Region	1 415 108	617 022	0	711 244
Volgograd Region	8 899 559	7 240 743	565 000	1 054 689
Rostov Region	85 622 308	43 995 592	1 160 872	40 037 229
North-Caucasian Federal District	21 047 077	15 542 664	830 923	4 472 254
Republik of Daghestan	1 292 102	610 768	2 200	679 134
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	3 827 992	2 664 424	320 300	836 454
Karachai-Cherkess Republic	8 634 108	6 317 469	0	2 298 067

Republic of North Ossetia - Alania	1 833 346	1 639 611	0	193 735
Chechen Republic	0	0	0	0
Stavropol Territory	5 459 529	4 310 392	508 423	464 864
Volga Federal District	1 085 194 377	578 601 896	141 834 970	280 521 128
Republic of Bashkortostan	33 334 146	21 283 263	6 976 761	3 783 662
Republic of Marii El	2 264 415	1 469 839	600 000	101 756
Republic of Mordovia	14 697 016	11 333 211	400 000	2 435 997
Republic of Tatarstan	514 067 870	342 912 394	41 408 769	85 411 851
Udmurt Republic	28 036 975	4 332 020	2 178 300	20 877 634
Chuvash Republic	7 572 500	3 043 736	835 000	3 502 190
Perm Territory	19 099 767	9 310 196	888 322	8 384 257
Kirov Region	18 765 142	10 864 525	1 500	5 623 169
Nizhny Novgogrod Region	53 555 079	32 952 488	6 228 129	9 063 961
Orenburg Region	28 133 199	13 227 685	467 985	13 305 767
Penza Region	2 836 011	1 754 177	7 790	744 913
Samara Region	258 922 753	102 525 350	12 954 383	118 251 814
Saratov Region	98 345 210	18 679 941	68 886 209	8 384 756
Ulyanovsk Region	5 564 294	4 913 071	1 822	649 401
Ural Federal District	560 390 995	224 668 233	76 011 737	217 425 052
Kurgan Region	1 875 481	1 705 820	0	121 603
Sverdlovsk Region	272 548 326	85 248 920	30 847 789	129 136 066
Tyumen Region	212 319 607	100 543 464	37 395 681	63 376 167
Chelyabinsk Region	73 647 581	37 170 029	7 768 267	24 791 216
Siberian Federal District	148 290 306	55 210 000	43 222 761	40 615 835
Republic of Altai	469 607	362 695	0	50 769
Republic of Buryatiya	7 231 331	2 582 986	0	4 575 943
Republic of Tuva	229 052	119 671	900	108 481
Republic of Khakassia	4 347 034	2 024 845	15 000	2 016 205
Altai Territory	8 691 800	5 767 674	705 848	1 781 476
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	34 464 754	4 196 425	18 989 210	6 328 354
Irkutsk Region	11 077 175	6 255 157	680 900	3 357 495
Kemerovo Region	7 210 766	2 904 114	1 305 152	3 001 500
Novosibirsk Region	57 122 750	19 642 040	21 310 751	14 760 584
Omsk Region	8 790 232	5 784 828	205 000	1 872 332
Tomsk Region	8 655 805	5 569 565	10 000	2 762 696
Far Eastern Federal District	332 312 933	83 712 634	17 014 001	216 389 983
Republic of Sakha (Yakutia)	20 760 692	12 536 711	42 588	7 397 870
Kamchatka Territory	12 563 037	8 851 030	1 618 401	1 890 967
Primorskiy Territory	57 550 738	35 941 134	3 024 303	15 300 215
Khabarovsk Territory	6 262 979	2 146 474	764 000	2 110 162
Amur Region	232 592 327	22 759 027	10 934 709	189 264 604
Magadan Region	0	0	0	0
Sakhalin Region	2 583 160	1 478 258	630 000	426 165
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Crimean District	49 067 699	13 191 596	24 399 999	8 939 437
Republic of Crimea	44 425 838	11 059 922	22 799 999	8 880 312
City of Sevastopol	4 641 861	2 131 674	1 600 000	59 125

Table 35

Distribution of Loans, Deposits and Other Claims in Forreign Currency by Credit Institutions, Registered in Respective Regions, as of 1.03.16

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	19 771 585 627	13 044 963 920	4 967 467 552	253 350 081
Belgorod Region	2 027	0	2 027	0
Bryansk Region	0	0	0	0
Vladimir Region	137 479	120 895	0	16 584
Voronezh Region	909 504	714 256	3 754	169 414
Ivanovo Region	163 643	42 728	3 972	5 379
Kaluga Region	1 975	0	1 975	0
Kostroma Region	44 158 123	25 518 823	11 481 676	410 248
Kursk Region	52 085	52 085	0	0
Lipetsk Region	83	0	0	83
Moscow Region	6 584 904	3 186 889	48 163	3 349 852
Orel Region	0	0	0	0
Ryazan Region	105 147	62 174	3 837	39 136
Smolensk Region	321 078	59 160	223 281	0
Tambov Region	2 253	0	2 253	0
Tver Region	361 662	0	361 662	0
Tula Region	1 126	0	1 126	0
Yaroslavl Region	1 284 496	841 181	1 126	428 009
City of Moscow	19 717 500 042	13 014 365 729	4 955 332 700	248 931 376
North-Western Federal District	262 051 368	133 039 953	70 494 590	7 307 765
Republic of Karelia	0	0	0	0
Komi Republic	46 377	46 377	0	0
Akhangelsk Region	0	0	0	0
Vologda Region	1 229 777	915 098	41 150	12 353
Kaliningrad Region	347 649	158 983	0	188 666
Leningrad Region	313 511	298 064	0	5 649
Murmansk Region	171 348	169 846	1 502	0
Novgorod Region	1 502	0	1 502	0
Pskov Region	0	0	0	0
St Petersburg	259 941 204	131 451 585	70 450 436	7 101 097
Southern Federal District	10 633 969	9 453 676	684 218	464 232
Republic of Adygeya	44 284	23 793	0	20 491
Republic of Kalmykia	0	0	0	0
Krasnodar Territory	1 384 747	1 127 826	154 360	77 087
Astrakhan Region	3 379	0	3 379	0
Volgograd Region	137 865	0	128 611	2 885
Rostov Region	9 063 694	8 302 057	397 868	363 769
North-Caucasian Federal District	3 061 765	2 188 285	737 401	26 680
Republik of Daghestan	15 409	0	1 877	13 532
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	3 194	0	3 194	0
Karachai-Cherkess Republic	2 830 315	2 100 618	716 549	13 148

Republic of North Ossetia - Alania	48	0	48	0
Chechen Republic	0	0	0	0
Stavropol Territory	212 799	87 667	15 733	0
Volga Federal District	115 224 181	58 761 096	6 761 151	3 875 100
Republic of Bashkortostan	18 355	0	17 972	383
Republic of Marii El	1 126	0	1 126	0
Republic of Mordovia	2 628	0	2 628	0
Republic of Tatarstan	43 707 256	37 502 067	3 362 937	1 712 540
Udmurt Republic	1 229 786	858 860	350 101	20 825
Chuvash Republic	160 475	152 751	1 128	6 596
Perm Territory	967 196	602 825	122 398	241 973
Kirov Region	575 131	572 839	2 292	0
Nizhny Novgogrod Region	1 356 546	764 093	86 414	134 865
Orenburg Region	806 294	545 090	107 140	154 064
Penza Region	0	0	0	0
Samara Region	66 003 762	17 656 618	2 418 337	1 602 859
Saratov Region	395 447	105 953	288 678	816
Ulyanovsk Region	179	0	0	179
Ural Federal District	283 960 033	255 417 171	20 029 372	928 488
Kurgan Region	1 162	0	0	1 162
Sverdlovsk Region	33 804 734	23 333 955	9 885 112	257 147
Tyumen Region	244 010 524	231 366 464	4 717 694	669 884
Chelyabinsk Region	6 143 613	716 752	5 426 566	295
Siberian Federal District	25 741 274	1 954 972	22 939 837	457 837
Republic of Altai	0	0	0	0
Republic of Buryatiya	7 066	0	6 617	449
Republic of Tuva	342	0	342	0
Republic of Khakassia	0	0	0	0
Altai Territory	35 082	1 911	4 505	28 666
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	6 363 761	498 951	5 145 487	330 699
Irkutsk Region	35 411	22 527	12 884	0
Kemerovo Region	5 821	0	375	5 446
Novosibirsk Region	19 193 169	1 393 913	17 760 339	38 913
Omsk Region	56 670	0	3 006	53 664
Tomsk Region	43 952	37 670	6 282	0
Far Eastern Federal District	22 103 296	14 923 594	1 607 695	726 385
Republic of Sakha (Yakutia)	1 357 551	734 813	182 287	440 451
Kamchatka Territory	179 361	168 952	7 595	2 814
Primorskiy Territory	1 619 333	961 863	200 089	107 631
Khabarovsk Territory	9 658	0	9 658	0
Amur Region	18 909 682	13 035 249	1 203 072	175 489
Magadan Region	0	0	0	0
Sakhalin Region	27 711	22 717	4 994	0
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Crimean District	1 545 168	743 434	91 554	709 696
Republic of Crimea	844 512	288 411	25 467	530 150
City of Sevastopol	700 656	455 023	66 087	179 546

