THE CENTRAL BANK OF THE RUSSIAN FEDERATION

BANKING SUPERVISION DEPARTMENT

REVIEW
OF THE BANKING SECTOR
OF THE RUSSIAN FEDERATION

(INTERNET-VERSION)

ANALYTICAL DATA

№ 160 February 2016

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General Information on the Russian Banking Sector

Banking Sector in the Economy of Russia

Table 1

Macroeconomic Indicators

	Indicator	1.01.11	1.01.12	1.01.13	1.01.14	1.01.15	1.01.16
1.	Banking sector assets, total (billion rubles)	33 804,6	41 627,5	49 509,6	57 423,1	77 653,0	82 999,7
	as % of GDP	*73,0*	*69,7*	*74,0*	*80,8*	*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	
	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*	
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	
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*
1.02.14	*1,8*	*20,7*	*0,1*	*15,3*	*2,8*	*16,1*	*0,2*	*28,0*	*0,1*	*29,8*	*-1,6*	*18,6*	*5,0*	*22,0*
1.03.14	*1,2*	*20,3*	*2,5*	*17,2*	*1,2*	*17,0*	*1,2*	*27,4*	*0,8*	*28,8*	*1,3*	*17,4*	*3,6*	*24,3*
1.04.14	*0,4*	*19,1*	*0,7*	*15,9*	*1,8*	*18,1*	*1,3*	*26,3*	*1,2*	*27,0*	*-2,0*	*12,4*	*0,2*	*22,3*
1.05.14	*1,4*	*18,8*	*0,6*	*15,9*	*2,0*	*18,0*	*1,8*	*24,6*	*1,5*	*24,4*	*1,7*	*10,8*	*0,1*	*20,3*
1.06.14	*1,6*	*18,6*	*0,8*	*16,0*	*0,2*	*17,5*	*1,0*	*22,6*	*1,5*	*22,3*	*-0,5*	*10,0*	*1,8*	*19,2*
1.07.14	*0,3*	*16,4*	*-0,5*	*12,2*	*-0,2*	*15,7*	*1,1*	*20,9*	*1,0*	*20,4*	*0,8*	*8,0*	*-2,2*	*12,5*
1.08.14	*1,2*	*16,4*	*1,3*	*12,6*	*2,2*	*16,0*	*1,7*	*19,7*	*1,3*	*18,7*	*1,4*	*8,3*	*0,8*	*13,1*
1.09.14	*0,5*	*15,9*	*0,9*	*12,2*	*1,4*	*15,9*	*1,3*	*18,2*	*1,1*	*16,8*	*0,9*	*8,3*	*1,3*	*14,1*
1.10.14	*2,6*	*17,9*	*1,3*	*12,2*	*2,3*	*17,3*	*1,3*	*18,0*	*0,8*	*15,3*	*0,2*	*8,5*	*4,0*	*17,6*
1.11.14	*4,5*	*21,8*	*1,4*	*12,3*	*3,8*	*20,1*	*1,0*	*16,6*	*0,1*	*13,0*	*2,2*	*10,1*	*5,4*	*24,1*
1.12.14	*6,2*	*26,5*	*1,6*	*12,7*	*4,6*	*23,7*	*1,0*	*15,9*	*0,3*	*11,9*	*2,3*	*11,2*	*6,5*	*29,9*
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*
Reference data:														
Increase from the beginning of the current year	*6,9*		*13,6*		*12,7*		*-5,7*		*-12,4*		*25,2*		*13,7*	
Increase over the same period of the previous year	*35,2*		*12,2*		*31,3*		*13,8*		*8,9*		*9,4*		*40,6*	

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

[2] 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 (%)

	2008	2009	2010	2011	2012	2013	2014	2015
Assets, total	*39,2*	*5,0*	*14,9*	*23,1*	*18,9*	*16,0*	*35,2*	*6,9*
Own funds (capital)	*42,7*	*21,2*	*2,4*	*10,8*	*16,6*	*15,6*	*12,2*	*13,6*
Loans and other claims on non-financial organisations	*34,3*	*0,3*	*12,1*	*26,0*	*12,7*	*12,7*	*31,3*	*12,7*
Loans and other claims on individuals	*35,2*	*-11,0*	*14,3*	*35,9*	*39,4*	*28,7*	*13,8*	*-5,7*
Individual deposits	*14,5*	*26,7*	*31,2*	*20,9*	*20,0*	*19,0*	*9,4*	*25,2*
Funds raised from organisations	*24,4*	*8,9*	*16,4*	*25,8*	*11,8*	*13,7*	*40,6*	*13,7*
Reference Data:								
Gross Domestic Product	*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	1.12.15	1.01.16
Credit institutions registered by the Bank of Russia and other authorities	1071	1049	1031	1024	1021
Operating credit institutions (credit institutions that have the right to conduct banking operations)	923	834	767	740	733
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	284	288
Credit institutions licensed to conduct operations in foreign currency	623	554	507	488	482
Credit institutions holding general licences	270	256	240	233	232

Table 5

Operating Credit Institutions (CIs), by Federal Districts

Federal district	1.01.14		1.01.15		1.10.15		1.12.15		1.01.16	
	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*	441	*59,6*	434	*59,2*
of which the City of Moscow and Moscow Region	498	*54,0*	459	*55,0*	417	*54,4*	398	*53,8*	392	*53,5*
North-Western	70	*7,6*	64	*7,7*	61	*8,0*	60	*8,1*	60	*8,2*
Southern	46	*5,0*	43	*5,2*	39	*5,1*	37	*5,0*	37	*5,0*
North-Caucasian	43	*4,7*	28	*3,4*	23	*3,0*	23	*3,1*	22	*3,0*
Volga	102	*11,1*	92	*11,0*	89	*11,6*	85	*11,5*	85	*11,6*
Ural	42	*4,6*	35	*4,2*	32	*4,2*	32	*4,3*	32	*4,4*
Siberian	51	*5,5*	44	*5,3*	41	*5,3*	41	*5,5*	41	*5,6*
Far Eastern	22	*2,4*	22	*2,6*	18	*2,3*	17	*2,3*	17	*2,3*
Crimea	-	-	2	*0,2*	3	*0,4*	4	*0,5*	5	*0,7*
Russian Federation	**923**	***100,0***	**834**	***100,0***	**767**	***100,0***	**740**	***100,0***	**733**	***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		
	1.01.14	1.01.15	1.01.16	1.01.14	1.01.15	1.01.16	1.01.14	1.01.15	1.01.16	1.01.14	1.01.15	1.01.16	1.01.14	1.01.15	1.01.16	1.01.14	1.01.15	1.01.16
Central	547	504	434	75	66	60	322	282	232	*51,8*	*49,6*	*47,0*	*21,2*	*22,4*	*23,2*	*16,1*	*16,5*	*16,6*
of which the City of Moscow and Moscow Region[1]	498	459	392	63	60	57	124	110	96	*22,1*	*21,2*	*21,4*	*19,2*	*20,4*	*21,1*	*6,2*	*6,4*	*6,9*
North-Western	70	64	60	8	8	5	280	243	204	*359,0*	*337,5*	*313,9*	*2,7*	*2,8*	*3,1*	*14,0*	*14,2*	*14,6*
Southern	46	43	37	15	13	12	209	183	151	*342,6*	*326,8*	*308,2*	*2,1*	*2,2*	*2,3*	*10,4*	*10,7*	*10,8*
North-Caucasian	43	28	22	72	25	8	83	74	64	*72,2*	*139,6*	*213,3*	*3,9*	*2,1*	*1,4*	*4,1*	*4,3*	*4,6*
Volga	102	92	85	67	39	29	322	283	227	*190,5*	*216,0*	*199,1*	*5,8*	*5,2*	*5,4*	*16,1*	*16,6*	*16,2*
Ural	42	35	32	74	55	45	157	138	106	*135,3*	*153,3*	*137,7*	*4,0*	*3,5*	*3,6*	*7,8*	*8,1*	*7,6*
Siberian	51	44	41	21	20	11	204	172	152	*283,3*	*268,8*	*292,3*	*2,5*	*2,5*	*2,4*	*10,2*	*10,1*	*10,9*
Far Eastern	22	22	17	7	6	5	89	83	74	*306,9*	*296,4*	*336,4*	*1,0*	*1,1*	*1,0*	*4,4*	*4,9*	*5,3*
Crimea	-	2	5	-	0	1	-	18	12	-	*900,0*	*200,0*	-	*0,1*	*0,3*	-	*1,1*	*0,9*
Russian Federation	**923**	**834**	**733**	**339**	**232**	**176**	**1666**	**1476**	**1222**	***132,0***	***138,6***	***134,4***	***43,1***	***41,9***	***42,7***	***83,1***	***86,4***	***87,4***

[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		1.12.15		1.01.16	
	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*	42 675 107	*54,0*	44 883 973	*54,1*
From 6 to 20	10 905 104	*19,0*	16 674 162	*21,5*	17 158 903	*21,7*	16 872 593	*21,4*	17 925 387	*21,6*
From 21 to 50	6 383 544	*11,1*	8 259 743	*10,6*	8 888 071	*11,2*	9 089 453	*11,5*	9 391 355	*11,3*
From 51 to 200	6 982 880	*12,2*	8 406 233	*10,8*	8 098 389	*10,2*	8 112 959	*10,3*	8 484 303	*10,2*
From 201 to 500	2 376 786	*4,1*	2 309 299	*3,0*	2 157 322	*2,7*	2 017 962	*2,6*	2 060 315	*2,5*
From 501	539 625	*0,9*	409 725	*0,5*	321 173	*0,4*	260 208	*0,3*	254 375	*0,3*
Total	**57 423 070**	***100,0***	**77 652 994**	***100,0***	**79 210 694**	***100,0***	**79 028 282**	***100,0***	**82 999 708**	***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	1.12.15	1.01.16
Central	*58,8*	*58,2*	*58,6*	*58,9*	*59,0*
of which the City of Moscow and Moscow Region	*59,2*	*58,6*	*59,2*	*59,5*	*59,6*
North-Western	*67,3*	*74,1*	*71,0*	*72,1*	*71,7*
Southern	*68,6*	*69,4*	*67,9*	*67,4*	*68,8*
North-Caucasian	*46,9*	*64,4*	*69,0*	*68,1*	*68,5*
Volga	*46,9*	*52,4*	*54,0*	*53,9*	*53,6*
Ural	*69,8*	*70,2*	*77,6*	*77,3*	*76,6*
Siberian	*72,7*	*79,9*	*56,0*	*57,0*	*58,7*
Far Eastern	*85,1*	*85,6*	*86,4*	*86,0*	*86,0*
Crimea	-	100	100,0	100,0	*100,0*
Russian Federation	***52,7***	***53,6***	***53,8***	***54,0***	***54,1***

Table 9

Operating Credit Institutions Ranged by Assets (Distribution and Change over the Period 1.01.15 - 1.01.16)

Groups of credit institutions ranged by assets as of 1.01.15		Number of credit institutions as of 1.01.15	Groups as of 1.01.16						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	24	3			1	1
4	From 51 to 200	150			5	130	1		14	
5	From 201 to 500	300				17	242	5	34	2
6	From 501	333					55	226	47	5
Became operating after 1.01.15							1	2		
Total over the period									96	8
Total as of 1.01.15[1]		**834**								
Total as of 1.01.16[1]		**733**	**5**	**15**	**30**	**150**	**300**	**233**		

- credit institutions that moved up to the higher group by assets
- credit institutions remaining in the same group
- credit institutions that moved down to a lower group

[1] Credit institutions that have not provided their reporting are included only in the total as of the corresponding date

Table 10

Selected Indicators of Credit Institution with Foreign Participation Relative to Indicators of Operating Credit Institutions (Percent)

	1.01.14	1.01.15	1.10.15	1.12.15	1.01.16
Credit institutions with foreign participation over 50%					
Assets, total	*15,3*	*13,9*	*12,6*	*12,4*	*13,0*
Own funds (capital)[1]	*17,3*	*17,2*	*15,7*	*15,6*	*16,7*
Correspondent accounts with non-resident banks	*18,6*	*15,4*	*15,6*	*17,0*	*14,9*
Loans and other claims on non-financial organisations	*12,0*	*11,6*	*10,1*	*10,0*	*10,9*
Loans and other claims on individuals	*21,0*	*18,6*	*15,9*	*15,5*	*15,7*
Loans, deposits and other claims credit institutions	*19,9*	*14,1*	*17,7*	*16,4*	*15,4*
Individual deposits	*12,5*	*12,0*	*10,2*	*10,2*	*11,4*
Funds raised from organisations[2]	*15,6*	*13,7*	*12,5*	*12,1*	*12,2*
Profit (loss) of the current year	*15,2*	*20,2*	*39,4*	*29,1*	*44,7*
Reference data:					
Number of credit institutions	122	113	105	103	106
of which 100% foreign-owned credit institutions					
Assets, total	*9,0*	*8,5*	*8,3*	*6,5*	*6,4*
Own funds (capital)[1]	*11,1*	*10,9*	*10,8*	*9,0*	*9,1*
Correspondent accounts with non-resident banks	*12,8*	*12,0*	*12,4*	*11,6*	*9,0*
Loans and other claims on non-financial organisations	*7,2*	*7,8*	*7,4*	*5,3*	*5,2*
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*	*12,9*	*11,6*
Individual deposits	*6,2*	*5,8*	*5,5*	*4,4*	*4,5*
Funds raised from organisations[2]	*10,3*	*9,6*	*9,6*	*7,2*	*6,7*
Profit (loss) of the current year	*12,7*	*14,9*	*55,0*	*30,9*	*46,7*
Reference data:					
Number of credit institutions	76	75	71	70	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		1.12.15		1.01.16	
	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*	4289,6	*5,4*	5263,5	*6,3*
Own funds (capital)[2]	202,8	*2,9*	52,1	*0,7*	-31,5	*-0,4*	-32,9	*-0,4*	-22,1	*-0,2*
Loans and other claims on non-financial organisations	838,9	*3,7*	1209,1	*4,1*	1489,9	*4,7*	1537,1	*4,8*	1709,7	*5,1*
of which overdue claims	222,7	*23,8*	287,6	*23,0*	576,6	*31,5*	645,9	*32,0*	698,4	*33,6*
Loans and other claims on individuals	154,6	*1,6*	410,7	*3,6*	447,0	*4,2*	456,0	*4,3*	556,8	*5,2*
of which overdue claims	10,4	*2,4*	35,8	*5,4*	63,2	*7,4*	70,0	*8,1*	91,0	*10,5*
Individual deposits	312,5	*1,8*	706,4	*3,8*	991,2	*4,7*	1017,7	*4,7*	1302,1	*5,6*
Funds raised from organisations	794,7	*4,5*	1163,4	*4,7*	1330,7	*4,8*	1326,5	*4,8*	1500,7	*5,3*
Reference data:										
Number of credit institutions [1]	5	*0,5*	15	*1,8*	25	*3,3*	27	*3,6*	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	1.12.15	1.01.16
1.	Cash, precious metals and stones	1 608,7	2 754,2	1 601,8	1 470,0	1 898,3
1.1.	of which: cash	1 523,1	2 671,8	1 509,3	1 381,3	1 801,3
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	2 264,9	3 297,8	2 103,7	2 113,2	2 464,4
3.	Correspondent account, total	1 496,5	2 675,2	2 770,9	2 397,5	2 536,3
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	398,3	759,6	668,4	550,9	611,5
3.2.	Correspondent accounts with non-resident banks	1 098,2	1 915,6	2 102,5	1 846,7	1 924,8
4.	Securities portfolio, total	7 822,3	9 724,0	10 951,5	11 243,4	11 777,4
	of which					
4.1.	Debt securities	6 162,9	7 651,4	8 927,6	9 205,9	9 616,0
4.2.	Equity	790,4	488,7	284,8	256,1	295,2
4.3.	Promissory notes	274,1	218,0	178,1	184,7	204,0
4.4.	Equity in associates and subsidiaries	594,9	1 365,9	1 561,0	1 596,7	1 662,2
5.	Other equity	353,9	427,6	500,3	514,0	568,0
6.	Financial derivatives assets at fair value	175,8	2 298,6	1 352,3	1 141,4	1 261,0
7.	Loans, total	40 535,3	52 115,7	55 319,3	55 552,2	57 511,4
	of which:					
7.1.	Loans, deposits and other claims	40 417,7	51 799,5	54 941,2	55 191,7	57 154,5
	of which overdue claims	1 398,0	1 978,0	2 809,0	2 997,1	3 046,6
	of which:					
7.1.1.	Loans and other claims on non-financial organisations	22 499,2	29 536,0	31 747,8	32 342,7	33 300,9
	of which overdue claims	933,7	1 250,7	1 829,1	2 018,9	2 075,9
7.1.2.	Loans and other claims on individuals	9 957,1	11 329,5	10 757,4	10 673,0	10 684,3
	of which overdue claims	440,3	667,5	859,5	866,0	863,8
7.1.3.	Loans, deposits and other claims on credit institutions	5 130,6	6 895,0	8 342,3	8 164,8	8 610,0
	of which overdue claims	11,3	44,3	85,9	72,7	63,8
8.	Fixed assets (tangible and intangible), other real estate and inventories	1 147,5	1 222,3	1 227,0	1 252,3	1 277,6
8.1	of which real estate, temporarily not used	64,8	74,4	85,0	94,9	109,4
9.	Allocation of profit	192,2	177,0	99,9	112,4	125,5
9.1.	of which income tax	188,6	157,7	97,4	98,0	110,1
10.	Other assets, total	1 826,0	2 960,5	3 284,0	3 231,9	3 579,8
	of which:					
10.1.	Settlement accounts	790,5	1 610,7	1 621,7	1 364,1	1 826,2
10.2.	Accounts receivable	312,2	307,0	386,3	400,4	403,7
10.3.	Deferred expenses	123,4	148,4	140,5	134,4	134,4
Banking sector assets, total		57 423,1	77 653,0	79 210,7	79 028,3	82 999,7

