THE CENTRAL BANK OF THE RUSSIAN FEDERATION

BANKING SUPERVISION DEPARTMENT

REVIEW
OF THE BANKING SECTOR
OF THE RUSSIAN FEDERATION

(INTERNET-VERSION)

ANALYTICAL DATA

№ 161 March 2016

Table of Contents

	Tables
General Information on the Russian Banking Sector	1-11
Banking sector in the economy of Russia	1-3
Institutional features of the banking sector	4-11
Activities of Credit Institutions	12-39.2
Main trends	12-29
Financial condition	30-31
Regional breakdown	32.1-39.2
Macroprudential Indicators of the Banking Sector	40-66
Some indicators of the banking sector financial soundness	40
Capital adequacy	41-46
Credit risk	47-56
Market risk	57-62
Liquidity of credit institutions	63-66

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*	*80,8*	*99,7*	*103,2*
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*	*11,2*
	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*	*52,5*	*54,7*
	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*	*13,3*
	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*	*28,9*
	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*	*35,4*
	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	71 055,4	77 893,1	80 412,5
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*
Reference data:														
Increase from the beginning of the current year	*0,9*		*0,8*		*2,4*		*-0,6*		*-1,0*		*-1,8*		*3,6*	
Increase over the same period of the previous year	*4,0*		*-1,0*		*7,0*		*-0,7*		*-2,0*		*4,2*		*12,7*	

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

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

Table 3

Banking Sector Indicators, Annual Growth Rates (%)

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

Institutional Features of the Banking Sector

Table 4

Number of Russian Credit Institutions

Indicator	1.01.14	1.01.15	1.10.15	1.01.16	1.02.16
Credit institutions registered by the Bank of Russia and other authorities	1071	1049	1031	1021	1018
Operating credit institutions (credit institutions that have the right to conduct banking operations)	923	834	767	733	728
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	264	288	290
Credit institutions licensed to conduct operations in foreign currency	623	554	507	482	479
Credit institutions holding general licences	270	256	240	232	231

Table 5

Operating Credit Institutions (CIs), by Federal Districts

Federal district	1.01.14		1.01.15		1.10.15		1.01.16		1.02.16	
	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*	461	*60,1*	434	*59,2*	431	*59,2*
of which the City of Moscow and Moscow Region	498	*54,0*	459	*55,0*	417	*54,4*	392	*53,5*	389	*53,4*
North-Western	70	*7,6*	64	*7,7*	61	*8,0*	60	*8,2*	59	*8,1*
Southern	46	*5,0*	43	*5,2*	39	*5,1*	37	*5,0*	37	*5,1*
North-Caucasian	43	*4,7*	28	*3,4*	23	*3,0*	22	*3,0*	22	*3,0*
Volga	102	*11,1*	92	*11,0*	89	*11,6*	85	*11,6*	85	*11,7*
Ural	42	*4,6*	35	*4,2*	32	*4,2*	32	*4,4*	32	*4,4*
Siberian	51	*5,5*	44	*5,3*	41	*5,3*	41	*5,6*	40	*5,5*
Far Eastern	22	*2,4*	22	*2,6*	18	*2,3*	17	*2,3*	17	*2,3*
Crimea	-	-	2	*0,2*	3	*0,4*	5	*0,7*	5	*0,7*
Russian Federation	**923**	***100,0***	**834**	***100,0***	**767**	***100,0***	**733**	***100,0***	**728**	***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	1.02.16	1.01.15	1.01.16	1.02.16	1.01.15	1.01.16	1.02.16	1.01.15	1.01.16	1.02.16	1.01.15	1.01.16	1.02.16	1.01.15	1.01.16	1.02.16
Central	504	434	431	66	60	60	282	232	227	*49,6*	*47,0*	*46,2*	*22,4*	*23,2*	*23,5*	*16,5*	*16,6*	*16,7*
of which the City of Moscow and Moscow Region[1]	459	392	389	60	57	57	110	96	96	*21,2*	*21,4*	*21,5*	*20,4*	*21,1*	*21,3*	*6,4*	*6,9*	*7,1*
North-Western	64	60	59	8	5	5	243	204	200	*337,5*	*313,9*	*312,5*	*2,8*	*3,1*	*3,1*	*14,2*	*14,6*	*14,7*
Southern	43	37	37	13	12	11	183	151	146	*326,8*	*308,2*	*304,2*	*2,2*	*2,3*	*2,3*	*10,7*	*10,8*	*10,7*
North-Caucasian	28	22	22	25	8	8	74	64	63	*139,6*	*213,3*	*210,0*	*2,1*	*1,4*	*1,4*	*4,3*	*4,6*	*4,6*
Volga	92	85	85	39	29	30	283	227	220	*216,0*	*199,1*	*191,3*	*5,2*	*5,4*	*5,5*	*16,6*	*16,2*	*16,2*
Ural	35	32	32	55	45	45	138	106	104	*153,3*	*137,7*	*135,1*	*3,5*	*3,6*	*3,7*	*8,1*	*7,6*	*7,6*
Siberian	44	41	40	20	11	11	172	152	144	*268,8*	*292,3*	*282,4*	*2,5*	*2,4*	*2,4*	*10,1*	*10,9*	*10,6*
Far Eastern	22	17	17	6	5	5	83	74	70	*296,4*	*336,4*	*318,2*	*1,1*	*1,0*	*1,1*	*4,9*	*5,3*	*5,1*
Crimea	2	5	5	0	1	1	18	12	12	*900,0*	*200,0*	*200,0*	*0,1*	*0,3*	*0,3*	*1,1*	*0,9*	*0,9*
Russian Federation	**834**	**733**	**728**	**232**	**176**	**176**	**1476**	**1222**	**1186**	***138,6***	***134,4***	***131,2***	***41,9***	***42,7***	***43,3***	***86,4***	***87,4***	***87,1***

[1] as one region

Table 7

Concentration of Assets in the Russian Banking Sector (Operating Credit Institutions)

Distribution of credit institutions ranged by assets (descending)	1.01.14		1.01.15		1.10.15		1.01.16		1.02.16	
	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*	42 586 835	*53,8*	44 883 973	*54,1*	45 413 419	*54,2*
From 6 to 20	10 905 104	*19,0*	16 674 162	*21,5*	17 158 903	*21,7*	17 925 387	*21,6*	18 434 599	*22,0*
From 21 to 50	6 383 544	*11,1*	8 259 743	*10,6*	8 888 071	*11,2*	9 391 355	*11,3*	9 302 935	*11,1*
From 51 to 200	6 982 880	*12,2*	8 406 233	*10,8*	8 098 389	*10,2*	8 484 303	*10,2*	8 327 892	*9,9*
From 201 to 500	2 376 786	*4,1*	2 309 299	*3,0*	2 157 322	*2,7*	2 060 315	*2,5*	2 006 527	*2,4*
From 501	539 625	*0,9*	409 725	*0,5*	321 173	*0,4*	254 375	*0,3*	247 114	*0,3*
Total	**57 423 070**	***100,0***	**77 652 994**	***100,0***	**79 210 694**	***100,0***	**82 999 708**	***100,0***	**83 732 487**	***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	1.10.15	1.01.16	1.02.16
Central	*58,8*	*58,2*	*58,6*	*59,0*	*59,1*
of which the City of Moscow and Moscow Region	*59,2*	*58,6*	*59,2*	*59,6*	*59,7*
North-Western	*67,3*	*74,1*	*71,0*	*71,7*	*71,5*
Southern	*68,6*	*69,4*	*67,9*	*68,8*	*68,2*
North-Caucasian	*46,9*	*64,4*	*69,0*	*68,5*	*68,0*
Volga	*46,9*	*52,4*	*54,0*	*53,6*	*53,5*
Ural	*69,8*	*70,2*	*77,6*	*76,6*	*76,7*
Siberian	*72,7*	*79,9*	*56,0*	*58,7*	*58,9*
Far Eastern	*85,1*	*85,6*	*86,4*	*86,0*	*86,4*
Crimea	-	100	100,0	100,0	*100,0*
Russian Federation	***52,7***	***53,6***	***53,8***	***54,1***	***54,2***

Table 9

Operating Credit Institutions Ranged by Assets (Distribution and Change over the Period 1.01.16 - 1.02.16)

Groups of credit institutions ranged by assets as of 1.01.16		Number of credit institutions as of 1.01.16	Groups as of 1.02.16						Licences revoked (cancelled)	Reorganised credit institution
			1	2	3	4	5	6		
1	First 5	5	5							
2	From 6 to 20	15		14	1					
3	From 21 to 50	30		1	28				1	
4	From 51 to 200	150			1	147	2			
5	From 201 to 500	300				3	291	3	3	
6	From 501	233					7	221	1	
Became operating after 1.01.16										
Total over the period									5	
Total as of 1.01.16[1]		**733**								
Total as of 1.02.16[1]		**728**	**5**	**15**	**30**	**150**	**300**	**224**		

- 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	1.10.15	1.01.16	1.02.16
Credit institutions with foreign participation over 50%					
Assets, total	*15,3*	*13,9*	*12,6*	*13,0*	*12,9*
Own funds (capital)[1]	*17,3*	*17,2*	*15,7*	*16,7*	*16,8*
Correspondent accounts with non-resident banks	*18,6*	*15,4*	*15,6*	*14,9*	*13,3*
Loans and other claims on non-financial organisations	*12,0*	*11,6*	*10,1*	*10,9*	*11,2*
Loans and other claims on individuals	*21,0*	*18,6*	*15,9*	*15,7*	*15,6*
Loans, deposits and other claims credit institutions	*19,9*	*14,1*	*17,7*	*15,4*	*17,2*
Individual deposits	*12,5*	*12,0*	*10,2*	*11,4*	*11,7*
Funds raised from organisations[2]	*15,6*	*13,7*	*12,5*	*12,2*	*12,0*
Profit (loss) of the current year	*15,2*	*20,2*	*39,4*	*44,7*	*36,5*
Reference data:					
Number of credit institutions	122	113	105	106	106
of which 100% foreign-owned credit institutions					
Assets, total	*9,0*	*8,5*	*8,3*	*6,4*	*6,5*
Own funds (capital)[1]	*11,1*	*10,9*	*10,8*	*9,1*	*9,2*
Correspondent accounts with non-resident banks	*12,8*	*12,0*	*12,4*	*9,0*	*8,7*
Loans and other claims on non-financial organisations	*7,2*	*7,8*	*7,4*	*5,2*	*5,3*
Loans and other claims on individuals	*10,8*	*10,1*	*9,0*	*7,9*	*7,9*
Loans, deposits and other claims on credit institutions	*16,4*	*11,1*	*14,8*	*11,6*	*13,2*
Individual deposits	*6,2*	*5,8*	*5,5*	*4,5*	*4,5*
Funds raised from organisations[2]	*10,3*	*9,6*	*9,6*	*6,7*	*6,8*
Profit (loss) of the current year	*12,7*	*14,9*	*55,0*	*46,7*	*32,8*
Reference data:					
Number of credit institutions	76	75	71	68	68

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

[2] 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		1.10.15		1.01.16		1.02.16	
	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*	4257,8	*5,4*	5263,5	*6,3*	5325,1	*6,4*
Own funds (capital)[2]	202,8	*2,9*	52,1	*0,7*	-31,5	*-0,4*	-22,1	*-0,2*	9,5	*0,1*
Loans and other claims on non-financial organisations	838,9	*3,7*	1209,1	*4,1*	1489,9	*4,7*	1709,7	*5,1*	1753,7	*5,1*
of which overdue claims	222,7	*23,8*	287,6	*23,0*	576,6	*31,5*	698,4	*33,6*	709,0	*30,5*
Loans and other claims on individuals	154,6	*1,6*	410,7	*3,6*	447,0	*4,2*	556,8	*5,2*	552,7	*5,2*
of which overdue claims	10,4	*2,4*	35,8	*5,4*	63,2	*7,4*	91,0	*10,5*	93,6	*10,6*
Individual deposits	312,5	*1,8*	706,4	*3,8*	991,2	*4,7*	1302,1	*5,6*	1297,5	*5,7*
Funds raised from organisations	794,7	*4,5*	1163,4	*4,7*	1330,7	*4,8*	1500,7	*5,3*	1489,9	*5,1*
Reference data:										
Number of credit institutions [1]	5	*0,5*	15	*1,8*	25	*3,3*	30	*4,1*	30	*4,1*

[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	1.10.15	1.01.16	1.02.16
1.	Cash, precious metals and stones	1 608,7	2 754,2	1 601,8	1 898,3	1 500,4
1.1.	of which: cash	1 523,1	2 671,8	1 509,3	1 801,3	1 431,3
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	2 264,9	3 297,8	2 103,7	2 464,4	2 481,7
3.	Correspondent account, total	1 496,5	2 675,2	2 770,9	2 536,3	2 545,5
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	398,3	759,6	668,4	611,5	559,3
3.2.	Correspondent accounts with non-resident banks	1 098,2	1 915,6	2 102,5	1 924,8	1 986,1
4.	Securities portfolio, total	7 822,3	9 724,0	10 951,5	11 777,4	12 187,3
	of which					
4.1.	Debt securities	6 162,9	7 651,4	8 927,6	9 616,0	9 953,6
4.2.	Equity	790,4	488,7	284,8	295,2	293,4
4.3.	Promissory notes	274,1	218,0	178,1	204,0	193,0
4.4.	Equity in associates and subsidiaries	594,9	1 365,9	1 561,0	1 662,2	1 747,2
5.	Other equity	353,9	427,6	500,3	568,0	572,0
6.	Financial derivatives assets at fair value	175,8	2 298,6	1 352,3	1 261,0	1 346,4
7.	Loans, total	40 535,3	52 115,7	55 319,3	57 511,4	58 152,4
	of which:					
7.1.	Loans, deposits and other claims	40 417,7	51 799,5	54 941,2	57 154,5	57 813,5
	of which overdue claims	1 398,0	1 978,0	2 809,0	3 046,6	3 323,7
	of which:					
7.1.1.	Loans and other claims on non-financial organisations	22 499,2	29 536,0	31 747,8	33 300,9	34 089,1
	of which overdue claims	933,7	1 250,7	1 829,1	2 075,9	2 328,1
7.1.2.	Loans and other claims on individuals	9 957,1	11 329,5	10 757,4	10 684,3	10 616,7
	of which overdue claims	440,3	667,5	859,5	863,8	882,3
7.1.3.	Loans, deposits and other claims on credit institutions	5 130,6	6 895,0	8 342,3	8 610,0	8 590,2
	of which overdue claims	11,3	44,3	85,9	63,8	69,9
8.	Fixed assets (tangible and intangible), other real estate and inventories	1 147,5	1 222,3	1 227,0	1 277,6	1 255,3
8.1	of which real estate, temporarily not used	64,8	74,4	85,0	109,4	165,7
9.	Allocation of profit	192,2	177,0	99,9	125,5	111,5
9.1.	of which income tax	188,6	157,7	97,4	110,1	111,3
10.	Other assets, total	1 826,0	2 960,5	3 284,0	3 579,8	3 580,1
	of which:					
10.1.	Settlement accounts	790,5	1 610,7	1 621,7	1 826,2	1 785,1
10.2.	Accounts receivable	312,2	307,0	386,3	403,7	355,7
10.3.	Deferred expenses	123,4	148,4	140,5	134,4	47,1
Banking sector assets, total		57 423,1	77 653,0	79 210,7	82 999,7	83 732,5

Table 13

Structure of Liabilities[1], by Source of Funds

(billion rubles)

Liabilities[1]		1.01.14	1.01.15	1.10.15	1.01.16	1.02.16
1.	Funds and profit of credit institutions	6 629,2	6 921,9	7 392,5	7 551,7	7 616,6
	of which:					
1.1.	Funds of credit institutions	3 261,0	3 357,4	4 053,6	4 181,3	4 221,6
1.2.	Profit (loss), including financial result of the previous year	3 368,3	3 479,1	3 303,9	3 338,4	3 366,0
	of which:					
1.2.1.	Profit (loss) of the current year	993,6	589,1	126,7	192,0	32,2
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	4 439,1	9 287,0	5 757,6	5 363,3	4 590,3
3.	Transferable deposits of credit institutions	584,1	964,8	877,7	801,0	808,4
	of which:					
3.1.	Correspondent accounts of correspondent credit institutions	365,8	688,3	568,0	512,1	550,4
3.2.	Correspondent accounts of non-resident credit institutions	123,0	169,5	248,5	177,4	156,8
4.	Loans, deposits and other funds received from other credit institutions	4 806,0	6 594,2	6 158,8	7 091,0	7 626,2
5.	Clients' funds[2]	34 930,9	43 814,0	49 018,5	51 906,7	52 519,8
	of which:					
5.1.	Budgetary funds in settlement accounts	41,9	72,2	83,1	66,5	73,2
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	8 742,4	8 905,2	9 892,9
5.4.	Clients' float	400,3	550,6	535,6	488,5	564,4
5.5.	Deposits and other funds of legal entities (except credit institutions)	10 838,3	17 007,9	18 260,5	19 018,2	18 991,1
5.6.	Individual deposits	16 957,5	18 552,7	21 214,9	23 219,1	22 801,5
5.7.	Clients' funds in factoring and forfeiting transactions	43,8	26,4	17,1	22,3	20,4
6.	Bonds	1 213,1	1 357,5	1 278,5	1 266,5	1 206,5
7.	Promissory notes and bank acceptances	1 004,3	868,1	659,6	696,2	672,8
8.	Financial derivatives liabilities at fair value	134,7	1 953,3	937,5	880,7	952,8
9.	Other liabilities[1], total	3 681,7	5 892,1	7 130,0	7 442,7	7 739,1
	of which:					
9.1.	Provisions	2 851,9	4 054,1	5 017,3	5 406,4	5 504,8
9.2.	Settlement accounts	309,0	1 159,7	1 092,3	1 075,9	1 156,9
9.3.	Accounts payable	95,7	77,9	116,0	80,0	149,3
9.4.	Deferred income	8,1	13,3	10,5	14,9	10,2
9.5.	Interest payable	417,0	526,6	765,0	693,0	745,5
	of which:					
9.5.1	Overdue interest	0,0	0,0	0,0	0,0	0,0
Banking sector liabilities, total [1]		57 423,1	77 653,0	79 210,7	82 999,7	83 732,5

