THE CENTRAL BANK OF THE RUSSIAN FEDERATION

BANKING SUPERVISION DEPARTMENT

REVIEW
OF THE BANKING SECTOR
OF THE RUSSIAN FEDERATION

(INTERNET-VERSION)

ANALYTICAL DATA

№ 180 October 2017

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General Information on the Russian Banking Sector

Banking Sector in the Economy of Russia

Table 1

Macroeconomic Indicators

	Indicator	1.01.12	1.01.13	1.01.14	1.01.15	1.01.16	1.01.17
1.	Banking sector assets, total (billion rubles)	41 627,5	49 509,6	57 423,1	77 653,0	82 999,7	80 063,3
	as % of GDP	*69,1*	*72,6*	*78,5*	*98,0*	*99,7*	*93,0*
2.	Banking sector own funds (capital) (billion rubles)	5 242,1	6 112,9	7 064,3	7 928,4	9 008,6	9 387,1
	as % of GDP	*8,7*	*9,0*	*9,7*	*10,0*	*10,8*	*10,9*
	as % of the banking sector assets	*12,6*	*12,3*	*12,3*	*10,2*	*10,9*	*11,7*
3.	Loans and other claims on non-financial organisations and individuals, including overdue claims (billion rubles)	23 266,2	27 708,5	32 456,3	40 865,5	43 985,2	40 938,6
	as % of GDP	*38,6*	*40,6*	*44,4*	*51,6*	*52,8*	*47,6*
	as % of the banking sector assets	*55,9*	*56,0*	*56,5*	*52,6*	*53,0*	*51,1*
	of which:						
	loans and other claims on individuals, including overdue claims (billion rubles)	5 550,9	7 737,1	9 957,1	11 329,5	10 684,3	10 803,9
	as % of GDP	9,2	11,4	13,6	14,3	12,8	12,6
	as % of the banking sector assets	13,3	15,6	17,3	14,6	12,9	13,5
	as % of income of the population	15,6	19,4	22,3	23,6	20,0	20,0
3a.	Banking loans in fixed capital investment of organisations of all forms of ownership (except small businesses) (billion rubles)	725,7	806,3	1 003,6	1 098,7	849,9	1 172,8
	as % of fixed capital investment of organisations of all forms of ownership (except small businesses)	*8,6*	*8,4*	*10,0*	*10,6*	*8,1*	*10,4*
4.	Securities portfolio, total (billion rubles)	6 211,7	7 034,9	7 822,3	9 724,0	11 777,4	11 450,1
	as % of GDP	*10,3*	*10,3*	*10,7*	*12,3*	*14,2*	*13,3*
	as % of the banking sector assets	*14,9*	*14,2*	*13,6*	*12,5*	*14,2*	*14,3*
5.	Individual deposits (billion rubles)	11 871,4	14 251,0	16 957,5	18 552,7	23 219,1	24 200,3
	as % of GDP	*19,7*	*20,9*	*23,2*	*23,4*	*27,9*	*28,1*
	as % of the banking sector liabilities[1]	*28,5*	*28,8*	*29,5*	*23,9*	*28,0*	*30,2*
	as % of income of the population	*33,3*	*35,7*	*38,0*	*38,7*	*43,4*	*44,7*
6.	Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles) [2]	12 777,6	14 565,1	16 900,5	23 418,7	27 064,2	24 321,6
	as % of GDP	*21,2*	*21,4*	*23,1*	*29,6*	*32,5*	*28,3*
	as % of the banking sector liabilities[2]	*30,7*	*29,4*	*29,4*	*30,2*	*32,6*	*30,4*
	Reference data						
	Indicator (billion rubles)	1.01.12	1.01.13	1.01.14	1.01.15	1.01.16	1.01.17
	Gross Domestic Product	60 282,5	68 163,9	73 133,9	79 199,7	83 232,6	86 043,6
	Fixed capital investment of organisations of all forms of ownership (except small businesses)	8 445,2	9 595,7	10 065,7	10 379,6	10 496,3	11 267,0
	Income of the population	35 648,7	39 903,7	44 650,4	47 920,6	53 525,8	54 102,5

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] 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] Excluding deposits, government extra-budgetary funds, funds of the Ministry of Finance, financial agencies, individual entrepreneurs and clients in factoring and forfeiting operations, float and funds written off from clients' accounts but not passed through a credit institution's correspondent account.

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: Total		Loans and other claims on individuals: Unsecured consumer loans[2]		Individual deposits		Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles)[3]	
	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
1.01.10	2,6	5,0	-0,5	21,2	-1,2	0,3	-0,3	-11,0	-0,6	-11,0	6,9	26,7	5,7	10,3
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	7,3	15,0
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	9,2	22,7
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	7,5	14,0
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	6,8	16,0
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	15,4	38,6
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	8,8	15,6
1.02.16	0,9	3,7	0,8	15,7	2,4	7,9	-0,6	-5,7	-1,0	-11,5	-1,8	18,0	1,5	6,2
1.03.16	-0,6	9,0	0,2	17,0	-0,8	12,2	-0,1	-4,4	-0,6	-10,6	0,7	20,4	-0,3	12,5
1.04.16	-2,6	9,0	-1,5	10,9	-4,2	9,3	-0,5	-3,5	0,0	-9,1	-2,0	17,9	-4,3	13,6
1.05.16	-1,6	10,3	-0,3	11,2	-1,6	11,3	0,0	-2,5	-1,0	-8,8	0,7	18,6	-2,9	17,0
1.06.16	0,4	10,8	0,5	10,9	-1,5	8,6	0,2	-1,9	-0,1	-8,0	1,1	18,3	1,3	18,4
1.07.16	-0,7	8,2	-0,2	9,6	-0,5	6,3	0,0	-1,4	-0,2	-7,5	0,6	15,9	-2,6	12,3
1.08.16	0,6	6,9	0,9	6,7	1,6	4,8	0,4	-1,1	0,2	-7,1	1,7	15,0	-0,9	9,8
1.09.16	-0,4	1,6	0,5	4,0	-0,9	-1,1	0,7	-0,7	0,6	-6,0	-0,3	10,7	-1,4	0,6
1.10.16	0,0	0,6	0,3	4,1	-1,3	-2,2	0,3	-0,3	0,0	-5,3	-0,2	9,9	-0,8	-2,4
1.11.16	-0,6	1,3	0,5	3,7	0,4	-1,5	0,2	0,3	-0,4	-4,8	0,2	10,3	-1,4	-1,4
1.12.16	1,5	1,7	1,0	3,9	0,9	-2,8	0,4	1,1	-0,1	-3,7	1,3	10,2	1,9	-1,8
1.01.17	-0,4	-3,5	1,6	4,2	-4,1	-9,5	0,1	1,1	-0,5	-3,1	2,2	4,2	-0,4	-10,1
1.02.17	0,4	-4,0	0,1	3,5	-0,3	-11,8	-0,4	1,4	-0,2	-2,4	-0,8	5,3	2,7	-9,1
1.03.17	-1,3	-4,7	0,1	3,5	-1,9	-12,8	0,2	1,8	-0,2	-2,0	0,3	4,8	-1,7	-10,4
1.04.17	-0,1	-2,3	0,7	5,9	-0,9	-9,8	0,7	3,0	0,8	-1,2	-0,4	6,4	-2,4	-8,6
1.05.17	0,1	-0,7	1,4	7,7	1,3	-7,1	1,0	4,1	0,8	0,6	1,3	7,1	-1,3	-7,1
1.06.17	0,1	-0,9	0,4	7,6	0,1	-5,6	0,7	4,6	1,5	2,3	0,0	5,9	1,5	-6,8
1.07.17	1,8	1,6	-0,4	7,4	1,4	-3,9	1,1	5,8	0,8	3,2	2,6	8,0	0,6	-3,8
1.08.17	0,6	1,6	1,7	8,4	0,3	-5,1	1,3	6,7	1,3	4,4	-0,1	6,0	0,5	-2,4
1.09.17	1,0	3,0	0,0	7,8	-0,3	-4,6	1,6	7,6	1,6	5,5	-0,3	6,1	-0,8	-1,8
Reference data:														
Increase from the beginning of the current year	2,5		4,2		-0,4		6,6		6,5		2,5		-1,0	
Increase over the same period of the previous year	-4,0		0,7		-5,6		0,1		-2,2		0,7		-9,4	

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

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

[3] Excluding deposits, government extra-budgetary funds, funds of the Ministry of Finance, financial agencies, individual entrepreneurs and clients in factoring and forfeiting operations, float and funds written off from clients' accounts but not passed through a credit institution's correspondent account).

Table 3

Banking Sector Indicators, Annual Growth Rates (%)

	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Assets, total	*44,1*	*39,2*	*5,0*	*14,9*	*23,1*	*18,9*	*16,0*	*35,2*	*6,9*	*-3,5*
Own funds (capital)	*57,8*	*42,7*	*21,2*	*2,4*	*10,8*	*16,6*	*15,6*	*12,2*	*13,6*	*4,2*
Loans and other claims on non-financial organisations	*51,5*	*34,3*	*0,3*	*12,1*	*26,0*	*12,7*	*12,7*	*31,3*	*12,7*	*-9,5*
Loans and other claims on individuals	*57,8*	*35,2*	*-11,0*	*14,3*	*35,9*	*39,4*	*28,7*	*13,8*	*-5,7*	*1,1*
Individual deposits	*35,4*	*14,5*	*26,7*	*31,2*	*20,9*	*20,0*	*19,0*	*9,4*	*25,2*	*4,2*
Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles) [1]	*51,3*	*26,6*	*10,3*	*15,0*	*22,7*	*14,0*	*16,0*	*38,6*	*15,6*	*-10,1*
Reference Data:										
Gross Domestic Product	*23,5*	*24,2*	*-6,0*	*19,3*	*30,2*	*13,1*	*7,3*	*8,3*	*5,1*	*3,4*

[1] Excluding deposits, government extra-budgetary funds, funds of the Ministry of Finance, financial agencies, individual entrepreneurs and clients in factoring and forfeiting operations, float and funds written off from clients' accounts but not passed through a credit institution's correspondent account).

Institutional Features of the Banking Sector

Table 4

Number of Russian Credit Institutions

Indicator	1.01.16	1.01.17	1.07.17	1.08.17	1.09.17
Credit institutions registered by the Bank of Russia and other authorities	1021	975	943	937	934
Operating credit institutions (credit institutions that have the right to conduct banking operations)	733	623	589	582	576
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)	288	351	354	355	358
Credit institutions licensed to conduct operations in foreign currency	482	404	379	375	369
Credit institutions holding general licences	232	205	196	193	193

Table 5

Operating Credit Institutions (CIs), by Federal Districts

Federal district	1.01.16		1.01.17		1.07.17		1.08.17		1.09.17	
	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	434	*59,2*	358	*57,5*	340	*57,7*	334	*57,4*	330	*57,3*
of which the City of Moscow and Moscow Region	392	*53,5*	321	*51,5*	305	*51,8*	299	*51,4*	295	*51,2*
North-Western	60	*8,2*	49	*7,9*	44	*7,5*	44	*7,6*	44	*7,6*
Southern[1]	42	*5,7*	38	*6,1*	37	*6,3*	37	*6,4*	36	*6,3*
North-Caucasian	22	*3,0*	17	*2,7*	17	*2,9*	17	*2,9*	17	*3,0*
Volga	85	*11,6*	77	*12,4*	72	*12,2*	71	*12,2*	71	*12,3*
Ural	32	*4,4*	29	*4,7*	28	*4,8*	28	*4,8*	27	*4,7*
Siberian	41	*5,6*	37	*5,9*	33	*5,6*	33	*5,7*	33	*5,7*
Far Eastern	17	*2,3*	18	*2,9*	18	*3,1*	18	*3,1*	18	*3,1*
Russian Federation	**733**	***100,0***	**623**	***100,0***	**589**	***100,0***	**582**	***100,0***	**576**	***100,0***

[1] Before 1.08.2016 - including credit institutions of the Crimea Federal District

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		
	1.01.16	1.01.17	1.09.17	1.01.16	1.01.17	1.09.17	1.01.16	1.01.17	1.09.17	1.01.16	1.01.17	1.09.17	1.01.16	1.01.17	1.09.17	1.01.16	1.01.17	1.09.17
Central	434	358	330	60	36	26	232	182	159	*47,0*	*46,2*	*44,7*	*23,2*	*22,9*	*23,4*	*16,6*	*16,6*	*16,8*
of which the City of Moscow and Moscow Region[1]	392	321	295	57	34	24	96	80	67	*21,4*	*22,5*	*21,0*	*21,1*	*20,6*	*21,0*	*6,9*	*7,3*	*7,1*
North-Western	60	49	44	5	4	4	204	161	143	*313,9*	*303,8*	*297,9*	*3,1*	*3,1*	*3,2*	*14,6*	*14,7*	*15,1*
Southern[2]	42	38	36	13	2	2	163	120	103	*296,4*	*300,0*	*271,1*	*2,6*	*2,3*	*2,5*	*11,7*	*10,9*	*10,9*
North-Caucasian	22	17	17	8	4	4	64	49	44	*213,3*	*233,3*	*209,5*	*1,4*	*1,2*	*1,4*	*4,6*	*4,5*	*4,7*
Volga	85	77	71	29	23	13	227	182	145	*199,1*	*182,0*	*172,6*	*5,4*	*5,8*	*5,5*	*16,2*	*16,6*	*15,3*
Ural	32	29	27	45	43	43	106	93	82	*137,7*	*129,2*	*117,1*	*3,6*	*4,2*	*4,6*	*7,6*	*8,5*	*8,7*
Siberian	41	37	33	11	8	8	152	124	108	*292,3*	*275,6*	*263,4*	*2,4*	*2,6*	*2,7*	*10,9*	*11,3*	*11,4*
Far Eastern	17	18	18	5	4	5	74	63	58	*336,4*	*286,4*	*252,2*	*1,0*	*1,3*	*1,5*	*5,3*	*5,7*	*6,1*
Russian Federation	**733**	**623**	**576**	**176**	**124**	**105**	**1222**	**974**	**842**	***134,4***	***130,4***	***123,6***	***42,7***	***43,4***	***44,7***	***87,4***	***88,7***	***88,9***

[1] as one region

[2] Before 1.08.2016 - including credit institutions of the Crimea Federal District

Table 7

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

Distribution of credit institutions ranged by assets (descending)	1.01.16		1.01.17		1.07.17		1.08.17		1.09.17	
	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total
First 5	44 883 973	*54,1*	44 232 891	*55,3*	44 661 551	*55,3*	45 390 913	*55,9*	45 400 105	*55,3*
From 6 to 20	17 925 387	*21,6*	18 257 646	*22,8*	18 716 895	*23,2*	18 760 968	*23,1*	19 470 130	*23,7*
From 21 to 50	9 391 355	*11,3*	8 444 718	*10,6*	8 887 632	*11,0*	8 729 892	*10,7*	8 861 419	*10,8*
From 51 to 200	8 484 303	*10,2*	7 520 065	*9,4*	7 122 552	*8,8*	7 044 564	*8,7*	6 985 458	*8,5*
From 201 to 500	2 060 315	*2,5*	1 528 737	*1,9*	1 346 345	*1,7*	1 316 709	*1,6*	1 305 368	*1,6*
From 501	254 375	*0,3*	79 197	*0,1*	43 080	*0,1*	35 989	*0,0*	31 773	*0,0*
Total	**82 999 708**	***100,0***	**80 063 255**	***100,0***	**80 778 055**	***100,0***	**81 279 033**	***100,0***	**82 054 254**	***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	1.01.16	1.01.17	1.07.17	1.08.17	1.09.17
Central	*59,0*	*60,2*	*58,4*	*60,7*	*60,1*
of which the City of Moscow and Moscow Region	*59,6*	*61,1*	*59,4*	*61,6*	*61,0*
North-Western	*71,7*	*76,2*	*95,4*	*78,3*	*78,6*
Southern[1]	*68,5*	*71,4*	*71,7*	*71,6*	*73,0*
North-Caucasian	*68,5*	*65,7*	*65,2*	*66,2*	*66,3*
Volga	*53,6*	*56,6*	*57,6*	*58,3*	*57,8*
Ural	*76,6*	*74,0*	*74,8*	*74,5*	*75,3*
Siberian	*58,7*	*64,3*	*63,4*	*69,8*	*65,9*
Far Eastern	*86,0*	*83,5*	*85,8*	*85,7*	*85,9*
Russian Federation	***54,1***	***55,2***	***55,3***	***55,8***	***55,3***

[1] Before 1.08.2016 - including credit institutions of the Crimea Federal District

Table 9

Operating Credit Institutions Ranged by Assets (Distribution and Change over the Period 1.01.17 - 1.09.17)

Groups of credit institutions ranged by assets as of 1.01.17		Number of credit institutions as of 1.01.17	Groups as of 1.09.17						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	26	1			2	
4	From 51 to 200	150			3	138			6	3
5	From 201 to 500	300				11	265		21	3
6	From 501	123					35	72	12	1
Became operating after 1.01.17								1		
Total over the period									41	7
Total as of 1.01.17[1]		**623**								
Total as of 1.09.17[1]		**576**	**5**	**15**	**30**	**150**	**300**	**73**		

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

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

Table 10

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

	1.01.16	1.01.17	1.07.17	1.08.17[1]	1.09.17[1]
Credit institutions with foreign participation over 50%					
Assets, total	*13,9*	*13,0*	*13,0*	*12,8*	*12,6*
Own funds (capital)	*17,2*	*16,7*	*16,0*	*15,6*	*15,6*
Correspondent accounts with non-resident banks	*15,4*	*14,9*	*15,3*	*10,5*	*11,6*
Loans and other claims on non-financial organisations	*11,6*	*10,9*	*9,7*	*9,8*	*9,9*
Loans and other claims on individuals	*18,6*	*15,7*	*14,7*	*14,7*	*14,8*
Loans, deposits and other claims credit institutions	*14,1*	*15,4*	*22,0*	*21,4*	*21,5*
Individual deposits	*12,0*	*11,4*	*13,1*	*13,3*	*13,3*
Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles) [2]	*14,0*	*12,4*	*12,9*	*12,2*	*12,8*
Profit (loss) of the current year	*20,2*	*44,7*	*11,9*	*11,3*	*3,6*
Reference data:					
Number of credit institutions	113	106	90	90	90
of which 100% foreign-owned credit institutions					
Assets, total	*8,5*	*6,4*	*6,6*	*6,5*	*6,4*
Own funds (capital)	*10,9*	*9,1*	*9,6*	*9,6*	*9,6*
Correspondent accounts with non-resident banks	*12,0*	*9,0*	*13,2*	*8,4*	*9,0*
Loans and other claims on non-financial organisations	*7,8*	*5,2*	*4,5*	*4,5*	*4,5*
Loans and other claims on individuals	*10,1*	*7,9*	*9,0*	*9,0*	*9,1*
Loans, deposits and other claims on credit institutions	*11,1*	*11,6*	*11,7*	*10,9*	*10,5*
Individual deposits	*5,8*	*4,5*	*5,3*	*5,5*	*5,6*
Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles) [2]	*9,9*	*6,9*	*7,4*	*6,9*	*7,2*
Profit (loss) of the current year	*14,9*	*46,7*	*11,5*	*10,8*	*10,9*
Reference data:					
Number of credit institutions	75	68	67	67	67

[1] According to the list of credit institutions with foreign participation as of 1.07.2017.

[2] Excluding deposits, government extra-budgetary funds, funds of the Ministry of Finance, financial agencies, individual entrepreneurs and clients in factoring and forfeiting operations, float and funds written off from clients' accounts but not passed through a credit institution's correspondent account.

Table 11

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

	1.01.16		1.01.17		1.07.17		1.08.17		1.09.17	
	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	5248,4	*6,3*	4380,4	*5,5*	4936,7	*6,1*	5020,2	*6,2*	5191,1	*6,3*
Own funds (capital)	-24,3	*-0,3*	-106,1	*-1,1*	-141,5	*-1,5*	-114,4	*-1,2*	-109,5	*-1,1*
Loans and other claims on non-financial organisations	1709,4	*5,1*	1269,9	*4,2*	1537,9	*5,1*	1550,2	*5,1*	1409,1	*4,7*
of which overdue claims	698,3	*33,6*	637,3	*33,7*	733,1	*37,3*	738,7	*37,5*	741,5	*38,0*
Loans and other claims on individuals	547,7	*5,1*	275,3	*2,5*	289,9	*2,6*	292,4	*2,6*	290,7	*2,5*
of which overdue claims	88,6	*10,3*	87,3	*10,2*	100,5	*11,5*	103,8	*11,7*	104,1	*11,7*
Individual deposits	1293,4	*5,6*	835,4	*3,5*	854,6	*3,4*	855,4	*3,4*	864,2	*3,5*
Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) [2]	1455,8	*5,4*	1205,9	*5,0*	1293,1	*5,4*	1303,4	*5,4*	1307,9	*5,4*
Reference data:										
Number of credit institutions [1]	29	*4,0*	24	*3,9*	25	*4,2*	25	*4,3*	25	*4,3*

[1] Credit institutions going through insolvency measures with the State Corporation Deposit Insurance Agency's participation according to Federal Law № 127-FZ dated October 26, 2002 "On Insolvency (bankruptcy)" and for which insolvency measures financial funds are allocated.