Table 36

Overdue claims on loans, deposits and other claims by credit institutions registered in respective regions, as of 1.03.16

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	1 608 234 862	442 119 907	25 634 307	8 095 031	742 848 507	60 935 692
Belgorod Region	78 088	0	0	0	848	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	175 061	0	0	0	47 709	0
Voronezh Region	7 290	0	0	0	629	0
Ivanovo Region	215 542	0	0	0	92 035	0
Kaluga Region	496 050	0	12 952 092	0	548 471	0
Kostroma Region	471 567	0	109 703	0	8 367 387	131 726
Kursk Region	51 156	0	0	0	19 899	0
Lipetsk Region	2 189 072	0	0	0	129 844	0
Moscow Region	995 213	869 963	0	0	681 976	216 710
Orel Region	0	0	0	0	0	0
Ryazan Region	1 186 303	0	0	0	77 787	0
Smolensk Region	369 587	0	5 700	0	17 581	0
Tambov Region	77 278	0	0	0	24 116	0
Tver Region	60 905	0	0	0	27 830	0
Tula Region	51 234	0	0	0	2 307	0
Yaroslavl Region	321 575	0	0	0	112 168	58 570
City of Moscow	1 601 488 941	441 249 944	12 566 812	8 095 031	732 697 920	60 528 686
North-Western Federal District	66 706 322	8 759 420	193 342	63 210	8 412 515	483 628
Republic of Karelia	5 692	0	0	0	5 265	0
Komi Republic	120 762	0	41 822	0	21 050	0
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	1 735 755	7 846	45 000	0	3 001 069	3 381
Kaliningrad Region	284 148	1 659	9 689	0	49 459	11
Leningrad Region	679 720	212 695	0	0	278 246	4 979
Murmansk Region	202 082	4 647	0	0	62 631	0
Novgorod Region	92 703	0	0	0	11 640	0
Pskov Region	83 983	0	0	0	8 267	0
St Petersburg	63 501 477	8 532 573	96 831	63 210	4 974 888	475 257
Southern Federal District	7 406 099	786 436	56 000	0	3 215 881	60 629
Republic of Adygeya	124 809	0	0	0	81 777	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	4 364 621	783 577	56 000	0	2 212 086	2 778
Astrakhan Region	47 996	0	0	0	45 277	0
Volgograd Region	564 900	0	0	0	73 995	0
Rostov Region	2 303 773	2 859	0	0	802 746	57 851
North-Caucasian Federal District	700 879	90 849	507 330	15 733	413 010	4 656
Republik of Daghestan	96 943	0	0	0	83 821	0
Republic of Ingushetia	0	0	0	0	0	0

Kabardino-Balkar Republic	315 606	0	0	0	114 361	0
Karachai-Cherkess Republic	122 150	90 849	0	0	90 317	4 656
Republic of North Ossetia - Alania	113 834	0	0	0	38 089	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	52 346	0	507 330	15 733	86 422	0
Volga Federal District	41 937 361	689 042	32 013 852	0	28 910 606	1 467 997
Republic of Bashkortostan	422 634	0	5 814 788	0	829 225	383
Republic of Marii El	35 769	0	0	0	1 499	0
Republic of Mordovia	119 229	0	0	0	58 106	0
Republic of Tatarstan	9 752 671	160 988	110 220	0	7 887 813	269 852
Udmurt Republic	155 636	0	0	0	2 054 139	1 502
Chuvash Republic	115 003	0	0	0	68 388	0
Perm Territory	233 729	0	26 500	0	333 149	0
Kirov Region	797 321	0	0	0	850 002	0
Nizhny Novgogrod Region	3 677 643	3 679	4 000	0	630 165	4 746
Orenburg Region	734 197	0	55 000	0	288 902	0
Penza Region	97 785	0	0	0	54 989	0
Samara Region	23 901 027	511 411	3 340 282	0	13 609 574	1 190 858
Saratov Region	1 729 499	12 964	22 663 062	0	2 086 608	656
Ulyanovsk Region	165 218	0	0	0	158 047	0
Ural Federal District	12 463 149	481 455	6 278 836	1 458	10 779 639	39 447
Kurgan Region	166 002	0	0	0	11 013	0
Sverdlovsk Region	5 218 240	11 408	6 078 836	0	8 504 222	36 527
Tyumen Region	3 439 860	444 969	0	0	1 585 660	2 625
Chelyabinsk Region	3 639 047	25 078	200 000	1 458	678 744	295
Siberian Federal District	3 631 597	49 966	70 848	342	3 269 878	199 425
Republic of Altai	3 374	0	0	0	7 346	0
Republic of Buryatiya	39 438	0	0	0	323 621	448
Republic of Tuva	4 006	0	0	342	16 317	0
Republic of Khakassia	57 106	0	15 000	0	71 464	0
Altai Territory	336 334	0	5 848	0	41 782	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	250 812	49 966	0	0	929 606	178 535
Irkutsk Region	635 598	0	30 000	0	161 288	0
Kemerovo Region	167 677	0	10 000	0	123 035	1 184
Novosibirsk Region	1 287 474	0	0	0	1 299 149	19 014
Omsk Region	639 483	0	0	0	145 320	244
Tomsk Region	210 295	0	10 000	0	150 950	0
Far Eastern Federal District	5 619 654	629 761	138 723	0	34 065 938	40 936
Republic of Sakha (Yakutia)	324 001	7 490	42 588	0	211 461	0
Kamchatka Territory	636 204	0	0	0	269 221	2 814
Primorskiy Territory	2 602 744	0	26 135	0	836 463	9 867
Khabarovsk Territory	40 407	0	0	0	481 732	0
Amur Region	1 919 112	622 271	70 000	0	32 217 001	28 255
Magadan Region	0	0	0	0	0	0
Sakhalin Region	97 186	0	0	0	50 060	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Crimean District	811 372	590 848	0	34 848	375 747	203 692
Republic of Crimea	137 405	283 203	0	0	373 421	86 912
City of Sevastopol	673 967	307 645	0	34 848	2 326	116 780

Table 37

Distribution of Clients' Funds in Rubles by Credit Institutions Registered in Respective Regions, as of 1.03.16

