

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		1.01.12	1.01.13	1.01.14	1.01.15	1.01.16	1.01.17
1.	Banking sector assets, total (billion rubles) as % of GDP	41 627,5 69,7	49 509,6 74,0	57 423,1 80,9	77 653,0 98,0	82 999,7 99,7	80 063,3 93,0
2.	Banking sector own funds (capital) (billion rubles) as % of GDP as % of the banking sector assets	5 242,1 8,8 12,6	6 112,9 9,1 12,3	7 064,3 9,9 12,3	7 928,4 10,0 10,2	9 008,6 10,8 10,9	9 387,1 10,9 11,7
3.	Loans and other claims on non-financial organisations and individuals, including overdue claims (billion rubles) as % of GDP as % of the banking sector assets of which: loans and other claims on individuals, including overdue claims (billion rubles) as % of GDP as % of the banking sector assets as % of income of the population	23 266,2 39,0 55,9 5 550,9 9,3 13,3 15,6	27 708,5 41,4 56,0 7 737,1 11,6 15,6 19,4	32 456,3 45,7 56,5 9 957,1 14,0 17,3 22,3	40 865,5 51,6 52,6 11 329,5 14,3 14,6 23,6	43 985,2 52,8 53,0 10 684,3 12,8 12,9 20,0	40 938,6 47,6 51,1 10 803,9 12,6 13,5 20,0
3a.	Banking loans in fixed capital investment of organisations of all forms of ownership (except small businesses) (billion rubles) as % of fixed capital investment of organisations of all forms of ownership (except small businesses)	725,7 8,6	806,3 8,4	1 003,6 10,0	1 098,7 10,6	849,9 8,1	1 152,8 10,5
4.	Securities portfolio, total (billion rubles) as % of GDP as % of the banking sector assets	6 211,7 10,4 14,9	7 034,9 10,5 14,2	7 822,3 11,0 13,6	9 724,0 12,3 12,5	11 777,4 14,2 14,2	11 450,1 13,3 14,3
5.	Individual deposits (billion rubles) as % of GDP as % of the banking sector liabilities ¹ as % of income of the population	11 871,4 19,9 28,5 33,3	14 251,0 21,3 28,8 35,7	16 957,5 23,9 29,5 38,0	18 552,7 23,4 23,9 38,7	23 219,1 27,9 28,0 43,4	24 200,3 28,1 30,2 44,7
6.	Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles) ² as % of GDP as % of the banking sector liabilities ²	12 777,6 21,4 30,7	14 565,1 21,8 29,4	16 900,5 23,8 29,4	23 418,7 29,6 30,2	27 064,2 32,5 32,6	24 321,6 28,3 30,4
Reference data							
Indicator (billion rubles)		1.01.12	1.01.13	1.01.14	1.01.15	1.01.16	1.01.17
Gross Domestic Product		59 698,1	66 926,9	71 016,7	79 199,7	83 232,6	86 043,6
Fixed capital investment of organisations of all forms of ownership (except small businesses)		8 445,2	9 595,7	10 065,7	10 379,6	10 496,3	10 993,7
Income of the population		35 648,7	39 903,7	44 650,4	47 920,6	53 538,1	54 118,5

Hereinafter the data is given for operating organizations in accordance with State registration book of credit institutions. Vnesheconombank is not included in this list.

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

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

Table 2

Banking Sector Indicators; Growth Rates (Percent Over the Period)

Date	Assets, total		Own funds (capital) ¹		Loans and other claims on non-financial organisations		Loans and other claims on individuals				Individual deposits		Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) ³ (billion rubles) ³	
	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	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				
1.01.10	2,6	5,0	-0,5	21,2	-1,2	0,3	-0,3	-11,0	-0,6	-11,0	6,9	26,7	5,7	10,3
1.01.11	3,5	14,9	1,5	2,4	1,1	12,1	2,2	14,3	2,8	20,4	6,1	31,2	7,3	15,0
1.01.12	4,4	23,1	4,5	10,8	1,5	26,0	4,0	35,9	5,1	50,1	7,3	20,9	9,2	22,7
1.01.13	3,9	18,9	1,2	16,6	0,8	12,7	2,3	39,4	2,6	53,0	6,1	20,0	7,5	14,0
1.01.14	2,1	16,0	1,3	15,6	-0,7	12,7	1,9	28,7	1,6	31,3	4,3	19,0	6,8	16,0
1.01.15	9,1	35,2	0,8	12,2	5,3	31,3	0,1	13,8	-1,1	8,9	2,6	9,4	15,4	38,6
1.01.16	5,0	6,9	1,3	13,6	3,0	12,7	0,1	-5,7	-1,2	-12,4	8,0	25,2	8,8	15,6
1.02.16	0,9	3,7	0,8	15,7	2,4	7,9	-0,6	-5,7	-1,0	-11,5	-1,8	18,0	1,5	6,2
1.03.16	-0,6	9,0	0,2	17,0	-0,8	12,2	-0,1	-4,4	-0,6	-10,6	0,7	20,4	-0,3	12,5
1.04.16	-2,6	9,0	-1,5	10,9	-4,2	9,3	-0,5	-3,5	0,0	-9,1	-2,0	17,9	-4,3	13,6
1.05.16	-1,6	10,3	-0,3	11,2	-1,6	11,3	0,0	-2,5	-1,0	-8,8	0,7	18,6	-2,9	17,0
1.06.16	0,4	10,8	0,5	10,9	-1,5	8,6	0,2	-1,9	-0,1	-8,0	1,1	18,3	1,3	18,4
1.07.16	-0,7	8,2	-0,2	9,6	-0,5	6,3	0,0	-1,4	-0,2	-7,5	0,6	15,9	-2,6	12,3
1.08.16	0,6	6,9	0,9	6,7	1,6	4,8	0,4	-1,1	0,2	-7,1	1,7	15,0	-0,9	9,8
1.09.16	-0,4	1,6	0,5	4,0	-0,9	-1,1	0,7	-0,7	0,6	-6,0	-0,3	10,7	-1,4	0,6
1.10.16	0,0	0,6	0,3	4,1	-1,3	-2,2	0,3	-0,3	0,0	-5,3	-0,2	9,9	-0,8	-2,4
1.11.16	-0,6	1,3	0,5	3,7	0,4	-1,5	0,2	0,3	-0,4	-4,8	0,2	10,3	-1,4	-1,4
1.12.16	1,5	1,7	1,0	3,9	0,9	-2,8	0,4	1,1	-0,1	-3,7	1,3	10,2	1,9	-1,8
1.01.17	-0,4	-3,5	1,6	4,2	-4,1	-9,5	0,1	1,1	-0,5	-3,1	2,2	4,2	-0,4	-10,1
1.02.17	0,4	-4,0	0,1	3,5	-0,3	-11,8	-0,4	1,4	-0,2	-2,4	-0,8	5,3	2,7	-9,1
1.03.17	-1,3	-4,7	0,1	3,5	-1,9	-12,8	0,2	1,8	-0,2	-2,0	0,3	4,8	-1,7	-10,4
1.04.17	-0,1	-2,3	0,7	5,9	-0,9	-9,8	0,7	3,0	0,8	-1,2	-0,4	6,4	-2,4	-8,6
1.05.17	0,1	-0,7	1,4	7,7	1,3	-7,1	1,0	4,1	0,8	0,6	1,3	7,1	-1,3	-7,1
1.06.17	0,1	-0,9	0,4	7,6	0,1	-5,6	0,7	4,6	1,5	2,3	0,0	5,9	1,5	-6,8
1.07.17	1,8	1,6	-0,4	7,4	1,4	-3,9	1,1	5,8	0,8	3,2	2,6	8,0	0,6	-3,8
Reference data:														
Increase from the beginning of the current year	0,9		2,4		-0,4		3,5		3,4		2,9		-0,7	
Increase over the same period of the previous year	-4,2		-0,7		-6,2		-1,0		-2,9		-0,7		-7,2	