[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	1.10.15	1.01.16	1.02.16
1.	Cash, precious metals and stones	2,8	3,5	2,0	2,3	1,8
1.1.	of which: money	2,7	3,4	1,9	2,2	1,7
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	3,9	4,2	2,7	3,0	3,0
3.	Correspondent accounts, total	2,6	3,4	3,5	3,1	3,0
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	0,7	1,0	0,8	0,7	0,7
3.2.	Correspondent accounts with non-resident banks	1,9	2,5	2,7	2,3	2,4
4.	Securities portfolio, total	13,6	12,5	13,8	14,2	14,6
	of which					
4.1.	Debt securities	10,7	9,9	11,3	11,6	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	2,0	2,1
5.	Other equity	0,6	0,6	0,6	0,7	0,7
6.	Financial derivatives assets at fair value	0,3	3,0	1,7	1,5	1,6
7.	Loans, total	70,6	67,1	69,8	69,3	69,5
	of which:					
7.1.	Loans, deposits and other claims	70,4	66,7	69,4	68,9	69,0
	of which overdue claims	2,4	2,5	3,5	3,7	4,0
	of which:					
7.1.1.	Loans and other claims on non-financial organisations	39,2	38,0	40,1	40,1	40,7
	of which overdue claims	1,6	1,6	2,3	2,5	2,8
7.1.2.	Loans and other claims on individuals	17,3	14,6	13,6	12,9	12,7
	of which overdue claims	0,8	0,9	1,1	1,0	1,1
7.1.3.	Loans, deposits and other claims on credit institutions	8,9	8,9	10,5	10,4	10,3
	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	0,1	0,2
9.	Allocation of profit	0,3	0,2	0,1	0,2	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	4,1	4,3	4,3
	of which:					
10.1.	Settlement accounts	1,4	2,1	2,0	2,2	2,1
10.2.	Accounts receivable	0,5	0,4	0,5	0,5	0,4
10.3.	Deferred expenses	0,2	0,2	0,2	0,2	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	1.10.15	1.01.16	1.02.16
1.	Funds and profit of credit institutions	*11,5*	*8,9*	*9,3*	*9,1*	*9,1*
	Of which:					
1.1.	Funds of credit institutions	*5,7*	*4,3*	*5,1*	*5,0*	*5,0*
1.2.	Profit (loss), including financial result of the previous year	*5,9*	*4,5*	*4,2*	*4,0*	*4,0*
	Of which:					
1.2.1.	Profit (loss) of the current year	*1,7*	*0,8*	*0,2*	*0,2*	*0,0*
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	*7,7*	*12,0*	*7,3*	*6,5*	*5,5*
3.	Transferable deposits of credit institutions	*1,0*	*1,2*	*1,1*	*1,0*	*1,0*
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	*0,6*	*0,9*	*0,7*	*0,6*	*0,7*
3.2.	Correspondent accounts of non-resident credit institutions	*0,2*	*0,2*	*0,3*	*0,2*	*0,2*
4.	Loans, deposits and other funds received from other credit institutions	*8,4*	*8,5*	*7,8*	*8,5*	*9,1*
5.	Clients' funds[2]	*60,8*	*56,4*	*61,9*	*62,5*	*62,7*
	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*	*11,0*	*10,7*	*11,8*
5.4.	Clients' float	*0,7*	*0,7*	*0,7*	*0,6*	*0,7*
5.5.	Deposits and other funds of legal entities (except credit institutions)	*18,9*	*21,9*	*23,1*	*22,9*	*22,7*
5.6.	Individual deposits	*29,5*	*23,9*	*26,8*	*28,0*	*27,2*
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*	*1,6*	*1,5*	*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*	*1,2*	*1,1*	*1,1*
9.	Other liabilities[1], total	*6,4*	*7,6*	*9,0*	*9,0*	*9,2*
	Of which:					
9.1.	Provisions	*5,0*	*5,2*	*6,3*	*6,5*	*6,6*
9.2.	Settlement accounts	*0,5*	*1,5*	*1,4*	*1,3*	*1,4*
9.3.	Accounts payable	*0,2*	*0,1*	*0,1*	*0,1*	*0,2*
9.4.	Deferred income	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
9.5.	Interest payable	*0,7*	*0,7*	*1,0*	*0,8*	*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	1.10.15	1.01.16	1.02.16	1.01.14	1.01.15	1.10.15	1.01.16	1.02.16	1.01.14	1.01.15	1.10.15	1.01.16	1.02.16
1. Loans, deposits and other claims, total	**31 300,2**	**36 664,1**	**36 446,3**	**37 091,8**	**37 299,3**	**9 117,6**	**15 135,3**	**18 494,9**	**20 062,8**	**20 514,3**	**40 417,7**	**51 799,5**	**54 941,2**	**57 154,5**	**57 813,5**
of which															
- overdue claims	1 257,9	1 725,9	2 425,7	2 537,1	2 613,5	140,1	252,1	383,3	509,5	710,2	1 398,0	1 978,0	2 809,0	3 046,6	3 323,7
1.1 Loans and other claims on resident non-financial organisations	**16 542,7**	**19 018,4**	**19 221,5**	**19 363,3**	**19 579,4**	**3 792,8**	**6 680,2**	**8 440,9**	**9 272,1**	**9 330,6**	**20 335,5**	**25 698,5**	**27 662,5**	**28 635,4**	**28 910,0**
of which															
- overdue claims	812,0	1 020,8	1 440,8	1 546,1	1 597,8	58,3	86,5	158,4	262,5	272,5	870,2	1 107,3	1 599,3	1 808,5	1 870,3
of which:															
1.1.1. Loans and other claims on individual entrepreneurs	666,9	668,1	547,5	506,0	496,1	5,5	7,8	8,2	8,3	8,3	672,4	675,8	555,7	514,3	504,4
of which															
- overdue claims	33,2	53,1	73,5	72,2	75,2	0,3	0,3	0,7	0,6	0,7	33,5	53,4	74,2	72,9	75,9
1.2 Loans and other claims on non-resident legal entities (except banks)	**565,7**	**695,7**	**727,7**	**698,3**	**693,5**	**1 598,0**	**3 141,7**	**3 357,7**	**3 967,2**	**4 485,6**	**2 163,7**	**3 837,5**	**4 085,4**	**4 665,5**	**5 179,1**
of which															
- overdue claims	20,8	63,5	93,0	92,7	98,1	42,7	79,9	136,9	174,7	359,7	63,5	143,4	229,9	267,4	457,8
1.3 Loans, deposits and other claims on resident financial sector	**2 591,8**	**3 907,8**	**3 939,0**	**4 465,8**	**4 663,1**	**676,7**	**1 178,9**	**1 730,3**	**2 228,6**	**2 474,8**	**3 268,5**	**5 086,7**	**5 669,4**	**6 694,4**	**7 137,9**
of which															
- overdue claims	18,1	20,6	89,1	95,0	98,1	0,4	1,9	8,3	9,0	8,6	18,5	22,5	97,4	103,9	106,7
of which:															
1.3.1 Resident credit institutions	1 508,3	2 772,1	2 780,0	3 273,6	3 508,1	581,4	1 008,2	1 381,1	1 761,6	1 919,8	2 089,7	3 780,3	4 161,2	5 035,2	5 427,9
of which															
- overdue claims	5,8	6,9	62,4	60,0	63,1	0,0	0,0	0,4	0,9	0,2	5,8	7,0	62,9	60,9	63,3
1.3.2 Other resident non-banking financial institutions	1 083,5	1 135,7	1 159,0	1 192,1	1 155,0	95,3	170,7	349,2	467,1	555,0	1 178,8	1 306,4	1 508,2	1 659,2	1 710,0
of which															
- overdue claims	12,3	13,7	26,6	34,9	35,0	0,3	1,8	7,9	8,1	8,4	12,7	15,5	34,5	43,0	43,4
1.4 Loans, deposits and other claims on non-resident banks	**416,6**	**237,8**	**408,4**	**253,3**	**244,5**	**2 624,4**	**2 876,9**	**3 772,7**	**3 321,5**	**2 917,8**	**3 041,0**	**3 114,7**	**4 181,1**	**3 574,8**	**3 162,4**
of which															
- overdue claims	0,0	0,0	0,0	0,1	0,3	5,4	37,3	23,1	2,9	6,2	5,4	37,4	23,1	2,9	6,5
1.5 Loans and other claims on government financial bodies and extra-budgetary funds	**816,0**	**1 033,9**	**952,4**	**1 135,5**	**1 067,8**	**0,0**	**0,0**	**0,0**	**0,0**	**0,0**	**816,0**	**1 033,9**	**952,4**	**1 135,5**	**1 067,8**
of which															
- overdue claims	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
1.6 Loans and other claims on resident individuals	**9 708,8**	**11 014,0**	**10 456,0**	**10 381,8**	**10 319,8**	**227,0**	**289,6**	**276,6**	**274,7**	**272,6**	**9 935,8**	**11 303,7**	**10 732,6**	**10 656,5**	**10 592,4**
of which															
- overdue claims	406,8	620,8	802,6	803,1	818,9	32,7	45,4	55,3	58,9	61,5	439,5	666,2	857,8	862,0	880,4
1.7 Loans and other claims on non-resident individuals	**11,1**	**14,8**	**13,6**	**14,0**	**13,5**	**10,2**	**11,1**	**11,2**	**13,8**	**10,8**	**21,3**	**25,9**	**24,8**	**27,8**	**24,3**
of which															
- overdue claims	0,2	0,2	0,3	0,2	0,3	0,6	1,1	1,4	1,6	1,6	0,8	1,3	1,6	1,9	1,9
Reference data:															
Provisions for loans, deposits and other claims [1]	-	-	-	-	-	-	-	-	-	-	2 417,3	3 459,8	4 253,1	4 525,8	4 673,4
Overdue interest on loans, deposits and other claims, recognized in the balance sheet accounts	80,6	153,5	195,7	179,9	190,4	6,6	20,6	26,6	16,5	19,9	87,1	174,1	222,3	196,4	210,3
Credit institutions' portfolio of residents promissory notes	221,8	188,7	120,0	127,9	114,2	50,1	25,7	58,2	73,7	76,5	271,9	214,4	178,1	201,6	190,7
Credit institutions' portfolio of non-residents promissory notes	0,0	0,0	0,0	2,3	2,3	2,2	3,5	0,0	0,0	0,0	2,2	3,6	0,0	2,3	2,3

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

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

	1.01.14	1.01.15	1.10.15	1.01.16	1.02.16
1. Loans, deposits and other claims, total	***100,0***	***100,0***	***100,0***	***100,0***	***100,0***
	70,4	***66,7***	***69,4***	***68,9***	***69,0***
Of which:					
- overdue claims	*3,5*	*3,8*	*5,1*	*5,3*	*5,7*
	2,4	*2,5*	*3,5*	*3,7*	*4,0*
1.1 Loans and other claims on resident non-financial organizations	***50,3***	***49,6***	***50,3***	***50,1***	***50,0***
	35,4	***33,1***	***34,9***	***34,5***	***34,5***
Of which:					
- overdue claims	*2,2*	*2,1*	*2,9*	*3,2*	*3,2*
	1,5	*1,4*	*2,0*	*2,2*	*2,2*
of which:					
1.1.1. Loans and other claims on individual entrepreneurs	*1,7*	*1,3*	*1,0*	*0,9*	*0,9*
	1,2	*0,9*	*0,7*	*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***	***7,4***	***8,2***	***9,0***
	3,8	***4,9***	***5,2***	***5,6***	***6,2***
Of which:					
- overdue claims	*0,2*	*0,3*	*0,4*	*0,5*	*0,8*
	0,1	*0,2*	*0,3*	*0,3*	*0,5*
1.3 Loans, deposits and other claims on resident financial sector	***8,1***	***9,8***	***10,3***	***11,7***	***12,3***
	5,7	***6,6***	***7,2***	***8,1***	***8,5***
Of which:					
- overdue claims	*0,0*	*0,0*	*0,2*	*0,2*	*0,2*
	0,0	*0,0*	*0,1*	*0,1*	*0,1*
of which:					
1.3.1 Resident credit institutions	*5,2*	*7,3*	*7,6*	*8,8*	*9,4*
	3,6	*4,9*	*5,3*	*6,1*	*6,5*
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*	*2,7*	*2,9*	*3,0*
	2,1	*1,7*	*1,9*	*2,0*	*2,0*
Of which					
- overdue claims	*0,0*	*0,0*	*0,1*	*0,1*	*0,1*
	0,0	*0,0*	*0,0*	*0,1*	*0,1*
1.4 Loans, deposits and other claims on non-resident banks	***7,5***	***6,0***	***7,6***	***6,3***	***5,5***
	5,3	***4,0***	***5,3***	***4,3***	***3,8***
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***	***1,7***	***2,0***	***1,8***
	1,4	***1,3***	***1,2***	***1,4***	***1,3***
Of which:					
- overdue claims	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
	0,0	*0,0*	*0,0*	*0,0*	*0,0*
1.6 Loans and other claimts on resident individuals	***24,6***	***21,8***	***19,5***	***18,6***	***18,3***
	17,3	***14,6***	***13,5***	***12,8***	***12,7***
Of which:					
- overdue claims	*1,1*	*1,3*	*1,6*	*1,5*	*1,5*
	0,8	*0,9*	*1,1*	*1,0*	*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*	*7,7*	*7,9*	*8,1*
	4,2	*4,5*	*5,4*	*5,5*	*5,6*
Overdue interest on loans, deposits and other claims, recognized in the balance sheet	*0,2*	*0,3*	*0,4*	*0,3*	*0,4*
	0,2	*0,2*	*0,3*	*0,2*	*0,3*
Credit institutions' portfolio of residents promissory notes	*0,7*	*0,4*	*0,3*	*0,4*	*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		1.10.15		1.01.16		1.02.16	
	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***	**10 773,4**	***100,0***	**11 573,4**	***100,0***	**11 994,3**	***100,0***
- in rubles	6 031,2	*79,9*	6 721,7	*70,7*	7 301,3	*67,8*	7 317,8	*63,2*	7 461,4	*62,2*
- in foreign currency	1 517,0	*20,1*	2 784,4	*29,3*	3 472,1	*32,2*	4 255,7	*36,8*	4 532,9	*37,8*
Of which:										
Securities at fair value through profit or loss	2 214,2	*29,3*	1 700,5	*17,9*	1 646,0	*15,3*	1 691,8	*14,6*	1 737,2	*14,5*
- in rubles	1 897,5	*25,1*	1 089,0	*11,5*	944,3	*8,8*	1 003,1	*8,7*	990,5	*8,3*
- in foreign currency	316,6	*4,2*	611,5	*6,4*	701,7	*6,5*	688,8	*6,0*	746,7	*6,2*
Securities available for sale	3 856,4	*51,1*	4 210,4	*44,3*	4 691,6	*43,5*	5 024,4	*43,4*	5 230,9	*43,6*
- in rubles	3 024,5	*40,1*	2 751,2	*28,9*	3 176,0	*29,5*	2 851,0	*24,6*	2 917,3	*24,3*
- in foreign currency	831,9	*11,0*	1 459,2	*15,4*	1 515,6	*14,1*	2 173,4	*18,8*	2 313,6	*19,3*
Securities held-to-maturity	876,4	*11,6*	2 224,1	*23,4*	2 868,9	*26,6*	3 188,9	*27,6*	3 270,7	*27,3*
- in rubles	800,0	*10,6*	1 512,5	*15,9*	1 616,1	*15,0*	1 797,2	*15,5*	1 800,1	*15,0*
- in foreign currency	76,4	*1,0*	711,6	*7,5*	1 252,9	*11,6*	1 391,7	*12,0*	1 470,6	*12,3*
Shares in associates and subsidiaries	594,9	*7,9*	1 365,9	*14,4*	1 561,0	*14,5*	1 662,2	*14,4*	1 747,2	*14,6*
- in rubles	304,0	*4,0*	1 365,2	*14,4*	1 560,3	*14,5*	1 661,5	*14,4*	1 746,5	*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		-161,3		-109,0		-114,4	
Provisions for losses on securities available for sale	49,3		21,1		30,9		33,9		36,0	
Provisions for losses on securities held-to-maturity	3,3		4,4		8,6		11,2		12,6	
Provisions for losses on portfolio of shares in associates and subsidiaries	5,3		86,6		95,8		141,6		144,4	

[1] Excluding promissory notes.