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	27 811 641 623	2 877 685	68 359	5 785 572 073	7 511 466 856	14 247 354 376
Belgorod Region	7 624 354	0	0	1 593 875	869 577	5 095 399
Bryansk Region	0	0	0	0	0	0
Vladimir Region	6 267 118	0	150	710 253	420 288	5 120 366
Voronezh Region	2 502 543	0	0	321 366	316 590	1 860 944
Ivanovo Region	10 769 277	0	0	1 416 255	298 793	8 912 757
Kaluga Region	43 390 176	0	0	1 193 523	24 106 011	18 070 890
Kostroma Region	228 641 656	0	0	7 917 231	60 425 475	160 214 927
Kursk Region	13 624 096	0	0	2 692 446	427 810	10 493 112
Lipetsk Region	19 045 876	0	0	2 664 271	1 705 006	14 661 188
Moscow Region	29 422 020	0	0	8 519 429	2 212 985	18 619 452
Orel Region	0	0	0	0	0	0
Ryazan Region	18 467 823	3 878	0	3 478 984	1 285 641	13 410 058
Smolensk Region	4 209 269	0	0	624 249	293 488	3 288 351
Tambov Region	2 498 971	0	0	555 182	113 287	1 784 142
Tver Region	12 388 649	0	0	2 374 545	540 272	9 385 338
Tula Region	1 627 316	0	0	253 361	358 497	959 622
Yaroslavl Region	15 199 305	0	0	3 842 837	2 807 758	8 361 625
City of Moscow	27 395 963 174	2 873 807	68 209	5 747 414 266	7 415 285 378	13 967 116 205
North-Western Federal District	1 129 907 294	209 112	430	350 350 173	450 777 536	312 407 661
Republic of Karelia	600 668	0	0	298 313	3 731	288 008
Komi Republic	4 136 170	0	0	930 588	822 717	2 261 300
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	61 133 204	0	0	5 998 262	24 093 505	30 948 890
Kaliningrad Region	8 450 279	0	0	4 604 808	128 211	3 656 145
Leningrad Region	10 353 975	0	0	1 039 635	506 835	8 780 331
Murmansk Region	5 163 161	0	0	1 557 441	281 026	3 294 838
Novgorod Region	3 649 552	0	430	1 361 075	21 414	2 176 813
Pskov Region	1 486 867	0	0	523 536	0	962 584
St Petersburg	1 034 933 418	209 112	0	334 036 515	424 920 097	260 038 752
Southern Federal District	234 890 631	125 218	550	35 378 134	37 939 185	160 634 959
Republic of Adygeya	7 350 618	0	0	723 779	584 912	6 029 098
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	137 900 327	18 532	550	16 658 914	30 836 733	89 875 192
Astrakhan Region	5 014 993	0	0	2 917 592	1 066 982	1 018 433
Volgograd Region	7 936 971	0	0	2 335 167	595 316	5 002 585
Rostov Region	76 687 722	106 686	0	12 742 682	4 855 242	58 709 651
North-Caucasian Federal District	19 051 608	0	0	5 713 183	2 975 414	10 195 118
Republik of Daghestan	1 970 537	0	0	1 180 456	267 356	494 969
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	3 004 390	0	0	524 967	32 700	2 412 907
Karachai-Cherkess Republic	6 576 490	0	0	1 576 432	1 902 011	3 097 891
Republic of North Ossetia - Alania	1 604 864	0	0	80 197	108 000	1 416 667
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	5 895 327	0	0	2 351 131	665 347	2 772 684

Volga Federal District	959 135 291	3 071 121	0	153 191 240	224 112 747	575 119 639
Republic of Bashkortostan	46 591 451	29 924	0	2 494 161	11 517 799	32 518 667
Republic of Marii El	2 109 870	0	0	425 422	94 105	1 567 505
Republic of Mordovia	18 940 748	0	0	1 722 998	707 017	16 435 056
Republic of Tatarstan	486 205 188	2 991 053	0	100 894 605	148 816 744	231 565 484
Udmurt Republic	30 103 989	13 358	0	3 210 090	628 655	26 206 643
Chuvash Republic	8 408 346	0	0	1 471 580	897 008	6 011 804
Perm Territory	20 721 416	15 747	0	2 714 764	3 315 574	14 627 366
Kirov Region	23 897 071	5 777	0	3 750 019	1 184 622	18 674 162
Nizhny Novgogrod Region	59 285 763	10 145	0	9 279 200	5 171 356	44 654 600
Orenburg Region	30 513 530	5 056	0	3 967 489	5 278 542	21 243 609
Penza Region	3 630 616	0	0	711 857	360 999	2 531 867
Samara Region	159 798 505	61	0	17 098 714	43 808 909	98 047 144
Saratov Region	63 513 106	0	0	4 722 484	1 898 454	56 830 682
Ulyanovsk Region	5 415 692	0	0	727 857	432 963	4 205 050
Ural Federal District	714 208 896	129 269	0	68 400 536	116 335 377	523 457 117
Kurgan Region	1 592 884	0	0	331 804	369 167	887 286
Sverdlovsk Region	337 051 217	10 970	0	37 741 660	52 406 083	245 363 067
Tyumen Region	287 814 726	110 231	0	15 842 944	56 620 752	212 615 918
Chelyabinsk Region	87 750 069	8 068	0	14 484 128	6 939 375	64 590 846
Siberian Federal District	161 361 770	142 267	0	41 005 879	14 202 528	103 289 804
Republic of Altai	868 386	289	0	130 684	258 372	477 241
Republic of Buryatiya	8 951 407	10 772	0	1 491 770	270 501	7 036 260
Republic of Tuva	257 747	158	0	170 320	5 000	82 267
Republic of Khakassia	5 521 802	0	0	1 048 791	537 263	3 845 467
Altai Territory	7 458 564	0	0	2 036 914	540 727	4 859 273
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	28 469 553	27 984	0	2 708 242	2 346 521	23 071 060
Irkutsk Region	11 256 691	0	0	2 422 607	1 171 805	7 470 804
Kemerovo Region	8 855 431	0	0	1 713 779	770 733	6 343 611
Novosibirsk Region	68 539 623	103 064	0	25 419 275	6 204 690	35 015 933
Omsk Region	10 112 107	0	0	1 643 282	1 862 993	6 590 208
Tomsk Region	11 070 459	0	0	2 220 215	233 923	8 497 680
Far Eastern Federal District	297 132 564	66 907	18 576	38 438 881	19 436 285	237 782 213
Republic of Sakha (Yakutia)	25 134 329	26 336	0	4 863 066	3 453 099	16 692 467
Kamchatka Territory	14 736 592	13 466	0	2 061 070	1 344 792	11 285 773
1	67 036 613	20 537	0	17 712 687	3 813 757	44 550 898
Khabarovsk Territory	6 498 742	0	0	412 339	350 470	5 728 103
Amur Region	177 974 926	0	18 576	10 409 375	10 095 894	157 230 578
Magadan Region	0	0	0	0	0	0
Sakhalin Region	5 751 362	6 568	0	2 980 344	378 273	2 294 394
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Crimean District	66 534 390	2 321	0	20 250 748	3 243 491	42 867 088
Republic of Crimea	60 375 992	2 321	0	18 700 304	2 386 449	39 127 791
City of Sevastopol	6 158 398	0	0	1 550 444	857 042	3 739 297

Table 38

Distribution of Clients' Funds in Foreign Currency by Credit Institutions Registered in Respective Regions, as of 1.03.16