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

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

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

Table 3

Banking Sector Indicators, Annual Growth Rates (%)

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

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

Institutional Features of the Banking Sector

Table 4

Number of Russian Credit Institutions

Indicator	1.01.16	1.01.17	1.04.17	1.06.17	1.07.17
Credit institutions registered by the Bank of Russia and other authorities	1021	975	961	947	943
Operating credit institutions (credit institutions that have the right to conduct banking operations)	733	623	607	591	589
Credit institutions that have been registered by the Bank of Russia but have not yet paid up authorised capital and have not received a license (within established legal period)	0	1	0	0	0
Credit institutions with their banking licenses being revoked (cancelled)	288	351	354	356	354
Credit institutions licensed to conduct operations in foreign currency	482	404	394	381	379
Credit institutions holding general licences	232	205	199	196	196

Table 5

Operating Credit Institutions (CIs), by Federal Districts

Federal district	1.01.16		1.01.17		1.04.17		1.06.17		1.07.17	
	Number of CIs	% of the total	Number of CIs	% of the total	Number of CIs	% of the total	Number of CIs	% of the total	Number of CIs	% of the total
Central	434	59,2	358	57,5	351	57,8	340	57,5	340	57,7
of which the City of Moscow and Moscow Region	392	53,5	321	51,5	315	51,9	305	51,6	305	51,8
North-Western	60	8,2	49	7,9	47	7,7	45	7,6	44	7,5
Southern ¹	42	5,7	38	6,1	37	6,1	37	6,3	37	6,3
North-Caucasian	22	3,0	17	2,7	17	2,8	17	2,9	17	2,9
Volga	85	11,6	77	12,4	74	12,2	72	12,2	72	12,2
Ural	32	4,4	29	4,7	29	4,8	29	4,9	28	4,8
Siberian	41	5,6	37	5,9	34	5,6	33	5,6	33	5,6
Far Eastern	17	2,3	18	2,9	18	3,0	18	3,0	18	3,1
Russian Federation	733	100,0	623	100,0	607	100,0	591	100,0	589	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	1.07.17	1.01.16	1.01.17	1.07.17	1.01.16	1.01.17	1.07.17	1.01.16	1.01.17	1.07.17	1.01.16	1.01.17	1.07.17	1.01.16	1.01.17	1.07.17
Central	434	358	340	60	36	24	232	182	162	47,0	46,2	44,5	23,2	22,9	23,2	16,6	16,6	16,5
of which the City of Moscow and Moscow Region ¹	392	321	305	57	34	22	96	80	68	21,4	22,5	20,8	21,1	20,6	20,8	6,9	7,3	6,9
North-Western	60	49	44	5	4	4	204	161	144	313,9	303,8	300,0	3,1	3,1	3,1	14,6	14,7	14,7
Southern ²	42	38	37	13	2	2	163	120	107	296,4	300,0	274,4	2,6	2,3	2,5	11,7	10,9	10,9
North-Caucasian	22	17	17	8	4	4	64	49	46	213,3	233,3	219,1	1,4	1,2	1,3	4,6	4,5	4,7
Volga	85	77	72	29	23	15	227	182	155	199,1	182,0	178,2	5,4	5,8	5,5	16,2	16,6	15,8
Ural	32	29	28	45	43	43	106	93	88	137,7	129,2	123,9	3,6	4,2	4,5	7,6	8,5	9,0
Siberian	41	37	33	11	8	8	152	124	114	292,3	275,6	278,1	2,4	2,6	2,6	10,9	11,3	11,6
Far Eastern	17	18	18	5	4	6	74	63	59	336,4	286,4	245,8	1,0	1,3	1,5	5,3	5,7	6,0
Russian Federation	733	623	589	176	124	106	1222	974	875	134,4	130,4	125,9	42,7	43,4	44,3	87,4	88,7	89,2

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		1.04.17		1.06.17		1.07.17	
	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total
First 5	44 883 973	54,1	44 232 891	55,3	43 812 242	55,3	43 764 292	55,1	44 661 551	55,3
From 6 to 20	17 925 387	21,6	18 257 646	22,8	18 378 392	23,2	18 477 127	23,3	18 716 895	23,2
From 21 to 50	9 391 355	11,3	8 444 718	10,6	8 429 720	10,6	8 619 366	10,9	8 887 632	11,0
From 51 to 200	8 484 303	10,2	7 520 065	9,4	7 157 137	9,0	7 124 506	9,0	7 122 552	8,8
From 201 to 500	2 060 315	2,5	1 528 737	1,9	1 385 818	1,7	1 343 124	1,7	1 346 345	1,7
From 501	254 375	0,3	79 197	0,1	58 524	0,1	43 803	0,1	43 080	0,1
Total	82 999 708	100,0	80 063 255	100,0	79 221 835	100,0	79 372 219	100,0	80 778 055	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	1.04.17	1.06.17	1.07.17
Central	59,0	60,2	60,1	60,0	58,4
of which the City of Moscow and Moscow Region	59,6	61,1	60,9	60,8	59,4
North-Western	71,7	76,2	78,1	79,4	95,4
Southern ¹	68,5	71,4	71,2	71,3	71,7
North-Caucasian	68,5	65,7	65,3	65,1	65,2
Volga	53,6	56,6	57,2	57,5	57,6
Ural	76,6	74,0	73,5	74,1	74,8
Siberian	58,7	64,3	65,1	67,0	63,4
Far Eastern	86,0	83,5	85,6	85,4	85,8
Russian Federation	54,1	55,2	55,3	55,1	55,3