[2] Excluding deposits, government extra-budgetary funds, funds of the Ministry of Finance, financial agencies, individual entrepreneurs and clients in factoring and forfeiting operations, float and funds written off from clients' accounts but not passed through a credit institution's correspondent account.

Activities of Credit Institutions
Main Trends

Table 12

Structure of Assets, by Type of Investment

(billion rubles)

Assets		1.01.16	1.01.17	1.07.17	1.08.17	1.09.17
1.	Cash, precious metals and stones	1 898,3	1 591,5	1 266,9	1 336,7	1 346,5
1.1.	of which: cash	1 801,3	1 404,3	1 114,2	1 150,8	1 142,7
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	2 464,4	3 046,1	2 807,0	2 998,2	3 587,1
3.	Correspondent account, total	2 536,3	1 734,4	1 888,2	1 816,2	1 753,2
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	611,5	533,6	509,2	508,9	526,7
3.2.	Correspondent accounts with non-resident banks	1 924,8	1 200,8	1 379,1	1 307,3	1 226,5
4.	Securities portfolio, total	11 777,4	11 450,1	11 703,7	11 950,5	12 518,6
	of which					
4.1.	Debt securities	9 616,0	9 365,6	9 604,8	9 793,6	10 270,6
4.2.	Equity	295,2	357,4	379,4	368,8	418,5
4.3.	Promissory notes	204,0	178,0	154,9	155,7	152,8
4.4.	Equity in associates and subsidiaries	1 662,2	1 549,0	1 564,6	1 632,5	1 676,7
5.	Other equity	568,0	877,5	900,5	901,1	928,5
6.	Financial derivatives assets at fair value	1 261,0	704,4	626,3	601,4	597,9
7.	Loans, total	57 511,4	55 622,0	56 442,7	56 294,4	56 115,1
	of which:					
7.1.	Loans, deposits and other claims	57 154,5	55 478,8	56 305,3	56 165,2	55 987,6
	of which overdue claims	3 046,6	2 891,5	3 061,6	3 084,5	3 059,6
	of which:					
7.1.1.	Loans and other claims on non-financial organisations	33 300,9	30 134,7	30 017,2	30 114,7	30 015,7
	of which overdue claims	2 075,9	1 892,0	1 965,2	1 967,5	1 952,5
7.1.2.	Loans and other claims on individuals	10 684,3	10 803,9	11 184,9	11 328,6	11 511,7
	of which overdue claims	863,8	857,9	873,2	887,1	885,7
7.1.3.	Loans, deposits and other claims on credit institutions	8 610,0	9 091,5	9 545,6	9 405,0	9 066,9
	of which overdue claims	63,8	95,2	171,2	178,1	169,7
8.	Fixed assets (tangible and intangible), other real estate and inventories	1 277,6	1 486,8	1 469,3	1 469,5	1 494,3
8.1	of which real estate, temporarily not used	109,4	197,9	219,5	221,8	226,0
9.	Allocation of profit	125,5	384,8	225,4	203,5	213,3
9.1.	of which income tax	110,1	343,4	205,1	183,3	204,3
10.	Other assets, total	3 579,8	3 165,7	3 448,0	3 707,5	3 499,8
	of which:					
10.1.	Settlement accounts	1 826,2	1 381,8	1 479,1	1 677,0	1 446,3
10.2.	Accounts receivable	403,7	325,9	409,8	442,7	444,8
10.3.	Deferred expenses	134,4	41,8	49,6	46,5	46,0
Banking sector assets, total		82 999,7	80 063,3	80 778,1	81 279,0	82 054,3

Table 13

Structure of Liabilities[1], by Source of Funds

(billion rubles)

Liabilities[1]		1.01.16	1.01.17	1.07.17	1.08.17	1.09.17
1.	Funds and profit of credit institutions	7 551,7	8 611,4	8 795,6	8 915,7	8 983,7
	of which:					
1.1.	Funds of credit institutions	4 181,3	4 425,8	4 425,9	4 417,6	4 465,8
1.2.	Profit (loss), including financial result of the previous year	3 338,4	4 077,6	4 336,9	4 474,2	4 506,7
	of which:					
1.2.1.	Profit (loss) of the current year	192,0	929,7	770,3	920,3	997,1
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	5 363,3	2 725,9	1 061,5	1 315,4	2 051,5
3.	Transferable deposits of credit institutions	801,0	828,6	815,2	817,0	851,6
	of which:					
3.1.	Correspondent accounts of correspondent credit institutions	512,1	503,4	455,2	453,6	491,9
3.2.	Correspondent accounts of non-resident credit institutions	177,4	227,7	257,1	254,2	230,7
4.	Loans, deposits and other funds received from other credit institutions	7 091,0	8 559,1	8 483,0	8 438,3	8 590,8
5.	Clients' funds[2]	51 906,7	50 003,4	51 844,1	52 100,5	51 986,5
	of which:					
5.1.	Budgetary funds in settlement accounts	66,5	8,2	45,1	44,3	41,4
5.2.	Government and other extra-budgetary funds in settlement accounts	0,1	0,1	0,3	0,9	0,6
5.3.	Funds of legal entities in settlement and other accounts	8 905,2	8 763,7	8 908,6	8 920,1	8 817,2
5.4.	Clients' float	488,5	451,1	498,7	498,8	575,3
5.5.	Deposits and other funds of legal entities (except credit institutions)	19 018,2	16 385,2	17 337,7	17 613,5	17 585,2
5.6.	Individual deposits	23 219,1	24 200,3	24 897,1	24 861,3	24 798,4
5.7.	Clients' funds in factoring and forfeiting transactions	22,3	27,7	22,2	21,5	21,6
6.	Bonds	1 266,5	1 092,9	1 180,6	1 142,7	1 163,6
7.	Promissory notes and bank acceptances	696,2	440,6	457,4	425,3	415,5
8.	Financial derivatives liabilities at fair value	880,7	483,1	391,8	366,4	365,3
9.	Other liabilities[1], total	7 442,7	7 318,3	7 748,9	7 757,8	7 645,9
	of which:					
9.1.	Provisions	5 406,4	5 594,0	5 806,7	5 783,1	5 828,7
9.2.	Settlement accounts	1 075,9	821,2	963,1	1 002,8	797,6
9.3.	Accounts payable	80,0	164,8	277,5	245,7	265,6
9.4.	Deferred income	14,9	13,9	14,3	12,0	11,7
9.5.	Interest payable	693,0	616,7	639,1	662,9	687,4
	of which:					
9.5.1	Overdue interest	0,0	0,0	0,0	0,0	0,0
Banking sector liabilities, total [1]		82 999,7	80 063,3	80 778,1	81 279,0	82 054,3

[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		1.01.16	1.01.17	1.07.17	1.08.17	1.09.17
1.	Cash, precious metals and stones	*2,3*	*2,0*	*1,6*	*1,6*	*1,6*
1.1.	of which: money	*2,2*	*1,8*	*1,4*	*1,4*	*1,4*
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	*3,0*	*3,8*	*3,5*	*3,7*	*4,4*
3.	Correspondent accounts, total	*3,1*	*2,2*	*2,3*	*2,2*	*2,1*
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	*0,7*	*0,7*	*0,6*	*0,6*	*0,6*
3.2.	Correspondent accounts with non-resident banks	*2,3*	*1,5*	*1,7*	*1,6*	*1,5*
4.	Securities portfolio, total	*14,2*	*14,3*	*14,5*	*14,7*	*15,3*
	of which					
4.1.	Debt securities	*11,6*	*11,7*	*11,9*	*12,0*	*12,5*
4.2.	Equity	*0,4*	*0,4*	*0,5*	*0,5*	*0,5*
4.3.	Promissory notes	*0,2*	*0,2*	*0,2*	*0,2*	*0,2*
4.4.	Equity in associates and subsidiaries	*2,0*	*1,9*	*1,9*	*2,0*	*2,0*
5.	Other equity	*0,7*	*1,1*	*1,1*	*1,1*	*1,1*
6.	Financial derivatives assets at fair value	*1,5*	*0,9*	*0,8*	*0,7*	*0,7*
7.	Loans, total	*69,3*	*69,5*	*69,9*	*69,3*	*68,4*
	of which:					
7.1.	Loans, deposits and other claims	*68,9*	*69,3*	*69,7*	*69,1*	*68,2*
	of which overdue claims	*3,7*	*3,6*	*3,8*	*3,8*	*3,7*
	of which:					
7.1.1.	Loans and other claims on non-financial organisations	*40,1*	*37,6*	*37,2*	*37,1*	*36,6*
	of which overdue claims	*2,5*	*2,4*	*2,4*	*2,4*	*2,4*
7.1.2.	Loans and other claims on individuals	*12,9*	*13,5*	*13,8*	*13,9*	*14,0*
	of which overdue claims	*1,0*	*1,1*	*1,1*	*1,1*	*1,1*
7.1.3.	Loans, deposits and other claims on credit institutions	*10,4*	*11,4*	*11,8*	*11,6*	*11,0*
	of which overdue claims	*0,1*	*0,1*	*0,2*	*0,2*	*0,2*
8.	Fixed assets (tangible and intangible), other real estate and inventories	*1,5*	*1,9*	*1,8*	*1,8*	*1,8*
8.1	of which real estate, temporarily not used	*0,1*	*0,2*	*0,3*	*0,3*	*0,3*
9.	Allocation of profit	*0,2*	*0,5*	*0,3*	*0,3*	*0,3*
9.1.	of which income tax	*0,1*	*0,4*	*0,3*	*0,2*	*0,2*
10.	Other assets, total	*4,3*	*4,0*	*4,3*	*4,6*	*4,3*
	of which:					
10.1.	Settlement accounts	*2,2*	*1,7*	*1,8*	*2,1*	*1,8*
10.2.	Accounts receivable	*0,5*	*0,4*	*0,5*	*0,5*	*0,5*
10.3.	Deferred expenses	*0,2*	*0,1*	*0,1*	*0,1*	*0,1*
Banking sector assets, total		*100,0*	*100,0*	*100,0*	*100,0*	*100,0*

Table 15

Structure of Liabilities[1], by Source of Funds (As Percent of Total Liabilities)

Liabilities[1]		1.01.16	1.01.17	1.07.17	1.08.17	1.09.17
1.	Funds and profit of credit institutions	9,1	10,8	10,9	11,0	10,9
	Of which:					
1.1.	Funds of credit institutions	5,0	5,5	5,5	5,4	5,4
1.2.	Profit (loss), including financial result of the previous year	4,0	5,1	5,4	5,5	5,5
	Of which:					
1.2.1.	Profit (loss) of the current year	0,2	1,2	1,0	1,1	1,2
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	6,5	3,4	1,3	1,6	2,5
3.	Transferable deposits of credit institutions	1,0	1,0	1,0	1,0	1,0
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	0,6	0,6	0,6	0,6	0,6
3.2.	Correspondent accounts of non-resident credit institutions	0,2	0,3	0,3	0,3	0,3
4.	Loans, deposits and other funds received from other credit institutions	8,5	10,7	10,5	10,4	10,5
5.	Clients' funds[2]	62,5	62,5	64,2	64,1	63,4
	Of which:					
5.1.	Budgetary funds in settlement accounts	0,1	0,0	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	10,7	10,9	11,0	11,0	10,7
5.4.	Clients' float	0,6	0,6	0,6	0,6	0,7
5.5.	Deposits and other funds of legal entities (except credit institutions)	22,9	20,5	21,5	21,7	21,4
5.6.	Individual deposits	28,0	30,2	30,8	30,6	30,2
5.7.	Clients' funds in factoring and forfeiting transactions	0,0	0,0	0,0	0,0	0,0
6.	Bonds	1,5	1,4	1,5	1,4	1,4
7.	Promissory notes and bank acceptances	0,8	0,6	0,6	0,5	0,5
8.	Financial derivatives liabilities at fair value	1,1	0,6	0,5	0,5	0,4
9.	Other liabilities[1], total	9,0	9,1	9,6	9,5	9,3
	Of which:					
9.1.	Provisions	6,5	7,0	7,2	7,1	7,1
9.2.	Settlement accounts	1,3	1,0	1,2	1,2	1,0
9.3.	Accounts payable	0,1	0,2	0,3	0,3	0,3
9.4.	Deferred income	0,0	0,0	0,0	0,0	0,0
9.5.	Interest payable	0,8	0,8	0,8	0,8	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				
	1.01.16	1.01.17	1.07.17	1.08.17	1.09.17	1.01.16	1.01.17	1.07.17	1.08.17	1.09.17	1.01.16	1.01.17	1.07.17	1.08.17	1.09.17
1. Loans, deposits and other claims, total	**37 091,8**	**39 691,9**	**41 039,0**	**41 071,5**	**41 786,0**	**20 062,8**	**15 786,9**	**15 266,3**	**15 093,6**	**14 201,6**	**57 154,5**	**55 478,8**	**56 305,3**	**56 165,2**	**55 987,6**
of which															
- overdue claims	2 537,1	2 600,0	2 707,9	2 745,5	2 735,5	509,5	291,5	353,7	339,0	324,1	3 046,6	2 891,5	3 061,6	3 084,5	3 059,6
1.1 Loans and other claims on resident non-financial organisations	**19 363,3**	**19 734,5**	**20 132,3**	**20 201,8**	**20 210,6**	**9 272,1**	**6 129,7**	**5 747,4**	**5 779,0**	**5 699,1**	**28 635,4**	**25 864,1**	**25 879,7**	**25 980,8**	**25 909,7**
of which															
- overdue claims	1 546,1	1 616,7	1 663,4	1 686,4	1 681,6	262,5	117,7	109,7	88,7	82,6	1 808,5	1 734,5	1 773,2	1 775,1	1 764,3
of which:															
1.1.1. Loans and other claims on individual entrepreneurs	506,0	428,5	428,5	426,5	426,0	8,3	4,9	4,4	4,4	4,3	514,3	433,4	432,9	430,9	430,3
of which															
- overdue claims	72,2	73,5	71,9	72,8	72,7	0,6	0,4	0,4	0,4	0,4	72,9	73,9	72,3	73,2	73,1
1.2 Loans and other claims on non-resident legal entities (except banks)	**698,3**	**707,0**	**766,1**	**796,0**	**807,6**	**3 967,2**	**3 563,6**	**3 371,4**	**3 338,0**	**3 298,4**	**4 665,5**	**4 270,5**	**4 137,4**	**4 134,0**	**4 105,9**
of which															
- overdue claims	92,7	51,0	57,9	58,8	57,0	174,7	106,6	134,2	133,5	131,3	267,4	157,6	192,1	192,3	188,3
1.3 Loans, deposits and other claims on resident financial sector	**4 465,8**	**6 517,0**	**7 255,6**	**7 090,0**	**7 597,3**	**2 228,6**	**3 384,6**	**3 210,8**	**3 099,6**	**2 813,8**	**6 694,4**	**9 901,6**	**10 466,4**	**10 189,6**	**10 411,1**
of which															
- overdue claims	95,0	103,9	138,1	137,9	134,7	9,0	7,5	4,8	4,9	4,9	103,9	111,5	142,8	142,7	139,5
of which:															
1.3.1 Resident credit institutions	3 273,6	4 921,7	5 511,3	5 400,4	5 544,8	1 761,6	2 202,6	1 756,5	1 827,2	1 732,0	5 035,2	7 124,3	7 267,8	7 227,6	7 276,8
of which															
- overdue claims	60,0	64,8	90,8	90,8	87,7	0,9	0,5	0,1	0,1	0,1	60,9	65,3	90,9	90,9	87,9
1.3.2 Other resident non-banking financial institutions	1 192,1	1 595,3	1 744,3	1 689,6	2 052,6	467,1	1 182,0	1 454,3	1 272,4	1 081,8	1 659,2	2 777,3	3 198,6	2 962,0	3 134,3
of which															
- overdue claims	34,9	39,2	47,3	47,1	46,9	8,1	7,0	4,6	4,7	4,8	43,0	46,2	51,9	51,8	51,7
1.4 Loans, deposits and other claims on non-resident banks	**253,3**	**198,1**	**222,2**	**189,3**	**187,2**	**3 321,5**	**1 769,0**	**2 055,6**	**1 988,2**	**1 602,9**	**3 574,8**	**1 967,2**	**2 277,8**	**2 177,5**	**1 790,1**
of which															
- overdue claims	0,1	17,7	17,9	17,9	17,9	2,9	12,2	62,4	69,3	63,9	2,9	30,0	80,3	87,1	81,8
1.5 Loans and other claims on government financial bodies and extra-budgetary funds	**1 135,5**	**1 034,1**	**815,5**	**783,4**	**752,0**	**0,0**	**0,1**	**0,1**	**0,1**	**0,1**	**1 135,5**	**1 034,2**	**815,6**	**783,5**	**752,1**
of which															
- overdue claims	0,0	0,0	0,0	0,0	0,0	0,0	0,1	0,1	0,1	0,1	0,0	0,1	0,1	0,1	0,1
1.6 Loans and other claims on resident individuals	**10 381,8**	**10 629,8**	**11 031,8**	**11 176,9**	**11 365,6**	**274,7**	**155,0**	**132,7**	**130,7**	**124,8**	**10 656,5**	**10 784,7**	**11 164,5**	**11 307,6**	**11 490,4**
of which															
- overdue claims	803,1	810,2	830,1	844,0	843,9	58,9	46,1	41,2	41,2	39,9	862,0	856,3	871,3	885,2	883,8
1.7 Loans and other claims on non-resident individuals	**14,0**	**13,8**	**15,9**	**16,2**	**16,6**	**13,8**	**5,3**	**4,5**	**4,8**	**4,7**	**27,8**	**19,2**	**20,4**	**21,0**	**21,3**
of which															
- overdue claims	0,2	0,4	0,5	0,5	0,5	1,6	1,3	1,3	1,4	1,4	1,9	1,6	1,8	1,9	1,9
Reference data:															
Provisions for loans, deposits and other claims [1]	-	-	-	-	-	-	-	-	-	-	4 525,8	4 572,5	4 711,5	4 670,7	4 692,9
Overdue interest on loans, deposits and other claims, recognized in the balance sheet accounts	179,9	200,8	214,3	225,5	219,2	16,5	12,2	12,2	11,5	10,8	196,4	213,0	226,5	237,1	230,0
Credit institutions' portfolio of residents promissory notes	127,9	129,0	115,5	117,1	114,5	73,7	46,7	37,1	36,5	36,3	201,6	175,7	152,6	153,6	150,7
Credit institutions' portfolio of non-residents promissory notes	2,3	2,3	2,3	2,1	2,1	0,0	0,0	0,0	0,0	0,0	2,3	2,3	2,3	2,1	2,1

[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)

	1.01.16	1.01.17	1.07.17	1.08.17	1.09.17
1. Loans, deposits and other claims, total	***100,0***	***100,0***	***100,0***	***100,0***	***100,0***
	68,9	***69,3***	***69,7***	***69,1***	***68,2***
Of which:					
- overdue claims	*5,3*	*5,2*	*5,4*	*5,5*	*5,5*
	3,7	*3,6*	*3,8*	*3,8*	*3,7*
1.1 Loans and other claims on resident non-financial organizations	***50,1***	***46,6***	***46,0***	***46,3***	***46,3***
	34,5	***32,3***	***32,0***	***32,0***	***31,6***
Of which:					
- overdue claims	*3,2*	*3,1*	*3,1*	*3,2*	*3,2*
	2,2	*2,2*	*2,2*	*2,2*	*2,2*
of which:					
1.1.1. Loans and other claims on individual entrepreneurs	*0,9*	*0,8*	*0,8*	*0,8*	*0,8*
	0,6	*0,5*	*0,5*	*0,5*	*0,5*
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)	***8,2***	***7,7***	***7,3***	***7,4***	***7,3***
	5,6	***5,3***	***5,1***	***5,1***	***5,0***
Of which:					
- overdue claims	*0,5*	*0,3*	*0,3*	*0,3*	*0,3*
	0,3	*0,2*	*0,2*	*0,2*	*0,2*
1.3 Loans, deposits and other claims on resident financial sector	***11,7***	***17,8***	***18,6***	***18,1***	***18,6***
	8,1	***12,4***	***13,0***	***12,5***	***12,7***
Of which:					
- overdue claims	*0,2*	*0,2*	*0,3*	*0,3*	*0,2*
	0,1	*0,1*	*0,2*	*0,2*	*0,2*
of which:					
1.3.1 Resident credit institutions	*8,8*	*12,8*	*12,9*	*12,9*	*13,0*
	6,1	*8,9*	*9,0*	*8,9*	*8,9*
Of which					
- overdue claims	*0,1*	*0,1*	*0,2*	*0,2*	*0,2*
	0,1	*0,1*	*0,1*	*0,1*	*0,1*
1.3.2 Other resident non-banking financial institutions	*2,9*	*5,0*	*5,7*	*5,3*	*5,6*
	2,0	*3,5*	*4,0*	*3,6*	*3,8*
Of which					
- overdue claims	*0,1*	*0,1*	*0,1*	*0,1*	*0,1*
	0,1	*0,1*	*0,1*	*0,1*	*0,1*
1.4 Loans, deposits and other claims on non-resident banks	***6,3***	***3,5***	***4,0***	***3,9***	***3,2***
	4,3	***2,5***	***2,8***	***2,7***	***2,2***
Of which:					
- overdue claims	*0,0*	*0,1*	*0,1*	*0,2*	*0,1*
	0,0	*0,0*	*0,1*	*0,1*	*0,1*
1.5 Loans and other claims on government financial bodies and extra-budgetary funds	***2,0***	***1,9***	***1,4***	***1,4***	***1,3***
	1,4	***1,3***	***1,0***	***1,0***	***0,9***
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	***18,6***	***19,4***	***19,8***	***20,1***	***20,5***
	12,8	***13,5***	***13,8***	***13,9***	***14,0***
Of which:					
- overdue claims	*1,5*	*1,5*	*1,5*	*1,6*	*1,6*
	1,0	*1,1*	*1,1*	*1,1*	*1,1*
1.7 Loans and other claims on non-resident individuals	***0,0***	***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	*7,9*	*8,2*	*8,4*	*8,3*	*8,4*
	5,5	*5,7*	*5,8*	*5,7*	*5,7*
Overdue interest on loans, deposits and other claims, recognized in the balance sheet	*0,3*	*0,4*	*0,4*	*0,4*	*0,4*
	0,2	*0,3*	*0,3*	*0,3*	*0,3*
Credit institutions' portfolio of residents promissory notes	*0,4*	*0,3*	*0,3*	*0,3*	*0,3*
	0,2	*0,2*	*0,2*	*0,2*	*0,2*
Credit institutions' portfolio of non-residents promissory notes	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
	0,0	*0,0*	*0,0*	*0,0*	*0,0*