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	20 386 516 845	65 554 054	15 556	3 762 652 702	9 707 252 166	6 355 187 431
Belgorod Region	1 104 660	0	0	49 923	0	1 054 737
Bryansk Region	0	0	0	0	0	0
Vladimir Region	285 173	0	0	7 844	0	277 273
Voronezh Region	2 301 489	0	0	115 494	33 244	2 152 713
Ivanovo Region	853 495	0	0	139 893	0	713 588
Kaluga Region	2 093 981	0	0	76 559	0	2 017 422
Kostroma Region	23 826 505	0	0	1 532 169	7 828 331	14 451 147
Kursk Region	904 735	0	0	202 967	0	648 564
Lipetsk Region	1 342 387	0	0	692 222	0	650 165
Moscow Region	11 618 989	0	0	988 495	1 926 739	8 695 912
Orel Region	0	0	0	0	0	0
Ryazan Region	1 422 035	0	0	175 617	51 852	1 192 639
Smolensk Region	467 725	0	0	88 363	0	379 362
Tambov Region	26 140	0	0	110	0	26 011
Tver Region	1 947 637	0	0	402 464	117 823	1 427 335
Tula Region	49 157	0	0	1 606	0	47 551
Yaroslavl Region	5 497 489	0	0	665 854	1 652	4 829 926
City of Moscow	20 332 775 248	65 554 054	15 556	3 757 513 122	9 697 292 525	6 316 623 086
North-Western Federal District	356 651 986	1 960	0	79 095 892	130 423 320	143 247 723
Republic of Karelia	14 590	1 689	0	11 361	0	1 521
Komi Republic	857 240	0	0	36 012	0	821 228
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	7 484 085	0	0	2 498 038	847 890	3 807 201
Kaliningrad Region	6 983 803	0	0	2 762 058	2 247 828	1 911 647
Leningrad Region	1 113 752	0	0	130 907	2 253	979 370
Murmansk Region	1 708 823	0	0	1 058 970	36 553	613 299
Novgorod Region	407 166	0	0	70 643	78 841	257 682
Pskov Region	16 786	0	0	15 207	0	1 579
St Petersburg	338 065 741	271	0	72 512 696	127 209 955	134 854 196
Southern Federal District	32 005 085	0	0	7 435 394	6 744 436	17 539 864
Republic of Adygeya	363 473	0	0	5 915	75 090	282 439
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	11 663 854	0	0	751 108	971 810	9 738 912
Astrakhan Region	4 605 975	0	0	4 189 403	0	410 153
Volgograd Region	2 466 752	0	0	884 106	159 278	1 423 351
Rostov Region	12 905 031	0	0	1 604 862	5 538 258	5 685 009
North-Caucasian Federal District	5 262 919	0	0	157 367	516 926	4 543 542
Republik of Daghestan	57 151	0	0	545	0	56 606
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	99 983	0	0	5 610	0	94 373
Karachai-Cherkess Republic	4 608 205	0	0	40 535	450 542	4 075 429
Republic of North Ossetia - Alania	85 513	0	0	19	0	85 494
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	412 067	0	0	110 658	66 384	231 640
Volga Federal District	233 789 799	8	0	34 236 520	108 970 614	89 257 364
Republic of Bashkortostan	5 264 016	0	0	134 950	3 315 230	1 813 836

Republic of Marii El	45 876	0	0	22 349	0	13 694
Republic of Mordovia	363 415	0	0	20 867	0	340 188
Republic of Tatarstan	161 666 910	8	0	10 097 721	101 480 762	49 037 633
Udmurt Republic	1 043 584	0	0	161 532	195 453	686 595
Chuvash Republic	669 917	0	0	30 277	160 752	478 623
Perm Territory	2 774 430	0	0	224 658	13 051	2 536 721
Kirov Region	1 650 089	0	0	238 305	419 230	992 179
Nizhny Novgogrod Region	5 879 983	0	0	696 403	604 163	4 565 770
Orenburg Region	3 517 686	0	0	65 861	899 401	2 503 698
Penza Region	52 561	0	0	10 978	41 569	0
Samara Region	47 030 001	0	0	22 133 577	1 765 538	23 008 581
Saratov Region	3 788 556	0	0	396 905	75 465	3 239 208
Ulyanovsk Region	42 775	0	0	2 137	0	40 638
Ural Federal District	188 800 864	74 798	0	21 176 071	68 847 983	88 957 400
Kurgan Region	23 951	0	0	2 140	0	21 770
Sverdlovsk Region	63 069 361	0	0	5 332 916	22 582 560	34 666 044
Tyumen Region	110 104 030	74 798	0	10 912 523	43 960 367	46 613 811
Chelyabinsk Region	15 603 522	0	0	4 928 492	2 305 056	7 655 775
Siberian Federal District	36 589 328	0	0	16 282 892	1 794 589	17 910 246
Republic of Altai	105 327	0	0	76 420	0	28 907
Republic of Buryatiya	1 786 237	0	0	701 209	0	614 873
Republic of Tuva	373	0	0	0	0	373
Republic of Khakassia	134 589	0	0	16 552	0	115 056
Altai Territory	326 842	0	0	46 362	0	280 480
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	7 797 116	0	0	494 704	269 654	7 017 334
Irkutsk Region	744 569	0	0	191 793	61 499	488 115
Kemerovo Region	542 451	0	0	273 795	0	268 656
Novosibirsk Region	22 423 172	0	0	13 307 535	543 506	8 462 586
Omsk Region	2 149 523	0	0	861 479	919 930	368 032
Tomsk Region	579 129	0	0	313 043	0	265 834
Far Eastern Federal District	67 132 447	0	0	10 541 488	21 554 545	33 524 442
Republic of Sakha (Yakutia)	2 862 042	0	0	185 178	75 338	2 536 574
Kamchatka Territory	2 099 954	0	0	571 959	2 087	1 508 078
Primorskiy Territory	13 495 007	0	0	4 250 105	1 772 439	7 376 276
Khabarovsk Territory	623 801	0	0	216 868	0	405 494
Amur Region	43 954 326	0	0	1 853 709	19 704 681	21 064 402
Magadan Region	0	0	0	0	0	0
Sakhalin Region	4 097 317	0	0	3 463 669	0	633 618
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Crimean District	9 332 046	159 316	0	663 086	221 139	7 609 940
Republic of Crimea	7 901 860	159 316	0	534 195	130 237	6 399 547
City of Sevastopol	1 430 186	0	0	128 891	90 902	1 210 393

Table 39

Loans, Deposits and Other Funds Received From Other Credit Institutions (by credit institutions registered in respective regions), as of 1.03.16

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	7 140 630 148	3 595 009 098	3 545 621 050
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	0	0	0
Voronezh Region	8 900	8 900	0
Ivanovo Region	324 929	324 929	0
Kaluga Region	101 380	101 380	0
Kostroma Region	127 158 243	68 712 659	58 445 584
Kursk Region	0	0	0
Lipetsk Region	877 000	877 000	0
Moscow Region	796 524	796 524	0
Orel Region	0	0	0
Ryazan Region	170 000	170 000	0
Smolensk Region	600 000	600 000	0
Tambov Region	43 581	43 581	0
Tver Region	830 000	830 000	0
Tula Region	4 149	0	4 149
Yaroslavl Region	0	0	0
City of Moscow	7 009 715 442	3 522 544 125	3 487 171 317
North-Western Federal District	152 030 953	115 373 011	36 657 942
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangelsk Region	0	0	0
Vologda Region	681 566	655 989	25 577
Kaliningrad Region	93 388	93 388	0
Leningrad Region	0	0	0
Murmansk Region	0	0	0
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	151 255 999	114 623 634	36 632 365
Southern Federal District	8 592 003	3 884 804	4 707 199
Republic of Adygeya	29 251	29 251	0
Republic of Kalmykia	0	0	0
Krasnodar Territory	2 272 233	1 603 498	668 735
Astrakhan Region	20 579	20 579	0
Volgograd Region	220 064	220 064	0
Rostov Region	6 049 876	2 011 412	4 038 464
North-Caucasian Federal District	270 732	270 732	0
Republik of Daghestan	0	0	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	0	0	0
Karachai-Cherkess Republic	100 000	100 000	0
Republic of North Ossetia - Alania	0	0	0
Chechen Republic	0	0	0
Stavropol Territory	170 732	170 732	0