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

Table 9

**Operating Credit Institutions Ranged by Assets (Distribution and Change
over the Period 1.01.17 - 1.07.17)**

Groups of credit institutions ranged by assets as of 1.01.17		Number of credit institutions as of 1.01.17	Groups as of 1.07.17						Licences revoked (cancelled)	Reorganised credit institution
			1	2	3	4	5	6		
1	First 5	5	5							
2	From 6 to 20	15		15						
3	From 21 to 50	30			28	1			1	
4	From 51 to 200	150			2	142			3	3
5	From 201 to 500	300				7	273	2	15	3
6	From 501	123					27	86	9	1
Became operating after 1.01.17								1		
Total over the period									28	7
Total as of 1.01.17¹		623								
Total as of 1.07.17¹		589	5	15	30	150	300	89		

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

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

Table 10

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

	1.01.16	1.01.17	1.04.17	1.06.17 ¹	1.07.17
Credit institutions with foreign participation over 50%					
Assets, total	13,9	13,0	12,7	12,8	13,0
Own funds (capital)	17,2	16,7	16,2	16,0	16,0
Correspondent accounts with non-resident banks	15,4	14,9	13,2	12,9	15,3
Loans and other claims on non-financial organisations	11,6	10,9	10,1	9,8	9,7
Loans and other claims on individuals	18,6	15,7	14,7	14,8	14,7
Loans, deposits and other claims credit institutions	14,1	15,4	19,6	21,6	22,0
Individual deposits	12,0	11,4	12,9	13,1	13,1
Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles) ²	14,0	12,4	12,2	12,6	12,9
Profit (loss) of the current year	20,2	44,7	15,7	13,2	11,9
Reference data:					
Number of credit institutions	113	106	89	89	90
of which 100% foreign-owned credit institutions					
Assets, total	8,5	6,4	6,4	6,4	6,6
Own funds (capital)	10,9	9,1	9,7	9,5	9,6
Correspondent accounts with non-resident banks	12,0	9,0	10,3	11,0	13,2
Loans and other claims on non-financial organisations	7,8	5,2	4,6	4,6	4,5
Loans and other claims on individuals	10,1	7,9	8,7	8,9	9,0
Loans, deposits and other claims on credit institutions	11,1	11,6	10,6	10,2	11,7
Individual deposits	5,8	4,5	5,1	5,3	5,3
Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles) ²	9,9	6,9	7,0	7,0	7,4
Profit (loss) of the current year	14,9	46,7	14,3	10,9	11,5
Reference data:					
Number of credit institutions	75	68	67	67	67

¹ According to the list of credit institutions with foreign participation as of 1.04.2017.

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 Measures¹

	1.01.16		1.01.17		1.04.17		1.06.17		1.07.17	
	billion rubles	as % of the banking sector	billion rubles	as % of the banking sector	billion rubles	as % of the banking sector	billion rubles	as % of the banking sector	billion rubles	as % of the banking sector
Assets, total	5248,4	6,3	4380,4	5,5	4427,4	5,6	4796,5	6,0	4936,7	6,1
Own funds (capital)	-24,3	-0,3	-106,1	-1,1	-158,6	-1,7	-136,7	-1,4	-141,5	-1,5
Loans and other claims on non-financial organisations	1709,4	5,1	1269,9	4,2	1259,6	4,3	1497,6	5,1	1537,9	5,1
of which overdue claims	698,3	33,6	637,3	33,7	627,0	30,1	721,4	36,8	733,1	37,3
Loans and other claims on individuals	547,7	5,1	275,3	2,5	275,7	2,5	287,6	2,6	289,9	2,6
of which overdue claims	88,6	10,3	87,3	10,2	91,9	10,4	98,8	11,1	100,5	11,5
Individual deposits	1293,4	5,6	835,4	3,5	828,7	3,5	853,0	3,5	854,6	3,4
Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) ²	1455,8	5,4	1205,9	5,0	1212,9	5,1	1298,6	5,4	1293,1	5,4
Reference data:										
Number of credit institutions ¹	29	4,0	24	3,9	24	4,0	25	4,2	25	4,2

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)" and for which insolvency measures financial funds are allocated.

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

Activities of Credit Institutions Main Trends

Table 12

Structure of Assets, by Type of Investment

(billion rubles)

Assets		1.01.16	1.01.17	1.04.17	1.06.17	1.07.17
1.	Cash, precious metals and stones	1 898,3	1 591,5	1 182,8	1 197,6	1 266,9
1.1.	of which: cash	1 801,3	1 404,3	1 065,0	1 068,9	1 114,2
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	2 464,4	3 046,1	3 028,1	2 758,8	2 807,0
3.	Correspondent account, total of which:	2 536,3	1 734,4	1 993,0	1 977,0	1 888,2
3.1.	Correspondent accounts with correspondent credit institutions	611,5	533,6	559,1	526,9	509,2
3.2.	Correspondent accounts with non-resident banks	1 924,8	1 200,8	1 433,9	1 450,1	1 379,1
4.	Securities portfolio, total of which	11 777,4	11 450,1	11 100,2	11 368,6	11 703,7
4.1.	Debt securities	9 616,0	9 365,6	9 019,7	9 306,4	9 604,8
4.2.	Equity	295,2	357,4	367,7	351,3	379,4
4.3.	Promissory notes	204,0	178,0	157,5	150,8	154,9
4.4.	Equity in associates and subsidiaries	1 662,2	1 549,0	1 555,3	1 560,1	1 564,6
5.	Other equity	568,0	877,5	883,1	896,2	900,5
6.	Financial derivatives assets at fair value	1 261,0	704,4	653,4	626,4	626,3
7.	Loans, total of which:	57 511,4	55 622,0	55 186,7	55 271,5	56 442,7
7.1.	Loans, deposits and other claims of which overdue claims	57 154,5	55 478,8	55 059,3	55 112,0	56 305,3
	of which:	3 046,6	2 891,5	3 156,6	3 071,9	3 061,6
7.1.1.	Loans and other claims on non-financial organisations of which overdue claims	33 300,9	30 134,7	29 211,8	29 607,8	30 017,2
	of which overdue claims	2 075,9	1 892,0	2 080,4	1 959,4	1 965,2
7.1.2.	Loans and other claims on individuals of which overdue claims	10 684,3	10 803,9	10 869,9	11 058,6	11 184,9
	of which overdue claims	863,8	857,9	881,7	892,8	873,2
7.1.3.	Loans, deposits and other claims on credit institutions of which overdue claims	8 610,0	9 091,5	9 388,0	9 022,5	9 545,6
	of which overdue claims	63,8	95,2	144,5	168,2	171,2
8.	Fixed assets (tangible and intangible), other real estate and inventories	1 277,6	1 486,8	1 485,9	1 465,5	1 469,3
8.1	of which real estate, temporarily not used	109,4	197,9	223,4	217,4	219,5
9.	Allocation of profit	125,5	384,8	141,4	205,2	225,4
9.1.	of which income tax	110,1	343,4	102,1	173,9	205,1
10.	Other assets, total of which:	3 579,8	3 165,7	3 567,3	3 605,3	3 448,0
10.1.	Settlement accounts	1 826,2	1 381,8	1 716,2	1 605,2	1 479,1
10.2.	Accounts receivable	403,7	325,9	342,8	352,2	409,8
10.3.	Deferred expenses	134,4	41,8	50,9	50,1	49,6
Banking sector assets, total		82 999,7	80 063,3	79 221,8	79 372,2	80 778,1