Table 18

The Structure of Credit Institutions' Security Portfolio[1]

	1.01.16		1.01.17		1.07.17		1.08.17		1.09.17	
	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	**11 573,4**	***100,0***	**11 272,0**	***100,0***	**11 548,8**	***100,0***	**11 794,8**	***100,0***	**12 365,7**	***100,0***
- in rubles	7 317,8	*63,2*	7 778,2	*69,0*	8 233,3	*71,3*	8 358,1	*70,9*	8 682,0	*70,2*
- in foreign currency	4 255,7	*36,8*	3 493,9	*31,0*	3 315,5	*28,7*	3 436,8	*29,1*	3 683,7	*29,8*
Of which:										
Securities at fair value through profit or loss	1 691,8	*14,6*	1 789,6	*15,9*	1 785,9	*15,5*	1 882,2	*16,0*	2 225,4	*18,0*
- in rubles	1 003,1	*8,7*	1 096,7	*9,7*	1 201,6	*10,4*	1 163,3	*9,9*	1 193,0	*9,6*
- in foreign currency	688,8	*6,0*	692,9	*6,1*	584,3	*5,1*	718,9	*6,1*	1 032,3	*8,3*
Securities available for sale	5 024,4	*43,4*	5 104,0	*45,3*	5 529,3	*47,9*	5 509,6	*46,7*	6 067,2	*49,1*
- in rubles	2 851,0	*24,6*	3 342,6	*29,7*	3 605,1	*31,2*	3 657,8	*31,0*	4 283,8	*34,6*
- in foreign currency	2 173,4	*18,8*	1 761,3	*15,6*	1 924,2	*16,7*	1 851,8	*15,7*	1 783,4	*14,4*
Securities held-to-maturity	3 188,9	*27,6*	2 814,9	*25,0*	2 647,6	*22,9*	2 749,3	*23,3*	2 375,0	*19,2*
- in rubles	1 797,2	*15,5*	1 781,6	*15,8*	1 853,6	*16,1*	1 896,3	*16,1*	1 519,8	*12,3*
- in foreign currency	1 391,7	*12,0*	1 033,3	*9,2*	794,0	*6,9*	853,0	*7,2*	855,1	*6,9*
Shares in associates and subsidiaries	1 662,2	*14,4*	1 549,0	*13,7*	1 564,6	*13,5*	1 632,5	*13,8*	1 676,7	*13,6*
- in rubles	1 661,5	*14,4*	1 548,2	*13,7*	1 563,9	*13,5*	1 631,8	*13,8*	1 676,0	*13,6*
- in foreign currency	0,7	*0,0*	0,7	*0,0*	0,7	*0,0*	0,7	*0,0*	0,7	*0,0*
Reference data:										
Revaluation of securities	-109,0		83,8		101,8		89,8		114,9	
Provisions for losses on securities available for sale	33,9		48,5		51,7		50,4		51,9	
Provisions for losses on securities held-to-maturity	11,2		14,6		5,8		6,0		6,1	
Provisions for losses on portfolio of shares in associates and subsidiaries	141,6		163,2		148,0		149,1		159,6	

[1] Excluding promissory notes.

Table 19

The Structure of Credit Institutions' Portfolio of Debt Securities

	1.01.16		1.01.17		1.07.17		1.08.17		1.09.17	
	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	9 616,0	*100,0*	9 365,6	*100,0*	9 604,8	*100,0*	9 793,6	*100,0*	10 270,6	*100,0*
- in rubles	5 468,3	*56,9*	5 959,5	*63,6*	6 375,4	*66,4*	6 440,8	*65,8*	6 692,2	*65,2*
- in foreign currency	4 147,7	*43,1*	3 406,2	*36,4*	3 229,3	*33,6*	3 352,8	*34,2*	3 578,4	*34,8*
of which: revaluation	-87,8	*-0,9*	63,9	*0,7*	103,9	*1,1*	99,6	*1,0*	130,6	*1,3*
Debt securities at book value held (without revaluation)	9 703,8	*100,0*	9 301,8	*100,0*	9 500,9	*100,0*	9 694,0	*100,0*	10 140,0	*100,0*
of which:										
debt securities of the Russian Federation	2 546,5	*26,2*	3 360,7	*36,1*	3 261,4	*34,3*	3 010,5	*31,1*	3 048,3	*30,1*
- in rubles	1 967,3	*20,3*	2 709,4	*29,1*	2 732,5	*28,8*	2 508,6	*25,9*	2 550,3	*25,2*
- in foreign currency	579,2	*6,0*	651,3	*7,0*	528,8	*5,6*	502,0	*5,2*	498,0	*4,9*
debt securities of the Bank of Russia	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	144,1	*1,4*
- in rubles	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	144,1	*1,4*
- in foreign currency	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
debt securities of federal districts and local government	190,6	*2,0*	275,7	*3,0*	259,0	*2,7*	252,4	*2,6*	267,3	*2,6*
- in rubles	190,4	*2,0*	275,7	*3,0*	259,0	*2,7*	252,4	*2,6*	267,3	*2,6*
- in foreign currency	0,1	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
debt securities of resident credit institutions	534,8	*5,5*	421,7	*4,5*	423,3	*4,5*	397,0	*4,1*	392,3	*3,9*
- in rubles	525,5	*5,4*	402,1	*4,3*	412,2	*4,3*	387,1	*4,0*	381,4	*3,8*
- in foreign currency	9,3	*0,1*	19,7	*0,2*	11,1	*0,1*	9,9	*0,1*	10,8	*0,1*
other debt securities of residents	1 210,3	*12,5*	1 412,8	*15,2*	1 793,3	*18,9*	1 802,6	*18,6*	1 989,6	*19,6*
- in rubles	1 209,0	*12,5*	1 406,6	*15,1*	1 784,1	*18,8*	1 793,6	*18,5*	1 974,0	*19,5*
- in foreign currency	1,3	*0,0*	6,2	*0,1*	9,2	*0,1*	9,0	*0,1*	15,5	*0,2*
debt securities of other countries	160,2	*1,7*	129,9	*1,4*	95,5	*1,0*	97,1	*1,0*	94,8	*0,9*
- in rubles	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- in foreign currency	160,2	*1,7*	129,9	*1,4*	95,5	*1,0*	97,1	*1,0*	94,8	*0,9*
debt securities of non-resident banks	341,4	*3,5*	75,5	*0,8*	204,3	*2,2*	143,8	*1,5*	102,3	*1,0*
- in rubles	9,5	*0,1*	4,7	*0,1*	4,7	*0,0*	4,7	*0,0*	5,4	*0,1*
- in foreign currency	331,9	*3,4*	70,8	*0,8*	199,6	*2,1*	139,1	*1,4*	96,9	*1,0*
other debt securities of non-residents	2 015,9	*20,8*	1 852,3	*19,9*	1 814,0	*19,1*	1 914,8	*19,8*	1 990,9	*19,6*
- in rubles	206,6	*2,1*	153,4	*1,6*	157,3	*1,7*	173,0	*1,8*	173,1	*1,7*
- in foreign currency	1 809,3	*18,6*	1 699,0	*18,3*	1 656,7	*17,4*	1 741,8	*18,0*	1 817,8	*17,9*
debt securities delivered without derecognition in the balance sheet	2 698,1	*27,8*	1 758,5	*18,9*	1 628,8	*17,1*	2 054,4	*21,2*	2 089,0	*20,6*
- in rubles	1 442,7	*14,9*	934,8	*10,0*	912,7	*9,6*	1 212,9	*12,5*	1 056,6	*10,4*
- in foreign currency	1 255,3	*12,9*	823,7	*8,9*	716,1	*7,5*	841,5	*8,7*	1 032,4	*10,2*
overdue debt securities	6,1	*0,1*	14,6	*0,2*	21,3	*0,2*	21,2	*0,2*	21,5	*0,2*
- in rubles	5,1	*0,1*	9,0	*0,1*	9,0	*0,1*	8,9	*0,1*	9,4	*0,1*
- in foreign currency	1,1	*0,0*	5,7	*0,1*	12,2	*0,1*	12,3	*0,1*	12,2	*0,1*
Reference data:										
Provisions for losses on debt securities	40,0		45,9		57,3		56,5		58,8	

Table 20

Structure of credit institutions' portfolio of shares

	1.01.16		1.01.17		1.07.17		1.08.17		1.09.17	
	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	295,2	*100,0*	357,4	*100,0*	379,4	*100,0*	368,8	*100,0*	418,5	*100,0*
- in rubles	188,0	*63,7*	270,5	*75,7*	294,0	*77,5*	285,5	*77,4*	313,8	*75,0*
- in foreign currency	107,3	*36,3*	87,0	*24,3*	85,5	*22,5*	83,3	*22,6*	104,6	*25,0*
of which: revaluation	-21,2	*-7,2*	20,0	*5,6*	-2,1	*-0,6*	-9,7	*-2,6*	-15,7	*-3,7*
Shares held at book value (without revaluation)	316,4	*100,0*	337,5	*100,0*	381,5	*100,0*	378,5	*100,0*	434,1	*100,0*
of which shares of:										
resident credit institutions	13,5	*4,3*	2,4	*0,7*	4,3	*1,1*	3,3	*0,9*	41,5	*9,6*
- in rubles	13,5	*4,3*	2,4	*0,7*	4,3	*1,1*	3,3	*0,9*	41,5	*9,6*
- 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	139,3	*44,0*	160,1	*47,4*	212,8	*55,8*	226,7	*59,9*	223,7	*51,5*
- in rubles	136,7	*43,2*	160,1	*47,4*	212,8	*55,8*	226,7	*59,9*	223,7	*51,5*
- in foreign currency	2,6	*0,8*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
non-resident credit institutions	1,4	*0,4*	1,9	*0,6*	2,2	*0,6*	4,6	*1,2*	11,2	*2,6*
- 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	1,4	*0,4*	1,9	*0,6*	2,2	*0,6*	4,6	*1,2*	11,2	*2,6*
other non-residents	50,0	*15,8*	44,9	*13,3*	52,8	*13,8*	47,7	*12,6*	52,7	*12,1*
- 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	50,0	*15,8*	44,9	*13,3*	52,8	*13,8*	47,7	*12,6*	52,7	*12,1*
shares delivered without derecognition in the balance sheet	10,6	*3,4*	18,5	*5,5*	4,4	*1,2*	4,7	*1,2*	22,8	*5,2*
- in rubles	10,6	*3,3*	18,5	*5,5*	4,4	*1,1*	4,6	*1,2*	6,7	*1,5*
- in foreign currency	0,0	*0,0*	0,0	*0,0*	0,1	*0,0*	0,1	*0,0*	16,1	*3,7*
Shares valued at cost[1]	101,6	*32,1*	109,7	*32,5*	104,9	*27,5*	91,6	*24,2*	82,3	*18,9*
- in rubles	48,4	*15,3*	69,5	*20,6*	74,5	*19,5*	60,6	*16,0*	57,6	*13,3*
- in foreign currency	53,3	*16,8*	40,2	*11,9*	30,4	*8,0*	30,9	*8,2*	24,7	*5,7*
Reference data:										
Provisions for losses on shares	10,9		26,9		17,2		16,8		16,3	

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

Table 21

Credit Institutions' Portfolio of Discounted Promissory Notes

(billion rubles)

	1.01.16	1.01.17	1.07.17	1.08.17	1.09.17
Portfolio of promissory notes discounted by a credit institution, in rubles	130,3	131,3	117,8	119,2	116,5
of which promissory notes, not paid when due	10,7	12,9	15,6	13,2	13,0
Portfolio of promissory notes discounted by a credit institution, in foreign currency	73,7	46,7	37,1	36,5	36,3
of which promissory notes, not paid when due	0,01	0,01	0,00	0,00	0,00
Total	**204,0**	**178,0**	**154,9**	**155,7**	**152,8**

Table 22

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

	1.01.16		1.01.17		1.07.17		1.08.17		1.09.17	
	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	**204,0**	***100,0***	**178,0**	***100,0***	**154,9**	***100,0***	**155,7**	***100,0***	**152,8**	***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	0,2	*0,1*	0,1	*0,1*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- promissory notes of resident credit institutions	126,7	*62,1*	87,8	*49,3*	78,3	*50,5*	77,1	*49,5*	76,6	*50,1*
- other promissory notes of residents	74,7	*36,6*	87,7	*49,3*	74,3	*48,0*	76,5	*49,1*	74,1	*48,5*
- promissory notes of authorised agencies of other countries	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- promissory notes of non-resident credit institutions	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- other promissory notes of non-residents	2,3	*1,1*	2,3	*1,3*	2,3	*1,5*	2,1	*1,3*	2,1	*1,4*
Reference data:										
Provisions for losses on promissory notes	13,2		19,7		19,4		21,5		20,0	

[1] including overdue promissory notes.

Table 23

Real Estate Temporarily out of Use in Operating Activities

(billion rubles)

	1.01.16	1.01.17	1.07.17	1.08.17	1.09.17
Land temporarily out of use in operating activities	7,5	9,5	8,4	8,2	7,8
Land temporarily out of use in operating activities, leased out	11,5	9,5	6,3	6,3	6,2
Land temporarily out of use in operating activities, at current (fair) value	26,0	38,3	62,9	62,8	62,6
Land temporarily out of use in operating activities, at current (fair) value, leased out	5,3	27,7	20,6	21,1	21,0
Real estate (except land) temporarily out of use in operating activities*	3,4	5,1	5,2	4,6	4,6
Real estate (except land) temporarily out of use in operating activities, leased out*	8,8	4,6	4,3	4,8	4,8
Real estate (except land) temporarily out of use in operating activities, at current (fair) value	16,8	35,6	41,9	42,4	42,7
Real estate (except land) temporarily out of use in operating activities, at current (fair) value, leased out	27,4	37,5	36,2	35,9	34,8
Investments in construction of objects of real estate, temporarily out of use in operating activities	2,6	30,1	33,8	35,8	41,7
Non-current inventories	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"	79,4	75,4	36,2	36,4	36,1

* At residual value (less amortisation).

Table 24

Funds Raised by Credit Institutions From Organisations[1]

(billion rubles)

		1.01.16	1.01.17	1.07.17	1.08.17	1.09.17
1.	Funds raised from organisations, total	28 442,1	25 635,1	26 753,1	27 037,8	26 983,8
	- in rubles	14 889,3	15 467,4	16 846,9	16 941,8	17 062,6
	- in foreign currency	13 552,7	10 167,6	9 906,2	10 096,0	9 921,2
	of which:					
1.1.	Funds of legal entities in settlement and other accounts[1]	8 905,2	8 763,7	8 908,6	8 920,1	8 817,2
	- in rubles	6 179,5	6 686,4	6 558,6	6 448,7	6 575,0
	- in foreign currency	2 725,7	2 077,2	2 350,0	2 471,4	2 242,3
	Of which:					
1.1.1	Funds of individual entrepreneurs	216,4	267,6	305,1	318,1	334,5
	- in rubles	207,4	255,9	292,8	305,4	321,1
	- in foreign currency	9,0	11,7	12,3	12,7	13,4
1.2.	Government and other extra budgetary funds in settlement accounts	0,1	0,1	0,3	0,9	0,6
1.3.	Float	472,5	436,1	482,7	480,8	558,0
1.4.	Deposits and other funds of legal entities (except credit institutions)	19 018,2	16 385,2	17 337,7	17 613,5	17 585,2
	- in rubles	8 522,2	8 529,4	10 008,3	10 224,0	10 162,3
	- in foreign currency	10 496,0	7 855,7	7 329,4	7 389,5	7 422,8
	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	859,3	827,2	2 096,4	2 256,9	2 317,9
1.4.2.	Certificates of deposit	2,8	0,6	0,3	0,3	0,1
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	1,6	0,1	0,0	0,0	0,1
1.5.	Clients' funds in factoring and forfeiting transactions	22,3	27,7	22,2	21,5	21,6
1.6.	Funds written down from clients' accounts but not entered in correspondent account of a credit institution because of shortage of money	23,7	22,4	1,6	1,1	1,3
	Deposits and other funds of legal entities (as paragraph 1.4.) by maturity:					
	demand deposits and deposits with maturity up to 30 days	3 291,5	3 406,9	2 940,0	2 951,8	3 111,6
	- in rubles	2 649,1	2 503,9	2 542,9	2 557,2	2 647,0
	- in foreign currency	642,3	903,0	397,1	394,6	464,6
	with maturity from 31 days to 1 year	5 852,1	4 650,2	5 964,8	6 207,8	6 076,0
	- in rubles	3 257,3	3 584,3	4 992,3	5 227,1	5 080,7
	- in foreign currency	2 594,8	1 065,9	972,5	980,7	995,3
	with maturity in excess of 1 year	9 874,7	8 328,1	8 432,9	8 453,9	8 397,6
	- in rubles	2 615,8	2 441,3	2 473,1	2 439,7	2 434,7
	- in foreign currency	7 258,9	5 886,8	5 959,8	6 014,3	5 962,9
	Reference data					
Funds raised from non-resident organisations, total		5 130,4	3 927,7	3 557,5	3 621,8	3 497,0
- in rubles		433,7	279,7	254,8	280,1	277,8
- in foreign currency		4 696,6	3 648,0	3 302,7	3 341,7	3 219,2
of which:						
	Funds of non-resident organisations in settlement and other accounts	574,5	449,6	676,8	705,7	624,7
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	428,1	319,0	241,0	244,6	213,7
	Other funds raised from non-resident legal entities	4 095,6	3 130,8	2 613,7	2 641,0	2 631,7
	Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0,0	0,0	0,0	0,0	0,0

[1] 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 off from clients' accounts but not passed throug a credit institution's correspondent account (excluding funds, raised from credit institutions).

[2] 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.)

	1.01.16	1.01.17	1.07.17	1.08.17	1.09.17
Issued debt obligations - total	**2 536,9**	**2 019,5**	**2 098,5**	**2 012,8**	**2 018,4**
including:					
bonds:	1 266,5	1 092,9	1 180,6	1 142,7	1 163,6
of which					
with maturities less than one year	2,6	1,0	6,5	9,5	12,5
with maturities in excess of one year	1 263,9	1 066,7	1 099,1	1 091,6	1 100,1
deposit certificates [1]	2,8	0,6	0,3	0,3	0,1
of which					
with maturities less than one year	2,1	0,2	0,2	0,2	0,0
with maturities in excess of one year	0,5	0,3	0,0	0,0	0,0
savings certificates [2]	571,4	485,5	460,1	444,5	439,1
of which					
with maturities less than one year	364,8	223,4	288,9	281,8	274,1
with maturities in excess of one year	183,3	238,2	142,1	136,3	139,9
promissory notes and banker's acceptances	696,2	440,6	457,4	425,3	415,5
of which					
with maturities less than one year	329,8	192,0	171,9	165,9	164,4
with maturities in excess of one year	346,8	222,6	256,0	232,3	223,6

[1] Included in corporate deposits.

[2] Included in retail deposits.