Table 13

Structure of Liabilities[1], by Source of Funds

(billion rubles)

	Liabilities[1]	1.01.14	1.01.15	1.10.15	1.12.15	1.01.16
1.	Funds and profit of credit institutions	6 629,2	6 921,9	7 392,5	7 621,4	7 551,7
	of which:					
1.1.	Funds of credit institutions	3 261,0	3 357,4	4 053,6	4 167,0	4 181,3
1.2.	Profit (loss), including financial result of the previous year	3 368,3	3 479,1	3 303,9	3 420,9	3 338,4
	of which:					
1.2.1.	Profit (loss) of the current year	993,6	589,1	126,7	263,7	192,0
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	4 439,1	9 287,0	5 757,6	4 931,3	5 363,3
3.	Transferable deposits of credit institutions	584,1	964,8	877,7	743,0	801,0
	of which:					
3.1.	Correspondent accounts of correspondent credit institutions	365,8	688,3	568,0	455,2	512,1
3.2.	Correspondent accounts of non-resident credit institutions	123,0	169,5	248,5	200,8	177,4
4.	Loans, deposits and other funds received from other credit institutions	4 806,0	6 594,2	6 158,8	6 295,1	7 091,0
5.	Clients' funds[2]	34 930,9	43 814,0	49 018,5	49 556,3	51 906,7
	of which:					
5.1.	Budgetary funds in settlement accounts	41,9	72,2	83,1	77,1	66,5
5.2.	Government and other extra-budgetary funds in settlement accounts	0,2	0,1	0,1	0,8	0,1
5.3.	Funds of legal entities in settlement and other accounts	6 516,1	7 434,7	8 742,4	8 732,4	8 905,2
5.4.	Clients' float	400,3	550,6	535,6	555,3	488,5
5.5.	Deposits and other funds of legal entities (except credit institutions)	10 838,3	17 007,9	18 260,5	18 517,1	19 018,2
5.6.	Individual deposits	16 957,5	18 552,7	21 214,9	21 491,2	23 219,1
5.7.	Clients' funds in factoring and forfeiting transactions	43,8	26,4	17,1	19,8	22,3
6.	Bonds	1 213,1	1 357,5	1 278,5	1 288,9	1 266,5
7.	Promissory notes and bank acceptances	1 004,3	868,1	659,6	667,6	696,2
8.	Financial derivatives liabilities at fair value	134,7	1 953,3	937,5	800,8	880,7
9.	Other liabilities[1], total	3 681,7	5 892,1	7 130,0	7 123,8	7 442,7
	of which:					
9.1.	Provisions	2 851,9	4 054,1	5 017,3	5 174,8	5 406,4
9.2.	Settlement accounts	309,0	1 159,7	1 092,3	873,3	1 075,9
9.3.	Accounts payable	95,7	77,9	116,0	120,6	80,0
9.4.	Deferred income	8,1	13,3	10,5	11,0	14,9
9.5.	Interest payable	417,0	526,6	765,0	763,7	693,0
	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	79 028,3	82 999,7

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

[2] Including certificates of deposit and savings certificates.

Table 14

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

Assets		1.01.14	1.01.15	1.10.15	1.12.15	1.01.16
1.	Cash, precious metals and stones	*2,8*	*3,5*	*2,0*	*1,9*	*2,3*
1.1.	of which: money	*2,7*	*3,4*	*1,9*	*1,7*	*2,2*
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	*3,9*	*4,2*	*2,7*	*2,7*	*3,0*
3.	Correspondent accounts, total	*2,6*	*3,4*	*3,5*	*3,0*	*3,1*
	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*	*2,3*
4.	Securities portfolio, total	*13,6*	*12,5*	*13,8*	*14,2*	*14,2*
	of which					
4.1.	Debt securities	*10,7*	*9,9*	*11,3*	*11,6*	*11,6*
4.2.	Equity	*1,4*	*0,6*	*0,4*	*0,3*	*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*	*2,0*
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*	*1,4*	*1,5*
7.	Loans, total	*70,6*	*67,1*	*69,8*	*70,3*	*69,3*
	of which:					
7.1.	Loans, deposits and other claims	*70,4*	*66,7*	*69,4*	*69,8*	*68,9*
	of which overdue claims	*2,4*	*2,5*	*3,5*	*3,8*	*3,7*
	of which:					
7.1.1.	Loans and other claims on non-financial organisations	*39,2*	*38,0*	*40,1*	*40,9*	*40,1*
	of which overdue claims	*1,6*	*1,6*	*2,3*	*2,6*	*2,5*
7.1.2.	Loans and other claims on individuals	*17,3*	*14,6*	*13,6*	*13,5*	*12,9*
	of which overdue claims	*0,8*	*0,9*	*1,1*	*1,1*	*1,0*
7.1.3.	Loans, deposits and other claims on credit institutions	*8,9*	*8,9*	*10,5*	*10,3*	*10,4*
	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*	*1,6*	*1,5*
8.1	of which real estate, temporarily not used	*0,1*	*0,1*	*0,1*	*0,1*	*0,1*
9.	Allocation of profit	*0,3*	*0,2*	*0,1*	*0,1*	*0,2*
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*	*4,1*	*4,3*
	of which:					
10.1.	Settlement accounts	*1,4*	*2,1*	*2,0*	*1,7*	*2,2*
10.2.	Accounts receivable	*0,5*	*0,4*	*0,5*	*0,5*	*0,5*
10.3.	Deferred expenses	*0,2*	*0,2*	*0,2*	*0,2*	*0,2*
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	1.12.15	1.01.16
1.	Funds and profit of credit institutions	*11,5*	*8,9*	*9,3*	*9,6*	*9,1*
	Of which:					
1.1.	Funds of credit institutions	*5,7*	*4,3*	*5,1*	*5,3*	*5,0*
1.2.	Profit (loss), including financial result of the previous year	*5,9*	*4,5*	*4,2*	*4,3*	*4,0*
	Of which:					
1.2.1.	Profit (loss) of the current year	*1,7*	*0,8*	*0,2*	*0,3*	*0,2*
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	*7,7*	*12,0*	*7,3*	*6,2*	*6,5*
3.	Transferable deposits of credit institutions	*1,0*	*1,2*	*1,1*	*0,9*	*1,0*
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	*0,6*	*0,9*	*0,7*	*0,6*	*0,6*
3.2.	Correspondent accounts of non-resident credit institutions	*0,2*	*0,2*	*0,3*	*0,3*	*0,2*
4.	Loans, deposits and other funds received from other credit institutions	*8,4*	*8,5*	*7,8*	*8,0*	*8,5*
5.	Clients' funds[2]	*60,8*	*56,4*	*61,9*	*62,7*	*62,5*
	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*	*11,0*	*10,7*
5.4.	Clients' float	*0,7*	*0,7*	*0,7*	*0,7*	*0,6*
5.5.	Deposits and other funds of legal entities (except credit institutions)	*18,9*	*21,9*	*23,1*	*23,4*	*22,9*
5.6.	Individual deposits	*29,5*	*23,9*	*26,8*	*27,2*	*28,0*
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*	*1,6*	*1,5*
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*	*1,0*	*1,1*
9.	Other liabilities[1], total	*6,4*	*7,6*	*9,0*	*9,0*	*9,0*
	Of which:					
9.1.	Provisions	*5,0*	*5,2*	*6,3*	*6,5*	*6,5*
9.2.	Settlement accounts	*0,5*	*1,5*	*1,4*	*1,1*	*1,3*
9.3.	Accounts payable	*0,2*	*0,1*	*0,1*	*0,2*	*0,1*
9.4.	Deferred income	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
9.5.	Interest payable	*0,7*	*0,7*	*1,0*	*1,0*	*0,8*
	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	1.12.15	1.01.16	1.01.14	1.01.15	1.10.15	1.12.15	1.01.16	1.01.14	1.01.15	1.10.15	1.12.15	1.01.16
1. Loans, deposits and other claims, total	**31 300,2**	**36 664,1**	**36 446,3**	**36 549,2**	**37 091,8**	**9 117,6**	**15 135,3**	**18 494,9**	**18 642,6**	**20 062,8**	**40 417,7**	**51 799,5**	**54 941,2**	**55 191,7**	**57 154,5**
of which															
- overdue claims	1 257,9	1 725,9	2 425,7	2 527,0	2 537,1	140,1	252,1	383,3	470,1	509,5	1 398,0	1 978,0	2 809,0	2 997,1	3 046,6
1.1 Loans and other claims on resident non-financial organisations	**16 542,7**	**19 018,4**	**19 221,5**	**19 542,1**	**19 363,3**	**3 792,8**	**6 680,2**	**8 440,9**	**8 410,6**	**9 272,1**	**20 335,5**	**25 698,5**	**27 662,5**	**27 952,8**	**28 635,4**
of which															
- overdue claims	812,0	1 020,8	1 440,8	1 522,0	1 546,1	58,3	86,5	158,4	246,2	262,5	870,2	1 107,3	1 599,3	1 768,2	1 808,5
of which:															
1.1.1. Loans and other claims on individual entrepreneurs	666,9	668,1	547,5	519,9	506,0	5,5	7,8	8,2	7,7	8,3	672,4	675,8	555,7	527,6	514,3
of which															
- overdue claims	33,2	53,1	73,5	74,9	72,2	0,3	0,3	0,7	0,6	0,6	33,5	53,4	74,2	75,5	72,9
1.2 Loans and other claims on non-resident legal entities (except banks)	**565,7**	**695,7**	**727,7**	**714,9**	**698,3**	**1 598,0**	**3 141,7**	**3 357,7**	**3 675,0**	**3 967,2**	**2 163,7**	**3 837,5**	**4 085,4**	**4 389,9**	**4 665,5**
of which															
- overdue claims	20,8	63,5	93,0	101,4	92,7	42,7	79,9	136,9	149,2	174,7	63,5	143,4	229,9	250,6	267,4
1.3 Loans, deposits and other claims on resident financial sector	**2 591,8**	**3 907,8**	**3 939,0**	**3 903,3**	**4 465,8**	**676,7**	**1 178,9**	**1 730,3**	**1 937,1**	**2 228,6**	**3 268,5**	**5 086,7**	**5 669,4**	**5 840,3**	**6 694,4**
of which															
- overdue claims	18,1	20,6	89,1	92,4	95,0	0,4	1,9	8,3	8,0	9,0	18,5	22,5	97,4	100,3	103,9
of which:															
1.3.1 Resident credit institutions	1 508,3	2 772,1	2 780,0	2 737,3	3 273,6	581,4	1 008,2	1 381,1	1 590,1	1 761,6	2 089,7	3 780,3	4 161,2	4 327,4	5 035,2
of which															
- overdue claims	5,8	6,9	62,4	60,3	60,0	0,0	0,0	0,4	0,7	0,9	5,8	7,0	62,9	60,9	60,9
1.3.2 Other resident non-banking financial institutions	1 083,5	1 135,7	1 159,0	1 166,0	1 192,1	95,3	170,7	349,2	347,0	467,1	1 178,8	1 306,4	1 508,2	1 513,0	1 659,2
of which															
- overdue claims	12,3	13,7	26,6	32,1	34,9	0,3	1,8	7,9	7,3	8,1	12,7	15,5	34,5	39,4	43,0
1.4 Loans, deposits and other claims on non-resident banks	**416,6**	**237,8**	**408,4**	**280,2**	**253,3**	**2 624,4**	**2 876,9**	**3 772,7**	**3 557,3**	**3 321,5**	**3 041,0**	**3 114,7**	**4 181,1**	**3 837,5**	**3 574,8**
of which															
- overdue claims	0,0	0,0	0,0	0,4	0,1	5,4	37,3	23,1	11,4	2,9	5,4	37,4	23,1	11,8	2,9
1.5 Loans and other claims on government financial bodies and extra-budgetary funds	**816,0**	**1 033,9**	**952,4**	**980,5**	**1 135,5**	**0,0**	**0,0**	**0,0**	**0,0**	**0,0**	**816,0**	**1 033,9**	**952,4**	**980,5**	**1 135,5**
of which															
- overdue claims	0,0	0,0	0,0	0,1	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,1	0,0
1.6 Loans and other claims on resident individuals	**9 708,8**	**11 014,0**	**10 456,0**	**10 390,5**	**10 381,8**	**227,0**	**289,6**	**276,6**	**257,7**	**274,7**	**9 935,8**	**11 303,7**	**10 732,6**	**10 648,2**	**10 656,5**
of which															
- overdue claims	406,8	620,8	802,6	810,4	803,1	32,7	45,4	55,3	53,9	58,9	439,5	666,2	857,8	864,3	862,0
1.7 Loans and other claims on non-resident individuals	**11,1**	**14,8**	**13,6**	**13,8**	**14,0**	**10,2**	**11,1**	**11,2**	**10,9**	**13,8**	**21,3**	**25,9**	**24,8**	**24,7**	**27,8**
of which															
- overdue claims	0,2	0,2	0,3	0,3	0,2	0,6	1,1	1,4	1,5	1,6	0,8	1,3	1,6	1,7	1,9
Reference data:															
Provisions for loans, deposits and other claims [1]	-	-	-	-	-	-	-	-	-	-	2 417,3	3 459,8	4 253,1	4 370,2	4 525,8
Overdue interest on loans, deposits and other claims, recognized in the balance sheet accounts	80,6	153,5	195,7	189,9	179,9	6,6	20,6	26,6	17,7	16,5	87,1	174,1	222,3	207,5	196,4
Credit institutions' portfolio of residents promissory notes	221,8	188,7	120,0	115,0	127,9	50,1	25,7	58,2	67,3	73,7	271,9	214,4	178,1	182,4	201,6
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.

Table 17

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

	1.01.14	1.01.15	1.10.15	1.12.15	1.01.16
1. Loans, deposits and other claims, total	***100,0*** ***70,4***	***100,0*** ***66,7***	***100,0*** ***69,4***	***100,0*** ***69,8***	***100,0*** ***68,9***
Of which:					
- overdue claims	*3,5* *2,4*	*3,8* *2,5*	*5,1* *3,5*	*5,4* *3,8*	*5,3* *3,7*
1.1 Loans and other claims on resident non-financial organizations	***50,3*** ***35,4***	***49,6*** ***33,1***	***50,3*** ***34,9***	***50,6*** ***35,4***	***50,1*** ***34,5***
Of which:					
- overdue claims	*2,2* *1,5*	*2,1* *1,4*	*2,9* *2,0*	*3,2* *2,2*	*3,2* *2,2*
of which:					
1.1.1. Loans and other claims on individual entrepreneurs	*1,7* *1,2*	*1,3* *0,9*	*1,0* *0,7*	*1,0* *0,7*	*0,9* *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*** ***3,8***	***7,4*** ***4,9***	***7,4*** ***5,2***	***8,0*** ***5,6***	***8,2*** ***5,6***
Of which:					
- overdue claims	*0,2* *0,1*	*0,3* *0,2*	*0,4* *0,3*	*0,5* *0,3*	*0,5* *0,3*
1.3 Loans, deposits and other claims on resident financial sector	***8,1*** ***5,7***	***9,8*** ***6,6***	***10,3*** ***7,2***	***10,6*** ***7,4***	***11,7*** ***8,1***
Of which:					
- overdue claims	*0,0* *0,0*	*0,0* *0,0*	*0,2* *0,1*	*0,2* *0,1*	*0,2* *0,1*
of which:					
1.3.1 Resident credit institutions	*5,2* *3,6*	*7,3* *4,9*	*7,6* *5,3*	*7,8* *5,5*	*8,8* *6,1*
Of which					
- overdue claims	*0,0* *0,0*	*0,0* *0,0*	*0,1* *0,1*	*0,1* *0,1*	*0,1* *0,1*
1.3.2 Other resident non-banking financial institutions	*2,9* *2,1*	*2,5* *1,7*	*2,7* *1,9*	*2,7* *1,9*	*2,9* *2,0*
Of which					
- overdue claims	*0,0* *0,0*	*0,0* *0,0*	*0,1* *0,0*	*0,1* *0,0*	*0,1* *0,1*
1.4 Loans, deposits and other claims on non-resident banks	***7,5*** ***5,3***	***6,0*** ***4,0***	***7,6*** ***5,3***	***7,0*** ***4,9***	***6,3*** ***4,3***
Of which:					
- overdue claims	*0,0* *0,0*	*0,1* *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*** ***1,4***	***2,0*** ***1,3***	***1,7*** ***1,2***	***1,8*** ***1,2***	***2,0*** ***1,4***
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*** ***17,3***	***21,8*** ***14,6***	***19,5*** ***13,5***	***19,3*** ***13,5***	***18,6*** ***12,8***
Of which:					
- overdue claims	*1,1* *0,8*	*1,3* *0,9*	*1,6* *1,1*	*1,6* *1,1*	*1,5* *1,0*
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* *4,2*	*6,7* *4,5*	*7,7* *5,4*	*7,9* *5,5*	*7,9* *5,5*
Overdue interest on loans, deposits and other claims, recognized in the balance sheet	*0,2* *0,2*	*0,3* *0,2*	*0,4* *0,3*	*0,4* *0,3*	*0,3* *0,2*
Credit institutions' portfolio of residents promissory notes	*0,7* *0,5*	*0,4* *0,3*	*0,3* *0,2*	*0,3* *0,2*	*0,4* *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		1.12.15		1.01.16	
	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***	**11 058,7**	***100,0***	**11 573,4**	***100,0***
- in rubles	6 031,2	*79,9*	6 721,7	*70,7*	7 301,3	*67,8*	7 319,5	*66,2*	7 317,8	*63,2*
- in foreign currency	1 517,0	*20,1*	2 784,4	*29,3*	3 472,1	*32,2*	3 739,2	*33,8*	4 255,7	*36,8*
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*	1 722,3	*15,6*	1 691,8	*14,6*
- in rubles	1 897,5	*25,1*	1 089,0	*11,5*	944,3	*8,8*	1 031,5	*9,3*	1 003,1	*8,7*
- in foreign currency	316,6	*4,2*	611,5	*6,4*	701,7	*6,5*	690,8	*6,2*	688,8	*6,0*
Securities available for sale	3 856,4	*51,1*	4 210,4	*44,3*	4 691,6	*43,5*	4 719,4	*42,7*	5 024,4	*43,4*
- in rubles	3 024,5	*40,1*	2 751,2	*28,9*	3 176,0	*29,5*	2 912,6	*26,3*	2 851,0	*24,6*
- in foreign currency	831,9	*11,0*	1 459,2	*15,4*	1 515,6	*14,1*	1 806,8	*16,3*	2 173,4	*18,8*
Securities held-to-maturity	876,4	*11,6*	2 224,1	*23,4*	2 868,9	*26,6*	3 012,9	*27,2*	3 188,9	*27,6*
- in rubles	800,0	*10,6*	1 512,5	*15,9*	1 616,1	*15,0*	1 774,9	*16,0*	1 797,2	*15,5*
- in foreign currency	76,4	*1,0*	711,6	*7,5*	1 252,9	*11,6*	1 238,1	*11,2*	1 391,7	*12,0*
Shares in associates and subsidiaries	594,9	*7,9*	1 365,9	*14,4*	1 561,0	*14,5*	1 596,7	*14,4*	1 662,2	*14,4*
- in rubles	304,0	*4,0*	1 365,2	*14,4*	1 560,3	*14,5*	1 596,0	*14,4*	1 661,5	*14,4*
- 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		-74,2		-109,0	
Provisions for losses on securities available for sale	49,3		21,1		30,9		36,0		33,9	
Provisions for losses on securities held-to-maturity	3,3		4,4		8,6		9,0		11,2	
Provisions for losses on portfolio of shares in associates and subsidiaries	5,3		86,6		95,8		124,7		141,6	

