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)	49 509,6	57 423,1	77 653,0	82 999,7	80 063,3	85 191,8
	as % of GDP	*72,6*	*78,5*	*98,0*	*99,5*	*93,2*	*92,5*
2.	Banking sector own funds (capital) (billion rubles)	6 112,9	7 064,3	7 928,4	9 008,6	9 387,1	9 397,3
	as % of GDP	*9,0*	*9,7*	*10,0*	*10,8*	*10,9*	*10,2*
	as % of the banking sector assets	*12,3*	*12,3*	*10,2*	*10,9*	*11,7*	*11,0*
3.	Loans and other claims on non-financial organisations and individuals, including overdue claims (billion rubles)	27 708,5	32 456,3	40 865,5	43 985,2	40 938,6	42 366,2
	as % of GDP	*40,6*	*44,4*	*51,6*	*52,7*	*47,6*	*46,0*
	as % of the banking sector assets	*56,0*	*56,5*	*52,6*	*53,0*	*51,1*	*49,7*
	of which:				125,0	106,6	99,8
	loans and other claims on individuals, including overdue claims (billion rubles)	7 737,1	9 957,1	11 329,5	10 684,3	10 803,9	12 173,7
	as % of GDP	11,4	13,6	14,3	12,8	12,6	13,2
	as % of the banking sector assets	15,6	17,3	14,6	12,9	13,5	14,3
	as % of income of the population	19,4	22,3	23,6	20,0	20,0	22,3
3a.	Banking loans in fixed capital investment of organisations of all forms of ownership (except small businesses) (billion rubles)	806,3	1 003,6	1 098,7	849,9	1 172,8	
	as % of fixed capital investment of organisations of all forms of ownership (except small businesses)	*8,4*	*10,0*	*10,6*	*8,1*	*10,4*	
4.	Securities portfolio, total (billion rubles)	7 034,9	7 822,3	9 724,0	11 777,4	11 450,1	12 310,9
	as % of GDP	*10,3*	*10,7*	*12,3*	*14,1*	*13,3*	*13,4*
	as % of the banking sector assets	*14,2*	*13,6*	*12,5*	*14,2*	*14,3*	*14,5*
5.	Individual deposits (billion rubles)	14 251,0	16 957,5	18 552,7	23 219,1	24 200,3	25 987,4
	as % of GDP	*20,9*	*23,2*	*23,4*	*27,8*	*28,2*	*28,2*
	as % of the banking sector liabilities[1]	*28,8*	*29,5*	*23,9*	*28,0*	*30,2*	*30,5*
	as % of income of the population	*35,7*	*38,0*	*38,7*	*43,4*	*44,7*	*47,6*
6.	Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles) [2]	14 565,1	16 900,5	23 418,7	27 064,2	24 321,6	24 843,2
	as % of GDP	*21,4*	*23,1*	*29,6*	*32,5*	*28,3*	*27,0*
	as % of the banking sector liabilities[2]	*29,4*	*29,4*	*30,2*	*32,6*	*30,4*	*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	
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	over 12 months before reporting date
1.01.11	3,5	14,9	1,5	2,4	1,1	12,1	2,2	14,3	2,8	20,4	6,1	31,2	7,3	15,0
1.01.12	4,4	23,1	4,5	10,8	1,5	26,0	4,0	35,9	5,1	50,1	7,3	20,9	9,2	22,7
1.01.13	3,9	18,9	1,2	16,6	0,8	12,7	2,3	39,4	2,6	53,0	6,1	20,0	7,5	14,0
1.01.14	2,1	16,0	1,3	15,6	-0,7	12,7	1,9	28,7	1,6	31,3	4,3	19,0	6,8	16,0
1.01.15	9,1	35,2	0,8	12,2	5,3	31,3	0,1	13,8	-1,1	8,9	2,6	9,4	15,4	38,6
1.01.16	5,0	6,9	1,3	13,6	3,0	12,7	0,1	-5,7	-1,2	-12,4	8,0	25,2	8,8	15,6
1.02.16	0,9	3,7	0,8	15,7	2,4	7,9	-0,6	-5,7	-1,0	-11,5	-1,8	18,0	1,5	6,2
1.03.16	-0,6	9,0	0,2	17,0	-0,8	12,2	-0,1	-4,4	-0,6	-10,6	0,7	20,4	-0,3	12,5
1.04.16	-2,6	9,0	-1,5	10,9	-4,2	9,3	-0,5	-3,5	0,0	-9,1	-2,0	17,9	-4,3	13,6
1.05.16	-1,6	10,3	-0,3	11,2	-1,6	11,3	0,0	-2,5	-1,0	-8,8	0,7	18,6	-2,9	17,0
1.06.16	0,4	10,8	0,5	10,9	-1,5	8,6	0,2	-1,9	-0,1	-8,0	1,1	18,3	1,3	18,4
1.07.16	-0,7	8,2	-0,2	9,6	-0,5	6,3	0,0	-1,4	-0,2	-7,5	0,6	15,9	-2,6	12,3
1.08.16	0,6	6,9	0,9	6,7	1,6	4,8	0,4	-1,1	0,2	-7,1	1,7	15,0	-0,9	9,8
1.09.16	-0,4	1,6	0,5	4,0	-0,9	-1,1	0,7	-0,7	0,6	-6,0	-0,3	10,7	-1,4	0,6
1.10.16	0,0	0,6	0,3	4,1	-1,3	-2,2	0,3	-0,3	0,0	-5,3	-0,2	9,9	-0,8	-2,4
1.11.16	-0,6	1,3	0,5	3,7	0,4	-1,5	0,2	0,3	-0,4	-4,8	0,2	10,3	-1,4	-1,4
1.12.16	1,5	1,7	1,0	3,9	0,9	-2,8	0,4	1,1	-0,1	-3,7	1,3	10,2	1,9	-1,8
1.01.17	-0,4	-3,5	1,6	4,2	-4,1	-9,5	0,1	1,1	-0,5	-3,1	2,2	4,2	-0,4	-10,1
1.02.17	0,4	-4,0	0,1	3,5	-0,3	-11,8	-0,4	1,4	-0,2	-2,4	-0,8	5,3	2,7	-9,1
1.03.17	-1,3	-4,7	0,1	3,5	-1,9	-12,8	0,2	1,8	-0,2	-2,0	0,3	4,8	-1,7	-10,4
1.04.17	-0,1	-2,3	0,7	5,9	-0,9	-9,8	0,7	3,0	0,8	-1,2	-0,4	6,4	-2,4	-8,6
1.05.17	0,1	-0,7	1,4	7,7	1,3	-7,1	1,0	4,1	0,8	0,6	1,3	7,1	-1,3	-7,1
1.06.17	0,1	-0,9	0,4	7,6	0,1	-5,6	0,7	4,6	1,5	2,3	0,0	5,9	1,5	-6,8
1.07.17	1,8	1,6	-0,4	7,4	1,4	-3,9	1,1	5,8	0,8	3,2	2,6	8,0	0,6	-3,8
1.08.17	0,6	1,6	1,7	8,4	0,3	-5,1	1,3	6,7	1,3	4,4	-0,1	6,0	0,5	-2,4
1.09.17	1,0	3,0	0,0	7,8	-0,3	-4,6	1,6	7,6	1,6	5,5	-0,3	6,1	-0,8	-1,8
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
Reference data:														
Increase from the beginning of the current year	6,4		0,1		0,2		12,7		11,0		7,4		2,1	
Increase over the same period of the previous year	-3,5		4,2		-9,5		1,1		-3,1		4,2		-10,1	

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

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

[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	1.12.17	1.01.18
Credit institutions registered by the Bank of Russia and other authorities	1021	975	931	924	923
Operating credit institutions (credit institutions that have the right to conduct banking operations)	733	623	574	567	561
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	357	362
Credit institutions licensed to conduct operations in foreign currency	482	404	367	362	358
Credit institutions holding general licences	232	205	193	191	189

Table 5

Operating Credit Institutions (CIs), by Federal Districts

Federal district	1.01.16		1.01.17		1.10.17		1.12.17		1.01.18	
	Number of CIs	% of the total	Number of CIs	% of the total	Number of CIs	% of the total	Number of CIs	% of the total	Number of CIs	% of the total
Central	434	*59,2*	358	*57,5*	327	*57,0*	322	*56,8*	319	*56,9*
of which the City of Moscow and Moscow Region	392	*53,5*	321	*51,5*	292	*50,9*	287	*50,6*	284	*50,6*
North-Western	60	*8,2*	49	*7,9*	44	*7,7*	44	*7,8*	43	*7,7*
Southern[1]	42	*5,7*	38	*6,1*	36	*6,3*	36	*6,3*	35	*6,2*
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	*12,5*	71	*12,7*
Ural	32	*4,4*	29	*4,7*	27	*4,7*	26	*4,6*	26	*4,6*
Siberian	41	*5,6*	37	*5,9*	34	*5,9*	33	*5,8*	32	*5,7*
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***	**567**	***100,0***	**561**	***100,0***

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

Table 6

Branches of Credit Institutions (CIs), by Federal Districts

Federal district	CIs of the district			Branches of CIs of the district			Branches of operating CIs from other districts in the given district			Share, %								
										Branches from other districts relative to the total of CIs of the district and their branches			CIs and branches of the district relative to the total of CIs and branches in Russia			Branches from other districts relative to the total number of branches in Russia		
	1.01.16	1.01.17	1.01.18	1.01.16	1.01.17	1.01.18	1.01.16	1.01.17	1.01.18	1.01.16	1.01.17	1.01.18	1.01.16	1.01.17	1.01.18	1.01.16	1.01.17	1.01.18
Central	434	358	319	60	36	25	232	182	146	*47,0*	*46,2*	*42,4*	*23,2*	*22,9*	*23,7*	*16,6*	*16,6*	*16,4*
of which the City of Moscow and Moscow Region[1]	392	321	284	57	34	23	96	80	66	*21,4*	*22,5*	*21,5*	*21,1*	*20,6*	*21,2*	*6,9*	*7,3*	*7,4*
North-Western	60	49	43	5	4	4	204	161	140	*313,9*	*303,8*	*297,9*	*3,1*	*3,1*	*3,2*	*14,6*	*14,7*	*15,7*
Southern[2]	42	38	35	13	2	2	163	120	93	*296,4*	*300,0*	*251,4*	*2,6*	*2,3*	*2,6*	*11,7*	*10,9*	*10,5*
North-Caucasian	22	17	17	8	4	1	64	49	41	*213,3*	*233,3*	*227,8*	*1,4*	*1,2*	*1,2*	*4,6*	*4,5*	*4,6*
Volga	85	77	71	29	23	12	227	182	134	*199,1*	*182,0*	*161,5*	*5,4*	*5,8*	*5,7*	*16,2*	*16,6*	*15,1*
Ural	32	29	26	45	43	44	106	93	78	*137,7*	*129,2*	*111,4*	*3,6*	*4,2*	*4,8*	*7,6*	*8,5*	*8,8*
Siberian	41	37	32	11	8	8	152	124	106	*292,3*	*275,6*	*265,0*	*2,4*	*2,6*	*2,8*	*10,9*	*11,3*	*11,9*
Far Eastern	17	18	18	5	4	1	74	63	55	*336,4*	*286,4*	*289,5*	*1,0*	*1,3*	*1,3*	*5,3*	*5,7*	*6,2*
Russian Federation	**733**	**623**	**561**	**176**	**124**	**97**	**1222**	**974**	**793**	***134,4***	***130,4***	***120,5***	***42,7***	***43,4***	***45,4***	***87,4***	***88,7***	***89,1***

[1] as one region

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

Table 7

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

Distribution of credit institutions ranged by assets (descending)	1.01.16		1.01.17		1.10.17		1.12.17		1.01.18	
	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total
First 5	44 883 973	*54,1*	44 232 891	*55,3*	45 930 307	*55,8*	46 559 703	*55,5*	47 513 821	*55,8*
From 6 to 20	17 925 387	*21,6*	18 257 646	*22,8*	19 177 655	*23,3*	19 982 696	*23,8*	20 007 403	*23,5*
From 21 to 50	9 391 355	*11,3*	8 444 718	*10,6*	8 882 590	*10,8*	8 980 879	*10,7*	9 167 982	*10,8*
From 51 to 200	8 484 303	*10,2*	7 520 065	*9,4*	6 945 691	*8,4*	7 130 613	*8,5*	7 195 769	*8,4*
From 201 to 500	2 060 315	*2,5*	1 528 737	*1,9*	1 289 049	*1,6*	1 283 949	*1,5*	1 282 184	*1,5*
From 501	254 375	*0,3*	79 197	*0,1*	28 439	*0,0*	23 588	*0,0*	24 680	*0,0*
Total	**82 999 708**	***100,0***	**80 063 255**	***100,0***	**82 253 731**	***100,0***	**83 961 428**	***100,0***	**85 191 839**	***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	1.12.17	1.01.18
Central	*59,0*	*60,2*	*60,7*	*60,1*	*60,6*
of which the City of Moscow and Moscow Region	*59,6*	*61,1*	*61,6*	*61,0*	*61,5*
North-Western	*71,7*	*76,2*	*79,0*	*78,5*	*80,0*
Southern[1]	*68,5*	*71,4*	*73,4*	*73,0*	*75,7*
North-Caucasian	*68,5*	*65,7*	*66,1*	*66,0*	*64,1*
Volga	*53,6*	*56,6*	*57,9*	*56,2*	*55,1*
Ural	*76,6*	*74,0*	*74,6*	*74,3*	*74,2*
Siberian	*58,7*	*64,3*	*66,5*	*65,8*	*67,9*
Far Eastern	*86,0*	*83,5*	*85,6*	*85,9*	*86,2*
Russian Federation	***54,1***	***55,2***	***55,8***	***55,5***	***55,8***

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

Table 9

Operating Credit Institutions Ranged by Assets (Distribution and Change over the Period 1.01.17 - 1.01.18)

Groups of credit institutions ranged by assets as of 1.01.17		Number of credit institutions as of 1.01.17	Groups as of 1.01.18						Licences revoked (cancelled)	Reorganised credit institution
			1	2	3	4	5	6		
1	First 5	5	5							
2	From 6 to 20	15		14	1					
3	From 21 to 50	30		1	25	2			2	
4	From 51 to 200	150			4	134			9	3
5	From 201 to 500	300				14	256		27	3
6	From 501	123					44	60	16	3
Became operating after 1.01.17								1		
Total over the period									54	9
Total as of 1.01.17[1]		**623**								
Total as of 1.01.18[1]		**561**	**5**	**15**	**30**	**150**	**300**	**61**		

(green)	- credit institutions that moved up to the higher group by assets
(white)	- credit institutions remaining in the same group
(yellow)	- 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	1.12.17[1]	1.01.18[1]
Credit institutions with foreign participation over 50%					
Assets, total	*13,9*	*13,0*	*12,2*	*12,5*	*12,3*
Own funds (capital)	*17,2*	*16,7*	*15,7*	*15,3*	*12,0*
Correspondent accounts with non-resident banks	*15,4*	*14,9*	*12,7*	*13,2*	*10,4*
Loans and other claims on non-financial organisations	*11,6*	*10,9*	*8,8*	*8,9*	*8,8*
Loans and other claims on individuals	*18,6*	*15,7*	*14,3*	*14,3*	*14,2*
Loans, deposits and other claims credit institutions	*14,1*	*15,4*	*22,3*	*20,9*	*20,8*
Individual deposits	*12,0*	*11,4*	*12,2*	*12,2*	*12,0*
Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles) [2]	*14,0*	*12,4*	*12,5*	*12,5*	*11,3*
Profit (loss) of the current year	*20,2*	*44,7*	*17,4*	*23,2*	*29,4*
Reference data:					
Number of credit institutions	113	106	85	85	85
of which 100% foreign-owned credit institutions					
Assets, total	*8,5*	*6,4*	*6,5*	*6,7*	*6,5*
Own funds (capital)	*10,9*	*9,1*	*10,1*	*10,5*	*10,2*
Correspondent accounts with non-resident banks	*12,0*	*9,0*	*9,7*	*10,5*	*7,7*
Loans and other claims on non-financial organisations	*7,8*	*5,2*	*4,5*	*4,6*	*4,6*
Loans and other claims on individuals	*10,1*	*7,9*	*9,2*	*9,3*	*9,2*
Loans, deposits and other claims on credit institutions	*11,1*	*11,6*	*10,5*	*9,6*	*9,5*
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*	*7,3*	*7,2*
Profit (loss) of the current year	*14,9*	*46,7*	*18,6*	*17,7*	*21,2*
Reference data:					
Number of credit institutions	75	68	66	66	66

[1] According to the list of credit institutions with foreign participation as of 1.10.2017.