Table 26

Individual Deposit Structure

(billion rubles)

		1.01.16	1.01.17	1.07.17	1.08.17	1.09.17
1	Individual deposits	23 219,1	24 200,3	24 897,1	24 861,3	24 798,4
	- of which savings certificates	571,4	485,5	460,1	444,5	439,1
1.1.	Individual demand deposits and deposits with maturity up to 30 days	3 843,7	4 424,4	4 751,1	4 758,4	4 723,7
	- in rubles	3 176,5	3 563,6	3 774,6	3 752,8	3 685,5
	- in foreign currency	667,1	860,8	976,6	1 005,5	1 038,2
1.2.	Individual deposits with maturity from 31 days to 1 year	9 278,4	8 511,4	8 884,2	8 978,3	9 075,0
	- in rubles	6 948,4	7 553,3	7 955,5	8 047,7	8 156,6
	- in foreign currency	2 330,1	958,2	928,7	930,7	918,4
1.3.	Individual deposits with maturity in excess of 1 year	10 097,0	11 264,5	11 261,8	11 124,6	10 999,6
	- in rubles	6 273,3	7 359,8	7 557,0	7 462,6	7 442,8
	- in foreign currency	3 823,7	3 904,7	3 704,8	3 662,1	3 556,8
	Reference data:					
	Deposits of non-resident individuals (excluding saving certificates)	372,0	370,6	388,4	387,4	385,8

Table 27

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

(billion rubles)

	1.01.16	1.01.17	1.07.17	1.08.17	1.09.17
Loans, deposits and other funds received from other credit institutions, total	**7 091,0**	**8 559,1**	**8 483,0**	**8 438,3**	**8 590,8**
- in rubles	3 687,6	5 376,5	5 809,0	5 621,6	5 910,8
- in foreign currency	3 403,5	3 182,6	2 674,0	2 816,7	2 680,0
of which:					
- loans, deposits and other funds received from resident credit institutions	5 024,8	7 263,3	7 350,6	7 323,0	7 507,6
- in rubles	3 432,9	5 105,2	5 574,8	5 399,9	5 680,2
- in foreign currency	1 591,9	2 158,1	1 775,8	1 923,1	1 827,4
of which					
overdue debt	1,6	0,4	0,3	0,3	0,3
- in rubles	1,6	0,4	0,3	0,3	0,3
- in foreign currency	0,0	0,0	0,0	0,0	0,0
- loans, deposits and other funds received from non-resident banks	2 066,2	1 295,8	1 132,4	1 115,3	1 083,2
- in rubles	254,7	271,3	234,2	221,7	230,6
- in foreign currency	1 811,6	1 024,5	898,2	893,6	852,6
of which					
overdue debt	0,5	0,1	0,0	0,0	0,0
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,5	0,1	0,0	0,0	0,0

Table 28

Distribution of Budgetary Funds in Settlement Accounts by Groups of Credit Institutions on 1.09.17

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	0	0	*0,0*	0	*0,0*
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%	38	41 355	*100,0*	52 556 327	*64,1*
No budgetary funds	535	0	*0,0*	29 497 926	*36,0*
Data not available	3	0	*0,0*	0	*0,0*
Total	**576**	**41 355**	***100,0***	**82 054 254**	***100,0***

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

Table 29

Funds Raised From and Placed With Non-Residents

№	Indicator	1.01.16		1.01.17		1.07.17		1.08.17		1.09.17	
		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)**	**5 677,3**	***6,8***	**4 402,2**	***5,5***	**4 032,9**	***5,0***	**4 097,6**	***5,0***	**3 970,1**	***4,8***
1.1	Funds in accounts of legal entities (excluding certificates of deposit)	5 098,1	*6,1*	3 899,3	*4,9*	3 531,5	*4,4*	3 591,3	*4,4*	3 470,0	*4,2*
1.1.1	of which deposits and other raised funds (excluding certificates of deposit)	4 523,7	*5,5*	3 449,8	*4,3*	2 854,7	*3,5*	2 885,6	*3,6*	2 845,4	*3,5*
1.2	Individual deposits (excluding saving certificates)	372,0	*0,4*	370,6	*0,5*	388,4	*0,5*	387,4	*0,5*	385,8	*0,5*
1.2.1	of which deposits and other raised funds (excluding saving certificates)	275,3	*0,3*	244,8	*0,3*	253,5	*0,3*	251,1	*0,3*	249,2	*0,3*
1.3	Funds in other accounts	207,2	*0,2*	132,3	*0,2*	113,0	*0,1*	118,9	*0,1*	114,3	*0,1*
2.	**Funds in correspondent and other accounts of credit institutions**	**204,5**	***0,2***	**230,1**	***0,3***	**262,1**	***0,3***	**259,6**	***0,3***	**234,5**	***0,3***
3.	**Loans, deposits and other funds raised from credit institutions**	**2 066,2**	***2,5***	**1 295,8**	***1,6***	**1 132,4**	***1,4***	**1 115,3**	***1,4***	**1 083,2**	***1,3***
4.	**Loans from other countries**	**0,0**	***0,0***	**0,0**	***0,0***	**0,0**	***0,0***	**0,0**	***0,0***	**0,0**	***0,0***
	Raised funds, total	**7 948,1**	***9,6***	**5 928,1**	***7,4***	**5 427,4**	***6,7***	**5 472,5**	***6,7***	**5 287,8**	***6,4***
	Reference data:										
	Liabilities of authorized banks to non-residents on issued debt securities - total	368,7	*0,4*	262,7	*0,3*	241,5	*0,3*	245,5	*0,3*	241,9	*0,3*
	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**	**8 268,1**	***10,0***	**6 259,0**	***7,8***	**6 437,7**	***8,0***	**6 335,8**	***7,8***	**5 920,3**	***7,2***
	of which overdue claims	272,2	*0,3*	189,2	*0,2*	274,2	*0,3*	281,4	*0,3*	271,9	*0,3*
	of which:										
1.1.	Loans, deposits and other claims	3 574,8	*4,3*	1 967,2	*2,5*	2 277,8	*2,8*	2 177,5	*2,7*	1 790,1	*2,2*
1.2	Loans and other claims on legal entities	4 665,5	*5,6*	4 270,5	*5,3*	4 137,4	*5,1*	4 134,0	*5,1*	4 105,9	*5,0*
1.3	Loans and other claims on individuals	27,8	*0,0*	19,2	*0,0*	20,4	*0,0*	21,0	*0,0*	21,3	*0,0*
2.	**Correspondent accounts with banks**	**1 924,8**	***2,3***	**1 200,8**	***1,5***	**1 379,1**	***1,7***	**1 307,3**	***1,6***	**1 226,5**	***1,5***
3.	**Securities acquired by credit institutions, total**	**2 571,2**	***3,1***	**2 106,9**	***2,6***	**2 171,2**	***2,7***	**2 210,2**	***2,7***	**2 253,9**	***2,7***
	of which:										
3.1	Debt securities (without revaluation and delivered without derecognition in the balance sheet)	2 517,5	*3,0*	2 057,7	*2,6*	2 113,8	*2,6*	2 155,8	*2,7*	2 187,9	*2,7*
3.2	Shares (without revaluation and delivered without derecognition in the balance sheet)	51,4	*0,1*	46,8	*0,1*	55,0	*0,1*	52,3	*0,1*	63,9	*0,1*
3.3	Discounted promissory notes	2,3	*0,0*	2,3	*0,0*	2,3	*0,0*	2,1	*0,0*	2,1	*0,0*
4.	**Shares in associates and subsidiaries**	**547,5**	***0,7***	**586,4**	***0,7***	**592,2**	***0,7***	**593,3**	***0,7***	**593,7**	***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	**13 325,5**	***16,1***	**10 162,1**	***12,7***	**10 588,3**	***13,1***	**10 454,7**	***12,9***	**10 020,3**	***12,2***
	Reference data:										
	Overdue interest on claims of credit institutions	11,2	*0,0*	9,1	*0,0*	11,5	*0,0*	20,1	*0,0*	15,4	*0,0*

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

Financial Condition

Table 30

Financial Result of Operating Credit Institutions (CIs)

	Profit (+) / loss (-) of the current year, million rubles					Number of credit institutions					Reference: allocation of profit of the current year, million rubles				
	1.01.16	1.01.17	1.07.17	1.08.17	1.09.17	1.01.16	1.01.17	1.07.17	1.08.17	1.09.17	1.01.16	1.01.17	1.07.17	1.08.17	1.09.17
Total	191 965,4	929 662,4	770 316,4	920 267,3	997 139,6	733	623	589	579	573	125 480,2	343 434,3	205 068,2	183 288,8	204 328,6
Profit-making CIs[1]	735 803,4	1 291 867,7	848 735,1	989 650,1	1 091 915,1	553	445	420	415	405	113 513,3	332 167,4	200 691,4	178 636,1	196 792,2
Loss-making CIs	-543 838,1	-362 205,4	-78 418,6	-69 382,8	-94 775,5	180	178	169	164	168	11 966,9	11 266,8	4 376,9	4 652,7	7 536,4
CIs that have not provided their reporting						0	0	0	3	3					
Total						**733**	**623**	**589**	**582**	**576**					

[1] including CIs with zero profit.

Table 31

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

	1.01.16		1.01.17		1.04.17		1.07.17	
	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)
1. Income of credit institutions, total	**191 868,1**	***100,0***	**182 516,2**	***100,0***	**27 068,3**	***100,0***	**57 902,3**	***100,0***
1.1. Interest income on claims on legal entities (except income on securities)	3 992,2	*2,1*	4 022,5	*2,2*	961,5	*3,6*	1 909,4	*3,3*
1.2. Interest income on loans to individuals	1 791,6	*0,9*	1 759,2	*1,0*	425,0	*1,6*	869,3	*1,5*
1.3. Income on operations with securities	1 411,8	*0,7*	1 337,3	*0,7*	296,3	*1,1*	621,1	*1,1*
1.4. Income on operations with foreign currency	169 003,8	*88,1*	161 782,9	*88,6*	22 567,1	*83,4*	49 100,8	*84,8*
1.5. Commissions	974,7	*0,5*	1 132,9	*0,6*	281,1	*1,0*	596,3	*1,0*
1.6. Recovery of loss provision	9 363,9	*4,9*	10 816,5	*5,9*	2 077,8	*7,7*	4 092,8	*7,1*
1.7. Other income	5 330,0	*2,8*	1 665,0	*0,9*	459,6	*1,7*	712,7	*1,2*
Of which:								
1.7.1. Income on operations with derivatives and embedded derivative instruments	1 837,3	*1,0*	1 208,9	*0,7*	340,3	*1,3*	522,9	*0,9*
2. Expenses of credit institutions, total	**191 675,5**	***100,0***	**181 587,2**	***100,0***	**26 727,5**	***100,0***	**57 128,3**	***100,0***
2.1. Interest expenses on funds raised from legal entities (except expense on securities)	2 711,2	*1,4*	2 522,0	*1,4*	568,2	*2,1*	1 133,9	*2,0*
2.2. Interest expenses on funds raised from individuals	1 451,2	*0,8*	1 636,0	*0,9*	342,2	*1,3*	704,2	*1,2*
2.3. Expenses on operations with securities	771,7	*0,4*	341,2	*0,2*	72,0	*0,3*	151,0	*0,3*
2.4. Expenses on operations with foreign currency	168 553,4	*87,9*	161 758,0	*89,1*	22 597,9	*84,5*	49 040,0	*85,8*
2.5. Commissions	202,3	*0,1*	280,2	*0,2*	66,9	*0,3*	149,1	*0,3*
2.6. Expenses on loss provision	11 080,5	*5,8*	11 481,0	*6,3*	2 247,5	*8,4*	4 434,5	*7,8*
2.7. Management expenses (including personnel costs)	1 239,9	*0,6*	1 455,5	*0,8*	353,2	*1,3*	735,2	*1,3*
2.8. Other expenses	5 665,2	*3,0*	2 113,3	*1,2*	479,8	*1,8*	780,4	*1,4*
Of which:								
2.8.1. Expenses on operations with derivatives and embedded derivative instruments	1 865,4	*1,0*	1 299,0	*0,7*	343,4	*1,3*	498,0	*0,9*

[1] According to Profit and Loss Statement of Credit Institutions (form 0409102).
On credit institutions that filed their reporting with the Bank of Russia.

Some Indicators that Characterise Assets and Liabilities of Credit Institutions by Federal Districts and Subjects of the Russian Federation

Table 32

Assets and liabilities1 of credit institutions (with balancing of some accounts), registered in respective regions, as of 1.09.17

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	55 614 236 670	19 918 807 846	56 613 166 304	18 919 878 212
Belgorod Region	10 681 436	756 986	10 684 046	754 376
Bryansk Region	0	0	0	0
Vladimir Region	2 865 886	84 331	2 866 256	83 961
Voronezh Region	8 447 529	1 158 916	7 743 716	1 862 729
Ivanovo Region	15 044 745	829 566	15 104 318	769 993
Kaluga Region	51 216 798	1 607 783	51 242 059	1 582 522
Kostroma Region	673 425 659	185 205 131	742 469 959	116 160 831
Kursk Region	22 725 133	779 408	22 723 250	781 291
Lipetsk Region	23 837 669	1 103 388	23 839 069	1 101 988
Moscow Region	29 160 620	4 242 346	29 698 797	3 704 169
Orel Region	0	0	0	0
Ryazan Region	18 958 995	1 235 977	18 956 717	1 238 255
Smolensk Region	0	0	0	0
Tambov Region	3 145 385	23 189	3 149 560	19 014
Tver Region	2 100 734	311 423	2 102 057	310 100
Tula Region	2 601 882	40 328	2 611 196	31 014
Yaroslavl Region	20 413 700	3 727 670	21 116 399	3 024 971
City of Moscow	54 729 610 499	19 717 701 404	55 658 858 905	18 788 452 998
North-Western Federal District	1 715 895 570	372 032 273	1 827 057 710	260 870 133
Republic of Karelia	803 988	26 981	810 934	20 035
Komi Republic	6 355 247	562 322	6 384 796	532 773
Akhangelsk Region	0	0	0	0
Vologda Region	51 150 407	6 702 444	52 602 305	5 250 546
Kaliningrad Region	19 876 052	6 865 021	20 158 747	6 582 326
Leningrad Region	421 871	33 330	453 793	1 408
Murmansk Region	1 634 093	1 732 973	1 634 295	1 732 771
Novgorod Region	7 417 306	242 864	7 409 049	251 121
Pskov Region	3 200 601	14 541	3 203 453	11 689
St Petersburg	1 625 036 005	355 851 797	1 734 400 338	246 487 464
Southern Federal District	511 143 018	33 851 009	516 085 735	28 908 292
Republic of Adygeya	9 444 518	290 996	9 455 307	280 207
Republic of Kalmykia	0	0	0	0
Republic of Crimea	142 024 417	6 403 156	142 853 737	5 573 836
Krasnodar Territory	190 139 581	11 293 302	192 561 536	8 871 347
Astrakhan Region	8 120 418	4 384 869	8 127 919	4 377 368
Volgograd Region	14 251 494	1 975 396	15 257 622	969 268
Rostov Region	126 734 647	8 487 075	127 590 195	7 631 527
City of Sevastopol	20 427 943	1 016 215	20 239 419	1 204 739
North-Caucasian Federal District	26 606 686	615 003	26 773 211	448 478
Republik of Daghestan	3 457 834	46 186	3 494 232	9 788
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	7 106 639	120 749	7 132 649	94 739

Karachai-Cherkess Republic	6 114 827	114 172	6 218 395	10 604
Republic of North Ossetia - Alania	935 612	81 948	973 001	44 559
Chechen Republic	0	0	0	0
Stavropol Territory	8 991 774	251 948	8 954 934	288 788
Volga Federal District	1 495 528 582	213 608 301	1 547 490 254	161 646 629
Republic of Bashkortostan	100 043 125	1 951 325	99 528 804	2 465 646
Republic of Marii El	3 096 950	108 105	3 101 952	103 103
Republic of Mordovia	25 336 788	250 842	25 370 676	216 954
Republic of Tatarstan	656 919 264	118 997 538	642 287 269	133 629 533
Udmurt Republic	47 480 357	1 763 144	48 271 598	971 903
Chuvash Republic	11 341 795	748 744	11 564 441	526 098
Perm Territory	27 054 345	2 279 722	27 132 892	2 201 175
Kirov Region	35 168 594	3 860 049	38 037 887	990 756
Nizhny Novgogrod Region	83 411 984	6 349 356	85 026 046	4 735 294
Orenburg Region	44 439 160	2 318 159	44 445 890	2 311 429
Penza Region	5 579 762	109 658	5 579 829	109 591
Samara Region	404 459 513	70 670 735	463 494 028	11 636 220
Saratov Region	45 847 756	4 150 686	48 267 958	1 730 484
Ulyanovsk Region	5 349 189	50 238	5 380 984	18 443
Ural Federal District	1 114 848 341	151 471 247	1 128 398 510	137 921 078
Kurgan Region	3 435 703	51 197	3 463 008	23 892
Sverdlovsk Region	632 091 645	117 869 268	645 472 010	104 488 903
Tyumen Region	337 903 491	22 387 289	337 756 904	22 533 876
Chelyabinsk Region	141 417 502	11 163 493	141 706 588	10 874 407
Siberian Federal District	213 552 787	37 140 610	208 548 602	42 144 795
Republic of Altai	1 471 502	133 421	1 482 952	121 971
Republic of Buryatiya	0	0	0	0
Republic of Tuva	528 802	2 168	530 478	492
Republic of Khakassia	8 280 179	158 292	8 282 659	155 812
Altai Territory	11 484 564	218 258	11 504 440	198 382
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	8 351 538	437 035	8 327 051	461 522
Irkutsk Region	20 453 197	2 159 811	20 575 862	2 037 146
Kemerovo Region	17 337 384	517 232	17 389 848	464 768
Novosibirsk Region	127 404 478	30 703 054	120 996 326	37 111 206
Omsk Region	9 722 527	2 612 233	10 938 374	1 396 386
Tomsk Region	8 518 616	199 106	8 520 612	197 110
Far Eastern Federal District	551 446 080	83 469 566	577 908 446	57 007 200
Republic of Sakha (Yakutia)	39 844 779	2 180 747	40 129 624	1 895 902
Kamchatka Territory	9 758 310	1 089 798	9 847 779	1 000 329
Primorskiy Territory	111 668 122	26 831 366	125 179 014	13 320 474
Khabarovsk Territory	5 672 866	141 091	5 673 224	140 733
Amur Region	376 794 495	50 065 784	389 295 441	37 564 838
Magadan Region	0	0	0	0
Sakhalin Region	7 707 508	3 160 780	7 783 364	3 084 924
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	61 243 257 734	20 810 995 855	62 445 428 772	19 608 824 817

[1] In this table «liabilities» stand for «bank funds and profits (capital items in the balance sheet) plus liabilities» or

Table 33

Securities Acquired by Credit Institutions Registered in Respective Regions, as of 1.09.17

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	9 120 578 692	2 923 916 193	322 268 038	1 658 885 222	93 889 091	34 229 687
Belgorod Region	1 349 106	299 511	0	0	0	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	14 529	15 784	0	0	0	0
Voronezh Region	2 817 612	14 315	0	0	0	0
Ivanovo Region	862 038	289 279	15 958	0	0	0
Kaluga Region	6 389 312	945 670	123 741	0	0	0
Kostroma Region	339 032 441	3 572 925	5 839 993	2 707 537	0	0
Kursk Region	310 317	310 317	0	0	0	0
Lipetsk Region	2 723 977	308 692	1	0	0	0
Moscow Region	1 411 731	1 406 546	533 909	0	1 403 733	0
Orel Region	0	0	0	0	0	0
Ryazan Region	945 244	396 395	0	309 757	0	0
Smolensk Region	0	0	0	0	0	0
Tambov Region	0	0	0	0	0	0
Tver Region	0	0	0	0	0	0
Tula Region	347 093	34 897	11 666	0	0	0
Yaroslavl Region	8 724 919	307 292	217 457	0	0	0
City of Moscow	8 755 650 373	2 916 014 570	315 525 313	1 655 867 928	92 485 358	34 229 687
North-Western Federal District	454 615 677	12 761 403	23 365 676	10 072 788	5 463 426	115 426
Republic of Karelia	0	0	0	0	0	0
Komi Republic	986 381	433 056	135 760	0	0	0
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	10 419 629	1 739 161	334 849	0	3 300	0
Kaliningrad Region	8 931 632	146 104	8 681	0	0	0
Leningrad Region	0	0	0	0	0	0
Murmansk Region	0	0	0	0	0	0
Novgorod Region	591 074	271 744	322 017	0	0	0
Pskov Region	49 633	0	0	0	0	0
St Petersburg	433 637 328	10 171 338	22 564 369	10 072 788	5 460 126	115 426
Southern Federal District	33 522 540	15 540 836	370 601	329 840	7 181 423	1 631 738
Republic of Adygeya	158 748	0	589	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	6 612 569	1 674 514	344	289 750	680 991	0
Krasnodar Territory	24 652 831	12 185 981	27 398	0	6 500 432	1 443 838
Astrakhan Region	1 567 414	1 424 808	3 257	0	0	0
Volgograd Region	395 101	138 977	331 003	0	0	0
Rostov Region	135 877	116 556	8 010	19 881	0	187 900
City of Sevastopol	0	0	0	20 209	0	0
North-Caucasian Federal District	1 083 739	176 695	14 180	0	14 895	0
Republik of Daghestan	0	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 679	0	14 180	0	0	0
Karachai-Cherkess Republic	464 713	0	0	0	14 895	0
Republic of North Ossetia - Alania	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0