Table 19

The Structure of Credit Institutions' Portfolio of Debt Securities

	1.01.14		1.01.15		1.10.15		1.01.16		1.02.16	
	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*	8 927,6	*100,0*	9 616,0	*100,0*	9 953,6	*100,0*
- in rubles	5 059,3	*82,1*	5 070,6	*66,3*	5 596,6	*62,7*	5 468,3	*56,9*	5 534,6	*55,6*
- in foreign currency	1 103,5	*17,9*	2 580,8	*33,7*	3 331,0	*37,3*	4 147,7	*43,1*	4 419,0	*44,4*
of which: revaluation	-19,5	*-0,3*	-416,8	*-5,4*	-138,9	*-1,6*	-87,8	*-0,9*	-91,8	*-0,9*
Debt securities at book value held (without revaluation)	6 182,4	*100,0*	8 068,2	*100,0*	9 066,6	*100,0*	9 703,8	*100,0*	10 045,5	*100,0*
of which:										
debt securities of the Russian Federation	814,1	*13,2*	1 268,4	*15,7*	2 395,2	*26,4*	2 546,5	*26,2*	2 783,0	*27,7*
- in rubles	677,5	*11,0*	1 013,8	*12,6*	1 940,6	*21,4*	1 967,3	*20,3*	2 190,2	*21,8*
- in foreign currency	136,6	*2,2*	254,6	*3,2*	454,6	*5,0*	579,2	*6,0*	592,7	*5,9*
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*	206,5	*2,3*	190,6	*2,0*	195,4	*1,9*
- in rubles	131,8	*2,1*	108,8	*1,3*	206,4	*2,3*	190,4	*2,0*	195,4	*1,9*
- in foreign currency	0,0	*0,0*	0,1	*0,0*	0,1	*0,0*	0,1	*0,0*	0,0	*0,0*
debt securities of resident credit institutions	410,3	*6,6*	456,4	*5,7*	650,8	*7,2*	534,8	*5,5*	518,4	*5,2*
- in rubles	400,1	*6,5*	442,2	*5,5*	645,5	*7,1*	525,5	*5,4*	509,0	*5,1*
- in foreign currency	10,2	*0,2*	14,2	*0,2*	5,4	*0,1*	9,3	*0,1*	9,4	*0,1*
other debt securities of residents	687,8	*11,1*	666,4	*8,3*	1 354,8	*14,9*	1 210,3	*12,5*	1 259,6	*12,5*
- in rubles	687,5	*11,1*	665,9	*8,3*	1 350,0	*14,9*	1 209,0	*12,5*	1 258,4	*12,5*
- in foreign currency	0,4	*0,0*	0,6	*0,0*	4,8	*0,1*	1,3	*0,0*	1,2	*0,0*
debt securities of other countries	17,6	*0,3*	38,4	*0,5*	112,5	*1,2*	160,2	*1,7*	170,0	*1,7*
- in rubles	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- in foreign currency	17,6	*0,3*	38,4	*0,5*	112,5	*1,2*	160,2	*1,7*	170,0	*1,7*
debt securities of non-resident banks	97,4	*1,6*	358,5	*4,4*	246,0	*2,7*	341,4	*3,5*	351,2	*3,5*
- in rubles	39,7	*0,6*	114,8	*1,4*	29,2	*0,3*	9,5	*0,1*	8,9	*0,1*
- in foreign currency	57,6	*0,9*	243,7	*3,0*	216,8	*2,4*	331,9	*3,4*	342,3	*3,4*
other debt securities of non-residents	768,2	*12,4*	904,2	*11,2*	1 630,2	*18,0*	2 015,9	*20,8*	2 105,4	*21,0*
- in rubles	218,4	*3,5*	188,3	*2,3*	208,3	*2,3*	206,6	*2,1*	208,5	*2,1*
- in foreign currency	549,8	*8,9*	715,9	*8,9*	1 421,9	*15,7*	1 809,3	*18,6*	1 896,9	*18,9*
debt securities delivered without derecognition in the balance sheet	3 248,9	*52,6*	4 261,8	*52,8*	2 464,5	*27,2*	2 698,1	*27,8*	2 654,3	*26,4*
- in rubles	2 918,7	*47,2*	2 949,9	*36,6*	1 350,8	*14,9*	1 442,7	*14,9*	1 248,9	*12,4*
- in foreign currency	330,2	*5,3*	1 311,9	*16,3*	1 113,7	*12,3*	1 255,3	*12,9*	1 405,4	*14,0*
overdue debt securities	6,3	*0,1*	5,2	*0,1*	6,0	*0,1*	6,1	*0,1*	8,3	*0,1*
- in rubles	5,2	*0,1*	3,8	*0,0*	4,7	*0,1*	5,1	*0,1*	7,1	*0,1*
- in foreign currency	1,1	*0,0*	1,4	*0,0*	1,3	*0,0*	1,1	*0,0*	1,2	*0,0*
Reference data:										
Provisions for losses on debt securities	14,9		15,8		24,8		40,0		44,5	

Table 20

Structure of credit institutions' portfolio of shares

	1.01.14		1.01.15		1.10.15		1.01.16		1.02.16	
	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*	284,8	*100,0*	295,2	*100,0*	293,4	*100,0*
- in rubles	667,9	*84,5*	285,9	*58,5*	144,4	*50,7*	188,0	*63,7*	180,3	*61,4*
- in foreign currency	122,5	*15,5*	202,8	*41,5*	140,4	*49,3*	107,3	*36,3*	113,1	*38,6*
of which: revaluation	-17,5	*-2,2*	-16,4	*-3,4*	-22,3	*-7,8*	-21,2	*-7,2*	-22,5	*-7,7*
Shares held at book value (without revaluation)	807,9	*100,0*	505,1	*100,0*	307,1	*100,0*	316,4	*100,0*	316,0	*100,0*
of which shares of:										
resident credit institutions	5,1	*0,6*	4,1	*0,8*	2,5	*0,8*	13,5	*4,3*	7,0	*2,2*
- in rubles	5,1	*0,6*	4,1	*0,8*	2,5	*0,8*	13,5	*4,3*	7,0	*2,2*
- 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*	107,5	*35,0*	139,3	*44,0*	129,2	*40,9*
- in rubles	588,8	*72,9*	192,3	*38,1*	104,5	*34,0*	136,7	*43,2*	124,1	*39,3*
- in foreign currency	2,8	*0,3*	5,5	*1,1*	3,0	*1,0*	2,6	*0,8*	5,0	*1,6*
non-resident credit institutions	8,7	*1,1*	2,7	*0,5*	2,6	*0,8*	1,4	*0,4*	1,4	*0,4*
- in rubles	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- in foreign currency	8,7	*1,1*	2,7	*0,5*	2,6	*0,8*	1,4	*0,4*	1,4	*0,4*
other non-residents	85,8	*10,6*	81,8	*16,2*	77,1	*25,1*	50,0	*15,8*	51,9	*16,4*
- 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*	77,1	*25,1*	50,0	*15,8*	51,9	*16,4*
shares delivered without derecognition in the balance sheet	116,6	*14,4*	124,8	*24,7*	3,3	*1,1*	10,6	*3,4*	21,4	*6,8*
- in rubles	82,8	*10,2*	67,0	*13,3*	3,2	*1,1*	10,6	*3,3*	21,4	*6,8*
- in foreign currency	33,8	*4,2*	57,8	*11,4*	0,1	*0,0*	0,0	*0,0*	0,0	*0,0*
Shares valued at cost[1]	-	-	93,9	*18,6*	114,1	*37,2*	101,6	*32,1*	105,2	*33,3*
- in rubles	-	-	38,9	*7,7*	56,5	*18,4*	48,4	*15,3*	50,4	*15,9*
- in foreign currency	-	-	55,0	*10,9*	57,6	*18,8*	53,3	*16,8*	54,8	*17,3*
Reference data:										
Provisions for losses on shares	44,0		14,8		19,6		10,9		12,3	

[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	1.10.15	1.01.16	1.02.16
Portfolio of promissory notes discounted by a credit institution, in rubles	221,8	188,7	120,0	130,3	116,5
of which promissory notes, not paid when due	4,9	9,2	10,7	10,7	9,1
Portfolio of promissory notes discounted by a credit institution, in foreign currency	52,3	29,2	58,2	73,7	76,5
of which promissory notes, not paid when due	1,33	3,45	0,01	0,01	0,01
Total	**274,1**	**218,0**	**178,1**	**204,0**	**193,0**

Table 22

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

	1.01.14		1.01.15		1.10.15		1.01.16		1.02.16	
	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***	**178,1**	***100,0***	**204,0**	***100,0***	**193,0**	***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*	0,0	*0,0*	0,2	*0,1*	0,4	*0,2*
- promissory notes of resident credit institutions	223,0	*81,4*	154,9	*71,1*	118,7	*66,6*	126,7	*62,1*	127,4	*66,0*
- other promissory notes of residents	48,9	*17,8*	59,5	*27,3*	59,4	*33,4*	74,7	*36,6*	62,9	*32,6*
- 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*	0,0	*0,0*	2,3	*1,1*	2,3	*1,2*
Reference data:										
Provisions for losses on promissory notes	12,9		13,8		14,5		13,2		13,4	

[1] including overdue promissory notes.

Table 23

Real Estate Temporarily out of Use in Operating Activities

(billion rubles)

	1.01.14	1.01.15	1.10.15	1.01.16	1.02.16
Land temporarily out of use in operating activities	5,5	6,6	7,5	7,5	5,5
Land temporarily out of use in operating activities, leased out	0,6	0,9	0,9	11,5	1,6
Land temporarily out of use in operating activities, at current (fair) value	8,7	10,2	14,0	26,0	26,0
Land temporarily out of use in operating activities, at current (fair) value, leased out	3,5	2,9	5,5	5,3	28,3
Real estate (except land) temporarily out of use in operating activities*	3,5	2,0	2,4	3,4	4,1
Real estate (except land) temporarily out of use in operating activities, leased out*	14,0	9,5	10,3	8,8	4,5
Real estate (except land) temporarily out of use in operating activities, at current (fair) value	12,4	13,3	15,1	16,8	29,3
Real estate (except land) temporarily out of use in operating activities, at current (fair) value, leased out	15,5	27,6	26,8	27,4	35,8
Investments in construction of objects of real estate, temporarily out of use in operating activities	1,2	1,4	2,5	2,6	30,6
Non-current inventories	80,0	129,8	146,6	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	66,1	79,4	69,2

* At residual value (less amortisation).

Table 24

Funds Raised by Credit Institutions From Organisations

(billion rubles)

		1.01.14	1.01.15	1.10.15	1.01.16	1.02.16
1.	Funds raised from organisations, total	17 787,0	25 008,1	27 542,8	28 442,1	29 464,7
	- in rubles	12 092,7	14 222,9	14 949,7	14 889,3	15 136,2
	- in foreign currency	5 694,4	10 785,2	12 593,1	13 552,7	14 328,5
	of which:					
1.1.	Funds of legal entities in settlement and other accounts[1]	6 516,1	7 434,7	8 742,4	8 905,2	9 892,9
	- in rubles	5 547,8	5 549,6	5 862,1	6 179,5	6 310,8
	- in foreign currency	968,3	1 885,1	2 880,3	2 725,7	3 582,1
	Of which:					
1.1.1	Funds of individual entrepreneurs	192,7	180,1	211,6	216,4	216,4
	- in rubles	190,0	172,1	203,5	207,4	205,8
	- in foreign currency	2,7	7,9	8,1	9,0	10,6
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	522,4	472,5	548,8
1.4.	Deposits and other funds of legal entities (except credit institutions)	10 838,3	17 007,9	18 260,5	19 018,2	18 991,1
	- in rubles	6 371,5	8 471,8	8 877,0	8 522,2	8 585,0
	- in foreign currency	4 466,8	8 536,1	9 383,5	10 496,0	10 406,1
	Of which:					
1.4.1.	Deposits and other raised funds from the Federal Treasury, the Ministry of Finance, financial agencies and extra budgetary funds of the Russian Federation, federal districts and authorities of local self-governance	453,9	1 023,8	2 089,3	859,3	1 416,5
1.4.2.	Certificates of deposit	5,3	5,8	2,5	2,8	2,8
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	0,2	0,5	0,0	1,6	0,0
1.5.	Clients' funds in factoring and forfeiting transactions	43,8	26,4	17,1	22,3	20,4
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	0,3	23,7	11,4
	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	2 948,4	3 291,5	2 952,6
	- in rubles	1 624,9	2 686,8	2 366,7	2 649,1	2 510,4
	- in foreign currency	187,7	718,5	581,7	642,3	442,2
	with maturity from 31 days to 1 year	3 292,3	4 565,0	5 982,1	5 852,1	6 087,2
	- in rubles	2 520,2	3 327,2	3 850,4	3 257,3	3 526,9
	- in foreign currency	772,2	1 237,8	2 131,6	2 594,8	2 560,3
	with maturity in excess of 1 year	5 733,4	9 037,5	9 330,0	9 874,7	9 951,4
	- in rubles	2 226,4	2 457,8	2 659,8	2 615,8	2 547,8
	- in foreign currency	3 507,0	6 579,8	6 670,2	7 258,9	7 403,6
	Reference data					
Funds raised from non-resident organisations, total		3 271,2	5 143,3	4 853,7	5 130,4	5 194,0
- in rubles		535,7	591,3	436,4	433,7	414,4
- in foreign currency		2 735,5	4 552,0	4 417,3	4 696,6	4 779,6
of which:						
	Funds of non-resident organisations in settlement and other accounts	265,5	521,0	510,8	574,5	599,5
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	526,7	502,0	396,8	428,1	402,5
	Other funds raised from non-resident legal entities	2 463,7	4 074,3	3 909,0	4 095,6	4 160,1
	Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0,0	0,0	0,0	0,0	0,0

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

Table 25

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

	1.01.14	1.01.15	1.10.15	1.01.16	1.02.16
Issued debt obligations - total	**2 572,4**	**2 692,0**	**2 481,4**	**2 536,9**	**2 447,5**
including:					
bonds:	1 213,1	1 357,5	1 278,5	1 266,5	1 206,5
of which					
with maturities less than one year	3,7	12,0	7,9	2,6	1,9
with maturities in excess of one year	1 209,4	1 344,5	1 268,5	1 263,9	1 194,0
deposit certificates [1]	5,3	5,8	2,5	2,8	2,8
of which					
with maturities less than one year	3,1	3,3	1,6	2,1	1,9
with maturities in excess of one year	2,1	2,2	0,7	0,5	0,4
savings certificates [2]	349,7	460,5	540,8	571,4	565,4
of which					
with maturities less than one year	63,2	148,6	349,3	364,8	334,8
with maturities in excess of one year	273,8	300,2	170,8	183,3	203,2
promissory notes and banker's acceptances	1 004,3	868,1	659,6	696,2	672,8
of which					
with maturities less than one year	465,2	364,8	320,4	329,8	306,1
with maturities in excess of one year	517,3	482,2	322,6	346,8	344,8

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

Table 26

Individual Deposit Structure

(billion rubles)

		1.01.14	1.01.15	1.10.15	1.01.16	1.02.16
1	Individual deposits	16 957,5	18 552,7	21 214,9	23 219,1	22 801,5
	- of which savings certificates	349,7	460,5	540,8	571,4	565,4
1.1.	Individual demand deposits and deposits with maturity up to 30 days	3 210,8	3 214,6	3 148,4	3 843,7	3 331,2
	- in rubles	2 913,0	2 664,9	2 552,0	3 176,5	2 639,2
	- in foreign currency	297,8	549,7	596,4	667,1	692,0
1.2.	Individual deposits with maturity from 31 days to 1 year	3 264,3	5 124,0	8 827,3	9 278,4	9 288,0
	- in rubles	2 788,8	3 814,6	6 393,2	6 948,4	7 102,6
	- in foreign currency	475,5	1 309,4	2 434,1	2 330,1	2 185,4
1.3.	Individual deposits with maturity in excess of 1 year	10 482,4	10 214,1	9 239,2	10 097,0	10 182,3
	- in rubles	8 298,8	7 227,1	6 132,0	6 273,3	6 201,6
	- in foreign currency	2 183,6	2 987,0	3 107,2	3 823,7	3 980,7
	Reference data:					
	Deposits of non-resident individuals (excluding saving certificates)	223,9	245,2	299,0	372,0	368,9