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

Table 11

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

	1.01.16		1.01.17		1.10.17		1.12.17		1.01.18	
	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*	8821,0	*10,5*	10374,6	*12,2*
Own funds (capital)	-24,3	*-0,3*	-105,2	*-1,1*	-422,1	*-4,5*	-780,8	*-8,5*	-480,5	*-5,1*
Loans and other claims on non-financial organisations	1709,4	*5,1*	1369,6	*4,5*	2063,8	*6,9*	2019,3	*6,7*	2586,5	*8,6*
of which overdue claims	698,3	*33,6*	640,4	*33,8*	851,9	*42,8*	875,7	*44,9*	984,1	*50,7*
Loans and other claims on individuals	547,7	*5,1*	294,0	*2,7*	451,5	*3,9*	462,3	*3,9*	556,6	*4,6*
of which overdue claims	88,6	*10,3*	88,9	*10,4*	153,8	*17,6*	163,5	*18,8*	179,8	*21,2*
Individual deposits	1293,4	*5,6*	922,0	*3,8*	1741,9	*7,0*	1715,9	*6,9*	2084,1	*8,0*
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*	1722,3	*7,1*	2141,0	*8,6*
Reference data:										
Number of credit institutions [1]	29	*4,0*	26	*4,2*	28	*4,9*	28	*4,9*	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	1.12.17	1.01.18
1.	Cash, precious metals and stones	1 898,3	1 591,5	1 456,7	1 452,7	1 903,8
1.1.	of which: cash	1 801,3	1 404,3	1 285,3	1 300,3	1 735,1
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	2 464,4	3 046,1	3 782,6	3 857,0	4 735,2
3.	Correspondent account, total	2 536,3	1 734,4	1 589,0	1 549,7	1 280,7
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	611,5	533,6	474,3	416,4	432,6
3.2.	Correspondent accounts with non-resident banks	1 924,8	1 200,8	1 114,7	1 133,4	848,1
4.	Securities portfolio, total	11 777,4	11 450,1	12 006,7	12 309,5	12 310,9
	of which					
4.1.	Debt securities	9 616,0	9 365,6	9 665,0	9 924,2	9 947,5
4.2.	Equity	295,2	357,4	414,6	501,1	479,7
4.3.	Promissory notes	204,0	178,0	138,7	138,7	136,7
4.4.	Equity in associates and subsidiaries	1 662,2	1 549,0	1 788,3	1 745,4	1 747,0
5.	Other equity	568,0	877,5	1 151,6	1 166,1	1 180,3
6.	Financial derivatives assets at fair value	1 261,0	704,4	587,7	485,6	505,0
7.	Loans, total	57 511,4	55 622,0	56 675,6	57 801,3	58 122,3
	of which:					
7.1.	Loans, deposits and other claims	57 154,5	55 478,8	56 552,5	57 673,7	58 006,1
	of which overdue claims	3 046,6	2 891,5	3 084,8	3 045,0	2 993,5
	of which:					
7.1.1.	Loans and other claims on non-financial organisations	33 300,9	30 134,7	30 053,8	30 180,3	30 192,5
	of which overdue claims	2 075,9	1 892,0	1 988,5	1 948,8	1 942,4
7.1.2.	Loans and other claims on individuals	10 684,3	10 803,9	11 664,0	12 006,1	12 173,7
	of which overdue claims	863,8	857,9	876,7	870,6	848,9
7.1.3.	Loans, deposits and other claims on credit institutions	8 610,0	9 091,5	9 333,2	9 741,5	9 804,6
	of which overdue claims	63,8	95,2	168,4	169,0	146,0
8.	Fixed assets (tangible and intangible), other real estate and inventories	1 277,6	1 486,8	1 493,4	1 485,9	1 512,9
8.1	of which real estate, temporarily not used	109,4	197,9	225,2	216,8	207,5
9.	Allocation of profit	125,5	384,8	235,7	315,0	327,7
9.1.	of which income tax	110,1	343,4	226,7	299,2	306,0
10.	Other assets, total	3 579,8	3 165,7	3 274,6	3 538,5	3 313,0
	of which:					
10.1.	Settlement accounts	1 826,2	1 381,8	1 318,9	1 456,2	1 237,6
10.2.	Accounts receivable	403,7	325,9	406,7	409,3	489,1
10.3.	Deferred expenses	134,4	41,8	45,9	44,2	44,7
Banking sector assets, total		82 999,7	80 063,3	82 253,7	83 961,4	85 191,8

Table 13

Structure of Liabilities[1], by Source of Funds

(billion rubles)

	Liabilities[1]	1.01.16	1.01.17	1.10.17	1.12.17	1.01.18
1.	Funds and profit of credit institutions	7 551,7	8 611,4	8 687,4	8 689,4	8 962,9
	of which:					
1.1.	Funds of credit institutions	4 181,3	4 425,8	4 499,5	4 403,5	4 866,3
1.2.	Profit (loss), including financial result of the previous year	3 338,4	4 077,6	4 176,4	4 230,1	4 041,3
	of which:					
1.2.1.	Profit (loss) of the current year	192,0	929,7	674,8	870,3	789,7
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	5 363,3	2 725,9	1 830,7	1 938,0	2 016,5
3.	Transferable deposits of credit institutions	801,0	828,6	859,6	752,0	774,8
	of which:					
3.1.	Correspondent accounts of correspondent credit institutions	512,1	503,4	486,5	384,4	396,2
3.2.	Correspondent accounts of non-resident credit institutions	177,4	227,7	288,1	261,3	253,1
4.	Loans, deposits and other funds received from other credit institutions	7 091,0	8 559,1	8 905,1	9 431,0	9 265,3
5.	Clients' funds[2]	51 906,7	50 003,4	52 118,0	52 729,7	53 703,0
	of which:					
5.1.	Budgetary funds in settlement accounts	66,5	8,2	39,9	28,5	10,4
5.2.	Government and other extra-budgetary funds in settlement accounts	0,1	0,1	0,6	1,0	0,6
5.3.	Funds of legal entities in settlement and other accounts	8 905,2	8 763,7	8 494,3	9 027,7	9 103,6
5.4.	Clients' float	488,5	451,1	573,2	548,6	536,9
5.5.	Deposits and other funds of legal entities (except credit institutions)	19 018,2	16 385,2	18 078,4	17 959,5	17 900,4
5.6.	Individual deposits	23 219,1	24 200,3	24 762,0	24 996,9	25 987,4
5.7.	Clients' funds in factoring and forfeiting transactions	22,3	27,7	21,7	23,4	23,4
6.	Bonds	1 266,5	1 092,9	1 172,7	1 210,9	1 211,4
7.	Promissory notes and bank acceptances	696,2	440,6	407,4	428,2	428,1
8.	Financial derivatives liabilities at fair value	880,7	483,1	345,8	324,1	337,1
9.	Other liabilities[1], total	7 442,7	7 318,3	7 927,1	8 458,1	8 492,8
	of which:					
9.1.	Provisions	5 406,4	5 594,0	6 199,2	6 663,3	6 916,5
9.2.	Settlement accounts	1 075,9	821,2	723,9	794,8	666,4
9.3.	Accounts payable	80,0	164,8	235,4	258,4	208,6
9.4.	Deferred income	14,9	13,9	11,8	12,8	15,5
9.5.	Interest payable	693,0	616,7	701,9	670,7	630,2
	of which:					
9.5.1	Overdue interest	0,0	0,0	0,0	0,0	0,1
Banking sector liabilities, total [1]		82 999,7	80 063,3	82 253,7	83 961,4	85 191,8

[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	1.12.17	1.01.18
1.	Cash, precious metals and stones	*2,3*	*2,0*	*1,8*	*1,7*	*2,2*
1.1.	of which: money	*2,2*	*1,8*	*1,6*	*1,5*	*2,0*
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	*3,0*	*3,8*	*4,6*	*4,6*	*5,6*
3.	Correspondent accounts, total	*3,1*	*2,2*	*1,9*	*1,8*	*1,5*
	of which:					
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*	*1,3*	*1,0*
4.	Securities portfolio, total	*14,2*	*14,3*	*14,6*	*14,7*	*14,5*
	of which					
4.1.	Debt securities	*11,6*	*11,7*	*11,8*	*11,8*	*11,7*
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*	*2,1*
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	*69,3*	*69,5*	*68,9*	*68,8*	*68,2*
	of which:					
7.1.	Loans, deposits and other claims	*68,9*	*69,3*	*68,8*	*68,7*	*68,1*
	of which overdue claims	*3,7*	*3,6*	*3,8*	*3,6*	*3,5*
	of which:					
7.1.1.	Loans and other claims on non-financial organisations	*40,1*	*37,6*	*36,5*	*35,9*	*35,4*
	of which overdue claims	*2,5*	*2,4*	*2,4*	*2,3*	*2,3*
7.1.2.	Loans and other claims on individuals	*12,9*	*13,5*	*14,2*	*14,3*	*14,3*
	of which overdue claims	*1,0*	*1,1*	*1,1*	*1,0*	*1,0*
7.1.3.	Loans, deposits and other claims on credit institutions	*10,4*	*11,4*	*11,3*	*11,6*	*11,5*
	of which overdue claims	*0,1*	*0,1*	*0,2*	*0,2*	*0,2*
8.	Fixed assets (tangible and intangible), other real estate and inventories	*1,5*	*1,9*	*1,8*	*1,8*	*1,8*
8.1	of which real estate, temporarily not used	*0,1*	*0,2*	*0,3*	*0,3*	*0,2*
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	*4,3*	*4,0*	*4,0*	*4,2*	*3,9*
	of which:					
10.1.	Settlement accounts	*2,2*	*1,7*	*1,6*	*1,7*	*1,5*
10.2.	Accounts receivable	*0,5*	*0,4*	*0,5*	*0,5*	*0,6*
10.3.	Deferred expenses	*0,2*	*0,1*	*0,1*	*0,1*	*0,1*
Banking sector assets, total		*100,0*	*100,0*	*100,0*	*100,0*	*100,0*

Table 15

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

Liabilities[1]		1.01.16	1.01.17	1.10.17	1.12.17	1.01.18
1.	Funds and profit of credit institutions	*9,1*	*10,8*	*10,6*	*10,3*	*10,5*
	Of which:					
1.1.	Funds of credit institutions	*5,0*	*5,5*	*5,5*	*5,2*	*5,7*
1.2.	Profit (loss), including financial result of the previous year	*4,0*	*5,1*	*5,1*	*5,0*	*4,7*
	Of which:					
1.2.1.	Profit (loss) of the current year	*0,2*	*1,2*	*0,8*	*1,0*	*0,9*
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	*6,5*	*3,4*	*2,2*	*2,3*	*2,4*
3.	Transferable deposits of credit institutions	*1,0*	*1,0*	*1,0*	*0,9*	*0,9*
	Of which:					
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*	*0,3*
4.	Loans, deposits and other funds received from other credit institutions	*8,5*	*10,7*	*10,8*	*11,2*	*10,9*
5.	Clients' funds[2]	*62,5*	*62,5*	*63,4*	*62,8*	*63,0*
	Of which:					
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*	*10,8*	*10,7*
5.4.	Clients' float	*0,6*	*0,6*	*0,7*	*0,7*	*0,6*
5.5.	Deposits and other funds of legal entities (except credit institutions)	*22,9*	*20,5*	*22,0*	*21,4*	*21,0*
5.6.	Individual deposits	*28,0*	*30,2*	*30,1*	*29,8*	*30,5*
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*	*1,4*
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	*9,0*	*9,1*	*9,6*	*10,1*	*10,0*
	Of which:					
9.1.	Provisions	*6,5*	*7,0*	*7,5*	*7,9*	*8,1*
9.2.	Settlement accounts	*1,3*	*1,0*	*0,9*	*0,9*	*0,8*
9.3.	Accounts payable	*0,1*	*0,2*	*0,3*	*0,3*	*0,2*
9.4.	Deferred income	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
9.5.	Interest payable	*0,8*	*0,8*	*0,9*	*0,8*	*0,7*
	Of which:					
9.5.1	Overdue interest	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
Banking sector liabilities, total[1]		*100,0*	*100,0*	*100,0*	*100,0*	*100,0*

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

[2] Including certificates of deposit and savings certificates.

Table 16

Key Characteristics of Credit Operations of the Banking Sector (Billion Rubles)

	Rubles					Foreign Currency					Total				
	1.01.16	1.01.17	1.10.17	1.12.17	1.01.18	1.01.16	1.01.17	1.10.17	1.12.17	1.01.18	1.01.16	1.01.17	1.10.17	1.12.17	1.01.18
1. Loans, deposits and other claims, total	**37 091,8**	**39 691,9**	**42 525,0**	**43 823,7**	**44 682,1**	**20 062,8**	**15 786,9**	**14 027,6**	**13 850,0**	**13 324,1**	**57 154,5**	**55 478,8**	**56 552,5**	**57 673,7**	**58 006,1**
of which															
- overdue claims	2 537,1	2 600,0	2 732,7	2 694,7	2 694,3	509,5	291,5	352,1	350,4	299,2	3 046,6	2 891,5	3 084,8	3 045,0	2 993,5
1.1 Loans and other claims on resident non-financial organisations	**19 363,3**	**19 734,5**	**20 449,9**	**20 584,2**	**20 413,0**	**9 272,1**	**6 129,7**	**5 602,1**	**5 682,4**	**5 548,9**	**28 635,4**	**25 864,1**	**26 052,0**	**26 266,6**	**25 961,9**
of which															
- overdue claims	1 546,1	1 616,7	1 687,1	1 645,6	1 647,2	262,5	117,7	85,3	120,4	75,1	1 808,5	1 734,5	1 772,4	1 766,0	1 722,3
of which:															
1.1.1. Loans and other claims on individual entrepreneurs	506,0	428,5	428,3	429,5	434,9	8,3	4,9	4,1	3,8	3,7	514,3	433,4	432,5	433,3	438,6
of which															
- overdue claims	72,2	73,5	69,2	68,2	66,3	0,6	0,4	0,4	0,4	0,4	72,9	73,9	69,6	68,6	66,7
1.2 Loans and other claims on non-resident legal entities (except banks)	**698,3**	**707,0**	**849,3**	**822,5**	**805,4**	**3 967,2**	**3 563,6**	**3 152,5**	**3 091,2**	**3 425,2**	**4 665,5**	**4 270,5**	**4 001,8**	**3 913,7**	**4 230,6**
of which															
- overdue claims	92,7	51,0	57,2	57,0	90,8	174,7	106,6	158,9	125,7	129,2	267,4	157,6	216,1	182,7	220,0
1.3 Loans, deposits and other claims on resident financial sector	**4 465,8**	**6 517,0**	**7 911,3**	**8 728,9**	**9 448,1**	**2 228,6**	**3 384,6**	**2 956,4**	**2 872,0**	**2 249,2**	**6 694,4**	**9 901,6**	**10 867,7**	**11 601,0**	**11 697,3**
of which															
- overdue claims	95,0	103,9	134,1	139,8	141,3	9,0	7,5	4,8	4,7	4,6	103,9	111,5	138,9	144,5	145,9
of which:															
1.3.1 Resident credit institutions	3 273,6	4 921,7	5 623,3	6 102,1	6 285,8	1 761,6	2 202,6	1 926,2	2 002,6	1 784,1	5 035,2	7 124,3	7 549,5	8 104,7	8 069,9
of which															
- overdue claims	60,0	64,8	87,8	87,7	90,0	0,9	0,5	0,1	0,1	0,1	60,9	65,3	87,9	87,9	90,2
1.3.2 Other resident non-banking financial institutions	1 192,1	1 595,3	2 288,0	2 626,8	3 162,3	467,1	1 182,0	1 030,2	869,4	465,1	1 659,2	2 777,3	3 318,3	3 496,2	3 627,4
of which															
- overdue claims	34,9	39,2	46,3	52,1	51,3	8,1	7,0	4,7	4,5	4,5	43,0	46,2	51,0	56,6	55,7
1.4 Loans, deposits and other claims on non-resident banks	**253,3**	**198,1**	**183,6**	**137,1**	**196,7**	**3 321,5**	**1 769,0**	**1 600,1**	**1 499,7**	**1 538,0**	**3 574,8**	**1 967,2**	**1 783,7**	**1 636,8**	**1 734,7**
of which															
- overdue claims	0,1	17,7	17,9	17,9	0,6	2,9	12,2	62,7	63,3	55,3	2,9	30,0	80,5	81,1	55,9
1.5 Loans and other claims on government financial bodies and extra-budgetary funds	**1 135,5**	**1 034,1**	**743,1**	**810,9**	**907,8**	**0,0**	**0,1**	**0,1**	**0,1**	**0,1**	**1 135,5**	**1 034,2**	**743,2**	**811,0**	**907,9**
of which															
- overdue claims	0,0	0,0	0,0	0,0	0,4	0,0	0,1	0,1	0,1	0,1	0,0	0,1	0,1	0,1	0,5
1.6 Loans and other claims on resident individuals	**10 381,8**	**10 629,8**	**11 524,9**	**11 870,2**	**12 047,5**	**274,7**	**155,0**	**117,6**	**114,1**	**104,4**	**10 656,5**	**10 784,7**	**11 642,5**	**11 984,3**	**12 151,9**
of which															
- overdue claims	803,1	810,2	835,9	833,8	813,5	58,9	46,1	38,9	35,2	33,4	862,0	856,3	874,8	869,0	846,8
1.7 Loans and other claims on non-resident individuals	**14,0**	**13,8**	**16,9**	**17,8**	**17,9**	**13,8**	**5,3**	**4,6**	**4,0**	**3,8**	**27,8**	**19,2**	**21,6**	**21,8**	**21,8**
of which															
- overdue claims	0,2	0,4	0,5	0,6	0,5	1,6	1,3	1,4	1,0	1,5	1,9	1,6	1,9	1,6	2,0
Reference data:															
Provisions for loans, deposits and other claims [1]	-	-	-	-	-	-	-	-	-	-	4 525,8	4 572,5	4 886,3	5 076,3	5 123,1
Overdue interest on loans, deposits and other claims, recognized in the balance sheet accounts	179,9	200,8	218,3	220,8	214,7	16,5	12,2	10,4	10,0	10,0	196,4	213,0	228,7	230,8	224,7
Credit institutions' portfolio of residents promissory notes	127,9	129,0	101,7	102,0	98,6	73,7	46,7	35,2	34,9	36,2	201,6	175,7	136,8	136,9	134,8
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	1.12.17	1.01.18
1. Loans, deposits and other claims, total	***100,0***	***100,0***	***100,0***	***100,0***	***100,0***
	68,9	***69,3***	***68,8***	***68,7***	***68,1***
Of which:					
- overdue claims	*5,3*	*5,2*	*5,5*	*5,3*	*5,2*
	3,7	*3,6*	*3,8*	*3,6*	*3,5*
1.1 Loans and other claims on resident non-financial organizations	***50,1***	***46,6***	***46,1***	***45,5***	***44,8***
	34,5	***32,3***	***31,7***	***31,3***	***30,5***
Of which:					
- overdue claims	*3,2*	*3,1*	*3,1*	*3,1*	*3,0*
	2,2	*2,2*	*2,2*	*2,1*	*2,0*
of which:					
1.1.1. Loans and other claims on individual entrepreneurs	*0,9*	*0,8*	*0,8*	*0,8*	*0,8*
	0,6	*0,5*	*0,5*	*0,5*	*0,5*
Of which:					
- overdue claims	*0,1*	*0,1*	*0,1*	*0,1*	*0,1*
	0,1	*0,1*	*0,1*	*0,1*	*0,1*
1.2 Loans and other claims on non-resident legal entities (except banks)	***8,2***	***7,7***	***7,1***	***6,8***	***7,3***
	5,6	***5,3***	***4,9***	***4,7***	***5,0***
Of which:					
- overdue claims	*0,5*	*0,3*	*0,4*	*0,3*	*0,4*
	0,3	*0,2*	*0,3*	*0,2*	*0,3*
1.3 Loans, deposits and other claims on resident financial sector	***11,7***	***17,8***	***19,2***	***20,1***	***20,2***
	8,1	***12,4***	***13,2***	***13,8***	***13,7***
Of which:					
- overdue claims	*0,2*	*0,2*	*0,2*	*0,3*	*0,3*
	0,1	*0,1*	*0,2*	*0,2*	*0,2*
of which:					
1.3.1 Resident credit institutions	*8,8*	*12,8*	*13,3*	*14,1*	*13,9*
	6,1	*8,9*	*9,2*	*9,7*	*9,5*
Of which					
- overdue claims	*0,1*	*0,1*	*0,2*	*0,2*	*0,2*
	0,1	*0,1*	*0,1*	*0,1*	*0,1*
1.3.2 Other resident non-banking financial institutions	*2,9*	*5,0*	*5,9*	*6,1*	*6,3*
	2,0	*3,5*	*4,0*	*4,2*	*4,3*
Of which					
- overdue claims	*0,1*	*0,1*	*0,1*	*0,1*	*0,1*
	0,1	*0,1*	*0,1*	*0,1*	*0,1*
1.4 Loans, deposits and other claims on non-resident banks	***6,3***	***3,5***	***3,2***	***2,8***	***3,0***
	4,3	***2,5***	***2,2***	***1,9***	***2,0***
Of which:					
- overdue claims	*0,0*	*0,1*	*0,1*	*0,1*	*0,1*
	0,0	*0,0*	*0,1*	*0,1*	*0,1*
1.5 Loans and other claims on government financial bodies and extra-budgetary funds	***2,0***	***1,9***	***1,3***	***1,4***	***1,6***
	1,4	***1,3***	***0,9***	***1,0***	***1,1***
Of which:					
- overdue claims	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
	0,0	*0,0*	*0,0*	*0,0*	*0,0*
1.6 Loans and other claimts on resident individuals	***18,6***	***19,4***	***20,6***	***20,8***	***20,9***
	12,8	***13,5***	***14,2***	***14,3***	***14,3***
Of which:					
- overdue claims	*1,5*	*1,5*	*1,5*	*1,5*	*1,5*
	1,0	*1,1*	*1,1*	*1,0*	*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*	*8,2*	*8,6*	*8,8*	*8,8*
	5,5	*5,7*	*5,9*	*6,0*	*6,0*
Overdue interest on loans, deposits and other claims, recognized in the balance sheet	*0,3*	*0,4*	*0,4*	*0,4*	*0,4*
	0,2	*0,3*	*0,3*	*0,3*	*0,3*
Credit institutions' portfolio of residents promissory notes	*0,4*	*0,3*	*0,2*	*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 Portfolio[1]