Stavropol Territory	614 347	176 695	0	0	0	0
Volga Federal District	282 197 116	51 262 109	52 675 743	4 022 129	6 871 712	0
Republic of Bashkortostan	11 694 864	5 208 578	169 576	66	0	0
Republic of Marii El	0	0	0	0	0	0
Republic of Mordovia	346 040	154 987	37 424	0	0	0
Republic of Tatarstan	139 833 581	27 757 870	45 585 623	979 473	4 370 524	0
Udmurt Republic	5 972 590	1 254 983	0	0	33 382	0
Chuvash Republic	68 885	9 296	19 555	0	0	0
Perm Territory	3 433 362	2 024 583	946 682	300 000	150 595	0
Kirov Region	12 950 294	2 030 246	10 787	0	15 880	0
Nizhny Novgogrod Region	11 463 130	2 472 419	172 936	65 530	50 773	0
Orenburg Region	10 068 531	1 132 532	46 887	35 246	1 002 820	0
Penza Region	571 261	370 006	4	0	0	0
Samara Region	80 410 091	4 252 143	5 669 116	2 641 814	855 505	0
Saratov Region	5 384 487	4 594 466	17 153	0	392 233	0
Ulyanovsk Region	0	0	0	0	0	0
Ural Federal District	251 019 470	28 811 958	9 641 245	757 274	918 246	128 425
Kurgan Region	0	0	0	0	0	0
Sverdlovsk Region	193 011 110	14 020 896	9 202 475	757 274	918 246	0
Tyumen Region	27 491 429	8 470 401	414 127	0	0	0
Chelyabinsk Region	30 516 931	6 320 661	24 643	0	0	128 425
Siberian Federal District	34 342 765	4 515 706	901 525	0	129 529	187 781
Republic of Altai	27 213	27 213	0	0	0	0
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	22 063	22 030	0	0	0	0
Altai Territory	45 283	45 872	2 731	0	0	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	6 033	5 483	0	0	0	0
Irkutsk Region	184 105	41 331	74 688	0	18 246	0
Kemerovo Region	2 360 929	777 740	45 499	0	827	0
Novosibirsk Region	29 862 647	3 587 115	776 512	0	0	0
Omsk Region	1 829 726	8 922	125	0	110 456	187 781
Tomsk Region	4 766	0	1 970	0	0	0
Far Eastern Federal District	93 192 401	11 333 998	9 244 804	2 648 251	2 071 840	0
Republic of Sakha (Yakutia)	1 033 344	417 566	297 233	0	11 150	0
Kamchatka Territory	1 554 637	814 179	9 028	0	0	0
Primorskiy Territory	21 211 719	2 560 152	62 885	0	0	0
Khabarovsk Territory	32 873	28 130	0	0	0	0
Amur Region	69 359 828	7 513 971	8 862 184	2 648 251	2 060 690	0
Magadan Region	0	0	0	0	0	0
Sakhalin Region	0	0	13 474	0	0	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	10 270 552 400	3 048 318 898	418 481 812	1 676 715 504	116 540 162	36 293 057

Table 34

Distribution of Loans, Deposits and Other Claims in Rubles by Credit Institutions, Registered in Respective Regions, as of 1.09.17

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	38 446 898 923	19 321 210 764	5 278 065 820	10 485 553 988
Belgorod Region	5 184 305	4 488 601	552	253 989
Bryansk Region	0	0	0	0
Vladimir Region	1 905 705	839 356	3 007	1 063 342
Voronezh Region	2 797 596	2 555 495	0	159 151
Ivanovo Region	9 285 964	6 115 383	764 637	1 980 540
Kaluga Region	40 017 779	23 702 790	13 274 172	2 836 140
Kostroma Region	414 023 518	40 368 537	190 624 506	117 912 375
Kursk Region	17 322 758	13 354 827	1 750 000	1 560 875
Lipetsk Region	17 273 818	7 973 015	6 100 000	2 206 519
Moscow Region	17 047 648	6 801 066	5 734 097	2 440 803
Orel Region	0	0	0	0
Ryazan Region	11 305 193	8 538 868	920 050	1 684 432
Smolensk Region	0	0	0	0
Tambov Region	1 865 247	1 486 617	161 000	217 630
Tver Region	836 467	758 403	0	78 064
Tula Region	1 095 647	1 001 971	646	93 030
Yaroslavl Region	10 367 328	4 960 190	9 683	4 412 873
City of Moscow	37 896 569 950	19 198 265 645	5 058 723 470	10 348 654 225
North-Western Federal District	1 041 740 356	657 796 509	173 143 055	111 350 986
Republic of Karelia	452 126	16 979	230 000	175 712
Komi Republic	2 521 756	2 019 773	41 822	339 415
Akhangelsk Region	0	0	0	0
Vologda Region	30 242 344	8 652 268	8 319 723	8 873 994
Kaliningrad Region	7 154 142	5 142 221	14 561	1 507 781
Leningrad Region	96 693	80 973	0	15 720
Murmansk Region	730 886	428 178	65 000	237 708
Novgorod Region	2 032 116	1 013 874	200 000	818 125
Pskov Region	1 109 179	998 642	0	110 537
St Petersburg	997 401 114	639 443 601	164 271 949	99 271 994
Southern Federal District	341 835 310	195 855 398	44 032 924	95 118 595
Republic of Adygeya	6 690 401	5 978 769	5 173	606 342
Republic of Kalmykia	0	0	0	0
Republic of Crimea	93 445 892	51 163 590	24 993 461	15 531 338
Krasnodar Territory	122 658 233	78 960 995	16 657 998	23 144 976
Astrakhan Region	1 457 494	513 117	86 064	707 663
Volgograd Region	10 121 085	8 045 747	672 037	1 377 028
Rostov Region	94 394 614	42 384 329	1 618 191	49 979 211
City of Sevastopol	13 067 591	8 808 851	0	3 772 037
North-Caucasian Federal District	13 609 873	9 170 564	730 291	3 644 804
Republik of Daghestan	1 480 980	1 030 442	2 995	447 543
Republic of Ingushetia	0	0	0	0

Kabardino-Balkar Republic	3 778 686	2 416 782	219 203	1 135 887
Karachai-Cherkess Republic	2 821 305	1 304 827	0	1 516 478
Republic of North Ossetia - Alania	708 600	521 731	0	186 869
Chechen Republic	0	0	0	0
Stavropol Territory	4 820 302	3 896 782	508 093	358 027
Volga Federal District	929 120 465	489 068 304	77 623 636	257 719 973
Republic of Bashkortostan	43 290 302	29 649 475	5 828 296	6 198 216
Republic of Marii El	1 606 402	942 142	373 058	56 001
Republic of Mordovia	12 779 976	9 445 789	7 072	2 757 780
Republic of Tatarstan	390 359 520	244 860 212	45 238 893	64 638 479
Udmurt Republic	30 814 498	5 597 135	41 500	24 119 971
Chuvash Republic	8 029 873	3 614 386	451 017	3 917 584
Perm Territory	16 704 431	8 793 212	197 707	7 203 234
Kirov Region	19 304 111	11 703 757	1 068 349	5 462 509
Nizhny Novgogrod Region	53 323 592	31 855 718	5 965 342	6 094 920
Orenburg Region	27 274 335	13 175 556	410 971	12 632 474
Penza Region	3 610 435	2 323 537	206 011	694 992
Samara Region	290 919 449	105 580 289	12 376 524	121 040 838
Saratov Region	28 301 886	19 454 729	5 304 024	2 328 559
Ulyanovsk Region	2 801 655	2 072 367	154 872	574 416
Ural Federal District	550 864 017	170 334 912	127 787 927	196 174 149
Kurgan Region	2 263 193	2 102 538	4 186	110 097
Sverdlovsk Region	288 249 085	85 136 451	62 668 006	98 148 001
Tyumen Region	183 875 771	47 607 767	53 932 797	71 744 806
Chelyabinsk Region	76 475 968	35 488 156	11 182 938	26 171 245
Siberian Federal District	108 841 563	48 698 525	17 627 833	38 643 076
Republic of Altai	790 561	387 936	1 504	60 013
Republic of Buryatiya	0	0	0	0
Republic of Tuva	197 218	148 041	3 007	46 170
Republic of Khakassia	5 825 099	2 367 611	806 977	2 375 255
Altai Territory	8 316 694	5 656 675	928 856	1 545 142
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	5 153 743	1 075 105	886 225	3 191 431
Irkutsk Region	12 521 086	6 601 611	406 170	5 255 319
Kemerovo Region	6 950 730	3 456 375	687 075	2 782 477
Novosibirsk Region	57 249 151	21 993 368	13 498 011	19 267 118
Omsk Region	6 542 197	3 891 268	408 504	2 039 741
Tomsk Region	5 295 084	3 120 535	1 504	2 080 410
Far Eastern Federal District	353 090 478	126 080 885	12 917 731	193 933 223
Republic of Sakha (Yakutia)	26 614 514	16 797 530	0	8 146 924
Kamchatka Territory	5 493 809	4 576 781	349 572	508 721
Primorskiy Territory	77 522 178	47 594 799	5 038 559	20 391 903
Khabarovsk Territory	4 521 234	2 787 917	3 350	690 094
Amur Region	237 127 405	53 120 653	7 367 236	163 775 193
Magadan Region	0	0	0	0
Sakhalin Region	1 811 338	1 203 205	159 014	420 388
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	41 786 000 985	21 018 215 861	5 731 929 217	11 382 138 794

Table 35

Distribution of Loans, Deposits and Other Claims in Forreign Currency by Credit Institutions, Registered in Respective Regions, as of 1.09.17

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	13 916 977 177	8 821 698 256	3 289 337 508	121 531 366
Belgorod Region	13 433	11 965	1 468	0
Bryansk Region	0	0	0	0
Vladimir Region	0	0	0	0
Voronezh Region	454 361	296 973	0	140 756
Ivanovo Region	9 979	8 319	0	1 660
Kaluga Region	0	0	0	0
Kostroma Region	23 367 124	11 102 086	6 291 244	151 616
Kursk Region	387 622	0	387 622	0
Lipetsk Region	70 225	0	70 201	24
Moscow Region	1 493 948	386 563	24 864	1 082 521
Orel Region	0	0	0	0
Ryazan Region	17 955	0	10 613	7 342
Smolensk Region	0	0	0	0
Tambov Region	0	0	0	0
Tver Region	0	0	0	0
Tula Region	0	0	0	0
Yaroslavl Region	247 053	104 021	881	119 995
City of Moscow	13 890 915 477	8 809 788 329	3 282 550 615	120 027 452
North-Western Federal District	148 693 693	94 255 413	14 363 094	4 258 962
Republic of Karelia	0	0	0	0
Komi Republic	21 953	21 953	0	0
Akhangelsk Region	0	0	0	0
Vologda Region	747 127	404 089	33 102	65 702
Kaliningrad Region	237 003	76 796	0	160 207
Leningrad Region	0	0	0	0
Murmansk Region	0	0	0	0
Novgorod Region	6 318	0	6 318	0
Pskov Region	0	0	0	0
St Petersburg	147 681 292	93 752 575	14 323 674	4 033 053
Southern Federal District	6 877 640	5 418 914	718 295	740 431
Republic of Adygeya	25 529	0	0	25 529
Republic of Kalmykia	0	0	0	0
Republic of Crimea	571 748	227 482	12 704	331 562
Krasnodar Territory	1 098 329	848 928	247 250	2 151
Astrakhan Region	3 559	0	3 559	0
Volgograd Region	344 321	0	334 489	9 832
Rostov Region	4 505 388	4 053 227	118 157	334 004
City of Sevastopol	328 766	289 277	2 136	37 353
North-Caucasian Federal District	24 321	0	17 435	6 886
Republik of Daghestan	4 126	0	881	3 245

Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	821	0	821	0
Karachai-Cherkess Republic	3 641	0	0	3 641
Republic of North Ossetia - Alania	0	0	0	0
Chechen Republic	0	0	0	0
Stavropol Territory	15 733	0	15 733	0
Volga Federal District	55 548 988	24 821 516	11 963 744	1 213 033
Republic of Bashkortostan	436 077	248 676	2 762	300
Republic of Marii El	0	0	0	0
Republic of Mordovia	0	0	0	0
Republic of Tatarstan	11 075 547	1 843 600	8 620 976	64 381
Udmurt Republic	651 445	344 174	307 081	190
Chuvash Republic	74 945	38 744	0	36 201
Perm Territory	546 195	453 401	92 794	0
Kirov Region	938	0	938	0
Nizhny Novgogrod Region	1 106 468	283 490	750 439	72 539
Orenburg Region	411 299	322 245	50 903	38 151
Penza Region	0	0	0	0
Samara Region	41 188 917	21 236 203	2 132 670	1 000 278
Saratov Region	56 232	50 983	5 181	68
Ulyanovsk Region	925	0	0	925
Ural Federal District	51 460 632	38 405 678	12 685 776	369 178
Kurgan Region	983	0	0	983
Sverdlovsk Region	40 037 115	35 535 485	4 146 571	355 059
Tyumen Region	9 418 483	2 481 848	6 923 565	13 070
Chelyabinsk Region	2 004 051	388 345	1 615 640	66
Siberian Federal District	6 345 867	1 768 984	4 509 665	67 215
Republic of Altai	29 365	0	29 365	0
Republic of Buryatiya	0	0	0	0
Republic of Tuva	342	0	342	0
Republic of Khakassia	0	0	0	0
Altai Territory	1 388	1 388	0	0
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	147 707	0	147 707	0
Irkutsk Region	466 066	441 654	24 412	0
Kemerovo Region	3 237	0	0	3 237
Novosibirsk Region	5 602 995	1 307 735	4 291 017	4 240
Omsk Region	91 893	18 207	13 948	59 738
Tomsk Region	2 874	0	2 874	0
Far Eastern Federal District	15 639 832	11 095 366	1 363 477	1 390 748
Republic of Sakha (Yakutia)	649 084	323 290	142 559	183 235
Kamchatka Territory	42 227	42 227	0	0
Primorskiy Territory	1 419 542	237 017	1 120 250	61 834
Khabarovsk Territory	0	0	0	0
Amur Region	13 466 342	10 492 832	38 031	1 145 679
Magadan Region	0	0	0	0
Sakhalin Region	62 637	0	62 637	0
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	14 201 568 150	8 997 464 127	3 334 958 994	129 577 819

Table 36

Overdue claims on loans, deposits and other claims by credit institutions registered in respective regions, as of 1.09.17

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	1 548 899 775	207 515 669	61 861 551	63 985 653	751 269 275	38 980 970
Belgorod Region	167 174	0	0	0	1 552	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	65 495	0	0	0	51 741	0
Voronezh Region	41 875	0	0	0	1 284	0
Ivanovo Region	214 098	35	0	0	64 912	0
Kaluga Region	670 228	0	12 952 092	0	584 872	0
Kostroma Region	1 589 080	16 154	20 375 365	0	13 997 306	90 628
Kursk Region	32 122	0	0	0	16 308	0
Lipetsk Region	2 347 607	0	0	0	136 374	0
Moscow Region	601 499	278 098	0	0	755 846	251 511
Orel Region	0	0	0	0	0	0
Ryazan Region	787 440	0	0	0	80 180	0
Smolensk Region	0	0	0	0	0	0
Tambov Region	58 332	0	0	0	25 652	0
Tver Region	76 123	0	0	0	1 313	0
Tula Region	59 812	0	0	0	2 565	0
Yaroslavl Region	676 603	0	0	0	75 283	35 238
City of Moscow	1 541 512 287	207 221 382	28 534 094	63 985 653	735 474 087	38 603 593
North-Western Federal District	98 804 322	4 318 536	18 514 223	54 488	9 363 574	519 689
Republic of Karelia	4 604	0	0	0	40 146	0
Komi Republic	234 559	0	41 822	0	2 639	0
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	1 181 569	0	45 000	0	962 901	0
Kaliningrad Region	476 099	2 808	9 689	0	57 114	5
Leningrad Region	7 568	0	0	0	352	0
Murmansk Region	9 349	0	0	0	37 070	0
Novgorod Region	98 010	0	0	0	12 438	0
Pskov Region	145 768	0	0	0	11 934	0
St Petersburg	96 646 796	4 315 728	18 417 712	54 488	8 238 980	519 684
Southern Federal District	15 597 008	1 385 636	526 000	1 696	4 608 992	272 309
Republic of Adygeya	267 569	0	0	0	57 914	857
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	952 710	223 172	0	0	554 433	108 104
Krasnodar Territory	10 479 779	823 674	526 000	0	2 441 842	2 151
Astrakhan Region	30 467	0	0	0	41 756	0
Volgograd Region	613 584	0	0	0	45 732	621
Rostov Region	2 255 252	170 319	0	0	1 238 925	126 212
City of Sevastopol	997 647	168 471	0	1 696	228 390	34 364
North-Caucasian Federal District	515 815	0	507 000	15 733	451 040	3 641

Republik of Daghestan	59 722	0	0	0	122 524	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	257 837	0	0	0	180 431	0
Karachai-Cherkess Republic	96 906	0	0	0	50 700	3 641
Republic of North Ossetia - Alania	28 420	0	0	0	31 740	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	72 930	0	507 000	15 733	65 645	0
Volga Federal District	47 279 666	32 869	14 070 822	0	23 273 020	894 667
Republic of Bashkortostan	796 106	0	5 524 788	0	895 212	300
Republic of Marii El	121 239	0	2 003	0	1 159	0
Republic of Mordovia	454 443	0	0	0	76 791	0
Republic of Tatarstan	14 681 366	0	5 045 031	0	5 480 905	41 802
Udmurt Republic	180 856	0	0	0	2 240 556	0
Chuvash Republic	55 155	0	0	0	84 526	0
Perm Territory	435 814	29 072	0	0	523 939	0
Kirov Region	1 282 933	0	0	0	922 173	0
Nizhny Novgogrod Region	2 605 658	3 797	104 000	0	468 824	33 742
Orenburg Region	576 311	0	55 000	0	282 858	0
Penza Region	53 963	0	0	0	58 120	0
Samara Region	22 475 831	0	3 340 000	0	11 791 791	818 765
Saratov Region	3 450 004	0	0	0	338 442	58
Ulyanovsk Region	109 987	0	0	0	107 724	0
Ural Federal District	13 934 264	356 845	3 901 436	1 458	11 272 974	20 726
Kurgan Region	140 657	0	0	0	12 141	0
Sverdlovsk Region	5 742 831	8 922	3 734 522	0	8 936 279	16 731
Tyumen Region	3 223 748	347 923	0	0	1 623 374	3 929
Chelyabinsk Region	4 827 028	0	166 914	1 458	701 180	66
Siberian Federal District	2 687 654	0	15 848	342	1 996 702	127
Republic of Altai	5 332	0	0	0	4 211	0
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	6 237	0	0	342	10 634	0
Republic of Khakassia	37 905	0	0	0	82 099	0
Altai Territory	308 618	0	5 848	0	55 352	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	33 906	0	0	0	307 028	0
Irkutsk Region	300 784	0	0	0	230 164	0
Kemerovo Region	69 061	0	10 000	0	96 223	127
Novosibirsk Region	1 580 450	0	0	0	1 035 069	0
Omsk Region	264 333	0	0	0	116 819	0
Tomsk Region	81 028	0	0	0	59 103	0
Far Eastern Federal District	10 879 321	328 885	6 201 135	0	42 199 748	548 971
Republic of Sakha (Yakutia)	467 870	120 082	0	0	205 719	0
Kamchatka Territory	148 333	0	0	0	91 035	0
Primorskiy Territory	5 069 859	0	26 135	0	1 229 055	9 870
Khabarovsk Territory	50 084	0	0	0	68 860	0
Amur Region	4 957 773	208 803	6 175 000	0	40 551 696	539 101
Magadan Region	0	0	0	0	0	0
Sakhalin Region	185 402	0	0	0	53 383	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	1 738 597 825	213 938 440	105 598 015	64 059 370	844 435 325	41 241 100

Table 37

Distribution of Clients' Funds in Rubles by Credit Institutions Registered in Respective Regions, as of 1.09.17