Table 13

Structure of Liabilities¹, by Source of Funds

(billion rubles)

Liabilities ¹		1.01.16	1.01.17	1.04.17	1.06.17	1.07.17
1.	Funds and profit of credit institutions of which:	7 551,7	8 611,4	8 533,5	8 782,6	8 795,6
1.1.	Funds of credit institutions	4 181,3	4 425,8	4 397,3	4 389,2	4 425,9
1.2.	Profit (loss), including financial result of the previous year of which:	3 338,4	4 077,6	4 140,6	4 360,3	4 336,9
1.2.1.	Profit (loss) of the current year	192,0	929,7	338,6	653,0	770,3
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	5 363,3	2 725,9	1 390,9	1 025,5	1 061,5
3.	Transferable deposits of credit institutions of which:	801,0	828,6	855,8	801,5	815,2
3.1.	Correspondent accounts of correspondent credit institutions	512,1	503,4	534,9	482,0	455,2
3.2.	Correspondent accounts of non-resident credit institutions	177,4	227,7	234,7	206,7	257,1
4.	Loans, deposits and other funds received from other credit institutions	7 091,0	8 559,1	8 109,7	7 968,3	8 483,0
5.	Clients' funds ² of which:	51 906,7	50 003,4	50 554,2	51 028,5	51 844,1
5.1.	Budgetary funds in settlement accounts	66,5	8,2	26,6	32,7	45,1
5.2.	Government and other extra-budgetary funds in settlement accounts	0,1	0,1	0,1	0,1	0,3
5.3.	Funds of legal entities in settlement and other accounts	8 905,2	8 763,7	8 878,3	8 948,2	8 908,6
5.4.	Clients' float	488,5	451,1	471,3	499,2	498,7
5.5.	Deposits and other funds of legal entities (except credit institutions)	19 018,2	16 385,2	17 029,8	17 118,8	17 337,7
5.6.	Individual deposits	23 219,1	24 200,3	23 967,6	24 276,5	24 897,1
5.7.	Clients' funds in factoring and forfeiting transactions	22,3	27,7	27,8	23,0	22,2
6.	Bonds	1 266,5	1 092,9	1 105,1	1 177,6	1 180,6
7.	Promissory notes and bank acceptances	696,2	440,6	481,5	467,5	457,4
8.	Financial derivatives liabilities at fair value	880,7	483,1	430,5	384,9	391,8
9.	Other liabilities ¹ , total of which:	7 442,7	7 318,3	7 760,7	7 735,8	7 748,9
9.1.	Provisions	5 406,4	5 594,0	5 750,5	5 782,4	5 806,7
9.2.	Settlement accounts	1 075,9	821,2	1 076,7	1 020,6	963,1
9.3.	Accounts payable	80,0	164,8	211,6	231,3	277,5
9.4.	Deferred income	14,9	13,9	11,2	12,1	14,3
9.5.	Interest payable of which:	693,0	616,7	639,3	641,2	639,1
9.5.1	Overdue interest	0,0	0,0	0,0	0,0	0,0
Banking sector liabilities, total¹		82 999,7	80 063,3	79 221,8	79 372,2	80 778,1

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

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	1.04.17	1.06.17	1.07.17
1.	Cash, precious metals and stones	2,3	2,0	1,5	1,5	1,6
1.1.	of which: money	2,2	1,8	1,3	1,3	1,4
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	3,0	3,8	3,8	3,5	3,5
3.	Correspondent accounts, total of which:	3,1	2,2	2,5	2,5	2,3
3.1.	Correspondent accounts with correspondent credit institutions	0,7	0,7	0,7	0,7	0,6
3.2.	Correspondent accounts with non-resident banks	2,3	1,5	1,8	1,8	1,7
4.	Securities portfolio, total of which	14,2	14,3	14,0	14,3	14,5
4.1.	Debt securities	11,6	11,7	11,4	11,7	11,9
4.2.	Equity	0,4	0,4	0,5	0,4	0,5
4.3.	Promissory notes	0,2	0,2	0,2	0,2	0,2
4.4.	Equity in associates and subsidiaries	2,0	1,9	2,0	2,0	1,9
5.	Other equity	0,7	1,1	1,1	1,1	1,1
6.	Financial derivatives assets at fair value	1,5	0,9	0,8	0,8	0,8
7.	Loans, total of which:	69,3	69,5	69,7	69,6	69,9
7.1.	Loans, deposits and other claims of which overdue claims	68,9	69,3	69,5	69,4	69,7
	of which:	3,7	3,6	4,0	3,9	3,8
7.1.1.	Loans and other claims on non-financial organisations of which overdue claims	40,1	37,6	36,9	37,3	37,2
	of which overdue claims	2,5	2,4	2,6	2,5	2,4
7.1.2.	Loans and other claims on individuals of which overdue claims	12,9	13,5	13,7	13,9	13,8
	of which overdue claims	1,0	1,1	1,1	1,1	1,1
7.1.3.	Loans, deposits and other claims on credit institutions of which overdue claims	10,4	11,4	11,9	11,4	11,8
	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	1,9	1,8	1,8
8.1	of which real estate, temporarily not used	0,1	0,2	0,3	0,3	0,3
9.	Allocation of profit	0,2	0,5	0,2	0,3	0,3
9.1.	of which income tax	0,1	0,4	0,1	0,2	0,3
10.	Other assets, total of which:	4,3	4,0	4,5	4,5	4,3
10.1.	Settlement accounts	2,2	1,7	2,2	2,0	1,8
10.2.	Accounts receivable	0,5	0,4	0,4	0,4	0,5
10.3.	Deferred expenses	0,2	0,1	0,1	0,1	0,1
Banking sector assets, total		100,0	100,0	100,0	100,0	100,0