Volga Federal District	234 501 403	170 715 223	63 786 180
Republic of Bashkortostan	25 164 666	25 164 666	0
Republic of Marii El	0	0	0
Republic of Mordovia	0	0	0
Republic of Tatarstan	58 797 510	47 198 156	11 599 354
Udmurt Republic	220 225	220 225	0
Chuvash Republic	126 408	126 408	0
Perm Territory	363 962	363 962	0
Kirov Region	554 002	554 002	0
Nizhny Novgogrod Region	4 807 795	4 562 500	245 295
Orenburg Region	292 648	217 558	75 090
Penza Region	4 258	4 258	0
Samara Region	28 694 718	28 405 493	289 225
Saratov Region	115 195 211	63 617 995	51 577 216
Ulyanovsk Region	280 000	280 000	0
Ural Federal District	69 329 199	36 159 113	33 170 086
Kurgan Region	0	0	0
Sverdlovsk Region	58 781 786	33 513 078	25 268 708
Tyumen Region	9 188 915	1 287 537	7 901 378
Chelyabinsk Region	1 358 498	1 358 498	0
Siberian Federal District	6 429 066	6 325 347	103 719
Republic of Altai	0	0	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	140 572	140 572	0
Altai Territory	361 534	361 534	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	4 226 719	4 123 000	103 719
Irkutsk Region	0	0	0
Kemerovo Region	0	0	0
Novosibirsk Region	1 700 241	1 700 241	0
Omsk Region	0	0	0
Tomsk Region	0	0	0
Far Eastern Federal District	25 537 590	11 180 771	14 356 819
Republic of Sakha (Yakutia)	608 712	608 712	0
Kamchatka Territory	109 381	109 381	0
Primorskiy Territory	1 694 474	1 694 474	0
Khabarovsk Territory	0	0	0
Amur Region	23 125 023	8 768 204	14 356 819
Magadan Region	0	0	0
Sakhalin Region	0	0	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0
Crimean District	4 493 410	4 493 410	0
Republic of Crimea	4 493 410	4 493 410	0
City of Sevastopol	0	0	0

Macroprudential Indicators of the Banking Sector

Table 40

Some Indicators of the Banking Sector Financial Soundness (Percent)

	1.01.14	1.01.15	1.01.16	1.02.16	1.03.16
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	12,1
Tier I capital ratio N1.2 (Basel III) [2]	9,1	9,0	8,5	7,9	8,0
Risk-weighted assets [3](Basel III) to total assets ratio]	*51,4*	*45,4*	*48,3*	*49,5*	*49,6*
Credit risk					
Share of problem (IV quality category) and bad (V quality category) loans in total loans[4]	*6,0*	*6,7*	*8,3*	*8,6*	*8,8*
Loan loss provisions made as percent of total loans[4]	*5,9*	*6,5*	*7,8*	*8,0*	*8,1*
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	3,0	2,9
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	264,0	260,9
Distribution of loans provided by credit institutions					
agriculture, hunting and forestry	*4,3*	*3,5*	*3,5*	*3,5*	*3,5*
mining	*3,1*	*4,2*	*4,9*	*5,1*	*5,3*
manufacturing	*13,6*	*15,5*	*17,1*	*17,4*	*17,3*
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*	*11,3*	*11,1*
transport and communication	*4,2*	*4,4*	*4,2*	*4,2*	*4,2*
other economic activities	*21,1*	*21,2*	*24,1*	*24,0*	*24,0*
individuals	*32,0*	*30,1*	*27,5*	*27,2*	*27,2*
of which					
mortgage loans	*8,5*	*9,4*	*10,1*	*11,9*	*12,2*
Geographical distribution of interbank loans and deposits [5]					
Russian Federation	*39,7*	*53,6*	*54,0*	*57,1*	*56,8*
United Kingdom	*23,8*	*13,9*	*12,3*	*11,8*	*11,1*
USA	*6,8*	*4,9*	*4,5*	*4,9*	*4,2*
Germany	*0,6*	*0,4*	*0,8*	*0,5*	*1,0*
Austria	*7,3*	*7,3*	*4,9*	*4,9*	*5,1*
France	*1,9*	*1,8*	*1,8*	*2,3*	*3,6*
Italy	*0,1*	*0,0*	*0,0*	*0,1*	*0,1*
Cyprus	*4,7*	*4,9*	*9,2*	*6,6*	*6,5*
Netherlands	*1,5*	*1,3*	*0,8*	*0,5*	*0,4*
Other	*13,6*	*11,8*	*11,8*	*11,4*	*11,2*
Liquidity					
Ratio of high liquid assets to total assets	*9,9*	*10,4*	*10,6*	*11,3*	*11,1*
Ratio of liquid assets to total assets	*20,5*	*22,0*	*24,6*	*22,6*	*22,6*
Ratio of high liquid assets to demand liabilities (N2)	57,5	67,0	97,5	92,3	85,9
Ratio of liquid assets to short-term liabilities (N3)	78,7	80,4	139,3	121,9	115,3
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	60,0	60,2
Ratio of clients' funds to total loans [6]	*98,7*	*96,9*	*106,1*	*106,0*	*107,0*
Market risk to total own funds (capital) [7]	*45,6*	*36,0*	*44,0*	*54,1*	*57,0*
of which					
Interest rate risk	*37,8*	*28,6*	*34,4*	*40,4*	*42,1*
Equity position risk	*3,3*	*3,7*	*3,3*	*2,9*	*3,0*
Foreign exchange risk	*4,5*	*3,7*	*6,3*	*6,9*	*8,7*
Commodity risk	-	-	-	*3,9*	*3,2*
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	1,8	7,6	8,6	9,5	9,5
Banks' financial result over the reporting period (billion rubles)	993,6	589,1	192,0	32,2	82,5
as percent of the banking sector assets [8]	*1,9*	*0,9*	*0,3*	*0,0*	*0,1*
as percent of the banking sector own funds (capital) [8]	*15,2*	*7,9*	*2,3*	*0,4*	*0,9*
Return on assets [9]	*1,9*	*0,9*	*0,3*	*0,3*	*0,4*
Return on equity [9]	*15,2*	*7,9*	*2,3*	*2,9*	*3,6*

[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
Reference data: own funds (capital) adequacy ratio as of 1.03.16, %	12,1		27,6		26,1		18,8		17,3		18,8		17,0		12,6		11,1	

[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] 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		1.02.16		1.03.16	
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): of which:	**7 073,5**	***100,0***	**7 928,4**	***100,0***	**9 008,6**	***100,0***	**9 078,8**	***100,0***	**9 093,0**	***100,0***
1. Tier I capital	4 838,1	*68,4*	5 718,4	*72,1*	6 002,5	*66,6*	5 972,5	*65,8*	5 983,7	*65,8*
of which:										
1.1. Common Equity Tier 1	4 812,0	*68,0*	5 638,3	*71,1*	5 857,8	*65,0*	5 805,8	*64,0*	5 818,5	*64,0*
1.2. Additional Tier 1	26,0	*0,4*	80,1	*1,0*	144,7	*1,6*	166,7	*1,8*	165,2	*1,8*
2. Tier 2 Capital	2 235,4	*31,6*	2 210,0	*27,9*	3 006,1	*33,4*	3 106,3	*34,2*	3 109,3	*34,2*
Basel III capital adequacy ratios[2]	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio)	12,9	1	12,5	4	12,7	8	12,1	7	12,1	5
Common equity Tier I ratio (N1.1)	8,8	1	8,9	2	8,2	8	7,7	7	7,7	8
Tier I capital ratio (N1.2)	8,8	2	9,0	3	8,5	8	7,9	9	8,0	11