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	32 583 729 805	4 277 713	93 176	5 855 749 168	9 079 898 712	17 328 180 539
Belgorod Region	7 803 521	0	0	2 000 601	556 472	5 217 777
Bryansk Region	0	0	0	0	0	0
Vladimir Region	1 855 328	0	54	428 970	72 800	1 298 419
Voronezh Region	3 500 975	0	0	263 398	215 677	2 989 565
Ivanovo Region	11 836 733	0	0	1 620 898	212 764	9 902 908
Kaluga Region	43 863 886	0	0	1 543 057	21 649 219	20 658 759
Kostroma Region	351 761 469	0	0	16 360 377	60 198 692	274 797 975
Kursk Region	15 545 443	0	0	2 824 739	759 995	11 934 857
Lipetsk Region	16 939 415	0	0	1 953 693	770 529	14 193 757
Moscow Region	17 920 091	0	0	4 528 764	998 774	12 309 903
Orel Region	0	0	0	0	0	0
Ryazan Region	13 995 039	0	0	3 758 112	106 179	9 950 848
Smolensk Region	0	0	0	0	0	0
Tambov Region	2 396 757	0	0	645 915	15 140	1 722 325
Tver Region	1 097 627	0	0	859 658	14 000	215 907
Tula Region	1 438 257	0	0	273 776	111 445	1 045 708
Yaroslavl Region	11 540 341	0	0	2 355 677	4 180 783	4 949 100
City of Moscow	32 082 234 923	4 277 713	93 122	5 816 331 533	8 990 036 243	16 956 992 731
North-Western Federal District	1 238 421 636	35 234	307	359 081 529	504 517 645	361 963 533
Republic of Karelia	414 665	0	0	232 975	50 000	121 874
Komi Republic	4 760 672	0	0	1 138 801	791 999	2 743 099
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	42 150 541	0	0	7 878 456	12 931 963	21 241 285
Kaliningrad Region	12 904 943	0	0	6 314 645	1 520 798	5 034 885
Leningrad Region	65 055	0	0	12 237	52 818	0
Murmansk Region	1 086 358	0	0	668 104	3 100	404 278
Novgorod Region	5 292 801	0	307	2 363 123	69 204	2 779 464
Pskov Region	1 839 527	0	0	617 691	0	1 220 413
St Petersburg	1 169 907 074	35 234	0	339 855 497	489 097 763	328 418 235
Southern Federal District	386 913 036	118 215	280	72 983 314	48 802 333	262 669 589
Republic of Adygeya	6 313 614	0	0	486 061	307 824	5 516 660
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	94 887 639	10 025	0	31 882 175	3 171 368	59 361 338
Krasnodar Territory	156 941 607	10 187	280	17 601 337	38 094 403	100 816 950
Astrakhan Region	4 977 985	0	0	1 644 565	1 040 695	1 044 558
Volgograd Region	8 334 764	0	0	1 750 399	856 265	5 722 073
Rostov Region	98 882 333	98 003	0	16 923 632	4 294 783	77 389 144
City of Sevastopol	16 575 094	0	0	2 695 145	1 036 995	12 818 866
North-Caucasian Federal District	13 135 529	0	0	4 465 240	2 258 653	6 300 067
Republik of Daghestan	1 357 405	0	0	824 401	34 018	467 664
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	3 997 946	0	0	1 000 527	52 933	2 919 259
Karachai-Cherkess Republic	2 381 535	0	0	376 578	1 607 193	397 450
Republic of North Ossetia - Alania	283 165	0	0	62 192	43 500	177 473

Chechen Republic	0	0	0	0	0	0
Stavropol Territory	5 115 478	0	0	2 201 542	521 009	2 338 221
Volga Federal District	875 381 471	4 402 626	0	130 475 498	248 661 323	489 107 117
Republic of Bashkortostan	50 522 765	25 150	0	2 411 564	9 607 069	38 447 352
Republic of Marii El	2 129 583	0	0	362 373	15 154	1 732 186
Republic of Mordovia	20 157 253	0	0	1 822 114	654 328	17 645 613
Republic of Tatarstan	455 743 152	4 323 479	0	83 227 978	182 037 569	184 366 282
Udmurt Republic	33 630 038	20 887	0	2 676 416	600 229	30 282 715
Chuvash Republic	9 198 770	0	0	1 672 814	1 102 442	6 393 968
Perm Territory	19 746 566	6 542	0	2 821 908	1 907 926	14 972 703
Kirov Region	27 943 718	1 907	0	4 641 644	1 931 865	21 199 914
Nizhny Novgogrod Region	60 203 135	17 282	0	9 590 607	5 193 813	45 283 909
Orenburg Region	30 310 117	7 379	0	3 409 661	2 909 657	23 962 588
Penza Region	3 999 843	0	0	1 045 433	335 708	2 602 398
Samara Region	118 513 595	0	0	11 936 142	32 998 201	73 252 989
Saratov Region	39 360 928	0	0	4 238 599	8 987 559	26 102 833
Ulyanovsk Region	3 922 008	0	0	618 245	379 803	2 861 667
Ural Federal District	775 918 457	157 113	0	75 447 390	246 496 170	448 570 536
Kurgan Region	1 958 186	0	0	546 494	204 832	1 194 131
Sverdlovsk Region	384 124 510	25 075	0	47 938 569	60 668 159	272 830 884
Tyumen Region	289 385 981	118 173	0	10 892 607	176 828 632	100 367 468
Chelyabinsk Region	100 449 780	13 865	0	16 069 720	8 794 547	74 178 053
Siberian Federal District	141 093 962	79 506	0	34 012 979	13 693 121	90 973 400
Republic of Altai	920 591	0	0	153 895	53 089	704 278
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	181 603	0	0	69 167	30 000	82 436
Republic of Khakassia	6 358 711	0	0	1 256 708	554 078	4 488 576
Altai Territory	7 292 386	0	0	1 800 546	646 130	4 839 797
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	6 699 618	0	0	1 296 783	107 001	5 129 028
Irkutsk Region	13 849 584	0	0	3 038 517	2 008 482	8 728 932
Kemerovo Region	12 481 856	0	0	1 941 878	2 207 866	8 286 806
Novosibirsk Region	78 131 785	79 506	0	21 976 991	7 026 033	47 160 636
Omsk Region	8 138 235	0	0	1 204 578	918 946	6 001 043
Tomsk Region	7 039 593	0	0	1 273 916	141 496	5 551 868
Far Eastern Federal District	359 506 539	66 737	465 334	42 743 185	18 000 334	297 193 513
Republic of Sakha (Yakutia)	30 412 768	30 669	0	5 217 376	2 325 569	22 723 737
Kamchatka Territory	6 219 285	0	0	1 463 799	177 905	4 533 649
Primorskiy Territory	88 512 876	31 366	0	19 433 290	7 369 386	61 164 987
Khabarovsk Territory	4 958 920	0	0	211 540	322 905	4 424 475
Amur Region	224 216 244	0	465 334	14 209 988	7 390 187	201 888 998
Magadan Region	0	0	0	0	0	0
Sakhalin Region	5 186 446	4 702	0	2 207 192	414 382	2 457 667
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	36 374 100 435	9 137 144	559 097	6 574 958 303	10 162 328 291	19 284 958 294

Table 38

Distribution of Clients' Funds in Foreign Currency by Credit Institutions Registered in Respective Regions, as of 1.09.17

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	15 062 187 597	32 152 063	10 972	2 143 252 952	7 211 331 962	5 289 747 177
Belgorod Region	753 847	0	0	52 545	0	701 302
Bryansk Region	0	0	0	0	0	0
Vladimir Region	83 918	0	0	26 572	0	57 346
Voronezh Region	1 362 027	0	0	3 866	0	1 358 161
Ivanovo Region	768 536	0	0	33 271	0	735 254
Kaluga Region	1 580 746	0	0	39 440	470 270	1 071 036
Kostroma Region	23 819 469	0	0	3 741 672	10 036 793	9 908 818
Kursk Region	781 250	0	0	299 359	0	480 546
Lipetsk Region	1 101 452	0	0	676 990	0	424 462
Moscow Region	3 636 739	0	0	397 157	452 226	2 787 356
Orel Region	0	0	0	0	0	0
Ryazan Region	1 235 647	0	0	200 089	0	1 033 366
Smolensk Region	0	0	0	0	0	0
Tambov Region	18 979	0	0	2 212	0	16 754
Tver Region	309 894	0	0	103 399	166 961	39 522
Tula Region	25 131	0	0	1 235	0	23 896
Yaroslavl Region	2 285 825	0	0	170 705	0	2 115 073
City of Moscow	15 024 424 137	32 152 063	10 972	2 137 504 440	7 200 205 712	5 268 994 285
North-Western Federal District	200 436 566	0	0	39 944 297	76 142 855	81 356 900
Republic of Karelia	20 026	0	0	19 244	0	767
Komi Republic	531 399	0	0	14 662	0	516 737
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	1 927 186	0	0	80 511	82 576	1 762 601
Kaliningrad Region	6 558 530	0	0	2 814 663	1 853 562	1 628 184
Leningrad Region	1 408	0	0	1 408	0	0
Murmansk Region	1 732 697	0	0	1 722 504	0	10 192
Novgorod Region	250 178	0	0	34 576	63 895	151 707
Pskov Region	11 689	0	0	10 603	0	1 086
St Petersburg	189 403 453	0	0	35 246 126	74 142 822	77 285 626
Southern Federal District	26 875 693	6 600	0	6 744 806	2 920 238	16 455 718
Republic of Adygeya	279 657	0	0	220	58 731	220 706
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	5 416 520	6 600	0	94 373	29 365	4 752 292
Krasnodar Territory	8 430 197	0	0	1 030 902	822 955	6 397 155
Astrakhan Region	4 377 324	0	0	4 301 233	0	70 745
Volgograd Region	856 707	0	0	84 883	135 750	636 060
Rostov Region	6 322 682	0	0	1 155 821	1 822 244	3 314 721
City of Sevastopol	1 192 606	0	0	77 374	51 193	1 064 039
North-Caucasian Federal District	422 118	0	0	120 889	0	293 178
Republik of Daghestan	9 500	0	0	1 337	0	8 141
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	75 916	0	0	22 519	0	53 397
Karachai-Cherkess Republic	10 581	0	0	2 294	0	8 238
Republic of North Ossetia - Alania	44 220	0	0	0	0	44 220
Chechen Republic	0	0	0	0	0	0

Stavropol Territory	281 901	0	0	94 739	0	179 182
Volga Federal District	153 823 489	6	0	13 417 088	97 076 180	42 587 959
Republic of Bashkortostan	1 296 831	0	0	38 695	117 471	1 140 501
Republic of Marii El	17 907	0	0	1 845	0	10 455
Republic of Mordovia	216 627	0	0	21 740	0	192 585
Republic of Tatarstan	127 470 289	6	0	10 415 871	94 622 608	21 891 424
Udmurt Republic	970 515	0	0	224 874	173 853	571 777
Chuvash Republic	522 801	0	0	7 669	117 461	397 642
Perm Territory	2 100 200	0	0	192 965	207 843	1 699 392
Kirov Region	989 437	0	0	375 528	5 372	608 534
Nizhny Novgogrod Region	4 659 720	0	0	390 600	747 693	3 511 677
Orenburg Region	2 309 777	0	0	25 834	349 303	1 908 384
Penza Region	93 596	0	0	60 386	33 198	0
Samara Region	11 430 549	0	0	1 403 253	701 084	9 234 644
Saratov Region	1 726 802	0	0	241 034	294	1 419 300
Ulyanovsk Region	18 438	0	0	16 794	0	1 644
Ural Federal District	82 003 785	59 387	0	12 626 402	17 707 994	42 371 248
Kurgan Region	23 878	0	0	3 504	0	20 304
Sverdlovsk Region	49 220 100	0	0	4 925 452	16 600 790	27 198 491
Tyumen Region	22 360 892	59 387	0	5 157 382	387 080	8 613 915
Chelyabinsk Region	10 398 915	0	0	2 540 064	720 124	6 538 538
Siberian Federal District	32 871 306	0	0	17 355 431	3 494 069	11 462 256
Republic of Altai	121 833	0	0	101 119	0	20 714
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	491	0	0	0	0	491
Republic of Khakassia	155 464	0	0	12 542	0	75 908
Altai Territory	197 306	0	0	52 313	0	144 993
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	456 018	0	0	35 085	0	420 423
Irkutsk Region	1 926 859	0	0	243 932	0	1 535 852
Kemerovo Region	463 689	0	0	218 492	0	245 197
Novosibirsk Region	27 958 956	0	0	16 078 402	2 980 872	8 554 858
Omsk Region	1 394 145	0	0	534 319	513 197	346 561
Tomsk Region	196 545	0	0	79 227	0	117 259
Far Eastern Federal District	53 750 534	0	0	8 789 678	14 164 404	29 132 371
Republic of Sakha (Yakutia)	1 815 774	0	0	31 471	62 236	1 627 889
Kamchatka Territory	992 235	0	0	119 796	0	872 439
Primorskiy Territory	13 054 658	0	0	4 567 144	1 961 682	6 386 288
Khabarovsk Territory	140 719	0	0	15 320	0	123 423
Amur Region	34 666 012	0	0	1 428 841	12 140 486	19 668 302
Magadan Region	0	0	0	0	0	0
Sakhalin Region	3 081 136	0	0	2 627 106	0	454 030
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	15 612 371 088	32 218 056	10 972	2 242 251 543	7 422 837 702	5 513 406 807

Table 39

Loans, Deposits and Other Funds Received From Other Credit Institutions (by credit institutions registered in respective regions), as of 1.09.17

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	7 997 888 903	5 393 735 835	2 604 153 068
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	0	0	0
Voronezh Region	2 325 493	1 904 288	421 205
Ivanovo Region	0	0	0
Kaluga Region	0	0	0
Kostroma Region	322 733 742	231 470 768	91 262 974
Kursk Region	0	0	0
Lipetsk Region	877 000	877 000	0
Moscow Region	900 000	900 000	0
Orel Region	0	0	0
Ryazan Region	0	0	0
Smolensk Region	0	0	0
Tambov Region	32 517	32 517	0
Tver Region	0	0	0
Tula Region	5 873	0	5 873
Yaroslavl Region	1 633 448	1 013 357	620 091
City of Moscow	7 669 380 830	5 157 537 905	2 511 842 925
North-Western Federal District	272 833 406	220 689 922	52 143 484
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangelsk Region	0	0	0
Vologda Region	1 620 150	0	1 620 150
Kaliningrad Region	0	0	0
Leningrad Region	0	0	0
Murmansk Region	0	0	0
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	271 213 256	220 689 922	50 523 334
Southern Federal District	5 593 685	4 018 477	1 575 208
Republic of Adygeya	0	0	0
Republic of Kalmykia	0	0	0
Republic of Crimea	2 615 270	2 615 270	0
Krasnodar Territory	603 803	203 207	400 596
Astrakhan Region	0	0	0
Volgograd Region	200 000	200 000	0
Rostov Region	2 174 612	1 000 000	1 174 612
City of Sevastopol	0	0	0
North-Caucasian Federal District	0	0	0
Republik of Daghestan	0	0	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	0	0	0
Karachai-Cherkess Republic	0	0	0
Republic of North Ossetia - Alania	0	0	0

Chechen Republic	0	0	0
Stavropol Territory	0	0	0
Volga Federal District	145 233 466	139 125 341	6 108 125
Republic of Bashkortostan	29 637 909	28 482 599	1 155 310
Republic of Marii El	0	0	0
Republic of Mordovia	190 000	190 000	0
Republic of Tatarstan	8 345 032	3 501 239	4 843 793
Udmurt Republic	80 000	80 000	0
Chuvash Republic	100 000	100 000	0
Perm Territory	134 308	134 308	0
Kirov Region	0	0	0
Nizhny Novgogrod Region	4 056 567	4 056 567	0
Orenburg Region	42 457	42 457	0
Penza Region	17 550	0	17 550
Samara Region	102 454 643	102 363 171	91 472
Saratov Region	175 000	175 000	0
Ulyanovsk Region	0	0	0
Ural Federal District	149 214 437	134 260 308	14 954 129
Kurgan Region	0	0	0
Sverdlovsk Region	148 497 255	133 543 126	14 954 129
Tyumen Region	515 650	515 650	0
Chelyabinsk Region	201 532	201 532	0
Siberian Federal District	2 534 506	2 530 394	4 112
Republic of Altai	0	0	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	33 036	33 036	0
Altai Territory	140 748	140 748	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	0	0	0
Irkutsk Region	0	0	0
Kemerovo Region	0	0	0
Novosibirsk Region	2 360 422	2 356 310	4 112
Omsk Region	300	300	0
Tomsk Region	0	0	0
Far Eastern Federal District	17 512 669	16 415 207	1 097 462
Republic of Sakha (Yakutia)	304 650	304 650	0
Kamchatka Territory	0	0	0
Primorskiy Territory	2 341 873	2 341 873	0
Khabarovsk Territory	0	0	0
Amur Region	14 866 146	13 768 684	1 097 462
Magadan Region	0	0	0
Sakhalin Region	0	0	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0
Total	8 590 811 072	5 910 775 484	2 680 035 588

Macroprudential Indicators of the Banking Sector

Table 40

Some Indicators of the Banking Sector Financial Soundness (Percent)

	1.01.16	1.01.17	1.07.17	1.08.17	1.09.17
Own funds (capital) adequacy					
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio)	12,7	13,1	12,9	13,1	12,9
Tier I capital ratio N1.2 (Basel III)	8,5	9,2	9,4	9,3	9,6
Risk-weighted assets [1](Basel III) to total assets ratio	*48,3*	*44,1*	*42,3*	*40,6*	*38,3*
Credit risk					
Share of problem (IV quality category) and bad (V quality category) loans in total loans [2]	*8,3*	*9,4*	*9,8*	*9,6*	*9,8*
Loan loss provisions made as percent of total loans [2]	*7,8*	*8,5*	*8,6*	*8,6*	*8,7*
Ratio of loans, bank guarantees and sureties granted by a bank to its owners (shareholders) to own funds (capital) (N9.1)	2,8	3,6	4,4	4,5	4,8
Ratio of a bank's aggregate claims on insiders to own funds (capital) (N10.1)	0,6	0,4	0,4	0,4	0,4
Ratio of total large credit risks to own funds (capital) (N7)	254,4	219,6	220,9	212,3	212,8
Distribution of loans provided by credit institutions					
agriculture, hunting and forestry	*3,5*	*4,0*	*4,2*	*4,2*	*4,2*
mining	*4,9*	*5,6*	*5,9*	*5,9*	*5,8*
manufacturing	*17,1*	*15,4*	*15,4*	*15,8*	*15,9*
production and distribution of energy, gas and water	*2,5*	*3,1*	*3,1*	*3,1*	*3,1*
constructing	*4,8*	*4,5*	*4,5*	*4,3*	*4,2*
wholesale and retail trade, car and household appliance repair	*11,3*	*10,9*	*10,0*	*10,0*	*9,8*
transport and communication	*4,2*	*4,2*	*4,2*	*4,3*	*4,3*
other economic activities	*24,1*	*23,1*	*23,3*	*22,7*	*22,7*
individuals	*27,5*	*29,1*	*29,4*	*29,7*	*29,9*
of which					
mortgage loans	*10,4*	*12,1*	*12,3*	*12,4*	*12,5*
Geographical distribution of interbank loans and deposits [3]					
Russian Federation	*54,0*	*68,8*	*65,7*	*66,6*	*70,4*
United Kingdom	*12,3*	*7,5*	*8,7*	*8,6*	*7,6*
USA	*4,5*	*3,2*	*1,9*	*2,5*	*0,9*
Germany	*0,8*	*0,3*	*0,4*	*1,3*	*0,5*
Austria	*4,9*	*1,1*	*2,0*	*1,0*	*1,0*
France	*1,8*	*1,4*	*2,2*	*2,0*	*1,8*
Italy	*0,0*	*2,0*	*2,1*	*2,0*	*2,0*
Cyprus	*9,2*	*5,3*	*5,8*	*5,9*	*6,3*
Netherlands	*0,8*	*0,5*	*0,6*	*0,2*	*0,1*
Other	*11,8*	*9,9*	*10,5*	*10,0*	*9,2*
Liquidity					
Ratio of high liquid assets to total assets	*10,6*	*10,5*	*11,2*	*11,0*	*10,8*
Ratio of liquid assets to total assets	*24,6*	*21,8*	*23,3*	*21,9*	*21,8*
Ratio of high liquid assets to demand liabilities (N2)	97,5	106,6	109,7	105,5	105,1
Ratio of liquid assets to short-term liabilities (N3)	139,3	144,9	170,7	160,2	164,4
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)	59,0	52,3	52,0	52,6	54,3
Ratio of clients' funds to total loans [4]	*106,1*	*107,5*	*110,5*	*111,1*	*110,5*
Market risk to total own funds (capital) [5]	*44,0*	*43,7*	*46,1*	*42,2*	*47,2*
of which					
Interest rate risk	*34,4*	*36,8*	*36,2*	*33,6*	*37,8*
Equity position risk	*3,3*	*3,0*	*3,7*	*2,9*	*3,3*
Foreign exchange risk	*6,3*	*3,2*	*4,7*	*4,1*	*4,1*
Commodity risk	-	*0,9*	*1,5*	*1,5*	*2,1*
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	8,6	12,0	13,0	11,8	12,5
Banks' financial result over the reporting period (billion rubles)	192,0	929,7	770,3	920,3	997,1
as percent of the banking sector assets [6]	*0,3*	*1,2*	*1,0*	*1,2*	*1,2*
as percent of the banking sector own funds (capital) [6]	*2,3*	*10,3*	*8,1*	*9,7*	*10,4*
Return on assets [7]	*0,3*	*1,2*	*1,7*	*1,7*	*1,7*
Return on equity [7]	*2,3*	*10,3*	*14,4*	*14,8*	*14,8*

[1] Only balance sheet items are included.