[1] Excluding promissory notes.

Table 19

The Structure of Credit Institutions' Portfolio of Debt Securities

	1.01.14		1.01.15		1.10.15		1.12.15		1.01.16	
	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*	9 205,9	*100,0*	9 616,0	*100,0*
- in rubles	5 059,3	*82,1*	5 070,6	*66,3*	5 596,6	*62,7*	5 570,0	*60,5*	5 468,3	*56,9*
- in foreign currency	1 103,5	*17,9*	2 580,8	*33,7*	3 331,0	*37,3*	3 635,9	*39,5*	4 147,7	*43,1*
of which: revaluation	-19,5	*-0,3*	-416,8	*-5,4*	-138,9	*-1,6*	-56,5	*-0,6*	-87,8	*-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*	9 262,4	*100,0*	9 703,8	*100,0*
of which:										
debt securities of the Russian Federation	814,1	*13,2*	1 268,4	*15,7*	2 395,2	*26,4*	2 566,5	*27,7*	2 546,5	*26,2*
- in rubles	677,5	*11,0*	1 013,8	*12,6*	1 940,6	*21,4*	2 059,1	*22,2*	1 967,3	*20,3*
- in foreign currency	136,6	*2,2*	254,6	*3,2*	454,6	*5,0*	507,4	*5,5*	579,2	*6,0*
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*	203,2	*2,2*	190,6	*2,0*
- in rubles	131,8	*2,1*	108,8	*1,3*	206,4	*2,3*	203,1	*2,2*	190,4	*2,0*
- in foreign currency	0,0	*0,0*	0,1	*0,0*	0,1	*0,0*	0,1	*0,0*	0,1	*0,0*
debt securities of resident credit institutions	410,3	*6,6*	456,4	*5,7*	650,8	*7,2*	591,5	*6,4*	534,8	*5,5*
- in rubles	400,1	*6,5*	442,2	*5,5*	645,5	*7,1*	583,6	*6,3*	525,5	*5,4*
- in foreign currency	10,2	*0,2*	14,2	*0,2*	5,4	*0,1*	7,9	*0,1*	9,3	*0,1*
other debt securities of residents	687,8	*11,1*	666,4	*8,3*	1 354,8	*14,9*	1 447,5	*15,6*	1 210,3	*12,5*
- in rubles	687,5	*11,1*	665,9	*8,3*	1 350,0	*14,9*	1 447,0	*15,6*	1 209,0	*12,5*
- in foreign currency	0,4	*0,0*	0,6	*0,0*	4,8	*0,1*	0,5	*0,0*	1,3	*0,0*
debt securities of other countries	17,6	*0,3*	38,4	*0,5*	112,5	*1,2*	122,7	*1,3*	160,2	*1,7*
- in rubles	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- in foreign currency	17,6	*0,3*	38,4	*0,5*	112,5	*1,2*	122,7	*1,3*	160,2	*1,7*
debt securities of non-resident banks	97,4	*1,6*	358,5	*4,4*	246,0	*2,7*	298,6	*3,2*	341,4	*3,5*
- in rubles	39,7	*0,6*	114,8	*1,4*	29,2	*0,3*	15,8	*0,2*	9,5	*0,1*
- in foreign currency	57,6	*0,9*	243,7	*3,0*	216,8	*2,4*	282,7	*3,1*	331,9	*3,4*
other debt securities of non-residents	768,2	*12,4*	904,2	*11,2*	1 630,2	*18,0*	1 933,3	*20,9*	2 015,9	*20,8*
- in rubles	218,4	*3,5*	188,3	*2,3*	208,3	*2,3*	217,8	*2,4*	206,6	*2,1*
- in foreign currency	549,8	*8,9*	715,9	*8,9*	1 421,9	*15,7*	1 715,5	*18,5*	1 809,3	*18,6*
debt securities delivered without derecognition in the balance sheet	3 248,9	*52,6*	4 261,8	*52,8*	2 464,5	*27,2*	2 091,9	*22,6*	2 698,1	*27,8*
- in rubles	2 918,7	*47,2*	2 949,9	*36,6*	1 350,8	*14,9*	1 095,6	*11,8*	1 442,7	*14,9*
- in foreign currency	330,2	*5,3*	1 311,9	*16,3*	1 113,7	*12,3*	996,3	*10,8*	1 255,3	*12,9*
overdue debt securities	6,3	*0,1*	5,2	*0,1*	6,0	*0,1*	7,3	*0,1*	6,1	*0,1*
- in rubles	5,2	*0,1*	3,8	*0,0*	4,7	*0,1*	4,5	*0,0*	5,1	*0,1*
- in foreign currency	1,1	*0,0*	1,4	*0,0*	1,3	*0,0*	2,8	*0,0*	1,1	*0,0*
Reference data:										
Provisions for losses on debt securities	14,9		15,8		24,8		41,2		40,0	

Table 20

Structure of credit institutions' portfolio of shares

	1.01.14		1.01.15		1.10.15		1.12.15		1.01.16	
	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*	256,1	*100,0*	295,2	*100,0*
- in rubles	667,9	*84,5*	285,9	*58,5*	144,4	*50,7*	153,5	*59,9*	188,0	*63,7*
- in foreign currency	122,5	*15,5*	202,8	*41,5*	140,4	*49,3*	102,6	*40,1*	107,3	*36,3*
of which: revaluation	-17,5	*-2,2*	-16,4	*-3,4*	-22,3	*-7,8*	-17,7	*-6,9*	-21,2	*-7,2*
Shares held at book value (without revaluation)	807,9	*100,0*	505,1	*100,0*	307,1	*100,0*	273,8	*100,0*	316,4	*100,0*
of which shares of:										
resident credit institutions	5,1	*0,6*	4,1	*0,8*	2,5	*0,8*	7,1	*2,6*	13,5	*4,3*
- in rubles	5,1	*0,6*	4,1	*0,8*	2,5	*0,8*	7,1	*2,6*	13,5	*4,3*
- 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*	114,0	*41,6*	139,3	*44,0*
- in rubles	588,8	*72,9*	192,3	*38,1*	104,5	*34,0*	111,3	*40,7*	136,7	*43,2*
- in foreign currency	2,8	*0,3*	5,5	*1,1*	3,0	*1,0*	2,7	*1,0*	2,6	*0,8*
non-resident credit institutions	8,7	*1,1*	2,7	*0,5*	2,6	*0,8*	2,8	*1,0*	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*	2,8	*1,0*	1,4	*0,4*
other non-residents	85,8	*10,6*	81,8	*16,2*	77,1	*25,1*	49,3	*18,0*	50,0	*15,8*
- 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*	49,3	*18,0*	50,0	*15,8*
shares delivered without derecognition in the balance sheet	116,6	*14,4*	124,8	*24,7*	3,3	*1,1*	5,7	*2,1*	10,6	*3,4*
- in rubles	82,8	*10,2*	67,0	*13,3*	3,2	*1,1*	5,6	*2,1*	10,6	*3,3*
- 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*	95,0	*34,7*	101,6	*32,1*
- in rubles	-	-	38,9	*7,7*	56,5	*18,4*	47,1	*17,2*	48,4	*15,3*
- in foreign currency	-	-	55,0	*10,9*	57,6	*18,8*	47,8	*17,5*	53,3	*16,8*
Reference data:										
Provisions for losses on shares	44,0		14,8		19,6		9,5		10,9	

[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	1.12.15	1.01.16
Portfolio of promissory notes discounted by a credit institution, in rubles	221,8	188,7	120,0	117,4	130,3
of which promissory notes, not paid when due	4,9	9,2	10,7	10,6	10,7
Portfolio of promissory notes discounted by a credit institution, in foreign currency	52,3	29,2	58,2	67,3	73,7
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**	**184,7**	**204,0**

Table 22

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

	1.01.14		1.01.15		1.10.15		1.12.15		1.01.16	
	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***	**184,7**	***100,0***	**204,0**	***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*	0,0	*0,0*	0,2	*0,1*
- promissory notes of resident credit institutions	223,0	*81,4*	154,9	*71,1*	118,7	*66,6*	116,4	*63,0*	126,7	*62,1*
- other promissory notes of residents	48,9	*17,8*	59,5	*27,3*	59,4	*33,4*	65,9	*35,7*	74,7	*36,6*
- 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	*1,3*	2,3	*1,1*
Reference data:										
Provisions for losses on promissory notes	12,9		13,8		14,5		15,1		13,2	

[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	1.12.15	1.01.16
Land temporarily out of use in operating activities	5,5	6,6	7,5	7,4	7,5
Land temporarily out of use in operating activities, leased out	0,6	0,9	0,9	0,8	11,5
Land temporarily out of use in operating activities, at current (fair) value	8,7	10,2	14,0	21,0	26,0
Land temporarily out of use in operating activities, at current (fair) value, leased out	3,5	2,9	5,5	5,5	5,3
Real estate (except land) temporarily out of use in operating activities*	3,5	2,0	2,4	3,3	3,4
Real estate (except land) temporarily out of use in operating activities, leased out*	14,0	9,5	10,3	10,4	8,8
Real estate (except land) temporarily out of use in operating activities, at current (fair) value	12,4	13,3	15,1	15,8	16,8
Real estate (except land) temporarily out of use in operating activities, at current (fair) value, leased out	15,5	27,6	26,8	28,3	27,4
Investments in construction of objects of real estate, temporarily out of use in operating activities	1,2	1,4	2,5	2,4	2,6
Non-current inventories	80,0	129,8	146,6	166,3	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	66,5	79,4

* 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	1.12.15	1.01.16
1.	Funds raised from organisations, total	17 787,0	25 008,1	27 542,8	27 816,3	28 442,1
	- in rubles	12 092,7	14 222,9	14 949,7	15 399,9	14 889,3
	- in foreign currency	5 694,4	10 785,2	12 593,1	12 416,4	13 552,7
	of which:					
1.1.	Funds of legal entities in settlement and other accounts[1]	6 516,1	7 434,7	8 742,4	8 732,4	8 905,2
	- in rubles	5 547,8	5 549,6	5 862,1	6 040,2	6 179,5
	- in foreign currency	968,3	1 885,1	2 880,3	2 692,1	2 725,7
	Of which:					
1.1.1	Funds of individual entrepreneurs	192,7	180,1	211,6	219,1	216,4
	- in rubles	190,0	172,1	203,5	210,5	207,4
	- in foreign currency	2,7	7,9	8,1	8,6	9,0
1.2.	Government and other extra budgetary funds in settlement accounts	0,2	0,1	0,1	0,8	0,1
1.3.	Float	386,4	535,3	522,4	537,9	472,5
1.4.	Deposits and other funds of legal entities (except credit institutions)	10 838,3	17 007,9	18 260,5	18 517,1	19 018,2
	- in rubles	6 371,5	8 471,8	8 877,0	9 123,9	8 522,2
	- in foreign currency	4 466,8	8 536,1	9 383,5	9 393,1	10 496,0
	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	2 365,7	859,3
1.4.2.	Certificates of deposit	5,3	5,8	2,5	3,2	2,8
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	0,2	0,5	0,0	0,3	1,6
1.5.	Clients' funds in factoring and forfeiting transactions	43,8	26,4	17,1	19,8	22,3
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	8,3	23,7
	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	3 573,6	3 291,5
	- in rubles	1 624,9	2 686,8	2 366,7	3 145,1	2 649,1
	- in foreign currency	187,7	718,5	581,7	428,6	642,3
	with maturity from 31 days to 1 year	3 292,3	4 565,0	5 982,1	5 748,6	5 852,1
	- in rubles	2 520,2	3 327,2	3 850,4	3 415,9	3 257,3
	- in foreign currency	772,2	1 237,8	2 131,6	2 332,7	2 594,8
	with maturity in excess of 1 year	5 733,4	9 037,5	9 330,0	9 194,9	9 874,7
	- in rubles	2 226,4	2 457,8	2 659,8	2 563,0	2 615,8
	- in foreign currency	3 507,0	6 579,8	6 670,2	6 631,9	7 258,9
	Reference data					
Funds raised from non-resident organisations, total		3 271,2	5 143,3	4 853,7	4 734,4	5 130,4
- in rubles		535,7	591,3	436,4	442,6	433,7
- in foreign currency		2 735,5	4 552,0	4 417,3	4 291,8	4 696,6
of which:						
	Funds of non-resident organisations in settlement and other accounts	265,5	521,0	510,8	578,1	574,5
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	526,7	502,0	396,8	372,4	428,1
	Other funds raised from non-resident legal entities	2 463,7	4 074,3	3 909,0	3 752,9	4 095,6
	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	1.12.15	1.01.16
Issued debt obligations - total	**2 572,4**	**2 692,0**	**2 481,4**	**2 538,9**	**2 536,9**
including:					
bonds:	1 213,1	1 357,5	1 278,5	1 288,9	1 266,5
of which					
with maturities less than one year	3,7	12,0	7,9	5,4	2,6
with maturities in excess of one year	1 209,4	1 344,5	1 268,5	1 283,4	1 263,9
deposit certificates [1]	5,3	5,8	2,5	3,2	2,8
of which					
with maturities less than one year	3,1	3,3	1,6	2,4	2,1
with maturities in excess of one year	2,1	2,2	0,7	0,6	0,5
savings certificates [2]	349,7	460,5	540,8	579,2	571,4
of which					
with maturities less than one year	63,2	148,6	349,3	381,2	364,8
with maturities in excess of one year	273,8	300,2	170,8	177,4	183,3
promissory notes and banker's acceptances	1 004,3	868,1	659,6	667,6	696,2
of which					
with maturities less than one year	465,2	364,8	320,4	309,6	329,8
with maturities in excess of one year	517,3	482,2	322,6	338,5	346,8

[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	1.12.15	1.01.16
1	Individual deposits	16 957,5	18 552,7	21 214,9	21 491,2	23 219,1
	- of which savings certificates	349,7	460,5	540,8	579,2	571,4
1.1.	Individual demand deposits and deposits with maturity up to 30 days	3 210,8	3 214,6	3 148,4	3 149,1	3 843,7
	- in rubles	2 913,0	2 664,9	2 552,0	2 557,4	3 176,5
	- in foreign currency	297,8	549,7	596,4	591,8	667,1
1.2.	Individual deposits with maturity from 31 days to 1 year	3 264,3	5 124,0	8 827,3	9 059,2	9 278,4
	- in rubles	2 788,8	3 814,6	6 393,2	6 623,9	6 948,4
	- in foreign currency	475,5	1 309,4	2 434,1	2 435,3	2 330,1
1.3.	Individual deposits with maturity in excess of 1 year	10 482,4	10 214,1	9 239,2	9 282,9	10 097,0
	- in rubles	8 298,8	7 227,1	6 132,0	6 182,4	6 273,3
	- in foreign currency	2 183,6	2 987,0	3 107,2	3 100,4	3 823,7
	Reference data:					
	Deposits of non-resident individuals (excluding saving certificates)	223,9	245,2	299,0	297,8	372,0