[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		1.02.16		1.03.16	
	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***	**11 339,0**	***124,9***	**11 356,2**	***124,9***
1.1. Authorized capital	1 533,2	*21,7*	1 914,3	*24,1*	2 416,3	*26,8*	2 416,6	*26,6*	2 408,4	*26,5*
1.2. Issue income	1 347,5	*19,1*	1 421,3	*17,9*	1 451,5	*16,1*	1 488,0	*16,4*	1 490,0	*16,4*
1.3. Credit institutions' profit and funds	3 377,7	*47,8*	3 761,5	*47,4*	4 112,3	*45,6*	4 184,8	*46,1*	4 229,9	*46,5*
1.4. Subordinated loans	1 723,2	*24,4*	2 018,3	*25,5*	3 026,7	*33,6*	3 036,2	*33,4*	3 016,8	*33,2*
1.5. Increase in value of property due to revaluation	220,5	*3,1*	222,4	*2,8*	226,5	*2,5*	213,4	*2,4*	211,2	*2,3*
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***	**2 260,2**	***24,9***	**2 263,3**	***24,9***
2.1. Losses	114,6	*1,6*	352,5	*4,4*	823,1	*9,1*	784,4	*8,6*	780,2	*8,6*
2.2. Intangible assets	13,5	*0,2*	18,8	*0,2*	31,9	*0,4*	82,4	*0,9*	82,5	*0,9*
2.3. Treasury stocks (shares)	0,2	*0,0*	1,2	*0,0*	2,5	*0,0*	3,3	*0,0*	3,2	*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*	7,2	*0,1*	8,7	*0,1*
2.5. Subordinated loans granted to credit institutions	77,0	*1,1*	154,4	*1,9*	306,1	*3,4*	329,1	*3,6*	330,8	*3,6*
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*	890,3	*9,8*	890,4	*9,8*
2.7. Other factors of which:	12,2	*0,2*	74,4	*0,9*	149,9	*1,7*	163,5	*1,8*	167,4	*1,8*
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***	**9 078,8**	***100,0***	**9 093,0**	***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	1.02.16	1.03.16
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	1 583,0	1 544,4
3rd group of assets	326,5	404,2	702,0	103,8	146,9
4th group of assets	28 182,0	33 446,0	37 817,6	39 294,3	39 153,8
5th group of assets	6,9	9,2	10,9	429,6	459,3
The value of credit risk on balance sheet assets	29 502,1	35 225,2	40 081,2	41 410,6	41 304,4

Reference data:

	1.01.14	1.01.15	1.01.16	1.02.16	1.03.16
1st group of assets without risk weighting	7 855,7	11 479,3	8 920,2	8 846,5	8 621,1

[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	1.02.16	1.03.16
1	Banking sector own funds (capital), billion rubles	7 064,3	7 928,4	9 008,6	9 078,8	9 093,0
2	Risk-weighted assets, billion rubles	52 473,9	63 456,9	70 914,5	75 073,9	74 908,9
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	29 502,1	35 225,2	40 081,2	41 410,6	41 304,4
	- 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	2 027,9	2 033,7
	- the amount of mortgage loans and accrued (accumulated) interest claims (code 8807[2]), billion rubles	147,4	225,8	140,4	191,4	201,2
	- the value of credit risk on contingent credit liabilities, billion rubles	3 971,4	4 802,0	4 198,1	4 142,2	3 883,2
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles[2]	289,3	1 259,3	873,3	1 034,6	977,8
	- 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	6 708,0	6 726,7
	- market risk, billion rubles	3 101,5	2 734,6	3 859,4	4 787,9	5 052,8
	- credit claims of clearing participants (codes 8847[2])	13,4	65,7	71,7	86,3	74,7
	- higher-risk transactions, billion rubles	9 078,3	9 592,6	11 168,6	11 911,1	11 919,8
	- 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	-469,7	-491,6
	- 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	522,4	495,8
	- elevated requirements for respective levels of capital to cover certain assets classes in accordance with intrenational approaches to increase the stability of the banking sector	17,3	329,6	653,2	1 279,2	1 282,2
	- the risk of change of credit claim value (credit valuation adjustment) resulting from the deterioration of counterparty credit quality.	-	935,9	898,2	996,3	961,9
	- other	-	2,3	245,1	445,7	486,2
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	13,5	12,5	12,7	12,1	12,1

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		1.02.16		1.03.16	
	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*	26	*3,7*	25	*3,6*
From 8% to 10%	0	*0,0*	0	*0,0*	1	*0,0*	14	*5,0*	14	*4,9*
From 10% to 12%	112	*18,8*	90	*47,0*	83	*39,0*	86	*35,8*	73	*35,5*
From 12% to 14%	183	*64,6*	144	*39,4*	92	*35,0*	87	*30,9*	89	*31,8*
14% and more	612	*16,6*	578	*12,2*	517	*22,2*	500	*24,5*	502	*24,1*
Banking sector, total	923	*100,0*	834	*100,0*	733	*100,0*	728	*100,0*	718	*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		1.02.16		1.03.16	
		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*	26 124,2	*44,7*	25 930,4	*44,5*
	Substandard	18 101,6	*44,1*	21 016,6	*39,5*	22 237,3	*38,3*	22 554,4	*38,6*	22 525,6	*38,7*
	Doubtful	2 837,4	*6,9*	3 603,2	*6,8*	4 769,2	*8,2*	4 794,5	*8,2*	4 638,5	*8,0*
	Problem	824,5	*2,0*	1 144,5	*2,2*	1 408,5	*2,4*	1 470,7	*2,5*	1 564,4	*2,7*
	Loss	1 636,4	*4,0*	2 433,0	*4,6*	3 442,2	*5,9*	3 531,1	*6,0*	3 577,4	*6,1*
Loan loss provision (LLP) made		2 435,8	*5,9*	3 461,0	*6,5*	4 545,7	*7,8*	4 657,2	*8,0*	4 719,7	*8,1*
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*	25 991,2	*54,5*	25 794,2	*54,3*
	Substandard	8 728,5	*28,5*	10 893,5	*26,3*	13 276,4	*28,1*	13 715,1	*28,7*	13 733,7	*28,9*
	Doubtful	2 520,4	*8,2*	3 092,3	*7,5*	4 266,8	*9,0*	4 266,9	*8,9*	4 100,6	*8,6*
	Problem	682,0	*2,2*	971,2	*2,3*	1 261,5	*2,7*	1 323,1	*2,8*	1 417,4	*3,0*
	Loss	1 128,7	*3,7*	1 591,6	*3,8*	2 349,1	*5,0*	2 409,3	*5,1*	2 439,2	*5,1*
Loan loss provision (LLP)	Estimated LLP	2 365,7	*7,7*	3 219,0	*7,8*	4 483,4	*9,5*	4 568,6	*9,6*	4 623,6	*9,7*
	Estimated LLP adjusted for collateral	1 787,6	*5,8*	2 464,2	*5,9*	3 476,7	*7,4*	3 566,1	*7,5*	3 610,4	*7,6*
	LLP made	1 788,7	*5,8*	2 467,1	*6,0*	3 343,4	*7,1*	3 424,1	*7,2*	3 467,5	*7,3*
	LLP made as percent of estimated LLP		*75,6*		*76,6*		*74,6*		*74,9*		*75,0*
	LLP made as percent of estimated LLP adjusted for collateral		*100,1*		*100,1*		*96,2*		*96,0*		*96,0*

[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		1.02.16		1.03.16	
	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*	10 769,3	*100,0*	10 751,2	*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*	541,4	*5,0*	528,2	*4,9*
1.2. Loans to individuals	9 536,0	*92,2*	10 909,5	*93,1*	10 278,8	*94,9*	10 227,9	*95,0*	10 223,1	*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*		*18,4*		*18,5*
3. Ratio of loan loss provisions made on loans grouped into portfolios of homogeneous loans to loans grouped into portfolios of homogeneous loans		*6,3*		*8,5*		*11,1*		*11,5*		*11,6*
4. Claims grouped into portfolios of homogeneous claims - total	62,2	*100,0*	75,8	*100,0*	99,4	*100,0*	81,6	*100,0*	78,9	*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*	31,6	*38,7*	32,3	*41,0*
4.2. Portfolios of homogeneous claims on individuals	34,0	*54,7*	48,1	*63,5*	68,1	*68,5*	50,0	*61,3*	46,6	*59,0*
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*		*54,6*		*58,5*