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

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

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

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

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

[7] 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 million to 1 billion rubles		CIs with capital from 1 to 10 billion rubles		CIs with capital from 10 to 25 billion rubles		CIs with capital from 25 to 50 billion rubles		CIs with capital from 50 to 100 billion rubles		CIs with capital from 100 to 250 billion rubles		CIs with capital more than 250 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	Number of Cis	Capital, billion rubles
1.01.09	1108	3 811,6	541	72,4	281	146,0	225	644,1	22	372,6	10	359,2	5	351,1	2	249,7	2	1 554,0	20	62,6
1.01.10	1058	4 620,6	473	71,9	284	145,1	236	677,1	23	344,8	12	390,7	6	395,8	4	630,9	2	1 893,8	18	70,3
1.01.11	1012	4 731,8	423	69,0	292	156,5	230	671,2	27	390,8	14	468,4	5	351,6	5	732,0	2	1 786,9	14	105,4
1.01.12	978	5 242,1	354	68,6	307	162,1	250	726,5	31	435,6	15	468,2	7	464,0	3	421,6	3	2 245,8	8	249,7
1.01.13	956	6 112,9	301	59,5	308	162,7	273	811,1	40	606,8	14	492,0	8	544,4	4	634,2	3	2 589,8	5	212,4
1.01.14	923	7 064,3	238	45,1	316	165,0	285	833,5	46	710,4	16	545,6	9	607,7	5	910,7	3	3 043,6	5	202,8
1.01.15	834	7 928,4	57	4,7	400	186,9	279	811,4	43	672,8	21	736,3	8	494,1	5	628,6	6	4 341,6	15	52,1
1.01.16	733	9 008,6	51	-42,9	323	159,3	248	738,3	38	556,4	22	714,7	10	580,4	6	945,4	6	5 381,2	29	-24,3
1.02.16	728	9 078,8	51	0,8	319	156,9	248	734,7	38	582,5	22	741,7	9	532,5	6	969,9	6	5 352,5	29	7,2
1.03.16	718	9 093,0	55	-1,5	311	153,7	241	725,2	38	565,3	22	718,1	10	576,5	6	961,0	6	5 394,6	29	0,2
1.04.16	707	8 952,7	48	-2,9	310	152,5	236	698,9	38	548,1	25	826,6	8	478,6	6	935,5	6	5 308,9	30	6,4
1.05.16	696	8 922,3	49	-3,6	300	146,9	239	712,2	39	614,3	21	722,6	8	477,7	6	931,2	6	5 338,5	28	-17,5
1.06.16	689	8 964,6	49	-4,8	291	141,1	240	709,3	39	595,3	21	705,9	9	530,2	6	927,3	6	5 495,2	28	-135,0
1.07.16	680	8 948,3	47	-3,6	288	138,5	241	723,5	36	556,5	21	689,1	10	578,7	6	936,5	6	5 470,3	25	-141,3
1.08.16	669	9 024,6	46	3,6	284	138,7	231	684,9	37	551,5	24	798,0	9	532,2	6	944,0	6	5 508,0	26	-136,3
1.09.16	659	9 072,9	46	4,0	276	135,9	230	680,0	38	562,8	23	739,8	9	528,5	5	720,0	7	5 817,2	25	-115,6
1.10.16	649	9 097,8	48	4,5	271	135,9	226	685,0	35	526,9	24	783,5	8	473,8	5	723,4	7	5 861,9	25	-97,1
1.11.16	643	9 147,7	48	4,6	263	130,6	226	667,3	38	564,7	23	750,6	8	470,5	5	727,0	7	5 930,3	25	-97,8
1.12.16	635	9 235,4	49	-32,0	258	127,0	224	658,1	38	577,1	23	775,0	7	459,0	5	728,7	7	6 055,6	24	-113,2
1.01.17	623	9 387,1	48	-44,7	246	121,3	227	670,4	39	611,3	19	650,7	7	468,4	6	845,6	7	6 170,0	24	-106,1
1.02.17	619	9 396,5	49	-81,1	245	120,7	224	672,9	38	597,6	19	657,6	7	469,7	6	847,1	7	6 255,8	24	-143,8
1.03.17	616	9 409,7	50	-81,9	242	117,7	223	664,3	38	593,6	19	660,4	7	465,4	6	840,0	7	6 298,6	24	-148,3
1.04.17	607	9 479,0	50	-48,2	236	115,0	219	650,5	41	665,3	16	555,0	8	520,8	6	848,4	7	6 330,8	24	-158,6
1.05.17	600	9 610,9	48	4,8	235	115,9	214	634,2	41	670,6	17	617,2	7	471,1	6	879,6	7	6 362,5	25	-145,1
1.06.17	591	9 649,2	46	4,3	230	113,7	212	622,7	40	642,5	15	499,4	10	627,0	6	911,7	7	6 364,5	25	-136,7
1.07.17	589	9 613,9	44	0,7	228	111,8	214	625,2	40	649,3	16	545,2	9	583,8	6	928,7	7	6 310,6	25	-141,5
1.08.17	582	9 779,5	42	3,8	226	110,7	213	631,4	39	639,2	14	490,6	10	637,3	6	930,3	7	6 450,6	25	-114,4
1.09.17	576	9 781,8	42	-0,6	221	108,2	212	633,0	39	644,0	14	492,5	10	649,6	7	1 086,8	6	6 277,6	25	-109,5
Reference data: own funds (capital) adequacy ratio as of 1.09.17, %	12,9		44,2		23,7		19,1		19,0		15,3		14,2		14,6		13,1		16,5	

[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 measures with the State Corporation Deposit Insurance Agency's participation according to Federal Law № 127-FZ dated October 26, 2002 "On Insolvency (bankruptcy)" and for which insolvency measures financial funds are allocated.

Table 42

Basel III Capital Tiers and Adequacy Ratios

	1.01.16		1.01.17		1.07.17		1.08.17		1.09.17	
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:	**9 008,6**	***100,0***	**9 387,1**	***100,0***	**9 613,9**	***100,0***	**9 779,5**	***100,0***	**9 781,8**	***100,0***
1. Tier 1 capital of which:	6 002,5	*66,6*	6 586,7	*70,2*	6 987,2	*72,7*	6 963,9	*71,2*	7 287,9	*74,5*
1.1. Common Equity Tier 1	5 857,8	*65,0*	6 408,2	*68,3*	6 737,9	*70,1*	6 693,6	*68,5*	7 006,3	*71,6*
1.2. Additional Tier 1	144,7	*1,6*	178,5	*1,9*	249,3	*2,6*	270,2	*2,8*	281,6	*2,9*
2. Tier 2 Capital	3 006,1	*33,4*	2 800,4	*29,8*	2 626,7	*27,3*	2 815,6	*28,8*	2 493,8	*25,5*
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)	12,7	8	13,1	6	12,9	4	13,1	3	12,9	3
Common equity Tier 1 ratio (N1.1)	8,2	8	8,9	4	9,0	5	8,9	4	9,2	4
Tier 1 capital ratio (N1.2)	8,5	8	9,2	7	9,4	6	9,3	7	9,6	7

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

[2] Minimum capital requirements set: N1.0 - 8,0% (before 01.01.2016 -10%), N1.1 - 4,5% (before 01.01.2016 -5,0%), N1.2 - 6,0% (before 01.01.2015 - 5,5%).

Table 43

Structure of Own Funds (Basel III Capital) of the Banking Sector (Percent) [1]

Indicators	1.01.16		1.01.17		1.07.17		1.08.17		1.09.17	
	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	**11 233,4**	***124,7***	**11 506,5**	***122,6***	**11 590,4**	***120,6***	**11 782,9**	***120,5***	**11 870,0**	***121,3***
1.1. Authorized capital	2 416,3	*26,8*	2 458,3	*26,2*	2 467,8	*25,7*	2 468,6	*25,2*	2 466,7	*25,2*
1.2. Issue income	1 451,5	*16,1*	1 479,7	*15,8*	1 466,5	*15,3*	1 509,7	*15,4*	1 512,6	*15,5*
1.3. Credit institutions' profit and funds	4 112,3	*45,6*	4 721,7	*50,3*	4 990,3	*51,9*	5 057,7	*51,7*	5 155,7	*52,7*
1.4. Subordinated loans	3 026,7	*33,6*	2 632,9	*28,0*	2 477,4	*25,8*	2 558,9	*26,2*	2 548,2	*26,1*
1.5. Increase in value of property due to revaluation	226,5	*2,5*	213,9	*2,3*	188,5	*2,0*	188,0	*1,9*	186,8	*1,9*
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	**2 224,8**	***24,7***	**2 119,4**	***22,6***	**1 976,5**	***20,6***	**2 003,4**	***20,5***	**2 088,2**	***21,3***
2.1. Losses	823,1	*9,1*	679,3	*7,2*	570,9	*5,9*	536,3	*5,5*	588,6	*6,0*
2.2. Intangible assets	31,9	*0,4*	269,0	*2,9*	271,9	*2,8*	272,6	*2,8*	273,0	*2,8*
2.3. Treasury stocks (shares)	2,5	*0,0*	7,0	*0,1*	9,4	*0,1*	9,7	*0,1*	13,5	*0,1*
2.4. Sources of own funds (capital), created using improper assets	8,7	*0,1*	9,4	*0,1*	5,9	*0,1*	6,5	*0,1*	7,5	*0,1*
2.5. Subordinated loans granted to credit institutions	306,1	*3,4*	248,2	*2,6*	278,9	*2,9*	286,0	*2,9*	292,9	*3,0*
2.6. Investments in shares of financial organizations (including associated financial companies) and credit institutions	902,6	*10,0*	694,6	*7,4*	606,0	*6,3*	630,9	*6,5*	654,1	*6,7*
2.7. Other factors	149,9	*1,7*	212,0	*2,3*	233,5	*2,4*	261,4	*2,7*	258,6	*2,6*
Own funds (capital), total	**9 008,6**	***100,0***	**9 387,1**	***100,0***	**9 613,9**	***100,0***	**9 779,5**	***100,0***	**9 781,8**	***100,0***

[1] Structure of own funds is calculated by credit institutions' reporting by form 0409123.

Table 44

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

The value of credit risk on balance sheet assets [1]	1.01.16	1.01.17	1.07.17	1.08.17	1.09.17
1st group of assets	0,0	0,0	0,0	0,0	0,0
2nd group of assets	1 550,7	1 364,4	1 346,5	1 333,9	1 293,4
3rd group of assets	702,0	43,4	109,1	87,8	62,8
4th group of assets	37 817,6	33 559,6	32 454,8	31 256,1	29 818,8
5th group of assets	10,9	332,4	278,5	282,9	258,6
The value of credit risk on balance sheet assets	40 081,2	35 299,7	34 188,9	32 960,6	31 433,7

Reference data:

	1.01.16	1.01.17	1.07.17	1.08.17	1.09.17
1st group of assets without risk weighting	8 920,2	8 586,9	8 259,5	8 730,0	8 914,2

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

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

		1.01.16	1.01.17	1.07.17	1.08.17	1.09.17
1	Banking sector own funds (capital), billion rubles	9 008,6	9 387,1	9 613,9	9 779,5	9 781,8
2	Risk-weighted assets, billion rubles	70 914,5	71 810,2	74 275,2	74 825,5	75 926,6
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	40 081,2	35 299,7	34 188,9	32 960,6	31 433,7
	- risk-weighted claims on counterparties related to a bank (code 8957.0[2]), billion rubles	1 919,5	2 297,0	3 025,6	3 108,2	3 345,2
	- the amount of mortgage loans and accrued (accumulated) interest claims (code 8807[2]), billion rubles	140,4	232,1	245,1	246,0	248,3
	- the value of credit risk on contingent credit liabilities, billion rubles	4 198,1	4 152,6	4 263,9	4 508,4	4 448,5
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles[2]	873,3	594,7	560,6	567,0	590,8
	- the value of operational risk (calculated with risk coefficient 12,5)	6 732,5	7 486,4	8 243,3	8 335,1	8 336,1
	- market risk, billion rubles	3 859,4	4 012,4	4 334,0	4 033,7	4 517,2
	- credit claims of clearing participants (codes 8847[2])	71,7	75,4	117,2	112,0	118,7
	- higher-risk transactions, billion rubles	11 168,6	15 127,5	16 141,4	17 893,6	19 429,0
	- corrective coefficient of own funds (capital) adequacy ratio’s N1.0 denominator which eliminates double counting of credit claims on higher-risk transactions	-467,2	-587,9	-974,4	-1 008,1	-1 227,1
	- the value of credit risk on the part of unsecured consumer loans, extended after 1.07.2013 at higher interest rates[3]	540,4	576,2	1 157,9	1 231,9	1 314,0
	- 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	653,2	1 667,5	2 163,3	2 161,6	2 719,3
	- the risk of change of credit claim value (credit valuation adjustment) resulting from the deterioration of counterparty credit quality.	898,2	487,3	477,8	430,2	406,8
	- other	245,1	389,5	330,7	245,2	246,0
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	12,7	13,1	12,9	13,1	12,9

[1] Calculated by form 0409135.

[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 according to the Federal Law No. 353-FZ, dated December 21, 2013, «On Consumer Credits (Loans)».

Table 46

Distribution of Credit Institutions (CIs) Grouped by Own Funds (Capital) Adequacy Ratio (N1.0)

Own funds (capital) adequacy ratio	1.01.16		1.01.17		1.07.17		1.08.17		1.09.17	
	Number of CIs	Share in the banking sector total assets, %	Number of Cis	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %
Less than 8% [1]	27	*3,8*	24	*4,4*	21	*3,5*	19	*3,6*	20	*3,8*
From 8% to 10%	1	*0,0*	13	*1,1*	10	*1,5*	16	*1,9*	16	*5,8*
From 10% to 12%	83	*39,0*	44	*19,1*	52	*19,8*	46	*21,7*	48	*21,5*
From 12% to 14%	92	*35,0*	70	*50,3*	64	*24,2*	56	*45,5*	53	*15,1*
14% and more	517	*22,2*	458	*25,1*	427	*50,9*	431	*27,3*	425	*53,9*
Banking sector, total	733	*100,0*	623	*100,0*	589	*100,0*	582	*100,0*	576	*100,0*

[1] CIs with negative capital on which measures on financial support are being taken by financial rehabilitator.

Minimum capital requirements set: N1.0 starting from 01.02.2016 - 8% (before 01.01.2016 - 10%).

Credit Risk

Table 47

Structure of Loans of the Banking Sector

(share of loans by quality categories and loan loss provisions as percent of total loans)[1]

		1.01.16		1.01.17		1.07.17		1.08.17		1.09.17	
		bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %
Loans	Standard	26 254,0	*45,2*	24 022,7	*44,0*	24 906,5	*45,1*	25 436,8	*46,2*	25 130,8	*46,1*
	Substandard	22 237,3	*38,3*	20 805,9	*38,1*	20 474,6	*37,1*	20 311,5	*36,9*	20 197,1	*37,0*
	Doubtful	4 769,2	*8,2*	4 641,0	*8,5*	4 445,9	*8,0*	3 951,9	*7,2*	3 865,3	*7,1*
	Problem	1 408,5	*2,4*	1 623,3	*3,0*	1 786,6	*3,2*	1 681,6	*3,1*	1 675,9	*3,1*
	Loss	3 442,2	*5,9*	3 536,3	*6,5*	3 631,7	*6,6*	3 624,2	*6,6*	3 666,9	*6,7*
Loan loss provision (LLP) made		4 545,7	*7,8*	4 619,7	*8,5*	4 743,4	*8,6*	4 703,7	*8,6*	4 725,6	*8,7*
Reference data: less loans grouped into portfolios of homogeneous loans [2]											
Loans	Standard	26 122,5	*55,3*	23 867,6	*54,7*	24 754,4	*56,4*	25 284,6	*58,2*	24 977,3	*58,4*
	Substandard	13 276,4	*28,1*	11 529,8	*26,4*	10 789,0	*24,6*	10 475,3	*24,1*	10 169,7	*23,8*
	Doubtful	4 266,8	*9,0*	4 186,7	*9,6*	3 954,1	*9,0*	3 457,9	*8,0*	3 366,8	*7,9*
	Problem	1 261,5	*2,7*	1 538,5	*3,5*	1 705,4	*3,9*	1 602,7	*3,7*	1 598,8	*3,7*
	Loss	2 349,1	*5,0*	2 526,1	*5,8*	2 649,7	*6,0*	2 637,0	*6,1*	2 685,7	*6,3*
Loan loss provision (LLP)	Estimated LLP	4 483,4	*9,5*	4 765,6	*10,9*	4 937,8	*11,3*	4 775,1	*11,0*	4 789,7	*11,2*
	Estimated LLP adjusted for collateral	3 476,7	*7,4*	3 705,5	*8,5*	3 934,3	*9,0*	3 888,4	*8,9*	3 912,7	*9,1*
	LLP made	3 343,4	*7,1*	3 489,4	*8,0*	3 613,4	*8,2*	3 565,1	*8,2*	3 589,6	*8,4*
	LLP made as percent of estimated LLP		*74,6*		*73,2*		*73,2*		*74,7*		*74,9*
	LLP made as percent of estimated LLP adjusted for collateral		*96,2*		*94,2*		*91,8*		*91,7*		*91,7*

[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]

	1.01.16		1.01.17		1.07.17		1.08.17		1.09.17	
	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %
1. Loans grouped into portfolios of homogeneous loans - total	10 834,8	*100,0*	10 980,4	*100,0*	11 392,8	*100,0*	11 548,5	*100,0*	11 737,7	*100,0*
of which:										
1.1. Loans to legal entities (except credit institutions)	556,0	*5,1*	486,3	*4,4*	502,1	*4,4*	501,1	*4,3*	507,6	*4,3*
1.2. Loans to individuals	10 278,8	*94,9*	10 494,1	*95,6*	10 890,6	*95,6*	11 047,4	*95,7*	11 230,1	*95,7*
1.3. Loans to credit institutions	0,0	*0,0*	0,0	*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		*18,6*		*20,1*		*20,6*		*21,0*		*21,5*
3. Ratio of loan loss provisions made on loans grouped into portfolios of homogeneous loans to loans grouped into portfolios of homogeneous loans		*11,1*		*10,3*		*9,9*		*9,9*		*9,7*
4. Claims grouped into portfolios of homogeneous claims - total	99,4	*100,0*	105,5	*100,0*	102,2	*100,0*	105,8	*100,0*	104,7	*100,0*
of which:										
4.1. Portfolios of homogeneous claims on legal entities	31,3	*31,5*	53,4	*50,6*	53,0	*51,9*	60,6	*57,2*	59,1	*56,4*
4.2. Portfolios of homogeneous claims on individuals	68,1	*68,5*	52,1	*49,4*	49,2	*48,1*	45,2	*42,8*	45,6	*43,6*
5. Ratio of provisions made on claimes grouped into portfolios of homogeneous claims to claims grouped into portfolios of homogeneous claims		*43,2*		*47,4*		*52,4*		*52,1*		*54,3*

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

Homogeneous Loans and Claims on Legal Entities and Provisions Made as of 1.09.17[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	507 641,4	*100,0*	47 595,8	*100,0*	*9,4*
of which by quality categories					
1.1. Quality Category I	160,2	*0,0*	0,0	*0,0*	*0,0*
1.2. Quality Category II	458 788,3	*90,4*	4 414,4	*9,3*	*1,0*
1.3. Quality Category III	2 501,7	*0,5*	239,1	*0,5*	*9,6*
1.4. Quality Category IV	3 546,7	*0,7*	1 167,1	*2,5*	*32,9*
1.5. Quality Category V	42 644,5	*8,4*	41 775,2	*87,8*	*98,0*
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	507 641,4		47 595,8		*9,4*
4. Homogeneous claims grouped into portfolios - total	59 077,4	*100,0*	26 666,5	*100,0*	*45,1*
of which by quality categories					
4.1. Quality Category I	26 020,1	*44,0*	0,0	*0,0*	*0,0*
4.2. Quality Category II	2 047,3	*3,5*	23,5	*0,1*	*1,1*
4.3. Quality Category III	4582,3	*7,8*	507,2	*1,9*	*11,1*
4.4. Quality Category IV	450,1	*0,8*	203,1	*0,8*	*45,1*
4.5. Quality Category V	25977,6	*44,0*	25932,7	*97,2*	*99,8*
5. Claims for interest payments - total	4 685,8	*100,0*	2 223,2	*100,0*	*47,4*
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	2 138,8	*45,6*	2 048,4	*92,1*	*95,8*

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

Homogeneous Loans and Claims on Individuals and Provisions Made as of 1.09.17[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	11 230 070,6	*100,0*	1 088 452,0	*100,0*	*9,7*
of which					
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	1 063 039,3	*9,5*	37 434,3	*3,4*	*3,5*
1.1.2. residental real estate (mortgage) loans, total	3 732 949,8	*33,2*	67 141,1	*6,2*	*1,8*
1.1.3. car loans, total	638 827,1	*5,7*	61 193,1	*5,6*	*9,6*
1.1.4. other consumer loans, total	5 780 781,7	*51,5*	921 248,3	*84,6*	*15,9*
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]	253 563,6	*2,3*	5 293,2	*0,5*	*2,1*
1.2.2. a portfolio of loans without overdue payments	9 647 096,6	*85,9*	163 756,1	*15,0*	*1,7*
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	262 424,0	*2,3*	14 450,1	*1,3*	*5,5*
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	93 567,7	*0,8*	26 402,1	*2,4*	*28,2*
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	83 799,1	*0,7*	49 024,3	*4,5*	*58,5*
1.2.6. a portfolio of loans with payments being overdue from 181 to 360 calendar days	129 658,7	*1,2*	107 515,2	*9,9*	*82,9*
1.2.7. a portfolio of loans with payments being overdue more than 360 calendar days	745 488,4	*6,6*	720 576,0	*66,2*	*96,7*
1.3. classified into the following loan quality categories:					
1.3.1. Quality category I	153 331,0	*1,4*	0,0	*0,0*	*0,0*
1.3.2. Quality category II	9 568 526,7	*85,2*	143 201,9	*13,2*	*1,5*
1.3.3. Quality category III	496 030,4	*4,4*	38 551,8	*3,5*	*7,8*
1.3.4. Quality category IV	73 627,9	*0,7*	30 126,8	*2,8*	*40,9*
1.3.5. Quality category V	938 554,5	*8,4*	876 571,5	*80,5*	*93,4*
2. Claims grouped into portfolios of homogeneous claims - total	45 632,3	*4,9*	30 216,1	*3,4*	*66,2*
of which by quality categories					
2.1. Quality category I	5 059,5	*0,5*	0,0	*0,0*	*0,0*
2.2. Quality category II	7 378,8	*0,8*	188,8	*0,0*	*2,6*
2.3. Quality category III	2583,7	*0,3*	327,0	*0,0*	*12,7*
2.4. Quality category IV	783,9	*0,1*	367,2	*0,0*	*46,8*
2.5. Quality category V	29826,4	*3,2*	29333,0	*3,3*	*98,3*
3. Claims for interest payments - total	183 694,4	*100,0*	77 982,7	*100,0*	*42,5*
of which					
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	81 162,4	*44,2*	73 948,0	*94,8*	*91,1*

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

[2] Credit institutions, having grouped loans without overdue payments and loans with payments being overdue from 1 calendar day to 30 calendar days into one portfolio to make the minimum loan loss provisions (Variant 2 of the Table 3 in point 5.1 of Regulation №254-P).