	1.01.16		1.01.17		1.10.17		1.12.17		1.01.18	
	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***	**12 170,7**	***100,0***	**12 174,2**	***100,0***
- in rubles	7 317,8	*63,2*	7 778,2	*69,0*	8 602,4	*72,5*	8 990,4	*73,9*	9 095,1	*74,7*
- in foreign currency	4 255,7	*36,8*	3 493,9	*31,0*	3 265,6	*27,5*	3 180,3	*26,1*	3 079,1	*25,3*
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*	2 140,4	*17,6*	2 040,2	*16,8*
- in rubles	1 003,1	*8,7*	1 096,7	*9,7*	1 147,9	*9,7*	1 338,6	*11,0*	1 232,3	*10,1*
- in foreign currency	688,8	*6,0*	692,9	*6,1*	808,1	*6,8*	801,8	*6,6*	807,8	*6,6*
Securities available for sale	5 024,4	*43,4*	5 104,0	*45,3*	5 834,0	*49,2*	5 957,3	*48,9*	6 040,7	*49,6*
- in rubles	2 851,0	*24,6*	3 342,6	*29,7*	4 217,0	*35,5*	4 414,9	*36,3*	4 581,6	*37,6*
- in foreign currency	2 173,4	*18,8*	1 761,3	*15,6*	1 617,0	*13,6*	1 542,5	*12,7*	1 459,1	*12,0*
Securities held-to-maturity	3 188,9	*27,6*	2 814,9	*25,0*	2 268,7	*19,1*	2 298,9	*18,9*	2 315,4	*19,0*
- in rubles	1 797,2	*15,5*	1 781,6	*15,8*	1 440,9	*12,1*	1 475,2	*12,1*	1 515,3	*12,4*
- in foreign currency	1 391,7	*12,0*	1 033,3	*9,2*	827,8	*7,0*	823,7	*6,8*	800,1	*6,6*
Shares in associates and subsidiaries	1 662,2	*14,4*	1 549,0	*13,7*	1 788,3	*15,1*	1 745,4	*14,3*	1 747,0	*14,4*
- in rubles	1 661,5	*14,4*	1 548,2	*13,7*	1 787,6	*15,1*	1 744,7	*14,3*	1 746,3	*14,3*
- 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		46,9		30,7	
Provisions for losses on securities available for sale	33,9		48,5		145,0		262,3		300,1	
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		217,1		219,2	

[1] Excluding promissory notes.

Table 19

The Structure of Credit Institutions' Portfolio of Debt Securities

	1.01.16		1.01.17		1.10.17		1.12.17		1.01.18	
	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*	9 924,2	*100,0*	9 947,5	*100,0*
- in rubles	5 468,3	*56,9*	5 959,5	*63,6*	6 503,3	*67,3*	6 851,9	*69,0*	6 955,6	*69,9*
- in foreign currency	4 147,7	*43,1*	3 406,2	*36,4*	3 161,7	*32,7*	3 072,2	*31,0*	2 991,9	*30,1*
of which: revaluation	-87,8	*-0,9*	63,9	*0,7*	66,4	*0,7*	54,6	*0,6*	30,8	*0,3*
Debt securities at book value held (without revaluation)	9 703,8	*100,0*	9 301,8	*100,0*	9 598,6	*100,0*	9 869,5	*100,0*	9 916,7	*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*	3 397,5	*34,4*	3 554,3	*35,8*
- in rubles	1 967,3	*20,3*	2 709,4	*29,1*	2 488,9	*25,9*	2 733,4	*27,7*	2 824,0	*28,5*
- in foreign currency	579,2	*6,0*	651,3	*7,0*	675,8	*7,0*	664,0	*6,7*	730,3	*7,4*
debt securities of the Bank of Russia	0,0	*0,0*	0,0	*0,0*	150,9	*1,6*	302,5	*3,1*	340,3	*3,4*
- in rubles	0,0	*0,0*	0,0	*0,0*	150,9	*1,6*	302,5	*3,1*	340,3	*3,4*
- in foreign currency	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
debt securities of federal districts and local government	190,6	*2,0*	275,7	*3,0*	312,1	*3,3*	349,2	*3,5*	391,6	*3,9*
- in rubles	190,4	*2,0*	275,7	*3,0*	312,1	*3,3*	349,2	*3,5*	391,6	*3,9*
- 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*	410,2	*4,2*	427,2	*4,3*
- in rubles	525,5	*5,4*	402,1	*4,3*	387,4	*4,0*	399,2	*4,0*	415,2	*4,2*
- in foreign currency	9,3	*0,1*	19,7	*0,2*	10,9	*0,1*	11,0	*0,1*	12,0	*0,1*
other debt securities of residents	1 210,3	*12,5*	1 412,8	*15,2*	1 953,5	*20,4*	2 017,2	*20,4*	2 013,0	*20,3*
- in rubles	1 209,0	*12,5*	1 406,6	*15,1*	1 944,2	*20,3*	2 007,8	*20,3*	2 003,4	*20,2*
- in foreign currency	1,3	*0,0*	6,2	*0,1*	9,3	*0,1*	9,3	*0,1*	9,6	*0,1*
debt securities of other countries	160,2	*1,7*	129,9	*1,4*	61,1	*0,6*	70,6	*0,7*	69,2	*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*	70,6	*0,7*	69,2	*0,7*
debt securities of non-resident banks	341,4	*3,5*	75,5	*0,8*	83,6	*0,9*	44,1	*0,4*	43,2	*0,4*
- in rubles	9,5	*0,1*	4,7	*0,1*	23,5	*0,2*	23,9	*0,2*	23,0	*0,2*
- in foreign currency	331,9	*3,4*	70,8	*0,8*	60,1	*0,6*	20,2	*0,2*	20,2	*0,2*
other debt securities of non-residents	2 015,9	*20,8*	1 852,3	*19,9*	1 872,0	*19,5*	1 857,8	*18,8*	1 769,3	*17,8*
- in rubles	206,6	*2,1*	153,4	*1,6*	116,2	*1,2*	135,0	*1,4*	134,5	*1,4*
- in foreign currency	1 809,3	*18,6*	1 699,0	*18,3*	1 755,8	*18,3*	1 722,8	*17,5*	1 634,8	*16,5*
debt securities delivered without derecognition in the balance sheet	2 698,1	*27,8*	1 758,5	*18,9*	1 581,5	*16,5*	1 391,8	*14,1*	1 277,7	*12,9*
- in rubles	1 442,7	*14,9*	934,8	*10,0*	1 004,9	*10,5*	829,2	*8,4*	773,3	*7,8*
- in foreign currency	1 255,3	*12,9*	823,7	*8,9*	576,6	*6,0*	562,6	*5,7*	504,4	*5,1*
overdue debt securities	6,1	*0,1*	14,6	*0,2*	20,9	*0,2*	28,6	*0,3*	31,0	*0,3*
- in rubles	5,1	*0,1*	9,0	*0,1*	8,9	*0,1*	17,0	*0,2*	19,5	*0,2*
- in foreign currency	1,1	*0,0*	5,7	*0,1*	12,0	*0,1*	11,6	*0,1*	11,5	*0,1*
Reference data:										
Provisions for losses on debt securities	40,0		45,9		152,3		233,2		276,3	

Table 20

Structure of credit institutions' portfolio of shares

	1.01.16		1.01.17		1.10.17		1.12.17		1.01.18	
	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*	501,1	*100,0*	479,7	*100,0*
- in rubles	188,0	*63,7*	270,5	*75,7*	311,4	*75,1*	393,7	*78,6*	393,2	*82,0*
- in foreign currency	107,3	*36,3*	87,0	*24,3*	103,2	*24,9*	107,4	*21,4*	86,5	*18,0*
of which: revaluation	-21,2	*-7,2*	20,0	*5,6*	-20,1	*-4,8*	-7,7	*-1,5*	-0,2	*0,0*
Shares held at book value (without revaluation)	316,4	*100,0*	337,5	*100,0*	434,7	*100,0*	508,8	*100,0*	479,8	*100,0*
of which shares of:										
resident credit institutions	13,5	*4,3*	2,4	*0,7*	42,6	*9,8*	3,3	*0,6*	10,3	*2,1*
- in rubles	13,5	*4,3*	2,4	*0,7*	42,6	*9,8*	3,3	*0,6*	10,3	*2,1*
- 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*	286,9	*56,4*	223,1	*46,5*
- in rubles	136,7	*43,2*	160,1	*47,4*	219,6	*50,5*	286,9	*56,4*	223,1	*46,5*
- in foreign currency	2,6	*0,8*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
non-resident credit institutions	1,4	*0,4*	1,9	*0,6*	13,3	*3,1*	14,4	*2,8*	14,5	*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*	14,4	*2,8*	14,5	*3,0*
other non-residents	50,0	*15,8*	44,9	*13,3*	57,5	*13,2*	68,5	*13,5*	48,3	*10,1*
- in rubles	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- in foreign currency	50,0	*15,8*	44,9	*13,3*	57,5	*13,2*	68,5	*13,5*	48,2	*10,1*
shares delivered without derecognition in the balance sheet	10,6	*3,4*	18,5	*5,5*	13,4	*3,1*	4,8	*0,9*	1,9	*0,4*
- in rubles	10,6	*3,3*	18,5	*5,5*	5,2	*1,2*	4,8	*0,9*	1,8	*0,4*
- 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*	130,9	*25,7*	181,8	*37,9*
- in rubles	48,4	*15,3*	69,5	*20,6*	64,0	*14,7*	106,4	*20,9*	158,1	*32,9*
- in foreign currency	53,3	*16,8*	40,2	*11,9*	24,3	*5,6*	24,5	*4,8*	23,8	*5,0*
Reference data:										
Provisions for losses on shares	10,9		26,9		19,9		64,4		61,4	

[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	1.12.17	1.01.18
Portfolio of promissory notes discounted by a credit institution, in rubles	130,3	131,3	103,5	103,8	100,5
of which promissory notes, not paid when due	10,7	12,9	13,9	13,3	13,2
Portfolio of promissory notes discounted by a credit institution, in foreign currency	73,7	46,7	35,2	34,9	36,2
of which promissory notes, not paid when due	0,01	0,01	0,03	0,00	0,00
Total	**204,0**	**178,0**	**138,7**	**138,7**	**136,7**

Table 22

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

	1.01.16		1.01.17		1.10.17		1.12.17		1.01.18	
	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***	**138,7**	***100,0***	**136,7**	***100,0***
Of which:										
- promissory notes of federal governments	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- promissory notes of regional and local governments	0,2	*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*	75,6	*54,5*	78,9	*57,7*
- other promissory notes of residents	74,7	*36,6*	87,7	*49,3*	61,1	*44,1*	61,3	*44,2*	56,0	*41,0*
- 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	*1,3*
Reference data:										
Provisions for losses on promissory notes	13,2		19,7		17,1		25,2		27,8	

[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	1.12.17	1.01.18
Land temporarily out of use in operating activities	7,5	9,5	7,8	8,0	7,5
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	61,3	58,7
Land temporarily out of use in operating activities, at current (fair) value, leased out	5,3	27,7	20,8	20,5	15,1
Real estate (except land) temporarily out of use in operating activities*	3,4	5,1	4,5	4,3	4,3
Real estate (except land) temporarily out of use in operating activities, leased out*	8,8	4,6	5,0	4,8	4,2
Real estate (except land) temporarily out of use in operating activities, at current (fair) value	16,8	35,6	42,9	57,2	61,0
Real estate (except land) temporarily out of use in operating activities, at current (fair) value, leased out	27,4	37,5	34,9	35,6	36,9
Investments in construction of objects of real estate, temporarily out of use in operating activities	2,6	30,1	40,9	18,9	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	29,3	26,8

* At residual value (less amortisation).

Table 24

Funds Raised by Credit Institutions From Organisations[1]

(billion rubles)

		1.01.16	1.01.17	1.10.17	1.12.17	1.01.18
1.	Funds raised from organisations, total	28 442,1	25 635,1	27 155,2	27 543,3	27 547,2
	- in rubles	14 889,3	15 467,4	17 648,3	17 874,3	18 174,5
	- in foreign currency	13 552,7	10 167,6	9 506,9	9 669,0	9 372,7
	of which:					
1.1.	Funds of legal entities in settlement and other accounts[1]	8 905,2	8 763,7	8 494,3	9 027,7	9 103,6
	- in rubles	6 179,5	6 686,4	6 557,1	6 822,7	6 925,2
	- in foreign currency	2 725,7	2 077,2	1 937,2	2 205,1	2 178,4
	Of which:					
1.1.1	Funds of individual entrepreneurs	216,4	267,6	346,6	359,5	360,7
	- in rubles	207,4	255,9	332,0	344,8	347,1
	- in foreign currency	9,0	11,7	14,6	14,7	13,7
1.2.	Government and other extra budgetary funds in settlement accounts	0,1	0,1	0,6	1,0	0,6
1.3.	Float	472,5	436,1	559,1	531,7	518,8
1.4.	Deposits and other funds of legal entities (except credit institutions)	19 018,2	16 385,2	18 078,4	17 959,5	17 900,4
	- in rubles	8 522,2	8 529,4	10 749,1	10 742,9	10 952,8
	- in foreign currency	10 496,0	7 855,7	7 329,3	7 216,6	6 947,6
	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	2 702,5	2 160,8
1.4.2.	Certificates of deposit	2,8	0,6	0,1	0,1	0,5
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	1,6	0,1	0,2	0,1	41,3
1.5.	Clients' funds in factoring and forfeiting transactions	22,3	27,7	21,7	23,4	23,4
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	0,0	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	3 622,7	3 438,7
	- in rubles	2 649,1	2 503,9	2 892,2	3 148,4	3 040,4
	- in foreign currency	642,3	903,0	461,2	474,3	398,3
	with maturity from 31 days to 1 year	5 852,1	4 650,2	6 426,0	6 272,6	6 670,0
	- in rubles	3 257,3	3 584,3	5 376,5	5 280,2	5 629,1
	- in foreign currency	2 594,8	1 065,9	1 049,4	992,4	1 040,9
	with maturity in excess of 1 year	9 874,7	8 328,1	8 299,0	8 064,1	7 791,8
	- in rubles	2 615,8	2 441,3	2 480,3	2 314,3	2 283,3
	- in foreign currency	7 258,9	5 886,8	5 818,7	5 749,9	5 508,4
	Reference data					
Funds raised from non-resident organisations, total		5 130,4	3 927,7	3 262,0	3 157,7	3 094,7
- in rubles		433,7	279,7	305,3	314,2	294,7
- in foreign currency		4 696,6	3 648,0	2 956,7	2 843,5	2 800,0
of which:						
	Funds of non-resident organisations in settlement and other accounts	574,5	449,6	486,0	462,5	608,7
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	428,1	319,0	196,2	210,0	204,8
	Other funds raised from non-resident legal entities	4 095,6	3 130,8	2 552,3	2 459,7	2 253,0
	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 throug a credit institution's correspondent account (excluding funds, raised from credit institutions).