[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 1.03.16[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	528 153,7	*100,0*	68 065,4	*100,0*	*12,9*
of which by quality categories					
1.1. Quality Category I	270,8	*0,1*	0,0	*0,0*	*0,0*
1.2. Quality Category II	442 891,9	*83,9*	4 192,1	*6,2*	*0,9*
1.3. Quality Category III	6 863,0	*1,3*	679,1	*1,0*	*9,9*
1.4. Quality Category IV	14 468,2	*2,7*	4 487,1	*6,6*	*31,0*
1.5. Quality Category V	63 659,8	*12,1*	58 707,2	*86,3*	*92,2*
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	528 153,7		68 065,4		*12,9*
4. Homogeneous claims grouped into portfolios - total	32 300,4	*100,0*	16 742,1	*100,0*	*51,8*
of which by quality categories					
4.1. Quality Category I	11 089,2	*34,3*	0,0	*0,0*	*0,0*
4.2. Quality Category II	753,5	*2,3*	9,1	*0,1*	*1,2*
4.3. Quality Category III	3873,5	*12,0*	229,9	*1,4*	*5,9*
4.4. Quality Category IV	77,0	*0,2*	23,3	*0,1*	*30,3*
4.5. Quality Category V	16507,2	*51,1*	16479,9	*98,4*	*99,8*
5. Claims for interest payments - total	6 202,1	*100,0*	3 284,7	*100,0*	*53,0*
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	3 543,1	*57,1*	3 192,7	*97,2*	*90,1*

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

Table 50

Homogeneous Loans and Claims on Individuals and Provisions Made as of 1.03.16[1]

	Loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims in % of corresponding loans and claims portfolios
	mln. rubles	in % of total loans and claims	mln. rubles	in % of total provision made	
1. Loans to individuals grouped into portfolios of homogeneous loans - total of which	10 223 051,8	*100,0*	1 184 130,4	*100,0*	*11,6*
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	932 299,3	*9,1*	29 231,4	*2,5*	*3,1*
1.1.2. residental real estate (mortgage) loans, total	3 093 485,2	*30,3*	68 406,5	*5,8*	*2,2*
1.1.3. car loans, total	654 740,6	*6,4*	64 749,1	*5,5*	*9,9*
1.1.4. other consumer loans, total	5 509 885,7	*53,9*	1 019 378,8	*86,1*	*18,5*
1.2. by duration of past dues					
1.2.1. a portfolio of loans without overdue payments and with payments being overdue from 1 calendar day to 30 calendar days[2]	306 004,4	*3,0*	6 279,5	*0,5*	*2,1*
1.2.2. a portfolio of loans without overdue payments	8 257 866,9	*80,8*	128 902,6	*10,9*	*1,6*
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	361 899,7	*3,5*	19 875,3	*1,7*	*5,5*
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	147 384,9	*1,4*	42 061,4	*3,6*	*28,5*
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	138 323,9	*1,4*	78 090,3	*6,6*	*56,5*
1.2.6. a portfolio of loans with payments being overdue from 181 to 360 calendar days	265 445,2	*2,6*	207 845,9	*17,6*	*78,3*
1.2.7. a portfolio of loans with payments being overdue more than 360 calendar days	713 485,6	*7,0*	698 710,7	*59,0*	*97,9*
1.3. classified into the following loan quality categories:					
1.3.1. Quality category I	135 930,3	*1,3*	0,0	*0,0*	*0,0*
1.3.2. Quality category II	8 348 997,4	*81,7*	111 997,4	*9,5*	*1,3*
1.3.3. Quality category III	531 091,1	*5,2*	46 272,4	*3,9*	*8,7*
1.3.4. Quality category IV	132 480,2	*1,3*	52 248,5	*4,4*	*39,4*
1.3.5. Quality category V	1 074 552,8	*10,5*	973 612,1	*82,2*	*90,6*
2. Claims grouped into portfolios of homogeneous claims - total	46 573,3	*4,3*	29 396,1	*3,0*	*63,1*
of which by quality categories					
2.1. Quality category I	4 420,1	*0,4*	0,0	*0,0*	*0,0*
2.2. Quality category II	6 222,5	*0,6*	148,1	*0,0*	*2,4*
2.3. Quality category III	5649,3	*0,5*	616,0	*0,1*	*10,9*
2.4. Quality category IV	1381,3	*0,1*	665,9	*0,1*	*48,2*
2.5. Quality category V	28900,1	*2,7*	27966,0	*2,9*	*96,8*
3. Claims for interest payments - total of which	183 788,1	*100,0*	84 197,1	*100,0*	*45,8*
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	92 836,3	*50,5*	80 300,6	*95,4*	*86,5*

[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	1.02.16	1.03.16	1.01.14	1.01.15	1.01.16	1.02.16	1.03.16
Substandard	*9,6*	*9,5*	*7,2*	*7,3*	*7,8*	*2,0*	*2,1*	*1,8*	*1,8*	*2,0*
Doubtful	*20,5*	*19,7*	*23,0*	*22,4*	*21,0*	*14,5*	*15,7*	*18,0*	*18,0*	*17,8*
Problem	*15,2*	*16,1*	*15,5*	*16,1*	*17,0*	*39,9*	*40,9*	*41,1*	*41,6*	*41,7*
Loss	*54,4*	*54,7*	*54,2*	*54,2*	*54,0*	*86,1*	*84,8*	*77,1*	*77,1*	*76,8*

[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	1.02.16	1.03.16
Overdue claims on loans, deposits and other claims, billion rubles	**1398,0**	**1978,0**	**3046,6**	**3323,7**	**3216,6**
Of which					
- among 20 largest-asset credit institutions, billion rubles	1052,0	1404,5	2033,2	2274,8	2158,0
Share of overdue claims in loans, deposits and other claims of the banking sector, percent	*3,5*	*3,8*	*5,3*	*5,7*	*5,6*
Overdue claims in rubles					
- billion rubles	1257,9	1725,9	2537,1	2613,5	2681,6
- as percent of total loans, deposits and other claims in rubles	*4,0*	*4,7*	*6,8*	*7,0*	*7,2*
Overdue claims in foreign currency					
- billion rubles	140,1	252,1	509,5	710,2	534,9
- as percent of total loans, deposits and other claims in foreign currency	*1,5*	*1,7*	*2,5*	*3,5*	*2,6*
- dollar equivalent, billion $	4,3	4,5	7,0	9,4	7,1
Overdue claims on loans and other claims on non-financial institutions	933,7	1250,7	2075,9	2328,1	2201,7
Share of overdue claims in total volume of loans and other claims on non-financial institutions	*4,2*	*4,2*	*6,2*	*6,8*	*6,5*
Overdue claims on loans and other funds provided to individuals	440,3	667,5	863,8	882,3	895,7
Share of overdue claims in total volume of loans and other claims on individuals	*4,4*	*5,9*	*8,1*	*8,3*	*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	1.02.16	1.03.16	1.01.14	1.01.15	1.01.16	1.02.16	1.03.16
No overdue claims	96	72	56	54	56	*1,8*	*2,8*	*2,7*	*3,0*	*2,8*
Less than 5%	598	508	360	353	337	*81,6*	*72,9*	*70,2*	*68,2*	*69,6*
From 5 to 10%	126	131	156	152	146	*9,4*	*16,6*	*16,0*	*17,5*	*16,7*
From 10 to 15%	37	40	56	62	71	*3,7*	*5,9*	*3,7*	*4,1*	*3,7*
From 15 to 20%	10	19	26	28	26	*3,3*	*1,1*	*2,0*	*1,8*	*1,8*
From 20 to 60%	8	23	34	33	35	*0,0*	*0,4*	*4,9*	*4,8*	*4,9*
From 60 to 90%	1	2	6	5	6	*0,0*	*0,0*	*0,3*	*0,3*	*0,2*
90% and more	1	1	2	3	3	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
No loans, deposits and other claims	45	37	37	34	34	*0,2*	*0,3*	*0,2*	*0,2*	*0,3*

Table 54

Credit Risks of the Banking Sector

Indicators	1.01.14	1.01.15	1.01.16	1.02.16	1.03.16
Large credit risks of the banking sector total, bln rubles	14 433,7	19 467,9	22 916,6	23 972,1	23 722,3
Share of large credit risks in the banking sector assets, %	*25,1*	*25,1*	*27,6*	*28,6*	*28,5*

Table 55

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

	1.01.14	1.01.15	1.01.16	1.02.16	1.03.16
Volume of large loans, billion rubles	7 493,4	10 829,7	13 838,1	14 512,9	14 494,7
of which:					
Volume of secured loans , billion rubles	1 767,1	2 397,5	4 050,5	4 271,6	4 052,7
Volume of I quality category collateral, billion rubles	388,7	596,8	1 953,7	2 086,5	1 837,1
of which:					
collateral of quoted securities issued by legal entities, billion rubles	13,1	65,7	650,3	756,1	489,7
Volume of II quality category collateral, billion rubles	1 700,8	1 494,9	1 776,0	1 875,4	1 889,7
of which:					
collateral of securities, issued by legal entities, billion rubles	644,0	208,2	246,8	362,1	368,9
collateral of proprietory rights (claims), billion rubles	477,8	611,0	689,2	654,8	684,0

[1] Calculated on the basis of credit institutions' reporting by form 0409117 "Information on large loans" (includes information on 30 largest (for reported credit institution) loans to corporate entities other than credit institutions).