Table 15

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

Liabilities ¹		1.01.16	1.01.17	1.04.17	1.06.17	1.07.17
1.	Funds and profit of credit institutions Of which:	9,1	10,8	10,8	11,1	10,9
1.1.	Funds of credit institutions	5,0	5,5	5,6	5,5	5,5
1.2.	Profit (loss), including financial result of the previous year Of which:	4,0	5,1	5,2	5,5	5,4
1.2.1.	Profit (loss) of the current year	0,2	1,2	0,4	0,8	1,0
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	6,5	3,4	1,8	1,3	1,3
3.	Transferable deposits of credit institutions Of which:	1,0	1,0	1,1	1,0	1,0
3.1.	Correspondent accounts of correspondent credit institutions	0,6	0,6	0,7	0,6	0,6
3.2.	Correspondent accounts of non-resident credit institutions	0,2	0,3	0,3	0,3	0,3
4.	Loans, deposits and other funds received from other credit institutions	8,5	10,7	10,2	10,0	10,5
5.	Clients' funds ² Of which:	62,5	62,5	63,8	64,3	64,2
5.1.	Budgetary funds in settlement accounts	0,1	0,0	0,0	0,0	0,1
5.2.	Government and other extra-budgetary funds in settlement accounts	0,0	0,0	0,0	0,0	0,0
5.3.	Funds of legal entities in settlement and other accounts	10,7	10,9	11,2	11,3	11,0
5.4.	Clients' float	0,6	0,6	0,6	0,6	0,6
5.5.	Deposits and other funds of legal entities (except credit institutions)	22,9	20,5	21,5	21,6	21,5
5.6.	Individual deposits	28,0	30,2	30,3	30,6	30,8
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	1,5	1,5
7.	Promissory notes and bank acceptances	0,8	0,6	0,6	0,6	0,6
8.	Financial derivatives liabilities at fair value	1,1	0,6	0,5	0,5	0,5
9.	Other liabilities ¹ , total Of which:	9,0	9,1	9,8	9,7	9,6
9.1.	Provisions	6,5	7,0	7,3	7,3	7,2
9.2.	Settlement accounts	1,3	1,0	1,4	1,3	1,2
9.3.	Accounts payable	0,1	0,2	0,3	0,3	0,3
9.4.	Deferred income	0,0	0,0	0,0	0,0	0,0
9.5.	Interest payable Of which:	0,8	0,8	0,8	0,8	0,8
9.5.1.	Overdue interest	0,0	0,0	0,0	0,0	0,0
Banking sector liabilities, total¹		100,0	100,0	100,0	100,0	100,0

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

² Including certificates of deposit and savings certificates.

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

	Rubles					Foreign Currency					Total				
	1.01.16	1.01.17	1.04.17	1.06.17	1.07.17	1.01.16	1.01.17	1.04.17	1.06.17	1.07.17	1.01.16	1.01.17	1.04.17	1.06.17	1.07.17
1. Loans, deposits and other claims, total	37 091,8	39 691,9	39 894,1	40 218,5	41 039,0	20 062,8	15 786,9	15 165,2	14 893,5	15 266,3	57 154,5	55 478,8	55 059,3	55 112,0	56 305,3
of which															
- overdue claims	2 537,1	2 600,0	2 726,8	2 762,4	2 707,9	509,5	291,5	429,8	309,5	353,7	3 046,6	2 891,5	3 156,6	3 071,9	3 061,6
1.1 Loans and other claims on resident non-financial organisations	19 363,3	19 734,5	19 990,5	20 084,8	20 132,3	9 272,1	6 129,7	5 347,4	5 491,6	5 747,4	28 635,4	25 864,1	25 337,9	25 576,4	25 879,7
of which															
- overdue claims	1 546,1	1 616,7	1 676,5	1 697,6	1 663,4	262,5	117,7	105,6	104,0	109,7	1 808,5	1 734,5	1 782,2	1 801,6	1 773,2
of which:															
1.1.1. Loans and other claims on individual entrepreneurs	506,0	428,5	416,7	424,9	428,5	8,3	4,9	4,3	4,3	4,4	514,3	433,4	421,1	429,2	432,9
of which															
- overdue claims	72,2	73,5	74,1	75,9	71,9	0,6	0,4	0,4	0,4	0,4	72,9	73,9	74,5	76,3	72,3
1.2 Loans and other claims on non-resident legal entities (except banks)	698,3	707,0	657,7	748,8	766,1	3 967,2	3 563,6	3 216,1	3 282,6	3 371,4	4 665,5	4 270,5	3 873,8	4 031,3	4 137,4
of which															
- overdue claims	92,7	51,0	58,3	58,2	57,9	174,7	106,6	239,9	99,7	134,2	267,4	157,6	298,3	157,8	192,1
1.3 Loans, deposits and other claims on resident financial sector	4 465,8	6 517,0	6 553,9	6 693,2	7 255,6	2 228,6	3 384,6	3 465,1	3 258,7	3 210,8	6 694,4	9 901,6	10 019,0	9 951,9	10 466,4
of which															
- overdue claims	95,0	103,9	134,2	137,7	138,1	9,0	7,5	10,8	4,6	4,8	103,9	111,5	145,0	142,3	142,8
of which:															
1.3.1 Resident credit institutions	3 273,6	4 921,7	4 877,0	5 030,0	5 511,3	1 761,6	2 202,6	1 961,8	1 765,1	1 756,5	5 035,2	7 124,3	6 838,8	6 795,1	7 267,8
of which															
- overdue claims	60,0	64,8	92,1	90,7	90,8	0,9	0,5	3,0	0,1	0,1	60,9	65,3	95,1	90,9	90,9
1.3.2 Other resident non-banking financial institutions	1 192,1	1 595,3	1 677,0	1 663,1	1 744,3	467,1	1 182,0	1 503,2	1 493,6	1 454,3	1 659,2	2 777,3	3 180,2	3 156,7	3 198,6
of which															
- overdue claims	34,9	39,2	42,1	47,0	47,3	8,1	7,0	7,8	4,4	4,6	43,0	46,2	49,9	51,4	51,9
1.4 Loans, deposits and other claims on non-resident banks	253,3	198,1	276,3	231,5	222,2	3 321,5	1 769,0	2 272,9	1 995,9	2 055,6	3 574,8	1 967,2	2 549,3	2 227,4	2 277,8
of which															
- overdue claims	0,1	17,7	17,9	17,9	17,9	2,9	12,2	31,5	59,4	62,4	2,9	30,0	49,4	77,3	80,3
1.5 Loans and other claims on government financial bodies and extra-budgetary funds	1 135,5	1 034,1	853,9	753,9	815,5	0,0	0,1	0,1	0,1	0,1	1 135,5	1 034,2	854,0	754,0	815,6
of which															
- overdue claims	0,0	0,0	0,0	0,0	0,0	0,0	0,1	0,1	0,1	0,1	0,0	0,1	0,1	0,1	0,1
1.6 Loans and other claims on resident individuals	10 381,8	10 629,8	10 721,1	10 913,8	11 031,8	274,7	155,0	129,9	125,1	132,7	10 656,5	10 784,7	10 851,0	11 038,9	11 164,5
of which															
- overdue claims	803,1	810,2	839,3	850,6	830,1	58,9	46,1	40,6	40,5	41,2	862,0	856,3	879,9	891,0	871,3
1.7 Loans and other claims on non-resident individuals	14,0	13,8	14,4	15,4	15,9	13,8	5,3	4,5	4,4	4,5	27,8	19,2	18,9	19,7	20,4
of which															
- overdue claims	0,2	0,4	0,5	0,5	0,5	1,6	1,3	1,2	1,3	1,3	1,9	1,6	1,7	1,8	1,8
Reference data:															
Provisions for loans, deposits and other claims ¹	-	-	-	-	-	-	-	-	-	-	4 525,8	4 572,5	4 648,6	4 688,0	4 711,5
Overdue interest on loans, deposits and other claims, recognized in the balance sheet accounts	179,9	200,8	211,7	214,0	214,3	16,5	12,2	19,0	10,0	12,2	196,4	213,0	230,7	224,0	226,5
Credit institutions' portfolio of residents promissory notes	127,9	129,0	112,3	110,9	115,5	73,7	46,7	42,8	37,6	37,1	201,6	175,7	155,1	148,5	152,6
Credit institutions' portfolio of non-residents promissory notes	2,3	2,3	2,3	2,3	2,3	0,0	0,0	0,0	0,0	0,0	2,3	2,3	2,3	2,3	2,3