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	1.12.15	1.01.16
Loans, deposits and other funds received from other credit institutions, total	**4 806,0**	**6 594,2**	**6 158,8**	**6 295,1**	**7 091,0**
- in rubles	2 369,5	3 223,4	3 136,1	3 094,9	3 687,6
- in foreign currency	2 436,5	3 370,8	3 022,7	3 200,2	3 403,5
of which:					
- loans, deposits and other funds received from resident credit institutions	2 556,6	4 016,5	4 121,2	4 303,5	5 024,8
- in rubles	1 962,6	2 900,5	2 876,2	2 855,2	3 432,9
- in foreign currency	594,0	1 116,0	1 245,1	1 448,3	1 591,9
of which					
overdue debt	0,2	0,0	5,1	2,9	1,6
- in rubles	0,2	0,0	4,8	2,6	1,6
- in foreign currency	0,0	0,0	0,3	0,3	0,0
- loans, deposits and other funds received from non-resident banks	2 249,4	2 577,8	2 037,6	1 991,6	2 066,2
- in rubles	406,9	322,9	259,9	239,7	254,7
- in foreign currency	1 842,5	2 254,8	1 777,6	1 751,9	1 811,6
of which					
overdue debt	0,0	0,0	1,1	0,0	0,5
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,0	1,1	0,0	0,5

Table 28

Distribution of Budgetary Funds in Settlement Accounts by Groups of Credit Institutions on 1.01.16

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	46 507	*70,0*	114 068	*0,1*
From 15 to 25%	0	0	*0,0*	0	*0,0*
From 5 to 15%	0	0	*0,0*	0	*0,0*
Less than 5%	36	19 958	*30,0*	49 864 230	*60,1*
No budgetary funds	696	0	*0,0*	33 021 410	*39,8*
Data not available	0	0	*0,0*	0	*0,0*
Total	**733**	**66 465**	***100,0***	**82 999 708**	***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		1.12.15		1.01.16	
		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***	**5 032,7**	***6,4***	**5 503,0**	***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*	4 703,3	*6,0*	5 098,1	*6,1*
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*	4 125,3	*5,2*	4 523,7	*5,5*
1.2	Individual deposits (excluding saving certificates)	223,9	*0,4*	245,2	*0,3*	299,0	*0,4*	297,7	*0,4*	372,0	*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*	216,5	*0,3*	275,3	*0,3*
1.3	Funds in other accounts	22,9	*0,0*	47,0	*0,1*	37,7	*0,0*	31,6	*0,0*	32,9	*0,0*
2.	**Funds in correspondent and other accounts of credit institutions**	**162,9**	***0,3***	**180,0**	***0,2***	**255,5**	***0,3***	**212,7**	***0,3***	**204,5**	***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***	**1 991,6**	***2,5***	**2 066,2**	***2,5***
4.	**Loans from other countries**	**0,0**	***0,0***	**0,0**	***0,0***	**0,0**	***0,0***	**0,0**	***0,0***	**0,0**	***0,0***
	Raised funds, total	**5 914,9**	***10,3***	**8 147,1**	***10,5***	**7 446,4**	***9,4***	**7 237,0**	***9,2***	**7 773,7**	***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*	339,0	*0,4*	368,7	*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***	**8 252,1**	***10,4***	**8 268,1**	***10,0***
	of which overdue claims	69,7	*0,1*	182,1	*0,2*	254,6	*0,3*	264,1	*0,3*	272,2	*0,3*
	of which:										
1.1.	Loans, deposits and other claims	3 041,0	*5,3*	3 114,7	*4,0*	4 181,1	*5,3*	3 837,5	*4,9*	3 574,8	*4,3*
1.2	Loans and other claims on legal entities	2 163,7	*3,8*	3 837,5	*4,9*	4 085,4	*5,2*	4 389,9	*5,6*	4 665,5	*5,6*
1.3	Loans and other claims on individuals	21,3	*0,0*	25,9	*0,0*	24,8	*0,0*	24,7	*0,0*	27,8	*0,0*
2.	**Correspondent accounts with banks**	**1 098,2**	***1,9***	**1 915,6**	***2,5***	**2 102,5**	***2,7***	**1 846,7**	***2,3***	**1 924,8**	***2,3***
3.	**Securities acquired by credit institutions, total**	**980,0**	***1,7***	**1 389,1**	***1,8***	**2 068,4**	***2,6***	**2 408,9**	***3,0***	**2 571,2**	***3,1***
	of which:										
3.1	Debt securities (without revaluation and delivered without derecognition in the balance sheet)	883,2	*1,5*	1 301,0	*1,7*	1 988,7	*2,5*	2 354,5	*3,0*	2 517,5	*3,0*
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*	52,1	*0,1*	51,4	*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***	**526,3**	***0,7***	**547,5**	***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***	**13 034,1**	***16,5***	**13 311,6**	***16,0***
	Reference data:										
	Overdue interest on claims of credit institutions	3,4	*0,0*	38,1	*0,0*	31,7	*0,0*	11,9	*0,0*	11,2	*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	1.12.15	1.01.16	1.01.14	1.01.15	1.10.15	1.12.15	1.01.16	1.01.14	1.01.15	1.10.15	1.12.15	1.01.16
Total	993 584,5	589 141,3	126 697,3	263 694,2	191 965,4	922	833	763	736	733	192 177,5	177 032,1	99 920,5	112 354,0	125 480,2
Profit-making CIs[1]	1 012 252,5	853 239,6	522 712,6	658 341,9	735 803,4	834	707	557	524	553	191 145,8	166 058,7	91 491,0	101 398,6	113 513,3
Loss-making CIs	-18 667,9	-264 098,3	-396 015,4	-394 647,7	-543 838,1	88	126	206	212	180	1 031,7	10 973,4	8 429,5	10 955,4	11 966,9
CIs that have not provided their reporting	0,0	0,0	0,0	0,0	0,0	1	1	4	4	0	0,0	0,0	0,0	0,0	0,0
Total						**923**	**834**	**767**	**740**	**733**					

[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 1.01.16

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	48 885 216 579	27 194 226 355	49 749 065 902	26 330 377 032
Belgorod Region	10 316 423	1 078 252	10 323 093	1 071 582
Bryansk Region	0	0	0	0
Vladimir Region	7 765 538	408 441	7 824 819	349 160
Voronezh Region	4 999 327	2 351 868	5 080 776	2 270 419
Ivanovo Region	13 525 956	1 094 245	13 727 599	892 602
Kaluga Region	48 138 526	2 073 229	48 159 983	2 051 772
Kostroma Region	365 121 766	199 255 537	448 878 612	115 498 691
Kursk Region	18 801 063	777 416	18 813 285	765 194
Lipetsk Region	25 530 474	1 238 460	25 552 595	1 216 339
Moscow Region	48 068 456	14 502 112	48 841 921	13 728 647
Orel Region	2 986 698	89 262	2 999 201	76 759
Ryazan Region	22 688 725	2 099 872	22 502 326	2 286 271
Smolensk Region	5 962 051	521 057	5 963 480	519 628
Tambov Region	3 102 286	29 445	3 106 319	25 412
Tver Region	17 040 991	2 005 021	16 945 988	2 100 024
Tula Region	2 820 932	56 841	2 822 138	55 635
Yaroslavl Region	25 492 508	4 965 542	24 592 390	5 865 660
City of Moscow	48 262 854 859	26 961 679 755	49 042 931 377	26 181 603 237
North-Western Federal District	1 575 481 484	500 962 050	1 669 518 145	406 925 389
Republic of Karelia	1 004 190	11 403	1 008 838	6 755
Komi Republic	5 342 575	906 511	5 409 303	839 783
Akhangelsk Region	0	0	0	0
Vologda Region	77 418 198	7 734 280	78 151 609	7 000 869
Kaliningrad Region	12 349 743	6 001 081	12 503 944	5 846 880
Leningrad Region	12 760 534	1 073 737	12 832 340	1 001 931
Murmansk Region	7 978 348	1 569 212	7 999 851	1 547 709
Novgorod Region	5 335 510	469 015	5 361 754	442 771
Pskov Region	2 632 309	15 973	2 634 577	13 705
St Petersburg	1 450 660 077	483 180 838	1 543 615 929	390 224 986
Southern Federal District	315 168 639	42 059 365	316 946 475	40 281 529
Republic of Adygeya	10 168 788	399 891	10 190 433	378 246
Republic of Kalmykia	0	0	0	0
Krasnodar Territory	176 429 483	16 650 055	177 676 523	15 403 015
Astrakhan Region	7 958 292	3 982 003	7 997 794	3 942 501
Volgograd Region	13 807 626	2 646 744	13 868 989	2 585 381
Rostov Region	106 804 450	18 380 672	107 212 736	17 972 386
North-Caucasian Federal District	38 480 462	6 527 523	38 205 621	6 802 364
Republik of Daghestan	4 611 835	76 803	4 626 433	62 205
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	5 685 345	170 438	5 741 567	114 216
Karachai-Cherkess Republic	14 369 717	5 490 344	13 921 779	5 938 282

Republic of North Ossetia - Alania	2 569 946	121 911	2 613 210	78 647
Chechen Republic	0	0	0	0
Stavropol Territory	11 243 619	668 027	11 302 632	609 014
Volga Federal District	1 670 662 665	320 568 641	1 691 845 512	299 385 794
Republic of Bashkortostan	83 501 394	2 068 983	83 586 412	1 983 965
Republic of Marii El	2 956 068	175 433	2 964 291	167 210
Republic of Mordovia	23 760 302	425 089	23 793 750	391 641
Republic of Tatarstan	840 083 649	138 215 992	807 914 332	170 385 309
Udmurt Republic	37 993 772	4 323 449	41 115 173	1 202 048
Chuvash Republic	10 657 972	817 040	10 777 505	697 507
Perm Territory	27 406 395	3 839 395	27 766 270	3 479 520
Kirov Region	32 642 134	2 655 609	33 653 314	1 644 429
Nizhny Novgogrod Region	82 731 476	7 625 393	83 918 936	6 437 933
Orenburg Region	43 822 185	4 120 850	43 870 045	4 072 990
Penza Region	4 674 776	47 471	4 679 011	43 236
Samara Region	331 694 387	94 133 032	377 090 513	48 736 906
Saratov Region	141 316 682	62 025 101	143 260 376	60 081 407
Ulyanovsk Region	7 421 473	95 804	7 455 584	61 693
Ural Federal District	927 542 257	502 519 176	1 071 981 600	358 079 833
Kurgan Region	2 879 798	61 291	2 914 057	27 032
Sverdlovsk Region	509 327 366	167 084 552	516 874 257	159 537 661
Tyumen Region	291 572 110	315 872 946	424 137 190	183 307 866
Chelyabinsk Region	123 762 983	19 500 387	128 056 096	15 207 274
Siberian Federal District	233 323 283	65 954 250	245 608 910	53 668 623
Republic of Altai	1 310 294	137 334	1 311 041	136 587
Republic of Buryatiya	13 416 769	1 666 373	12 888 239	2 194 903
Republic of Tuva	653 407	1 728	654 975	160
Republic of Khakassia	7 071 428	133 201	7 071 353	133 276
Altai Territory	12 282 162	350 676	12 326 390	306 448
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	44 014 446	8 522 107	44 543 684	7 992 869
Irkutsk Region	15 380 646	753 111	15 365 853	767 904
Kemerovo Region	12 056 695	543 705	12 143 373	457 027
Novosibirsk Region	94 915 971	48 875 545	105 300 100	38 491 416
Omsk Region	18 612 509	4 363 148	20 336 094	2 639 563
Tomsk Region	13 608 956	607 322	13 667 808	548 470
Far Eastern Federal District	478 192 917	129 412 501	522 718 786	84 886 632
Republic of Sakha (Yakutia)	33 852 631	3 152 683	34 038 167	2 967 147
Kamchatka Territory	21 472 628	2 282 677	21 645 468	2 109 837
Primorskiy Territory	86 924 404	24 389 124	97 438 472	13 875 056
Khabarovsk Territory	8 681 622	678 786	8 694 777	665 631
Amur Region	318 454 377	95 644 596	351 989 021	62 109 952
Magadan Region	0	0	0	0
Sakhalin Region	8 807 255	3 264 635	8 912 881	3 159 009
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Crimean District	101 026 214	12 383 155	101 839 721	11 569 648
Republic of Crimea	92 282 786	10 867 810	93 039 079	10 111 517
City of Sevastopol	8 743 428	1 515 345	8 800 642	1 458 131

[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 1.01.16

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	8 615 327 440	2 441 545 825	236 652 807	1 636 013 534	98 475 815	69 894 702
Belgorod Region	1 471 985	150 734	0	0	0	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	95 799	79 277	222 686	0	21 656	0
Voronezh Region	1 788 908	0	0	0	0	0
Ivanovo Region	496 950	308 205	16 093	0	127 293	34 984
Kaluga Region	2 110 733	1 716 907	123 740	0	0	0
Kostroma Region	242 867 124	6 516 996	4 796 481	1 277 081	288 732	0
Kursk Region	600 365	600 365	0	0	0	0
Lipetsk Region	2 464 734	272 307	2 340	0	0	0
Moscow Region	5 887 042	1 574 547	574 742	0	0	0
Orel Region	0	0	0	0	0	0
Ryazan Region	697 075	513 927	0	309 757	0	0
Smolensk Region	0	0	0	0	0	0
Tambov Region	0	0	0	0	0	0
Tver Region	473 503	299 038	4 019	0	0	0
Tula Region	242 880	30 356	10 086	0	0	0
Yaroslavl Region	5 277 459	114 617	237 986	0	380 631	0
City of Moscow	8 350 852 883	2 429 368 549	230 664 634	1 634 426 696	97 657 503	69 859 718
North-Western Federal District	377 263 501	19 607 412	20 749 749	6 049 029	5 421 338	703 001
Republic of Karelia	0	0	0	0	0	0
Komi Republic	967 391	563 526	152 115	0	10 426	75 113
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	12 039 384	1 739 710	37 116	0	18 388	0
Kaliningrad Region	5 539 381	0	8 227	0	0	0
Leningrad Region	749 806	146 620	18	0	360 296	0
Murmansk Region	0	0	0	0	0	0
Novgorod Region	494 763	237 483	269 944	0	0	0
Pskov Region	64 712	0	0	0	0	0
St Petersburg	357 408 064	16 920 073	20 282 329	6 049 029	5 032 228	627 888
Southern Federal District	16 054 480	4 619 769	923 606	375 169	7 561 982	977 323
Republic of Adygeya	66 455	6 594	1 278	0	178 264	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	12 853 878	2 885 842	539 749	350 000	7 250 843	938 026
Astrakhan Region	1 847 918	1 463 615	3 381	5 288	19 531	0
Volgograd Region	1 005 407	58 135	111 809	0	0	0
Rostov Region	280 822	205 583	267 389	19 881	113 344	39 297
North-Caucasian Federal District	1 826 187	176 505	101 824	0	0	0
Republik of Daghestan	0	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 538	0	17 279	0	0	0
Karachai-Cherkess Republic	1 582 819	0	84 545	0	0	0
Republic of North Ossetia - Alania	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	238 830	176 505	0	0	0	0
Volga Federal District	251 322 131	26 178 650	32 125 526	17 376 504	6 603 439	774 119

Republic of Bashkortostan	13 754 154	9 141 875	138 498	340 694	0	0
Republic of Marii El	0	0	0	0	0	0
Republic of Mordovia	325 754	165 949	25 875	0	0	0
Republic of Tatarstan	111 013 496	10 445 892	30 040 644	11 776 729	3 863 637	0
Udmurt Republic	2 307 202	154 750	0	0	152 995	0
Chuvash Republic	102 405	26 431	2 932	0	89 387	0
Perm Territory	2 729 697	0	484 317	300 000	150 595	0
Kirov Region	8 830 096	85 064	5 321	0	16 278	71 812
Nizhny Novgogrod Region	7 340 217	1 324 203	145 054	174 133	56 225	440 353
Orenburg Region	7 970 105	392 436	31 948	35 246	866 867	43 306
Penza Region	283 533	97 902	54 457	0	0	0
Samara Region	22 575 704	4 239 427	1 051 843	4 749 702	1 067 755	218 648
Saratov Region	74 089 768	104 721	144 637	0	339 700	0
Ulyanovsk Region	0	0	0	0	0	0
Ural Federal District	214 293 756	28 897 619	2 395 696	1 533 402	1 412 295	1 299 471
Kurgan Region	0	0	0	0	0	0
Sverdlovsk Region	125 976 810	10 176 770	1 821 561	1 533 402	1 243 696	0
Tyumen Region	70 833 466	13 411 714	524 728	0	5 820	1 010 863
Chelyabinsk Region	17 483 480	5 309 135	49 407	0	162 779	288 608
Siberian Federal District	28 751 013	10 722 395	1 365 219	77 400	1 001 539	72 317
Republic of Altai	361 659	0	0	0	132 693	0
Republic of Buryatiya	48 351	0	623 102	77 400	0	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	18 222	18 673	0	0	0	0
Altai Territory	42 543	44 050	1 435	0	20 980	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	1 191 224	80 472	662 652	0	0	0
Irkutsk Region	102 025	0	26 444	0	147 647	0
Kemerovo Region	1 484 444	564 430	44 859	0	46 210	0
Novosibirsk Region	22 155 610	9 469 582	3 627	0	13 515	0
Omsk Region	3 252 287	456 115	127	0	598 436	72 317
Tomsk Region	94 648	89 073	2 973	0	42 058	0
Far Eastern Federal District	102 625 932	7 947 642	910 156	575 000	856 155	0
Republic of Sakha (Yakutia)	674 693	183 258	361 271	0	333 040	0
Kamchatka Territory	903 812	102 484	8 943	0	102 520	0
Primorskiy Territory	16 170 875	4 302 748	62 945	0	17	0
Khabarovsk Territory	409 455	33 742	0	0	0	0
Amur Region	84 467 097	3 325 410	462 019	575 000	348 578	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	8 541 220	6 777 862	2 919	205 055	8 924 255	0
Republic of Crimea	8 541 220	6 777 862	1 223	189 750	8 924 255	0
City of Sevastopol	0	0	1 696	15 305	0	0