Table 27

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

(billion rubles)

	1.01.14	1.01.15	1.10.15	1.01.16	1.02.16
Loans, deposits and other funds received from other credit institutions, total	**4 806,0**	**6 594,2**	**6 158,8**	**7 091,0**	**7 626,2**
- in rubles	2 369,5	3 223,4	3 136,1	3 687,6	3 993,0
- in foreign currency	2 436,5	3 370,8	3 022,7	3 403,5	3 633,2
of which:					
- loans, deposits and other funds received from resident credit institutions	2 556,6	4 016,5	4 121,2	5 024,8	5 464,3
- in rubles	1 962,6	2 900,5	2 876,2	3 432,9	3 728,0
- in foreign currency	594,0	1 116,0	1 245,1	1 591,9	1 736,3
of which					
overdue debt	0,2	0,0	5,1	1,6	2,4
- in rubles	0,2	0,0	4,8	1,6	1,8
- in foreign currency	0,0	0,0	0,3	0,0	0,6
- loans, deposits and other funds received from non-resident banks	2 249,4	2 577,8	2 037,6	2 066,2	2 161,8
- in rubles	406,9	322,9	259,9	254,7	264,9
- in foreign currency	1 842,5	2 254,8	1 777,6	1 811,6	1 896,9
of which					
overdue debt	0,0	0,0	1,1	0,5	0,0
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,0	1,1	0,5	0,0

Table 28

Distribution of Budgetary Funds in Settlement Accounts by Groups of Credit Institutions on 1.02.16

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	47 874	*65,4*	114 959	*0,1*
From 15 to 25%	0	0	*0,0*	0	*0,0*
From 5 to 15%	1	531	*0,7*	9 750	*0,0*
Less than 5%	48	24 837	*33,9*	55 267 116	*66,0*
No budgetary funds	674	0	*0,0*	28 340 661	*33,9*
Data not available	4	0	*0,0*	0	*0,0*
Total	**728**	**73 242**	***100,0***	**83 732 487**	***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		1.10.15		1.01.16		1.02.16	
		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***	**5 153,3**	***6,5***	**5 503,0**	***6,6***	**5 563,6**	***6,6***
1.1	Funds in accounts of legal entities (excluding certificates of deposit)	3 255,8	*5,7*	5 097,2	*6,6*	4 816,7	*6,1*	5 098,1	*6,1*	5 162,1	*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*	4 305,9	*5,4*	4 523,7	*5,5*	4 562,6	*5,4*
1.2	Individual deposits (excluding saving certificates)	223,9	*0,4*	245,2	*0,3*	299,0	*0,4*	372,0	*0,4*	368,9	*0,4*
1.2.1	of which deposits and other raised funds (excluding saving certificates)	168,3	*0,3*	179,5	*0,2*	216,6	*0,3*	275,3	*0,3*	276,7	*0,3*
1.3	Funds in other accounts	22,9	*0,0*	47,0	*0,1*	37,7	*0,0*	32,9	*0,0*	32,6	*0,0*
2.	**Funds in correspondent and other accounts of credit institutions**	**162,9**	***0,3***	**180,0**	***0,2***	**255,5**	***0,3***	**204,5**	***0,2***	**171,8**	***0,2***
3.	**Loans, deposits and other funds raised from credit institutions**	**2 249,4**	***3,9***	**2 577,8**	***3,3***	**2 037,6**	***2,6***	**2 066,2**	***2,5***	**2 161,8**	***2,6***
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***	**7 446,4**	***9,4***	**7 773,7**	***9,4***	**7 897,2**	***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*	323,8	*0,4*	368,7	*0,4*	372,0	*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***	**8 291,3**	***10,5***	**8 268,1**	***10,0***	**8 365,7**	***10,0***
	of which overdue claims	69,7	*0,1*	182,1	*0,2*	254,6	*0,3*	272,2	*0,3*	466,2	*0,6*
	of which:										
1.1.	Loans, deposits and other claims	3 041,0	*5,3*	3 114,7	*4,0*	4 181,1	*5,3*	3 574,8	*4,3*	3 162,4	*3,8*
1.2	Loans and other claims on legal entities	2 163,7	*3,8*	3 837,5	*4,9*	4 085,4	*5,2*	4 665,5	*5,6*	5 179,1	*6,2*
1.3	Loans and other claims on individuals	21,3	*0,0*	25,9	*0,0*	24,8	*0,0*	27,8	*0,0*	24,3	*0,0*
2.	**Correspondent accounts with banks**	**1 098,2**	***1,9***	**1 915,6**	***2,5***	**2 102,5**	***2,7***	**1 924,8**	***2,3***	**1 986,1**	***2,4***
3.	**Securities acquired by credit institutions, total**	**980,0**	***1,7***	**1 389,1**	***1,8***	**2 068,4**	***2,6***	**2 571,2**	***3,1***	**2 682,1**	***3,2***
	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*	1 988,7	*2,5*	2 517,5	*3,0*	2 626,5	*3,1*
3.2	Shares (without revaluation and delivered without derecognition in the balance sheet)	94,5	*0,2*	84,5	*0,1*	79,7	*0,1*	51,4	*0,1*	53,3	*0,1*
3.3	Discounted promissory notes	2,2	*0,0*	3,6	*0,0*	0,0	*0,0*	2,3	*0,0*	2,3	*0,0*
4.	**Shares in associates and subsidiaries**	**295,0**	***0,5***	**351,1**	***0,5***	**495,0**	***0,6***	**547,5**	***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***	**12 957,3**	***16,4***	**13 311,6**	***16,0***	**13 623,6**	***16,3***
	Reference data:										
	Overdue interest on claims of credit institutions	3,4	*0,0*	38,1	*0,0*	31,7	*0,0*	11,2	*0,0*	16,1	*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	1.10.15	1.01.16	1.02.16	1.01.14	1.01.15	1.10.15	1.01.16	1.02.16	1.01.14	1.01.15	1.10.15	1.01.16	1.02.16
Total	993 584,5	589 141,3	126 697,3	191 965,4	32 189,1	922	833	763	733	724	192 177,5	177 032,1	99 920,5	125 480,2	6 034,4
Profit-making CIs[1]	1 012 252,5	853 239,6	522 712,6	735 803,4	107 041,3	834	707	557	553	480	191 145,8	166 058,7	91 491,0	113 513,3	5 789,1
Loss-making CIs	-18 667,9	-264 098,3	-396 015,4	-543 838,1	-74 852,2	88	126	206	180	244	1 031,7	10 973,4	8 429,5	11 966,9	245,3
CIs that have not provided their reporting	0,0	0,0	0,0	0,0	0,0	1	1	4	0	4	0,0	0,0	0,0	0,0	0,0
Total						**923**	**834**	**767**	**733**	**728**					

[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 1.02.16

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	48 991 057 733	27 871 883 245	49 483 056 088	27 379 884 890
Belgorod Region	10 318 975	1 067 318	10 320 985	1 065 308
Bryansk Region	0	0	0	0
Vladimir Region	7 637 227	419 078	7 759 912	296 393
Voronezh Region	4 894 210	2 327 283	5 005 428	2 216 065
Ivanovo Region	13 584 355	1 070 332	13 792 065	862 622
Kaluga Region	48 317 585	2 135 923	48 429 048	2 024 460
Kostroma Region	336 835 553	203 847 509	430 854 897	109 828 165
Kursk Region	18 991 802	772 852	18 987 416	777 238
Lipetsk Region	24 869 171	1 626 772	24 892 428	1 603 515
Moscow Region	46 896 759	14 837 070	47 945 418	13 788 411
Orel Region	2 995 035	166 466	3 008 589	152 912
Ryazan Region	24 396 730	1 468 962	24 266 971	1 598 721
Smolensk Region	6 140 430	542 461	6 153 014	529 877
Tambov Region	3 163 419	31 044	3 168 095	26 368
Tver Region	16 730 137	2 238 580	16 909 711	2 059 006
Tula Region	2 821 615	56 518	2 823 120	55 013
Yaroslavl Region	25 162 555	4 726 300	23 991 533	5 897 322
City of Moscow	48 397 302 175	27 634 548 777	48 794 747 458	27 237 103 494
North-Western Federal District	1 531 573 248	529 920 389	1 629 391 260	432 102 377
Republic of Karelia	1 032 750	11 329	1 037 533	6 546
Komi Republic	5 497 214	955 418	5 547 811	904 821
Akhangelsk Region	0	0	0	0
Vologda Region	75 758 705	10 282 064	76 687 601	9 353 168
Kaliningrad Region	12 267 590	6 650 346	12 848 075	6 069 861
Leningrad Region	12 985 933	1 141 747	13 050 491	1 077 189
Murmansk Region	8 016 794	1 923 811	8 097 953	1 842 652
Novgorod Region	5 378 566	489 377	5 395 491	472 452
Pskov Region	2 632 153	18 045	2 635 142	15 056
St Petersburg	1 408 003 543	508 448 252	1 504 091 163	412 360 632
Southern Federal District	313 721 315	42 257 764	316 537 924	39 441 155
Republic of Adygeya	10 178 890	424 332	10 196 384	406 838
Republic of Kalmykia	0	0	0	0
Krasnodar Territory	174 442 368	14 732 380	176 329 709	12 845 039
Astrakhan Region	7 758 891	4 277 373	7 811 538	4 224 726
Volgograd Region	13 793 044	3 013 598	14 222 472	2 584 170
Rostov Region	107 548 122	19 810 081	107 977 821	19 380 382
North-Caucasian Federal District	36 454 127	6 829 061	36 516 590	6 766 598
Republik of Daghestan	4 367 900	83 363	4 394 368	56 895
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	5 610 049	167 546	5 667 805	109 790
Karachai-Cherkess Republic	13 387 626	5 801 638	13 301 456	5 887 808

Republic of North Ossetia - Alania	2 595 742	91 487	2 612 019	75 210
Chechen Republic	0	0	0	0
Stavropol Territory	10 492 810	685 027	10 540 942	636 895
Volga Federal District	1 652 232 352	363 654 471	1 705 066 669	310 820 154
Republic of Bashkortostan	84 383 751	2 795 661	84 899 570	2 279 842
Republic of Marii El	2 857 988	193 465	2 869 152	182 301
Republic of Mordovia	23 277 825	429 847	23 313 039	394 633
Republic of Tatarstan	815 054 316	158 380 942	795 626 806	177 808 452
Udmurt Republic	36 327 251	4 750 845	39 717 964	1 360 132
Chuvash Republic	10 308 758	870 148	10 480 650	698 256
Perm Territory	28 516 744	3 058 186	28 481 449	3 093 481
Kirov Region	31 654 545	2 950 159	32 938 542	1 666 162
Nizhny Novgogrod Region	82 726 519	7 732 658	84 005 151	6 454 026
Orenburg Region	43 705 446	3 840 237	43 838 024	3 707 659
Penza Region	4 529 214	56 361	4 542 142	43 433
Samara Region	339 861 719	113 643 345	402 726 119	50 778 945
Saratov Region	141 560 645	64 869 862	144 136 506	62 294 001
Ulyanovsk Region	7 467 631	82 755	7 491 555	58 831
Ural Federal District	863 590 145	528 606 777	1 030 080 772	362 116 150
Kurgan Region	2 872 113	65 472	2 911 500	26 085
Sverdlovsk Region	475 104 237	173 894 093	492 524 835	156 473 495
Tyumen Region	273 406 334	324 199 635	409 066 746	188 539 223
Chelyabinsk Region	112 207 461	30 447 577	125 577 691	17 077 347
Siberian Federal District	220 338 093	69 526 711	237 826 139	52 038 665
Republic of Altai	1 252 470	105 442	1 255 978	101 934
Republic of Buryatiya	12 933 345	1 519 607	12 315 388	2 137 564
Republic of Tuva	651 634	2 111	653 376	369
Republic of Khakassia	7 255 712	146 555	7 262 832	139 435
Altai Territory	12 305 229	387 583	12 350 680	342 132
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	44 157 411	8 630 339	44 794 219	7 993 531
Irkutsk Region	14 777 428	1 570 126	15 546 509	801 045
Kemerovo Region	12 335 220	596 943	12 421 241	510 922
Novosibirsk Region	88 156 299	51 262 969	102 333 650	37 085 618
Omsk Region	13 057 939	4 605 289	15 312 510	2 350 718
Tomsk Region	13 455 406	699 747	13 579 756	575 397
Far Eastern Federal District	475 549 983	129 511 376	512 843 956	92 217 403
Republic of Sakha (Yakutia)	32 361 990	3 221 237	32 543 835	3 039 392
Kamchatka Territory	20 639 719	2 588 543	21 103 081	2 125 181
Primorskiy Territory	84 607 381	26 449 758	95 462 583	15 594 556
Khabarovsk Territory	8 612 325	594 830	8 628 155	579 000
Amur Region	321 265 615	93 243 504	346 962 580	67 546 539
Magadan Region	0	0	0	0
Sakhalin Region	8 062 953	3 413 504	8 143 722	3 332 735
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Crimean District	90 823 037	14 956 690	94 195 506	11 584 221
Republic of Crimea	82 604 798	13 367 523	85 897 160	10 075 161
City of Sevastopol	8 218 239	1 589 167	8 298 346	1 509 060

[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 1.02.16

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	8 917 834 007	2 683 358 717	234 831 990	1 722 443 370	87 226 455	72 595 977
Belgorod Region	1 447 029	156 080	0	0	0	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	95 111	79 597	222 686	0	11 475	0
Voronezh Region	1 883 697	0	0	0	0	0
Ivanovo Region	506 854	314 458	16 087	0	175 478	36 166
Kaluga Region	1 435 459	1 039 842	123 740	0	0	0
Kostroma Region	229 042 157	3 254 402	4 675 945	1 277 081	293 531	0
Kursk Region	449 648	449 648	0	0	0	0
Lipetsk Region	2 427 297	273 769	2 340	0	0	0
Moscow Region	6 216 648	1 744 053	574 742	0	0	0
Orel Region	0	0	0	0	0	0
Ryazan Region	657 930	411 011	0	309 757	0	0
Smolensk Region	0	0	0	0	0	0
Tambov Region	0	0	0	0	0	0
Tver Region	634 886	454 126	4 917	0	0	0
Tula Region	234 319	19 381	10 232	0	59 161	0
Yaroslavl Region	5 462 962	115 276	237 962	0	302 362	0
City of Moscow	8 667 340 010	2 675 047 074	228 963 339	1 720 856 532	86 384 448	72 559 811
North-Western Federal District	392 507 821	12 701 097	20 237 404	6 049 029	3 936 680	687 013
Republic of Karelia	0	0	0	0	0	0
Komi Republic	935 402	516 650	151 389	0	10 512	37 621
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	10 227 713	1 028 201	51 483	0	14 184	0
Kaliningrad Region	5 728 229	0	8 201	0	0	0
Leningrad Region	709 762	97 580	18	0	360 415	0
Murmansk Region	0	0	0	0	0	0
Novgorod Region	497 263	237 398	262 583	0	0	0
Pskov Region	65 345	0	0	0	0	0
St Petersburg	374 344 107	10 821 268	19 763 730	6 049 029	3 551 569	649 392
Southern Federal District	16 270 579	4 439 156	942 583	375 169	7 484 131	970 547
Republic of Adygeya	68 219	6 632	1 278	0	137 098	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	13 130 059	2 742 665	542 925	350 000	7 288 278	970 547
Astrakhan Region	1 855 334	1 474 429	3 358	5 288	19 762	0
Volgograd Region	960 935	33 817	113 923	0	0	0
Rostov Region	256 032	181 613	281 099	19 881	38 993	0
North-Caucasian Federal District	1 836 803	177 375	100 551	0	0	0
Republik of Daghestan	0	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 570	0	16 298	0	0	0
Karachai-Cherkess Republic	1 591 036	0	84 253	0	0	0
Republic of North Ossetia - Alania	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	241 197	177 375	0	0	0	0
Volga Federal District	276 793 724	26 359 214	32 597 258	15 921 793	6 613 810	837 182