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

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

	1.01.16	1.01.17	1.04.17	1.06.17	1.07.17
1. Loans, deposits and other claims, total	100,0	100,0	100,0	100,0	100,0
	68,9	69,3	69,5	69,4	69,7
Of which:					
- overdue claims	5,3	5,2	5,7	5,6	5,4
	3,7	3,6	4,0	3,9	3,8
1.1 Loans and other claims on resident non-financial organizations	50,1	46,6	46,0	46,4	46,0
	34,5	32,3	32,0	32,2	32,0
Of which:					
- overdue claims	3,2	3,1	3,2	3,3	3,1
	2,2	2,2	2,2	2,3	2,2
of which:					
1.1.1. Loans and other claims on individual entrepreneurs	0,9	0,8	0,8	0,8	0,8
	0,6	0,5	0,5	0,5	0,5
Of which:					
- overdue claims	0,1	0,1	0,1	0,1	0,1
	0,1	0,1	0,1	0,1	0,1
1.2 Loans and other claims on non-resident legal entities (except banks)	8,2	7,7	7,0	7,3	7,3
	5,6	5,3	4,9	5,1	5,1
Of which:					
- overdue claims	0,5	0,3	0,5	0,3	0,3
	0,3	0,2	0,4	0,2	0,2
1.3 Loans, deposits and other claims on resident financial sector	11,7	17,8	18,2	18,1	18,6
	8,1	12,4	12,6	12,5	13,0
Of which:					
- overdue claims	0,2	0,2	0,3	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	12,4	12,3	12,9
	6,1	8,9	8,6	8,6	9,0
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	5,8	5,7	5,7
	2,0	3,5	4,0	4,0	4,0
Of which					
- overdue claims	0,1	0,1	0,1	0,1	0,1
	0,1	0,1	0,1	0,1	0,1
1.4 Loans, deposits and other claims on non-resident banks	6,3	3,5	4,6	4,0	4,0
	4,3	2,5	3,2	2,8	2,8
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	1,6	1,4	1,4
	1,4	1,3	1,1	1,0	1,0
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
1.6 Loans and other claims on resident individuals	18,6	19,4	19,7	20,0	19,8
	12,8	13,5	13,7	13,9	13,8
Of which:					
- overdue claims	1,5	1,5	1,6	1,6	1,5
	1,0	1,1	1,1	1,1	1,1
1.7 Loans and other claims on non-resident individuals	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
Reference data:					
Provision for loans, deposits and other claims	7,9	8,2	8,4	8,5	8,4
	5,5	5,7	5,9	5,9	5,8
Overdue interest on loans, deposits and other claims, recognized in the balance sheet	0,3	0,4	0,4	0,4	0,4
	0,2	0,3	0,3	0,3	0,3
Credit institutions' portfolio of residents promissory notes	0,4	0,3	0,3	0,3	0,3
	0,2	0,2	0,2	0,2	0,2
Credit institutions' portfolio of non-residents promissory notes	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0

Table 18

The Structure of Credit Institutions' Security Portfolio¹

	1.01.16		1.01.17		1.04.17		1.06.17		1.07.17	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total
Securities, total	11 573,4	100,0	11 272,0	100,0	10 942,7	100,0	11 217,8	100,0	11 548,8	100,0
- in rubles	7 317,8	63,2	7 778,2	69,0	7 793,2	71,2	8 107,3	72,3	8 233,3	71,3
- in foreign currency	4 255,7	36,8	3 493,9	31,0	3 149,5	28,8	3 110,5	27,7	3 315,5	28,7
Of which:										
Securities at fair value through profit or loss	1 691,8	14,6	1 789,6	15,9	1 767,7	16,2	1 763,1	15,7	1 785,9	15,5
- in rubles	1 003,1	8,7	1 096,7	9,7	1 172,1	10,7	1 197,4	10,7	1 201,6	10,4
- in foreign currency	688,8	6,0	692,9	6,1	595,6	5,4	565,7	5,0	584,3	5,1
Securities available for sale	5 024,4	43,4	5 104,0	45,3	5 111,8	46,7	5 410,8	48,2	5 529,3	47,9
- in rubles	2 851,0	24,6	3 342,6	29,7	3 338,6	30,5	3 612,8	32,2	3 605,1	31,2
- in foreign currency	2 173,4	18,8	1 761,3	15,6	1 773,2	16,2	1 798,0	16,0	1 924,2	16,7
Securities held-to-maturity	3 188,9	27,6	2 814,9	25,0	2 486,1	22,7	2 462,0	21,9	2 647,6	22,9
- in rubles	1 797,2	15,5	1 781,6	15,8	1 717,7	15,7	1 727,6	15,4	1 853,6	16,1
- in foreign currency	1 391,7	12,0	1 033,3	9,2	768,4	7,0	734,4	6,5	794,0	6,9
Shares in associates and subsidiaries	1 662,2	14,4	1 549,0	13,7	1 555,3	14,2	1 560,1	13,9	1 564,6	13,5
- in rubles	1 661,5	14,4	1 548,2	13,7	1 554,6	14,2	1 559,4	13,9	1 563,9	13,5
- 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		116,9		107,8		101,8	
Provisions for losses on securities available for sale	33,9		48,5		54,3		53,0		51,7	
Provisions for losses on securities held-to-maturity	11,2		14,6		13,4		5,5		5,8	
Provisions for losses on portfolio of shares in associates and subsidiaries	141,6		163,2		179,6		147,9		148,0	

¹ Excluding promissory notes.

