

THE CENTRAL BANK OF THE RUSSIAN FEDERATION
BANKING SUPERVISION DEPARTMENT

REVIEW OF THE BANKING SECTOR OF THE RUSSIAN FEDERATION

(INTERNET-VERSION)

ANALYTICAL DATA

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General Information on the Russian Banking Sector
Banking Sector in the Economy of Russia

Table 1

Macroeconomic Indicators

Indicator		1.01.13	1.01.14	1.01.15	1.01.16	1.01.17	1.01.18
1.	Banking sector assets, total (billion rubles) as % of GDP	49 509,6 72,6	57 423,1 78,5	77 653,0 98,0	82 999,7 99,5	80 063,3 93,2	85 191,8 92,5
2.	Banking sector own funds (capital) (billion rubles) as % of GDP as % of the banking sector assets	6 112,9 9,0 12,3	7 064,3 9,7 12,3	7 928,4 10,0 10,2	9 008,6 10,8 10,9	9 387,1 10,9 11,7	9 397,3 10,2 11,0
3.	Loans and other claims on non-financial organisations and individuals, including overdue claims (billion rubles) as % of GDP as % of the banking sector assets of which: loans and other claims on individuals, including overdue claims (billion rubles) as % of GDP as % of the banking sector assets as % of income of the population	27 708,5 40,6 56,0 7 737,1 11,4 15,6 19,4	32 456,3 44,4 56,5 9 957,1 13,6 17,3 22,3	40 865,5 51,6 52,6 11 329,5 14,3 14,6 23,6	43 985,2 52,7 53,0 10 684,3 12,8 12,9 20,0	40 938,6 47,6 51,1 125,0 12,6 13,5 20,0	42 366,2 46,0 49,7 106,6 13,2 14,3 22,3
3a.	Banking loans in fixed capital investment of organisations of all forms of ownership (except small businesses) (billion rubles) as % of fixed capital investment of organisations of all forms of ownership (except small businesses)	806,3 8,4	1 003,6 10,0	1 098,7 10,6	849,9 8,1	1 172,8 10,4	1 308,1 10,9
4.	Securities portfolio, total (billion rubles) as % of GDP as % of the banking sector assets	7 034,9 10,3 14,2	7 822,3 10,7 13,6	9 724,0 12,3 12,5	11 777,4 14,1 14,2	11 450,1 13,3 14,3	12 310,9 13,4 14,5
5.	Individual deposits (billion rubles) as % of GDP as % of the banking sector liabilities ¹ as % of income of the population	14 251,0 20,9 28,8 35,7	16 957,5 23,2 29,5 38,0	18 552,7 23,4 23,9 38,7	23 219,1 27,8 28,0 43,4	24 200,3 28,2 30,2 44,7	25 987,4 28,2 30,5 47,6
6.	Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles) ² as % of GDP as % of the banking sector liabilities ²	14 565,1 21,4 29,4	16 900,5 23,1 29,4	23 418,7 29,6 30,2	27 064,2 32,5 32,6	24 321,6 28,3 30,4	24 843,2 27,0 29,2
Reference data							
	Indicator (billion rubles)	1.01.13	1.01.14	1.01.15	1.01.16	1.01.17	1.01.18
	Gross Domestic Product	68 163,9	73 133,9	79 199,7	83 387,2	85 917,8	92 081,9
	Fixed capital investment of organisations of all forms of ownership (except small businesses)	9 595,7	10 065,7	10 379,6	10 496,3	11 282,5	12 025,6
	Income of the population	39 903,7	44 650,4	47 920,6	53 525,8	54 113,0	54 634,1

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			Individual deposits		Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles) ³		
							Total		Unsecured consumer loans ²					
	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	
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
1.01.17	-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
1.10.17	0,2	3,2	-4,6	2,6	0,1	-3,2	1,3	8,7	0,9	6,5	-0,1	6,2	-1,4	-2,3
1.11.17	0,6	4,5	0,5	2,5	-0,1	-3,6	1,2	9,9	1,3	8,3	0,0	5,9	0,1	-0,9
1.12.17	1,5	4,5	-2,4	-1,0	0,5	-4,0	1,7	11,2	1,2	9,6	1,0	5,6	2,1	-0,6
1.01.18	1,5	6,4	2,7	0,1	0,0	0,2	1,4	12,7	0,7	11,0	4,0	7,4	2,3	2,1
1.02.18	-1,3	4,6	-1,5	-1,5	0,3	0,8	0,7	13,9	1,0	12,3	-2,0	6,1	1,5	1,0
Reference data:														
Increase from the beginning of the current year	-1,3		-1,5		0,3		0,7		1,0		-2,0		1,5	
Increase over the same period of the previous year	0,4		0,1		-0,3		-0,4		-0,2		-0,8		2,7	

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

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

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	2017
Assets, total	44,1	39,2	5,0	14,9	23,1	18,9	16,0	35,2	6,9	-3,5	6,4
Own funds (capital)	57,8	42,7	21,2	2,4	10,8	16,6	15,6	12,2	13,6	4,2	0,1
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	0,2
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	12,7
Individual deposits	35,4	14,5	26,7	31,2	20,9	20,0	19,0	9,4	25,2	4,2	7,4
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	2,1
Reference Data:											
Gross Domestic Product	23,5	24,2	-6,0	19,3	30,2	13,1	7,3	8,3	5,3	3,0	7,2

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	1.10.17	1.01.18	1.02.18
Credit institutions registered by the Bank of Russia and other authorities	1021	975	931	923	917
Operating credit institutions (credit institutions that have the right to conduct banking operations)	733	623	574	561	558
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	357	362	359
Credit institutions licensed to conduct operations in foreign currency	482	404	367	358	358
Credit institutions holding general licences	232	205	193	189	186

Table 5**Operating Credit Institutions (ClIs), by Federal Districts**

Federal district	1.01.16		1.01.17		1.10.17		1.01.18		1.02.18	
	Number of ClIs	% of the total	Number of ClIs	% of the total	Number of ClIs	% of the total	Number of ClIs	% of the total	Number of ClIs	% of the total
Central	434	59,2	358	57,5	327	57,0	319	56,9	317	56,8
of which the City of Moscow and Moscow Region	392	53,5	321	51,5	292	50,9	284	50,6	282	50,5
North-Western	60	8,2	49	7,9	44	7,7	43	7,7	43	7,7
Southern ¹	42	5,7	38	6,1	36	6,3	35	6,2	35	6,3
North-Caucasian	22	3,0	17	2,7	17	3,0	17	3,0	17	3,0
Volga	85	11,6	77	12,4	71	12,4	71	12,7	71	12,7
Ural	32	4,4	29	4,7	27	4,7	26	4,6	26	4,7
Siberian	41	5,6	37	5,9	34	5,9	32	5,7	31	5,6
Far Eastern	17	2,3	18	2,9	18	3,1	18	3,2	18	3,2
Russian Federation	733	100,0	623	100,0	574	100,0	561	100,0	558	100,0

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

Table 6

Branches of Credit Institutions (ClIs), by Federal Districts

Federal district	ClIs of the district			Branches of ClIs of the district			Branches of operating ClIs from other districts in the given district			Share, %								
										Branches from other districts relative to the total of ClIs of the district and their branches			ClIs and branches of the district relative to the total of ClIs and branches in Russia			Branches from other districts relative to the total number of branches in Russia		
	1.01.17	1.01.18	1.02.18	1.01.17	1.01.18	1.02.18	1.01.17	1.01.18	1.02.18	1.01.17	1.01.18	1.02.18	1.01.17	1.01.18	1.02.18	1.01.17	1.01.18	1.02.18
Central	358	319	317	36	25	24	182	146	144	46,2	42,4	42,2	22,9	23,7	23,9	16,6	16,4	16,6
of which the City of Moscow and Moscow Region ¹	321	284	282	34	23	22	80	66	66	22,5	21,5	21,7	20,6	21,2	21,3	7,3	7,4	7,6
North-Western	49	43	43	4	4	4	161	140	139	303,8	297,9	295,7	3,1	3,2	3,3	14,7	15,7	16,0
Southern ²	38	35	35	2	2	2	120	93	92	300,0	251,4	248,7	2,3	2,6	2,6	10,9	10,5	10,6
North-Caucasian	17	17	17	4	1	1	49	41	40	233,3	227,8	222,2	1,2	1,2	1,3	4,5	4,6	4,6
Volga	77	71	71	23	12	5	182	134	132	182,0	161,5	173,7	5,8	5,7	5,3	16,6	15,1	15,2
Ural	29	26	26	43	44	44	93	78	76	129,2	111,4	108,6	4,2	4,8	4,9	8,5	8,8	8,8
Siberian	37	32	31	8	8	8	124	106	103	275,6	265,0	264,1	2,6	2,8	2,7	11,3	11,9	11,9
Far Eastern	18	18	18	4	1	1	63	55	54	286,4	289,5	284,2	1,3	1,3	1,3	5,7	6,2	6,2
Russian Federation	623	561	558	124	97	89	974	793	780	130,4	120,5	120,6	43,4	45,4	45,3	88,7	89,1	89,8

¹ as one region

Table 7**Concentration of Assets in the Russian Banking Sector (Operating Credit Institutions)**

Distribution of credit institutions ranged by assets (descending)	1.01.16		1.01.17		1.10.17		1.01.18		1.02.18	
	million rubles	% of total								
First 5	44 883 973	54,1	44 232 891	55,3	45 930 307	55,8	47 513 821	55,8	49 235 082	58,6
From 6 to 20	17 925 387	21,6	18 257 646	22,8	19 177 655	23,3	20 007 403	23,5	17 742 857	21,1
From 21 to 50	9 391 355	11,3	8 444 718	10,6	8 882 590	10,8	9 167 982	10,8	8 736 738	10,4
From 51 to 200	8 484 303	10,2	7 520 065	9,4	6 945 691	8,4	7 195 769	8,4	7 070 497	8,4
From 201 to 500	2 060 315	2,5	1 528 737	1,9	1 289 049	1,6	1 282 184	1,5	1 245 993	1,5
From 501	254 375	0,3	79 197	0,1	28 439	0,0	24 680	0,0	18 142	0,0
Total	82 999 708	100,0	80 063 255	100,0	82 253 731	100,0	85 191 839	100,0	84 049 309	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	1.10.17	1.01.18	1.02.18
Central	59,0	60,2	60,7	60,6	63,6
of which the City of Moscow and Moscow Region	59,6	61,1	61,6	61,5	64,5
North-Western	71,7	76,2	79,0	80,0	79,1
Southern ¹	68,5	71,4	73,4	75,7	75,2
North-Caucasian	68,5	65,7	66,1	64,1	64,5
Volga	53,6	56,6	57,9	55,1	54,7
Ural	76,6	74,0	74,6	74,2	74,0
Siberian	58,7	64,3	66,5	67,9	66,7
Far Eastern	86,0	83,5	85,6	86,2	86,4
Russian Federation	54,1	55,2	55,8	55,8	58,6

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 1.01.18 - 1.02.18)**

Groups of credit institutions ranged by assets as of 1.01.18		Number of credit institutions as of 1.01.18	Groups as of 1.02.18						Licences revoked (cancelled)	Reorganised credit institution
			1	2	3	4	5	6		
1	First 5	5	4							1
2	From 6 to 20	15	1	14						
3	From 21 to 50	30		1	28	1				
4	From 51 to 200	150			2	147	1			
5	From 201 to 500	300				2	293	2		
6	From 501	61					6	44	2	
Became operating after 1.01.18										
Total over the period									2	1
Total as of 1.01.18¹		561								
Total as of 1.02.18¹		558	5	15	30	150	300	46		

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

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

Table 10
Selected Indicators of Credit Institution with Foreign Participation Relative to Indicators of Operating Credit Institutions (Percent)

	1.01.16	1.01.17	1.10.17	1.01.18	1.02.18 ¹
Credit institutions with foreign participation over 50%					
Assets, total	13,9	13,0	12,2	12,3	12,6
Own funds (capital)	17,2	16,7	15,7	11,9	11,7
Correspondent accounts with non-resident banks	15,4	14,9	12,7	10,4	12,5
Loans and other claims on non-financial organisations	11,6	10,9	8,8	8,8	8,8
Loans and other claims on individuals	18,6	15,7	14,3	14,2	14,1
Loans, deposits and other claims credit institutions	14,1	15,4	22,3	20,7	23,4
Individual deposits	12,0	11,4	12,2	12,0	12,2
Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles) ²	14,0	12,4	12,5	11,3	11,1
Profit (loss) of the current year	20,2	44,7	17,4	29,3	-23,7
Reference data:					
Number of credit institutions	113	106	85	84	84
of which 100% foreign-owned credit institutions					
Assets, total	8,5	6,4	6,5	6,5	6,9
Own funds (capital)	10,9	9,1	10,1	10,2	10,5
Correspondent accounts with non-resident banks	12,0	9,0	9,7	7,7	11,1
Loans and other claims on non-financial organisations	7,8	5,2	4,5	4,6	4,7
Loans and other claims on individuals	10,1	7,9	9,2	9,2	9,3
Loans, deposits and other claims on credit institutions	11,1	11,6	10,5	9,5	10,4
Individual deposits	5,8	4,5	5,7	5,7	5,7
Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles) ²	9,9	6,9	7,2	7,2	7,4
Profit (loss) of the current year	14,9	46,7	18,6	21,2	32,5
Reference data:					
Number of credit institutions	75	68	66	65	65

¹ According to the list of credit institutions with foreign participation as of 1.01.2018.

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 Measures¹**

	1.01.16		1.01.17		1.10.17		1.01.18		1.02.18	
	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	4621,5	5,8	8745,4	10,6	10374,6	12,2	10251,8	12,2
Own funds (capital)	-24,3	-0,3	-105,2	-1,1	-422,1	-4,5	-480,5	-5,1	-0,6	-6,4
Loans and other claims on non-financial organisations	1709,4	5,1	1369,6	4,5	2063,8	6,9	2586,5	8,6	2543,4	8,4
of which overdue claims	698,3	33,6	640,4	33,8	851,9	42,8	984,1	50,7	990,8	48,4
Loans and other claims on individuals	547,7	5,1	294,0	2,7	451,5	3,9	556,6	4,6	549,8	4,5
of which overdue claims	88,6	10,3	88,9	10,4	153,8	17,6	179,8	21,2	176,7	20,6
Individual deposits	1293,4	5,6	922,0	3,8	1741,9	7,0	2084,1	8,0	2085,6	8,2
Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) ²	1455,8	5,4	1242,3	5,1	1865,2	7,9	2141,0	8,6	2098,6	8,3
Reference data:										
Number of credit institutions ¹	29	4,0	26	4,2	28	4,9	29	5,2	29	5,2

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)" .

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	1.10.17	1.01.18	1.02.18
1.	Cash, precious metals and stones	1 898,3	1 591,5	1 456,7	1 903,8	1 624,3
1.1.	of which: cash	1 801,3	1 404,3	1 285,3	1 735,1	1 481,4
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	2 464,4	3 046,1	3 782,6	4 735,2	4 972,8
3.	Correspondent account, total of which:	2 536,3	1 734,4	1 589,0	1 280,7	1 617,3
3.1.	Correspondent accounts with correspondent credit institutions	611,5	533,6	474,3	432,6	439,0
3.2.	Correspondent accounts with non-resident banks	1 924,8	1 200,8	1 114,7	848,1	1 178,3
4.	Securities portfolio, total of which	11 777,4	11 450,1	12 006,7	12 310,9	12 069,3
4.1.	Debt securities	9 616,0	9 365,6	9 665,0	9 947,5	9 977,4
4.2.	Equity	295,2	357,4	414,6	479,7	476,8
4.3.	Promissory notes	204,0	178,0	138,7	136,7	131,2
4.4.	Equity in associates and subsidiaries	1 662,2	1 549,0	1 788,3	1 747,0	1 483,8
5.	Other equity	568,0	877,5	1 151,6	1 180,3	1 172,9
6.	Financial derivatives assets at fair value	1 261,0	704,4	587,7	505,0	540,1
7.	Loans, total of which:	57 511,4	55 622,0	56 675,6	58 122,3	56 583,0
7.1.	Loans, deposits and other claims of which overdue claims of which:	57 154,5	55 478,8	56 552,5	58 006,1	56 467,0
		3 046,6	2 891,5	3 084,8	2 993,5	3 103,4
7.1.1.	Loans and other claims on non-financial organisations of which overdue claims	33 300,9	30 134,7	30 053,8	30 192,5	30 295,8
		2 075,9	1 892,0	1 988,5	1 942,4	2 046,8
7.1.2.	Loans and other claims on individuals of which overdue claims	10 684,3	10 803,9	11 664,0	12 173,7	12 260,7
		863,8	857,9	876,7	848,9	855,6
7.1.3.	Loans, deposits and other claims on credit institutions of which overdue claims	8 610,0	9 091,5	9 333,2	9 804,6	8 318,5
		63,8	95,2	168,4	146,0	145,2
8.	Fixed assets (tangible and intangible), other real estate and inventories	1 277,6	1 486,8	1 493,4	1 512,9	1 532,2
8.1	of which real estate, temporarily not used	109,4	197,9	225,2	207,5	217,2
9.	Allocation of profit	125,5	384,8	235,7	327,7	330,5
9.1.	of which income tax	110,1	343,4	226,7	306,0	308,2
10.	Other assets, total of which:	3 579,8	3 165,7	3 274,6	3 313,0	3 606,9
10.1.	Settlement accounts	1 826,2	1 381,8	1 318,9	1 237,6	1 525,9
10.2.	Accounts receivable	403,7	325,9	406,7	489,1	486,1
10.3.	Deferred expenses	134,4	41,8	45,9	44,7	40,9
Banking sector assets, total		82 999,7	80 063,3	82 253,7	85 191,8	84 049,3