Table 34

Distribution of Loans, Deposits and Other Claims in Rubles by Credit Institutions, Registered in Respective Regions, as of 1.01.16

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	33 716 962 832	18 409 727 603	3 049 789 959	9 415 675 453
Belgorod Region	6 212 426	5 084 270	100	229 888
Bryansk Region	0	0	0	0
Vladimir Region	5 568 692	3 609 532	200 000	1 582 494
Voronezh Region	2 519 294	2 197 350	0	252 795
Ivanovo Region	8 668 409	5 990 897	585 250	1 795 867
Kaluga Region	40 198 795	22 276 154	14 402 092	3 196 253
Kostroma Region	217 216 919	20 495 226	67 432 274	61 490 361
Kursk Region	15 832 532	10 983 770	2 700 000	1 322 388
Lipetsk Region	19 017 110	10 179 748	5 150 000	2 370 554
Moscow Region	23 781 652	13 363 612	1 464 877	7 162 531
Orel Region	2 332 596	732 063	280 000	357 658
Ryazan Region	14 457 588	11 846 413	750 050	1 829 557
Smolensk Region	5 143 437	1 184 066	3 481 900	161 802
Tambov Region	2 271 442	1 878 839	85 000	307 603
Tver Region	12 291 437	5 577 178	3 970 000	1 255 476
Tula Region	1 535 320	1 260 644	150 000	124 676
Yaroslavl Region	15 210 471	7 750 300	1 129 869	5 145 043
City of Moscow	33 324 704 712	18 285 317 541	2 948 008 547	9 327 090 507
North-Western Federal District	989 740 044	566 933 879	184 499 942	128 798 681
Republic of Karelia	812 030	159 779	290 000	287 517
Komi Republic	3 115 473	2 462 144	170 000	483 329
Akhangelsk Region	0	0	0	0
Vologda Region	52 928 056	19 103 629	3 017 941	28 619 897
Kaliningrad Region	6 418 845	4 854 835	309 689	1 218 754
Leningrad Region	7 128 714	3 251 996	0	2 595 723
Murmansk Region	3 191 834	1 102 466	130 000	1 950 818
Novgorod Region	2 295 943	1 400 003	60 000	792 249
Pskov Region	1 198 789	1 047 028	0	151 761
St Petersburg	912 650 360	533 551 999	180 522 312	92 698 633
Southern Federal District	212 657 290	124 387 965	18 149 210	65 022 284
Republic of Adygeya	6 932 438	5 373 060	0	1 264 116
Republic of Kalmykia	0	0	0	0
Krasnodar Territory	108 181 460	66 196 013	16 236 140	21 600 833
Astrakhan Region	1 400 433	558 559	0	739 203
Volgograd Region	8 975 463	7 332 832	510 000	1 091 893
Rostov Region	87 167 496	44 927 501	1 403 070	40 326 239
North-Caucasian Federal District	20 959 120	15 299 132	831 169	4 625 497
Republik of Daghestan	1 361 998	561 369	72 200	728 429
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	3 652 002	2 581 192	250 624	813 372
Karachai-Cherkess Republic	8 806 326	6 407 800	0	2 378 468

Republic of North Ossetia - Alania	1 835 308	1 616 704	0	218 604
Chechen Republic	0	0	0	0
Stavropol Territory	5 303 486	4 132 067	508 345	486 624
Volga Federal District	1 062 333 044	570 452 537	127 558 993	288 853 815
Republic of Bashkortostan	31 754 841	20 108 955	6 360 540	4 025 098
Republic of Marii El	2 022 487	1 443 949	370 000	115 158
Republic of Mordovia	14 781 025	11 324 028	400 000	2 524 052
Republic of Tatarstan	498 565 527	336 814 197	30 384 721	87 732 894
Udmurt Republic	28 878 279	4 469 723	2 528 300	21 234 010
Chuvash Republic	7 892 377	2 955 975	1 130 000	3 600 801
Perm Territory	18 846 911	9 266 898	401 500	8 648 310
Kirov Region	19 025 579	11 198 348	201 500	5 721 719
Nizhny Novgogrod Region	51 527 558	32 255 202	4 680 935	9 086 048
Orenburg Region	28 323 852	13 473 002	55 050	13 698 996
Penza Region	2 950 236	1 678 495	157 350	773 286
Samara Region	253 831 584	101 771 608	12 747 995	121 912 310
Saratov Region	98 637 335	19 072 152	68 139 333	9 107 454
Ulyanovsk Region	5 295 453	4 620 005	1 769	673 679
Ural Federal District	576 052 864	220 057 506	87 632 964	220 764 357
Kurgan Region	1 883 427	1 696 908	0	136 044
Sverdlovsk Region	282 722 803	85 778 576	34 233 875	131 783 125
Tyumen Region	216 853 871	95 904 676	45 180 908	63 412 962
Chelyabinsk Region	74 592 763	36 677 346	8 218 181	25 432 226
Siberian Federal District	135 481 031	56 972 526	27 395 227	41 572 469
Republic of Altai	431 008	321 288	0	54 872
Republic of Buryatiya	7 373 497	2 658 343	0	4 641 119
Republic of Tuva	252 728	137 874	900	113 954
Republic of Khakassia	4 596 929	2 146 709	15 000	2 145 551
Altai Territory	8 183 652	5 645 288	395 848	1 736 676
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	34 246 145	4 296 724	18 410 704	6 421 020
Irkutsk Region	10 906 699	5 997 849	670 000	3 411 648
Kemerovo Region	5 928 775	2 833 013	10 152	3 085 610
Novosibirsk Region	42 640 952	18 707 872	7 468 156	14 889 932
Omsk Region	12 259 037	8 702 555	414 467	2 209 412
Tomsk Region	8 661 609	5 525 011	10 000	2 862 675
Far Eastern Federal District	334 846 051	85 131 556	11 698 127	222 076 466
Republic of Sakha (Yakutia)	21 050 983	12 896 291	42 588	7 541 777
Kamchatka Territory	13 375 970	9 530 533	1 599 114	2 036 692
Primorskiy Territory	56 605 784	37 336 597	27 035	15 709 188
Khabarovsk Territory	6 127 105	2 305 783	345 000	2 230 643
Amur Region	234 545 436	21 411 988	8 719 390	194 083 827
Magadan Region	0	0	0	0
Sakhalin Region	3 140 773	1 650 364	965 000	474 339
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Crimean District	42 743 522	12 640 909	19 399 999	8 438 531
Republic of Crimea	38 478 227	10 650 673	18 299 999	8 326 565
City of Sevastopol	4 265 295	1 990 236	1 100 000	111 966

Table 35

Distribution of Loans, Deposits and Other Claims in Forreign Currency by Credit Institutions, Registered in Respective Regions, as of 1.01.16

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	19 388 227 456	12 765 540 275	4 991 337 870	274 375 775
Belgorod Region	2 186	0	2 186	0
Bryansk Region	0	0	0	0
Vladimir Region	133 280	117 341	0	15 939
Voronezh Region	967 353	716 129	3 644	226 130
Ivanovo Region	164 562	41 660	4 039	5 528
Kaluga Region	1 974	0	1 917	57
Kostroma Region	43 672 827	24 647 195	13 879 336	538 635
Kursk Region	204 072	0	204 072	0
Lipetsk Region	571	0	0	571
Moscow Region	7 076 472	3 459 982	78 083	3 538 407
Orel Region	4 915	0	4 915	0
Ryazan Region	105 375	60 929	3 723	40 723
Smolensk Region	287 930	71 885	176 044	0
Tambov Region	2 186	0	2 186	0
Tver Region	397 571	0	397 571	0
Tula Region	1 093	0	1 093	0
Yaroslavl Region	1 491 857	962 396	52 840	462 857
City of Moscow	19 333 713 232	12 735 462 758	4 976 526 221	269 546 928
North-Western Federal District	232 143 126	138 546 347	36 584 497	7 195 160
Republic of Karelia	0	0	0	0
Komi Republic	89 640	47 818	41 822	0
Akhangelsk Region	0	0	0	0
Vologda Region	1 208 949	905 640	39 940	12 511
Kaliningrad Region	336 608	155 372	0	181 236
Leningrad Region	307 020	290 255	0	6 067
Murmansk Region	386 951	383 453	3 498	0
Novgorod Region	1 458	0	1 458	0
Pskov Region	0	0	0	0
St Petersburg	229 812 500	136 763 809	36 497 779	6 995 346
Southern Federal District	11 602 447	10 283 649	573 001	714 520
Republic of Adygeya	45 791	25 903	0	19 888
Republic of Kalmykia	0	0	0	0
Krasnodar Territory	1 354 156	1 096 122	159 501	74 066
Astrakhan Region	3 280	0	3 280	0
Volgograd Region	134 510	0	123 531	4 169
Rostov Region	10 064 710	9 161 624	286 689	616 397
North-Caucasian Federal District	3 024 706	2 176 454	716 206	25 863
Republik of Daghestan	14 956	0	1 822	13 134
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	3 095	0	3 095	0
Karachai-Cherkess Republic	2 768 265	2 060 053	695 483	12 729

Republic of North Ossetia - Alania	73	0	73	0
Chechen Republic	0	0	0	0
Stavropol Territory	238 317	116 401	15 733	0
Volga Federal District	103 441 723	56 585 373	8 372 915	3 348 039
Republic of Bashkortostan	97 986	80 171	17 443	372
Republic of Marii El	1 093	0	1 093	0
Republic of Mordovia	2 551	0	2 551	0
Republic of Tatarstan	45 069 791	37 653 845	5 313 266	1 233 981
Udmurt Republic	1 246 077	777 150	447 754	21 173
Chuvash Republic	141 197	133 214	1 095	6 888
Perm Territory	1 092 534	731 961	118 798	241 775
Kirov Region	558 218	555 998	2 220	0
Nizhny Novgogrod Region	1 574 929	1 140 560	83 895	141 395
Orenburg Region	765 340	534 061	82 125	149 154
Penza Region	0	0	0	0
Samara Region	52 148 985	14 874 900	1 663 801	1 552 666
Saratov Region	741 553	103 513	637 405	635
Ulyanovsk Region	1 469	0	1 469	0
Ural Federal District	268 130 799	246 486 894	16 140 474	872 702
Kurgan Region	1 116	0	0	1 116
Sverdlovsk Region	36 134 022	22 072 963	13 040 982	291 250
Tyumen Region	228 312 070	223 654 931	175 187	580 050
Chelyabinsk Region	3 683 591	759 000	2 924 305	286
Siberian Federal District	29 732 547	1 927 056	26 891 975	531 159
Republic of Altai	0	0	0	0
Republic of Buryatiya	16 865	0	4 950	11 915
Republic of Tuva	342	0	342	0
Republic of Khakassia	0	0	0	0
Altai Territory	35 360	1 836	4 373	29 151
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	6 590 955	459 579	5 428 429	320 594
Irkutsk Region	33 635	21 865	11 770	0
Kemerovo Region	5 904	0	364	5 540
Novosibirsk Region	22 837 199	1 352 933	21 378 627	105 635
Omsk Region	169 389	54 043	57 022	58 324
Tomsk Region	42 898	36 800	6 098	0
Far Eastern Federal District	24 714 914	16 847 612	2 323 800	686 662
Republic of Sakha (Yakutia)	1 614 814	996 869	176 872	441 073
Kamchatka Territory	173 353	163 986	6 635	2 732
Primorskiy Territory	2 409 058	1 403 694	389 449	108 204
Khabarovsk Territory	9 105	0	9 105	0
Amur Region	20 481 688	14 261 014	1 736 892	134 653
Magadan Region	0	0	0	0
Sakhalin Region	26 896	22 049	4 847	0
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Crimean District	1 734 997	854 637	91 493	752 836
Republic of Crimea	911 242	287 099	25 891	562 221
City of Sevastopol	823 755	567 538	65 602	190 615

Table 36

Overdue claims on loans, deposits and other claims by credit institutions registered in respective regions, as of 1.01.16

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	1 513 396 831	420 085 825	21 051 601	3 572 975	718 057 203	58 162 818
Belgorod Region	78 070	0	0	0	800	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	135 025	0	0	0	36 880	0
Voronezh Region	9 240	20 021	0	0	425	0
Ivanovo Region	217 445	0	0	0	72 397	0
Kaluga Region	492 707	0	12 952 092	0	495 679	0
Kostroma Region	395 419	0	109 703	0	7 238 068	129 532
Kursk Region	26 157	0	0	0	19 786	0
Lipetsk Region	1 943 460	0	0	0	118 184	0
Moscow Region	1 067 792	42 624	0	0	544 573	206 019
Orel Region	24 950	0	0	0	13 219	0
Ryazan Region	971 955	0	0	0	69 381	0
Smolensk Region	363 581	0	5 700	0	13 165	0
Tambov Region	78 155	0	0	0	23 431	0
Tver Region	53 621	0	0	0	24 488	0
Tula Region	97 080	0	0	0	2 305	0
Yaroslavl Region	287 663	0	0	0	90 215	74 341
City of Moscow	1 507 154 511	420 023 180	7 984 106	3 572 975	709 294 207	57 752 926
North-Western Federal District	58 557 853	14 484 339	151 520	105 032	7 902 085	290 422
Republic of Karelia	4 859	0	0	0	3 939	0
Komi Republic	120 840	0	0	41 822	8 422	0
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	2 543 561	7 616	45 000	0	2 921 674	2 866
Kaliningrad Region	299 403	1 594	9 689	0	47 430	0
Leningrad Region	643 282	206 442	0	0	185 055	4 782
Murmansk Region	201 457	4 463	0	0	56 472	0
Novgorod Region	93 045	0	0	0	10 921	0
Pskov Region	60 169	0	0	0	7 935	0
St Petersburg	54 591 237	14 264 224	96 831	63 210	4 660 237	282 774
Southern Federal District	5 537 219	43 873	56 000	0	2 977 350	91 007
Republic of Adygeya	78 059	0	0	0	79 475	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	2 625 142	9 725	56 000	0	2 042 416	2 697
Astrakhan Region	30 623	0	0	0	43 810	0
Volgograd Region	570 446	0	0	0	72 399	0
Rostov Region	2 232 949	34 148	0	0	739 250	88 310
North-Caucasian Federal District	713 149	88 233	507 654	15 733	418 304	4 519
Republik of Daghestan	82 188	0	0	0	86 469	0
Republic of Ingushetia	0	0	0	0	0	0