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

Table 25

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

	1.01.16	1.01.17	1.10.17	1.12.17	1.01.18
Issued debt obligations - total	**2 536,9**	**2 019,5**	**2 023,6**	**2 070,8**	**2 027,8**
including:					
bonds:	1 266,5	1 092,9	1 172,7	1 210,9	1 211,4
of which					
with maturities less than one year	2,6	1,0	12,5	27,5	37,0
with maturities in excess of one year	1 263,9	1 066,7	1 113,9	1 162,5	1 149,5
deposit certificates [1]	2,8	0,6	0,1	0,1	0,5
of which					
with maturities less than one year	2,1	0,2	0,0	0,0	0,4
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	431,6	387,8
of which					
with maturities less than one year	364,8	223,4	267,2	257,2	216,1
with maturities in excess of one year	183,3	238,2	145,2	152,6	149,7
promissory notes and banker's acceptances	696,2	440,6	407,4	428,2	428,1
of which					
with maturities less than one year	329,8	192,0	153,8	167,5	165,1
with maturities in excess of one year	346,8	222,6	224,7	232,0	234,9

[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	1.12.17	1.01.18
1	Individual deposits	23 219,1	24 200,3	24 762,0	24 996,9	25 987,4
	- of which savings certificates	571,4	485,5	443,4	431,6	387,8
1.1.	Individual demand deposits and deposits with maturity up to 30 days	3 843,7	4 424,4	4 723,7	4 776,1	5 461,7
	- in rubles	3 176,5	3 563,6	3 705,6	3 724,4	4 353,3
	- in foreign currency	667,1	860,8	1 018,1	1 051,7	1 108,5
1.2.	Individual deposits with maturity from 31 days to 1 year	9 278,4	8 511,4	9 066,3	9 397,1	9 825,6
	- in rubles	6 948,4	7 553,3	8 170,7	8 528,4	8 952,5
	- in foreign currency	2 330,1	958,2	895,6	868,7	873,1
1.3.	Individual deposits with maturity in excess of 1 year	10 097,0	11 264,5	10 972,0	10 823,7	10 700,1
	- in rubles	6 273,3	7 359,8	7 473,8	7 376,5	7 336,8
	- in foreign currency	3 823,7	3 904,7	3 498,3	3 447,2	3 363,2
	Reference data:					
	Deposits of non-resident individuals (excluding saving certificates)	372,0	370,6	382,4	379,6	450,3

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	1.12.17	1.01.18
Loans, deposits and other funds received from other credit institutions, total	**7 091,0**	**8 559,1**	**8 905,1**	**9 431,0**	**9 265,3**
- in rubles	3 687,6	5 376,5	6 012,7	6 502,3	6 576,5
- in foreign currency	3 403,5	3 182,6	2 892,4	2 928,7	2 688,7
of which:					
- loans, deposits and other funds received from resident credit institutions	5 024,8	7 263,3	7 833,9	8 298,8	8 286,9
- in rubles	3 432,9	5 105,2	5 778,4	6 213,2	6 379,2
- in foreign currency	1 591,9	2 158,1	2 055,5	2 085,6	1 907,7
of which					
overdue debt	1,6	0,4	0,3	0,3	1,8
- in rubles	1,6	0,4	0,3	0,3	0,3
- in foreign currency	0,0	0,0	0,0	0,0	1,4
- loans, deposits and other funds received from non-resident banks	2 066,2	1 295,8	1 071,2	1 132,3	978,3
- in rubles	254,7	271,3	234,3	289,1	197,3
- in foreign currency	1 811,6	1 024,5	836,9	843,2	781,0
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 1.01.18

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%	31	10 357	*100,0*	45 044 183	*52,9*
No budgetary funds	530	0	*0,0*	40 147 656	*47,1*
Data not available	0	0	*0,0*	0	*0,0*
Total	**561**	**10 357**	***100,0***	**85 191 839**	***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		1.12.17		1.01.18	
		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***	**3 622,3**	***4,3***	**3 625,4**	***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*	3 132,2	*3,7*	3 066,5	*3,6*
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*	2 669,7	*3,2*	2 457,8	*2,9*
1.2	Individual deposits (excluding saving certificates)	372,0	*0,4*	370,6	*0,5*	382,4	*0,5*	379,6	*0,5*	450,3	*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*	240,7	*0,3*	299,8	*0,4*
1.3	Funds in other accounts	207,2	*0,2*	132,3	*0,2*	111,7	*0,1*	110,5	*0,1*	108,7	*0,1*
2.	**Funds in correspondent and other accounts of credit institutions**	**204,5**	***0,2***	**230,1**	***0,3***	**291,5**	***0,4***	**266,4**	***0,3***	**256,7**	***0,3***
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***	**1 132,3**	***1,3***	**978,3**	***1,1***
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***	**5 020,9**	***6,0***	**4 860,4**	***5,7***
	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*	240,3	*0,3*	237,2	*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***	**5 574,5**	***6,6***	**5 989,2**	***7,0***
	of which overdue claims	272,2	*0,3*	189,2	*0,2*	298,5	*0,4*	265,4	*0,3*	277,9	*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*	1 636,8	*1,9*	1 734,7	*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*	3 913,7	*4,7*	4 230,6	*5,0*
1.3	Loans and other claims on individuals	27,8	*0,0*	19,2	*0,0*	21,6	*0,0*	21,8	*0,0*	21,8	*0,0*
2.	**Correspondent accounts with banks**	**1 924,8**	***2,3***	**1 200,8**	***1,5***	**1 114,7**	***1,4***	**1 133,4**	***1,4***	**848,1**	***1,0***
3.	**Securities acquired by credit institutions, total**	**2 571,2**	***3,1***	**2 106,9**	***2,6***	**2 089,3**	***2,5***	**2 057,3**	***2,5***	**1 946,3**	***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*	1 972,6	*2,3*	1 881,7	*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*	82,9	*0,1*	62,8	*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***	**613,0**	***0,7***	**604,6**	***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***	**9 401,0**	***11,2***	**9 410,8**	***11,0***
	Reference data:										
	Overdue interest on claims of credit institutions	11,2	*0,0*	9,1	*0,0*	15,8	*0,0*	15,5	*0,0*	11,3	*0,0*

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

Financial Condition

Table 30

Financial Result of Operating Credit Institutions (CIs)

	Profit (+) / loss (-) of the current year, million rubles					Number of credit institutions					Reference: allocation of profit of the current year, million rubles				
	1.01.16	1.01.17	1.10.17	1.12.17	1.01.18	1.01.16	1.01.17	1.10.17	1.12.17	1.01.18	1.01.16	1.01.17	1.10.17	1.12.17	1.01.18
Total	191 965,4	929 662,4	674 798,1	870 321,5	789 661,2	733	623	565	555	561	125 480,2	343 434,3	226 701,2	299 228,4	305 950,3
Profit-making CIs[1]	735 803,4	1 291 867,7	1 220 369,6	1 508 673,6	1 561 646,7	553	445	397	388	421	113 513,3	332 167,4	217 745,0	290 508,7	297 328,1
Loss-making CIs	-543 838,1	-362 205,4	-545 571,5	-638 352,1	-771 985,5	180	178	168	167	140	11 966,9	11 266,8	8 956,3	8 719,7	8 622,1
CIs that have not provided their reporting						0	0	9	12	0					
Total						**733**	**623**	**574**	**567**	**561**					

[1] including CIs with zero profit.

Table 31

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

	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 1.01.18

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	60 235 481 621	18 207 302 476	60 582 265 599	17 860 518 498
Belgorod Region	10 265 017	721 411	10 266 931	719 497
Bryansk Region	0	0	0	0
Vladimir Region	2 909 730	73 334	2 909 765	73 299
Voronezh Region	11 760 217	1 147 170	11 759 078	1 148 309
Ivanovo Region	15 228 991	742 309	15 284 393	686 907
Kaluga Region	50 692 016	1 456 514	50 700 623	1 447 907
Kostroma Region	742 333 145	211 673 249	844 567 599	109 438 795
Kursk Region	23 765 740	574 195	23 788 394	551 541
Lipetsk Region	24 128 378	855 273	24 129 557	854 094
Moscow Region	33 128 741	3 169 508	33 396 633	2 901 616
Orel Region	0	0	0	0
Ryazan Region	19 441 616	1 368 713	19 428 187	1 382 142
Smolensk Region	0	0	0	0
Tambov Region	3 111 817	22 133	3 115 810	18 140
Tver Region	2 141 665	286 511	2 143 228	284 948
Tula Region	2 825 435	586 784	2 832 072	580 147
Yaroslavl Region	23 148 119	2 724 331	23 221 637	2 650 813
City of Moscow	59 270 600 994	17 981 901 041	59 514 721 692	17 737 780 343
North-Western Federal District	1 977 466 493	354 207 549	2 043 816 732	287 857 310
Republic of Karelia	725 186	12 043	729 342	7 887
Komi Republic	6 843 881	489 356	6 853 928	479 309
Akhangelsk Region	0	0	0	0
Vologda Region	54 586 590	4 901 569	55 292 291	4 195 868
Kaliningrad Region	24 863 159	4 934 087	22 052 594	7 744 652
Leningrad Region	444 375	35 059	477 049	2 385
Murmansk Region	1 581 835	1 431 901	1 583 386	1 430 350
Novgorod Region	7 343 774	283 675	7 378 730	248 719
Pskov Region	3 130 430	14 644	3 132 724	12 350
St Petersburg	1 877 947 263	342 105 215	1 946 316 688	273 735 790
Southern Federal District	553 309 571	30 157 893	553 795 325	29 672 139
Republic of Adygeya	2 674 859	217 089	2 691 538	200 410
Republic of Kalmykia	0	0	0	0
Republic of Crimea	179 416 817	6 045 669	180 120 931	5 341 555
Krasnodar Territory	193 735 146	7 744 236	193 885 769	7 593 613
Astrakhan Region	8 277 261	6 369 583	8 316 233	6 330 611
Volgograd Region	15 385 698	1 021 520	15 813 978	593 240
Rostov Region	133 376 564	7 928 673	132 655 302	8 649 935
City of Sevastopol	20 443 226	831 123	20 311 574	962 775
North-Caucasian Federal District	28 381 975	637 806	28 551 189	468 592
Republik of Daghestan	4 302 471	43 702	4 336 441	9 732
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	7 076 718	152 606	7 107 995	121 329

Karachai-Cherkess Republic	6 458 200	140 804	6 563 831	35 173
Republic of North Ossetia - Alania	985 485	82 576	1 021 920	46 141
Chechen Republic	0	0	0	0
Stavropol Territory	9 559 101	218 118	9 521 002	256 217
Volga Federal District	1 528 506 816	170 438 684	1 518 791 756	180 153 744
Republic of Bashkortostan	102 826 487	1 633 572	103 139 123	1 320 936
Republic of Marii El	3 370 424	78 412	3 379 868	68 968
Republic of Mordovia	26 359 749	222 709	26 389 612	192 846
Republic of Tatarstan	707 279 675	110 680 146	661 593 595	156 366 226
Udmurt Republic	48 354 233	1 547 656	49 038 249	863 640
Chuvash Republic	11 064 647	497 575	11 106 156	456 066
Perm Territory	29 156 918	2 004 697	29 294 851	1 866 764
Kirov Region	37 509 575	3 087 394	39 596 988	999 981
Nizhny Novgogrod Region	85 974 598	6 259 923	87 726 731	4 507 790
Orenburg Region	46 365 134	2 073 826	46 383 916	2 055 044
Penza Region	5 994 234	68 170	5 993 258	69 146
Samara Region	371 280 032	40 257 958	401 685 938	9 852 052
Saratov Region	47 552 968	1 980 262	48 010 836	1 522 394
Ulyanovsk Region	5 418 142	46 384	5 452 635	11 891
Ural Federal District	1 062 300 225	125 424 778	1 060 197 070	127 527 933
Kurgan Region	3 663 678	54 080	3 680 194	37 564
Sverdlovsk Region	549 995 549	94 163 015	547 789 119	96 369 445
Tyumen Region	361 227 965	18 657 427	361 625 494	18 259 898
Chelyabinsk Region	147 413 033	12 550 256	147 102 263	12 861 026
Siberian Federal District	233 506 942	43 163 183	232 341 111	44 329 014
Republic of Altai	1 671 758	244 574	1 682 276	234 056
Republic of Buryatiya	0	0	0	0
Republic of Tuva	612 336	1 961	613 813	484
Republic of Khakassia	8 384 166	178 244	8 387 436	174 974
Altai Territory	11 539 212	209 193	11 536 871	211 534
Zabaykal Territory	3 587 663	44 320	3 626 533	5 450
Krasnoyarsk Territory	7 077 960	436 684	7 017 752	496 892
Irkutsk Region	21 385 370	1 686 325	20 741 471	2 330 224
Kemerovo Region	18 673 461	414 024	18 717 919	369 566
Novosibirsk Region	142 456 638	37 951 530	140 851 830	39 556 338
Omsk Region	9 733 342	1 854 992	10 782 574	805 760
Tomsk Region	8 385 036	141 336	8 382 636	143 736
Far Eastern Federal District	573 123 380	68 429 655	592 937 943	48 615 092
Republic of Sakha (Yakutia)	38 679 210	2 007 234	39 702 283	984 161
Kamchatka Territory	9 873 125	1 241 143	10 020 432	1 093 836
Primorskiy Territory	118 739 002	24 049 394	131 177 521	11 610 875
Khabarovsk Territory	5 869 206	115 503	5 866 405	118 304
Amur Region	391 480 584	38 560 886	397 613 786	32 427 684
Magadan Region	0	0	0	0
Sakhalin Region	8 482 253	2 455 495	8 557 516	2 380 232
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	66 192 077 023	18 999 762 024	66 612 696 725	18 579 142 322

[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 1.01.18

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	8 820 093 704	3 367 909 022	386 556 864	1 724 897 616	82 369 760	34 266 148
Belgorod Region	1 557 860	291 489	0	0	0	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	15 174	16 067	0	0	0	0
Voronezh Region	4 190 046	1 323 946	0	0	0	0
Ivanovo Region	860 751	277 548	15 958	0	0	0
Kaluga Region	5 753 177	597 017	123 741	0	0	0
Kostroma Region	354 056 824	1 714 572	1 683 855	7 171 646	0	0
Kursk Region	1 116 008	310 196	0	0	0	0
Lipetsk Region	3 506 708	312 688	1	0	0	0
Moscow Region	1 996 490	1 987 310	493 887	0	1 414 983	0
Orel Region	0	0	0	0	0	0
Ryazan Region	1 039 191	440 337	0	309 757	0	0
Smolensk Region	0	0	0	0	0	0
Tambov Region	0	0	0	0	0	0
Tver Region	0	0	0	0	0	0
Tula Region	347 026	35 875	12 304	0	23 673	0
Yaroslavl Region	9 443 172	412 119	236 834	0	0	0
City of Moscow	8 436 211 277	3 360 189 858	383 990 284	1 717 416 213	80 931 104	34 266 148
North-Western Federal District	514 992 042	59 812 511	23 812 179	9 977 152	5 618 636	114 077
Republic of Karelia	0	0	0	0	0	0
Komi Republic	887 109	398 730	148 485	0	0	0
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	11 741 733	817 616	333 246	0	0	0
Kaliningrad Region	9 751 396	142 918	8 578	0	0	0
Leningrad Region	0	0	0	0	0	0
Murmansk Region	0	0	0	0	0	0
Novgorod Region	658 365	273 480	326 723	0	0	0
Pskov Region	49 853	0	0	0	0	0
St Petersburg	491 903 586	58 179 767	22 995 147	9 977 152	5 618 636	114 077
Southern Federal District	43 664 044	15 724 407	418 500	706 029	7 040 432	1 612 491
Republic of Adygeya	200 062	0	589	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	10 221 755	2 340 875	321	289 750	680 991	0
Krasnodar Territory	30 646 791	12 041 901	28 137	376 189	6 124 243	1 428 207
Astrakhan Region	1 738 536	1 228 124	3 440	0	0	0
Volgograd Region	760 111	36 135	377 664	0	0	0
Rostov Region	96 789	77 372	8 349	19 881	0	184 284
City of Sevastopol	0	0	0	20 209	235 198	0
North-Caucasian Federal District	1 323 482	187 778	17 751	0	0	0
Republik of Daghestan	0	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 576	0	17 751	0	0	0
Karachai-Cherkess Republic	676 785	10 277	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	642 121	177 501	0	0	0	0
Volga Federal District	265 812 968	63 537 193	50 023 403	4 059 599	3 194 823	0
Republic of Bashkortostan	10 347 741	5 210 470	170 971	66	0	0
Republic of Marii El	0	0	0	0	0	0
Republic of Mordovia	362 556	157 627	37 982	0	190 419	0
Republic of Tatarstan	160 717 400	33 571 099	44 419 292	979 473	1 744 525	0
Udmurt Republic	7 128 743	1 440 999	0	0	260 524	0
Chuvash Republic	128 767	9 482	24 417	0	0	0
Perm Territory	3 145 046	2 360 221	774 899	300 000	150 595	0
Kirov Region	12 474 781	486 493	9 060	0	14 880	0
Nizhny Novgogrod Region	13 393 826	1 673 612	219 791	0	50 734	0
Orenburg Region	11 828 310	1 216 707	68 503	35 246	230 848	0
Penza Region	595 859	496 487	4	0	0	0
Samara Region	37 900 671	11 469 462	4 283 253	2 641 814	71 245	0
Saratov Region	7 789 268	5 444 534	15 231	103 000	481 053	0
Ulyanovsk Region	0	0	0	0	0	0
Ural Federal District	172 411 811	31 594 694	9 360 979	4 317 522	35 352	46 212
Kurgan Region	0	0	0	0	0	0
Sverdlovsk Region	108 143 254	20 836 631	8 896 103	4 317 522	35 352	0
Tyumen Region	27 157 497	5 492 295	441 868	0	0	0
Chelyabinsk Region	37 111 060	5 265 768	23 008	0	0	46 212
Siberian Federal District	39 242 167	3 509 104	528 683	0	51 011	185 511
Republic of Altai	47 279	26 863	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	22 410	22 212	0	0	0	0
Altai Territory	47 442	46 560	3 495	0	0	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	37 086	36 256	0	0	0	0
Irkutsk Region	119 286	3 107	81 744	0	18 246	0
Kemerovo Region	3 258 754	788 249	36 618	0	17 814	0
Novosibirsk Region	33 828 187	2 560 327	404 731	0	0	0
Omsk Region	1 878 118	25 530	125	0	14 951	185 511
Tomsk Region	3 605	0	1 970	0	0	0
Far Eastern Federal District	89 998 427	12 065 753	8 949 588	3 076 227	2 149 221	0
Republic of Sakha (Yakutia)	799 831	275 066	292 302	0	6 550	0
Kamchatka Territory	1 154 239	888 229	9 060	0	0	0
Primorskiy Territory	21 664 173	3 606 231	62 885	0	0	0
Khabarovsk Territory	34 311	28 658	0	0	0	0
Amur Region	66 345 873	7 267 569	8 585 341	3 076 227	2 142 671	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	9 947 538 645	3 554 340 462	479 667 947	1 747 034 145	100 459 235	36 224 439

Table 34

Distribution of Loans, Deposits and Other Claims in Rubles by Credit Institutions, Registered in Respective Regions, as of 1.01.18