Table 13
Structure of Liabilities¹, by Source of Funds
(billion rubles)

Liabilities¹		1.01.16	1.01.17	1.10.17	1.01.18	1.02.18
1.	Funds and profit of credit institutions of which: 1.1. Funds of credit institutions 1.2. Profit (loss), including financial result of the previous year of which: 1.2.1. Profit (loss) of the current year	7 551,7 4 181,3 3 338,4 192,0	8 611,4 4 425,8 4 077,6 929,7	8 687,4 4 499,5 4 176,4 674,8	8 962,9 4 866,3 4 041,3 789,7	8 659,4 4 630,9 3 965,5 71,1
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	5 363,3	2 725,9	1 830,7	2 016,5	2 006,7
3.	Transferable deposits of credit institutions of which: 3.1. Correspondent accounts of correspondent credit institutions 3.2. Correspondent accounts of non-resident credit institutions	801,0 512,1 177,4	828,6 503,4 227,7	859,6 486,5 288,1	774,8 396,2 253,1	833,2 403,4 298,9
4.	Loans, deposits and other funds received from other credit institutions	7 091,0	8 559,1	8 905,1	9 265,3	7 844,6
5.	Clients' funds ² of which: 5.1. Budgetary funds in settlement accounts 5.2. Government and other extra-budgetary funds in settlement accounts 5.3. Funds of legal entities in settlement and other accounts 5.4. Clients' float 5.5. Deposits and other funds of legal entities (except credit institutions) 5.6. Individual deposits 5.7. Clients' funds in factoring and forfeiting transactions	51 906,7 66,5 0,1 8 905,2 488,5 19 018,2 23 219,1 22,3	50 003,4 8,2 0,1 8 763,7 451,1 16 385,2 24 200,3 27,7	52 118,0 39,9 0,6 8 494,3 573,2 18 078,4 24 762,0 21,7	53 703,0 10,4 0,6 9 103,6 536,9 17 900,4 25 987,4 23,4	53 642,5 41,9 1,1 9 767,7 565,6 17 637,7 25 471,7 18,3
6.	Bonds	1 266,5	1 092,9	1 172,7	1 211,4	1 243,9
7.	Promissory notes and bank acceptances	696,2	440,6	407,4	428,1	414,9
8.	Financial derivatives liabilities at fair value	880,7	483,1	345,8	337,1	370,8
9.	Other liabilities ¹ , total of which: 9.1. Provisions 9.2. Settlement accounts 9.3. Accounts payable 9.4. Deferred income 9.5. Interest payable of which: 9.5.1. Overdue interest	7 442,7 5 406,4 1 075,9 80,0 14,9 693,0 0,0	7 318,3 5 594,0 821,2 164,8 13,9 616,7 0,0	7 927,1 6 199,2 723,9 235,4 11,8 701,9 0,0	8 492,8 6 916,5 666,4 208,6 15,5 630,2 0,1	9 033,5 7 061,3 1 012,9 267,3 14,0 628,5 0,3
Banking sector liabilities, total¹		82 999,7	80 063,3	82 253,7	85 191,8	84 049,3

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	1.10.17	1.01.18	1.02.18
1.	Cash, precious metals and stones of which: money	2,3 2,2	2,0 1,8	1,8 1,6	2,2 2,0	1,9 1,8
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	3,0	3,8	4,6	5,6	5,9
3.	Correspondent accounts, total of which:	3,1	2,2	1,9	1,5	1,9
3.1.	Correspondent accounts with correspondent credit institutions	0,7	0,7	0,6	0,5	0,5
3.2.	Correspondent accounts with non-resident banks	2,3	1,5	1,4	1,0	1,4
4.	Securities portfolio, total of which	14,2	14,3	14,6	14,5	14,4
4.1.	Debt securities	11,6	11,7	11,8	11,7	11,9
4.2.	Equity	0,4	0,4	0,5	0,6	0,6
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	2,2	2,1	1,8
5.	Other equity	0,7	1,1	1,4	1,4	1,4
6.	Financial derivatives assets at fair value	1,5	0,9	0,7	0,6	0,6
7.	Loans, total of which:	69,3	69,5	68,9	68,2	67,3
7.1.	Loans, deposits and other claims of which overdue claims of which:	68,9 3,7	69,3 3,6	68,8 3,8	68,1 3,5	67,2 3,7
7.1.1.	Loans and other claims on non-financial organisations of which overdue claims	40,1 2,5	37,6 2,4	36,5 2,4	35,4 2,3	36,0 2,4
7.1.2.	Loans and other claims on individuals of which overdue claims	12,9 1,0	13,5 1,1	14,2 1,1	14,3 1,0	14,6 1,0
7.1.3.	Loans, deposits and other claims on credit institutions of which overdue claims	10,4 0,1	11,4 0,1	11,3 0,2	11,5 0,2	9,9 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	0,2	0,3
9.	Allocation of profit	0,2	0,5	0,3	0,4	0,4
9.1.	of which income tax	0,1	0,4	0,3	0,4	0,4
10.	Other assets, total of which:	4,3	4,0	4,0	3,9	4,3
10.1.	Settlement accounts	2,2	1,7	1,6	1,5	1,8
10.2.	Accounts receivable	0,5	0,4	0,5	0,6	0,6
10.3.	Deferred expenses	0,2	0,1	0,1	0,1	0,0
Banking sector assets, total		100,0	100,0	100,0	100,0	100,0

Table 15

Structure of Liabilities¹, by Source of Funds (As Percent of Total Liabilities)

Liabilities¹		1.01.16	1.01.17	1.10.17	1.01.18	1.02.18
1.	Funds and profit of credit institutions Of which:	9,1	10,8	10,6	10,5	10,3
1.1.	Funds of credit institutions	5,0	5,5	5,5	5,7	5,5
1.2.	Profit (loss), including financial result of the previous year Of which:	4,0	5,1	5,1	4,7	4,7
1.2.1.	Profit (loss) of the current year	0,2	1,2	0,8	0,9	0,1
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	6,5	3,4	2,2	2,4	2,4
3.	Transferable deposits of credit institutions Of which:	1,0	1,0	1,0	0,9	1,0
3.1.	Correspondent accounts of correspondent credit institutions	0,6	0,6	0,6	0,5	0,5
3.2.	Correspondent accounts of non-resident credit institutions	0,2	0,3	0,4	0,3	0,4
4.	Loans, deposits and other funds received from other credit institutions	8,5	10,7	10,8	10,9	9,3
5.	Clients' funds ² Of which:	62,5	62,5	63,4	63,0	63,8
5.1.	Budgetary funds in settlement accounts	0,1	0,0	0,0	0,0	0,0
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	10,3	10,7	11,6
5.4.	Clients' float	0,6	0,6	0,7	0,6	0,7
5.5.	Deposits and other funds of legal entities (except credit institutions)	22,9	20,5	22,0	21,0	21,0
5.6.	Individual deposits	28,0	30,2	30,1	30,5	30,3
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	1,4	1,4	1,5
7.	Promissory notes and bank acceptances	0,8	0,6	0,5	0,5	0,5
8.	Financial derivatives liabilities at fair value	1,1	0,6	0,4	0,4	0,4
9.	Other liabilities ¹ , total Of which:	9,0	9,1	9,6	10,0	10,7
9.1.	Provisions	6,5	7,0	7,5	8,1	8,4
9.2.	Settlement accounts	1,3	1,0	0,9	0,8	1,2
9.3.	Accounts payable	0,1	0,2	0,3	0,2	0,3
9.4.	Deferred income	0,0	0,0	0,0	0,0	0,0
9.5.	Interest payable Of which:	0,8	0,8	0,9	0,7	0,7
9.5.1	Overdue interest	0,0	0,0	0,0	0,0	0,0
Banking sector liabilities, total¹		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	1.10.17	1.01.18	1.02.18	1.01.16	1.01.17	1.10.17	1.01.18	1.02.18	1.01.16	1.01.17	1.10.17	1.01.18	1.02.18
1. Loans, deposits and other claims, total	37 091,8	39 691,9	42 525,0	44 682,1	44 376,0	20 062,8	15 786,9	14 027,6	13 324,1	12 091,1	57 154,5	55 478,8	56 552,5	58 006,1	56 467,0
of which															
- overdue claims	2 537,1	2 600,0	2 732,7	2 694,3	2 788,0	509,5	291,5	352,1	299,2	315,5	3 046,6	2 891,5	3 084,8	2 993,5	3 103,4
1.1 Loans and other claims on resident non-financial organisations	19 363,3	19 734,5	20 449,9	20 413,0	20 710,4	9 272,1	6 129,7	5 602,1	5 548,9	5 432,3	28 635,4	25 864,1	26 052,0	25 961,9	26 142,7
of which															
- overdue claims	1 546,1	1 616,7	1 687,1	1 647,2	1 732,1	262,5	117,7	85,3	75,1	88,2	1 808,5	1 734,5	1 772,4	1 722,3	1 820,3
of which:															
1.1.1. Loans and other claims on individual entrepreneurs	506,0	428,5	428,3	434,9	427,5	8,3	4,9	4,1	3,7	3,6	514,3	433,4	432,5	438,6	431,1
of which															
- overdue claims	72,2	73,5	69,2	66,3	66,6	0,6	0,4	0,4	0,4	0,4	72,9	73,9	69,6	66,7	66,9
1.2 Loans and other claims on non-resident legal entities (except banks)	698,3	707,0	849,3	805,4	802,3	3 967,2	3 563,6	3 152,5	3 425,2	3 350,8	4 665,5	4 270,5	4 001,8	4 230,6	4 153,1
of which															
- overdue claims	92,7	51,0	57,2	90,8	91,7	174,7	106,6	158,9	129,2	134,8	267,4	157,6	216,1	220,0	226,5
1.3 Loans, deposits and other claims on resident financial sector	4 465,8	6 517,0	7 911,3	9 448,1	8 929,5	2 228,6	3 384,6	2 956,4	2 249,2	1 242,8	6 694,4	9 901,6	10 867,7	11 697,3	10 172,4
of which															
- overdue claims	95,0	103,9	134,1	141,3	141,4	9,0	7,5	4,8	4,6	4,5	103,9	111,5	138,9	145,9	145,9
of which:															
1.3.1 Resident credit institutions	3 273,6	4 921,7	5 623,3	6 285,8	5 810,4	1 761,6	2 202,6	1 926,2	1 784,1	825,1	5 035,2	7 124,3	7 549,5	8 069,9	6 635,5
of which															
- overdue claims	60,0	64,8	87,8	90,0	90,0	0,9	0,5	0,1	0,1	0,1	60,9	65,3	87,9	90,2	90,2
1.3.2 Other resident non-banking financial institutions	1 192,1	1 595,3	2 288,0	3 162,3	3 119,2	467,1	1 182,0	1 030,2	465,1	417,7	1 659,2	2 777,3	3 318,3	3 627,4	3 536,9
of which															
- overdue claims	34,9	39,2	46,3	51,3	51,3	8,1	7,0	4,7	4,5	4,4	43,0	46,2	51,0	55,7	55,7
1.4 Loans, deposits and other claims on non-resident banks	253,3	198,1	183,6	196,7	174,3	3 321,5	1 769,0	1 600,1	1 538,0	1 508,7	3 574,8	1 967,2	1 783,7	1 734,7	1 683,1
of which															
- overdue claims	0,1	17,7	17,9	0,6	0,6	2,9	12,2	62,7	55,3	54,5	2,9	30,0	80,5	55,9	55,0
1.5 Loans and other claims on government financial bodies and extra-budgetary funds	1 135,5	1 034,1	743,1	907,8	794,0	0,0	0,1	0,1	0,1	0,1	1 135,5	1 034,2	743,2	907,9	794,1
of which															
- overdue claims	0,0	0,0	0,0	0,4	0,0	0,0	0,1	0,1	0,1	0,1	0,0	0,1	0,1	0,5	0,1
1.6 Loans and other claims on resident individuals	10 381,8	10 629,8	11 524,9	12 047,5	12 138,4	274,7	155,0	117,6	104,4	100,2	10 656,5	10 784,7	11 642,5	12 151,9	12 238,7
of which															
- overdue claims	803,1	810,2	835,9	813,5	821,7	58,9	46,1	38,9	33,4	31,9	862,0	856,3	874,8	846,8	853,6
1.7 Loans and other claims on non-resident individuals	14,0	13,8	16,9	17,9	18,3	13,8	5,3	4,6	3,8	3,7	27,8	19,2	21,6	21,8	22,0
of which															
- overdue claims	0,2	0,4	0,5	0,5	0,5	1,6	1,3	1,4	1,5	1,5	1,9	1,6	1,9	2,0	2,0
Reference data:															
Provisions for loans, deposits and other claims ¹	-	-	-	-	-	-	-	-	-	-	4 525,8	4 572,5	4 886,3	5 123,1	5 144,6
Overdue interest on loans, deposits and other claims, recognized in the balance sheet accounts	179,9	200,8	218,3	214,7	221,1	16,5	12,2	10,4	10,0	10,8	196,4	213,0	228,7	224,7	231,9
Credit institutions' portfolio of residents promissory notes	127,9	129,0	101,7	98,6	95,5	73,7	46,7	35,2	36,2	33,8	201,6	175,7	136,8	134,8	129,4
Credit institutions' portfolio of non-residents promissory notes	2,3	2,3	1,8	1,8	1,8	0,0	0,0	0,0	0,0	0,0	2,3	2,3	1,8	1,8	1,8

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	1.10.17	1.01.18	1.02.18
1. Loans, deposits and other claims, total	100,0 68,9	100,0 69,3	100,0 68,8	100,0 68,1	100,0 67,2
Of which:					
- overdue claims	5,3 3,7	5,2 3,6	5,5 3,8	5,2 3,5	5,5 3,7
1.1 Loans and other claims on resident non-financial organizations	50,1 34,5	46,6 32,3	46,1 31,7	44,8 30,5	46,3 31,1
Of which:					
- overdue claims	3,2 2,2	3,1 2,2	3,1 2,2	3,0 2,0	3,2 2,2
of which:					
1.1.1. Loans and other claims on individual entrepreneurs	0,9 0,6	0,8 0,5	0,8 0,5	0,8 0,5	0,8 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 5,6	7,7 5,3	7,1 4,9	7,3 5,0	7,4 4,9
Of which:					
- overdue claims	0,5 0,3	0,3 0,2	0,4 0,3	0,4 0,3	0,4 0,3
1.3 Loans, deposits and other claims on resident financial sector	11,7 8,1	17,8 12,4	19,2 13,2	20,2 13,7	18,0 12,1
Of which:					
- overdue claims	0,2 0,1	0,2 0,1	0,2 0,2	0,3 0,2	0,3 0,2
of which:					
1.3.1 Resident credit institutions	8,8 6,1	12,8 8,9	13,3 9,2	13,9 9,5	11,8 7,9
Of which					
- overdue claims	0,1 0,1	0,1 0,1	0,2 0,1	0,2 0,1	0,2 0,1
1.3.2 Other resident non-banking financial institutions	2,9 2,0	5,0 3,5	5,9 4,0	6,3 4,3	6,3 4,2
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 4,3	3,5 2,5	3,2 2,2	3,0 2,0	3,0 2,0
Of which:					
- overdue claims	0,0 0,0	0,1 0,0	0,1 0,1	0,1 0,1	0,1 0,1
1.5 Loans and other claims on government financial bodies and extra-budgetary funds	2,0 1,4	1,9 1,3	1,3 0,9	1,6 1,1	1,4 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 claims on resident individuals	18,6 12,8	19,4 13,5	20,6 14,2	20,9 14,3	21,7 14,6
Of which:					
- overdue claims	1,5 1,0	1,5 1,1	1,5 1,1	1,5 1,0	1,5 1,0
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 5,5	8,2 5,7	8,6 5,9	8,8 6,0	9,1 6,1
Overdue interest on loans, deposits and other claims, recognized in the balance sheet	0,3 0,2	0,4 0,3	0,4 0,3	0,4 0,3	0,4 0,3
Credit institutions' portfolio of residents promissory notes	0,4 0,2	0,3 0,2	0,2 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 Portfolio¹

	1.01.16		1.01.17		1.10.17		1.01.18		1.02.18	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	млрд. руб.	в % к итогу	млрд. руб.	в % к итогу
Securities, total	11 573,4	100,0	11 272,0	100,0	11 868,0	100,0	12 174,2	100,0	11 938,1	100,0
- in rubles	7 317,8	63,2	7 778,2	69,0	8 602,4	72,5	9 095,1	74,7	8 940,3	74,9
- in foreign currency	4 255,7	36,8	3 493,9	31,0	3 265,6	27,5	3 079,1	25,3	2 997,8	25,1
Of which:										
Securities at fair value through profit or loss	1 691,8	14,6	1 789,6	15,9	1 956,0	16,5	2 040,2	16,8	2 116,6	17,7
- in rubles	1 003,1	8,7	1 096,7	9,7	1 147,9	9,7	1 232,3	10,1	1 292,6	10,8
- in foreign currency	688,8	6,0	692,9	6,1	808,1	6,8	807,8	6,6	824,0	6,9
Securities available for sale	5 024,4	43,4	5 104,0	45,3	5 834,0	49,2	6 040,7	49,6	6 037,8	50,6
- in rubles	2 851,0	24,6	3 342,6	29,7	4 217,0	35,5	4 581,6	37,6	4 636,6	38,8
- in foreign currency	2 173,4	18,8	1 761,3	15,6	1 617,0	13,6	1 459,1	12,0	1 401,2	11,7
Securities held-to-maturity	3 188,9	27,6	2 814,9	25,0	2 268,7	19,1	2 315,4	19,0	2 253,7	18,9
- in rubles	1 797,2	15,5	1 781,6	15,8	1 440,9	12,1	1 515,3	12,4	1 493,1	12,5
- in foreign currency	1 391,7	12,0	1 033,3	9,2	827,8	7,0	800,1	6,6	760,6	6,4
Shares in associates and subsidiaries	1 662,2	14,4	1 549,0	13,7	1 788,3	15,1	1 747,0	14,4	1 483,8	12,4
- in rubles	1 661,5	14,4	1 548,2	13,7	1 787,6	15,1	1 746,3	14,3	1 483,1	12,4
- 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		46,3		30,7		45,4	
Provisions for losses on securities available for sale	33,9		48,5		145,0		300,1		306,7	
Provisions for losses on securities held-to-maturity	11,2		14,6		6,4		7,1		7,1	
Provisions for losses on portfolio of shares in associates and subsidiaries	141,6		163,2		174,4		219,2		279,0	

¹ Excluding promissory notes.