Kabardino-Balkar Republic	306 748	0	324	0	111 348	0
Karachai-Cherkess Republic	128 135	88 233	0	0	90 407	4 519
Republic of North Ossetia - Alania	146 733	0	0	0	41 784	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	49 345	0	507 330	15 733	88 296	0
Volga Federal District	39 176 518	524 220	31 930 839	0	28 089 188	1 423 322
Republic of Bashkortostan	417 278	0	5 824 788	0	811 362	372
Republic of Marii El	4 930	0	0	0	1 509	0
Republic of Mordovia	118 605	0	0	0	55 896	0
Republic of Tatarstan	10 030 997	152 580	10 220	0	7 898 528	257 099
Udmurt Republic	151 140	0	0	0	1 944 258	0
Chuvash Republic	111 481	0	0	0	66 126	0
Perm Territory	236 454	0	26 500	0	292 700	289
Kirov Region	744 332	0	0	0	805 039	0
Nizhny Novgogrod Region	3 316 970	2 842	4 000	0	537 189	4 333
Orenburg Region	582 505	0	55 000	0	279 058	0
Penza Region	88 452	0	0	0	59 436	0
Samara Region	21 078 308	356 346	3 347 269	0	13 109 276	1 160 594
Saratov Region	2 170 595	12 452	22 663 062	0	2 069 800	635
Ulyanovsk Region	124 471	0	0	0	159 011	0
Ural Federal District	12 140 028	467 047	6 198 904	1 458	10 411 160	37 650
Kurgan Region	133 080	0	0	0	11 437	0
Sverdlovsk Region	5 175 028	11 073	5 998 904	0	8 286 018	35 435
Tyumen Region	3 419 505	431 887	0	0	1 484 084	1 929
Chelyabinsk Region	3 412 415	24 087	200 000	1 458	629 621	286
Siberian Federal District	3 422 081	47 992	70 848	342	3 228 570	260 143
Republic of Altai	3 641	0	0	0	7 140	0
Republic of Buryatiya	64 307	0	0	0	301 171	435
Republic of Tuva	2 963	0	0	342	16 333	0
Republic of Khakassia	54 751	0	15 000	0	64 538	0
Altai Territory	320 812	0	5 848	0	42 960	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	251 960	47 992	0	0	899 702	171 542
Irkutsk Region	639 884	0	30 000	0	141 768	0
Kemerovo Region	168 748	0	10 000	0	118 910	998
Novosibirsk Region	1 263 356	0	0	0	1 283 347	86 321
Omsk Region	431 780	0	0	0	202 692	847
Tomsk Region	219 879	0	10 000	0	150 009	0
Far Eastern Federal District	5 355 035	725 594	138 723	0	31 915 842	39 398
Republic of Sakha (Yakutia)	283 692	2 423	42 588	0	188 645	0
Kamchatka Territory	587 463	0	0	0	241 297	2 732
Primorskiy Territory	2 596 942	0	26 135	0	795 014	11 044
Khabarovsk Territory	38 140	0	0	0	473 343	0
Amur Region	1 750 630	723 171	70 000	0	30 169 953	25 622
Magadan Region	0	0	0	0	0	0
Sakhalin Region	98 168	0	0	0	47 590	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Crimean District	454 449	694 208	0	33 824	322 169	208 506
Republic of Crimea	119 812	281 287	0	0	320 037	95 778
City of Sevastopol	334 637	412 921	0	33 824	2 132	112 728

Table 37

Distribution of Clients' Funds in Rubles by Credit Institutions Registered in Respective Regions, as of 1.01.16

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	27 676 117 434	1 523 362	57 955	5 459 423 360	7 592 203 439	14 442 914 653
Belgorod Region	7 491 093	0	0	1 688 323	760 725	5 015 283
Bryansk Region	0	0	0	0	0	0
Vladimir Region	6 300 845	0	37	850 618	483 327	4 959 568
Voronezh Region	2 126 632	0	0	211 750	462 958	1 445 460
Ivanovo Region	9 912 979	0	0	1 240 743	350 905	8 149 677
Kaluga Region	43 458 379	0	0	1 302 812	24 296 985	17 850 606
Kostroma Region	200 276 298	0	0	8 521 787	65 093 673	126 637 953
Kursk Region	13 172 994	0	0	2 256 044	621 375	10 285 118
Lipetsk Region	19 972 095	0	0	2 152 626	2 202 918	15 606 832
Moscow Region	29 601 616	0	0	7 928 975	3 390 058	18 211 233
Orel Region	2 294 730	0	0	155 455	73 360	2 064 631
Ryazan Region	17 017 199	0	0	3 365 776	673 575	12 877 808
Smolensk Region	3 989 822	0	0	648 562	255 562	3 085 116
Tambov Region	2 368 516	0	0	543 149	123 887	1 691 493
Tver Region	12 195 584	0	0	2 542 239	581 580	9 001 666
Tula Region	1 616 008	0	0	372 141	313 196	925 404
Yaroslavl Region	14 647 344	0	0	4 274 669	2 885 470	7 478 676
City of Moscow	27 289 675 300	1 523 362	57 918	5 421 367 691	7 489 633 885	14 197 628 129
North-Western Federal District	1 112 511 673	119 044	352	344 663 023	441 160 019	311 249 025
Republic of Karelia	612 319	0	0	312 189	3 631	292 589
Komi Republic	4 097 648	0	0	1 041 792	829 117	2 198 322
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	56 794 207	0	0	5 655 020	20 574 385	30 503 710
Kaliningrad Region	6 336 167	0	0	1 228 803	1 517 716	3 570 286
Leningrad Region	10 072 998	0	0	1 215 920	508 115	8 331 217
Murmansk Region	4 888 721	0	0	1 188 669	480 420	3 210 939
Novgorod Region	3 677 770	0	352	1 487 700	23 294	2 113 257
Pskov Region	1 471 304	0	0	545 455	0	922 884
St Petersburg	1 024 560 539	119 044	0	331 987 475	417 223 341	260 105 821
Southern Federal District	232 434 425	12 313	396	36 486 243	39 051 794	156 332 102
Republic of Adygeya	7 214 640	0	0	842 826	788 314	5 582 876
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	134 763 299	12 313	396	17 323 713	30 175 470	87 058 065
Astrakhan Region	5 337 147	0	0	3 247 540	1 080 514	1 006 386
Volgograd Region	7 434 201	0	0	1 909 813	645 730	4 876 437
Rostov Region	77 685 138	0	0	13 162 351	6 361 766	57 808 338
North-Caucasian Federal District	20 895 669	0	0	7 531 786	3 122 221	10 176 219
Republik of Daghestan	2 250 870	0	0	1 471 688	304 041	472 414
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	3 092 009	0	0	692 466	32 850	2 365 963
Karachai-Cherkess Republic	6 844 075	0	0	2 201 861	1 961 647	2 680 325
Republic of North Ossetia - Alania	1 609 781	0	0	203 366	113 500	1 292 898
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	7 098 934	0	0	2 962 405	710 183	3 364 619

Volga Federal District	967 140 378	2 692 225	0	146 430 921	242 151 607	573 561 934
Republic of Bashkortostan	49 574 402	32 493	0	2 242 694	16 195 923	31 097 335
Republic of Marii El	1 992 766	0	0	395 921	92 105	1 484 093
Republic of Mordovia	19 332 379	0	0	2 064 019	887 035	16 358 238
Republic of Tatarstan	486 856 302	2 597 394	0	88 803 745	158 465 781	235 767 187
Udmurt Republic	31 352 771	551	0	4 578 749	946 738	25 800 321
Chuvash Republic	8 637 081	0	0	1 556 907	1 043 830	6 026 608
Perm Territory	20 732 885	19 108	0	2 486 253	3 508 924	14 692 766
Kirov Region	24 349 520	5 573	0	3 975 747	1 652 124	18 696 642
Nizhny Novgogrod Region	58 761 630	22 762	0	10 065 494	5 158 747	43 348 552
Orenburg Region	30 586 440	14 283	0	4 105 457	5 758 393	20 700 487
Penza Region	3 837 444	0	0	836 003	428 787	2 555 321
Samara Region	163 947 071	61	0	19 719 280	45 731 564	97 869 571
Saratov Region	61 734 474	0	0	4 780 310	1 867 948	55 041 591
Ulyanovsk Region	5 445 213	0	0	820 342	413 708	4 123 222
Ural Federal District	740 682 504	116 649	0	74 564 624	154 355 842	509 542 474
Kurgan Region	1 521 111	0	0	382 284	282 417	852 771
Sverdlovsk Region	353 243 967	10 350	0	44 126 913	65 759 880	242 789 144
Tyumen Region	298 818 376	100 872	0	15 464 115	79 579 686	202 363 412
Chelyabinsk Region	87 099 050	5 427	0	14 591 312	8 733 859	63 537 147
Siberian Federal District	165 104 507	34 325	0	41 440 316	16 697 969	104 702 420
Republic of Altai	900 067	0	0	218 135	265 047	413 684
Republic of Buryatiya	9 736 104	0	0	1 995 071	316 401	7 316 696
Republic of Tuva	159 891	0	0	69 515	8 700	81 676
Republic of Khakassia	5 361 121	0	0	1 066 226	560 623	3 722 714
Altai Territory	7 308 430	0	0	1 940 605	720 031	4 642 949
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	29 297 668	0	0	3 526 340	2 354 718	23 106 456
Irkutsk Region	10 868 365	0	0	2 195 767	1 289 485	7 324 332
Kemerovo Region	8 032 759	0	0	1 095 625	718 655	6 210 166
Novosibirsk Region	67 830 252	34 325	0	25 028 617	7 106 400	33 950 037
Omsk Region	14 466 818	0	0	2 151 223	3 053 120	9 256 463
Tomsk Region	11 143 032	0	0	2 153 192	304 789	8 677 247
Far Eastern Federal District	318 874 621	26 345	13 569	42 251 377	30 585 619	245 392 596
Republic of Sakha (Yakutia)	26 464 110	18 723	0	5 409 833	4 848 613	16 112 425
Kamchatka Territory	15 812 600	0	0	2 488 594	1 611 148	11 685 919
1	70 790 702	71	0	19 540 823	4 105 730	46 830 046
Khabarovsk Territory	6 719 437	0	0	611 118	417 547	5 689 274
Amur Region	192 614 216	0	13 569	10 543 141	19 059 943	162 814 648
Magadan Region	0	0	0	0	0	0
Sakhalin Region	6 473 556	7 551	0	3 657 868	542 638	2 260 284
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Crimean District	74 102 462	0	0	26 751 544	2 865 239	44 350 625
Republic of Crimea	67 449 884	0	0	24 816 060	1 894 997	40 605 091
City of Sevastopol	6 652 578	0	0	1 935 484	970 242	3 745 534

Table 38

Distribution of Clients' Funds in Foreign Currency by Credit Institutions Registered in Respective Regions, as of 1.01.16

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	19 697 092 922	61 714 043	1 357	2 589 261 524	10 156 649 683	6 413 653 464
Belgorod Region	1 071 079	0	0	45 847	0	1 025 232
Bryansk Region	0	0	0	0	0	0
Vladimir Region	348 754	0	0	12 618	0	336 082
Voronezh Region	2 183 181	0	0	3 324	2 191	2 177 666
Ivanovo Region	829 585	0	0	117 407	0	712 165
Kaluga Region	2 046 049	0	0	64 693	0	1 981 356
Kostroma Region	23 783 699	0	0	1 218 447	7 660 393	14 897 202
Kursk Region	764 765	0	0	114 412	0	650 353
Lipetsk Region	1 209 643	0	0	495 795	0	713 848
Moscow Region	12 625 774	0	0	1 123 802	1 880 749	9 572 570
Orel Region	74 766	0	0	8 612	0	66 150
Ryazan Region	2 237 735	0	0	940 308	49 805	1 247 564
Smolensk Region	515 129	0	0	124 388	7 288	383 453
Tambov Region	25 396	0	0	106	0	25 271
Tver Region	2 072 352	0	0	335 173	170 300	1 566 864
Tula Region	51 326	0	0	1 088	0	50 238
Yaroslavl Region	5 703 018	0	0	196 969	1 603	5 504 392
City of Moscow	19 641 550 671	61 714 043	1 357	2 584 458 535	10 146 877 354	6 372 743 058
North-Western Federal District	341 227 321	0	0	60 544 367	133 682 965	143 768 110
Republic of Karelia	6 741	0	0	3 282	0	1 983
Komi Republic	833 390	0	0	4 226	0	829 164
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	6 302 100	0	0	1 153 315	692 651	4 346 150
Kaliningrad Region	5 711 748	0	0	1 476 571	2 199 671	1 974 060
Leningrad Region	989 198	0	0	112 862	2 186	874 150
Murmansk Region	1 544 257	0	0	882 962	75 488	585 807
Novgorod Region	440 681	0	0	88 450	76 493	275 738
Pskov Region	13 698	0	0	9 418	0	4 280
St Petersburg	325 385 508	0	0	56 813 281	130 636 476	134 876 778
Southern Federal District	35 314 581	0	0	6 961 255	7 745 035	20 372 396
Republic of Adygeya	376 289	0	0	2 872	75 215	298 174
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	14 587 451	0	0	1 322 736	1 697 394	11 341 379
Astrakhan Region	3 942 324	0	0	3 546 089	0	390 711
Volgograd Region	2 582 909	0	0	1 058 788	153 007	1 371 097
Rostov Region	13 825 608	0	0	1 030 770	5 819 419	6 971 035
North-Caucasian Federal District	5 743 409	0	0	93 119	738 219	4 876 198
Republik of Daghestan	61 214	0	0	267	0	60 947
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	106 105	0	0	7 622	0	98 452
Karachai-Cherkess Republic	4 901 615	0	0	27 786	493 343	4 345 378
Republic of North Ossetia - Alania	68 348	0	0	18	0	68 330
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	606 127	0	0	57 426	244 876	303 091
Volga Federal District	221 812 012	8	0	32 580 568	101 349 174	86 480 741

Republic of Bashkortostan	1 959 628	0	0	123 844	256 922	1 578 862
Republic of Marii El	45 479	0	0	22 064	0	14 051
Republic of Mordovia	389 679	0	0	45 295	0	342 318
Republic of Tatarstan	152 574 230	8	0	10 505 500	96 830 983	44 213 282
Udmurt Republic	1 198 095	0	0	280 895	207 108	710 088
Chuvash Republic	690 031	0	0	47 450	156 017	486 528
Perm Territory	3 418 837	0	0	236 761	12 667	3 169 409
Kirov Region	1 644 152	0	0	264 324	406 813	973 006
Nizhny Novgogrod Region	5 890 263	0	0	711 989	654 414	4 512 649
Orenburg Region	4 004 606	0	0	49 666	1 193 907	2 559 816
Penza Region	42 921	0	0	8 810	34 098	0
Samara Region	45 131 027	0	0	19 836 746	1 521 336	23 684 602
Saratov Region	4 761 747	0	0	444 596	74 909	4 177 441
Ulyanovsk Region	61 317	0	0	2 628	0	58 689
Ural Federal District	185 035 080	72 481	0	11 992 854	70 570 707	91 582 088
Kurgan Region	26 551	0	0	3 469	0	23 082
Sverdlovsk Region	63 383 124	0	0	3 200 807	25 122 041	34 698 780
Tyumen Region	106 930 849	72 481	0	2 941 897	44 731 855	49 342 363
Chelyabinsk Region	14 694 556	0	0	5 846 681	716 811	7 517 863
Siberian Federal District	35 141 582	0	0	14 857 896	1 759 168	18 048 177
Republic of Altai	136 476	0	0	102 923	0	33 553
Republic of Buryatiya	2 189 542	0	0	1 062 721	0	694 270
Republic of Tuva	159	0	0	0	0	159
Republic of Khakassia	131 824	0	0	15 131	0	114 152
Altai Territory	303 346	0	0	48 420	0	254 926
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	7 656 853	0	0	154 981	324 419	7 158 505
Irkutsk Region	756 191	0	0	131 373	66 979	554 508
Kemerovo Region	445 233	0	0	192 942	0	252 291
Novosibirsk Region	20 584 936	0	0	11 906 093	614 163	8 045 794
Omsk Region	2 391 235	0	0	986 446	753 607	651 098
Tomsk Region	545 787	0	0	256 866	0	288 921
Far Eastern Federal District	66 155 619	0	0	7 943 257	22 225 426	34 329 602
Republic of Sakha (Yakutia)	2 862 484	0	0	166 138	73 123	2 547 824
Kamchatka Territory	2 096 921	0	0	514 833	2 025	1 551 239
Primorskiy Territory	13 063 312	0	0	3 407 918	1 682 005	7 865 570
Khabarovsk Territory	664 549	0	0	294 523	0	370 019
Amur Region	44 314 983	0	0	1 067 608	20 468 273	21 333 847
Magadan Region	0	0	0	0	0	0
Sakhalin Region	3 153 370	0	0	2 492 237	0	661 103
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Crimean District	11 312 023	154 614	0	1 451 016	1 303 791	7 744 477
Republic of Crimea	9 907 752	154 614	0	1 332 401	1 208 165	6 554 447
City of Sevastopol	1 404 271	0	0	118 615	95 626	1 190 030

Table 39

Loans, Deposits and Other Funds Received From Other Credit Institutions (by credit institutions registered in respective regions), as of 1.01.16

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	6 689 375 169	3 424 353 854	3 265 021 315
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	0	0	0
Voronezh Region	78 900	78 900	0
Ivanovo Region	371 884	371 884	0
Kaluga Region	106 310	106 310	0
Kostroma Region	79 782 975	50 129 459	29 653 516
Kursk Region	0	0	0
Lipetsk Region	877 000	877 000	0
Moscow Region	538 000	538 000	0
Orel Region	344	0	344
Ryazan Region	270 000	270 000	0
Smolensk Region	600 000	600 000	0
Tambov Region	46 079	46 079	0
Tver Region	830 000	830 000	0
Tula Region	3 985	0	3 985
Yaroslavl Region	150 000	150 000	0
City of Moscow	6 605 719 692	3 370 356 222	3 235 363 470
North-Western Federal District	106 965 676	73 653 192	33 312 484
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangelsk Region	0	0	0
Vologda Region	814 331	711 733	102 598
Kaliningrad Region	140 996	140 996	0
Leningrad Region	0	0	0
Murmansk Region	0	0	0
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	106 010 349	72 800 463	33 209 886
Southern Federal District	9 637 048	4 940 698	4 696 350
Republic of Adygeya	21 768	21 768	0
Republic of Kalmykia	0	0	0
Krasnodar Territory	2 901 087	2 212 701	688 386
Astrakhan Region	0	0	0
Volgograd Region	224 754	224 754	0
Rostov Region	6 489 439	2 481 475	4 007 964
North-Caucasian Federal District	286 212	286 212	0
Republik of Daghestan	0	0	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	0	0	0
Karachai-Cherkess Republic	110 000	110 000	0
Republic of North Ossetia - Alania	0	0	0
Chechen Republic	0	0	0
Stavropol Territory	176 212	176 212	0