Republic of Bashkortostan	13 439 366	9 144 358	166 863	340 694	0	0
Republic of Marii El	0	0	0	0	0	0
Republic of Mordovia	296 710	168 219	25 872	0	0	0
Republic of Tatarstan	122 309 218	9 065 685	30 489 806	11 776 729	4 023 871	0
Udmurt Republic	1 684 209	52 196	0	0	363 370	0
Chuvash Republic	203 999	26 630	3 095	0	0	0
Perm Territory	2 421 855	0	463 617	300 000	150 595	0
Kirov Region	9 305 103	90 100	5 200	0	16 280	74 404
Nizhny Novgogrod Region	7 110 898	794 955	144 080	174 133	54 875	492 470
Orenburg Region	8 159 785	395 438	31 687	35 246	763 732	44 696
Penza Region	293 170	98 671	54 159	0	0	0
Samara Region	35 638 282	6 416 067	1 068 989	3 294 991	999 511	225 612
Saratov Region	75 931 129	106 895	143 890	0	241 576	0
Ulyanovsk Region	0	0	0	0	0	0
Ural Federal District	210 415 241	32 577 790	2 389 564	1 533 402	1 357 746	1 345 138
Kurgan Region	0	0	0	0	0	0
Sverdlovsk Region	124 327 979	14 628 883	1 836 666	1 533 402	1 234 232	0
Tyumen Region	68 858 209	13 089 102	506 268	0	4 909	1 046 865
Chelyabinsk Region	17 229 053	4 859 805	46 630	0	118 605	298 273
Siberian Federal District	29 346 649	11 297 603	1 351 156	77 400	405 844	74 951
Republic of Altai	290 020	0	0	0	130 920	0
Republic of Buryatiya	48 890	0	626 409	77 400	0	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	18 338	18 824	0	0	0	0
Altai Territory	41 843	43 742	1 435	0	19 959	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	2 285 722	77 688	647 185	0	0	0
Irkutsk Region	96 624	0	26 444	0	147 384	0
Kemerovo Region	1 372 768	460 193	43 090	0	35 259	0
Novosibirsk Region	22 413 103	10 400 886	3 493	0	7 622	0
Omsk Region	2 683 888	206 601	127	0	30 576	74 951
Tomsk Region	95 453	89 669	2 973	0	34 124	0
Far Eastern Federal District	102 327 992	7 566 809	992 862	575 000	507 061	0
Republic of Sakha (Yakutia)	730 728	158 702	368 572	0	333 034	0
Kamchatka Territory	1 023 299	236 509	8 975	0	102 010	0
Primorskiy Territory	14 072 672	3 686 218	62 945	0	17	0
Khabarovsk Territory	409 473	33 564	0	0	0	0
Amur Region	86 091 820	3 451 816	537 392	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	6 311 453	4 491 566	1 236	205 055	8 974 979	0
Republic of Crimea	6 311 453	4 491 566	1 236	189 750	8 974 979	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 1.02.16

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	33 955 341 808	18 609 673 021	3 305 571 294	9 366 343 228
Belgorod Region	6 249 324	5 148 367	32	228 850
Bryansk Region	0	0	0	0
Vladimir Region	5 563 866	3 664 792	150 000	1 570 341
Voronezh Region	2 755 172	2 245 611	190 000	250 912
Ivanovo Region	9 062 417	6 142 557	864 000	1 735 061
Kaluga Region	41 153 215	22 258 301	15 517 092	3 060 365
Kostroma Region	215 246 195	16 440 181	64 715 212	60 906 887
Kursk Region	16 256 347	10 931 391	3 200 000	1 311 752
Lipetsk Region	18 152 586	10 230 566	4 300 000	2 327 574
Moscow Region	30 271 411	13 348 876	8 016 976	6 991 694
Orel Region	2 326 684	813 075	255 000	339 166
Ryazan Region	15 277 518	11 979 174	1 470 050	1 797 017
Smolensk Region	5 741 629	1 160 299	4 116 900	153 521
Tambov Region	2 215 548	1 819 108	85 000	311 440
Tver Region	12 243 808	5 401 685	4 140 000	1 222 209
Tula Region	1 616 237	1 311 390	180 000	124 847
Yaroslavl Region	14 774 997	7 635 490	924 237	4 942 574
City of Moscow	33 556 434 854	18 489 142 158	3 197 446 795	9 279 069 018
North-Western Federal District	977 172 967	578 357 433	162 817 724	128 081 529
Republic of Karelia	752 348	158 167	240 000	281 113
Komi Republic	3 103 304	2 426 639	211 822	464 843
Akhangelsk Region	0	0	0	0
Vologda Region	53 692 892	19 217 181	3 917 756	28 385 157
Kaliningrad Region	6 840 056	4 685 842	909 689	1 208 958
Leningrad Region	7 368 231	3 098 772	400 000	2 621 787
Murmansk Region	3 116 345	1 065 490	150 000	1 892 305
Novgorod Region	2 463 226	1 481 405	160 000	780 619
Pskov Region	1 167 768	1 019 229	0	148 539
St Petersburg	898 668 797	545 204 708	156 828 457	92 298 208
Southern Federal District	216 948 570	124 849 271	22 932 697	64 372 619
Republic of Adygeya	7 129 695	5 341 271	200 000	1 293 412
Republic of Kalmykia	0	0	0	0
Krasnodar Territory	112 279 668	66 654 924	20 503 627	21 239 679
Astrakhan Region	1 402 661	586 733	0	721 353
Volgograd Region	9 200 999	7 344 523	741 000	1 075 570
Rostov Region	86 935 547	44 921 820	1 488 070	40 042 605
North-Caucasian Federal District	21 269 890	15 394 519	1 103 923	4 569 169
Republik of Daghestan	1 219 623	519 141	2 200	698 282
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	3 897 764	2 614 693	443 300	832 957
Karachai-Cherkess Republic	8 796 777	6 298 627	150 000	2 328 835

Republic of North Ossetia - Alania	1 929 404	1 695 878	0	233 526
Chechen Republic	0	0	0	0
Stavropol Territory	5 426 322	4 266 180	508 423	475 569
Volga Federal District	1 066 052 899	573 997 195	125 530 334	285 081 021
Republic of Bashkortostan	32 339 850	20 714 352	6 523 524	3 849 878
Republic of Marii El	2 210 411	1 508 949	500 000	108 362
Republic of Mordovia	14 616 008	11 209 939	400 000	2 479 691
Republic of Tatarstan	496 717 930	340 969 926	25 264 044	86 793 361
Udmurt Republic	28 780 583	4 262 454	2 828 300	21 050 582
Chuvash Republic	7 759 359	2 981 980	1 055 000	3 529 667
Perm Territory	19 056 358	9 154 860	843 322	8 529 531
Kirov Region	18 512 614	10 876 060	101 500	5 643 965
Nizhny Novgogrod Region	53 368 144	32 435 026	6 457 401	9 034 416
Orenburg Region	27 789 182	13 052 495	55 050	13 578 971
Penza Region	3 012 859	1 721 013	197 790	753 073
Samara Region	257 414 098	101 616 557	12 134 285	120 335 458
Saratov Region	98 948 315	18 625 576	69 168 296	8 736 708
Ulyanovsk Region	5 527 188	4 868 008	1 822	657 358
Ural Federal District	547 770 137	219 185 013	66 925 755	217 148 209
Kurgan Region	1 853 221	1 670 809	0	133 352
Sverdlovsk Region	262 309 636	82 010 710	22 904 363	128 890 530
Tyumen Region	209 779 556	97 755 771	37 068 980	63 092 858
Chelyabinsk Region	73 827 724	37 747 723	6 952 412	25 031 469
Siberian Federal District	135 839 753	55 123 861	30 831 164	40 562 971
Republic of Altai	473 347	364 754	0	52 330
Republic of Buryatiya	7 330 307	2 654 410	0	4 603 220
Republic of Tuva	243 793	131 115	900	111 778
Republic of Khakassia	4 436 904	2 074 964	15 000	2 061 218
Altai Territory	8 527 222	5 610 119	745 848	1 742 593
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	34 415 342	4 421 013	18 737 710	6 248 458
Irkutsk Region	10 868 140	6 075 985	610 900	3 380 838
Kemerovo Region	6 096 200	2 862 112	189 850	3 044 238
Novosibirsk Region	45 907 335	19 447 859	10 325 956	14 636 225
Omsk Region	8 782 042	5 798 684	195 000	1 894 475
Tomsk Region	8 759 121	5 682 846	10 000	2 787 598
Far Eastern Federal District	329 930 383	83 178 007	12 725 242	218 423 645
Republic of Sakha (Yakutia)	20 373 016	12 109 636	42 588	7 435 376
Kamchatka Territory	12 604 925	9 091 030	1 358 937	1 967 410
Primorskiy Territory	55 484 966	36 546 710	26 535	15 533 620
Khabarovsk Territory	6 475 899	2 271 533	800 000	2 171 730
Amur Region	231 937 657	21 525 839	9 587 182	190 854 832
Magadan Region	0	0	0	0
Sakhalin Region	3 053 920	1 633 259	910 000	460 677
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Crimean District	48 943 589	13 155 079	24 200 038	8 700 156
Republic of Crimea	44 292 806	11 028 505	22 800 038	8 624 844
City of Sevastopol	4 650 783	2 126 574	1 400 000	75 312

Table 35

Distribution of Loans, Deposits and Other Claims in Forreign Currency by Credit Institutions, Registered in Respective Regions, as of 1.02.16

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	19 797 113 927	13 335 795 085	4 724 940 327	268 458 844
Belgorod Region	2 029	0	2 029	0
Bryansk Region	0	0	0	0
Vladimir Region	137 410	121 028	0	16 382
Voronezh Region	973 177	714 669	3 759	232 636
Ivanovo Region	165 079	42 782	3 976	5 496
Kaluga Region	1 978	0	1 977	1
Kostroma Region	45 221 354	25 414 454	14 950 819	540 633
Kursk Region	11 977	11 977	0	0
Lipetsk Region	137	0	0	137
Moscow Region	7 018 206	3 265 558	63 632	3 689 016
Orel Region	5 214	0	5 214	0
Ryazan Region	106 684	62 543	3 840	40 301
Smolensk Region	323 552	60 869	222 714	0
Tambov Region	2 255	0	2 255	0
Tver Region	417 281	0	417 281	0
Tula Region	1 128	0	1 128	0
Yaroslavl Region	1 408 438	861 726	53 749	478 767
City of Moscow	19 741 318 028	13 305 239 479	4 709 207 954	263 455 475
North-Western Federal District	246 940 979	134 207 341	53 762 597	7 438 831
Republic of Karelia	0	0	0	0
Komi Republic	46 777	46 777	0	0
Akhangelsk Region	0	0	0	0
Vologda Region	1 234 722	923 082	41 194	12 629
Kaliningrad Region	343 577	157 305	0	186 272
Leningrad Region	315 829	299 167	0	6 241
Murmansk Region	173 574	169 966	3 608	0
Novgorod Region	1 503	0	1 503	0
Pskov Region	0	0	0	0
St Petersburg	244 824 997	132 611 044	53 716 292	7 233 689
Southern Federal District	12 127 079	10 654 142	696 120	744 442
Republic of Adygeya	45 781	25 268	0	20 513
Republic of Kalmykia	0	0	0	0
Krasnodar Territory	1 384 825	1 119 267	164 280	76 132
Astrakhan Region	3 383	0	3 383	0
Volgograd Region	137 974	0	126 957	3 788
Rostov Region	10 555 116	9 509 607	401 500	644 009
North-Caucasian Federal District	3 089 504	2 215 051	738 272	26 663
Republik of Daghestan	15 426	0	1 880	13 546
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	3 252	0	3 252	0
Karachai-Cherkess Republic	2 825 442	2 094 993	717 332	13 117

Republic of North Ossetia - Alania	75	0	75	0
Chechen Republic	0	0	0	0
Stavropol Territory	245 309	120 058	15 733	0
Volga Federal District	114 676 890	60 486 340	6 342 820	3 886 919
Republic of Bashkortostan	18 376	0	17 992	384
Republic of Marii El	1 128	0	1 128	0
Republic of Mordovia	2 631	0	2 631	0
Republic of Tatarstan	45 070 728	38 873 617	3 368 771	1 698 973
Udmurt Republic	1 265 404	847 599	396 919	20 886
Chuvash Republic	158 986	151 029	1 129	6 828
Perm Territory	968 350	605 738	122 861	239 751
Kirov Region	575 753	573 464	2 289	0
Nizhny Novgogrod Region	1 499 722	963 757	87 410	150 432
Orenburg Region	780 037	542 326	84 706	153 005
Penza Region	0	0	0	0
Samara Region	64 217 638	17 820 386	2 248 809	1 615 122
Saratov Region	115 898	108 424	6 658	816
Ulyanovsk Region	2 239	0	1 517	722
Ural Federal District	286 953 661	253 683 091	24 379 832	897 162
Kurgan Region	1 146	0	0	1 146
Sverdlovsk Region	39 810 375	22 850 259	15 955 899	297 598
Tyumen Region	239 875 343	230 087 851	1 902 412	598 123
Chelyabinsk Region	7 266 797	744 981	6 521 521	295
Siberian Federal District	27 007 180	1 959 111	24 200 071	456 348
Republic of Altai	0	0	0	0
Republic of Buryatiya	7 072	0	6 624	448
Republic of Tuva	342	0	342	0
Republic of Khakassia	0	0	0	0
Altai Territory	35 948	1 938	4 642	29 368
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	6 359 523	501 354	5 138 352	328 171
Irkutsk Region	35 597	22 552	13 045	0
Kemerovo Region	6 038	0	376	5 662
Novosibirsk Region	20 458 448	1 395 435	19 024 109	38 900
Omsk Region	60 004	0	6 205	53 799
Tomsk Region	44 208	37 832	6 376	0
Far Eastern Federal District	24 679 307	16 469 529	2 452 937	713 135
Republic of Sakha (Yakutia)	1 369 692	735 615	182 486	451 591
Kamchatka Territory	183 696	174 076	6 802	2 818
Primorskiy Territory	2 450 644	982 501	824 084	120 407
Khabarovsk Territory	9 638	0	9 638	0
Amur Region	20 637 750	14 554 595	1 424 782	138 319
Magadan Region	0	0	0	0
Sakhalin Region	27 887	22 742	5 145	0
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Crimean District	1 662 964	760 882	93 711	771 208
Republic of Crimea	947 432	302 059	26 800	581 410
City of Sevastopol	715 532	458 823	66 911	189 798

Table 36

Overdue claims on loans, deposits and other claims by credit institutions registered in respective regions, as of 1.02.16

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	1 562 653 926	619 524 444	24 249 314	6 354 924	731 984 417	60 607 337
Belgorod Region	78 070	0	0	0	824	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	135 461	0	0	0	45 243	0
Voronezh Region	7 290	0	0	0	518	0
Ivanovo Region	214 953	0	0	0	72 848	0
Kaluga Region	495 296	0	12 952 092	0	505 568	0
Kostroma Region	422 570	0	109 703	0	7 800 817	133 809
Kursk Region	32 205	0	0	0	19 870	0
Lipetsk Region	1 943 921	0	0	0	127 564	0
Moscow Region	1 075 693	44 085	0	0	659 951	217 764
Orel Region	24 950	0	0	0	14 975	0
Ryazan Region	1 023 756	0	0	0	70 982	0
Smolensk Region	369 215	0	5 700	0	15 084	0
Tambov Region	78 150	0	0	0	23 722	0
Tver Region	57 751	0	0	0	25 343	0
Tula Region	97 361	0	0	0	2 316	0
Yaroslavl Region	256 419	0	0	0	95 527	78 179
City of Moscow	1 556 340 865	619 480 359	11 181 819	6 354 924	722 503 265	60 177 585
North-Western Federal District	64 152 879	10 230 689	193 342	63 210	8 106 819	478 007
Republic of Karelia	5 275	0	0	0	4 258	0
Komi Republic	120 475	0	41 822	0	21 402	0
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	2 582 671	7 855	45 000	0	2 965 641	3 163
Kaliningrad Region	282 585	1 638	9 689	0	48 354	9
Leningrad Region	464 288	212 927	0	0	217 825	4 915
Murmansk Region	202 932	4 587	0	0	58 691	0
Novgorod Region	92 672	0	0	0	10 774	0
Pskov Region	57 614	0	0	0	7 863	0
St Petersburg	60 344 367	10 003 682	96 831	63 210	4 772 011	469 920
Southern Federal District	6 301 435	28 210	56 000	0	3 132 650	93 896
Republic of Adygeya	101 472	0	0	0	80 014	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	3 366 531	10 030	56 000	0	2 153 523	2 781
Astrakhan Region	30 587	0	0	0	45 149	0
Volgograd Region	564 950	0	0	0	74 186	41
Rostov Region	2 237 895	18 180	0	0	779 778	91 074
North-Caucasian Federal District	732 202	90 994	507 330	15 733	415 887	4 661
Republik of Daghestan	97 486	0	0	0	82 024	0
Republic of Ingushetia	0	0	0	0	0	0