Table 19

The Structure of Credit Institutions' Portfolio of Debt Securities

	1.01.16		1.01.17		1.10.17		1.01.18		1.02.18	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	млрд. руб.	в % к итогу	млрд. руб.	в % к итогу
Debt securities held, total	9 616,0	100,0	9 365,6	100,0	9 665,0	100,0	9 947,5	100,0	9 977,4	100,0
- in rubles	5 468,3	56,9	5 959,5	63,6	6 503,3	67,3	6 955,6	69,9	7 058,7	70,7
- in foreign currency	4 147,7	43,1	3 406,2	36,4	3 161,7	32,7	2 991,9	30,1	2 918,7	29,3
of which: revaluation	-87,8	-0,9	63,9	0,7	66,4	0,7	30,8	0,3	41,4	0,4
Debt securities at book value held (without revaluation)	9 703,8	100,0	9 301,8	100,0	9 598,6	100,0	9 916,7	100,0	9 936,0	100,0
of which:										
debt securities of the Russian Federation	2 546,5	26,2	3 360,7	36,1	3 164,7	33,0	3 554,3	35,8	3 589,8	36,1
- in rubles	1 967,3	20,3	2 709,4	29,1	2 488,9	25,9	2 824,0	28,5	2 886,6	29,1
- in foreign currency	579,2	6,0	651,3	7,0	675,8	7,0	730,3	7,4	703,1	7,1
debt securities of the Bank of Russia	0,0	0,0	0,0	0,0	150,9	1,6	340,3	3,4	487,2	4,9
- in rubles	0,0	0,0	0,0	0,0	150,9	1,6	340,3	3,4	487,2	4,9
- 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	312,1	3,3	391,6	3,9	393,0	4,0
- in rubles	190,4	2,0	275,7	3,0	312,1	3,3	391,6	3,9	393,0	4,0
- 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	398,3	4,1	427,2	4,3	482,5	4,9
- in rubles	525,5	5,4	402,1	4,3	387,4	4,0	415,2	4,2	469,4	4,7
- in foreign currency	9,3	0,1	19,7	0,2	10,9	0,1	12,0	0,1	13,1	0,1
other debt securities of residents	1 210,3	12,5	1 412,8	15,2	1 953,5	20,4	2 013,0	20,3	1 983,3	20,0
- in rubles	1 209,0	12,5	1 406,6	15,1	1 944,2	20,3	2 003,4	20,2	1 977,6	19,9
- in foreign currency	1,3	0,0	6,2	0,1	9,3	0,1	9,6	0,1	5,8	0,1
debt securities of other countries	160,2	1,7	129,9	1,4	61,1	0,6	69,2	0,7	66,5	0,7
- in rubles	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in foreign currency	160,2	1,7	129,9	1,4	61,1	0,6	69,2	0,7	66,5	0,7
debt securities of non-resident banks	341,4	3,5	75,5	0,8	83,6	0,9	43,2	0,4	42,3	0,4
- in rubles	9,5	0,1	4,7	0,1	23,5	0,2	23,0	0,2	23,4	0,2
- in foreign currency	331,9	3,4	70,8	0,8	60,1	0,6	20,2	0,2	18,9	0,2
other debt securities of non-residents	2 015,9	20,8	1 852,3	19,9	1 872,0	19,5	1 769,3	17,8	1 752,7	17,6
- in rubles	206,6	2,1	153,4	1,6	116,2	1,2	134,5	1,4	133,9	1,3
- in foreign currency	1 809,3	18,6	1 699,0	18,3	1 755,8	18,3	1 634,8	16,5	1 618,8	16,3
debt securities delivered without derecognition in the balance sheet	2 698,1	27,8	1 758,5	18,9	1 581,5	16,5	1 277,7	12,9	1 092,4	11,0
- in rubles	1 442,7	14,9	934,8	10,0	1 004,9	10,5	773,3	7,8	611,1	6,2
- in foreign currency	1 255,3	12,9	823,7	8,9	576,6	6,0	504,4	5,1	481,3	4,8
overdue debt securities	6,1	0,1	14,6	0,2	20,9	0,2	31,0	0,3	46,1	0,5
- in rubles	5,1	0,1	9,0	0,1	8,9	0,1	19,5	0,2	34,9	0,4
- in foreign currency	1,1	0,0	5,7	0,1	12,0	0,1	11,5	0,1	11,2	0,1
Reference data:										
Provisions for losses on debt securities	40,0		45,9		152,3		276,3		282,8	

Table 20

Structure of credit institutions' portfolio of shares

	1.01.16		1.01.17		1.10.17		1.01.18		1.02.18	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	млрд. руб.	в % к итогу	млрд. руб.	в % к итогу
Shares held, total	295,2	100,0	357,4	100,0	414,6	100,0	479,7	100,0	476,8	100,0
- in rubles	188,0	63,7	270,5	75,7	311,4	75,1	393,2	82,0	398,4	83,6
- in foreign currency	107,3	36,3	87,0	24,3	103,2	24,9	86,5	18,0	78,4	16,4
of which: revaluation	-21,2	-7,2	20,0	5,6	-20,1	-4,8	-0,2	0,0	3,9	0,8
Shares held at book value (without revaluation)	316,4	100,0	337,5	100,0	434,7	100,0	479,8	100,0	472,9	100,0
of which shares of:										
resident credit institutions	13,5	4,3	2,4	0,7	42,6	9,8	10,3	2,1	9,6	2,0
- in rubles	13,5	4,3	2,4	0,7	42,6	9,8	10,3	2,1	9,6	2,0
- 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	219,6	50,5	223,1	46,5	219,3	46,4
- in rubles	136,7	43,2	160,1	47,4	219,6	50,5	223,1	46,5	219,3	46,4
- 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	13,3	3,1	14,5	3,0	14,1	3,0
- in rubles	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in foreign currency	1,4	0,4	1,9	0,6	13,3	3,1	14,5	3,0	14,1	3,0
other non-residents	50,0	15,8	44,9	13,3	57,5	13,2	48,3	10,1	45,3	9,6
- 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	50,0	15,8	44,9	13,3	57,5	13,2	48,2	10,1	45,3	9,6
shares delivered without derecognition in the balance sheet	10,6	3,4	18,5	5,5	13,4	3,1	1,9	0,4	2,9	0,6
- in rubles	10,6	3,3	18,5	5,5	5,2	1,2	1,8	0,4	2,9	0,6
- in foreign currency	0,0	0,0	0,0	0,0	8,2	1,9	0,0	0,0	0,0	0,0
Shares valued at cost ¹	101,6	32,1	109,7	32,5	88,3	20,3	181,8	37,9	181,7	38,4
- in rubles	48,4	15,3	69,5	20,6	64,0	14,7	158,1	32,9	162,6	34,4
- in foreign currency	53,3	16,8	40,2	11,9	24,3	5,6	23,8	5,0	19,1	4,0
Reference data:										
Provisions for losses on shares	10,9		26,9		19,9		61,4		76,7	

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	1.10.17	1.01.18	1.02.18
Portfolio of promissory notes discounted by a credit institution, in rubles of which promissory notes, not paid when due	130,3 10,7	131,3 12,9	103,5 13,9	100,5 13,2	97,4 13,8
Portfolio of promissory notes discounted by a credit institution, in foreign currency of which promissory notes, not paid when due	73,7 0,01	46,7 0,01	35,2 0,03	36,2 0,00	33,8 0,00
Total	204,0	178,0	138,7	136,7	131,2

Table 22

The Structure of Credit Institutions' Portfolio of Discounted Promissory Notes¹

	1.01.16		1.01.17		1.10.17		1.01.18		1.02.18	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	млрд. руб.	В % к итогу	млрд. руб.	В % к итогу
Discounted promissory notes, total	204,0	100,0	178,0	100,0	138,7	100,0	136,7	100,0	131,2	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	75,7	54,6	78,9	57,7	73,2	55,8
- other promissory notes of residents	74,7	36,6	87,7	49,3	61,1	44,1	56,0	41,0	56,2	42,8
- 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	1,8	1,3	1,8	1,3	1,8	1,4
Reference data:										
Provisions for losses on promissory notes	13,2		19,7		17,1		27,8		27,9	

¹ including overdue promissory notes.

Table 23**Real Estate Temporarily out of Use in Operating Activities**

(billion rubles)

	1.01.16	1.01.17	1.10.17	1.01.18	1.02.18
Land temporarily out of use in operating activities	7,5	9,5	7,8	7,5	7,6
Land temporarily out of use in operating activities, leased out	11,5	9,5	6,3	6,3	6,3
Land temporarily out of use in operating activities, at current (fair) value	26,0	38,3	62,1	58,7	59,7
Land temporarily out of use in operating activities, at current (fair) value, leased out	5,3	27,7	20,8	15,1	15,2
Real estate (except land) temporarily out of use in operating activities*	3,4	5,1	4,5	4,3	4,2
Real estate (except land) temporarily out of use in operating activities, leased out*	8,8	4,6	5,0	4,2	4,2
Real estate (except land) temporarily out of use in operating activities, at current (fair) value	16,8	35,6	42,9	61,0	65,4
Real estate (except land) temporarily out of use in operating activities, at current (fair) value, leased out	27,4	37,5	34,9	36,9	41,2
Investments in construction of objects of real estate, temporarily out of use in operating activities	2,6	30,1	40,9	13,5	13,5
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	36,6	26,8	27,6

* At residual value (less amortisation).

Table 24

Funds Raised by Credit Institutions From Organisations¹

(billion rubles)

		1.01.16	1.01.17	1.10.17	1.01.18	1.02.18
1.	Funds raised from organisations, total	28 442,1	25 635,1	27 155,2	27 547,2	27 973,1
	- in rubles	14 889,3	15 467,4	17 648,3	18 174,5	18 157,9
	- in foreign currency	13 552,7	10 167,6	9 506,9	9 372,7	9 815,2
	of which:					
1.1.	Funds of legal entities in settlement and other accounts ¹	8 905,2	8 763,7	8 494,3	9 103,6	9 767,7
	- in rubles	6 179,5	6 686,4	6 557,1	6 925,2	7 153,2
	- in foreign currency	2 725,7	2 077,2	1 937,2	2 178,4	2 614,4
	Of which:					
1.1.1	Funds of individual entrepreneurs	216,4	267,6	346,6	360,7	374,7
	- in rubles	207,4	255,9	332,0	347,1	360,2
	- in foreign currency	9,0	11,7	14,6	13,7	14,5
1.2.	Government and other extra budgetary funds in settlement accounts	0,1	0,1	0,6	0,6	1,1
1.3.	Float	472,5	436,1	559,1	518,8	548,1
1.4.	Deposits and other funds of legal entities (except credit institutions)	19 018,2	16 385,2	18 078,4	17 900,4	17 637,7
	- in rubles	8 522,2	8 529,4	10 749,1	10 952,8	10 684,3
	- in foreign currency	10 496,0	7 855,7	7 329,3	6 947,6	6 953,3
	Of which:					
1.4.1.	Deposits and other raised funds from the Federal Treasury, the Ministry of Finance, financial agencies and extra budgetary funds of the Russian Federation, federal districts and authorities of local self-governance	859,3	827,2	2 814,7	2 160,8	2 185,6
1.4.2.	Certificates of deposit	2,8	0,6	0,1	0,5	0,1
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	1,6	0,1	0,2	41,3	41,3
1.5.	Clients' funds in factoring and forfeiting transactions	22,3	27,7	21,7	23,4	18,3
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	1,1	0,3	0,3
	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	3 353,4	3 438,7	3 462,5
	- in rubles	2 649,1	2 503,9	2 892,2	3 040,4	2 968,1
	- in foreign currency	642,3	903,0	461,2	398,3	494,4
	with maturity from 31 days to 1 year	5 852,1	4 650,2	6 426,0	6 670,0	6 434,8
	- in rubles	3 257,3	3 584,3	5 376,5	5 629,1	5 413,2
	- in foreign currency	2 594,8	1 065,9	1 049,4	1 040,9	1 021,6
	with maturity in excess of 1 year	9 874,7	8 328,1	8 299,0	7 791,8	7 740,3
	- in rubles	2 615,8	2 441,3	2 480,3	2 283,3	2 303,0
	- in foreign currency	7 258,9	5 886,8	5 818,7	5 508,4	5 437,3
	Reference data					
	Funds raised from non-resident organisations, total	5 130,4	3 927,7	3 262,0	3 094,7	3 120,3
	- in rubles	433,7	279,7	305,3	294,7	290,0
	- in foreign currency	4 696,6	3 648,0	2 956,7	2 800,0	2 830,3
	of which:					
	Funds of non-resident organisations in settlement and other accounts	574,5	449,6	486,0	608,7	684,2
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	428,1	319,0	196,2	204,8	181,8
	Other funds raised from non-resident legal entities	4 095,6	3 130,8	2 552,3	2 253,0	2 226,6
	Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0,0	0,0	0,1	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 through 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	1.10.17	1.01.18	1.02.18
Issued debt obligations - total	2 536,9	2 019,5	2 023,6	2 027,8	2 055,2
including:					
bonds:	1 266,5	1 092,9	1 172,7	1 211,4	1 243,9
of which					
with maturities less than one year	2,6	1,0	12,5	37,0	37,0
with maturities in excess of one year	1 263,9	1 066,7	1 113,9	1 149,5	1 131,9
deposit certificates ¹	2,8	0,6	0,1	0,5	0,1
of which					
with maturities less than one year	2,1	0,2	0,0	0,4	0,0
with maturities in excess of one year	0,5	0,3	0,0	0,1	0,1
savings certificates ²	571,4	485,5	443,4	387,8	396,3
of which					
with maturities less than one year	364,8	223,4	267,2	216,1	225,5
with maturities in excess of one year	183,3	238,2	145,2	149,7	148,6
promissory notes and banker's acceptances	696,2	440,6	407,4	428,1	414,9
of which					
with maturities less than one year	329,8	192,0	153,8	165,1	156,7
with maturities in excess of one year	346,8	222,6	224,7	234,9	229,0

¹ Included in corporate deposits.

² Included in retail deposits.