Table 51

Loan Loss Provisions by Credit Risk Categories[1]

Loan quality category	Provisions made on loans of corresponding quality categories as a share of total, in %					Ratio of provisions made to loans of corresponding quality categories, in %				
	1.01.16	1.01.17	1.07.17	1.08.17	1.09.17	1.01.16	1.01.17	1.07.17	1.08.17	1.09.17
Substandard	*7,2*	*6,1*	*5,8*	*6,2*	*6,1*	*1,8*	*1,9*	*1,9*	*2,1*	*2,1*
Doubtful	*23,0*	*20,2*	*17,7*	*17,6*	*17,0*	*18,0*	*16,9*	*16,1*	*18,2*	*18,2*
Problem	*15,5*	*18,7*	*20,8*	*19,8*	*19,6*	*41,1*	*42,3*	*44,0*	*44,1*	*43,9*
Loss	*54,2*	*54,8*	*55,6*	*56,2*	*57,1*	*77,1*	*75,7*	*75,8*	*76,0*	*76,4*

[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	1.01.16	1.01.17	1.07.17	1.08.17	1.09.17
Overdue claims on loans, deposits and other claims, billion rubles	**3046,6**	**2891,5**	**3061,6**	**3084,5**	**3059,6**
Of which					
- among 20 largest-asset credit institutions, billion rubles	2033,2	1789,6	1864,3	1953,5	1921,1
Share of overdue claims in loans, deposits and other claims of the banking sector, percent	*5,3*	*5,2*	*5,4*	*5,5*	*5,5*
Overdue claims in rubles					
- billion rubles	2537,1	2600,0	2707,9	2745,5	2735,5
- as percent of total loans, deposits and other claims in rubles	*6,8*	*6,6*	*6,6*	*6,7*	*6,5*
Overdue claims in foreign currency					
- billion rubles	509,5	291,5	353,7	339,0	324,1
- as percent of total loans, deposits and other claims in foreign currency	*2,5*	*1,8*	*2,3*	*2,2*	*2,3*
- dollar equivalent, billion $	7,0	4,8	6,0	5,7	5,5
Overdue claims on loans and other claims on non-financial institutions	2075,9	1892,0	1965,2	1967,5	1952,5
Share of overdue claims in total volume of loans and other claims on non-financial institutions, percent	*6,2*	*6,3*	*6,5*	*6,5*	*6,5*
Overdue claims on loans and other funds provided to individuals	863,8	857,9	873,2	887,1	885,7
Share of overdue claims in total volume of loans and other claims on individuals, percent	*8,1*	*7,9*	*7,8*	*7,8*	*7,7*

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, %				
	1.01.16	1.01.17	1.07.17	1.08.17	1.09.17	1.01.16	1.01.17	1.07.17	1.08.17	1.09.17
No overdue claims	56	55	46	52	54	*2,7*	*3,9*	*4,0*	*4,3*	*4,6*
Less than 5%	360	272	242	231	228	*70,2*	*68,0*	*69,3*	*67,2*	*67,8*
From 5 to 10%	156	131	135	130	127	*16,0*	*18,8*	*16,7*	*18,4*	*13,5*
From 10 to 15%	56	46	44	48	51	*3,7*	*2,0*	*3,2*	*3,2*	*7,2*
From 15 to 20%	26	24	28	28	25	*2,0*	*1,4*	*1,4*	*1,3*	*1,3*
From 20 to 60%	34	48	48	49	48	*4,9*	*4,6*	*3,9*	*4,2*	*4,2*
From 60 to 90%	6	6	8	7	7	*0,3*	*1,1*	*1,3*	*1,2*	*1,2*
90% and more	2	6	6	5	5	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
No loans, deposits and other claims	37	35	32	29	28	*0,2*	*0,2*	*0,2*	*0,2*	*0,2*

Table 54

Credit Risks of the Banking Sector

Indicators	1.01.16	1.01.17	1.07.17	1.08.17	1.09.17
Large credit risks of the banking sector total, bln rubles	22 916,6	20 615,9	21 233,1	20 758,8	20 817,4
Share of large credit risks in the banking sector assets, %	*27,6*	*25,7*	*26,3*	*25,5*	*25,4*

Table 55

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

	1.01.16	1.01.17	1.07.17	1.08.17	1.09.17
Volume of large loans, billion rubles	13 838,1	12 884,1	12 690,7	12 456,8	12 186,3
of which:					
Volume of secured loans , billion rubles	4 047,6	3 857,5	3 693,0	2 809,6	2 625,6
Volume of I quality category collateral, billion rubles	1 953,7	2 293,5	2 095,7	1 190,9	979,3
of which:					
collateral of quoted securities issued by legal entities, billion rubles	650,3	1 205,9	915,1	174,6	175,2
Volume of II quality category collateral, billion rubles	1 772,7	1 436,2	1 300,0	1 268,0	1 298,5
of which:					
collateral of securities, issued by legal entities, billion rubles	243,3	231,8	192,4	244,7	273,5
collateral of proprietory rights (claims), billion rubles	689,2	541,4	779,5	708,4	723,3

[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).

Market Risk

Table 56

Structure of Market Risk of the Banking Sector

Risk	1.01.16		1.01.17		1.07.17		1.08.17		1.09.17	
	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	*44,0*	*100,0*	*43,7*	*100,0*	*46,1*	*100,0*	*42,2*	*100,0*	*47,2*	*100,0*
Of which										
- interest rate risk (IRR)	*34,4*	*78,2*	*36,8*	*84,0*	*36,2*	*78,6*	*33,6*	*79,6*	*37,8*	*80,0*
- equity position risk (EPR)	*3,3*	*7,5*	*3,0*	*6,7*	*3,7*	*7,9*	*2,9*	*6,9*	*3,3*	*6,9*
- foreign exchange risk (FER)	*6,3*	*14,4*	*3,2*	*7,2*	*4,7*	*10,1*	*4,1*	*9,8*	*4,1*	*8,6*
- commodity risk (CR)	-	-	*0,9*	*2,0*	*1,5*	*3,3*	*1,5*	*3,6*	*2,1*	*4,4*
Reference data:										
Number of credit institutions[1]	548		452		422		423		418	
Share of credit institutions' assets [1] in total banking sector assets, %	*98,2*		*98,1*		*98,3*		*98,3*		*98,4*	

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

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

Table 57

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

	1.01.16	1.01.17	1.07.17	1.08.17	1.09.17
Share of assets in foreign currency in total assets, %	*34,7*	*27,8*	*26,9*	*26,7*	*25,4*
of which:					
- 20 largest-asset credit institutions	*37,3*	*29,9*	*28,7*	*28,7*	*27,4*
Share of liabilities in foreign currency in total liabilities, %	*33,2*	*26,5*	*24,5*	*24,8*	*23,9*
of which:					
- 20 largest-asset credit institutions	*36,3*	*28,9*	*27,0*	*27,3*	*26,2*
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total , b.p.	*1,4*	*1,2*	*2,3*	*2,0*	*1,5*
of which:					
- 20 largest-asset credit institutions	*1,0*	*1,0*	*1,7*	*1,4*	*1,2*

Table 58

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

	1.01.16	1.01.17	1.07.17	1.08.17	1.09.17
Balance sheet positions					
Claims, bln rubles	28 774,6	22 234,2	21 696,5	21 734,8	20 811,0
Liabilities, bln rubles	27 592,0	21 241,0	19 811,6	20 134,0	19 608,8
Net balance sheet position, bln rubles	1 182,6	993,1	1 884,9	1 600,8	1 202,2
Net balance sheet position to own funds (capital), % [1]	*13,1*	*10,6*	*19,6*	*16,4*	*12,3*
Off-balance sheet positions [2]					
Claims, bln rubles	16 260,7	14 493,2	15 690,0	15 760,9	16 177,5
Liabilities, bln rubles	16 136,2	14 491,9	16 257,7	16 124,3	16 166,9
Net balance sheet position, bln rubles	124,5	1,3	-567,6	-363,4	10,6
Net balance sheet position to own funds (capital), % [1]	*1,4*	*0,0*	*-5,9*	*-3,7*	*0,1*

[1] Own funds (capital) of credit institutions licensed to conduct operations in foreign currency.
[2] Section D of the chart of accounts (the derivatives instruments)

Compliance With Open Foreign Exchange Position (OFXP) Requirements

	2015 y.				2016 y.				2017 y.	
	I	II	III	IV	I	II	III	IV	I	II
Number of credit institutions that exceeded the OFXP limits	11	5	11	9	9	9	7	8	5	6
Of which:										
- 20 largest-asset credit institutions	0	0	1	1	0	0	0	1	0	0
Assets of credit institutions that exceeded the OFXP limits as a share of total banking sector assets, %										
- credit institutions with licence to conduct banking operations in foreign currency	*1,8*	*0,2*	*2,5*	*2,4*	*0,5*	*0,1*	*0,5*	*7,5*	*0,2*	*0,6*
- On 20 largest-asset credit institutions	*0,0*	*0,0*	*2,4*	*1,5*	*0,0*	*0,0*	*0,0*	*8,5*	*0,0*	*0,0*

Comment. Calculated on the basis of credit institutions' reporting by form 0409634.

Table 60

Information on Open Foreign Exchange Positions of Banking Sector

Date	Number of credit institutions	Open foreign exchange positions and precious metals in bln. rubles					Own funds (capital), bln. rubles	Ratio of net OFXP to own funds (capital) of CIs, in %
		Total balance sheet position	Total off-balance sheet position	Total open foreign exchange positions (OFXP)				
				Long	Short	Net		
1. Credit institutions with net short OFXP								
1.01.09	431	583,0	-611,5	13,6	-42,1	-28,5	1 047,2	*-2,7*
1.01.10	361	-72,9	50,3	7,5	-30,1	-22,6	1 131,1	*-2,0*
1.01.11	427	-1,3	-29,8	10,9	-42,1	-31,2	1 618,8	*-1,9*
1.01.12	340	112,7	-146,5	21,6	-55,4	-33,8	1 573,4	*-2,1*
1.01.13	373	3,7	-25,4	24,0	-45,7	-21,7	1 863,0	*-1,2*
1.01.14	376	115,4	-144,4	5,5	-34,5	-29,0	1 797,5	*-1,6*
1.01.15	263	-224,8	151,2	83,0	-156,7	-73,6	2 911,6	*-2,5*
1.01.16	197	-114,2	-86,5	43,7	-244,4	-200,7	2 746,9	*-7,3*
1.02.16	155	-447,5	376,3	47,4	-118,6	-71,2	2 233,6	*-3,2*
1.03.16	161	-382,1	322,3	81,4	-141,2	-59,7	2 048,1	*-2,9*
1.04.16	145	87,6	-141,9	2,7	-57,0	-54,3	893,2	*-6,1*
1.05.16	173	135,9	-194,0	3,5	-61,6	-58,1	1 469,8	*-4,0*
1.06.16	169	50,0	-102,8	5,9	-58,7	-52,8	1 361,8	*-3,9*
1.07.16	160	41,0	-94,4	5,6	-59,0	-53,4	626,9	*-8,5*
1.08.16	155	80,4	-116,9	6,5	-43,1	-36,6	672,3	*-5,4*
1.09.16	150	57,9	-93,0	1,8	-36,9	-35,1	905,8	*-3,9*
1.10.16	145	-119,5	81,0	21,3	-59,7	-38,4	3 886,6	*-1,0*
1.11.16	161	-276,0	194,1	28,4	-110,4	-81,9	4 028,7	*-2,0*
1.12.16	137	-120,4	37,2	24,6	-107,8	-83,2	3 934,2	*-2,1*
1.01.17	165	-163,8	85,9	14,6	-92,5	-77,9	1 378,2	*-5,7*
1.02.17	140	139,6	-211,4	19,5	-91,3	-71,8	1 126,8	*-6,4*
1.03.17	144	195,6	-253,3	2,6	-60,3	-57,7	346,9	*-16,6*
1.04.17	132	154,7	-222,5	9,4	-77,2	-67,8	1 146,0	*-5,9*
1.05.17	132	18,2	-70,8	3,4	-56,0	-52,7	1 262,6	*-4,2*
1.06.17	135	89,3	-127,4	13,5	-51,6	-38,1	1 449,9	*-2,6*
1.07.17	121	503,2	-553,1	14,7	-64,6	-49,9	1 715,2	*-2,9*
1.08.17	148	245,6	-298,3	69,4	-122,0	-52,7	2 856,0	*-1,8*
1.09.17	123	114,0	-176,5	10,7	-73,2	-62,5	1 844,2	*-3,4*
2. Credit institutions with net long OFXP								
1.01.09	564	391,5	-334,1	85,9	-28,5	57,3	2 690,2	*2,1*
1.01.10	596	300,0	-233,8	100,4	-34,2	66,2	3 518,6	*1,9*
1.01.11	500	99,3	-39,7	105,0	-45,3	59,7	3 039,8	*2,0*
1.01.12	560	211,6	-147,6	131,1	-67,1	64,0	3 454,4	*1,9*
1.01.13	515	-107,6	279,7	271,6	-99,5	172,1	4 198,2	*4,1*
1.01.14	484	-15,0	166,7	283,0	-131,3	151,7	5 184,7	*2,9*
1.01.15	520	312,8	-196,4	157,2	-40,7	116,4	4 926,7	*2,4*
1.01.16	496	-13,9	302,1	326,6	-38,4	288,2	6 251,7	*4,6*
1.02.16	529	127,1	216,3	383,9	-40,5	343,4	6 839,0	*5,0*
1.03.16	515	-42,4	408,5	406,7	-40,5	366,1	6 997,0	*5,2*
1.04.16	522	-525,1	861,2	461,1	-125,0	336,1	8 045,6	*4,2*
1.05.16	481	-327,3	672,0	443,2	-98,5	344,7	7 406,0	*4,7*
1.06.16	480	-174,5	526,7	440,6	-88,4	352,2	7 572,7	*4,7*
1.07.16	480	-95,6	455,3	451,6	-91,9	359,7	8 314,0	*4,3*
1.08.16	476	0,4	397,4	481,9	-84,1	397,8	8 289,7	*4,8*
1.09.16	472	-12,0	369,6	443,1	-85,5	357,6	8 078,7	*4,4*
1.10.16	467	283,1	-53,4	304,3	-74,6	229,7	5 128,2	*4,5*
1.11.16	445	245,1	-19,0	294,6	-68,5	226,1	5 047,7	*4,5*
1.12.16	463	246,4	-45,7	250,1	-49,5	200,6	5 215,5	*3,8*
1.01.17	424	73,8	97,7	258,5	-87,0	171,5	7 875,6	*2,2*
1.02.17	444	-41,3	256,4	327,8	-112,7	215,1	8 201,3	*2,6*
1.03.17	435	-144,3	351,0	315,6	-108,9	206,7	8 965,5	*2,3*
1.04.17	439	200,7	44,6	310,3	-65,0	245,3	8 235,7	*3,0*
1.05.17	432	431,7	-150,9	349,3	-68,5	280,8	8 263,6	*3,4*
1.06.17	423	582,4	-319,5	345,6	-82,8	262,8	8 126,3	*3,2*
1.07.17	434	221,4	39,2	338,8	-78,2	260,6	7 964,3	*3,3*
1.08.17	403	317,9	-97,7	243,8	-23,7	220,1	6 852,2	*3,2*
1.09.17	421	157,1	59,4	289,5	-72,9	216,5	7 598,1	*2,8*

Table 61

Open Currency Positions of the Banking Sector by Currencies as of 1.09.17

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	144	-47,0	*-2,0*	2,2	-49,2
long	398	177,8	*2,5*	368,1	-190,3
EUR					
short	179	-55,2	*-2,0*	-3,9	-51,2
long	361	69,2	*1,0*	-154,2	223,4
GBP					
short	61	-7,9	*-0,1*	15,9	-23,8
long	218	5,1	*0,1*	4,6	0,5

Liquidity of Credit Institutions

Table 62

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

	1.01.16	1.01.17	1.07.17	1.08.17	1.09.17
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	*44,3*	*42,4*	*42,3*	*42,3*	*41,6*
Liabilities with maturity in excess of 1 year, as percent of total liabilities	*24,3*	*21,2*	*20,5*	*20,2*	*19,4*
A measure of using short-term liabilities to fund long-term liquid assets, percent[2]	*30,9*	*31,9*	*32,8*	*33,9*	*33,9*

[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 63

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, %				
	1.01.16	1.01.17	1.07.17	1.08.17	1.09.17	1.01.16	1.01.17	1.07.17	1.08.17	1.09.17
Less than 0	238	224	202	206	207	14,8	9,6	*9,1*	*8,5*	*8,0*
From 0 to 20	304	258	254	239	234	20,6	23,7	*19,8*	*20,1*	*19,8*
More than 20	191	141	133	134	132	64,6	66,8	*71,1*	*71,3*	*72,2*
Data not available	0	0	0	3	3	0,0	0,0	*0,0*	*0,0*	*0,0*
Total	733	623	589	582	576	100,0	100,0	*100,0*	*100,0*	*100,0*

Table 64

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

	1.01.16	1.01.17	1.07.17	1.08.17	1.09.17
Liquid assets with maturity up to 30 days, as percent of liquid assets	*31,6*	*34,7*	*36,0*	*34,2*	*36,2*
Liabilities with maturity up to 30 days, as percent of total liabilities	*40,8*	*46,3*	*46,7*	*45,5*	*46,9*
Liquidity coverage deficit (ratio of excess of liabilities with maturity up to 30 days over liquid assets with the same maturity to total amount of the said short-term liabilities), %	*16,5*	*18,0*	*15,2*	*16,0*	*13,4*

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

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

Table 65

Distribution of Credit Institutions Classified by Liquidity Coverage Deficit

Indicator, %	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.16	1.01.17	1.07.17	1.08.17	1.09.17	1.01.16	1.01.17	1.07.17	1.08.17	1.09.17
Less than 0	486	429	408	415	411	19,5	12,3	*14,1*	*21,3*	*24,0*
From 0 to 20	145	98	93	92	97	20,0	20,8	*20,4*	*11,5*	*21,7*
More than 20	102	96	88	72	65	60,5	66,9	*65,5*	*67,2*	*54,3*
Data not available	0	0	0	3	3	0	0	*0,0*	*0,0*	*0,0*
Total	733	623	589	582	576	100	100	*100,0*	*100,0*	*100,0*