Kabardino-Balkar Republic	305 587	0	0	0	112 211	0
Karachai-Cherkess Republic	123 409	90 994	0	0	90 501	4 661
Republic of North Ossetia - Alania	150 501	0	0	0	42 234	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	55 219	0	507 330	15 733	88 917	0
Volga Federal District	40 420 996	541 506	31 918 858	0	28 793 330	1 469 082
Republic of Bashkortostan	417 005	0	5 819 788	0	814 404	384
Republic of Marii El	19 051	0	0	0	1 450	0
Republic of Mordovia	115 047	0	0	0	57 659	0
Republic of Tatarstan	9 868 896	157 948	10 220	0	8 041 242	264 635
Udmurt Republic	155 444	0	0	0	1 998 787	751
Chuvash Republic	108 150	0	0	0	67 611	0
Perm Territory	233 487	0	26 500	0	324 947	298
Kirov Region	773 935	0	0	0	826 936	0
Nizhny Novgogrod Region	3 393 663	3 404	4 000	0	551 902	4 738
Orenburg Region	630 781	0	55 000	0	296 728	0
Penza Region	103 012	0	0	0	61 137	0
Samara Region	22 294 551	367 357	3 340 288	0	13 497 425	1 197 619
Saratov Region	2 189 717	12 797	22 663 062	0	2 094 973	657
Ulyanovsk Region	118 257	0	0	0	158 129	0
Ural Federal District	12 214 872	481 820	6 278 836	1 458	10 409 830	38 989
Kurgan Region	138 650	0	0	0	11 141	0
Sverdlovsk Region	5 150 431	11 610	6 078 836	0	8 218 140	36 546
Tyumen Region	3 403 424	445 455	0	0	1 536 099	2 148
Chelyabinsk Region	3 522 367	24 755	200 000	1 458	644 450	295
Siberian Federal District	3 349 589	49 323	70 848	342	3 271 785	197 095
Republic of Altai	3 504	0	0	0	7 304	0
Republic of Buryatiya	66 355	0	0	0	316 024	448
Republic of Tuva	3 509	0	0	342	16 459	0
Republic of Khakassia	55 920	0	15 000	0	68 188	0
Altai Territory	320 131	0	5 848	0	41 577	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	251 184	49 323	0	0	894 108	176 320
Irkutsk Region	624 440	0	30 000	0	152 238	0
Kemerovo Region	168 826	0	10 000	0	120 204	1 185
Novosibirsk Region	1 269 240	0	0	0	1 320 368	18 979
Omsk Region	365 771	0	0	0	183 636	163
Tomsk Region	220 709	0	10 000	0	151 679	0
Far Eastern Federal District	5 511 318	628 342	138 723	0	32 681 538	41 668
Republic of Sakha (Yakutia)	300 824	4 999	42 588	0	207 354	0
Kamchatka Territory	591 799	0	0	0	252 785	2 818
Primorskiy Territory	2 574 958	0	26 135	0	817 725	11 548
Khabarovsk Territory	39 101	0	0	0	478 312	0
Amur Region	1 907 534	623 343	70 000	0	30 875 351	27 302
Magadan Region	0	0	0	0	0	0
Sakhalin Region	97 102	0	0	0	50 011	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Crimean District	608 092	598 037	0	34 886	352 305	218 629
Republic of Crimea	136 961	296 143	0	0	350 044	101 116
City of Sevastopol	471 131	301 894	0	34 886	2 261	117 513

Table 37

Distribution of Clients' Funds in Rubles by Credit Institutions Registered in Respective Regions, as of 1.02.16

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	27 573 918 874	3 139 285	67 842	5 601 992 160	7 742 347 257	14 000 403 768
Belgorod Region	7 460 059	0	0	1 618 780	764 471	5 053 337
Bryansk Region	0	0	0	0	0	0
Vladimir Region	6 218 044	0	44	777 842	430 838	4 985 099
Voronezh Region	2 507 148	0	0	376 066	409 583	1 718 486
Ivanovo Region	10 032 612	0	0	1 254 187	309 138	8 325 862
Kaluga Region	43 456 174	0	0	1 178 031	24 171 499	18 083 184
Kostroma Region	211 418 170	0	0	7 462 684	58 041 159	145 828 095
Kursk Region	13 254 086	0	0	2 508 149	434 710	10 286 007
Lipetsk Region	18 818 220	0	0	2 526 529	1 421 773	14 856 871
Moscow Region	29 555 593	0	0	8 578 999	2 615 372	18 291 222
Orel Region	2 301 289	0	0	195 138	73 119	2 026 648
Ryazan Region	18 724 790	3 748	0	3 663 807	1 336 871	13 519 529
Smolensk Region	4 139 482	0	0	650 032	275 093	3 211 787
Tambov Region	2 413 782	0	0	528 356	124 187	1 747 225
Tver Region	12 067 449	0	0	2 359 954	531 331	9 011 827
Tula Region	1 736 543	0	0	410 250	369 945	952 235
Yaroslavl Region	14 374 879	0	0	3 676 981	2 847 939	7 695 399
City of Moscow	27 175 440 554	3 135 537	67 798	5 564 226 375	7 648 190 229	13 734 810 955
North-Western Federal District	1 086 973 077	232 074	540	345 690 525	418 685 459	306 626 840
Republic of Karelia	635 511	0	0	340 142	3 731	285 207
Komi Republic	4 206 254	0	0	992 249	859 617	2 217 159
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	57 636 504	0	0	5 568 279	21 304 095	30 615 636
Kaliningrad Region	6 685 634	0	0	2 327 135	492 747	3 800 747
Leningrad Region	10 253 947	0	0	1 154 677	508 114	8 551 409
Murmansk Region	5 006 106	0	0	1 537 582	292 841	3 162 720
Novgorod Region	3 706 871	0	540	1 491 534	22 414	2 148 710
Pskov Region	1 463 816	0	0	517 308	0	945 098
St Petersburg	997 378 434	232 074	0	331 761 619	395 201 900	254 900 154
Southern Federal District	232 044 415	102 557	523	34 080 341	38 652 521	158 393 148
Republic of Adygeya	7 268 237	0	0	933 730	551 912	5 771 353
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	134 155 726	14 573	523	14 728 590	30 798 539	88 158 218
Astrakhan Region	5 077 085	0	0	2 990 675	1 070 712	989 880
Volgograd Region	7 750 935	0	0	2 116 081	594 264	5 036 935
Rostov Region	77 792 432	87 984	0	13 311 265	5 637 094	58 436 762
North-Caucasian Federal District	19 433 874	0	0	6 181 148	3 058 478	10 005 450
Republik of Daghestan	2 021 019	0	0	1 257 342	269 246	486 152
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	3 007 839	0	0	548 779	32 700	2 395 302
Karachai-Cherkess Republic	6 502 451	0	0	1 648 170	1 947 689	2 903 766
Republic of North Ossetia - Alania	1 598 391	0	0	193 484	108 000	1 296 889
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	6 304 174	0	0	2 533 373	700 843	2 923 341

Volga Federal District	947 515 417	2 856 596	0	147 506 884	220 426 903	571 947 091
Republic of Bashkortostan	49 397 352	34 098	0	2 318 793	15 118 515	31 899 408
Republic of Marii El	2 017 592	0	0	371 072	92 105	1 528 369
Republic of Mordovia	18 818 446	0	0	1 723 115	713 809	16 289 274
Republic of Tatarstan	472 589 964	2 767 726	0	95 672 688	139 382 116	231 501 553
Udmurt Republic	29 997 412	15 466	0	2 950 588	948 195	26 045 361
Chuvash Republic	8 352 789	0	0	1 409 087	959 614	5 955 587
Perm Territory	21 277 784	16 195	0	2 613 663	3 991 678	14 620 885
Kirov Region	23 624 019	6 812	0	3 502 960	1 336 612	18 583 015
Nizhny Novgogrod Region	58 393 093	11 552	0	9 289 031	4 741 439	44 097 458
Orenburg Region	30 794 400	4 686	0	3 847 233	5 809 733	21 111 322
Penza Region	3 675 124	0	0	736 444	366 985	2 546 739
Samara Region	160 248 948	61	0	17 437 162	44 709 368	97 487 094
Saratov Region	62 897 029	0	0	4 848 997	1 848 721	56 136 869
Ulyanovsk Region	5 431 465	0	0	786 051	408 013	4 144 157
Ural Federal District	708 437 659	110 039	0	70 388 270	119 959 130	513 273 722
Kurgan Region	1 508 887	0	0	389 523	233 863	877 332
Sverdlovsk Region	337 601 573	8 977	0	40 286 513	53 825 832	242 311 636
Tyumen Region	282 798 551	93 222	0	15 532 462	58 515 458	206 589 548
Chelyabinsk Region	86 528 648	7 840	0	14 179 772	7 383 977	63 495 206
Siberian Federal District	161 239 564	111 950	0	41 649 123	15 152 552	102 220 112
Republic of Altai	845 539	205	0	157 803	256 900	430 284
Republic of Buryatiya	9 124 256	5 754	0	1 486 126	385 901	7 108 326
Republic of Tuva	261 207	21	0	173 567	5 000	82 617
Republic of Khakassia	5 548 137	0	0	1 147 230	564 163	3 770 347
Altai Territory	7 317 169	0	0	1 880 331	632 491	4 790 319
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	28 699 942	21 788	0	3 123 212	2 251 387	23 064 790
Irkutsk Region	11 003 761	0	0	2 335 367	1 149 480	7 413 807
Kemerovo Region	8 131 684	0	0	1 111 738	692 026	6 270 247
Novosibirsk Region	69 359 949	84 182	0	26 776 341	6 987 016	34 122 175
Omsk Region	9 963 003	0	0	1 372 715	1 987 707	6 593 669
Tomsk Region	10 984 917	0	0	2 084 693	240 481	8 573 531
Far Eastern Federal District	306 037 128	61 535	15 665	42 218 450	23 937 174	238 646 547
Republic of Sakha (Yakutia)	24 878 286	27 716	0	4 237 260	4 460 422	16 058 737
Kamchatka Territory	15 330 931	8 726	0	2 428 263	1 586 917	11 289 826
1	68 665 016	18 152	0	18 855 437	4 550 251	44 631 236
Khabarovsk Territory	6 651 634	0	0	536 588	383 765	5 719 803
Amur Region	184 773 801	0	15 665	13 290 286	12 428 181	158 683 529
Magadan Region	0	0	0	0	0	0
Sakhalin Region	5 737 460	6 941	0	2 870 616	527 638	2 263 416
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Crimean District	65 930 025	4 071	0	21 074 572	2 815 425	41 914 147
Republic of Crimea	59 729 953	4 071	0	19 168 702	2 056 683	38 383 634
City of Sevastopol	6 200 072	0	0	1 905 870	758 742	3 530 513

Table 38

Distribution of Clients' Funds in Foreign Currency by Credit Institutions Registered in Respective Regions, as of 1.02.16

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	20 472 950 932	66 387 446	3 911	3 410 158 439	10 061 852 132	6 447 580 589
Belgorod Region	1 064 622	0	0	18 286	0	1 046 312
Bryansk Region	0	0	0	0	0	0
Vladimir Region	296 083	0	0	9 233	0	286 794
Voronezh Region	2 200 242	0	0	2 158	3 205	2 194 841
Ivanovo Region	856 808	0	0	128 621	0	728 173
Kaluga Region	2 093 745	0	0	91 269	0	2 002 476
Kostroma Region	23 771 151	0	0	1 214 159	7 841 733	14 698 865
Kursk Region	776 836	0	0	110 374	0	654 154
Lipetsk Region	1 598 520	0	0	913 327	0	685 193
Moscow Region	12 569 739	0	0	975 786	1 963 807	9 579 483
Orel Region	151 668	0	0	29 101	0	122 563
Ryazan Region	1 550 753	0	0	176 608	51 186	1 321 809
Smolensk Region	525 693	0	0	129 464	0	396 229
Tambov Region	26 325	0	0	110	0	26 195
Tver Region	2 029 872	0	0	377 520	150 058	1 502 279
Tula Region	50 902	0	0	1 937	0	48 965
Yaroslavl Region	5 686 692	0	0	694 996	1 654	4 989 986
City of Moscow	20 417 701 281	66 387 446	3 911	3 405 285 490	10 051 840 489	6 407 296 272
North-Western Federal District	362 700 799	1 680	0	81 042 599	134 990 509	143 077 177
Republic of Karelia	6 534	1 667	0	3 333	0	1 515
Komi Republic	901 193	0	0	53 265	0	847 928
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	8 904 564	0	0	2 180 110	2 739 897	3 983 820
Kaliningrad Region	5 919 934	0	0	1 870 102	2 229 444	1 758 670
Leningrad Region	1 061 898	0	0	129 694	2 255	929 711
Murmansk Region	1 837 596	0	0	1 190 113	44 907	602 575
Novgorod Region	471 189	0	0	132 558	76 861	261 770
Pskov Region	15 056	0	0	13 498	0	1 558
St Petersburg	343 582 835	13	0	75 469 926	129 897 145	134 689 630
Southern Federal District	34 330 843	0	0	7 661 601	7 153 530	19 218 510
Republic of Adygeya	405 636	0	0	9 619	75 172	320 815
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	12 039 157	0	0	722 624	988 168	10 094 758
Astrakhan Region	4 224 642	0	0	3 821 324	0	397 484
Volgograd Region	2 581 395	0	0	1 060 300	157 259	1 363 819
Rostov Region	15 080 013	0	0	2 047 734	5 932 931	7 041 634
North-Caucasian Federal District	5 745 777	0	0	418 526	536 811	4 752 665
Republik of Daghestan	55 756	0	0	274	0	55 482
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	101 127	0	0	6 432	0	94 666
Karachai-Cherkess Republic	4 884 842	0	0	54 274	508 841	4 283 987
Republic of North Ossetia - Alania	74 953	0	0	19	0	74 934
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	629 099	0	0	357 527	27 970	243 596
Volga Federal District	232 926 755	8	0	36 259 505	104 730 048	90 836 510

Republic of Bashkortostan	2 258 061	0	0	75 956	374 755	1 805 607
Republic of Marii El	45 439	0	0	21 578	0	13 636
Republic of Mordovia	392 504	0	0	35 073	0	355 294
Republic of Tatarstan	162 373 827	8	0	12 025 118	99 643 227	49 826 098
Udmurt Republic	1 358 198	0	0	437 853	206 070	714 271
Chuvash Republic	692 914	0	0	50 723	160 923	481 231
Perm Territory	2 899 052	0	0	297 252	13 065	2 588 735
Kirov Region	1 670 862	0	0	256 173	419 587	995 092
Nizhny Novgogrod Region	5 950 171	0	0	702 799	719 466	4 513 996
Orenburg Region	3 639 976	0	0	75 303	1 008 780	2 507 822
Penza Region	45 599	0	0	18 384	27 201	0
Samara Region	47 658 188	0	0	21 881 584	2 079 719	23 623 712
Saratov Region	3 883 402	0	0	379 259	77 255	3 354 904
Ulyanovsk Region	58 562	0	0	2 450	0	56 112
Ural Federal District	192 377 716	74 821	0	18 541 736	71 148 311	91 790 868
Kurgan Region	25 586	0	0	2 116	0	23 470
Sverdlovsk Region	65 564 703	0	0	5 934 483	23 285 351	35 945 166
Tyumen Region	110 138 679	74 821	0	6 601 991	45 606 112	48 079 693
Chelyabinsk Region	16 648 748	0	0	6 003 146	2 256 848	7 742 539
Siberian Federal District	35 989 443	0	0	15 906 825	1 707 161	17 858 855
Republic of Altai	101 894	0	0	70 654	0	31 240
Republic of Buryatiya	2 125 952	0	0	1 069 327	0	612 394
Republic of Tuva	367	0	0	0	0	367
Republic of Khakassia	137 217	0	0	15 801	0	118 696
Altai Territory	339 331	0	0	61 197	0	278 134
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	7 753 306	0	0	450 111	223 322	7 064 342
Irkutsk Region	798 743	0	0	173 856	69 083	552 252
Kemerovo Region	509 970	0	0	242 737	0	267 233
Novosibirsk Region	21 483 242	0	0	12 623 943	532 233	8 276 583
Omsk Region	2 167 141	0	0	900 728	882 523	383 809
Tomsk Region	572 280	0	0	298 471	0	273 805
Far Eastern Federal District	70 138 571	0	0	10 682 660	22 789 170	35 311 530
Republic of Sakha (Yakutia)	2 932 477	0	0	165 498	75 420	2 623 222
Kamchatka Territory	2 109 926	0	0	518 008	2 089	1 573 102
Primorskiy Territory	15 167 062	0	0	5 279 104	2 032 661	7 693 219
Khabarovsk Territory	578 281	0	0	180 523	0	397 626
Amur Region	46 027 178	0	0	1 909 286	20 679 000	22 331 892
Magadan Region	0	0	0	0	0	0
Sakhalin Region	3 323 647	0	0	2 630 241	0	692 469
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Crimean District	11 131 792	159 465	0	1 423 073	1 198 548	7 671 767
Republic of Crimea	9 675 254	159 465	0	1 283 806	1 103 753	6 449 291
City of Sevastopol	1 456 538	0	0	139 267	94 795	1 222 476