Table 26**Individual Deposit Structure**

		(billion rubles)				
		1.01.16	1.01.17	1.10.17	1.01.18	1.02.18
1	Individual deposits - of which savings certificates	23 219,1 571,4	24 200,3 485,5	24 762,0 443,4	25 987,4 387,8	25 471,7 396,3
1.1.	Individual demand deposits and deposits with maturity up to 30 days - in rubles - in foreign currency	3 843,7 3 176,5 667,1	4 424,4 3 563,6 860,8	4 723,7 3 705,6 1 018,1	5 461,7 4 353,3 1 108,5	4 953,7 3 824,9 1 128,9
1.2.	Individual deposits with maturity from 31 days to 1 year - in rubles - in foreign currency	9 278,4 6 948,4 2 330,1	8 511,4 7 553,3 958,2	9 066,3 8 170,7 895,6	9 825,6 8 952,5 873,1	9 884,1 9 031,8 852,3
1.3.	Individual deposits with maturity in excess of 1 year - in rubles - in foreign currency	10 097,0 6 273,3 3 823,7	11 264,5 7 359,8 3 904,7	10 972,0 7 473,8 3 498,3	10 700,1 7 336,8 3 363,2	10 633,9 7 332,9 3 301,0
Reference data:						
	Deposits of non-resident individuals (excluding saving certificates)		372,0	370,6	382,4	450,3
						440,6

Table 27

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

(billion rubles)

	1.01.16	1.01.17	1.10.17	1.01.18	1.02.18
Loans, deposits and other funds received from other credit institutions, total	7 091,0	8 559,1	8 905,1	9 265,3	7 844,6
- in rubles	3 687,6	5 376,5	6 012,7	6 576,5	6 117,7
- in foreign currency	3 403,5	3 182,6	2 892,4	2 688,7	1 726,9
of which:					
- loans, deposits and other funds received from resident credit institutions	5 024,8	7 263,3	7 833,9	8 286,9	6 820,8
- in rubles	3 432,9	5 105,2	5 778,4	6 379,2	5 890,7
- in foreign currency	1 591,9	2 158,1	2 055,5	1 907,7	930,1
of which					
overdue debt	1,6	0,4	0,3	1,8	0,3
- in rubles	1,6	0,4	0,3	0,3	0,3
- in foreign currency	0,0	0,0	0,0	1,4	0,0
- loans, deposits and other funds received from non-resident banks	2 066,2	1 295,8	1 071,2	978,3	1 023,8
- in rubles	254,7	271,3	234,3	197,3	227,0
- in foreign currency	1 811,6	1 024,5	836,9	781,0	796,8
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 1.02.18

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	41 897	100,0	55 525 771	66,1
No budgetary funds	508	0	0,0	28 523 538	33,9
Data not available	12	0	0,0	0	0,0
Total	558	41 897	100,0	84 049 309	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		1.10.17		1.01.18		1.02.18	
		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	3 728,7	4,5	3 625,4	4,3	3 636,2	4,3
1.1	Funds in accounts of legal entities (excluding certificates of deposit)	5 098,1	6,1	3 899,3	4,9	3 234,5	3,9	3 066,5	3,6	3 092,6	3,7
1.1.1	of which deposits and other raised funds (excluding certificates of deposit)	4 523,7	5,5	3 449,8	4,3	2 748,6	3,3	2 457,8	2,9	2 408,5	2,9
1.2	Individual deposits (excluding saving certificates)	372,0	0,4	370,6	0,5	382,4	0,5	450,3	0,5	440,6	0,5
1.2.1	of which deposits and other raised funds (excluding saving certificates)	275,3	0,3	244,8	0,3	246,0	0,3	299,8	0,4	300,2	0,4
1.3	Funds in other accounts	207,2	0,2	132,3	0,2	111,7	0,1	108,7	0,1	103,0	0,1
2.	Funds in correspondent and other accounts of credit institutions	204,5	0,2	230,1	0,3	291,5	0,4	256,7	0,3	302,3	0,4
3.	Loans, deposits and other funds raised from credit institutions	2 066,2	2,5	1 295,8	1,6	1 071,2	1,3	978,3	1,1	1 023,8	1,2
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	5 091,4	6,2	4 860,4	5,7	4 962,3	5,9
Reference data:											
Liabilities of authorized banks to non-residents on issued debt securities - total		368,7	0,4	262,7	0,3	240,1	0,3	237,2	0,3	232,5	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	5 809,2	7,1	5 989,2	7,0	5 861,0	7,0
	of which overdue claims	272,2	0,3	189,2	0,2	298,5	0,4	277,9	0,3	283,5	0,3
	of which:										
1.1.	Loans, deposits and other claims	3 574,8	4,3	1 967,2	2,5	1 783,7	2,2	1 734,7	2,0	1 683,1	2,0
1.2.	Loans and other claims on legal entities	4 665,5	5,6	4 270,5	5,3	4 001,8	4,9	4 230,6	5,0	4 153,1	4,9
1.3.	Loans and other claims on individuals	27,8	0,0	19,2	0,0	21,6	0,0	21,8	0,0	22,0	0,0
2.	Correspondent accounts with banks	1 924,8	2,3	1 200,8	1,5	1 114,7	1,4	848,1	1,0	1 178,3	1,4
3.	Securities acquired by credit institutions, total	2 571,2	3,1	2 106,9	2,6	2 089,3	2,5	1 946,3	2,3	1 922,7	2,3
	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	2 016,7	2,5	1 881,7	2,2	1 861,5	2,2
3.2.	Shares (without revaluation and delivered without derecognition in the balance sheet)	51,4	0,1	46,8	0,1	70,8	0,1	62,8	0,1	59,4	0,1
3.3.	Discounted promissory notes	2,3	0,0	2,3	0,0	1,8	0,0	1,8	0,0	1,8	0,0
4.	Shares in associates and subsidiaries	547,5	0,7	586,4	0,7	607,3	0,7	604,6	0,7	609,6	0,7
5.	Loans provided to other countries	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Placed funds, total		13 325,5	16,1	10 162,1	12,7	9 645,6	11,7	9 410,8	11,0	9 578,9	11,4
Reference data:											
Overdue interest on claims of credit institutions		11,2	0,0	9,1	0,0	15,8	0,0	11,3	0,0	12,7	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 (ClIs)

	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	1.10.17	1.01.18	1.02.18	1.01.16	1.01.17	1.10.17	1.01.18	1.02.18	1.01.16	1.01.17	1.10.17	1.01.18	1.02.18
Total	191 965,4	929 662,4	674 798,1	789 661,2	71 116,9	733	623	565	561	546	125 480,2	343 434,3	226 701,2	305 950,3	21 371,9
Profit-making ClIs ¹	735 803,4	1 291 867,7	1 220 369,6	1 561 646,7	167 889,6	553	445	397	421	416	113 513,3	332 167,4	217 745,0	297 328,1	20 819,5
Loss-making ClIs	-543 838,1	-362 205,4	-545 571,5	-771 985,5	-96 772,7	180	178	168	140	130	11 966,9	11 266,8	8 956,3	8 622,1	552,4
ClIs that have not provided their reporting						0	0	9	0	12					
Total						733	623	574	561	558					

¹ including ClIs with zero profit.

Table 31

Structure of Operating Credit Institutions' Income and Expenses¹

	1.01.16		1.01.17		1.10.17		1.01.18	
	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	84 561,9	100,0	104 967,2	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	2 851,4	3,4	3 577,0	3,4
1.2. Interest income on loans to individuals	1 791,6	0,9	1 759,2	1,0	1 330,4	1,6	1 536,6	1,5
1.3. Income on operations with securities	1 411,8	0,7	1 337,3	0,7	937,7	1,1	1 207,2	1,2
1.4. Income on operations with foreign currency	169 003,8	88,1	161 782,9	88,6	71 791,9	84,9	87 885,8	83,7
1.5. Commissions	974,7	0,5	1 132,9	0,6	921,4	1,1	1 181,4	1,1
1.6. Recovery of loss provision	9 363,9	4,9	10 816,5	5,9	5 736,7	6,8	7 894,5	7,5
1.7. Other income	5 330,0	2,8	1 665,0	0,9	992,4	1,2	1 684,8	1,6
Of which:								
1.7.1. Income on operations with derivatives and embedded derivative instruments	1 837,3	1,0	1 208,9	0,7	725,5	0,9	858,1	0,8
2. Expenses of credit institutions, total	191 675,5	100,0	181 587,2	100,0	83 880,1	100,0	104 182,1	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	1 746,4	2,1	2 271,2	2,2
2.2. Interest expenses on funds raised from individuals	1 451,2	0,8	1 636,0	0,9	1 049,2	1,3	1 173,5	1,1
2.3. Expenses on operations with securities	771,7	0,4	341,2	0,2	296,1	0,4	360,1	0,3
2.4. Expenses on operations with foreign currency	168 553,4	87,9	161 758,0	89,1	71 712,5	85,5	87 793,8	84,3
2.5. Commissions	202,3	0,1	280,2	0,2	236,7	0,3	295,8	0,3
2.6. Expenses on loss provision	11 080,5	5,8	11 481,0	6,3	6 602,9	7,9	9 327,8	9,0
2.7. Management expenses (including personnel costs)	1 239,9	0,6	1 455,5	0,8	1 105,3	1,3	1 446,6	1,4
2.8. Other expenses	5 665,2	3,0	2 113,3	1,2	1 131,0	1,3	1 513,3	1,5
Of which:								
2.8.1. Expenses on operations with derivatives and embedded derivative instruments	1 865,4	1,0	1 299,0	0,7	687,2	0,8	831,0	0,8

¹ According to Profit and Loss Statement of Credit Institutions (form 0409102).

On credit institutions that filed their reporting with the Bank of Russia.

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

Table 32

Assets and liabilities¹ of credit institutions (with balancing of some accounts), registered in respective regions, as of 1.02.18

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				
Belgorod Region	59 837 395 512	17 611 804 034	59 789 847 653	17 659 351 893
Bryansk Region	9 892 892	700 765	9 887 469	706 188
Vladimir Region	0	0	0	0
Voronezh Region	2 810 289	73 171	2 812 801	70 659
Ivanovo Region	10 289 760	949 924	10 296 502	943 182
Kaluga Region	15 219 078	781 797	15 272 556	728 319
Kostroma Region	50 855 397	984 430	50 871 212	968 615
Kursk Region	746 878 223	208 790 806	836 460 336	119 208 693
Lipetsk Region	23 460 734	615 300	23 461 205	614 829
Moscow Region	23 387 739	927 718	23 387 535	927 922
Orel Region	33 025 935	2 359 536	32 520 778	2 864 693
Ryazan Region	0	0	0	0
Smolensk Region	19 421 441	1 287 432	19 418 081	1 290 792
Tambov Region	0	0	0	0
Tver Region	3 120 648	21 689	3 124 292	18 045
Tula Region	2 077 610	290 046	2 080 792	286 864
Yaroslavl Region	2 886 672	736 368	2 890 276	732 764
City of Moscow	21 959 742	2 539 482	22 120 538	2 378 686
	58 872 109 352	17 390 745 570	58 735 243 280	17 527 611 642
North-Western Federal District	1 884 026 833	359 876 703	1 992 625 209	251 278 327
Republic of Karelia	684 124	14 041	687 816	10 349
Komi Republic	6 874 633	508 315	6 923 850	459 098
Akhangelsk Region	0	0	0	0
Vologda Region	58 014 532	4 724 991	59 693 423	3 046 100
Kaliningrad Region	21 888 601	6 429 747	19 205 881	9 112 467
Leningrad Region	371 863	33 168	403 035	1 996
Murmansk Region	1 626 004	1 531 615	1 627 621	1 529 998
Novgorod Region	1 626 004	509 751	7 686 795	226 450
Pskov Region	7 403 494	14 288	3 203 732	10 881
St Petersburg	3 200 325	1 783 963 257	346 110 787	1 893 193 056
	236 880 988			
Southern Federal District	544 648 871	32 801 319	547 090 974	30 359 216
Republic of Adygeya	2 544 330	217 634	2 566 637	195 327
Republic of Kalmykia	0	0	0	0
Republic of Crimea	173 919 286	6 067 608	174 777 887	5 209 007
Krasnodar Territory	191 739 047	7 620 470	191 981 370	7 378 147
Astrakhan Region	8 222 678	6 512 934	8 252 771	6 482 841
Volgograd Region	15 259 616	1 052 349	15 716 641	595 324
Rostov Region	133 009 511	10 520 081	133 838 698	9 690 894
City of Sevastopol	19 954 403	810 243	19 956 970	807 676
	437 744			
North-Caucasian Federal District	28 017 116	605 776	28 185 148	
Republik of Daghestan	4 012 296	47 649	4 045 647	14 298
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	7 186 434	119 217	7 212 924	92 727

Karachai-Cherkess Republic	6 208 519	144 816	6 306 026	47 309	
Republic of North Ossetia - Alania	960 125	82 967	995 656	47 436	
Chechen Republic	0	0	0	0	
Stavropol Territory	9 649 742	211 127	9 624 895	235 974	
Volga Federal District	1 513 541 888	167 546 579	1 507 185 849	173 902 618	
Republic of Bashkortostan	103 421 296	1 915 451	104 004 934	1 331 813	
Republic of Mari El	3 467 442	94 124	3 472 172	89 394	
Republic of Mordovia	25 989 251	220 125	26 017 771	191 605	
Republic of Tatarstan	699 731 056	105 425 861	657 144 794	148 012 123	
Udmurt Republic	48 423 419	1 548 813	49 153 172	819 060	
Chuvash Republic	10 932 379	632 151	11 116 170	448 360	
Perm Territory	29 292 109	1 961 968	29 400 277	1 853 800	
Kirov Region	36 527 974	3 718 941	39 398 087	848 828	
Nizhny Novgorod Region	84 850 027	7 339 619	86 639 123	5 550 523	
Orenburg Region	45 626 001	2 032 026	45 744 186	1 913 841	
Penza Region	6 005 276	52 736	6 005 495	52 517	
Samara Region	365 830 527	40 689 325	395 215 262	11 304 590	
Saratov Region	48 010 375	1 871 042	48 405 666	1 475 751	
Ulyanovsk Region	5 434 756	44 397	5 468 740	10 413	
Ural Federal District	1 051 643 830	118 736 157	1 048 767 864	121 612 123	
Kurgan Region	3 764 895	47 585	3 778 662	33 818	
Sverdlovsk Region	542 686 664	86 622 074	540 867 272	88 441 466	
Tyumen Region	358 237 579	18 248 053	357 063 712	19 421 920	
Chelyabinsk Region	146 954 692	13 818 445	147 058 218	13 714 919	
Siberian Federal District	213 748 107	43 176 413	215 517 941	41 406 579	
Republic of Altai	1 546 141	212 692	1 547 216	211 617	
Republic of Buryatiya	0	0	0	0	
Republic of Tuva	615 207	1 962	616 689	480	
Republic of Khakassia	8 464 832	174 780	8 466 076	173 536	
Altai Territory	11 097 995	190 529	11 108 311	180 213	
Zabaykal Territory	3 557 947	43 660	3 596 262	5 345	
Krasnoyarsk Territory	6 427 101	488 999	6 412 853	503 247	
Irkutsk Region	21 284 551	2 162 581	21 183 111	2 264 021	
Kemerovo Region	17 093 343	419 011	17 141 250	371 104	
Novosibirsk Region	125 741 184	37 641 664	126 543 017	36 839 831	
Omsk Region	9 525 443	1 690 734	10 505 036	711 141	
Tomsk Region	8 394 363	149 801	8 398 120	146 044	
Far Eastern Federal District	559 410 485	82 329 224	586 724 473	55 015 236	
Republic of Sakha (Yakutia)	37 413 138	1 982 844	38 471 637	924 345	
Kamchatka Territory	9 730 612	1 166 518	9 883 151	1 013 979	
Primorskiy Territory	116 673 600	23 537 952	128 429 103	11 782 449	
Khabarovsk Territory	5 951 161	141 240	5 960 065	132 336	
Amur Region	381 125 566	52 484 011	395 399 278	38 210 299	
Magadan Region	0	0	0	0	
Sakhalin Region	8 516 408	3 016 659	8 581 239	2 951 828	
Jewish Autonomous Region	0	0	0	0	
Chukotka Autonomous Area	0	0	0	0	
Total	65 632 432 642	18 416 876 205	65 715 945 111	18 333 363 736	

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 1.02.18

thousand rubles

	Debt securities		Shares	Shares in associates and subsidiaries	Discounted promissory notes	
	Total	of which debt securities of the Russian Federation (without revaluation)			nominated in rubles	nominated in foreign currency
1	2	3	4	5	6	7
Central Federal District	8 872 906 552	3 433 851 676	380 780 259	1 460 703 602	79 104 404	31 907 423
Belgorod Region	1 544 159	285 898	0	0	0	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	15 164	15 932	0	0	0	0
Voronezh Region	4 373 692	1 505 488	0	0	0	0
Ivanovo Region	696 331	172 083	15 958	0	0	0
Kaluga Region	5 839 743	933 531	123 741	0	0	0
Kostroma Region	334 357 243	1 901 580	1 668 973	10 331 860	0	0
Kursk Region	1 569 360	256 694	0	0	0	0
Lipetsk Region	3 512 453	309 674	1	0	0	0
Moscow Region	1 112 768	1 107 768	493 887	0	713 966	0
Orel Region	0	0	0	0	0	0
Ryazan Region	767 087	213 690	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	868 037	34 391	13 052	0	0	0
Yaroslavl Region	9 107 102	378 832	232 766	0	0	0
City of Moscow	8 509 143 413	3 426 736 115	378 231 881	1 450 061 985	78 390 438	31 907 423
North-Western Federal District	486 443 284	45 129 709	24 332 875	9 977 152	5 624 010	111 702
Republic of Karelia	0	0	0	0	0	0
Komi Republic	751 086	266 630	163 226	0	0	0
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	12 064 726	439 991	261 772	0	0	0
Kaliningrad Region	9 453 255	140 807	8 642	0	0	0
Leningrad Region	0	0	0	0	0	0
Murmansk Region	0	0	0	0	0	0
Novgorod Region	632 268	215 388	341 143	0	0	0
Pskov Region	49 485	0	0	0	0	0
St Petersburg	463 492 464	44 066 893	23 558 092	9 977 152	5 624 010	111 702
Southern Federal District	40 729 923	13 359 587	393 533	706 029	7 040 432	1 578 870
Republic of Adygeya	195 385	0	589	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	10 141 567	2 722 894	317	289 750	680 991	0
Krasnodar Territory	27 904 135	9 378 115	29 385	376 189	6 124 243	1 398 774
Astrakhan Region	1 692 636	1 218 742	3 756	0	0	0
Volgograd Region	773 397	36 380	350 753	0	0	0
Rostov Region	22 803	3 456	8 733	19 881	0	180 096
City of Sevastopol	0	0	0	20 209	235 198	0
North-Caucasian Federal District	1 294 338	188 544	12 142	0	0	0
Republik of Dagestan	0	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 612	0	12 142	0	0	0
Karachai-Cherkess Republic	653 013	10 075	0	0	0	0
Republic of North Ossetia - Alania	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0