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	41 245 970 908	19 549 073 515	5 925 127 090	11 135 457 645
Belgorod Region	4 778 833	4 091 060	752	231 367
Bryansk Region	0	0	0	0
Vladimir Region	1 885 886	835 760	3 038	1 047 088
Voronezh Region	3 428 516	2 468 165	0	591 172
Ivanovo Region	9 680 646	5 978 315	1 236 769	1 994 617
Kaluga Region	39 928 763	23 482 073	13 054 172	3 201 701
Kostroma Region	449 979 230	39 102 465	199 391 738	140 780 404
Kursk Region	17 104 198	13 023 134	1 750 000	1 661 572
Lipetsk Region	16 719 303	7 163 189	5 850 000	2 211 198
Moscow Region	16 584 051	7 344 862	4 142 253	1 700 106
Orel Region	0	0	0	0
Ryazan Region	10 533 572	7 983 936	700 050	1 687 643
Smolensk Region	0	0	0	0
Tambov Region	1 725 987	1 199 678	321 000	205 309
Tver Region	725 135	644 664	0	80 471
Tula Region	1 246 329	1 145 860	1 039	99 430
Yaroslavl Region	9 940 535	4 719 845	94 782	4 209 436
City of Moscow	40 661 709 924	19 429 890 509	5 698 581 497	10 975 756 131
North-Western Federal District	1 146 484 276	668 675 191	262 704 534	120 735 504
Republic of Karelia	282 898	9 834	115 000	156 729
Komi Republic	2 356 247	1 845 716	41 822	307 963
Akhangelsk Region	0	0	0	0
Vologda Region	30 654 076	5 312 086	12 256 370	8 868 308
Kaliningrad Region	7 474 532	5 372 952	14 610	1 597 391
Leningrad Region	88 002	72 192	0	15 810
Murmansk Region	712 597	436 066	73 000	203 531
Novgorod Region	1 847 022	872 126	200 094	774 658
Pskov Region	957 849	860 389	0	97 460
St Petersburg	1 102 111 053	653 893 830	250 003 638	108 713 654
Southern Federal District	359 304 445	199 382 247	51 912 137	100 787 675
Republic of Adygeya	1 587 456	1 336 884	381	250 191
Republic of Kalmykia	0	0	0	0
Republic of Crimea	117 704 023	63 115 740	34 481 905	17 756 620
Krasnodar Territory	119 397 585	75 630 863	16 094 407	23 859 339
Astrakhan Region	1 355 883	428 592	91 122	696 527
Volgograd Region	9 816 438	8 430 493	57 108	1 327 872
Rostov Region	95 596 450	41 009 539	1 187 214	53 098 189
City of Sevastopol	13 846 610	9 430 136	0	3 798 937
North-Caucasian Federal District	13 317 745	8 968 247	543 867	3 743 417
Republik of Daghestan	1 511 945	1 071 494	2 995	437 456
Republic of Ingushetia	0	0	0	0

Kabardino-Balkar Republic	3 867 826	2 564 229	32 779	1 264 004
Karachai-Cherkess Republic	2 613 188	1 153 455	0	1 459 733
Republic of North Ossetia - Alania	685 333	486 366	0	198 967
Chechen Republic	0	0	0	0
Stavropol Territory	4 639 453	3 692 703	508 093	383 257
Volga Federal District	923 579 348	458 989 743	99 336 854	270 923 178
Republic of Bashkortostan	45 218 054	30 557 709	5 763 694	7 226 502
Republic of Marii El	1 646 383	701 607	341 055	49 854
Republic of Mordovia	11 899 200	8 283 505	157 121	2 784 282
Republic of Tatarstan	396 707 014	224 373 015	65 969 925	68 095 340
Udmurt Republic	31 279 965	4 483 821	791 500	24 822 091
Chuvash Republic	7 537 594	3 198 045	521 017	3 792 250
Perm Territory	18 093 401	8 533 568	2 141 097	7 133 346
Kirov Region	20 939 473	11 617 823	2 080 982	5 449 368
Nizhny Novgogrod Region	49 046 464	30 054 986	3 329 191	6 030 803
Orenburg Region	27 749 402	12 748 040	1 051 165	12 518 927
Penza Region	3 763 021	2 596 164	27 532	748 822
Samara Region	282 086 336	100 854 640	14 876 779	129 302 702
Saratov Region	24 377 076	18 470 452	2 280 875	2 255 215
Ulyanovsk Region	3 235 965	2 516 368	4 921	713 676
Ural Federal District	508 488 087	159 126 462	92 819 553	199 630 848
Kurgan Region	2 165 433	1 984 761	4 186	132 938
Sverdlovsk Region	274 170 223	81 116 352	55 700 464	98 034 455
Tyumen Region	159 949 679	41 095 903	30 573 326	75 229 618
Chelyabinsk Region	72 202 752	34 929 446	6 541 577	26 233 837
Siberian Federal District	122 643 117	50 376 402	27 983 925	38 049 204
Republic of Altai	700 339	390 600	1 519	58 664
Republic of Buryatiya	0	0	0	0
Republic of Tuva	210 902	170 268	3 038	37 596
Republic of Khakassia	4 959 153	2 418 185	7 047	2 272 280
Altai Territory	7 741 837	5 142 434	955 264	1 500 903
Zabaykal Territory	2 826 447	2 484 030	300 000	42 417
Krasnoyarsk Territory	2 284 749	500 125	673 038	1 110 848
Irkutsk Region	12 867 663	6 566 914	806 213	5 329 692
Kemerovo Region	6 793 410	3 809 458	187 134	2 770 103
Novosibirsk Region	72 614 271	22 288 343	24 846 934	20 376 170
Omsk Region	6 245 287	3 373 874	202 219	2 486 255
Tomsk Region	5 399 059	3 232 171	1 519	2 064 276
Far Eastern Federal District	362 268 415	123 870 398	22 070 838	196 130 922
Republic of Sakha (Yakutia)	24 738 193	14 628 091	602 679	7 830 062
Kamchatka Territory	5 090 389	4 212 554	254 325	471 946
Primorskiy Territory	79 026 189	47 932 391	1 388 789	22 330 853
Khabarovsk Territory	4 441 868	3 031 295	3 350	691 730
Amur Region	247 047 798	52 765 997	19 635 619	164 393 234
Magadan Region	0	0	0	0
Sakhalin Region	1 923 978	1 300 070	186 076	413 097
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	44 682 056 341	21 218 462 205	6 482 498 798	12 065 458 393

Table 35

Distribution of Loans, Deposits and Other Claims in Forreign Currency by Credit Institutions, Registered in Respective Regions, as of 1.01.18

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	13 055 381 969	8 814 759 267	3 265 597 048	101 325 138
Belgorod Region	11 677	10 237	1 440	0
Bryansk Region	0	0	0	0
Vladimir Region	0	0	0	0
Voronezh Region	443 000	289 128	0	137 615
Ivanovo Region	7 989	7 989	0	0
Kaluga Region	0	0	0	0
Kostroma Region	49 393 793	20 905 469	11 913 861	4 777 160
Kursk Region	218 881	0	218 881	0
Lipetsk Region	0	0	0	0
Moscow Region	1 465 968	377 228	545 196	543 544
Orel Region	0	0	0	0
Ryazan Region	10 412	0	10 412	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	127 936	99 085	864	10 175
City of Moscow	13 003 702 313	8 793 070 131	3 252 906 394	95 856 644
North-Western Federal District	151 641 158	103 136 179	12 240 712	4 004 152
Republic of Karelia	0	0	0	0
Komi Republic	18 180	18 180	0	0
Akhangelsk Region	0	0	0	0
Vologda Region	385 879	309 493	25 625	1 411
Kaliningrad Region	239 800	83 319	0	156 481
Leningrad Region	0	0	0	0
Murmansk Region	0	0	0	0
Novgorod Region	6 198	0	6 198	0
Pskov Region	0	0	0	0
St Petersburg	150 991 101	102 725 187	12 208 889	3 846 260
Southern Federal District	6 307 095	3 799 485	1 812 899	694 711
Republic of Adygeya	21 611	0	0	21 611
Republic of Kalmykia	0	0	0	0
Republic of Crimea	551 914	219 017	11 780	321 117
Krasnodar Territory	464 098	0	461 991	2 107
Astrakhan Region	1 155 495	0	1 155 495	0
Volgograd Region	75 947	0	68 867	7 080
Rostov Region	3 867 487	3 443 993	112 671	310 823
City of Sevastopol	170 543	136 475	2 095	31 973
North-Caucasian Federal District	21 115	0	17 544	3 571
Republik of Daghestan	864	0	864	0

Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	805	0	805	0
Karachai-Cherkess Republic	3 713	0	142	3 571
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	53 250 525	19 221 722	21 405 724	663 440
Republic of Bashkortostan	643 291	583 016	59 981	294
Republic of Marii El	51 526	0	51 526	0
Republic of Mordovia	0	0	0	0
Republic of Tatarstan	20 868 000	1 871 266	18 421 882	75 021
Udmurt Republic	637 636	349 124	288 512	0
Chuvash Republic	53 212	20 609	0	32 603
Perm Territory	493 634	444 674	48 960	0
Kirov Region	1 213	0	920	293
Nizhny Novgogrod Region	983 089	158 379	784 708	40 002
Orenburg Region	407 464	313 779	58 563	35 122
Penza Region	0	0	0	0
Samara Region	28 971 244	15 480 875	1 550 971	479 590
Saratov Region	139 768	0	139 701	67
Ulyanovsk Region	448	0	0	448
Ural Federal District	42 496 398	24 517 614	17 718 572	191 540
Kurgan Region	0	0	0	0
Sverdlovsk Region	28 561 398	21 484 394	6 887 598	180 854
Tyumen Region	10 679 756	2 662 752	8 006 318	10 686
Chelyabinsk Region	3 255 244	370 468	2 824 656	0
Siberian Federal District	3 586 252	1 786 836	1 740 139	59 274
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	1 290	1 290	0	0
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	161 280	0	161 280	0
Irkutsk Region	295 270	285 260	10 010	0
Kemerovo Region	2 826	0	0	2 826
Novosibirsk Region	3 053 019	1 487 326	1 565 690	0
Omsk Region	69 408	12 960	0	56 448
Tomsk Region	2 818	0	2 818	0
Far Eastern Federal District	11 368 780	6 844 395	1 616 047	1 292 443
Republic of Sakha (Yakutia)	629 864	317 067	139 779	173 018
Kamchatka Territory	88 646	88 646	0	0
Primorskiy Territory	1 666 320	143 691	1 467 669	54 559
Khabarovsk Territory	0	0	0	0
Amur Region	8 980 120	6 294 991	4 769	1 064 866
Magadan Region	0	0	0	0
Sakhalin Region	3 830	0	3 830	0
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	13 324 053 292	8 974 065 498	3 322 148 685	108 234 269

Table 36

Overdue claims on loans, deposits and other claims by credit institutions registered in respective regions, as of 1.01.18

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	1 546 937 116	198 848 654	46 586 144	55 367 866	722 327 177	33 126 949
Belgorod Region	135 972	0	0	0	1 327	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	56 013	0	0	0	41 686	0
Voronezh Region	42 796	0	0	0	2 634	0
Ivanovo Region	122 747	0	0	0	60 954	0
Kaluga Region	584 550	0	12 952 092	0	585 761	0
Kostroma Region	1 681 790	10 760	20 375 365	0	15 085 948	86 402
Kursk Region	114 336	0	0	0	15 037	0
Lipetsk Region	1 959 586	0	0	0	136 317	0
Moscow Region	107 116	271 003	0	0	512 225	24 854
Orel Region	0	0	0	0	0	0
Ryazan Region	718 083	0	0	0	91 392	0
Smolensk Region	0	0	0	0	0	0
Tambov Region	57 466	0	0	0	4 547	0
Tver Region	80 143	0	0	0	1 339	0
Tula Region	58 473	0	0	0	2 583	0
Yaroslavl Region	581 517	0	0	0	34 442	0
City of Moscow	1 540 636 528	198 566 891	13 258 687	55 367 866	705 750 985	33 015 693
North-Western Federal District	97 530 187	3 600 666	18 514 223	54 488	9 625 013	520 057
Republic of Karelia	4 604	0	0	0	45 334	0
Komi Republic	224 032	0	41 822	0	2 774	0
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	1 005 016	9 572	45 000	0	810 106	1
Kaliningrad Region	361 868	4 132	9 689	0	73 408	4
Leningrad Region	9 238	0	0	0	352	0
Murmansk Region	1 141	0	0	0	9 710	0
Novgorod Region	57 218	0	0	0	7 699	0
Pskov Region	126 092	0	0	0	9 413	0
St Petersburg	95 740 978	3 586 962	18 417 712	54 488	8 666 217	520 052
Southern Federal District	18 272 239	308 906	537 945	1 663	5 006 774	296 089
Republic of Adygeya	96 588	0	0	0	39 543	1 003
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	2 169 711	219 017	0	0	1 001 703	137 201
Krasnodar Territory	11 691 710	0	537 945	0	2 380 861	2 107
Astrakhan Region	30 379	0	0	0	41 272	0
Volgograd Region	572 993	0	0	0	38 537	545
Rostov Region	2 290 363	0	0	0	1 351 653	123 827
City of Sevastopol	1 420 495	89 889	0	1 663	153 205	31 406
North-Caucasian Federal District	591 337	0	507 000	15 733	445 888	3 571

Republik of Daghestan	57 241	0	0	0	120 623	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	287 146	0	0	0	189 709	0
Karachai-Cherkess Republic	97 960	0	0	0	49 552	3 571
Republic of North Ossetia - Alania	28 404	0	0	0	29 465	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	120 586	0	507 000	15 733	56 539	0
Volga Federal District	48 356 958	800 715	14 188 819	0	22 682 001	352 678
Republic of Bashkortostan	793 103	0	5 524 788	0	885 895	294
Republic of Marii El	121 239	0	120 000	0	929	0
Republic of Mordovia	274 622	0	0	0	45 257	0
Republic of Tatarstan	14 223 779	0	5 045 031	0	5 552 184	41 581
Udmurt Republic	340 579	0	0	0	1 532 431	0
Chuvash Republic	56 778	0	0	0	73 829	0
Perm Territory	460 638	444 674	0	0	531 078	0
Kirov Region	1 150 992	0	0	0	620 776	0
Nizhny Novgogrod Region	2 558 686	0	104 000	0	462 243	33 135
Orenburg Region	618 334	0	55 000	0	261 581	0
Penza Region	57 621	0	0	0	110 112	0
Samara Region	23 685 470	356 041	3 340 000	0	12 154 591	277 611
Saratov Region	3 854 074	0	0	0	346 425	57
Ulyanovsk Region	161 043	0	0	0	104 670	0
Ural Federal District	12 741 138	346 190	3 901 436	1 458	11 104 628	19 127
Kurgan Region	176 565	0	0	0	17 585	0
Sverdlovsk Region	5 456 973	4 964	3 734 522	0	8 774 706	14 696
Tyumen Region	2 437 555	341 226	0	0	1 640 273	4 431
Chelyabinsk Region	4 670 045	0	166 914	1 458	672 064	0
Siberian Federal District	3 167 711	0	162 226	341	1 765 325	187
Republic of Altai	27 024	0	0	0	1 809	0
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	6 557	0	0	341	9 919	0
Republic of Khakassia	63 710	0	0	0	73 160	0
Altai Territory	253 199	0	152 226	0	43 942	0
Zabaykal Territory	618 176	0	0	0	33 200	0
Krasnoyarsk Territory	30 047	0	0	0	61 786	0
Irkutsk Region	278 287	0	0	0	263 745	0
Kemerovo Region	79 827	0	10 000	0	88 689	187
Novosibirsk Region	1 546 308	0	0	0	1 021 951	0
Omsk Region	213 951	0	0	0	112 539	0
Tomsk Region	50 625	0	0	0	54 585	0
Far Eastern Federal District	10 468 268	394 381	6 201 135	0	41 064 044	528 131
Republic of Sakha (Yakutia)	561 888	317 067	0	0	198 941	0
Kamchatka Territory	150 888	0	0	0	89 070	0
Primorskiy Territory	4 852 042	0	26 135	0	991 547	9 749
Khabarovsk Territory	15 319	0	0	0	64 410	0
Amur Region	4 741 965	77 314	6 175 000	0	39 666 849	518 382
Magadan Region	0	0	0	0	0	0
Sakhalin Region	146 166	0	0	0	53 227	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	1 738 064 954	204 299 512	90 598 928	55 441 549	814 020 850	34 846 789

Table 37

Distribution of Clients' Funds in Rubles by Credit Institutions Registered in Respective Regions, as of 1.01.18

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	34 772 506 525	1 052 103	74 938	6 092 155 234	9 773 117 463	18 624 937 181
Belgorod Region	7 293 480	0	0	1 947 001	575 133	4 744 113
Bryansk Region	0	0	0	0	0	0
Vladimir Region	1 863 910	0	81	556 806	99 300	1 205 667
Voronezh Region	3 792 452	0	0	300 685	213 643	3 248 624
Ivanovo Region	12 029 789	0	0	1 597 696	760 938	9 570 971
Kaluga Region	42 547 473	0	0	1 805 383	20 030 491	20 697 316
Kostroma Region	379 521 577	0	0	19 819 059	68 617 375	290 518 439
Kursk Region	16 167 014	0	0	2 756 503	962 522	12 424 548
Lipetsk Region	17 552 848	0	0	1 848 125	928 313	14 753 243
Moscow Region	19 440 084	0	0	5 013 826	2 014 666	12 331 027
Orel Region	0	0	0	0	0	0
Ryazan Region	14 473 191	0	0	3 689 536	382 220	10 238 974
Smolensk Region	0	0	0	0	0	0
Tambov Region	2 349 382	0	0	588 552	19 100	1 721 450
Tver Region	1 127 888	0	0	889 535	14 000	217 966
Tula Region	1 425 779	0	0	293 022	115 855	1 011 198
Yaroslavl Region	12 943 462	0	0	3 436 465	4 153 833	5 348 873
City of Moscow	34 239 978 196	1 052 103	74 857	6 047 613 040	9 674 230 074	18 236 904 772
North-Western Federal District	1 446 469 208	0	310	477 079 295	562 502 695	385 278 145
Republic of Karelia	338 198	0	0	171 538	70 000	95 873
Komi Republic	5 185 797	0	0	1 198 098	1 056 549	2 923 986
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	46 373 821	0	0	15 446 456	13 245 069	17 594 888
Kaliningrad Region	14 609 183	0	0	1 594 212	7 493 438	5 504 673
Leningrad Region	90 490	0	0	13 072	77 418	0
Murmansk Region	1 030 517	0	0	681 612	3 100	339 121
Novgorod Region	5 254 544	0	310	2 139 945	122 118	2 909 067
Pskov Region	1 701 928	0	0	473 685	460 000	767 544
St Petersburg	1 371 884 730	0	0	455 360 677	539 975 003	355 142 993
Southern Federal District	401 141 340	7 026	183	75 142 040	53 701 754	269 157 485
Republic of Adygeya	1 763 471	0	0	335 022	110 474	1 317 192
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	114 083 793	0	0	35 440 063	5 116 954	72 697 642
Krasnodar Territory	156 897 494	6 604	183	16 716 439	40 225 860	99 337 598
Astrakhan Region	5 024 965	0	0	1 676 106	1 069 842	1 074 456
Volgograd Region	8 749 338	0	0	1 860 583	1 091 492	5 791 389
Rostov Region	101 870 640	422	0	16 561 427	5 682 105	79 459 615
City of Sevastopol	12 751 639	0	0	2 552 400	405 027	9 479 593
North-Caucasian Federal District	14 958 364	0	0	5 852 021	2 826 172	6 060 640
Republik of Daghestan	2 148 639	0	0	1 584 388	87 018	376 962
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 127 084	0	0	1 139 399	10 023	2 967 258
Karachai-Cherkess Republic	2 553 426	0	0	469 173	1 730 329	353 619
Republic of North Ossetia - Alania	311 520	0	0	89 118	44 500	177 902