Volga Federal District	228 069 042	158 947 811	69 121 231
Republic of Bashkortostan	24 664 666	24 664 666	0
Republic of Marii El	0	0	0
Republic of Mordovia	0	0	0
Republic of Tatarstan	47 251 769	34 160 257	13 091 512
Udmurt Republic	497 696	497 696	0
Chuvash Republic	129 263	129 263	0
Perm Territory	475 461	475 461	0
Kirov Region	438 324	438 324	0
Nizhny Novgogrod Region	4 162 886	3 769 715	393 171
Orenburg Region	297 684	246 666	51 018
Penza Region	5 830	5 830	0
Samara Region	28 955 807	28 659 821	295 986
Saratov Region	120 989 656	65 700 112	55 289 544
Ulyanovsk Region	200 000	200 000	0
Ural Federal District	39 312 811	12 064 121	27 248 690
Kurgan Region	0	0	0
Sverdlovsk Region	29 342 971	9 725 645	19 617 326
Tyumen Region	8 501 752	870 388	7 631 364
Chelyabinsk Region	1 468 088	1 468 088	0
Siberian Federal District	7 153 324	6 917 640	235 684
Republic of Altai	0	0	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	129 012	129 012	0
Altai Territory	457 336	457 336	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	4 383 565	4 184 322	199 243
Irkutsk Region	0	0	0
Kemerovo Region	0	0	0
Novosibirsk Region	2 183 411	2 146 970	36 441
Omsk Region	0	0	0
Tomsk Region	0	0	0
Far Eastern Federal District	9 654 262	5 799 320	3 854 942
Republic of Sakha (Yakutia)	629 260	629 260	0
Kamchatka Territory	141 585	141 585	0
Primorskiy Territory	2 744 985	2 036 058	708 927
Khabarovsk Territory	0	0	0
Amur Region	6 138 432	2 992 417	3 146 015
Magadan Region	0	0	0
Sakhalin Region	0	0	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0
Crimean District	593 410	593 410	0
Republic of Crimea	593 410	593 410	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	1.12.15	1.01.16
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	12,9	12,7
Tier I capital ratio N1.2 (Basel III) [2]	9,1	9,0	9,1	8,9	8,5
Risk-weighted assets [3](Basel III) to total assets ratio]	*51,4*	*45,4*	*48,2*	*49,3*	*48,3*
Credit risk					
Share of problem (IV quality category) and bad (V quality category) loans in total loans[4]	*6,0*	*6,7*	*8,2*	*8,6*	*8,3*
Loan loss provisions made as percent of total loans[4]	*5,9*	*6,5*	*7,6*	*7,8*	*7,8*
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	2,8
Ratio of a bank's aggregate claims on insiders to own funds (capital) (N10.1)	0,7	0,7	0,6	0,6	0,6
Ratio of total large credit risks to own funds (capital) (N7)	204,3	245,5	236,7	243,0	254,4
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*	*4,7*	*4,9*
manufacturing	*13,6*	*15,5*	*16,5*	*16,9*	*17,1*
production and distribution of energy, gas and water	*2,5*	*2,5*	*2,6*	*2,6*	*2,5*
constructing	*5,6*	*5,3*	*5,0*	*4,9*	*4,8*
wholesale and retail trade, car and household appliance repair	*13,7*	*13,3*	*12,9*	*12,5*	*11,3*
transport and communication	*4,2*	*4,4*	*4,1*	*4,1*	*4,2*
other economic activities	*21,1*	*21,2*	*22,6*	*22,8*	*24,1*
individuals	*32,0*	*30,1*	*28,2*	*27,9*	*27,5*
of which					
mortgage loans	*8,5*	*9,4*	*9,8*	*10,0*	*10,1*
Geographical distribution of interbank loans and deposits [5]					
Russian Federation	*39,7*	*53,6*	*45,0*	*47,6*	*54,0*
United Kingdom	*23,8*	*13,9*	*15,0*	*13,9*	*12,3*
USA	*6,8*	*4,9*	*6,4*	*4,9*	*4,5*
Germany	*0,6*	*0,4*	*3,0*	*3,4*	*0,8*
Austria	*7,3*	*7,3*	*6,7*	*5,2*	*4,9*
France	*1,9*	*1,8*	*2,9*	*2,7*	*1,8*
Italy	*0,1*	*0,0*	*0,1*	*0,1*	*0,0*
Cyprus	*4,7*	*4,9*	*7,3*	*9,0*	*9,2*
Netherlands	*1,5*	*1,3*	*1,8*	*1,8*	*0,8*
Other	*13,6*	*11,8*	*11,8*	*11,6*	*11,8*
Liquidity					
Ratio of high liquid assets to total assets	*9,9*	*10,4*	*11,3*	*10,7*	*10,6*
Ratio of liquid assets to total assets	*20,5*	*22,0*	*23,8*	*24,5*	*24,6*
Ratio of high liquid assets to demand liabilities (N2)	57,5	67,0	91,4	95,5	97,5
Ratio of liquid assets to short-term liabilities (N3)	78,7	80,4	136,6	126,1	139,3
Ratio of long-term (over 365 or 366 days) claims on own funds (capital) adjusted for the minimum balance of short-term (up to 365 or 366 days) clients' accounts (N4)	88,9	92,8	60,5	58,9	59,0
Ratio of clients' funds to total loans [6]	*98,7*	*96,9*	*104,3*	*104,6*	*106,1*
Market risk to total own funds (capital) [7]	*45,6*	*36,0*	*40,5*	*43,1*	*44,0*
of which					
Interest rate risk	*37,8*	*28,6*	*32,3*	*34,6*	*34,4*
Equity position risk	*3,3*	*3,7*	*3,3*	*3,1*	*3,3*
Foreign exchange risk	*4,5*	*3,7*	*5,0*	*5,4*	*6,3*
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	1,8	7,6	8,2	8,1	8,6
Banks' financial result over the reporting period (billion rubles)	993,6	589,1	126,7	263,7	192,0
as percent of the banking sector assets [8]	*1,9*	*0,9*	*0,2*	*0,3*	*0,3*
as percent of the banking sector own funds (capital) [8]	*15,2*	*7,9*	*1,6*	*3,2*	*2,3*
Return on assets [9]	*1,9*	*0,9*	*0,0*	*0,1*	*0,3*
Return on equity [9]	*15,2*	*7,9*	*0,4*	*0,9*	*2,3*

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

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

[3] Only balance sheet items are included.

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

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

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

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

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

[9] Indicators are calculated as ratio of financial result (before tax) over 12 months before reporting date to average amount of assets (own funds (capital)) of credit institutions over the same period.

Capital Adequacy

Table 41

Distribution of Credit Institutions (CIs) by Own Funds (Capital)[1]

Date	Total		of which															
	Number of Cis	Own funds (capital) of CIs, billion rubles	CIs with capital less than 300 million rubles		CIs with capital from 300 to 500 million rubles		CIs with capital from 500 million to 1 billion rubles		CIs with capital from 1 to 3 billion rubles		CIs with capital from 3 to 5 billion rubles		CIs with capital from 5 to 10 billion rubles		CIs with capital more than 10 billion rubles		CIs going through insolvency prevention measures[2]	
			Number of Cis	Capital, billion rubles	Number of Cis	Capital, billion rubles	Number of Cis	Capital, billion rubles	Number of Cis	Capital, billion rubles	Number of Cis	Capital, billion rubles	Number of Cis	Capital, billion rubles	Number of Cis	Capital, billion rubles	Number of Cis	Capital, billion rubles
1.01.09	1108	3 811,6	541	72,4	156	60,6	125	85,4	157	264,8	30	114,7	38	264,6	41	2 886,6	20	62,6
1.01.10	1058	4 620,6	473	71,9	157	61,5	127	83,6	163	272,6	37	144,2	36	260,3	47	3 656,2	18	70,3
1.01.11	1012	4 732,3	424	69,3	140	54,7	150	100,7	159	275,4	35	133,8	37	263,1	53	3 729,8	14	105,4
1.01.12	978	5 242,1	354	68,6	155	59,0	152	103,1	171	298,0	38	144,0	41	284,5	59	4 035,2	8	249,7
1.01.13	956	6 112,9	301	59,5	163	62,3	145	100,4	176	300,9	52	192,1	45	318,1	69	4 867,2	5	212,4
1.01.14	923	7 064,3	238	45,1	176	66,7	140	98,3	183	306,3	61	232,9	41	294,3	79	5 818,0	5	202,8
1.02.14	915	7 073,9	234	44,8	176	66,9	140	99,6	181	303,9	59	228,5	42	302,7	78	5 821,7	5	205,8
1.03.14	910	7 252,9	228	43,6	173	66,0	141	101,8	183	308,8	57	220,7	45	323,5	77	5 978,2	6	210,4
1.04.14	900	7 303,3	217	41,6	175	66,3	138	98,3	189	318,7	53	207,9	46	330,9	76	6 015,5	6	224,1
1.05.14	894	7 344,5	212	40,4	167	62,6	143	99,6	190	311,8	56	219,1	45	322,8	76	6 057,4	5	230,8
1.06.14	888	7 405,3	212	40,5	166	62,6	137	95,6	188	303,3	56	221,0	46	333,8	74	6 089,5	9	259,0
1.07.14	884	7 370,2	205	38,6	173	65,1	132	91,9	189	307,6	55	217,0	47	342,5	74	6 080,3	9	227,2
1.08.14	877	7 463,1	198	37,4	173	64,8	132	92,2	187	301,9	57	225,0	41	292,9	80	6 226,7	9	222,2
1.09.14	869	7 533,8	184	34,4	178	66,5	133	92,3	189	310,1	52	204,8	43	303,1	80	6 299,1	10	223,6
1.10.14	859	7 630,7	157	27,0	194	71,1	135	94,2	186	307,0	52	204,5	44	310,1	80	6 388,1	11	228,7
1.11.14	850	7 739,6	142	24,6	199	72,8	132	91,6	189	308,7	53	207,9	46	330,7	79	6 493,7	10	209,5
1.12.14	842	7 862,2	111	17,4	219	79,0	135	93,4	188	312,0	50	197,5	43	299,1	81	6 664,0	15	199,8
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
Reference data: own funds (capital) adequacy ratio as of 1.0 1.16, %	12,7		22,6		25,8		18,8		17,1		18,3		16,5		13,4		10,8	

[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)" as well as credit institutions on which the decision of insolvency prevention was taken in September-October 2008.

Table 42

Basel III Capital Tiers and Adequacy Ratios

	1.02.14		1.01.15		1.10.15		1.12.15		1.01.16	
Basel III capital[1] structure	billion rubles	share in own funds (Basel III capital)	billion rubles	share in own funds (Basel III capital)	billion rubles	share in own funds (Basel III capital)	billion rubles	share in own funds (Basel III capital)	billion rubles	share in own funds (Basel III capital)
Own funds (Basel III capital): of which:	**7 073,5**	***100,0***	**7 928,4**	***100,0***	**8 735,4**	***100,0***	**8 891,2**	***100,0***	**9 008,6**	***100,0***
1. Tier I capital	4 838,1	*68,4*	5 718,4	*72,1*	6 093,9	*69,8*	6 140,6	*69,1*	6 002,5	*66,6*
of which:										
1.1. Common Equity Tier 1	4 812,0	*68,0*	5 638,3	*71,1*	5 979,7	*68,5*	6 010,5	*67,6*	5 857,8	*65,0*
1.2. Additional Tier 1	26,0	*0,4*	80,1	*1,0*	114,2	*1,3*	130,0	*1,5*	144,7	*1,6*
2. Tier 2 Capital	2 235,4	*31,6*	2 210,0	*27,9*	2 641,5	*30,2*	2 750,6	*30,9*	3 006,1	*33,4*
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	12,9	6	12,7	8
Common equity Tier I ratio (N1.1)	8,8	1	8,9	2	8,9	6	8,7	6	8,2	8
Tier I capital ratio (N1.2)	8,8	2	9,0	3	9,1	7	8,9	7	8,5	8

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

[2] Basel III capital adequacy ratios calculated starting from 1.02.2014. Minimum capital requirements set: N1.0 - 10%, N1.1 - 5%, 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		1.12.15		1.01.16	
	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***	**10 880,4**	***122,4***	**11 233,4**	***124,7***
1.1. Authorized capital	1 533,2	*21,7*	1 914,3	*24,1*	2 354,5	*27,0*	2 404,8	*27,0*	2 416,3	*26,8*
1.2. Issue income	1 347,5	*19,1*	1 421,3	*17,9*	1 447,0	*16,6*	1 440,1	*16,2*	1 451,5	*16,1*
1.3. Credit institutions' profit and funds	3 377,7	*47,8*	3 761,5	*47,4*	3 960,7	*45,3*	4 068,1	*45,8*	4 112,3	*45,6*
1.4. Subordinated loans	1 723,2	*24,4*	2 018,3	*25,5*	2 717,9	*31,1*	2 735,8	*30,8*	3 026,7	*33,6*
1.5. Increase in value of property due to revaluation	220,5	*3,1*	222,4	*2,8*	234,4	*2,7*	231,6	*2,6*	226,5	*2,5*
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***	**1 989,2**	***22,4***	**2 224,8**	***24,7***
2.1. Losses	114,6	*1,6*	352,5	*4,4*	696,5	*8,0*	677,9	*7,6*	823,1	*9,1*
2.2. Intangible assets	13,5	*0,2*	18,8	*0,2*	23,7	*0,3*	24,8	*0,3*	31,9	*0,4*
2.3. Treasury stocks (shares)	0,2	*0,0*	1,2	*0,0*	2,3	*0,0*	2,1	*0,0*	2,5	*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*	9,4	*0,1*	8,7	*0,1*
2.5. Subordinated loans granted to credit institutions	77,0	*1,1*	154,4	*1,9*	238,0	*2,7*	237,8	*2,7*	306,1	*3,4*
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*	882,3	*9,9*	902,6	*10,0*
2.7. Other factors of which:	12,2	*0,2*	74,4	*0,9*	130,5	*1,5*	154,9	*1,7*	149,9	*1,7*
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***	**8 891,2**	***100,0***	**9 008,6**	***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	1.12.15	1.01.16
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	1 452,4	1 550,7
3rd group of assets	326,5	404,2	739,3	832,4	702,0
4th group of assets	28 182,0	33 446,0	35 880,7	36 701,3	37 817,6
5th group of assets	6,9	9,2	11,0	10,6	10,9
The value of credit risk on balance sheet assets	29 502,1	35 225,2	38 160,0	38 996,7	40 081,2

Reference data:

	1.01.14	1.01.15	1.10.15	1.12.15	1.01.16
1st group of assets without risk weighting	7 855,7	11 479,3	8 283,0	8 176,2	8 920,2

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

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

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

		1.01.14	1.01.15	1.10.15	1.12.15	1.01.16
1	Banking sector own funds (capital), billion rubles	7 064,3	7 928,4	8 735,4	8 891,2	9 008,6
2	Risk-weighted assets, billion rubles	52 473,9	63 456,9	67 070,5	68 805,3	70 914,5
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	29 502,1	35 225,2	38 160,0	38 996,7	40 081,2
	- 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	1 862,3	1 919,5
	- the amount of mortgage loans and accrued (accumulated) interest claims (code 8807[2]), billion rubles	147,4	225,8	134,0	137,0	140,4
	- the value of credit risk on contingent credit liabilities, billion rubles	3 971,4	4 802,0	4 226,1	4 178,7	4 198,1
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles[2]	289,3	1 259,3	847,8	771,1	873,3
	- 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	6 735,3	6 732,5
	- market risk, billion rubles	3 101,5	2 734,6	3 428,7	3 715,4	3 859,4
	- credit claims of clearing participants (codes 8847[2])	13,4	65,7	61,4	60,2	71,7
	- higher-risk transactions, billion rubles	9 078,3	9 592,6	9 846,8	10 662,2	11 168,6
	- 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	-435,3	-467,2
	- 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	549,1	540,4
	- 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	635,4	653,2
	- the risk of change of credit claim value (credit valuation adjustment) resulting from the deterioration of counterparty credit quality.	-	935,9	891,7	726,4	898,2
	- other	-	2,3	177,7	210,9	245,1
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	13,5	12,5	13,0	12,9	12,7

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		1.12.15		1.01.16	
	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 10% [2]	2	*0,1*	8	*1,4*	20	*2,5*	24	*3,7*	28	*3,8*
From 10% to 12%	112	*18,8*	90	*47,0*	105	*13,8*	100	*13,7*	83	*39,0*
From 12% to 14%	183	*64,6*	144	*39,4*	109	*52,1*	93	*49,3*	92	*35,0*
14% and more	612	*16,6*	578	*12,2*	518	*31,5*	508	*33,2*	517	*22,2*
Banking sector, total	923	*100,0*	834	*100,0*	767	*100,0*	740	*100,0*	733	*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.