Stavropol Territory	636 713	178 469	0	0	0	0
Volga Federal District	257 939 867	60 396 654	51 895 094	4 059 599	3 120 459	0
Republic of Bashkortostan	10 668 215	5 709 649	174 277	66	0	0
Republic of Mari El	0	0	0	0	0	0
Republic of Mordovia	357 476	161 997	38 961	0	226 810	0
Republic of Tatarstan	153 084 441	31 517 949	46 237 160	979 473	1 753 030	0
Udmurt Republic	7 859 203	1 450 799	0	0	262 025	0
Chuvash Republic	68 329	9 570	26 811	0	0	0
Perm Territory	3 101 311	2 376 495	522 958	300 000	150 595	0
Kirov Region	13 117 257	460 067	9 594	0	14 880	0
Nizhny Novgorod Region	12 806 470	1 915 113	223 118	0	50 762	0
Orenburg Region	12 011 215	1 191 813	47 804	35 246	107 664	0
Penza Region	628 780	529 849	4	0	0	0
Samara Region	36 359 124	9 618 789	4 598 244	2 641 814	69 750	0
Saratov Region	7 878 046	5 454 564	16 163	103 000	484 943	0
Ulyanovsk Region	0	0	0	0	0	0
Ural Federal District	190 397 430	19 298 713	9 814 095	4 332 522	35 327	45 162
Kurgan Region	0	0	0	0	0	0
Sverdlovsk Region	118 553 160	10 039 614	9 308 269	4 332 522	35 327	0
Tyumen Region	30 543 650	4 354 606	481 761	0	0	0
Chelyabinsk Region	41 300 620	4 904 493	24 065	0	0	45 162
Siberian Federal District	44 021 439	4 654 454	531 839	0	81 825	181 629
Republic of Altai	95 314	24 977	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	22 384	22 217	0	0	0	0
Altai Territory	97 097	44 736	2 841	0	0	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	37 207	36 281	0	0	0	0
Irkutsk Region	118 945	3 049	83 281	0	18 246	0
Kemerovo Region	2 959 142	773 258	37 671	0	861	0
Novosibirsk Region	38 862 066	3 724 246	405 951	0	0	0
Omsk Region	1 825 630	25 690	125	0	62 718	181 629
Tomsk Region	3 654	0	1 970	0	0	0
Far Eastern Federal District	83 663 101	12 879 039	9 064 961	4 070 248	2 369 444	0
Republic of Sakha (Yakutia)	856 275	276 850	296 398	0	205 942	0
Kamchatka Territory	1 066 924	861 476	9 195	0	0	0
Primorskiy Territory	21 037 201	3 577 743	62 885	994 021	0	0
Khabarovsk Territory	34 235	28 462	0	0	0	0
Amur Region	60 668 466	8 134 508	8 696 483	3 076 227	2 163 502	0
Magadan Region	0	0	0	0	0	0
Sakhalin Region	0	0	0	0	0	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	9 977 395 934	3 589 758 376	476 824 798	1 483 849 152	97 375 901	33 824 786

Table 34
**Distribution of Loans, Deposits and Other Claims in Rubles by Credit Institutions, Registered in
Respective Regions, as of 1.02.18**

thousand rubles				
		of which		
		Total	Loans and other claims on non-financial organisations	Loans, deposits and other claims on credit institutions
1	2	3	4	5
Central Federal District	41 050 047 199	19 864 649 202	5 508 847 469	11 227 291 022
Belgorod Region	4 464 725	3 819 266	733	233 461
Bryansk Region	0	0	0	0
Vladimir Region	1 828 428	802 207	3 012	1 023 209
Voronezh Region	3 462 527	2 277 804	149 802	667 734
Ivanovo Region	9 207 098	5 835 692	926 639	1 983 897
Kaluga Region	40 373 101	23 057 754	13 184 172	3 942 877
Kostroma Region	446 696 226	41 219 484	194 979 532	142 284 956
Kursk Region	16 144 694	13 056 002	750 000	1 670 987
Lipetsk Region	16 521 559	7 142 921	5 600 000	2 283 722
Moscow Region	19 080 947	7 006 510	6 929 771	1 661 292
Orel Region	0	0	0	0
Ryazan Region	10 657 161	7 771 018	1 050 050	1 674 150
Smolensk Region	0	0	0	0
Tambov Region	1 461 066	1 174 441	82 813	203 812
Tver Region	730 004	651 817	0	78 187
Tula Region	1 206 090	1 107 177	1 628	97 285
Yaroslavl Region	10 075 888	4 695 624	424 410	4 053 042
City of Moscow	40 468 137 685	19 745 031 485	5 284 764 907	11 065 432 411
North-Western Federal District	1 095 175 656	653 722 416	225 203 387	122 066 247
Republic of Karelia	232 692	9 744	70 000	151 690
Komi Republic	2 223 797	1 797 102	41 822	304 873
Akhangelsk Region	0	0	0	0
Vologda Region	22 930 481	5 247 321	4 532 442	8 932 290
Kaliningrad Region	7 367 220	5 263 355	14 569	1 599 717
Leningrad Region	127 584	112 020	0	15 564
Murmansk Region	699 980	430 198	73 000	196 782
Novgorod Region	1 733 007	872 463	100 113	760 298
Pskov Region	968 768	875 467	0	93 301
St Petersburg	1 058 892 127	639 114 746	220 371 441	110 011 732
Southern Federal District	340 863 719	199 839 898	33 220 460	100 842 946
Republic of Adygeya	1 548 656	1 299 337	479	248 840
Republic of Kalmykia	0	0	0	0
Republic of Crimea	99 061 387	63 016 105	15 817 371	18 047 167
Krasnodar Territory	120 473 139	76 283 184	16 614 316	23 847 019
Astrakhan Region	1 334 110	414 999	91 074	688 395
Volgograd Region	9 800 385	8 388 992	100 049	1 310 095
Rostov Region	94 834 808	41 013 896	597 171	52 931 419
City of Sevastopol	13 811 234	9 423 385	0	3 770 011
North-Caucasian Federal District	13 664 084	9 110 950	764 370	3 727 050
Republik of Daghestan	1 483 246	1 062 268	3 204	417 774
Republic of Ingushetia	0	0	0	0

*The Central Bank of the Russian Federation
Banking Supervision Department*

Kabardino-Balkar Republic	4 119 594	2 571 223	253 073	1 288 484	
Karachai-Cherkess Republic	2 679 072	1 229 071	0	1 450 001	
Republic of North Ossetia - Alania	684 953	486 058	0	198 895	
Chechen Republic	0	0	0	0	
Stavropol Territory	4 697 219	3 762 330	508 093	371 896	
Volga Federal District	889 526 825	449 221 824	77 576 854	270 252 647	
Republic of Bashkortostan	45 279 030	30 766 816	5 578 323	7 430 147	
Republic of Mari El	1 705 408	723 435	381 254	47 907	
Republic of Mordovia	11 708 832	8 170 961	107 080	2 768 101	
Republic of Tatarstan	375 360 129	214 899 440	54 610 622	68 260 013	
Udmurt Republic	30 916 187	4 149 243	891 500	24 757 111	
Chuvash Republic	7 289 047	3 144 768	431 293	3 686 451	
Perm Territory	17 314 941	8 769 655	1 193 431	7 085 342	
Kirov Region	19 131 784	11 469 509	358 401	5 415 103	
Nizhny Novgorod Region	50 300 963	31 189 525	4 362 631	5 800 102	
Orenburg Region	26 547 046	12 273 577	553 188	12 262 833	
Penza Region	3 787 564	2 567 027	107 515	745 750	
Samara Region	272 731 129	100 324 573	6 522 771	129 047 597	
Saratov Region	24 458 168	18 497 951	2 473 965	2 230 817	
Ulyanovsk Region	2 996 597	2 275 344	4 880	715 373	
Ural Federal District	515 400 586	160 751 749	101 767 910	199 448 844	
Kurgan Region	2 172 628	2 001 145	4 186	126 770	
Sverdlovsk Region	273 881 287	82 519 525	55 017 429	98 717 915	
Tyumen Region	168 669 795	41 647 879	40 633 894	74 711 566	
Chelyabinsk Region	70 676 876	34 583 200	6 112 401	25 892 593	
Siberian Federal District	117 151 036	51 871 387	21 104 473	37 731 764	
Republic of Altai	723 647	417 184	1 506	58 928	
Republic of Buryatiya	0	0	0	0	
Republic of Tuva	190 809	153 141	3 012	34 656	
Republic of Khakassia	5 234 862	2 349 200	406 989	2 224 681	
Altai Territory	7 497 867	5 198 697	773 732	1 403 586	
Zabaykal Territory	2 776 210	2 483 921	250 000	42 289	
Krasnoyarsk Territory	2 523 935	837 377	603 013	1 082 939	
Irkutsk Region	12 672 225	6 976 491	251 178	5 266 197	
Kemerovo Region	7 300 916	3 933 874	607 261	2 736 322	
Novosibirsk Region	66 336 987	22 604 597	18 082 972	20 314 865	
Omsk Region	6 393 185	3 557 526	123 304	2 528 851	
Tomsk Region	5 500 393	3 359 379	1 506	2 038 450	
Far Eastern Federal District	354 154 684	123 534 124	16 204 610	195 394 258	
Republic of Sakha (Yakutia)	25 023 199	14 766 442	901 982	7 751 013	
Kamchatka Territory	5 674 113	4 222 269	872 381	463 394	
Primorskiy Territory	78 760 535	47 617 365	2 041 274	22 364 438	
Khabarovsk Territory	4 544 845	3 088 594	3 350	667 896	
Amur Region	238 012 570	52 499 712	12 019 598	163 737 597	
Magadan Region	0	0	0	0	
Sakhalin Region	2 139 422	1 339 742	366 025	409 920	
Jewish Autonomous Region	0	0	0	0	
Chukotka Autonomous Area	0	0	0	0	
Total	44 375 983 789	21 512 701 550	5 984 689 533	12 156 754 778	

Table 35

Distribution of Loans, Deposits and Other Claims in Foreign Currency by Credit Institutions, Registered in Respective Regions, as of 1.02.18

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	11 811 268 289	8 623 891 926	2 264 602 679	97 437 591
Belgorod Region	11 365	9 958	1 407	0
Bryansk Region	0	0	0	0
Vladimir Region	0	0	0	0
Voronezh Region	319 446	164 606	0	138 965
Ivanovo Region	8 032	8 032	0	0
Kaluga Region	0	0	0	0
Kostroma Region	52 945 322	21 012 880	14 521 222	4 785 153
Kursk Region	334 287	47 201	287 086	0
Lipetsk Region	0	0	0	0
Moscow Region	1 438 870	374 702	532 619	531 549
Orel Region	0	0	0	0
Ryazan Region	10 401	0	10 401	0
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	130 078	102 659	844	10 418
City of Moscow	11 756 070 488	8 602 171 888	2 249 249 100	91 971 506
North-Western Federal District	159 957 415	104 248 584	20 383 416	3 828 190
Republic of Karelia	0	0	0	0
Komi Republic	18 359	18 359	0	0
Akhangelsk Region	0	0	0	0
Vologda Region	378 094	301 418	25 462	1 380
Kaliningrad Region	243 465	85 442	0	158 023
Leningrad Region	0	0	0	0
Murmansk Region	0	0	0	0
Novgorod Region	6 259	0	6 259	0
Pskov Region	0	0	0	0
St Petersburg	159 311 238	103 843 365	20 351 695	3 668 787
Southern Federal District	5 806 713	3 690 047	1 568 390	548 276
Republic of Adygeya	21 116	0	0	21 116
Republic of Kalmykia	0	0	0	0
Republic of Crimea	539 114	214 189	11 537	313 388
Krasnodar Territory	247 156	0	245 097	2 059
Astrakhan Region	1 130 055	0	1 130 055	0
Volgograd Region	78 479	0	69 542	8 937
Rostov Region	3 674 418	3 372 960	110 111	191 347
City of Sevastopol	116 375	102 898	2 048	11 429
North-Caucasian Federal District	21 008	0	17 518	3 490
Republik of Daghestan	844	0	844	0

Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	798	0	798	0
Karachai-Cherkess Republic	3 633	0	143	3 490
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	51 857 193	18 474 701	21 004 138	648 361
Republic of Bashkortostan	637 972	579 066	58 618	288
Republic of Mari El	990	0	990	0
Republic of Mordovia	0	0	0	0
Republic of Tatarstan	18 599 384	1 742 984	16 292 233	74 095
Udmurt Republic	632 933	387 610	245 323	0
Chuvash Republic	43 699	14 512	0	29 187
Perm Territory	482 417	434 570	47 847	0
Kirov Region	948	0	911	37
Nizhny Novgorod Region	1 838 969	102 674	1 696 235	40 060
Orenburg Region	405 824	311 193	59 164	35 467
Penza Region	0	0	0	0
Samara Region	29 056 567	14 902 092	2 446 558	467 996
Saratov Region	156 327	0	156 259	68
Ulyanovsk Region	1 163	0	0	1 163
Ural Federal District	33 838 371	24 238 587	9 377 896	154 705
Kurgan Region	0	0	0	0
Sverdlovsk Region	23 688 107	21 618 833	1 916 442	144 474
Tyumen Region	8 419 580	2 256 640	6 152 709	10 231
Chelyabinsk Region	1 730 684	363 114	1 308 745	0
Siberian Federal District	5 151 790	1 844 917	3 249 528	57 342
Republic of Altai	0	0	0	0
Republic of Buryatiya	0	0	0	0
Republic of Tuva	341	0	341	0
Republic of Khakassia	0	0	0	0
Altai Territory	1 284	1 284	0	0
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	101 325	0	101 325	0
Irkutsk Region	371 025	351 515	19 510	0
Kemerovo Region	2 745	0	0	2 745
Novosibirsk Region	4 580 098	1 454 498	3 125 597	0
Omsk Region	92 217	37 620	0	54 597
Tomsk Region	2 755	0	2 755	0
Far Eastern Federal District	23 151 075	6 685 211	13 636 350	1 265 315
Republic of Sakha (Yakutia)	615 505	309 863	136 603	169 039
Kamchatka Territory	112 582	112 582	0	0
Primorskiy Territory	1 637 547	200 961	1 377 619	58 575
Khabarovsk Territory	0	0	0	0
Amur Region	20 781 698	6 061 805	12 118 385	1 037 701
Magadan Region	0	0	0	0
Sakhalin Region	3 743	0	3 743	0
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	12 091 051 854	8 783 073 973	2 333 839 915	103 943 270

Table 36

Overdue claims on loans, deposits and other claims by credit institutions registered in respective regions, as of 1.02.18

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	1 628 146 520	217 828 283	46 586 145	54 512 164	728 496 487	31 771 134
Belgorod Region	135 927	0	0	0	1 440	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	56 753	0	0	0	42 616	0
Voronezh Region	43 104	0	0	0	2 819	0
Ivanovo Region	124 436	0	0	0	64 778	0
Kaluga Region	582 725	0	12 952 092	0	589 336	0
Kostroma Region	1 826 618	10 865	20 375 365	0	15 674 075	71 472
Kursk Region	114 470	0	0	0	14 628	0
Lipetsk Region	1 958 836	0	0	0	145 249	0
Moscow Region	108 291	271 003	0	0	516 475	24 290
Orel Region	0	0	0	0	0	0
Ryazan Region	795 815	0	0	0	100 771	0
Smolensk Region	0	0	0	0	0	0
Tambov Region	57 213	0	0	0	4 551	0
Tver Region	79 014	0	0	0	1 356	0
Tula Region	57 063	0	0	0	2 581	0
Yaroslavl Region	748 320	0	0	0	34 575	0
City of Moscow	1 621 457 935	217 546 415	13 258 688	54 512 164	711 301 237	31 675 372
North-Western Federal District	99 498 290	3 414 370	18 514 223	54 488	9 749 324	515 834
Republic of Karelia	4 604	0	0	0	45 663	0
Komi Republic	225 580	0	41 822	0	2 773	0
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	1 012 462	9 666	45 000	0	812 313	267
Kaliningrad Region	362 608	4 172	9 689	0	76 900	11
Leningrad Region	9 228	0	0	0	352	0
Murmansk Region	1 094	0	0	0	10 465	0
Novgorod Region	56 488	0	0	0	7 092	0
Pskov Region	171 702	0	0	0	9 177	0
St Petersburg	97 654 524	3 400 532	18 417 712	54 488	8 784 589	515 556
Southern Federal District	19 120 933	301 189	537 945	1 626	5 823 368	163 218
Republic of Adygeya	104 820	0	0	0	43 209	264
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	2 978 086	214 189	0	0	1 281 928	140 838
Krasnodar Territory	11 686 220	0	537 945	0	2 406 677	2 059
Astrakhan Region	18 681	0	0	0	41 452	0
Volgograd Region	586 549	0	0	0	39 005	123
Rostov Region	2 316 826	0	0	0	1 369 028	9 061
City of Sevastopol	1 429 751	87 000	0	1 626	642 069	10 873
North-Caucasian Federal District	613 879	0	507 000	15 733	447 325	3 490