Table 19

The Structure of Credit Institutions' Portfolio of Debt Securities

	1.01.16		1.01.17		1.04.17		1.06.17		1.07.17	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total
Debt securities held, total	9 616,0	100,0	9 365,6	100,0	9 019,7	100,0	9 306,4	100,0	9 604,8	100,0
- in rubles	5 468,3	56,9	5 959,5	63,6	5 951,1	66,0	6 274,6	67,4	6 375,4	66,4
- in foreign currency	4 147,7	43,1	3 406,2	36,4	3 068,6	34,0	3 031,8	32,6	3 229,3	33,6
of which: revaluation	-87,8	-0,9	63,9	0,7	98,8	1,1	117,2	1,3	103,9	1,1
Debt securities at book value held (without revaluation)	9 703,8	100,0	9 301,8	100,0	8 920,9	100,0	9 189,2	100,0	9 500,9	100,0
of which:										
debt securities of the Russian Federation	2 546,5	26,2	3 360,7	36,1	3 261,0	36,6	3 245,2	35,3	3 261,4	34,3
- in rubles	1 967,3	20,3	2 709,4	29,1	2 712,4	30,4	2 768,9	30,1	2 732,5	28,8
- in foreign currency	579,2	6,0	651,3	7,0	548,6	6,1	476,3	5,2	528,8	5,6
debt securities of the Bank of Russia	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in rubles	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
debt securities of federal districts and local government	190,6	2,0	275,7	3,0	270,4	3,0	261,4	2,8	259,0	2,7
- in rubles	190,4	2,0	275,7	3,0	270,4	3,0	261,4	2,8	259,0	2,7
- 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	388,3	4,4	403,1	4,4	423,3	4,5
- in rubles	525,5	5,4	402,1	4,3	376,0	4,2	396,4	4,3	412,2	4,3
- in foreign currency	9,3	0,1	19,7	0,2	12,2	0,1	6,7	0,1	11,1	0,1
other debt securities of residents	1 210,3	12,5	1 412,8	15,2	1 541,0	17,3	1 770,8	19,3	1 793,3	18,9
- in rubles	1 209,0	12,5	1 406,6	15,1	1 534,7	17,2	1 764,9	19,2	1 784,1	18,8
- in foreign currency	1,3	0,0	6,2	0,1	6,3	0,1	5,9	0,1	9,2	0,1
debt securities of other countries	160,2	1,7	129,9	1,4	111,1	1,2	93,7	1,0	95,5	1,0
- 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	160,2	1,7	129,9	1,4	111,1	1,2	93,7	1,0	95,5	1,0
debt securities of non-resident banks	341,4	3,5	75,5	0,8	98,4	1,1	192,6	2,1	204,3	2,2
- in rubles	9,5	0,1	4,7	0,1	5,0	0,1	4,8	0,1	4,7	0,0
- in foreign currency	331,9	3,4	70,8	0,8	93,4	1,0	187,8	2,0	199,6	2,1
other debt securities of non-residents	2 015,9	20,8	1 852,3	19,9	1 721,2	19,3	1 756,5	19,1	1 814,0	19,1
- in rubles	206,6	2,1	153,4	1,6	142,2	1,6	160,6	1,7	157,3	1,7
- in foreign currency	1 809,3	18,6	1 699,0	18,3	1 579,1	17,7	1 595,9	17,4	1 656,7	17,4
debt securities delivered without derecognition in the balance sheet	2 698,1	27,8	1 758,5	18,9	1 507,7	16,9	1 444,2	15,7	1 628,8	17,1
- in rubles	1 442,7	14,9	934,8	10,0	801,4	9,0	790,4	8,6	912,7	9,6
- in foreign currency	1 255,3	12,9	823,7	8,9	706,2	7,9	653,8	7,1	716,1	7,5
overdue debt securities	6,1	0,1	14,6	0,2	21,7	0,2	21,8	0,2	21,3	0,2
- in rubles	5,1	0,1	9,0	0,1	10,1	0,1	10,1	0,1	9,0	0,1
- in foreign currency	1,1	0,0	5,7	0,1	11,6	0,1	11,7	0,1	12,2	0,1
Reference data:										
Provisions for losses on debt securities	40,0		45,9		57,4		57,5		57,3	

Table 20

Structure of credit institutions' portfolio of shares

	1.01.16		1.01.17		1.04.17		1.06.17		1.07.17	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total
Shares held, total	295,2	100,0	357,4	100,0	367,7	100,0	351,3	100,0	379,4	100,0
- in rubles	188,0	63,7	270,5	75,7	287,5	78,2	273,3	77,8	294,0	77,5
- in foreign currency	107,3	36,3	87,0	24,3	80,2	21,8	78,0	22,2	85,5	22,5
of which: revaluation	-21,2	-7,2	20,0	5,6	18,0	4,9	-9,3	-2,7	-2,1	-0,6
Shares held at book value (without revaluation)	316,4	100,0	337,5	100,0	349,6	100,0	360,7	100,0	381,5	100,0
of which shares of:										
resident credit institutions	13,5	4,3	2,4	0,7	3,2	0,9	5,1	1,4	4,3	1,1
- in rubles	13,5	4,3	2,4	0,7	3,2	0,9	5,1	1,4	4,3	1,1
- 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	199,3	57,0	202,0	56,0	212,8	55,8
- in rubles	136,7	43,2	160,1	47,4	199,3	57,0	202,0	56,0	212,8	55,8
- in foreign currency	2,6	0,8	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
non-resident credit institutions	1,4	0,4	1,9	0,6	2,3	0,6	1,9	0,5	2,2	0,6
- in rubles	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in foreign currency	1,4	0,4	1,9	0,6	2,3	0,6	1,9	0,5	2,2	0,6
other non-residents	50,0	15,8	44,9	13,3	45,8	13,1	42,4	11,8	52,8	13,8
- 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	45,8	13,1	42,4	11,8	52,8	13,8
shares delivered without derecognition in the balance sheet	10,6	3,4	18,5	5,5	2,2	0,6	0,7	0,2	4,4	1,2
- in rubles	10,6	3,3	18,5	5,5	2,2	0,6	0,6	0,2	4,4	1,1
- in foreign currency	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,1	0,0
Shares valued at cost ¹	101,6	32,1	109,7	32,5	96,8	27,7	108,6	30,1	104,9	27,5
- in rubles	48,4	15,3	69,5	20,6	64,7	18,5	74,9	20,8	74,5	19,5
- in foreign currency	53,3	16,8	40,2	11,9	32,1	9,2	33,7	9,3	30,4	8,0
Reference data:										
Provisions for losses on shares	10,9		26,9		27,4		18,3		17,2	