Table 39

Loans, Deposits and Other Funds Received From Other Credit Institutions (by credit institutions registered in respective regions), as of 1.02.16

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	7 162 984 937	3 677 058 572	3 485 926 365
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	0	0	0
Voronezh Region	8 900	8 900	0
Ivanovo Region	330 909	330 909	0
Kaluga Region	103 780	103 780	0
Kostroma Region	84 891 600	48 282 601	36 608 999
Kursk Region	0	0	0
Lipetsk Region	877 000	877 000	0
Moscow Region	927 237	927 237	0
Orel Region	0	0	0
Ryazan Region	230 000	230 000	0
Smolensk Region	600 000	600 000	0
Tambov Region	44 843	44 843	0
Tver Region	840 000	840 000	0
Tula Region	4 095	0	4 095
Yaroslavl Region	0	0	0
City of Moscow	7 074 126 573	3 624 813 302	3 449 313 271
North-Western Federal District	152 501 303	116 308 472	36 192 831
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangelsk Region	0	0	0
Vologda Region	766 720	661 276	105 444
Kaliningrad Region	112 854	112 854	0
Leningrad Region	0	0	0
Murmansk Region	0	0	0
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	151 621 729	115 534 342	36 087 387
Southern Federal District	8 950 397	4 155 254	4 795 143
Republic of Adygeya	21 185	21 185	0
Republic of Kalmykia	0	0	0
Krasnodar Territory	2 246 748	1 576 097	670 651
Astrakhan Region	0	0	0
Volgograd Region	222 760	222 760	0
Rostov Region	6 459 704	2 335 212	4 124 492
North-Caucasian Federal District	271 708	271 708	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	171 708	171 708	0

Volga Federal District	219 573 855	155 108 255	64 465 600
Republic of Bashkortostan	25 314 666	25 314 666	0
Republic of Marii El	0	0	0
Republic of Mordovia	0	0	0
Republic of Tatarstan	48 787 209	37 075 408	11 711 801
Udmurt Republic	278 826	278 826	0
Chuvash Republic	127 307	127 307	0
Perm Territory	355 685	355 685	0
Kirov Region	415 530	415 530	0
Nizhny Novgogrod Region	4 368 478	4 157 453	211 025
Orenburg Region	274 381	221 760	52 621
Penza Region	4 258	4 258	0
Samara Region	28 738 096	28 433 901	304 195
Saratov Region	110 679 419	58 493 461	52 185 958
Ulyanovsk Region	230 000	230 000	0
Ural Federal District	53 781 608	23 426 083	30 355 525
Kurgan Region	0	0	0
Sverdlovsk Region	42 568 291	20 070 675	22 497 616
Tyumen Region	9 466 620	1 608 711	7 857 909
Chelyabinsk Region	1 746 697	1 746 697	0
Siberian Federal District	6 681 295	6 396 375	284 920
Republic of Altai	0	0	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	134 009	134 009	0
Altai Territory	444 936	444 936	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	4 154 338	4 011 000	143 338
Irkutsk Region	0	0	0
Kemerovo Region	179 698	179 698	0
Novosibirsk Region	1 768 314	1 626 732	141 582
Omsk Region	0	0	0
Tomsk Region	0	0	0
Far Eastern Federal District	20 791 926	9 623 580	11 168 346
Republic of Sakha (Yakutia)	608 712	608 712	0
Kamchatka Territory	109 381	109 381	0
Primorskiy Territory	1 696 999	1 696 999	0
Khabarovsk Territory	0	0	0
Amur Region	18 376 834	7 208 488	11 168 346
Magadan Region	0	0	0
Sakhalin Region	0	0	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0
Crimean District	623 410	623 410	0
Republic of Crimea	623 410	623 410	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	1.10.15	1.01.16	1.02.16
Own funds (capital) adequacy					
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio)[1]	13,5	12,5	13,0	12,7	12,1
Tier I capital ratio N1.2 (Basel III) [2]	9,1	9,0	9,1	8,5	7,9
Risk-weighted assets [3](Basel III) to total assets ratio]	*51,4*	*45,4*	*48,2*	*48,3*	*49,5*
Credit risk					
Share of problem (IV quality category) and bad (V quality category) loans in total loans[4]	*6,0*	*6,7*	*8,2*	*8,3*	*8,6*
Loan loss provisions made as percent of total loans[4]	*5,9*	*6,5*	*7,6*	*7,8*	*8,0*
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	2,6	2,8	3,0
Ratio of a bank's aggregate claims on insiders to own funds (capital) (N10.1)	0,7	0,7	0,6	0,6	0,5
Ratio of total large credit risks to own funds (capital) (N7)	204,3	245,5	236,7	254,4	264,0
Distribution of loans provided by credit institutions					
agriculture, hunting and forestry	*4,3*	*3,5*	*3,6*	*3,5*	*3,5*
mining	*3,1*	*4,2*	*4,5*	*4,9*	*5,1*
manufacturing	*13,6*	*15,5*	*16,5*	*17,1*	*17,4*
production and distribution of energy, gas and water	*2,5*	*2,5*	*2,6*	*2,5*	*2,5*
constructing	*5,6*	*5,3*	*5,0*	*4,8*	*4,8*
wholesale and retail trade, car and household appliance repair	*13,7*	*13,3*	*12,9*	*11,3*	*11,3*
transport and communication	*4,2*	*4,4*	*4,1*	*4,2*	*4,2*
other economic activities	*21,1*	*21,2*	*22,6*	*24,1*	*24,0*
individuals	*32,0*	*30,1*	*28,2*	*27,5*	*27,2*
of which					
mortgage loans	*8,5*	*9,4*	*9,8*	*10,1*	*11,9*
Geographical distribution of interbank loans and deposits [5]					
Russian Federation	*39,7*	*53,6*	*45,0*	*54,0*	*57,1*
United Kingdom	*23,8*	*13,9*	*15,0*	*12,3*	*11,8*
USA	*6,8*	*4,9*	*6,4*	*4,5*	*4,9*
Germany	*0,6*	*0,4*	*3,0*	*0,8*	*0,5*
Austria	*7,3*	*7,3*	*6,7*	*4,9*	*4,9*
France	*1,9*	*1,8*	*2,9*	*1,8*	*2,3*
Italy	*0,1*	*0,0*	*0,1*	*0,0*	*0,1*
Cyprus	*4,7*	*4,9*	*7,3*	*9,2*	*6,6*
Netherlands	*1,5*	*1,3*	*1,8*	*0,8*	*0,5*
Other	*13,6*	*11,8*	*11,8*	*11,8*	*11,4*
Liquidity					
Ratio of high liquid assets to total assets	*9,9*	*10,4*	*11,3*	*10,6*	*11,3*
Ratio of liquid assets to total assets	*20,5*	*22,0*	*23,8*	*24,6*	*22,6*
Ratio of high liquid assets to demand liabilities (N2)	57,5	67,0	91,4	97,5	92,3
Ratio of liquid assets to short-term liabilities (N3)	78,7	80,4	136,6	139,3	121,9
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	60,5	59,0	60,0
Ratio of clients' funds to total loans [6]	*98,7*	*96,9*	*104,3*	*106,1*	*106,0*
Market risk to total own funds (capital) [7]	*45,6*	*36,0*	*40,5*	*44,0*	*54,1*
of which					
Interest rate risk	*37,8*	*28,6*	*32,3*	*34,4*	*40,4*
Equity position risk	*3,3*	*3,7*	*3,3*	*3,3*	*2,9*
Foreign exchange risk	*4,5*	*3,7*	*5,0*	*6,3*	*6,9*
Commodity risk	-	-	-	-	*3,9*
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	1,8	7,6	8,2	8,6	9,5
Banks' financial result over the reporting period (billion rubles)	993,6	589,1	126,7	192,0	32,2
as percent of the banking sector assets [8]	*1,9*	*0,9*	*0,2*	*0,3*	*0,0*
as percent of the banking sector own funds (capital) [8]	*15,2*	*7,9*	*1,6*	*2,3*	*0,4*
Return on assets [9]	*1,9*	*0,9*	*0,0*	*0,3*	*0,3*
Return on equity [9]	*15,2*	*7,9*	*0,4*	*2,3*	*2,9*

[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
Reference data: own funds (capital) adequacy ratio as of 1.02.16, %	12,1		22,2		25,2		18,4		16,8		17,9		16,4		12,5		11,4	

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

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

Table 42

Basel III Capital Tiers and Adequacy Ratios

	1.02.14		1.01.15		1.10.15		1.01.16		1.02.16	
Basel III capital[1] structure	billion rubles	share in own funds (Basel III capital)	billion rubles	share in own funds (Basel III capital)	billion rubles	share in own funds (Basel III capital)	billion rubles	share in own funds (Basel III capital)	billion rubles	share in own funds (Basel III capital)
Own funds (Basel III capital):	**7 073,5**	***100,0***	**7 928,4**	***100,0***	**8 735,4**	***100,0***	**9 008,6**	***100,0***	**9 078,8**	***100,0***
of which:										
1. Tier I capital	4 838,1	*68,4*	5 718,4	*72,1*	6 093,9	*69,8*	6 002,5	*66,6*	5 972,5	*65,8*
of which:										
1.1. Common Equity Tier 1	4 812,0	*68,0*	5 638,3	*71,1*	5 979,7	*68,5*	5 857,8	*65,0*	5 805,8	*64,0*
1.2. Additional Tier 1	26,0	*0,4*	80,1	*1,0*	114,2	*1,3*	144,7	*1,6*	166,7	*1,8*
2. Tier 2 Capital	2 235,4	*31,6*	2 210,0	*27,9*	2 641,5	*30,2*	3 006,1	*33,4*	3 106,3	*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	13,0	5	12,7	8	12,1	7
Common equity Tier I ratio (N1.1)	8,8	1	8,9	2	8,9	6	8,2	8	7,7	7
Tier I capital ratio (N1.2)	8,8	2	9,0	3	9,1	7	8,5	8	7,9	9

[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		1.10.15		1.01.16		1.02.16	
	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***	**10 714,5**	***122,7***	**11 233,4**	***124,7***	**11 339,0**	***124,9***
1.1. Authorized capital	1 533,2	*21,7*	1 914,3	*24,1*	2 354,5	*27,0*	2 416,3	*26,8*	2 416,6	*26,6*
1.2. Issue income	1 347,5	*19,1*	1 421,3	*17,9*	1 447,0	*16,6*	1 451,5	*16,1*	1 488,0	*16,4*
1.3. Credit institutions' profit and funds	3 377,7	*47,8*	3 761,5	*47,4*	3 960,7	*45,3*	4 112,3	*45,6*	4 184,8	*46,1*
1.4. Subordinated loans	1 723,2	*24,4*	2 018,3	*25,5*	2 717,9	*31,1*	3 026,7	*33,6*	3 036,2	*33,4*
1.5. Increase in value of property due to revaluation	220,5	*3,1*	222,4	*2,8*	234,4	*2,7*	226,5	*2,5*	213,4	*2,4*
1.6.Other factors of increase	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
2. Factors of own funds (capital) decrease	**1 137,7**	***16,1***	**1 409,5**	***17,8***	**1 979,1**	***22,7***	**2 224,8**	***24,7***	**2 260,2**	***24,9***
2.1. Losses	114,6	*1,6*	352,5	*4,4*	696,5	*8,0*	823,1	*9,1*	784,4	*8,6*
2.2. Intangible assets	13,5	*0,2*	18,8	*0,2*	23,7	*0,3*	31,9	*0,4*	82,4	*0,9*
2.3. Treasury stocks (shares)	0,2	*0,0*	1,2	*0,0*	2,3	*0,0*	2,5	*0,0*	3,3	*0,0*
2.4. Sources of own funds (capital), created using improper assets	5,6	*0,1*	7,2	*0,1*	8,8	*0,1*	8,7	*0,1*	7,2	*0,1*
2.5. Subordinated loans granted to credit institutions	77,0	*1,1*	154,4	*1,9*	238,0	*2,7*	306,1	*3,4*	329,1	*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*	879,2	*10,1*	902,6	*10,0*	890,3	*9,8*
2.7. Other factors of which:	12,2	*0,2*	74,4	*0,9*	130,5	*1,5*	149,9	*1,7*	163,5	*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***	**8 735,4**	***100,0***	**9 008,6**	***100,0***	**9 078,8**	***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	1.10.15	1.01.16	1.02.16
1st group of assets	0,0	0,0	0,0	0,0	0,0
2nd group of assets	986,9	1 365,7	1 529,1	1 550,7	1 583,0
3rd group of assets	326,5	404,2	739,3	702,0	103,8
4th group of assets	28 182,0	33 446,0	35 880,7	37 817,6	39 294,3
5th group of assets	6,9	9,2	11,0	10,9	429,6
The value of credit risk on balance sheet assets	29 502,1	35 225,2	38 160,0	40 081,2	41 410,6

Reference data:

	1.01.14	1.01.15	1.10.15	1.01.16	1.02.16
1st group of assets without risk weighting	7 855,7	11 479,3	8 283,0	8 920,2	8 846,5

[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	1.10.15	1.01.16	1.02.16
1	Banking sector own funds (capital), billion rubles	7 064,3	7 928,4	8 735,4	9 008,6	9 078,8
2	Risk-weighted assets, billion rubles	52 473,9	63 456,9	67 070,5	70 914,5	75 073,9
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	29 502,1	35 225,2	38 160,0	40 081,2	41 410,6
	- 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	1 699,0	1 919,5	2 027,9
	- the amount of mortgage loans and accrued (accumulated) interest claims (code 8807[2]), billion rubles	147,4	225,8	134,0	140,4	191,4
	- the value of credit risk on contingent credit liabilities, billion rubles	3 971,4	4 802,0	4 226,1	4 198,1	4 142,2
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles[2]	289,3	1 259,3	847,8	873,3	1 034,6
	- 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	6 792,9	6 732,5	6 708,0
	- market risk, billion rubles	3 101,5	2 734,6	3 428,7	3 859,4	4 787,9
	- credit claims of clearing participants (codes 8847[2])	13,4	65,7	61,4	71,7	86,3
	- higher-risk transactions, billion rubles	9 078,3	9 592,6	9 846,8	11 168,6	11 911,1
	- 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	-401,1	-467,2	-469,7
	- 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	588,0	540,4	522,4
	- 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	617,5	653,2	1 279,2
	- the risk of change of credit claim value (credit valuation adjustment) resulting from the deterioration of counterparty credit quality.	-	935,9	891,7	898,2	996,3
	- other	-	2,3	177,7	245,1	445,7
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	13,5	12,5	13,0	12,7	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		1.10.15		1.01.16		1.02.16	
	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*	20	*2,5*	27	*3,8*	26	*3,7*
From 8% to 10%	0	*0,0*	0	*0,0*	0	*0,0*	1	*0,0*	14	*5,0*
From 10% to 12%	112	*18,8*	90	*47,0*	105	*13,8*	83	*39,0*	86	*35,8*
From 12% to 14%	183	*64,6*	144	*39,4*	109	*52,1*	92	*35,0*	87	*30,9*
14% and more	612	*16,6*	578	*12,2*	518	*31,5*	517	*22,2*	500	*24,5*
Banking sector, total	923	*100,0*	834	*100,0*	767	*100,0*	733	*100,0*	728	*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		1.10.15		1.01.16		1.02.16	
		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*	26 402,3	*46,9*	26 254,0	*45,2*	26 124,2	*44,7*
	Substandard	18 101,6	*44,1*	21 016,6	*39,5*	20 812,3	*37,0*	22 237,3	*38,3*	22 554,4	*38,6*
	Doubtful	2 837,4	*6,9*	3 603,2	*6,8*	4 463,9	*7,9*	4 769,2	*8,2*	4 794,5	*8,2*
	Problem	824,5	*2,0*	1 144,5	*2,2*	1 444,2	*2,6*	1 408,5	*2,4*	1 470,7	*2,5*
	Loss	1 636,4	*4,0*	2 433,0	*4,6*	3 197,4	*5,7*	3 442,2	*5,9*	3 531,1	*6,0*
Loan loss provision (LLP) made		2 435,8	*5,9*	3 461,0	*6,5*	4 257,9	*7,6*	4 545,7	*7,8*	4 657,2	*8,0*
Reference data: less loans grouped into portfolios of homogeneous loans [2]											
Loans	Standard	17 608,5	*57,4*	24 884,9	*60,1*	26 279,2	*57,9*	26 122,5	*55,3*	25 991,2	*54,5*
	Substandard	8 728,5	*28,5*	10 893,5	*26,3*	11 857,8	*26,1*	13 276,4	*28,1*	13 715,1	*28,7*
	Doubtful	2 520,4	*8,2*	3 092,3	*7,5*	3 887,7	*8,6*	4 266,8	*9,0*	4 266,9	*8,9*
	Problem	682,0	*2,2*	971,2	*2,3*	1 260,8	*2,8*	1 261,5	*2,7*	1 323,1	*2,8*
	Loss	1 128,7	*3,7*	1 591,6	*3,8*	2 098,5	*4,6*	2 349,1	*5,0*	2 409,3	*5,1*
Loan loss provision (LLP)	Estimated LLP	2 365,7	*7,7*	3 219,0	*7,8*	4 086,7	*9,0*	4 483,4	*9,5*	4 568,6	*9,6*
	Estimated LLP adjusted for collateral	1 787,6	*5,8*	2 464,2	*5,9*	3 109,9	*6,9*	3 476,7	*7,4*	3 566,1	*7,5*
	LLP made	1 788,7	*5,8*	2 467,1	*6,0*	3 030,7	*6,7*	3 343,4	*7,1*	3 424,1	*7,2*
	LLP made as percent of estimated LLP		*75,6*		*76,6*		*74,2*		*74,6*		*74,9*
	LLP made as percent of estimated LLP adjusted for collateral		*100,1*		*100,1*		*97,5*		*96,2*		*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.