Republik of Daghestan	55 547	0	0	0	121 499	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	286 865	0	0	0	190 336	0
Karachai-Cherkess Republic	98 049	0	0	0	49 426	3 490
Republic of North Ossetia - Alania	28 404	0	0	0	29 431	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	145 014	0	507 000	15 733	56 633	0
Volga Federal District	49 629 755	782 521	14 188 819	0	22 704 260	358 731
Republic of Bashkortostan	802 403	0	5 524 788	0	887 857	288
Republic of Mari El	121 426	0	120 000	0	943	0
Republic of Mordovia	234 818	0	0	0	46 285	0
Republic of Tatarstan	14 849 820	0	5 045 031	0	5 649 820	41 813
Udmurt Republic	364 588	0	0	0	1 583 492	0
Chuvash Republic	57 850	0	0	0	74 622	0
Perm Territory	484 393	434 570	0	0	548 283	0
Kirov Region	1 194 015	0	0	0	621 687	0
Nizhny Novgorod Region	2 538 198	0	104 000	0	459 852	33 465
Orenburg Region	597 996	0	55 000	0	266 975	0
Penza Region	58 026	0	0	0	125 962	0
Samara Region	24 310 320	347 951	3 340 000	0	11 982 833	283 107
Saratov Region	3 860 359	0	0	0	351 487	58
Ulyanovsk Region	155 543	0	0	0	104 162	0
Ural Federal District	12 734 583	338 324	3 901 436	1 458	11 768 110	18 911
Kurgan Region	175 428	0	0	0	16 702	0
Sverdlovsk Region	5 464 083	4 851	3 734 522	0	9 430 738	14 367
Tyumen Region	2 427 755	333 473	0	0	1 659 982	4 544
Chelyabinsk Region	4 667 317	0	166 914	1 458	660 688	0
Siberian Federal District	3 176 290	0	162 226	341	1 785 664	199
Republic of Altai	28 022	0	0	0	1 729	0
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	7 071	0	0	341	10 466	0
Republic of Khakassia	62 199	0	0	0	72 106	0
Altai Territory	217 063	0	152 226	0	40 845	0
Zabaykal Territory	619 621	0	0	0	33 200	0
Krasnoyarsk Territory	27 793	0	0	0	64 093	0
Irkutsk Region	266 934	0	0	0	273 519	0
Kemerovo Region	105 752	0	10 000	0	91 951	199
Novosibirsk Region	1 571 344	0	0	0	1 031 470	0
Omsk Region	216 239	0	0	0	110 660	0
Tomsk Region	54 252	0	0	0	55 625	0
Far Eastern Federal District	10 864 693	386 552	6 201 135	0	41 494 517	534 153
Republic of Sakha (Yakutia)	566 193	309 863	0	0	201 186	0
Kamchatka Territory	159 027	0	0	0	89 240	0
Primorskiy Territory	5 030 611	0	26 135	0	1 007 315	10 600
Khabarovsk Territory	15 485	0	0	0	64 215	0
Amur Region	4 950 175	76 689	6 175 000	0	40 078 774	523 553
Magadan Region	0	0	0	0	0	0
Sakhalin Region	143 202	0	0	0	53 787	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	1 823 784 943	223 051 239	90 598 929	54 585 810	822 269 055	33 365 670

Table 37

Distribution of Clients' Funds in Rubles by Credit Institutions Registered in Respective Regions, as of 1.02.18

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	34 394 437 509	5 555 840	82 599	6 357 389 429	9 521 919 318	18 205 538 169
Belgorod Region	6 928 074	0	0	1 585 852	594 633	4 719 072
Bryansk Region	0	0	0	0	0	0
Vladimir Region	1 752 198	0	103	424 801	110 600	1 201 669
Voronezh Region	4 144 748	0	0	478 746	237 216	3 402 427
Ivanovo Region	12 107 292	0	0	2 016 706	664 954	9 331 914
Kaluga Region	42 912 609	0	0	1 904 731	19 975 869	21 020 964
Kostroma Region	394 477 929	0	0	18 829 151	81 817 848	293 420 721
Kursk Region	15 743 937	0	0	2 997 463	501 966	12 227 042
Lipetsk Region	16 965 826	0	0	1 636 921	957 727	14 349 921
Moscow Region	18 579 474	0	0	5 027 183	1 374 377	12 139 197
Orel Region	0	0	0	0	0	0
Ryazan Region	14 419 661	0	0	3 695 193	332 370	10 195 353
Smolensk Region	0	0	0	0	0	0
Tambov Region	2 383 675	0	0	571 104	19 100	1 682 538
Tver Region	1 066 068	0	0	821 917	14 000	224 250
Tula Region	1 775 838	0	0	648 483	116 409	1 003 913
Yaroslavl Region	13 019 638	0	0	2 941 345	4 221 607	5 435 966
City of Moscow	33 848 160 542	5 555 840	82 496	6 313 809 833	9 410 980 642	17 815 183 222
North-Western Federal District	1 408 172 565	45 145	325	440 258 614	566 034 535	381 587 197
Republic of Karelia	299 342	0	0	160 832	50 000	81 488
Komi Republic	5 231 422	0	0	1 261 981	973 950	2 944 934
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	50 721 890	0	0	18 469 702	14 827 339	17 328 920
Kaliningrad Region	11 741 941	0	0	3 939 573	2 277 669	5 433 221
Leningrad Region	19 487	0	0	18 159	1 328	0
Murmansk Region	1 070 694	0	0	718 072	1 600	342 958
Novgorod Region	5 534 125	0	325	2 392 603	87 418	2 967 462
Pskov Region	1 767 642	0	0	526 405	460 000	779 302
St Petersburg	1 331 786 022	45 145	0	412 771 287	547 355 231	351 708 912
Southern Federal District	384 931 328	93 300	125	74 648 560	52 353 812	255 298 171
Republic of Adygeya	1 638 153	0	0	236 188	90 474	1 311 135
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	106 968 032	6 559	0	33 464 640	4 849 750	68 114 941
Krasnodar Territory	154 357 865	7 759	125	16 321 912	39 589 019	98 010 457
Astrakhan Region	4 986 698	0	0	1 776 025	1 041 589	1 064 821
Volgograd Region	8 607 222	0	0	1 997 343	873 456	5 724 762
Rostov Region	102 768 891	78 982	0	18 694 756	5 559 064	78 269 332
City of Sevastopol	5 604 467	0	0	2 157 696	350 460	2 802 723
North-Caucasian Federal District	14 448 107	0	0	5 579 456	2 580 456	6 041 342
Republik of Dagestan	1 837 335	0	0	1 217 533	77 018	387 859
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 075 772	0	0	1 047 646	10 213	3 002 592
Karachai-Cherkess Republic	2 387 943	0	0	480 488	1 580 482	326 668
Republic of North Ossetia - Alania	279 439	0	0	57 869	44 500	177 070

Chechen Republic	0	0	0	0	0	0
Stavropol Territory	5 867 618	0	0	2 775 920	868 243	2 147 153
Volga Federal District	885 030 559	3 327 587	0	117 673 765	266 336 424	494 779 837
Republic of Bashkortostan	53 350 830	21 712	0	2 652 747	9 989 012	40 658 208
Republic of Mari El	2 149 328	0	0	398 211	48 691	1 681 982
Republic of Mordovia	20 699 971	0	0	1 837 730	734 530	18 084 828
Republic of Tatarstan	468 658 985	3 262 147	0	70 161 160	207 369 876	185 900 134
Udmurt Republic	34 502 224	17 520	0	2 900 597	609 024	30 919 023
Chuvash Republic	8 865 406	0	0	1 687 249	900 523	6 255 230
Perm Territory	21 818 232	5 912	0	3 189 487	3 063 364	15 522 460
Kirov Region	29 324 661	868	0	5 195 649	2 007 795	21 909 659
Nizhny Novgorod Region	62 359 001	6 770	0	10 155 164	6 050 120	45 942 274
Orenburg Region	31 295 509	12 658	0	3 544 441	3 253 804	24 472 022
Penza Region	4 276 941	0	0	1 157 288	453 915	2 652 672
Samara Region	104 507 066	0	0	10 208 459	21 587 186	72 504 106
Saratov Region	39 283 844	0	0	4 016 289	9 939 736	25 274 870
Ulyanovsk Region	3 938 561	0	0	569 294	328 848	3 002 369
Ural Federal District	780 324 484	54 494	0	78 722 824	241 688 433	455 911 561
Kurgan Region	2 180 131	0	0	618 578	334 191	1 217 301
Sverdlovsk Region	365 112 916	9 222	0	48 165 954	42 085 019	274 224 401
Tyumen Region	307 654 502	37 221	0	11 711 848	189 512 215	104 272 000
Chelyabinsk Region	105 376 935	8 051	0	18 226 444	9 757 008	76 197 859
Siberian Federal District	144 055 250	68 727	0	36 613 712	13 809 197	90 982 969
Republic of Altai	999 234	0	0	271 240	61 480	655 351
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	244 911	0	0	122 747	42 000	80 164
Republic of Khakassia	6 434 819	0	0	1 194 603	520 967	4 663 036
Altai Territory	7 415 456	0	0	2 223 996	533 188	4 650 124
Zabaykal Territory	354 630	0	0	55 751	293 032	5 847
Krasnoyarsk Territory	5 470 332	0	0	1 903 663	74 275	3 339 871
Irkutsk Region	14 878 786	0	0	2 836 658	2 390 394	9 283 058
Kemerovo Region	12 099 309	0	0	1 786 060	1 664 909	8 623 650
Novosibirsk Region	81 566 114	68 727	0	24 004 091	7 319 070	48 225 735
Omsk Region	7 703 173	0	0	1 005 207	885 286	5 808 040
Tomsk Region	6 888 486	0	0	1 209 696	24 596	5 648 093
Far Eastern Federal District	363 190 800	48 249	966 740	42 330 470	19 614 983	299 371 249
Republic of Sakha (Yakutia)	29 497 650	22 429	0	4 236 238	2 542 025	22 603 608
Kamchatka Territory	6 317 915	0	0	1 431 819	100 255	4 747 418
Primorskiy Territory	92 831 463	22 049	0	20 508 860	8 857 281	63 007 743
Khabarovsk Territory	5 296 925	0	0	282 241	315 147	4 699 537
Amur Region	223 280 751	0	966 740	12 977 551	7 223 924	201 900 152
Magadan Region	0	0	0	0	0	0
Sakhalin Region	5 966 096	3 771	0	2 893 761	576 351	2 412 791
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	38 374 590 602	9 193 342	1 049 789	7 153 216 830	10 684 337 158	20 189 510 495

Table 38

**Distribution of Clients' Funds in Foreign Currency by Credit Institutions Registered in Respective Regions, as of
1.02.18**

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	14 709 519 636	32 638 989	10 223	2 495 589 857	6 738 927 757	5 069 933 853
Belgorod Region	706 097	0	0	39 705	0	666 392
Bryansk Region	0	0	0	0	0	0
Vladimir Region	70 831	0	0	17 542	0	53 289
Voronezh Region	808 053	0	0	26 793	0	781 260
Ivanovo Region	726 430	0	0	63 360	0	663 059
Kaluga Region	967 682	0	0	30 390	0	937 292
Kostroma Region	23 667 464	0	0	3 417 817	9 599 998	10 631 644
Kursk Region	614 793	0	0	126 559	0	487 225
Lipetsk Region	927 873	0	0	557 424	0	370 449
Moscow Region	2 857 975	0	0	964 876	433 444	1 459 655
Orel Region	0	0	0	0	0	0
Ryazan Region	1 094 593	0	0	217 627	0	875 875
Smolensk Region	0	0	0	0	0	0
Tambov Region	18 028	0	0	2 191	0	15 825
Tver Region	286 679	0	0	61 080	193 596	31 992
Tula Region	176 123	0	0	292	149 168	26 663
Yaroslavl Region	1 852 293	0	0	105 874	0	1 740 489
City of Moscow	14 674 744 722	32 638 989	10 223	2 489 958 327	6 728 551 551	5 051 192 744
North-Western Federal District	196 446 600	0	0	41 579 275	74 651 763	77 710 743
Republic of Karelia	10 341	0	0	9 868	0	459
Komi Republic	457 958	0	0	9 373	0	448 585
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	1 675 896	0	0	210 403	72 339	1 389 942
Kaliningrad Region	9 099 124	0	0	5 579 424	1 817 210	1 578 282
Leningrad Region	1 996	0	0	1 996	0	0
Murmansk Region	1 529 994	0	0	1 527 673	0	2 320
Novgorod Region	225 895	0	0	34 522	62 416	128 957
Pskov Region	10 880	0	0	8 754	0	2 126
St Petersburg	183 434 516	0	0	34 197 262	72 699 798	74 160 072
Southern Federal District	29 665 110	7 230	0	12 683 707	2 303 185	13 922 396
Republic of Adygeya	195 052	0	0	68	56 291	138 693
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	5 058 251	7 230	0	54 124	28 146	4 458 225
Krasnodar Territory	6 977 117	0	0	752 820	784 163	5 255 223
Astrakhan Region	6 482 217	0	0	6 412 000	0	65 016
Volgograd Region	515 782	0	0	178 119	69 836	267 809
Rostov Region	9 631 980	0	0	5 198 534	1 311 658	3 073 852
City of Sevastopol	804 711	0	0	88 042	53 091	663 578
North-Caucasian Federal District	436 808	0	0	102 779	0	330 802
Republik of Dagestan	14 023	0	0	4 573	0	9 434
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	92 570	0	0	36 329	0	56 241
Karachai-Cherkess Republic	47 291	0	0	3 843	0	43 448
Republic of North Ossetia - Alania	47 270	0	0	0	0	47 270
Chechen Republic	0	0	0	0	0	0

Stavropol Territory	235 654	0	0	58 034	0	174 409
Volga Federal District	167 072 184	6	0	26 937 130	97 556 809	42 004 652
Republic of Bashkortostan	1 318 297	0	0	52 641	112 667	1 152 632
Republic of Mari El	13 175	0	0	61	0	7 832
Republic of Mordovia	191 359	0	0	17 451	0	172 373
Republic of Tatarstan	141 519 506	6	0	22 101 814	95 632 402	23 364 984
Udmurt Republic	817 655	0	0	41 340	170 899	605 416
Chuvash Republic	446 353	0	0	19 066	112 583	314 675
Perm Territory	1 843 269	0	0	301 993	30 518	1 510 758
Kirov Region	847 595	0	0	205 578	0	642 017
Nizhny Novgorod Region	5 481 377	0	0	1 631 036	750 358	3 080 835
Orenburg Region	1 912 508	0	0	14 386	254 593	1 642 573
Penza Region	37 085	0	0	5 133	31 877	0
Samara Region	11 161 757	0	0	2 275 063	460 631	8 365 696
Saratov Region	1 472 821	0	0	265 460	281	1 141 677
Ulyanovsk Region	9 427	0	0	6 108	0	3 184
Ural Federal District	80 636 061	57 160	0	11 668 378	19 599 017	42 442 721
Kurgan Region	33 791	0	0	1 154	0	32 636
Sverdlovsk Region	47 916 662	0	0	2 898 017	17 015 428	27 480 712
Tyumen Region	19 344 721	57 160	0	2 815 641	2 126 227	8 576 626
Chelyabinsk Region	13 340 887	0	0	5 953 566	457 362	6 352 747
Siberian Federal District	33 165 054	0	0	16 877 460	3 176 482	12 297 596
Republic of Altai	211 311	0	0	185 447	0	25 864
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	479	0	0	0	0	479
Republic of Khakassia	173 388	0	0	13 934	0	93 679
Altai Territory	179 846	0	0	62 702	0	117 144
Zabaykal Territory	5 345	0	0	0	0	5 345
Krasnoyarsk Territory	498 252	0	0	113 005	0	385 117
Irkutsk Region	2 157 440	0	0	198 518	0	1 564 043
Kemerovo Region	370 316	0	0	150 968	0	219 276
Novosibirsk Region	28 716 335	0	0	15 994 234	2 853 974	9 515 467
Omsk Region	706 548	0	0	110 175	319 866	276 507
Tomsk Region	145 794	0	0	48 477	2 642	94 675
Far Eastern Federal District	50 937 247	0	0	9 005 377	17 126 745	23 594 228
Republic of Sakha (Yakutia)	856 472	0	0	37 171	16 887	774 973
Kamchatka Territory	1 009 147	0	0	168 605	0	840 542
Primorskiy Territory	11 570 085	0	0	4 915 195	457 501	6 053 243
Khabarovsk Territory	132 331	0	0	24 157	0	106 944
Amur Region	34 427 262	0	0	1 353 428	16 652 357	15 383 423
Magadan Region	0	0	0	0	0	0
Sakhalin Region	2 941 950	0	0	2 506 821	0	435 103
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	15 267 878 700	32 703 385	10 223	2 614 443 963	6 953 341 758	5 282 236 991