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		1.12.15		1.01.16	
		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*	26 094,1	*46,7*	26 254,0	*45,2*
	Substandard	18 101,6	*44,1*	21 016,6	*39,5*	20 812,3	*37,0*	20 470,4	*36,6*	22 237,3	*38,3*
	Doubtful	2 837,4	*6,9*	3 603,2	*6,8*	4 463,9	*7,9*	4 532,7	*8,1*	4 769,2	*8,2*
	Problem	824,5	*2,0*	1 144,5	*2,2*	1 444,2	*2,6*	1 483,0	*2,7*	1 408,5	*2,4*
	Loss	1 636,4	*4,0*	2 433,0	*4,6*	3 197,4	*5,7*	3 314,9	*5,9*	3 442,2	*5,9*
Loan loss provision (LLP) made		2 435,8	*5,9*	3 461,0	*6,5*	4 257,9	*7,6*	4 377,1	*7,8*	4 545,7	*7,8*
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*	25 965,7	*57,6*	26 122,5	*55,3*
	Substandard	8 728,5	*28,5*	10 893,5	*26,3*	11 857,8	*26,1*	11 617,5	*25,8*	13 276,4	*28,1*
	Doubtful	2 520,4	*8,2*	3 092,3	*7,5*	3 887,7	*8,6*	3 953,5	*8,8*	4 266,8	*9,0*
	Problem	682,0	*2,2*	971,2	*2,3*	1 260,8	*2,8*	1 318,9	*2,9*	1 261,5	*2,7*
	Loss	1 128,7	*3,7*	1 591,6	*3,8*	2 098,5	*4,6*	2 202,1	*4,9*	2 349,1	*5,0*
Loan loss provision (LLP)	Estimated LLP	2 365,7	*7,7*	3 219,0	*7,8*	4 086,7	*9,0*	4 264,3	*9,5*	4 483,4	*9,5*
	Estimated LLP adjusted for collateral	1 787,6	*5,8*	2 464,2	*5,9*	3 109,9	*6,9*	3 270,1	*7,3*	3 476,7	*7,4*
	LLP made	1 788,7	*5,8*	2 467,1	*6,0*	3 030,7	*6,7*	3 149,6	*7,0*	3 343,4	*7,1*
	LLP made as percent of estimated LLP		*75,6*		*76,6*		*74,2*		*73,9*		*74,6*
	LLP made as percent of estimated LLP adjusted for collateral		*100,1*		*100,1*		*97,5*		*96,3*		*96,2*

[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		1.12.15		1.01.16	
	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*	10 837,5	*100,0*	10 834,8	*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*	569,1	*5,3*	556,0	*5,1*
1.2. Loans to individuals	9 536,0	*92,2*	10 909,5	*93,1*	10 337,1	*94,5*	10 268,3	*94,7*	10 278,8	*94,9*
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*		*19,4*		*18,6*
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*		*11,3*		*11,1*
4. Claims grouped into portfolios of homogeneous claims - total	62,2	*100,0*	75,8	*100,0*	78,6	*100,0*	74,0	*100,0*	99,4	*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	*42,3*	31,3	*31,5*
4.2. Portfolios of homogeneous claims on individuals	34,0	*54,7*	48,1	*63,5*	48,8	*62,0*	42,7	*57,7*	68,1	*68,5*
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*		*56,4*		*43,2*

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

Homogeneous Loans and Claims on Legal Entities and Provisions Made as of 1.01.16[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	556 007,9	*100,0*	63 759,6	*100,0*	*11,5*
of which by quality categories					
1.1. Quality Category I	346,4	*0,1*	0,0	*0,0*	*0,0*
1.2. Quality Category II	477 295,1	*85,8*	4 486,8	*7,0*	*0,9*
1.3. Quality Category III	6 917,9	*1,2*	704,4	*1,1*	*10,2*
1.4. Quality Category IV	11 376,4	*2,0*	3 868,3	*6,1*	*34,0*
1.5. Quality Category V	60 072,1	*10,8*	54 700,2	*85,8*	*91,1*
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	556 007,9		63 759,6		*11,5*
4. Homogeneous claims grouped into portfolios - total	31 265,3	*100,0*	15 101,5	*100,0*	*48,3*
of which by quality categories					
4.1. Quality Category I	11 927,4	*38,1*	0,0	*0,0*	*0,0*
4.2. Quality Category II	755,5	*2,4*	8,6	*0,1*	*1,1*
4.3. Quality Category III	3641,8	*11,6*	233,3	*1,5*	*6,4*
4.4. Quality Category IV	58,1	*0,2*	18,8	*0,1*	*32,4*
4.5. Quality Category V	14882,5	*47,6*	14840,8	*98,3*	*99,7*
5. Claims for interest payments - total	6 461,2	*100,0*	2 841,2	*100,0*	*44,0*
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	3 124,9	*48,4*	2 769,8	*97,5*	*88,6*

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

Homogeneous Loans and Claims on Individuals and Provisions Made as of 1.01.16[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	10 278 828,7	*100,0*	1 138 574,5	*100,0*	*11,1*
of which					
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	908 983,2	*8,8*	27 339,4	*2,4*	*3,0*
1.1.2. residental real estate (mortgage) loans, total	3 051 354,1	*29,7*	63 623,1	*5,6*	*2,1*
1.1.3. car loans, total	688 498,7	*6,7*	62 603,3	*5,5*	*9,1*
1.1.4. other consumer loans, total	5 597 835,3	*54,5*	982 689,6	*86,3*	*17,6*
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]	324 132,3	*3,2*	6 486,8	*0,6*	*2,0*
1.2.2. a portfolio of loans without overdue payments	8 467 223,0	*82,4*	131 397,7	*11,5*	*1,6*
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	230 489,8	*2,2*	14 123,9	*1,2*	*6,1*
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	140 528,7	*1,4*	38 821,2	*3,4*	*27,6*
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	143 146,9	*1,4*	78 836,3	*6,9*	*55,1*
1.2.6. a portfolio of loans with payments being overdue from 181 to 360 calendar days	299 141,3	*2,9*	236 734,3	*20,8*	*79,1*
1.2.7. a portfolio of loans with payments being overdue more than 360 calendar days	642 009,4	*6,2*	629 855,4	*55,3*	*98,1*
1.3. classified into the following loan quality categories:					
1.3.1. Quality category I	131 134,4	*1,3*	0,0	*0,0*	*0,0*
1.3.2. Quality category II	8 483 553,9	*82,5*	111 728,2	*9,8*	*1,3*
1.3.3. Quality category III	495 466,4	*4,8*	43 368,5	*3,8*	*8,8*
1.3.4. Quality category IV	135 678,5	*1,3*	53 063,7	*4,7*	*39,1*
1.3.5. Quality category V	1 032 995,5	*10,1*	930 414,1	*81,7*	*90,1*
2. Claims grouped into portfolios of homogeneous claims - total	68 110,7	*6,6*	27 819,8	*3,0*	*40,8*
of which by quality categories					
2.1. Quality category I	28 143,6	*2,7*	0,0	*0,0*	*0,0*
2.2. Quality category II	6 474,4	*0,6*	151,0	*0,0*	*2,3*
2.3. Quality category III	4420,1	*0,4*	424,4	*0,0*	*9,6*
2.4. Quality category IV	2071,0	*0,2*	1243,3	*0,1*	*60,0*
2.5. Quality category V	27001,5	*2,6*	26001,2	*2,8*	*96,3*
3. Claims for interest payments - total	184 086,6	*100,0*	80 889,7	*100,0*	*43,9*
of which					
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	90 836,3	*49,3*	77 398,3	*95,7*	*85,2*

[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	1.12.15	1.01.16	1.01.14	1.01.15	1.10.15	1.12.15	1.01.16
Substandard	*9,6*	*9,5*	*7,7*	*7,3*	*7,2*	*2,0*	*2,1*	*2,0*	*2,0*	*1,8*
Doubtful	*20,5*	*19,7*	*21,9*	*21,8*	*23,0*	*14,5*	*15,7*	*17,1*	*17,4*	*18,0*
Problem	*15,2*	*16,1*	*16,5*	*17,7*	*15,5*	*39,9*	*40,9*	*39,7*	*42,2*	*41,1*
Loss	*54,4*	*54,7*	*53,8*	*53,2*	*54,2*	*86,1*	*84,8*	*77,7*	*76,0*	*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	1.12.15	1.01.16
Overdue claims on loans, deposits and other claims, billion rubles	**1398,0**	**1978,0**	**2809,0**	**2997,1**	**3046,6**
Of which					
- among 20 largest-asset credit institutions, billion rubles	1052,0	1404,5	1912,4	1958,4	2033,2
Share of overdue claims in loans, deposits and other claims of the banking sector, percent	*3,5*	*3,8*	*5,1*	*5,4*	*5,3*
Overdue claims in rubles					
- billion rubles	1257,9	1725,9	2425,7	2527,0	2537,1
- as percent of total loans, deposits and other claims in rubles	*4,0*	*4,7*	*6,7*	*6,9*	*6,8*
Overdue claims in foreign currency					
- billion rubles	140,1	252,1	383,3	470,1	509,5
- as percent of total loans, deposits and other claims in foreign currency	*1,5*	*1,7*	*2,1*	*2,5*	*2,5*
- dollar equivalent, billion $	4,3	4,5	5,8	7,1	7,0
Overdue claims on loans and other claims on non-financial institutions	933,7	1250,7	1829,1	2018,9	2075,9
Share of overdue claims in total volume of loans and other claims on non-financial institutions	*4,2*	*4,2*	*5,8*	*6,2*	*6,2*
Overdue claims on loans and other funds provided to individuals	440,3	667,5	859,5	866,0	863,8
Share of overdue claims in total volume of loans and other claims on individuals	*4,4*	*5,9*	*8,0*	*8,1*	*8,1*

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	1.12.15	1.01.16	1.01.14	1.01.15	1.10.15	1.12.15	1.01.16
No overdue claims	96	72	52	52	56	*1,8*	*2,8*	*2,6*	*2,5*	*2,7*
Less than 5%	598	508	420	376	360	*81,6*	*72,9*	*70,7*	*70,0*	*70,2*
From 5 to 10%	126	131	140	153	156	*9,4*	*16,6*	*16,6*	*17,1*	*16,0*
From 10 to 15%	37	40	55	54	56	*3,7*	*5,9*	*3,5*	*3,1*	*3,7*
From 15 to 20%	10	19	18	24	26	*3,3*	*1,1*	*1,7*	*1,4*	*2,0*
From 20 to 60%	8	23	35	35	34	*0,0*	*0,4*	*4,6*	*5,6*	*4,9*
From 60 to 90%	1	2	5	6	6	*0,0*	*0,0*	*0,1*	*0,1*	*0,3*
90% and more	1	1	2	2	2	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
No loans, deposits and other claims	45	37	36	34	37	*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	1.12.15	1.01.16
Large credit risks of the banking sector total, bln rubles	14 433,7	19 467,9	20 675,1	21 609,1	22 916,6
Share of large credit risks in the banking sector assets, %	*25,1*	*25,1*	*26,1*	*27,3*	*27,6*

Table 55

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

	1.01.14	1.01.15	1.10.15	1.12.15	1.01.16
Volume of large loans, billion rubles	7 493,4	10 829,7	12 653,1	12 866,8	13 838,1
of which:					
Volume of secured loans , billion rubles	1 767,1	2 397,5	2 767,5	2 698,4	4 050,5
Volume of I quality category collateral, billion rubles	388,7	596,8	813,3	839,5	1 953,7
of which:					
collateral of quoted securities issued by legal entities, billion rubles	13,1	65,7	266,4	258,9	650,3
Volume of II quality category collateral, billion rubles	1 700,8	1 494,9	1 711,8	1 796,6	1 776,0
of which:					
collateral of securities, issued by legal entities, billion rubles	644,0	208,2	271,7	399,2	246,8
collateral of proprietory rights (claims), billion rubles	477,8	611,0	635,2	653,8	689,2

[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		1.12.15		1.01.16	
	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*	*43,1*	*100,0*	*44,0*	*100,0*
Of which										
- interest rate risk (IRR)	*37,8*	*82,9*	*28,6*	*79,5*	*32,3*	*79,6*	*34,6*	*80,4*	*34,4*	*78,2*
- equity position risk (EPR)	*3,3*	*7,3*	*3,7*	*10,3*	*3,3*	*8,0*	*3,1*	*7,1*	*3,3*	*7,5*
- foreign exchange risk (FER)	*4,5*	*9,8*	*3,7*	*10,2*	*5,0*	*12,3*	*5,4*	*12,5*	*6,3*	*14,4*
Reference data:										
Number of credit institutions[1]	655		598		577		539		548	
Share of credit institutions' assets [1] in total banking sector assets, %	*97,5*		*97,8*		*97,7*		*98,0*		*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. 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	1.12.15	1.01.16
Share of assets in foreign currency in total assets, %	*22,1*	*30,0*	*33,8*	*33,5*	*34,7*
of which:					
- 20 largest-asset credit institutions	*23,3*	*32,0*	*36,2*	*35,6*	*37,3*
Share of liabilities in foreign currency in total liabilities, %	*21,2*	*29,0*	*32,6*	*32,0*	*33,2*
of which:					
- 20 largest-asset credit institutions	*22,9*	*30,8*	*35,6*	*34,8*	*36,3*
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total , b.p.	*0,9*	*1,0*	*1,3*	*1,5*	*1,4*
of which:					
- 20 largest-asset credit institutions	*0,5*	*1,3*	*0,6*	*0,8*	*1,0*

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	1.12.15	1.01.16
Balance sheet positions					
Claims, bln rubles	12 703,5	23 291,9	26 801,2	26 462,0	28 774,6
Liabilities, bln rubles	12 185,3	22 502,6	25 783,1	25 273,9	27 592,0
Net balance sheet position, bln rubles	518,2	789,2	1 018,0	1 188,0	1 182,6
Net balance sheet position to own funds (capital), % [1]	*7,3*	*10,0*	*11,7*	*13,4*	*13,1*
Off-balance sheet positions [2]					
Claims, bln rubles	7 011,1	18 124,3	18 862,9	15 883,0	16 260,7
Liabilities, bln rubles	7 063,4	17 638,1	18 581,8	15 783,4	16 136,2
Net balance sheet position, bln rubles	-52,3	486,2	281,1	99,6	124,5
Net balance sheet position to own funds (capital), % [1]	*-0,7*	*6,1*	*3,2*	*1,1*	*1,4*

[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*
1.04.14	257	4,4	-28,1	5,1	-28,8	-23,7	1 412,7	*-1,7*
1.07.14	319	-122,3	97,4	9,5	-34,5	-24,9	1 646,9	*-1,5*
1.10.14	322	-133,9	92,3	12,9	-54,4	-41,5	1 956,8	*-2,1*
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*
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*
1.04.14	586	277,4	-4,1	374,8	-101,5	273,3	5 882,1	*4,6*
1.07.14	506	303,8	-63,3	346,3	-105,8	240,5	5 702,9	*4,2*
1.10.14	482	120,3	25,6	192,1	-46,2	145,9	5 565,5	*2,6*
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*

Table 62

Open Currency Positions of the Banking Sector by Currencies as of 1.01.16

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	238	-164,8	*-5,8*	-35,1	-129,7
long	454	268,4	*4,4*	588,0	-319,6
EUR					
short	231	-72,5	*-2,2*	-58,3	-14,2
long	458	40,1	*0,7*	-456,4	496,5
GBP					
short	64	-15,9	*-0,3*	-7,8	-8,1
long	272	3,4	*0,1*	4,6	-1,2

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	1.12.15	1.01.16
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	*39,5*	*39,0*	*42,2*	*44,0*	*44,3*
Liabilities with maturity in excess of 1 year, as percent of total liabilities	*24,7*	*24,3*	*23,3*	*24,0*	*24,3*
A measure of using short-term liabilities to fund long-term liquid assets, percent[2]	*23,9*	*23,8*	*29,1*	*31,0*	*30,9*

[1] In this table «liabilities» stand for «bank funds and profits (capital items in the balance sheet) plus liabilities» or right side of accounting equation (total resources); this value is traditionally used in economic analysis in Russia as well as «pure liabilities». 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	1.12.15	1.01.16	1.01.14	1.01.15	1.10.15	1.12.15	1.01.16
Less than 0	264	256	248	237	238	6,6	8,0	*9,2*	*10,3*	*14,8*
From 0 to 20	410	338	305	303	304	25,2	27,5	*27,7*	*26,1*	*20,6*
More than 20	248	239	210	196	191	68,2	64,5	*63,2*	*63,6*	*64,6*
Data not available	1	1	4	4	0	0,0	0,0	*0,0*	*0,0*	*0,0*
Total	923	834	767	740	733	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	1.12.15	1.01.16
Liquid assets with maturity up to 30 days, as percent of liquid assets	*35,0*	*33,6*	*33,7*	*33,6*	*31,6*
Liabilities with maturity up to 30 days, as percent of total liabilities	*41,4*	*40,8*	*41,8*	*44,7*	*40,8*
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*	*18,9*	*16,5*

[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». 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	1.12.15	1.01.16	1.01.14	1.01.15	1.10.15	1.12.15	1.01.16
Less than 0	469	436	497	444	486	30,1	15,4	*15,8*	*11,3*	*19,5*
From 0 to 20	238	226	143	149	145	44,1	60,3	*56,2*	*28,3*	*20,0*
More than 20	215	171	123	143	102	25,9	24,3	*28,1*	*60,4*	*60,5*
Data not available	1	1	4	4	0	0	0	*0,0*	*0,0*	*0,0*
Total	923	834	767	740	733	100	100	*100,0*	*100,0*	*100,0*