Table 48

Structure of Loans and Claims Grouped Into Homogeneous Portfolios [1]

	1.01.14		1.01.15		1.10.15		1.01.16		1.02.16	
	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*	10 936,2	*100,0*	10 834,8	*100,0*	10 769,3	*100,0*
of which:										
1.1. Loans to legal entities (except credit institutions)	805,2	*7,8*	804,8	*6,9*	599,1	*5,5*	556,0	*5,1*	541,4	*5,0*
1.2. Loans to individuals	9 536,0	*92,2*	10 909,5	*93,1*	10 337,1	*94,5*	10 278,8	*94,9*	10 227,9	*95,0*
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*		*19,4*		*18,6*		*18,4*
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*		*11,2*		*11,1*		*11,5*
4. Claims grouped into portfolios of homogeneous claims - total	62,2	*100,0*	75,8	*100,0*	78,6	*100,0*	99,4	*100,0*	81,6	*100,0*
of which:										
4.1. Portfolios of homogeneous claims on legal entities	28,1	*45,3*	27,7	*36,5*	29,9	*38,0*	31,3	*31,5*	31,6	*38,7*
4.2. Portfolios of homogeneous claims on individuals	34,0	*54,7*	48,1	*63,5*	48,8	*62,0*	68,1	*68,5*	50,0	*61,3*
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*		*57,7*		*43,2*		*54,6*

[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 1.02.16[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	541 397,5	*100,0*	66 606,7	*100,0*	*12,3*
of which by quality categories					
1.1. Quality Category I	330,8	*0,1*	0,0	*0,0*	*0,0*
1.2. Quality Category II	458 824,7	*84,7*	4 346,6	*6,5*	*0,9*
1.3. Quality Category III	6 852,2	*1,3*	682,7	*1,0*	*10,0*
1.4. Quality Category IV	12 710,7	*2,3*	4 192,2	*6,3*	*33,0*
1.5. Quality Category V	62 679,1	*11,6*	57 385,3	*86,2*	*91,6*
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	541 397,5		66 606,7		*12,3*
4. Homogeneous claims grouped into portfolios - total	31 588,4	*100,0*	15 792,3	*100,0*	*50,0*
of which by quality categories					
4.1. Quality Category I	10 583,7	*33,5*	0,0	*0,0*	*0,0*
4.2. Quality Category II	801,3	*2,5*	9,7	*0,1*	*1,2*
4.3. Quality Category III	4580,7	*14,5*	275,1	*1,7*	*6,0*
4.4. Quality Category IV	142,6	*0,5*	59,8	*0,4*	*42,0*
4.5. Quality Category V	15480,2	*49,0*	15447,7	*97,8*	*99,8*
5. Claims for interest payments - total	6 747,1	*100,0*	2 956,7	*100,0*	*43,8*
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	3 242,0	*48,1*	2 878,5	*97,4*	*88,8*

[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 1.02.16[1]

	Loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims in % of corresponding loans and claims portfolios
	mln. rubles	in % of total loans and claims	mln. rubles	in % of total provision made	
1. Loans to individuals grouped into portfolios of homogeneous loans - total	10 227 893,5	*100,0*	1 166 501,4	*100,0*	*11,4*
of which					
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	898 337,0	*8,8*	27 849,9	*2,4*	*3,1*
1.1.2. residental real estate (mortgage) loans, total	3 059 208,7	*29,9*	66 275,4	*5,7*	*2,2*
1.1.3. car loans, total	693 921,6	*6,8*	68 087,7	*5,8*	*9,8*
1.1.4. other consumer loans, total	5 543 788,1	*54,2*	1 001 911,4	*85,9*	*18,1*
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]	315 334,6	*3,1*	10 693,6	*0,9*	*3,4*
1.2.2. a portfolio of loans without overdue payments	8 340 895,1	*81,6*	130 409,2	*11,2*	*1,6*
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	286 195,8	*2,8*	16 789,3	*1,4*	*5,9*
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	155 628,8	*1,5*	43 617,7	*3,7*	*28,0*
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	138 113,0	*1,4*	77 573,8	*6,7*	*56,2*
1.2.6. a portfolio of loans with payments being overdue from 181 to 360 calendar days	283 396,7	*2,8*	222 799,6	*19,1*	*78,6*
1.2.7. a portfolio of loans with payments being overdue more than 360 calendar days	675 691,3	*6,6*	662 241,1	*56,8*	*98,0*
1.3. classified into the following loan quality categories:					
1.3.1. Quality category I	132 640,6	*1,3*	0,0	*0,0*	*0,0*
1.3.2. Quality category II	8 380 512,8	*81,9*	112 140,2	*9,6*	*1,3*
1.3.3. Quality category III	520 711,5	*5,1*	45 905,5	*3,9*	*8,8*
1.3.4. Quality category IV	134 967,7	*1,3*	52 922,5	*4,5*	*39,2*
1.3.5. Quality category V	1 059 060,9	*10,4*	955 533,3	*81,9*	*90,2*
2. Claims grouped into portfolios of homogeneous claims - total	50 033,8	*4,7*	28 757,4	*3,0*	*57,5*
of which by quality categories					
2.1. Quality category I	7 996,0	*0,8*	0,0	*0,0*	*0,0*
2.2. Quality category II	6 747,6	*0,6*	156,2	*0,0*	*2,3*
2.3. Quality category III	5574,2	*0,5*	604,3	*0,1*	*10,8*
2.4. Quality category IV	1370,6	*0,1*	653,8	*0,1*	*47,7*
2.5. Quality category V	28345,5	*2,7*	27343,1	*2,9*	*96,5*
3. Claims for interest payments - total	192 534,1	*100,0*	83 131,9	*100,0*	*43,2*
of which					
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	92 074,1	*47,8*	79 031,0	*95,1*	*85,8*

[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	1.10.15	1.01.16	1.02.16	1.01.14	1.01.15	1.10.15	1.01.16	1.02.16
Substandard	*9,6*	*9,5*	*7,7*	*7,2*	*7,3*	*2,0*	*2,1*	*2,0*	*1,8*	*1,8*
Doubtful	*20,5*	*19,7*	*21,9*	*23,0*	*22,4*	*14,5*	*15,7*	*17,1*	*18,0*	*18,0*
Problem	*15,2*	*16,1*	*16,5*	*15,5*	*16,1*	*39,9*	*40,9*	*39,7*	*41,1*	*41,6*
Loss	*54,4*	*54,7*	*53,8*	*54,2*	*54,2*	*86,1*	*84,8*	*77,7*	*77,1*	*77,1*

[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	1.10.15	1.01.16	1.02.16
Overdue claims on loans, deposits and other claims, billion rubles	**1398,0**	**1978,0**	**2809,0**	**3046,6**	**3323,7**
Of which					
- among 20 largest-asset credit institutions, billion rubles	1052,0	1404,5	1912,4	2033,2	2274,8
Share of overdue claims in loans, deposits and other claims of the banking sector, percent	*3,5*	*3,8*	*5,1*	*5,3*	*5,7*
Overdue claims in rubles					
- billion rubles	1257,9	1725,9	2425,7	2537,1	2613,5
- as percent of total loans, deposits and other claims in rubles	*4,0*	*4,7*	*6,7*	*6,8*	*7,0*
Overdue claims in foreign currency					
- billion rubles	140,1	252,1	383,3	509,5	710,2
- as percent of total loans, deposits and other claims in foreign currency	*1,5*	*1,7*	*2,1*	*2,5*	*3,5*
- dollar equivalent, billion $	4,3	4,5	5,8	7,0	9,4
Overdue claims on loans and other claims on non-financial institutions	933,7	1250,7	1829,1	2075,9	2328,1
Share of overdue claims in total volume of loans and other claims on non-financial institutions	*4,2*	*4,2*	*5,8*	*6,2*	*6,8*
Overdue claims on loans and other funds provided to individuals	440,3	667,5	859,5	863,8	882,3
Share of overdue claims in total volume of loans and other claims on individuals	*4,4*	*5,9*	*8,0*	*8,1*	*8,3*

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	1.10.15	1.01.16	1.02.16	1.01.14	1.01.15	1.10.15	1.01.16	1.02.16
No overdue claims	96	72	52	56	54	*1,8*	*2,8*	*2,6*	*2,7*	*3,0*
Less than 5%	598	508	420	360	353	*81,6*	*72,9*	*70,7*	*70,2*	*68,2*
From 5 to 10%	126	131	140	156	152	*9,4*	*16,6*	*16,6*	*16,0*	*17,5*
From 10 to 15%	37	40	55	56	62	*3,7*	*5,9*	*3,5*	*3,7*	*4,1*
From 15 to 20%	10	19	18	26	28	*3,3*	*1,1*	*1,7*	*2,0*	*1,8*
From 20 to 60%	8	23	35	34	33	*0,0*	*0,4*	*4,6*	*4,9*	*4,8*
From 60 to 90%	1	2	5	6	5	*0,0*	*0,0*	*0,1*	*0,3*	*0,3*
90% and more	1	1	2	2	3	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
No loans, deposits and other claims	45	37	36	37	34	*0,2*	*0,3*	*0,2*	*0,2*	*0,2*

Table 54

Credit Risks of the Banking Sector

Indicators	1.01.14	1.01.15	1.10.15	1.01.16	1.02.16
Large credit risks of the banking sector total, bln rubles	14 433,7	19 467,9	20 675,1	22 916,6	23 972,1
Share of large credit risks in the banking sector assets, %	*25,1*	*25,1*	*26,1*	*27,6*	*28,6*

Table 55

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

	1.01.14	1.01.15	1.10.15	1.01.16	1.02.16
Volume of large loans, billion rubles	7 493,4	10 829,7	12 653,1	13 838,1	14 512,9
of which:					
Volume of secured loans , billion rubles	1 767,1	2 397,5	2 767,5	4 050,5	4 271,6
Volume of I quality category collateral, billion rubles	388,7	596,8	813,3	1 953,7	2 086,5
of which:					
collateral of quoted securities issued by legal entities, billion rubles	13,1	65,7	266,4	650,3	756,1
Volume of II quality category collateral, billion rubles	1 700,8	1 494,9	1 711,8	1 776,0	1 875,4
of which:					
collateral of securities, issued by legal entities, billion rubles	644,0	208,2	271,7	246,8	362,1
collateral of proprietory rights (claims), billion rubles	477,8	611,0	635,2	689,2	654,8

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

Table 56

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

(%)

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

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

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

[2] Without overdue receivables

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

Market Risk

Table 57

Structure of Market Risk of the Banking Sector

Risk	1.01.14		1.01.15		1.10.15		1.01.16		1.02.16	
	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*	*40,5*	*100,0*	*44,0*	*100,0*	*54,1*	*100,0*
Of which										
- interest rate risk (IRR)	*37,8*	*82,9*	*28,6*	*79,5*	*32,3*	*79,6*	*34,4*	*78,2*	*40,4*	*74,6*
- equity position risk (EPR)	*3,3*	*7,3*	*3,7*	*10,3*	*3,3*	*8,0*	*3,3*	*7,5*	*2,9*	*5,4*
- foreign exchange risk (FER)	*4,5*	*9,8*	*3,7*	*10,2*	*5,0*	*12,3*	*6,3*	*14,4*	*6,9*	*12,8*
- commodity risk (CR)	-	-	-	-	-	-	-	-	*3,9*	*7,3*
Reference data:										
Number of credit institutions[1]	655		598		577		548		539	
Share of credit institutions' assets [1] in total banking sector assets, %	*97,5*		*97,8*		*97,7*		*98,2*		*98,2*	

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

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

Table 58

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

	1.01.14	1.01.15	1.10.15	1.01.16	1.02.16
Share of assets in foreign currency in total assets, %	*22,1*	*30,0*	*33,8*	*34,7*	*35,3*
of which:					
- 20 largest-asset credit institutions	*23,3*	*32,0*	*36,2*	*37,3*	*37,6*
Share of liabilities in foreign currency in total liabilities, %	*21,2*	*29,0*	*32,6*	*33,2*	*34,3*
of which:					
- 20 largest-asset credit institutions	*22,9*	*30,8*	*35,6*	*36,3*	*37,5*
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total , b.p.	*0,9*	*1,0*	*1,3*	*1,4*	*1,0*
of which:					
- 20 largest-asset credit institutions	*0,5*	*1,3*	*0,6*	*1,0*	*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	1.10.15	1.01.16	1.02.16
Balance sheet positions					
Claims, bln rubles	12 703,5	23 291,9	26 801,2	28 774,6	29 557,1
Liabilities, bln rubles	12 185,3	22 502,6	25 783,1	27 592,0	28 687,0
Net balance sheet position, bln rubles	518,2	789,2	1 018,0	1 182,6	870,2
Net balance sheet position to own funds (capital), % [1]	*7,3*	*10,0*	*11,7*	*13,1*	*9,6*
Off-balance sheet positions [2]					
Claims, bln rubles	7 011,1	18 124,3	18 862,9	16 260,7	19 254,4
Liabilities, bln rubles	7 063,4	17 638,1	18 581,8	16 136,2	18 676,2
Net balance sheet position, bln rubles	-52,3	486,2	281,1	124,5	578,2
Net balance sheet position to own funds (capital), % [1]	*-0,7*	*6,1*	*3,2*	*1,4*	*6,4*

[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*
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*

Open Currency Positions of the Banking Sector by Currencies as of 1.02.16

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	208	-60,3	*-4,2*	-129,6	69,4
long	475	338,8	*4,4*	500,8	-162,0
EUR					
short	212	-47,1	*-1,4*	-85,2	38,2
long	468	37,6	*0,6*	-460,2	497,8
GBP					
short	67	-15,8	*-0,3*	19,7	-35,4
long	264	4,7	*0,2*	-5,6	10,3

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	1.10.15	1.01.16	1.02.16
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	*39,5*	*39,0*	*42,2*	*44,3*	*43,0*
Liabilities with maturity in excess of 1 year, as percent of total liabilities	*24,7*	*24,3*	*23,3*	*24,3*	*23,7*
A measure of using short-term liabilities to fund long-term liquid assets, percent[2]	*23,9*	*23,8*	*29,1*	*30,9*	*29,0*

[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.

[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	1.10.15	1.01.16	1.02.16	1.01.14	1.01.15	1.10.15	1.01.16	1.02.16
Less than 0	264	256	248	238	247	6,6	8,0	*9,2*	*14,8*	*14,6*
From 0 to 20	410	338	305	304	299	25,2	27,5	*27,7*	*20,6*	*21,6*
More than 20	248	239	210	191	178	68,2	64,5	*63,2*	*64,6*	*63,8*
Data not available	1	1	4	0	4	0,0	0,0	*0,0*	*0,0*	*0,0*
Total	923	834	767	733	728	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	1.10.15	1.01.16	1.02.16
Liquid assets with maturity up to 30 days, as percent of liquid assets	*35,0*	*33,6*	*33,7*	*31,6*	*34,8*
Liabilities with maturity up to 30 days, as percent of total liabilities	*41,4*	*40,8*	*41,8*	*40,8*	*43,7*
Liquidity coverage deficit (ratio of excess of liabilities with maturity up to 30 days over liquid assets with the same maturity to total amount of the said short-term liabilities), %	*8,6*	*10,7*	*12,7*	*16,5*	*15,1*

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

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

Table 66

Distribution of Credit Institutions Classified by Liquidity Coverage Deficit

Indicator, %	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.14	1.01.15	1.10.15	1.01.16	1.02.16	1.01.14	1.01.15	1.10.15	1.01.16	1.02.16
Less than 0	469	436	497	486	507	30,1	15,4	*15,8*	*19,5*	*20,5*
From 0 to 20	238	226	143	145	127	44,1	60,3	*56,2*	*20,0*	*19,1*
More than 20	215	171	123	102	90	25,9	24,3	*28,1*	*60,5*	*60,4*
Data not available	1	1	4	0	4	0	0	*0,0*	*0,0*	*0,0*
Total	923	834	767	733	728	100	100	*100,0*	*100,0*	*100,0*