Table 39

**Loans, Deposits and Other Funds Received From Other Credit Institutions
(by credit institutions registered in respective regions), as of 1.02.18**

thousand rubles			
	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	7 356 317 479	5 694 441 113	1 661 876 366
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	0	0	0
Voronezh Region	2 306 990	2 306 990	0
Ivanovo Region	0	0	0
Kaluga Region	0	0	0
Kostroma Region	354 470 529	260 253 626	94 216 903
Kursk Region	0	0	0
Lipetsk Region	877 000	877 000	0
Moscow Region	1 923 000	1 923 000	0
Orel Region	0	0	0
Ryazan Region	0	0	0
Smolensk Region	0	0	0
Tambov Region	0	0	0
Tver Region	0	0	0
Tula Region	0	0	0
Yaroslavl Region	414 666	0	414 666
City of Moscow	6 996 325 294	5 429 080 497	1 567 244 797
North-Western Federal District	269 500 685	221 413 424	48 087 261
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangelsk Region	0	0	0
Vologda Region	1 553 758	200 000	1 353 758
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	267 946 927	221 213 424	46 733 503
Southern Federal District	14 324 173	13 977 459	346 714
Republic of Adygeya	0	0	0
Republic of Kalmykia	0	0	0
Republic of Crimea	12 642 252	12 642 252	0
Krasnodar Territory	531 921	185 207	346 714
Astrakhan Region	0	0	0
Volgograd Region	150 000	150 000	0
Rostov Region	1 000 000	1 000 000	0
City of Sevastopol	0	0	0
North-Caucasian Federal District	48 000	48 000	0
Republik of Daghestan	0	0	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	48 000	48 000	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	118 574 208	113 855 823	4 718 385
Republic of Bashkortostan	27 962 764	27 962 764	0
Republic of Mari El	0	0	0
Republic of Mordovia	200 000	200 000	0
Republic of Tatarstan	8 966 593	4 310 901	4 655 692
Udmurt Republic	4 250 000	4 250 000	0
Chuvash Republic	50 000	50 000	0
Perm Territory	95 288	95 288	0
Kirov Region	0	0	0
Nizhny Novgorod Region	2 686 165	2 686 165	0
Orenburg Region	50 165	50 165	0
Penza Region	17 386	0	17 386
Samara Region	74 150 847	74 105 540	45 307
Saratov Region	145 000	145 000	0
Ulyanovsk Region	0	0	0
Ural Federal District	62 271 308	53 774 873	8 496 435
Kurgan Region	0	0	0
Sverdlovsk Region	61 901 876	53 405 441	8 496 435
Tyumen Region	169 519	169 519	0
Chelyabinsk Region	199 913	199 913	0
Siberian Federal District	3 093 438	3 078 527	14 911
Republic of Altai	0	0	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	27 848	27 848	0
Altai Territory	90 000	90 000	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	0	0	0
Irkutsk Region	0	0	0
Kemerovo Region	0	0	0
Novosibirsk Region	2 975 590	2 960 679	14 911
Omsk Region	0	0	0
Tomsk Region	0	0	0
Far Eastern Federal District	20 442 771	17 066 844	3 375 927
Republic of Sakha (Yakutia)	139 999	139 999	0
Kamchatka Territory	0	0	0
Primorskiy Territory	1 466 896	1 466 896	0
Khabarovsk Territory	0	0	0
Amur Region	18 835 876	15 459 949	3 375 927
Magadan Region	0	0	0
Sakhalin Region	0	0	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0
Total	7 844 572 062	6 117 656 063	1 726 915 999

Macroprudential Indicators of the Banking Sector

Table 40

Some Indicators of the Banking Sector Financial Soundness (Percent)

	1.01.16	1.01.17	1.10.17	1.01.18	1.02.18
Own funds (capital) adequacy					
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio)	12,7	13,1	11,8	12,1	12,4
Tier I capital ratio N1.2 (Basel III)	8,5	9,2	8,6	8,5	8,8
Risk-weighted assets ¹ (Basel III) to total assets ratio	48,3	44,1	39,8	39,2	28,1
Credit risk					
Share of problem (IV quality category) and bad (V quality category) loans in total loans ²	8,3	9,4	10,2	10,0	10,5
Loan loss provisions made as percent of total loans ²	7,8	8,5	9,0	9,3	9,6
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	4,8	3,2	3,1
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	224,4	226,1	214,6
<i>Distribution of loans provided by credit institutions</i>					
agriculture, hunting and forestry	3,5	4,0	4,1	4,1	4,1
mining	4,9	5,6	5,8	6,2	6,1
manufacturing	17,1	15,4	15,9	15,3	15,3
production and distribution of energy, gas and water	2,5	3,1	3,1	3,2	3,1
constructing	4,8	4,5	4,1	3,9	3,8
wholesale and retail trade, car and household appliance repair	11,3	10,9	9,9	9,5	9,6
transport and communication	4,2	4,2	4,2	4,2	4,8
other economic activities	24,1	23,1	22,7	22,6	22,3
individuals	27,5	29,1	30,1	30,9	31,0
of which					
mortgage loans	10,4	12,1	12,7	13,2	13,2
<i>Geographical distribution of interbank loans and deposits ³</i>					
Russian Federation	54,0	68,8	71,1	73,0	67,3
United Kingdom	12,3	7,5	6,7	5,5	6,7
USA	4,5	3,2	1,9	1,7	2,3
Germany	0,8	0,3	0,3	0,2	0,2
Austria	4,9	1,1	1,3	0,7	0,8
France	1,8	1,4	1,3	1,2	1,5
Italy	0,0	2,0	2,0	2,2	2,3
Cyprus	9,2	5,3	6,1	5,9	7,2
Netherlands	0,8	0,5	0,5	0,7	0,4
Other	11,8	9,9	8,8	9,0	11,2
Liquidity					
Ratio of high liquid assets to total assets	10,6	10,5	11,4	11,0	11,0
Ratio of liquid assets to total assets	24,6	21,8	21,6	23,2	23,1
Ratio of high liquid assets to demand liabilities (N2)	97,5	106,6	125,5	118,5	108,2
Ratio of liquid assets to short-term liabilities (N3)	139,3	144,9	180,7	167,4	160,9
Ratio of long-term (over 365 or 366 days) claims on own funds (capital) adjusted for the minimum balance of short-term (up to 365 or 366 days) clients' accounts (N4)	59,0	52,3	54,0	55,4	54,1
Ratio of clients' funds to total loans ⁴	106,1	107,5	110,1	111,1	111,1
Market risk to total own funds (capital) ⁵	44,0	43,7	44,2	42,6	63,7
of which					
Interest rate risk	34,4	36,8	34,5	31,9	49,8
Equity position risk	3,3	3,0	2,5	3,6	5,9
Foreign exchange risk	6,3	3,2	4,1	4,6	5,0
Commodity risk	-	0,9	3,1	2,5	3,0
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	8,6	12,0	15,8	13,3	14,0
Banks' financial result over the reporting period (billion rubles)	192,0	929,7	674,8	789,7	71,1
as percent of the banking sector assets ⁶	0,3	1,2	0,8	1,0	0,1
as percent of the banking sector own funds (capital) ⁶	2,3	10,3	7,1	8,3	0,8
Return on assets ⁷	0,3	1,2	1,2	1,0	0,9
Return on equity ⁷	2,3	10,3	10,3	8,3	7,9

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														CIs going through insolvency prevention measures ²			
	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			
			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		
1.01.11	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
1.01.17	623	9 387,1	47	-41,4	246	121,3	226	666,2	39	611,3	19	650,7	7	468,4	6	845,6	7	6 170,0	26	-105,2
1.02.17	619	9 396,5	46	3,9	245	120,7	224	672,9	38	597,6	19	657,6	7	469,7	6	847,1	7	6 255,8	27	-228,9
1.03.17	616	9 409,7	47	2,4	242	117,7	223	664,3	38	593,6	19	660,4	7	465,4	6	840,0	7	6 298,6	27	-232,6
1.04.17	607	9 479,0	49	4,7	236	115,0	219	650,5	41	665,3	16	555,0	8	520,8	6	848,4	7	6 330,8	25	-211,5
1.05.17	600	9 610,9	48	4,8	235	115,9	212	630,0	41	670,6	17	617,2	7	471,1	6	879,6	7	6 362,5	27	-141,0
1.06.17	591	9 649,2	46	4,3	230	113,7	210	619,5	40	642,5	15	499,4	10	627,0	6	911,7	7	6 364,5	27	-133,5
1.07.17	589	9 613,9	44	0,7	228	111,8	212	622,5	40	649,3	16	545,2	9	583,8	6	928,7	7	6 310,6	27	-138,8
1.08.17	582	9 779,5	42	3,8	226	110,7	212	630,2	39	639,2	14	490,6	10	637,3	6	930,3	7	6 450,6	26	-113,1
1.09.17	576	9 781,8	42	-0,6	221	108,2	211	631,7	39	644,0	14	492,5	10	649,6	6	928,8	6	6 277,6	27	49,9
1.10.17	574	9 332,0	43	3,5	218	107,5	211	628,9	39	648,2	15	540,0	8	506,4	6	933,7	6	6 385,9	28	-422,1
1.11.17	572	9 374,9	43	3,6	218	109,0	208	623,1	40	665,5	15	541,5	8	511,0	6	969,6	6	6 418,5	28	-466,9
1.12.17	567	9 147,1	42	3,2	215	107,6	205	605,9	41	658,2	16	567,9	8	515,8	6	983,0	6	6 486,3	28	-780,8
1.01.18	561	9 397,3	38	3,3	206	99,9	212	613,7	40	634,3	17	591,8	8	522,0	4	571,8	7	6 840,9	29	-480,5
1.02.18	558	9 259,0	43	1,1	201	97,6	210	609,2	39	608,0	19	674,6	7	474,9	4	580,9	6	6 803,4	29	-590,6
Reference data: own funds (capital) adequacy ratio as of 1.02.18, %	12,4	37,0	24,7	20,9	18,9	16,7	14,2	16,9	14,4		13,7									

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

² 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)".

Table 42

Basel III Capital Tiers and Adequacy Ratios

	1.01.16		1.01.17		1.10.17		1.01.18		1.02.18	
Basel III capital¹ 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):	9 008,6	100,0	9 387,1	100,0	9 332,0	100,0	9 397,3	100,0	9 259,0	100,0
of which:										
1. Tier 1 capital	6 002,5	66,6	6 586,7	70,2	6 795,3	72,8	6 622,7	70,5	6 547,2	70,7
of which:										
1.1. Common Equity Tier 1	5 857,8	65,0	6 408,2	68,3	6 554,7	70,2	6 417,9	68,3	6 209,2	67,1
1.2. Additional Tier 1	144,7	1,6	178,5	1,9	240,7	2,6	204,9	2,2	338,0	3,7
2. Tier 2 Capital	3 006,1	33,4	2 800,4	29,8	2 536,7	27,2	2 774,6	29,5	2 711,8	29,3
Basel III capital adequacy ratios²	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	11,8	3	12,1	2	12,4	3
Common equity Tier 1 ratio (N1.1)	8,2	8	8,9	4	8,2	4	8,2	3	8,3	5
Tier 1 capital ratio (N1.2)	8,5	8	9,2	7	8,6	6	8,5	5	8,8	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		1.10.17		1.01.18		1.02.18	
	billion rubles	share in own funds								
1. Factors of own funds (capital) increase	11 233,4	124,7	11 506,5	122,6	12 018,4	128,8	12 424,1	132,2	11 968,7	129,3
1.1. Authorized capital	2 416,3	26,8	2 458,3	26,2	2 513,9	26,9	2 669,9	28,4	2 517,5	27,2
1.2. Issue income	1 451,5	16,1	1 479,7	15,8	1 531,3	16,4	1 764,6	18,8	1 676,9	18,1
1.3. Credit institutions' profit and funds	4 112,3	45,6	4 721,7	50,3	5 258,2	56,3	5 506,8	58,6	5 465,9	59,0
1.4. Subordinated loans	3 026,7	33,6	2 632,9	28,0	2 530,8	27,1	2 305,2	24,5	2 090,7	22,6
1.5. Increase in value of property due to revaluation	226,5	2,5	213,9	2,3	184,2	2,0	177,7	1,9	172,1	1,9
1.6. Other factors of increase	0,0	0,0	0,0	0,0	0,0	0,0	0,0	45,5	0,5	
2. Factors of own funds (capital) decrease	2 224,8	24,7	2 119,4	22,6	2 686,4	28,8	3 026,8	32,2	2 709,7	29,3
2.1. Losses	823,1	9,1	679,3	7,2	1 050,8	11,3	1 488,8	15,8	1 521,3	16,4
2.2. Intangible assets	31,9	0,4	269,0	2,9	274,8	2,9	296,9	3,2	307,1	3,3
2.3. Treasury stocks (shares)	2,5	0,0	7,0	0,1	14,0	0,2	16,9	0,2	22,7	0,2
2.4. Sources of own funds (capital), created using improper assets	8,7	0,1	9,4	0,1	7,7	0,1	9,1	0,1	4,1	0,0
2.5. Subordinated loans granted to credit institutions	306,1	3,4	248,2	2,6	292,3	3,1	277,1	2,9	230,9	2,5
2.6. Investments in shares of financial organizations (including associated financial companies) and credit institutions	902,6	10,0	694,6	7,4	698,8	7,5	687,9	7,3	349,2	3,8
2.7. Other factors	149,9	1,7	212,0	2,3	347,9	3,7	250,0	2,7	274,2	3,0
Own funds (capital), total	9 008,6	100,0	9 387,1	100,0	9 332,0	100,0	9 397,3	100,0	9 259,0	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), bIn rubles

The value of credit risk on balance sheet assets ¹	1.01.16	1.01.17	1.10.17	1.01.18	1.02.18
1 st group of assets	0,0	0,0	0,0	0,0	0,0
2 nd group of assets	1 550,7	1 364,4	1 253,8	1 246,9	1 155,9
3 rd group of assets	702,0	43,4	45,6	35,7	27,6
4 th group of assets	37 817,6	33 559,6	31 213,8	31 900,9	22 395,2
5 th group of assets	10,9	332,4	239,1	198,3	35,3
The value of credit risk on balance sheet assets	40 081,2	35 299,7	32 752,3	33 381,9	23 613,9

Reference data:

	1.01.16	1.01.17	1.10.17	1.01.18	1.02.18
1 st group of assets without risk weighting	8 920,2	8 586,9	9 242,3	10 337,8	10 188,7

¹ Assets recognized in balance sheet are taken into account

Table 45

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

		1.01.16	1.01.17	1.10.17	1.01.18	1.02.18
1	Banking sector own funds (capital), billion rubles	9 008,6	9 387,1	9 332,0	9 397,3	9 259,0
2	Risk-weighted assets, billion rubles Of which: - the value of credit risk on balance sheet assets, billion rubles - risk-weighted claims on counterparties related to a bank (code 8957.0 ²), billion rubles - the amount of mortgage loans and accrued (accumulated) interest claims (code 8807 ²), billion rubles - the value of credit risk on contingent credit liabilities, billion rubles - the value of credit risk on forward and futures transactions net of provisions, billion rubles ² - the value of operational risk (calculated with risk coefficient 12,5) - market risk, billion rubles - credit claims of clearing participants (codes 8847 ²) - higher-risk transactions, billion rubles - corrective coefficient of own funds (capital) adequacy ratio's N1.0 denominator which eliminates double counting of credit claims on higher-risk transactions - the value of credit risk on the part of unsecured consumer loans, extended after 1.07.2013 at higher interest rates ³ - elevated requirements for respective levels of capital to cover certain assets classes in accordance with international approaches to increase the stability of the banking sector - the risk of change of credit claim value (credit valuation adjustment) resulting from the deterioration of counterparty credit quality. - other	70 914,5 40 081,2 1 919,5 140,4 4 198,1 873,3 6 732,5 3 859,4 71,7 11 168,6 -467,2 540,4 653,2 898,2 245,1	71 810,2 35 299,7 2 297,0 232,1 4 152,6 594,7 7 486,4 4 012,4 75,4 15 127,5 -587,9 1 368,1 1 667,5 487,3 389,5	79 065,4 32 752,3 3 111,8 248,7 4 302,9 611,8 8 371,8 4 035,0 116,6 17 745,5 -977,9 1 483,5 6 743,4 383,9 251,5	77 884,2 33 381,9 3 056,6 246,8 4 589,8 453,1 8 369,8 3 916,1 137,8 17 234,5 -1 029,8 5 139,8 5 154,1 315,1 589,3	74 789,2 23 613,9 2 858,6 239,9 3 487,6 424,7 7 951,8 3 726,2 136,6 12 482,5 -856,8 1 451,8 5 154,1 319,7 13 798,4
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	12,7	13,1	11,8	12,1	12,4

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. 180-I dated June 28, 2017 "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		1.10.17		1.01.18		1.02.18	
	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	8,0	20	6,8	23	6,8
From 8% to 10%	1	0,0	13	1,1	11	2,0	9	1,5	6	1,1
From 10% to 12%	83	39,0	44	19,1	48	22,0	36	21,5	32	9,0
From 12% to 14%	92	35,0	70	50,3	50	15,1	64	18,1	53	29,6
14% and more	517	22,2	458	25,1	429	52,9	420	52,1	428	49,9
Banking sector, total	733	100,0	623	100,0	574	100,0	561	100,0	558	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		1.10.17		1.01.18		1.02.18	
		bln. rubles	in %								
Loans	Standard	26 254,0	45,2	24 022,7	44,0	24 208,8	44,2	25 282,9	44,9	23 752,8	43,2
	Substandard	22 237,3	38,3	20 805,9	38,1	21 009,3	38,3	21 183,9	37,6	21 401,3	38,9
	Doubtful	4 769,2	8,2	4 641,0	8,5	4 021,7	7,3	4 230,6	7,5	4 117,7	7,5
	Problem	1 408,5	2,4	1 623,3	3,0	1 853,1	3,4	1 725,7	3,1	1 773,7	3,2
	Loss	3 442,2	5,9	3 536,3	6,5	3 738,1	6,8	3 908,2	6,9	3 979,5	7,2
Loan loss provision (LLP) made		4 545,7	7,8	4 619,7	8,5	4 915,5	9,0	5 223,2	9,3	5 267,2	9,6
Reference data: less loans grouped into portfolios of homogeneous loans²											
Loans	Standard	26 122,5	55,3	23 867,6	54,7	24 053,8	56,0	25 125,2	57,2	23 595,7	55,5
	Substandard	13 276,4	28,1	11 529,8	26,4	10 799,1	25,2	10 406,8	23,7	10 585,0	24,9
	Doubtful	4 266,8	9,0	4 186,7	9,6	3 520,7	8,2	3 714,2	8,5	3 568,4	8,4
	Problem	1 261,5	2,7	1 538,5	3,5	1 775,9	4,1	1 650,6	3,8	1 694,3	4,0
	Loss	2 349,1	5,0	2 526,1	5,8	2 782,1	6,5	3 003,0	6,8	3 068,5	7,2
Loan loss provision (LLP)	Estimated LLP	4 483,4	9,5	4 765,6	10,9	4 982,7	11,6	5 288,9	12,0	5 322,8	12,5
	Estimated LLP adjusted for collateral	3 476,7	7,4	3 705,5	8,5	4 114,8	9,6	4 459,4	10,2	4 498,0	10,6
	LLP made	3 343,4	7,1	3 489,4	8,0	3 800,1	8,9	4 144,3	9,4	4 176,4	9,8
	LLP made as percent of estimated LLP		74,6		73,2		76,3		78,4		78,5
	LLP made as percent of estimated LLP adjusted for collateral		96,2		94,2		92,4		92,9		92,8