Chechen Republic	0	0	0	0	0	0
Stavropol Territory	5 817 695	0	0	2 569 943	954 302	2 184 899
Volga Federal District	891 807 221	2 948 747	0	112 242 189	272 673 558	500 891 653
Republic of Bashkortostan	52 793 616	18 965	0	2 115 325	10 478 619	40 146 028
Republic of Marii El	2 123 250	0	0	394 851	6 691	1 697 800
Republic of Mordovia	21 163 165	0	0	1 975 827	749 555	18 384 022
Republic of Tatarstan	473 290 730	2 880 720	0	66 979 377	211 608 345	189 914 939
Udmurt Republic	34 843 360	807	0	3 003 358	660 592	31 124 419
Chuvash Republic	8 836 094	0	0	1 595 149	1 002 531	6 220 876
Perm Territory	21 815 816	6 374	0	3 212 747	2 943 175	15 614 668
Kirov Region	29 537 295	943	0	4 683 941	2 473 694	22 364 766
Nizhny Novgogrod Region	62 118 103	35 390	0	9 179 813	5 893 904	46 547 840
Orenburg Region	32 021 900	5 548	0	3 666 746	3 693 549	24 640 402
Penza Region	4 283 605	0	0	1 122 463	483 139	2 665 917
Samara Region	106 228 559	0	0	10 530 943	22 195 786	73 273 929
Saratov Region	38 776 720	0	0	3 283 178	10 150 073	25 314 649
Ulyanovsk Region	3 975 008	0	0	498 471	333 905	2 981 398
Ural Federal District	793 276 947	39 272	0	82 104 798	248 325 748	460 892 026
Kurgan Region	2 102 603	0	0	573 205	281 345	1 241 015
Sverdlovsk Region	373 978 839	11 514	0	48 354 029	46 905 467	278 172 857
Tyumen Region	312 811 655	21 067	0	16 537 400	191 356 696	104 162 749
Chelyabinsk Region	104 383 850	6 691	0	16 640 164	9 782 240	77 315 405
Siberian Federal District	150 742 967	12 841	0	37 882 355	17 564 625	92 805 300
Republic of Altai	1 128 559	0	0	328 332	94 182	697 077
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	242 990	0	0	121 225	42 000	79 765
Republic of Khakassia	6 361 647	0	0	1 067 227	559 217	4 710 023
Altai Territory	7 554 205	0	0	1 835 372	847 389	4 864 593
Zabaykal Territory	406 353	0	0	104 436	296 300	5 617
Krasnoyarsk Territory	6 020 601	0	0	2 167 799	114 137	3 634 338
Irkutsk Region	14 629 566	0	0	2 776 124	2 585 467	9 182 770
Kemerovo Region	13 607 494	0	0	1 251 968	3 753 846	8 590 554
Novosibirsk Region	85 888 228	12 841	0	25 899 404	8 356 490	49 390 940
Omsk Region	8 032 040	0	0	1 131 625	890 001	6 006 474
Tomsk Region	6 871 284	0	0	1 198 843	25 596	5 643 149
Far Eastern Federal District	368 822 436	20 777	566 114	42 692 659	22 092 854	302 591 269
Republic of Sakha (Yakutia)	30 733 458	16 305	0	4 807 099	2 785 176	23 052 520
Kamchatka Territory	6 403 429	0	0	1 406 414	94 255	4 865 924
Primorskiy Territory	95 215 868	468	0	20 928 782	9 571 372	64 465 299
Khabarovsk Territory	5 155 416	0	0	194 590	262 421	4 698 092
Amur Region	225 367 054	0	566 114	12 596 242	8 714 811	202 994 781
Magadan Region	0	0	0	0	0	0
Sakhalin Region	5 947 211	4 004	0	2 759 532	664 819	2 514 653
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	38 839 725 008	4 080 766	641 545	6 925 150 591	10 952 804 869	20 642 613 699

Table 38

Distribution of Clients' Funds in Foreign Currency by Credit Institutions Registered in Respective Regions, as of 1.01.18

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	14 306 801 543	6 210 454	6 119	2 066 648 315	6 728 084 062	5 132 305 848
Belgorod Region	719 304	0	0	47 176	0	672 128
Bryansk Region	0	0	0	0	0	0
Vladimir Region	73 260	0	0	18 241	0	55 019
Voronezh Region	1 053 922	0	0	7 610	0	1 046 312
Ivanovo Region	685 200	0	0	23 901	0	661 288
Kaluga Region	1 446 801	0	0	28 754	460 802	957 245
Kostroma Region	20 850 278	0	0	3 653 262	7 526 313	9 637 462
Kursk Region	551 433	0	0	60 082	0	490 978
Lipetsk Region	854 047	0	0	474 572	0	379 475
Moscow Region	2 897 199	0	0	910 470	443 522	1 543 207
Orel Region	0	0	0	0	0	0
Ryazan Region	1 182 952	0	0	284 131	0	898 524
Smolensk Region	0	0	0	0	0	0
Tambov Region	18 135	0	0	2 173	0	15 949
Tver Region	284 787	0	0	85 720	166 925	32 131
Tula Region	29 233	0	0	1 385	0	27 848
Yaroslavl Region	1 938 802	0	0	112 618	0	1 824 541
City of Moscow	14 274 216 190	6 210 454	6 119	2 060 938 220	6 719 486 500	5 114 063 741
North-Western Federal District	199 430 193	0	0	36 138 511	83 349 126	77 696 565
Republic of Karelia	7 879	0	0	7 402	0	463
Komi Republic	477 355	0	0	9 843	0	467 512
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	1 669 223	0	0	212 065	71 637	1 382 264
Kaliningrad Region	7 743 802	0	0	4 144 504	1 818 196	1 571 098
Leningrad Region	2 385	0	0	2 385	0	0
Murmansk Region	1 428 851	0	0	1 423 943	0	4 907
Novgorod Region	248 056	0	0	55 659	61 330	131 067
Pskov Region	12 350	0	0	11 048	0	1 302
St Petersburg	187 840 292	0	0	30 271 662	81 397 963	74 137 952
Southern Federal District	28 943 615	7 348	0	11 588 736	2 346 011	14 321 649
Republic of Adygeya	199 588	0	0	58	57 600	141 930
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	5 187 439	7 348	0	58 721	28 800	4 570 336
Krasnodar Territory	7 179 371	0	0	757 715	788 377	5 480 791
Astrakhan Region	6 330 965	0	0	6 254 162	0	71 669
Volgograd Region	511 782	0	0	127 323	85 943	298 502
Rostov Region	8 579 257	0	0	4 303 898	1 331 126	2 944 233
City of Sevastopol	955 213	0	0	86 859	54 165	814 188
North-Caucasian Federal District	468 216	0	0	140 159	0	324 752
Republik of Daghestan	9 606	0	0	288	0	9 296
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	121 170	0	0	62 858	0	58 312
Karachai-Cherkess Republic	35 124	0	0	2 136	0	32 988
Republic of North Ossetia - Alania	46 133	0	0	0	0	46 133
Chechen Republic	0	0	0	0	0	0

Stavropol Territory	256 183	0	0	74 877	0	178 023
Volga Federal District	168 065 833	6	0	31 454 868	96 736 652	39 168 090
Republic of Bashkortostan	1 307 530	0	0	52 322	115 286	1 137 783
Republic of Marii El	13 577	0	0	1	0	7 866
Republic of Mordovia	192 608	0	0	8 625	0	182 469
Republic of Tatarstan	144 770 247	6	0	28 882 908	94 796 981	20 526 906
Udmurt Republic	861 395	0	0	47 183	173 453	640 469
Chuvash Republic	453 760	0	0	15 214	115 200	323 317
Perm Territory	1 795 715	0	0	220 646	31 227	1 543 842
Kirov Region	959 420	0	0	309 715	0	649 705
Nizhny Novgogrod Region	4 367 951	0	0	391 247	756 494	3 206 675
Orenburg Region	2 051 040	0	0	24 323	255 926	1 769 874
Penza Region	51 925	0	0	19 295	32 618	0
Samara Region	9 710 622	0	0	1 195 351	459 179	7 999 393
Saratov Region	1 518 157	0	0	279 142	288	1 176 801
Ulyanovsk Region	11 886	0	0	8 896	0	2 990
Ural Federal District	80 240 601	58 439	0	7 771 399	21 269 100	44 159 471
Kurgan Region	29 706	0	0	1 719	0	27 987
Sverdlovsk Region	49 530 769	0	0	2 944 290	16 760 504	29 314 364
Tyumen Region	18 189 226	58 439	0	434 965	3 349 509	8 456 902
Chelyabinsk Region	12 490 900	0	0	4 390 425	1 159 087	6 360 218
Siberian Federal District	32 968 297	0	0	16 960 423	3 285 347	11 929 310
Republic of Altai	224 479	0	0	198 174	0	26 305
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	483	0	0	0	0	483
Republic of Khakassia	174 850	0	0	12 931	0	97 076
Altai Territory	211 109	0	0	91 765	0	119 344
Zabaykal Territory	5 450	0	0	0	0	5 450
Krasnoyarsk Territory	491 567	0	0	107 213	0	384 226
Irkutsk Region	2 218 050	0	0	194 637	0	1 581 909
Kemerovo Region	368 785	0	0	145 209	0	223 576
Novosibirsk Region	28 326 334	0	0	15 979 174	2 956 318	9 104 100
Omsk Region	803 435	0	0	185 847	327 303	290 285
Tomsk Region	143 755	0	0	45 473	1 726	96 556
Far Eastern Federal District	46 316 347	0	0	7 711 862	12 557 070	24 886 894
Republic of Sakha (Yakutia)	915 348	0	0	6 766	48 109	831 792
Kamchatka Territory	1 090 925	0	0	229 353	0	861 572
Primorskiy Territory	11 460 989	0	0	4 517 210	698 902	6 195 081
Khabarovsk Territory	118 299	0	0	10 563	0	107 736
Amur Region	30 355 047	0	0	1 006 050	11 810 059	16 456 894
Magadan Region	0	0	0	0	0	0
Sakhalin Region	2 375 739	0	0	1 941 920	0	433 819
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	14 863 234 645	6 276 247	6 119	2 178 414 273	6 947 627 368	5 344 792 579

Table 39

Loans, Deposits and Other Funds Received From Other Credit Institutions (by credit institutions registered in respective regions), as of 1.01.18

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	8 722 439 594	6 138 615 479	2 583 824 115
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	0	0	0
Voronezh Region	2 391 132	2 391 132	0
Ivanovo Region	0	0	0
Kaluga Region	313 647	313 647	0
Kostroma Region	372 805 245	284 936 999	87 868 246
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	29 460	29 460	0
Tver Region	0	0	0
Tula Region	30 000	30 000	0
Yaroslavl Region	1 697 058	1 105 131	591 927
City of Moscow	8 342 373 052	5 847 009 110	2 495 363 942
North-Western Federal District	313 831 224	231 761 799	82 069 425
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangelsk Region	0	0	0
Vologda Region	2 705 394	200 000	2 505 394
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	311 125 830	231 561 799	79 564 031
Southern Federal District	12 920 341	12 533 588	386 753
Republic of Adygeya	0	0	0
Republic of Kalmykia	0	0	0
Republic of Crimea	11 188 881	11 188 881	0
Krasnodar Territory	581 460	194 707	386 753
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	0	0	0
Republik of Daghestan	0	0	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	0	0	0
Karachai-Cherkess Republic	0	0	0
Republic of North Ossetia - Alania	0	0	0

Chechen Republic	0	0	0
Stavropol Territory	0	0	0
Volga Federal District	131 164 264	122 216 113	8 948 151
Republic of Bashkortostan	28 337 393	28 337 393	0
Republic of Marii El	46 119	46 119	0
Republic of Mordovia	150 000	150 000	0
Republic of Tatarstan	14 606 797	5 772 256	8 834 541
Udmurt Republic	3 795 755	3 795 755	0
Chuvash Republic	100 000	100 000	0
Perm Territory	117 981	117 981	0
Kirov Region	101 526	50 000	51 526
Nizhny Novgogrod Region	3 995 222	3 995 222	0
Orenburg Region	50 165	50 165	0
Penza Region	17 217	0	17 217
Samara Region	79 721 089	79 676 222	44 867
Saratov Region	125 000	125 000	0
Ulyanovsk Region	0	0	0
Ural Federal District	60 406 740	48 624 034	11 782 706
Kurgan Region	0	0	0
Sverdlovsk Region	59 935 845	48 153 139	11 782 706
Tyumen Region	267 059	267 059	0
Chelyabinsk Region	203 836	203 836	0
Siberian Federal District	3 883 667	3 868 584	15 083
Republic of Altai	0	0	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	28 826	28 826	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	3 764 541	3 749 458	15 083
Omsk Region	300	300	0
Tomsk Region	0	0	0
Far Eastern Federal District	20 614 285	18 906 348	1 707 937
Republic of Sakha (Yakutia)	139 999	139 999	0
Kamchatka Territory	0	0	0
Primorskiy Territory	1 905 129	1 905 129	0
Khabarovsk Territory	0	0	0
Amur Region	18 569 157	16 861 220	1 707 937
Magadan Region	0	0	0
Sakhalin Region	0	0	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0
Total	9 265 260 115	6 576 525 945	2 688 734 170

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	1.12.17	1.01.18
Own funds (capital) adequacy					
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio)	12,7	13,1	11,8	11,6	12,1
Tier I capital ratio N1.2 (Basel III)	8,5	9,2	8,6	8,2	8,5
Risk-weighted assets [1](Basel III) to total assets ratio	*48,3*	*44,1*	*39,8*	*39,4*	*39,2*
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*	*10,0*
Loan loss provisions made as percent of total loans [2]	*7,8*	*8,5*	*9,0*	*9,2*	*9,3*
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	4,8	3,2
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	229,8	226,1
Distribution of loans provided by credit institutions					
agriculture, hunting and forestry	*3,5*	*4,0*	*4,1*	*4,1*	*4,1*
mining	*4,9*	*5,6*	*5,8*	*5,9*	*6,2*
manufacturing	*17,1*	*15,4*	*15,9*	*15,6*	*15,3*
production and distribution of energy, gas and water	*2,5*	*3,1*	*3,1*	*3,1*	*3,2*
constructing	*4,8*	*4,5*	*4,1*	*4,0*	*3,9*
wholesale and retail trade, car and household appliance repair	*11,3*	*10,9*	*9,9*	*9,7*	*9,5*
transport and communication	*4,2*	*4,2*	*4,2*	*4,2*	*4,2*
other economic activities	*24,1*	*23,1*	*22,7*	*22,7*	*22,6*
individuals	*27,5*	*29,1*	*30,1*	*30,6*	*30,9*
of which					
mortgage loans	*10,4*	*12,1*	*12,7*	*12,9*	*13,2*
Geographical distribution of interbank loans and deposits [3]					
Russian Federation	*54,0*	*68,8*	*71,1*	*73,5*	*73,0*
United Kingdom	*12,3*	*7,5*	*6,7*	*6,6*	*5,5*
USA	*4,5*	*3,2*	*1,9*	*1,1*	*1,7*
Germany	*0,8*	*0,3*	*0,3*	*0,3*	*0,2*
Austria	*4,9*	*1,1*	*1,3*	*0,7*	*0,7*
France	*1,8*	*1,4*	*1,3*	*1,5*	*1,2*
Italy	*0,0*	*2,0*	*2,0*	*2,0*	*2,2*
Cyprus	*9,2*	*5,3*	*6,1*	*6,1*	*5,9*
Netherlands	*0,8*	*0,5*	*0,5*	*0,1*	*0,7*
Other	*11,8*	*9,9*	*8,8*	*8,2*	*9,0*
Liquidity					
Ratio of high liquid assets to total assets	*10,6*	*10,5*	*11,4*	*10,9*	*11,0*
Ratio of liquid assets to total assets	*24,6*	*21,8*	*21,6*	*22,4*	*23,2*
Ratio of high liquid assets to demand liabilities (N2)	97,5	106,6	125,5	115,6	118,5
Ratio of liquid assets to short-term liabilities (N3)	139,3	144,9	180,7	143,3	167,4
Ratio of long-term (over 365 or 366 days) claims on own funds (capital) adjusted for the minimum balance of short-term (up to 365 or 366 days) clients' accounts (N4)	59,0	52,3	54,0	54,8	55,4
Ratio of clients' funds to total loans [4]	*106,1*	*107,5*	*110,1*	*109,7*	*111,1*
Market risk to total own funds (capital) [5]	*44,0*	*43,7*	*44,2*	*46,0*	*42,6*
of which					
Interest rate risk	*34,4*	*36,8*	*34,5*	*35,8*	*31,9*
Equity position risk	*3,3*	*3,0*	*2,5*	*2,6*	*3,6*
Foreign exchange risk	*6,3*	*3,2*	*4,1*	*4,9*	*4,6*
Commodity risk	-	*0,9*	*3,1*	*2,8*	*2,5*
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	8,6	12,0	15,8	14,4	13,3
Banks' financial result over the reporting period (billion rubles)	192,0	929,7	674,8	870,3	789,7
as percent of the banking sector assets [6]	*0,3*	*1,2*	*0,8*	*1,1*	*1,0*
as percent of the banking sector own funds (capital) [6]	*2,3*	*10,3*	*7,1*	*9,1*	*8,3*
Return on assets [7]	*0,3*	*1,2*	*1,2*	*1,3*	*1,0*
Return on equity [7]	*2,3*	*10,3*	*10,3*	*10,6*	*8,3*

[1] Only balance sheet items are included.