Table 56

Solvency and Financial Soundness Indicators of Borrower Enterprises, by Types of Economic Activity*

(%)

	Self-financing ratio [1]						Current liquidity ratio [2]						Share of liabilities to credit institutions in total organisations' liabilities						Return on assets		
	1						2						3						4		
	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		1.02.16		1.03.16	
	as % of total credit institutions' capital[1]	share in market risk %	as % of total credit institutions' capital[1]	share in market risk %	as % of total credit institutions' capital[1]	share in market risk %	as % of total credit institutions' capital[1]	share in market risk %	as % of total credit institutions' capital[1]	share in market risk %
Market risk (MR), total	*45,6*	*100,0*	*36,0*	*100,0*	*44,0*	*100,0*	*54,1*	*100,0*	*57,0*	*100,0*
Of which										
- interest rate risk (IRR)	*37,8*	*82,9*	*28,6*	*79,5*	*34,4*	*78,2*	*40,4*	*74,6*	*42,1*	*73,9*
- equity position risk (EPR)	*3,3*	*7,3*	*3,7*	*10,3*	*3,3*	*7,5*	*2,9*	*5,4*	*3,0*	*5,3*
- foreign exchange risk (FER)	*4,5*	*9,8*	*3,7*	*10,2*	*6,3*	*14,4*	*6,9*	*12,8*	*8,7*	*15,2*
- commodity risk (CR)	-	-	-	-	-	-	*3,9*	*7,3*	*3,2*	*5,7*
Reference data:										
Number of credit institutions[1]	655		598		548		539		533	
Share of credit institutions' assets [1] in total banking sector assets, %	*97,5*		*97,8*		*98,2*		*98,2*		*98,3*	

[1] Credit institutions that conduct operations on which market risk is calculated.

Comment: on the basis of reporting of credit institutions by 0409135 form according to Bank of Russia Regulation No. 511-P dated December 3, 2015 “On the Procedure for Calculating Market Risk by Credit Institutions” (starting from 01.02.2016; before that - since 01.03.2013 - according to Bank of Russia Regulation No. 387-P dated September 28, 2012 “On the Procedure for Calculating Market Risk by Credit Institutions”).

Table 58

Share of Assets and Liabilities in Foreign Currency in Total Assets and Liabilities of the Banking Sector

	1.01.14	1.01.15	1.01.16	1.02.16	1.03.16
Share of assets in foreign currency in total assets, %	*22,1*	*30,0*	*34,7*	*35,3*	*35,1*
of which:					
- 20 largest-asset credit institutions	*23,3*	*32,0*	*37,3*	*37,6*	*37,5*
Share of liabilities in foreign currency in total liabilities, %	*21,2*	*29,0*	*33,2*	*34,3*	*34,1*
of which:					
- 20 largest-asset credit institutions	*22,9*	*30,8*	*36,3*	*37,5*	*37,4*
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	1.02.16	1.03.16
Balance sheet positions					
Claims, bln rubles	12 703,5	23 291,9	28 774,6	29 557,1	29 186,0
Liabilities, bln rubles	12 185,3	22 502,6	27 592,0	28 687,0	28 383,4
Net balance sheet position, bln rubles	518,2	789,2	1 182,6	870,2	802,6
Net balance sheet position to own funds (capital), % [1]	*7,3*	*10,0*	*13,1*	*9,6*	*8,8*
Off-balance sheet positions [2]					
Claims, bln rubles	7 011,1	18 124,3	16 260,7	19 254,4	18 907,0
Liabilities, bln rubles	7 063,4	17 638,1	16 136,2	18 676,2	18 178,9
Net balance sheet position, bln rubles	-52,3	486,2	124,5	578,2	728,1
Net balance sheet position to own funds (capital), % [1]	*-0,7*	*6,1*	*1,4*	*6,4*	*8,0*

[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

	2013 y.				2014 y.				2015 y.			
	I	II	III	IV	I	II	III	IV	I	II	III	IV
Number of credit institutions that exceeded the OFXP limits	3	3	0	6	6	7	6	13	11	5	11	9
Of which:												
- 20 largest-asset credit institutions	0	0	0	0	0	0	0	1	0	0	1	1
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*	*0,0*	*0,0*	*0,1*	*0,1*	*0,4*	*0,8*	*3,5*	*1,8*	*0,2*	*2,5*	*2,4*
- On 20 largest-asset credit institutions	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*	*2,4*	*0,0*	*0,0*	*2,4*	*1,5*

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
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

Table 62

Open Currency Positions of the Banking Sector by Currencies as of 1.03.16

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	200	-57,0	*-4,1*	-133,5	76,5
long	475	417,2	*5,5*	393,8	23,3
EUR					
short	223	-50,0	*-1,4*	-65,9	15,9
long	449	28,0	*0,5*	-398,6	426,5
GBP					
short	67	-13,1	*-0,2*	9,8	-22,9
long	263	3,5	*0,1*	2,5	1,0

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	1.02.16	1.03.16
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	*39,5*	*39,0*	*44,3*	*43,0*	*43,6*
Liabilities with maturity in excess of 1 year, as percent of total liabilities	*24,7*	*24,3*	*24,3*	*23,7*	*23,2*
A measure of using short-term liabilities to fund long-term liquid assets, percent[2]	*23,9*	*23,8*	*30,9*	*29,0*	*30,1*

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

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

Table 64

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

Indicator, %	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.14	1.01.15	1.01.16	1.02.16	1.03.16	1.01.14	1.01.15	1.01.16	1.02.16	1.03.16
Less than 0	264	256	238	247	248	6,6	8,0	*14,8*	*14,6*	*11,6*
From 0 to 20	410	338	304	299	284	25,2	27,5	*20,6*	*21,6*	*20,8*
More than 20	248	239	191	178	181	68,2	64,5	*64,6*	*63,8*	*67,6*
Data not available	1	1	0	4	5	0,0	0,0	*0,0*	*0,0*	*0,0*
Total	923	834	733	728	718	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	1.02.16	1.03.16
Liquid assets with maturity up to 30 days, as percent of liquid assets	*35,0*	*33,6*	*31,6*	*34,8*	*34,9*
Liabilities with maturity up to 30 days, as percent of total liabilities	*41,4*	*40,8*	*40,8*	*43,7*	*45,9*
Liquidity coverage deficit (ratio of excess of liabilities with maturity up to 30 days over liquid assets with the same maturity to total amount of the said short-term liabilities), %	*8,6*	*10,7*	*16,5*	*15,1*	*19,4*

[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	1.02.16	1.03.16	1.01.14	1.01.15	1.01.16	1.02.16	1.03.16
Less than 0	469	436	486	507	504	30,1	15,4	*19,5*	*20,5*	*15,8*
From 0 to 20	238	226	145	127	118	44,1	60,3	*20,0*	*19,1*	*25,3*
More than 20	215	171	102	90	91	25,9	24,3	*60,5*	*60,4*	*58,9*
Data not available	1	1	0	4	5	0	0	*0,0*	*0,0*	*0,0*
Total	923	834	733	728	718	100	100	*100,0*	*100,0*	*100,0*