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 Portfolios¹

	1.01.16		1.01.17		1.10.17		1.01.18		1.02.18	
	bln. rubles	in %								
1. Loans grouped into portfolios of homogeneous loans - total of which:	10 834,8	100,0	10 980,4	100,0	11 899,4	100,0	12 431,5	100,0	12 513,0	100,0
1.1. Loans to legal entities (except credit institutions)	556,0	5,1	486,3	4,4	516,5	4,3	529,1	4,3	517,4	4,1
1.2. Loans to individuals	10 278,8	94,9	10 494,1	95,6	11 383,0	95,7	11 902,4	95,7	11 995,6	95,9
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		21,7		22,1		22,7
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		9,4		8,7		8,7
4. Claims grouped into portfolios of homogeneous claims - total of which:	99,4	100,0	105,5	100,0	108,4	100,0	122,4	100,0	112,3	100,0
4.1. Portfolios of homogeneous claims on legal entities	31,3	31,5	53,4	50,6	60,4	55,8	63,2	51,6	61,5	54,7
4.2. Portfolios of homogeneous claims on individuals	68,1	68,5	52,1	49,4	47,9	44,2	59,2	48,4	50,9	45,3
5. Ratio of provisions made on claims grouped into portfolios of homogeneous claims to claims grouped into portfolios of homogeneous claims		43,2		47,4		52,4		49,6		56,3

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

Table 49

Homogeneous Loans and Claims on Legal Entities and Provisions Made as of 1.02.18¹

	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	517 443,2	100,0	40 569,1	100,0	7,8
of which by quality categories					
1.1. Quality Category I	175,8	0,0	0,0	0,0	0,0
1.2. Quality Category II	476 445,3	92,1	4 670,8	11,5	1,0
1.3. Quality Category III	2 956,6	0,6	374,2	0,9	12,7
1.4. Quality Category IV	2 653,6	0,5	946,2	2,3	35,7
1.5. Quality Category V	35 211,9	6,8	34 578,0	85,2	98,2
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	14,2	100,0	0,5	100,0	3,2
of which by quality categories					
2.1. Quality Category I	10,5	73,7	0,0	0,0	0,0
2.2. Quality Category II	3,3	23,3	0,0	7,3	1,0
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	0,4	2,9	0,4	92,7	100,0
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	517 457,4		40 569,6		7,8
4. Homogeneous claims grouped into portfolios - total	61 457,2	100,0	30 129,9	100,0	49,0
of which by quality categories					
4.1. Quality Category I	25 310,6	41,2	0,0	0,0	0,0
4.2. Quality Category II	2 037,5	3,3	24,0	0,1	1,2
4.3. Quality Category III	4159,8	6,8	482,0	1,6	11,6
4.4. Quality Category IV	499,8	0,8	223,8	0,7	44,8
4.5. Quality Category V	29449,5	47,9	29400,0	97,6	99,8
5. Claims for interest payments - total	4 257,9	100,0	1 861,9	100,0	43,7
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	1 873,5	44,0	1 804,7	96,9	96,3

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

Table 50

Homogeneous Loans and Claims on Individuals and Provisions Made as of 1.02.18¹

	Loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims in % of corresponding loans and claims portfolios
	mln. rubles	in % of total loans and claims	mln. rubles	in % of total provision made	
1. Loans to individuals grouped into portfolios of homogeneous loans - total of which	11 995 569,1	100,0	1 050 222,7	100,0	8,8
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	1 223 037,8	10,2	41 796,0	4,0	3,4
1.1.2. residential real estate (mortgage) loans, total	3 995 504,7	33,3	68 675,5	6,5	1,7
1.1.3. car loans, total	680 766,8	5,7	59 788,4	5,7	8,8
1.1.4. other consumer loans, total	6 079 868,0	50,7	878 468,7	83,6	14,4
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	255 405,3	2,1	5 298,0	0,5	2,1
1.2.2. a portfolio of loans without overdue payments	10 454 134,1	87,2	183 159,8	17,4	1,8
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	282 408,0	2,4	15 289,9	1,5	5,4
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	89 540,4	0,7	25 180,9	2,4	28,1
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	78 879,8	0,7	45 868,4	4,4	58,2
1.2.6. a portfolio of loans with payments being overdue from 181 to 360 calendar days	121 551,0	1,0	100 811,7	9,6	82,9
1.2.7. a portfolio of loans with payments being overdue more than 360 calendar days	697 258,6	5,8	673 119,9	64,1	96,5
1.3. classified into the following loan quality categories:					
1.3.1. Quality category I	156 859,6	1,3	0,0	0,0	0,0
1.3.2. Quality category II	10 339 853,4	86,2	159 608,6	15,2	1,5
1.3.3. Quality category III	546 411,5	4,6	39 100,6	3,7	7,2
1.3.4. Quality category IV	76 723,1	0,6	32 551,4	3,1	42,4
1.3.5. Quality category V	875 721,5	7,3	818 962,1	78,0	93,5
2. Claims grouped into portfolios of homogeneous claims - total	50 855,8	5,8	33 046,4	4,0	65,0
of which by quality categories					
2.1. Quality category I	8 587,7	1,0	0,0	0,0	0,0
2.2. Quality category II	7 534,1	0,9	197,1	0,0	2,6
2.3. Quality category III	1287,9	0,1	145,6	0,0	11,3
2.4. Quality category IV	615,4	0,1	290,6	0,0	47,2
2.5. Quality category V	32830,8	3,7	32413,1	4,0	98,7
3. Claims for interest payments - total of which	179 440,3	100,0	73 526,0	100,0	41,0
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	76 979,2	42,9	69 713,3	94,8	90,6

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 Categories¹**

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	1.10.17	1.01.18	1.02.18	1.01.16	1.01.17	1.10.17	1.01.18	1.02.18
Substandard	7,2	6,1	5,9	7,1	7,0	1,8	1,9	2,1	2,8	2,8
Doubtful	23,0	20,2	16,3	17,2	15,7	18,0	16,9	17,6	19,2	18,3
Problem	15,5	18,7	20,4	17,8	19,0	41,1	42,3	43,7	44,7	46,7
Loss	54,2	54,8	57,2	57,8	58,3	77,1	75,7	78,1	79,8	79,3

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	1.10.17	1.01.18	1.02.18
Overdue claims on loans, deposits and other claims, billion rubles	3046,6	2891,5	3084,8	2993,5	3103,4
Of which					
- among 20 largest-asset credit institutions, billion rubles	2033,2	1789,6	1956,2	1924,2	2059,4
Share of overdue claims in loans, deposits and other claims of the banking sector, percent	5,3	5,2	5,5	5,2	5,5
Overdue claims in rubles					
- billion rubles	2537,1	2600,0	2732,7	2694,3	2788,0
- as percent of total loans, deposits and other claims in rubles	6,8	6,6	6,4	6,0	6,3
Overdue claims in foreign currency					
- billion rubles	509,5	291,5	352,1	299,2	315,5
- as percent of total loans, deposits and other claims in foreign currency	2,5	1,8	2,5	2,2	2,6
- dollar equivalent, billion \$	7,0	4,8	6,1	5,2	5,6
Overdue claims on loans and other claims on non-financial institutions	2075,9	1892,0	1988,5	1942,4	2046,8
Share of overdue claims in total volume of loans and other claims on non-financial institutions, percent	6,2	6,3	6,6	6,4	6,8
Overdue claims on loans and other funds provided to individuals	863,8	857,9	876,7	848,9	855,6
Share of overdue claims in total volume of loans and other claims on individuals, percent	8,1	7,9	7,5	7,0	7,0

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	1.10.17	1.01.18	1.02.18	1.01.16	1.01.17	1.10.17	1.01.18	1.02.18
No overdue claims	56	55	54	55	50	2,7	3,9	4,6	4,5	4,8
Less than 5%	360	272	232	235	232	70,2	68,0	69,4	70,6	70,0
From 5 to 10%	156	131	118	100	106	16,0	18,8	13,1	7,6	7,9
From 10 to 15%	56	46	53	50	43	3,7	2,0	5,8	10,0	8,3
From 15 to 20%	26	24	26	30	32	2,0	1,4	1,6	0,9	2,5
From 20 to 60%	34	48	47	52	50	4,9	4,6	4,2	5,3	5,2
From 60 to 90%	6	6	6	4	6	0,3	1,1	1,2	1,0	1,2
90% and more	2	6	5	4	4	0,0	0,0	0,0	0,0	0,0
No loans, deposits and other claims	37	35	24	31	23	0,2	0,2	0,1	0,2	0,3

Table 54**Credit Risks of the Banking Sector**

Indicators	1.01.16	1.01.17	1.10.17	1.01.18	1.02.18
Large credit risks of the banking sector total, bln rubles	22 916,6	20 615,9	20 936,6	21 247,1	19 866,6
Share of large credit risks in the banking sector assets, %	27,6	25,7	25,5	24,9	23,6

Table 55**Structure of Large Loans¹ Grouped by Types of Collateral**

	1.01.16	1.01.17	1.10.17	1.01.18	1.02.18
Volume of large loans, billion rubles	13 838,1	12 884,1	12 120,8	12 477,9	12 310,8
of which:					
Volume of secured loans , billion rubles	4 047,6	3 857,5	2 684,6	2 529,9	2 482,5
Volume of I quality category collateral, billion rubles	1 953,7	2 293,5	1 079,6	1 027,7	1 020,3
of which:					
collateral of quoted securities issued by legal entities, billion rubles	650,3	1 205,9	227,9	184,3	183,9
Volume of II quality category collateral, billion rubles	1 772,7	1 436,2	1 216,4	1 180,2	1 170,7
of which:					
collateral of securities, issued by legal entities, billion rubles	243,3	231,8	261,0	355,8	357,2
collateral of proprietary rights (claims), billion rubles	689,2	541,4	671,3	584,1	577,4

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		1.10.17		1.01.18		1.02.18	
	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	44,2	100,0	42,6	100,0	63,7	100,0
Of which										
- interest rate risk (IRR)	34,4	78,2	36,8	84,0	34,5	78,1	31,9	75,0	49,8	78,1
- equity position risk (EPR)	3,3	7,5	3,0	6,7	2,5	5,7	3,6	8,4	5,9	9,3
- foreign exchange risk (FER)	6,3	14,4	3,2	7,2	4,1	9,2	4,6	10,7	5,0	7,8
- commodity risk (CR)	-	-	0,9	2,0	3,1	7,0	2,5	5,9	3,0	4,8
Reference data:										
Number of credit institutions ¹	548		452		408		401		399	
Share of credit institutions' assets ¹ in total banking sector assets, %	98,2		98,1		98,4		98,4		65,8	

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	1.10.17	1.01.18	1.02.18
Share of assets in foreign currency in total assets, % of which: - 20 largest-asset credit institutions	34,7 37,3	27,8 29,9	24,5 26,4	22,3 24,0	21,9 23,4
Share of liabilities in foreign currency in total liabilities, % of which: - 20 largest-asset credit institutions	33,2 36,3	26,5 28,9	23,4 25,6	21,8 23,8	21,8 23,6
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total , b.p. of which: - 20 largest-asset credit institutions	1,4 1,0	1,2 1,0	1,1 0,8	0,5 0,2	0,1 -0,2

Table 58

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

	1.01.16	1.01.17	1.10.17	1.01.18	1.02.18
Balance sheet positions					
Claims, bln rubles	28 774,6	22 234,2	20 121,0	18 999,8	18 416,9
Liabilities, bln rubles	27 592,0	21 241,0	19 233,0	18 579,1	18 333,4
Net balance sheet position, bln rubles	1 182,6	993,1	888,0	420,6	83,5
Net balance sheet position to own funds (capital), % ¹	13,1	10,6	9,5	4,5	0,9
Off-balance sheet positions ²					
Claims, bln rubles	16 260,7	14 493,2	16 376,1	18 298,9	18 657,9
Liabilities, bln rubles	16 136,2	14 491,9	16 081,4	17 232,1	17 167,4
Net balance sheet position, bln rubles	124,5	1,3	294,7	1 066,8	1 490,5
Net balance sheet position to own funds (capital), % ¹	1,4	0,0	3,2	11,4	16,1

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)

Table 59

Compliance With Open Foreign Exchange Position (OFXP) Requirements

	2015 y.				2016 y.				2017 y.			
	I	II	III	IV	I	II	III	IV	I	II	III	IV
Number of credit institutions that exceeded the OFXP limits	11	5	11	9	9	9	7	8	5	6	4	5
Of which:												
- 20 largest-asset credit institutions	0	0	1	1	0	0	0	1	0	0	1	2
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	2,9	3,2
- 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	3,4	3,9

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										
1.01.11	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		
1.01.17	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		
1.10.17	132	-118,1	32,6	47,1	-132,6	-85,5	2 069,5	-4,1		
1.11.17	165	-78,4	-20,5	58,4	-157,4	-99,0	2 340,5	-4,2		
1.12.17	126	-17,1	-27,3	4,0	-48,4	-44,4	859,3	-5,2		
1.01.18	156	11,3	-50,9	3,9	-43,4	-39,5	944,0	-4,2		
1.02.18	133	-41,0	2,6	3,8	-42,2	-38,3	785,8	-4,9		
2. Credit institutions with net long OFXP										
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		
1.01.17	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		
1.10.17	410	-70,0	268,0	213,8	-15,8	198,0	7 162,0	2,8		
1.11.17	372	-77,8	277,1	210,0	-10,7	199,2	6 941,9	2,9		
1.12.17	409	-304,0	575,0	364,0	-93,0	271,0	8 199,9	3,3		
1.01.18	377	-616,2	863,7	344,9	-97,3	247,5	8 388,2	3,0		
1.02.18	395	-578,6	791,1	304,3	-91,8	212,5	8 431,7	2,5		

Table 61**Open Currency Positions of the Banking Sector by Currencies as of 1.02.18**

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	149	-22,8	-2,2	-142,1	119,3
long	378	198,9	2,4	-614,5	813,4
EUR					
short	177	-53,4	-2,0	-74,7	21,3
long	346	61,6	0,9	175,9	-114,2
GBP					
short	57	-10,1	-0,2	-5,5	-4,6
long	213	2,1	0,1	3,7	-1,5

Liquidity of Credit Institutions

Table 62

Relation of Long-term Assets and Long-term Liabilities¹ of the Banking Sector

	1.01.16	1.01.17	1.10.17	1.01.18	1.02.18
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	44,3	42,4	42,3	42,0	42,1
Liabilities with maturity in excess of 1 year, as percent of total liabilities	24,3	21,2	20,2	20,3	19,7
A measure of using short-term liabilities to fund long-term liquid assets, percent ²	30,9	31,9	33,1	32,5	33,0

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

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

Table 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	1.10.17	1.01.18	1.02.18	1.01.16	1.01.17	1.10.17	1.01.18	1.02.18
Less than 0	238	224	212	203	195	14,8	9,6	13,0	13,9	13,5
From 0 to 20	304	258	226	223	217	20,6	23,7	14,1	14,1	13,4
More than 20	191	141	127	135	134	64,6	66,8	73,0	72,0	73,2
Data not available	0	0	9	0	12	0,0	0,0	0,0	0,0	0,0
Total	733	623	574	561	558	100,0	100,0	100,0	100,0	100,0

Table 64**The Relation of Short-term Assets and Short-term Liabilities¹ of the Banking Sector**

	1.01.16	1.01.17	1.10.17	1.01.18	1.02.18
Liquid assets with maturity up to 30 days, as percent of liquid assets	31,6	34,7	34,5	36,2	36,5
Liabilities with maturity up to 30 days, as percent of total liabilities	40,8	46,3	44,3	46,3	47,9
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	14,1	13,9	16,4

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	1.10.17	1.01.18	1.02.18	1.01.16	1.01.17	1.10.17	1.01.18	1.02.18
Less than 0	486	429	419	409	410	19,5	12,3	22,0	25,4	21,8
From 0 to 20	145	98	74	82	80	20,0	20,8	21,2	19,3	12,5
More than 20	102	96	72	70	56	60,5	66,9	56,9	55,3	65,8
Data not available	0	0	9	0	12	0	0	0,0	0,0	0,0
Total	733	623	574	561	558	100	100	100,0	100,0	100,0