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

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

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

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

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

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

Capital Adequacy

Table 41

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

Date	Total		of which																	
	Number of Cis	Own funds (capital) of CIs, billion rubles	CIs with capital less than 300 million rubles		CIs with capital from 300 million to 1 billion rubles		CIs with capital from 1 to 10 billion rubles		CIs with capital from 10 to 25 billion rubles		CIs with capital from 25 to 50 billion rubles		CIs with capital from 50 to 100 billion rubles		CIs with capital from 100 to 250 billion rubles		CIs with capital more than 250 billion rubles		CIs going through insolvency prevention measures[2]	
			Number of Cis	Capital, billion rubles	Number of Cis	Capital, billion rubles	Number of Cis	Capital, billion rubles	Number of Cis	Capital, billion rubles	Number of Cis	Capital, billion rubles	Number of Cis	Capital, billion rubles	Number of Cis	Capital, billion rubles	Number of Cis	Capital, billion rubles	Number of Cis	Capital, billion rubles
1.01.11	1012	4 731,8	423	69,0	292	156,5	230	671,2	27	390,8	14	468,4	5	351,6	5	732,0	2	1 786,9	14	105,4
1.01.12	978	5 242,1	354	68,6	307	162,1	250	726,5	31	435,6	15	468,2	7	464,0	3	421,6	3	2 245,8	8	249,7
1.01.13	956	6 112,9	301	59,5	308	162,7	273	811,1	40	606,8	14	492,0	8	544,4	4	634,2	3	2 589,8	5	212,4
1.01.14	923	7 064,3	238	45,1	316	165,0	285	833,5	46	710,4	16	545,6	9	607,7	5	910,7	3	3 043,6	5	202,8
1.01.15	834	7 928,4	57	4,7	400	186,9	279	811,4	43	672,8	21	736,3	8	494,1	5	628,6	6	4 341,6	15	52,1
1.01.16	733	9 008,6	51	-42,9	323	159,3	248	738,3	38	556,4	22	714,7	10	580,4	6	945,4	6	5 381,2	29	-24,3
1.02.16	728	9 078,8	51	0,8	319	156,9	248	734,7	38	582,5	22	741,7	9	532,5	6	969,9	6	5 352,5	29	7,2
1.03.16	718	9 093,0	55	-1,5	311	153,7	241	725,2	38	565,3	22	718,1	10	576,5	6	961,0	6	5 394,6	29	0,2
1.04.16	707	8 952,7	48	-2,9	310	152,5	236	698,9	38	548,1	25	826,6	8	478,6	6	935,5	6	5 308,9	30	6,4
1.05.16	696	8 922,3	49	-3,6	300	146,9	239	712,2	39	614,3	21	722,6	8	477,7	6	931,2	6	5 338,5	28	-17,5
1.06.16	689	8 964,6	49	-4,8	291	141,1	240	709,3	39	595,3	21	705,9	9	530,2	6	927,3	6	5 495,2	28	-135,0
1.07.16	680	8 948,3	47	-3,6	288	138,5	241	723,5	36	556,5	21	689,1	10	578,7	6	936,5	6	5 470,3	25	-141,3
1.08.16	669	9 024,6	46	3,6	284	138,7	231	684,9	37	551,5	24	798,0	9	532,2	6	944,0	6	5 508,0	26	-136,3
1.09.16	659	9 072,9	46	4,0	276	135,9	230	680,0	38	562,8	23	739,8	9	528,5	5	720,0	7	5 817,2	25	-115,6
1.10.16	649	9 097,8	48	4,5	271	135,9	226	685,0	35	526,9	24	783,5	8	473,8	5	723,4	7	5 861,9	25	-97,1
1.11.16	643	9 147,7	48	4,6	263	130,6	226	667,3	38	564,7	23	750,6	8	470,5	5	727,0	7	5 930,3	25	-97,8
1.12.16	635	9 235,4	49	-32,0	258	127,0	224	658,1	38	577,1	23	775,0	7	459,0	5	728,7	7	6 055,6	24	-113,2
1.01.17	623	9 387,1	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
Reference data: own funds (capital) adequacy ratio as of 1.01.18, %	12,1		41,0		25,0		20,1		19,1		15,5		13,8		16,6		13,8		14,0	

[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		1.12.17		1.01.18	
Basel III capital[1] structure	billion rubles	share in own funds (Basel III capital)	billion rubles	share in own funds (Basel III capital)	billion rubles	share in own funds (Basel III capital)	billion rubles	share in own funds (Basel III capital)	billion rubles	share in own funds (Basel III capital)
Own funds (Basel III capital): of which:	**9 008,6**	***100,0***	**9 387,1**	***100,0***	**9 332,0**	***100,0***	**9 147,1**	***100,0***	**9 397,3**	***100,0***
1. Tier 1 capital	6 002,5	*66,6*	6 586,7	*70,2*	6 795,3	*72,8*	6 445,2	*70,5*	6 622,7	*70,5*
of which:										
1.1. Common Equity Tier 1	5 857,8	*65,0*	6 408,2	*68,3*	6 554,7	*70,2*	6 211,1	*67,9*	6 417,9	*68,3*
1.2. Additional Tier 1	144,7	*1,6*	178,5	*1,9*	240,7	*2,6*	234,0	*2,6*	204,9	*2,2*
2. Tier 2 Capital	3 006,1	*33,4*	2 800,4	*29,8*	2 536,7	*27,2*	2 701,9	*29,5*	2 774,6	*29,5*
Basel III capital adequacy ratios[2]	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio)	12,7	8	13,1	6	11,8	3	11,6	0	12,1	2
Common equity Tier 1 ratio (N1.1)	8,2	8	8,9	4	8,2	4	7,8	3	8,2	3
Tier 1 capital ratio (N1.2)	8,5	8	9,2	7	8,6	6	8,2	5	8,5	5

[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		1.12.17		1.01.18	
	billion rubles	share in own funds	billion rubles	share in own funds	billion rubles	share in own funds	billion rubles	share in own funds	billion rubles	share in own funds
1. Factors of own funds (capital) increase	**11 233,4**	***124,7***	**11 506,5**	***122,6***	**12 018,4**	***128,8***	**11 920,1**	***130,3***	**12 424,1**	***132,2***
1.1. Authorized capital	2 416,3	*26,8*	2 458,3	*26,2*	2 513,9	*26,9*	2 502,7	*27,4*	2 669,9	*28,4*
1.2. Issue income	1 451,5	*16,1*	1 479,7	*15,8*	1 531,3	*16,4*	1 465,9	*16,0*	1 764,6	*18,8*
1.3. Credit institutions' profit and funds	4 112,3	*45,6*	4 721,7	*50,3*	5 258,2	*56,3*	5 370,9	*58,7*	5 506,8	*58,6*
1.4. Subordinated loans	3 026,7	*33,6*	2 632,9	*28,0*	2 530,8	*27,1*	2 398,1	*26,2*	2 305,2	*24,5*
1.5. Increase in value of property due to revaluation	226,5	*2,5*	213,9	*2,3*	184,2	*2,0*	182,6	*2,0*	177,7	*1,9*
1.6.Other factors of increase	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
2. Factors of own funds (capital) decrease	**2 224,8**	***24,7***	**2 119,4**	***22,6***	**2 686,4**	***28,8***	**2 773,0**	***30,3***	**3 026,8**	***32,2***
2.1. Losses	823,1	*9,1*	679,3	*7,2*	1 050,8	*11,3*	1 159,9	*12,7*	1 488,8	*15,8*
2.2. Intangible assets	31,9	*0,4*	269,0	*2,9*	274,8	*2,9*	278,2	*3,0*	296,9	*3,2*
2.3. Treasury stocks (shares)	2,5	*0,0*	7,0	*0,1*	14,0	*0,2*	16,2	*0,2*	16,9	*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*	8,2	*0,1*	9,1	*0,1*
2.5. Subordinated loans granted to credit institutions	306,1	*3,4*	248,2	*2,6*	292,3	*3,1*	294,4	*3,2*	277,1	*2,9*
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*	712,9	*7,8*	687,9	*7,3*
2.7. Other factors	149,9	*1,7*	212,0	*2,3*	347,9	*3,7*	303,2	*3,3*	250,0	*2,7*
Own funds (capital), total	**9 008,6**	***100,0***	**9 387,1**	***100,0***	**9 332,0**	***100,0***	**9 147,1**	***100,0***	**9 397,3**	***100,0***

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

Table 44

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

The value of credit risk on balance sheet assets [1]	1.01.16	1.01.17	1.10.17	1.12.17	1.01.18
1st group of assets	0,0	0,0	0,0	0,0	0,0
2nd group of assets	1 550,7	1 364,4	1 253,8	1 224,1	1 246,9
3rd group of assets	702,0	43,4	45,6	25,2	35,7
4th group of assets	37 817,6	33 559,6	31 213,8	31 641,8	31 900,9
5th group of assets	10,9	332,4	239,1	208,4	198,3
The value of credit risk on balance sheet assets	40 081,2	35 299,7	32 752,3	33 099,2	33 381,9

Reference data:

	1.01.16	1.01.17	1.10.17	1.12.17	1.01.18
1st group of assets without risk weighting	8 920,2	8 586,9	9 242,3	9 142,7	10 337,8

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

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

		1.01.16	1.01.17	1.10.17	1.12.17	1.01.18
1	Banking sector own funds (capital), billion rubles	9 008,6	9 387,1	9 332,0	9 147,1	9 397,3
2	Risk-weighted assets, billion rubles	70 914,5	71 810,2	79 065,4	78 836,0	77 884,2
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	40 081,2	35 299,7	32 752,3	33 099,2	33 381,9
	- risk-weighted claims on counterparties related to a bank (code 8957.0[2]), billion rubles	1 919,5	2 297,0	3 111,8	3 157,3	3 056,6
	- the amount of mortgage loans and accrued (accumulated) interest claims (code 8807[2]), billion rubles	140,4	232,1	248,7	250,9	246,8
	- the value of credit risk on contingent credit liabilities, billion rubles	4 198,1	4 152,6	4 302,9	4 421,6	4 589,8
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles[2]	873,3	594,7	611,8	450,0	453,1
	- the value of operational risk (calculated with risk coefficient 12,5)	6 732,5	7 486,4	8 371,8	8 370,2	8 369,8
	- market risk, billion rubles	3 859,4	4 012,4	4 035,0	4 113,7	3 916,1
	- credit claims of clearing participants (codes 8847[2])	71,7	75,4	116,6	130,8	137,8
	- higher-risk transactions, billion rubles	11 168,6	15 127,5	17 745,5	17 891,3	17 234,5
	- corrective coefficient of own funds (capital) adequacy ratio’s N1.0 denominator which eliminates double counting of credit claims on higher-risk transactions	-467,2	-587,9	-977,9	-1 114,2	-1 029,8
	- the value of credit risk on the part of unsecured consumer loans, extended after 1.07.2013 at higher interest rates[3]	540,4	576,2	1 368,1	1 481,4	1 483,5
	- elevated requirements for respective levels of capital to cover certain assets classes in accordance with intrenational approaches to increase the stability of the banking sector	653,2	1 667,5	6 743,4	6 011,4	5 139,8
	- the risk of change of credit claim value (credit valuation adjustment) resulting from the deterioration of counterparty credit quality.	898,2	487,3	383,9	309,0	315,1
	- other	245,1	389,5	251,5	263,3	589,3
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	12,7	13,1	11,8	11,6	12,1

[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		1.12.17		1.01.18	
	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*	21	*8,0*	20	*6,8*
From 8% to 10%	1	*0,0*	13	*1,1*	11	*2,0*	13	*2,1*	9	*1,5*
From 10% to 12%	83	*39,0*	44	*19,1*	48	*22,0*	42	*22,4*	36	*21,5*
From 12% to 14%	92	*35,0*	70	*50,3*	50	*15,1*	50	*14,8*	64	*18,1*
14% and more	517	*22,2*	458	*25,1*	429	*52,9*	427	*52,8*	420	*52,1*
Banking sector, total	733	*100,0*	623	*100,0*	574	*100,0*	567	*100,0*	561	*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		1.12.17		1.01.18	
		bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %
Loans	Standard	26 254,0	*45,2*	24 022,7	*44,0*	24 208,8	*44,2*	24 822,5	*44,5*	25 282,9	*44,9*
	Substandard	22 237,3	*38,3*	20 805,9	*38,1*	21 009,3	*38,3*	21 226,5	*38,0*	21 183,9	*37,6*
	Doubtful	4 769,2	*8,2*	4 641,0	*8,5*	4 021,7	*7,3*	4 172,9	*7,5*	4 230,6	*7,5*
	Problem	1 408,5	*2,4*	1 623,3	*3,0*	1 853,1	*3,4*	1 773,3	*3,2*	1 725,7	*3,1*
	Loss	3 442,2	*5,9*	3 536,3	*6,5*	3 738,1	*6,8*	3 816,1	*6,8*	3 908,2	*6,9*
Loan loss provision (LLP) made		4 545,7	*7,8*	4 619,7	*8,5*	4 915,5	*9,0*	5 113,0	*9,2*	5 223,2	*9,3*
Reference data: less loans grouped into portfolios of homogeneous loans [2]											
Loans	Standard	26 122,5	*55,3*	23 867,6	*54,7*	24 053,8	*56,0*	24 665,8	*56,6*	25 125,2	*57,2*
	Substandard	13 276,4	*28,1*	11 529,8	*26,4*	10 799,1	*25,2*	10 689,5	*24,5*	10 406,8	*23,7*
	Doubtful	4 266,8	*9,0*	4 186,7	*9,6*	3 520,7	*8,2*	3 631,9	*8,3*	3 714,2	*8,5*
	Problem	1 261,5	*2,7*	1 538,5	*3,5*	1 775,9	*4,1*	1 697,8	*3,9*	1 650,6	*3,8*
	Loss	2 349,1	*5,0*	2 526,1	*5,8*	2 782,1	*6,5*	2 884,7	*6,6*	3 003,0	*6,8*
Loan loss provision (LLP)	Estimated LLP	4 483,4	*9,5*	4 765,6	*10,9*	4 982,7	*11,6*	5 235,0	*12,0*	5 288,9	*12,0*
	Estimated LLP adjusted for collateral	3 476,7	*7,4*	3 705,5	*8,5*	4 114,8	*9,6*	4 321,5	*9,9*	4 459,4	*10,2*
	LLP made	3 343,4	*7,1*	3 489,4	*8,0*	3 800,1	*8,9*	4 011,3	*9,2*	4 144,3	*9,4*
	LLP made as percent of estimated LLP		*74,6*		*73,2*		*76,3*		*76,6*		*78,4*
	LLP made as percent of estimated LLP adjusted for collateral		*96,2*		*94,2*		*92,4*		*92,8*		*92,9*

[1] Calculated on the basis of credit institutions' reporting by form 0409115, parts 1,2,3.
[2] Calculated on the basis of credit institutions' reporting by form 0409115, part 1.

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

	1.01.16		1.01.17		1.10.17		1.12.17		1.01.18	
	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %
1. Loans grouped into portfolios of homogeneous loans - total	10 834,8	*100,0*	10 980,4	*100,0*	11 899,4	*100,0*	12 241,6	*100,0*	12 431,5	*100,0*
of which:										
1.1. Loans to legal entities (except credit institutions)	556,0	*5,1*	486,3	*4,4*	516,5	*4,3*	517,5	*4,2*	529,1	*4,3*
1.2. Loans to individuals	10 278,8	*94,9*	10 494,1	*95,6*	11 383,0	*95,7*	11 724,1	*95,8*	11 902,4	*95,7*
1.3. Loans to credit institutions	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
2. Loans grouped into portfolios of homogeneous loans as a share of total loans		*18,6*		*20,1*		*21,7*		*21,9*		*22,1*
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*		*9,0*		*8,7*
4. Claims grouped into portfolios of homogeneous claims - total	99,4	*100,0*	105,5	*100,0*	108,4	*100,0*	110,9	*100,0*	122,4	*100,0*
of which:										
4.1. Portfolios of homogeneous claims on legal entities	31,3	*31,5*	53,4	*50,6*	60,4	*55,8*	64,7	*58,3*	63,2	*51,6*
4.2. Portfolios of homogeneous claims on individuals	68,1	*68,5*	52,1	*49,4*	47,9	*44,2*	46,2	*41,7*	59,2	*48,4*
5. Ratio of provisions made on claimes grouped into portfolios of homogeneous claims to claims grouped into portfolios of homogeneous claims		*43,2*		*47,4*		*52,4*		*54,3*		*49,6*

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

Homogeneous Loans and Claims on Legal Entities and Provisions Made as of 1.01.18[1]

	Loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims in % of corresponding loans and claims portfolios
	mln. rubles	in % of total loans and claims	mln. rubles	in % of total provision made	
1. Loans to legal entities (except credit institutions) grouped into portfolios of homogeneous loans - total	529 060,3	*100,0*	40 465,6	*100,0*	*7,6*
of which by quality categories					
1.1. Quality Category I	193,4	*0,0*	0,0	*0,0*	*0,0*
1.2. Quality Category II	488 691,3	*92,4*	4 774,2	*11,8*	*1,0*
1.3. Quality Category III	2 766,8	*0,5*	330,0	*0,8*	*11,9*
1.4. Quality Category IV	2 217,7	*0,4*	829,1	*2,0*	*37,4*
1.5. Quality Category V	35 191,1	*6,7*	34 532,3	*85,3*	*98,1*
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	16,5	*100,0*	0,5	*100,0*	*2,8*
of which by quality categories					
2.1. Quality Category I	12,8	*77,4*	0,0	*0,0*	*0,0*
2.2. Quality Category II	3,3	*20,1*	0,0	*7,2*	*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	*2,6*	0,4	*92,8*	*100,0*
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	529 076,8		40 466,1		*7,6*
4. Homogeneous claims grouped into portfolios - total	63 203,3	*100,0*	28 822,7	*100,0*	*45,6*
of which by quality categories					
4.1. Quality Category I	26 000,5	*41,1*	0,0	*0,0*	*0,0*
4.2. Quality Category II	2 883,0	*4,6*	33,3	*0,1*	*1,2*
4.3. Quality Category III	5811,7	*9,2*	634,3	*2,2*	*10,9*
4.4. Quality Category IV	579,6	*0,9*	260,2	*0,9*	*44,9*
4.5. Quality Category V	27928,6	*44,2*	27894,8	*96,8*	*99,9*
5. Claims for interest payments - total	4 728,6	*100,0*	1 950,9	*100,0*	*41,3*
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	1 855,1	*39,2*	1 791,9	*91,8*	*96,6*

[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 1.01.18[1]

	Loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims in % of corresponding loans and claims portfolios
	mln. rubles	in % of total loans and claims	mln. rubles	in % of total provision made	
1. Loans to individuals grouped into portfolios of homogeneous loans - total of which	11 902 433,8	*100,0*	1 038 420,6	*100,0*	*8,7*
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	1 246 818,1	*10,5*	41 658,6	*4,0*	*3,3*
1.1.2. residental real estate (mortgage) loans, total	3 933 348,7	*33,0*	65 092,4	*6,3*	*1,7*
1.1.3. car loans, total	684 891,3	*5,8*	59 471,6	*5,7*	*8,7*
1.1.4. other consumer loans, total	6 020 810,9	*50,6*	870 711,8	*83,9*	*14,5*
1.2. by duration of past dues					
1.2.1. a portfolio of loans without overdue payments and with payments being overdue from 1 calendar day to 30 calendar days[2]	261 504,8	*2,2*	5 436,2	*0,5*	*2,1*
1.2.2. a portfolio of loans without overdue payments	10 481 355,0	*88,1*	184 144,3	*17,7*	*1,8*
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	166 728,9	*1,4*	10 173,1	*1,0*	*6,1*
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	85 554,3	*0,7*	23 695,3	*2,3*	*27,7*
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	77 856,2	*0,7*	45 395,5	*4,4*	*58,3*
1.2.6. a portfolio of loans with payments being overdue from 181 to 360 calendar days	122 755,1	*1,0*	101 980,6	*9,8*	*83,1*
1.2.7. a portfolio of loans with payments being overdue more than 360 calendar days	690 114,8	*5,8*	666 109,4	*64,1*	*96,5*
1.3. classified into the following loan quality categories:					
1.3.1. Quality category I	157 539,6	*1,3*	0,0	*0,0*	*0,0*
1.3.2. Quality category II	10 288 359,6	*86,4*	157 820,0	*15,2*	*1,5*
1.3.3. Quality category III	513 664,6	*4,3*	37 452,3	*3,6*	*7,3*
1.3.4. Quality category IV	72 851,3	*0,6*	30 571,8	*2,9*	*42,0*
1.3.5. Quality category V	870 018,6	*7,3*	812 576,4	*78,3*	*93,4*
2. Claims grouped into portfolios of homogeneous claims - total	59 195,4	*6,8*	31 869,1	*3,9*	*53,8*
of which by quality categories					
2.1. Quality category I	17 960,5	*2,1*	0,0	*0,0*	*0,0*
2.2. Quality category II	7 664,1	*0,9*	197,6	*0,0*	*2,6*
2.3. Quality category III	1315,4	*0,2*	146,0	*0,0*	*11,1*
2.4. Quality category IV	614,7	*0,1*	293,4	*0,0*	*47,7*
2.5. Quality category V	31640,7	*3,6*	31232,1	*3,8*	*98,7*
3. Claims for interest payments - total of which	182 321,3	*100,0*	73 455,2	*100,0*	*40,3*
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	76 922,3	*42,2*	69 703,5	*94,9*	*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 Categories[1]

Loan quality category	Provisions made on loans of corresponding quality categories as a share of total, in %					Ratio of provisions made to loans of corresponding quality categories, in %				
	1.01.16	1.01.17	1.10.17	1.12.17	1.01.18	1.01.16	1.01.17	1.10.17	1.12.17	1.01.18
Substandard	*7,2*	*6,1*	*5,9*	*7,4*	*7,1*	*1,8*	*1,9*	*2,1*	*2,8*	*2,8*
Doubtful	*23,0*	*20,2*	*16,3*	*16,4*	*17,2*	*18,0*	*16,9*	*17,6*	*18,1*	*19,2*
Problem	*15,5*	*18,7*	*20,4*	*18,9*	*17,8*	*41,1*	*42,3*	*43,7*	*44,7*	*44,7*
Loss	*54,2*	*54,8*	*57,2*	*57,2*	*57,8*	*77,1*	*75,7*	*78,1*	*79,6*	*79,8*

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

Table 52

The Value and Structure of Overdue Claims on Loans, Deposits and Other Claims

Indicator	1.01.16	1.01.17	1.10.17	1.12.17	1.01.18
Overdue claims on loans, deposits and other claims, billion rubles	**3046,6**	**2891,5**	**3084,8**	**3045,0**	**2993,5**
Of which					
- among 20 largest-asset credit institutions, billion rubles	2033,2	1789,6	1956,2	1957,5	1924,2
Share of overdue claims in loans, deposits and other claims of the banking sector, percent	*5,3*	*5,2*	*5,5*	*5,3*	*5,2*
Overdue claims in rubles					
- billion rubles	2537,1	2600,0	2732,7	2694,7	2694,3
- as percent of total loans, deposits and other claims in rubles	*6,8*	*6,6*	*6,4*	*6,1*	*6,0*
Overdue claims in foreign currency					
- billion rubles	509,5	291,5	352,1	350,4	299,2
- as percent of total loans, deposits and other claims in foreign currency	*2,5*	*1,8*	*2,5*	*2,5*	*2,2*
- dollar equivalent, billion $	7,0	4,8	6,1	6,0	5,2
Overdue claims on loans and other claims on non-financial institutions	2075,9	1892,0	1988,5	1948,8	1942,4
Share of overdue claims in total volume of loans and other claims on non-financial institutions, percent	*6,2*	*6,3*	*6,6*	*6,5*	*6,4*
Overdue claims on loans and other funds provided to individuals	863,8	857,9	876,7	870,6	848,9
Share of overdue claims in total volume of loans and other claims on individuals, percent	*8,1*	*7,9*	*7,5*	*7,3*	*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	1.12.17	1.01.18	1.01.16	1.01.17	1.10.17	1.12.17	1.01.18
No overdue claims	56	55	54	50	55	*2,7*	*3,9*	*4,6*	*5,0*	*4,5*
Less than 5%	360	272	232	237	235	*70,2*	*68,0*	*69,4*	*69,7*	*70,6*
From 5 to 10%	156	131	118	108	100	*16,0*	*18,8*	*13,1*	*13,5*	*7,6*
From 10 to 15%	56	46	53	46	50	*3,7*	*2,0*	*5,8*	*4,5*	*10,0*
From 15 to 20%	26	24	26	36	30	*2,0*	*1,4*	*1,6*	*1,8*	*0,9*
From 20 to 60%	34	48	47	43	52	*4,9*	*4,6*	*4,2*	*4,1*	*5,3*
From 60 to 90%	6	6	6	7	4	*0,3*	*1,1*	*1,2*	*1,2*	*1,0*
90% and more	2	6	5	5	4	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
No loans, deposits and other claims	37	35	24	23	31	*0,2*	*0,2*	*0,1*	*0,2*	*0,2*

Table 54

Credit Risks of the Banking Sector

Indicators	1.01.16	1.01.17	1.10.17	1.12.17	1.01.18
Large credit risks of the banking sector total, bln rubles	22 916,6	20 615,9	20 936,6	21 018,0	21 247,1
Share of large credit risks in the banking sector assets, %	*27,6*	*25,7*	*25,5*	*25,0*	*24,9*

Table 55

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

	1.01.16	1.01.17	1.10.17	1.12.17	1.01.18
Volume of large loans, billion rubles	13 838,1	12 884,1	12 120,8	12 151,9	12 477,9
of which:					
Volume of secured loans , billion rubles	4 047,6	3 857,5	2 684,6	2 598,4	2 529,9
Volume of I quality category collateral, billion rubles	1 953,7	2 293,5	1 079,6	1 039,6	1 027,7
of which:					
collateral of quoted securities issued by legal entities, billion rubles	650,3	1 205,9	227,9	183,8	184,3
Volume of II quality category collateral, billion rubles	1 772,7	1 436,2	1 216,4	1 244,3	1 180,2
of which:					
collateral of securities, issued by legal entities, billion rubles	243,3	231,8	261,0	368,8	355,8
collateral of proprietory rights (claims), billion rubles	689,2	541,4	671,3	617,5	584,1

[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		1.12.17		1.01.18	
	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*	*46,0*	*100,0*	*42,6*	*100,0*
Of which										
- interest rate risk (IRR)	*34,4*	*78,2*	*36,8*	*84,0*	*34,5*	*78,1*	*35,8*	*77,8*	*31,9*	*75,0*
- equity position risk (EPR)	*3,3*	*7,5*	*3,0*	*6,7*	*2,5*	*5,7*	*2,6*	*5,5*	*3,6*	*8,4*
- foreign exchange risk (FER)	*6,3*	*14,4*	*3,2*	*7,2*	*4,1*	*9,2*	*4,9*	*10,6*	*4,6*	*10,7*
- commodity risk (CR)	-	-	*0,9*	*2,0*	*3,1*	*7,0*	*2,8*	*6,0*	*2,5*	*5,9*
Reference data:										
Number of credit institutions[1]	548		452		408		404		401	
Share of credit institutions' assets [1] in total banking sector assets, %	*98,2*		*98,1*		*98,4*		*98,4*		*98,4*	

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

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

Table 57

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

	1.01.16	1.01.17	1.10.17	1.12.17	1.01.18
Share of assets in foreign currency in total assets, %	*34,7*	*27,8*	*24,5*	*23,7*	*22,3*
of which:					
- 20 largest-asset credit institutions	*37,3*	*29,9*	*26,4*	*25,6*	*24,0*
Share of liabilities in foreign currency in total liabilities, %	*33,2*	*26,5*	*23,4*	*23,0*	*21,8*
of which:					
- 20 largest-asset credit institutions	*36,3*	*28,9*	*25,6*	*25,2*	*23,8*
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total , b.p.	*1,4*	*1,2*	*1,1*	*0,7*	*0,5*
of which:					
- 20 largest-asset credit institutions	*1,0*	*1,0*	*0,8*	*0,4*	*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	1.12.17	1.01.18
Balance sheet positions					
Claims, bln rubles	28 774,6	22 234,2	20 121,0	19 920,5	18 999,8
Liabilities, bln rubles	27 592,0	21 241,0	19 233,0	19 315,9	18 579,1
Net balance sheet position, bln rubles	1 182,6	993,1	888,0	604,6	420,6
Net balance sheet position to own funds (capital), % [1]	*13,1*	*10,6*	*9,5*	*6,6*	*4,5*
Off-balance sheet positions [2]					
Claims, bln rubles	16 260,7	14 493,2	16 376,1	17 400,0	18 298,9
Liabilities, bln rubles	16 136,2	14 491,9	16 081,4	16 506,0	17 232,1
Net balance sheet position, bln rubles	124,5	1,3	294,7	894,0	1 066,8
Net balance sheet position to own funds (capital), % [1]	*1,4*	*0,0*	*3,2*	*9,8*	*11,4*

[1] Own funds (capital) of credit institutions licensed to conduct operations in foreign currency.

[2] Section D of the chart of accounts (the derivatives instruments)

Table 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.

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*
1.02.16	155	-447,5	376,3	47,4	-118,6	-71,2	2 233,6	*-3,2*
1.03.16	161	-382,1	322,3	81,4	-141,2	-59,7	2 048,1	*-2,9*
1.04.16	145	87,6	-141,9	2,7	-57,0	-54,3	893,2	*-6,1*
1.05.16	173	135,9	-194,0	3,5	-61,6	-58,1	1 469,8	*-4,0*
1.06.16	169	50,0	-102,8	5,9	-58,7	-52,8	1 361,8	*-3,9*
1.07.16	160	41,0	-94,4	5,6	-59,0	-53,4	626,9	*-8,5*
1.08.16	155	80,4	-116,9	6,5	-43,1	-36,6	672,3	*-5,4*
1.09.16	150	57,9	-93,0	1,8	-36,9	-35,1	905,8	*-3,9*
1.10.16	145	-119,5	81,0	21,3	-59,7	-38,4	3 886,6	*-1,0*
1.11.16	161	-276,0	194,1	28,4	-110,4	-81,9	4 028,7	*-2,0*
1.12.16	137	-120,4	37,2	24,6	-107,8	-83,2	3 934,2	*-2,1*
1.01.17	165	-163,8	85,9	14,6	-92,5	-77,9	1 378,2	*-5,7*
1.02.17	140	139,6	-211,4	19,5	-91,3	-71,8	1 126,8	*-6,4*
1.03.17	144	195,6	-253,3	2,6	-60,3	-57,7	346,9	*-16,6*
1.04.17	132	154,7	-222,5	9,4	-77,2	-67,8	1 146,0	*-5,9*
1.05.17	132	18,2	-70,8	3,4	-56,0	-52,7	1 262,6	*-4,2*
1.06.17	135	89,3	-127,4	13,5	-51,6	-38,1	1 449,9	*-2,6*
1.07.17	121	503,2	-553,1	14,7	-64,6	-49,9	1 715,2	*-2,9*
1.08.17	148	245,6	-298,3	69,4	-122,0	-52,7	2 856,0	*-1,8*
1.09.17	123	114,0	-176,5	10,7	-73,2	-62,5	1 844,2	*-3,4*
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*
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*
1.02.16	529	127,1	216,3	383,9	-40,5	343,4	6 839,0	*5,0*
1.03.16	515	-42,4	408,5	406,7	-40,5	366,1	6 997,0	*5,2*
1.04.16	522	-525,1	861,2	461,1	-125,0	336,1	8 045,6	*4,2*
1.05.16	481	-327,3	672,0	443,2	-98,5	344,7	7 406,0	*4,7*
1.06.16	480	-174,5	526,7	440,6	-88,4	352,2	7 572,7	*4,7*
1.07.16	480	-95,6	455,3	451,6	-91,9	359,7	8 314,0	*4,3*
1.08.16	476	0,4	397,4	481,9	-84,1	397,8	8 289,7	*4,8*
1.09.16	472	-12,0	369,6	443,1	-85,5	357,6	8 078,7	*4,4*
1.10.16	467	283,1	-53,4	304,3	-74,6	229,7	5 128,2	*4,5*
1.11.16	445	245,1	-19,0	294,6	-68,5	226,1	5 047,7	*4,5*
1.12.16	463	246,4	-45,7	250,1	-49,5	200,6	5 215,5	*3,8*
1.01.17	424	73,8	97,7	258,5	-87,0	171,5	7 875,6	*2,2*
1.02.17	444	-41,3	256,4	327,8	-112,7	215,1	8 201,3	*2,6*
1.03.17	435	-144,3	351,0	315,6	-108,9	206,7	8 965,5	*2,3*
1.04.17	439	200,7	44,6	310,3	-65,0	245,3	8 235,7	*3,0*
1.05.17	432	431,7	-150,9	349,3	-68,5	280,8	8 263,6	*3,4*
1.06.17	423	582,4	-319,5	345,6	-82,8	262,8	8 126,3	*3,2*
1.07.17	434	221,4	39,2	338,8	-78,2	260,6	7 964,3	*3,3*
1.08.17	403	317,9	-97,7	243,8	-23,7	220,1	6 852,2	*3,2*
1.09.17	421	157,1	59,4	289,5	-72,9	216,5	7 598,1	*2,8*
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*

Table 61

Open Currency Positions of the Banking Sector by Currencies as of 1.01.18

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	179	-21,7	*-2,7*	-66,6	44,9
long	353	212,3	*2,5*	-839,1	1 051,3
EUR					
short	217	-69,7	*-1,9*	99,4	-169,1
long	311	66,6	*1,2*	111,4	-44,9
GBP					
short	58	-8,8	*-0,3*	-16,3	7,5
long	212	2,7	*0,0*	8,7	-6,0

Liquidity of Credit Institutions

Table 62

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

	1.01.16	1.01.17	1.10.17	1.12.17	1.01.18
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	*44,3*	*42,4*	*42,3*	*41,8*	*42,0*
Liabilities with maturity in excess of 1 year, as percent of total liabilities	*24,3*	*21,2*	*20,2*	*19,6*	*20,3*
A measure of using short-term liabilities to fund long-term liquid assets, percent[2]	*30,9*	*31,9*	*33,1*	*33,0*	*32,5*

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

[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	1.12.17	1.01.18	1.01.16	1.01.17	1.10.17	1.12.17	1.01.18
Less than 0	238	224	212	204	203	14,8	9,6	*13,0*	*11,0*	*13,9*
From 0 to 20	304	258	226	214	223	20,6	23,7	*14,1*	*15,4*	*14,1*
More than 20	191	141	127	137	135	64,6	66,8	*73,0*	*73,6*	*72,0*
Data not available	0	0	9	12	0	0,0	0,0	*0,0*	*0,0*	*0,0*
Total	733	623	574	567	561	100,0	100,0	*100,0*	*100,0*	*100,0*

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

	1.01.16	1.01.17	1.10.17	1.12.17	1.01.18
Liquid assets with maturity up to 30 days, as percent of liquid assets	*31,6*	*34,7*	*34,5*	*36,2*	*36,2*
Liabilities with maturity up to 30 days, as percent of total liabilities	*40,8*	*46,3*	*44,3*	*49,1*	*46,3*
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*	*18,7*	*13,9*

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

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	1.12.17	1.01.18	1.01.16	1.01.17	1.10.17	1.12.17	1.01.18
Less than 0	486	429	419	401	409	19,5	12,3	*22,0*	*16,1*	*25,4*
From 0 to 20	145	98	74	87	82	20,0	20,8	*21,2*	*30,1*	*19,3*
More than 20	102	96	72	67	70	60,5	66,9	*56,9*	*53,7*	*55,3*
Data not available	0	0	9	12	0	0	0	*0,0*	*0,0*	*0,0*
Total	733	623	574	567	561	100	100	*100,0*	*100,0*	*100,0*