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

Credit Institutions' Portfolio of Discounted Promissory Notes

(billion rubles)

	1.01.16	1.01.17	1.04.17	1.06.17	1.07.17
Portfolio of promissory notes discounted by a credit institution, in rubles	130,3	131,3	114,7	113,2	117,8
of which promissory notes, not paid when due	10,7	12,9	11,4	15,4	15,6
Portfolio of promissory notes discounted by a credit institution, in foreign currency	73,7	46,7	42,8	37,6	37,1
of which promissory notes, not paid when due	0,01	0,01	0,01	0,00	0,00
Total	204,0	178,0	157,5	150,8	154,9

Table 22

The Structure of Credit Institutions' Portfolio of Discounted Promissory Notes¹

	1.01.16		1.01.17		1.04.17		1.06.17		1.07.17	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total
Discounted promissory notes, total	204,0	100,0	178,0	100,0	157,5	100,0	150,8	100,0	154,9	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	83,3	52,9	75,9	50,3	78,3	50,5
- other promissory notes of residents	74,7	36,6	87,7	49,3	71,8	45,6	72,6	48,1	74,3	48,0
- 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	2,3	1,5	2,3	1,5	2,3	1,5
Reference data:										
Provisions for losses on promissory notes	13,2		19,7		20,4		19,1		19,4	

¹ including overdue promissory notes.

Table 23

Real Estate Temporarily out of Use in Operating Activities

(billion rubles)

	1.01.16	1.01.17	1.04.17	1.06.17	1.07.17
Land temporarily out of use in operating activities	7,5	9,5	8,8	11,6	8,4
Land temporarily out of use in operating activities, leased out	11,5	9,5	9,1	3,3	6,3
Land temporarily out of use in operating activities, at current (fair) value	26,0	38,3	56,7	61,0	62,9
Land temporarily out of use in operating activities, at current (fair) value, leased out	5,3	27,7	28,0	21,4	20,6
Real estate (except land) temporarily out of use in operating activities*	3,4	5,1	6,0	5,2	5,2
Real estate (except land) temporarily out of use in operating activities, leased out*	8,8	4,6	4,4	4,6	4,3
Real estate (except land) temporarily out of use in operating activities, at current (fair) value	16,8	35,6	41,5	40,8	41,9
Real estate (except land) temporarily out of use in operating activities, at current (fair) value, leased out	27,4	37,5	38,8	36,7	36,2
Investments in construction of objects of real estate, temporarily out of use in operating activities	2,6	30,1	30,2	32,8	33,8
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	75,9	32,0	36,2

* At residual value (less amortisation).

Table 24

Funds Raised by Credit Institutions From Organisations¹

(billion rubles)

		1.01.16	1.01.17	1.04.17	1.06.17	1.07.17
1.	Funds raised from organisations, total	28 442,1	25 635,1	26 406,7	26 572,5	26 753,1
	- in rubles	14 889,3	15 467,4	16 486,6	16 882,6	16 846,9
	- in foreign currency	13 552,7	10 167,6	9 920,2	9 689,9	9 906,2
	of which:					
1.1.	Funds of legal entities in settlement and other accounts ¹	8 905,2	8 763,7	8 878,3	8 948,2	8 908,6
	- in rubles	6 179,5	6 686,4	6 477,8	6 550,3	6 558,6
	- in foreign currency	2 725,7	2 077,2	2 400,5	2 397,9	2 350,0
	Of which:					
1.1.1	Funds of individual entrepreneurs	216,4	267,6	276,7	291,2	305,1
	- in rubles	207,4	255,9	265,1	278,9	292,8
	- in foreign currency	9,0	11,7	11,6	12,2	12,3
1.2.	Government and other extra budgetary funds in settlement accounts	0,1	0,1	0,1	0,1	0,3
1.3.	Float	472,5	436,1	456,1	481,3	482,7
1.4.	Deposits and other funds of legal entities (except credit institutions)	19 018,2	16 385,2	17 029,8	17 118,8	17 337,7
	- in rubles	8 522,2	8 529,4	9 741,3	10 055,5	10 008,3
	- in foreign currency	10 496,0	7 855,7	7 288,5	7 063,2	7 329,4
	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	1 950,2	2 056,3	2 096,4
1.4.2.	Certificates of deposit	2,8	0,6	0,5	0,3	0,3
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	1,6	0,1	0,0	0,0	0,0
1.5.	Clients' funds in factoring and forfeiting transactions	22,3	27,7	27,8	23,0	22,2
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	14,6	1,1	1,6
	Deposits and other funds of legal entities (as paragraph 1.4.) by maturity:					
	demand deposits and deposits with maturity up to 30 days	3 291,5	3 406,9	2 813,2	2 760,7	2 940,0
	- in rubles	2 649,1	2 503,9	2 371,8	2 492,3	2 542,9
	- in foreign currency	642,3	903,0	441,4	268,4	397,1
	with maturity from 31 days to 1 year	5 852,1	4 650,2	5 948,4	6 177,9	5 964,8
	- in rubles	3 257,3	3 584,3	4 942,9	5 082,8	4 992,3
	- in foreign currency	2 594,8	1 065,9	1 005,5	1 095,2	972,5
	with maturity in excess of 1 year	9 874,7	8 328,1	8 268,2	8 180,1	8 432,9
	- in rubles	2 615,8	2 441,3	2 426,6	2 480,5	2 473,1
	- in foreign currency	7 258,9	5 886,8	5 841,6	5 699,7	5 959,8
	Reference data					
	Funds raised from non-resident organisations, total	5 130,4	3 927,7	3 728,6	3 457,6	3 557,5
	- in rubles	433,7	279,7	256,3	254,9	254,8
	- in foreign currency	4 696,6	3 648,0	3 472,4	3 202,8	3 302,7
	of which:					
	Funds of non-resident organisations in settlement and other accounts	574,5	449,6	744,3	635,9	676,8
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	428,1	319,0	256,0	292,9	241,0
	Other funds raised from non-resident legal entities	4 095,6	3 130,8	2 703,1	2 492,4	2 613,7
	Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0,0	0,0	0,0	0,0	0,0

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

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

Table 25

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

	1.01.16	1.01.17	1.04.17	1.06.17	1.07.17
Issued debt obligations - total	2 536,9	2 019,5	2 073,2	2 109,8	2 098,5
including:					
bonds:	1 266,5	1 092,9	1 105,1	1 177,6	1 180,6
of which					
with maturities less than one year	2,6	1,0	4,0	7,0	6,5
with maturities in excess of one year	1 263,9	1 066,7	1 046,8	1 130,3	1 099,1
deposit certificates ¹	2,8	0,6	0,5	0,3	0,3
of which					
with maturities less than one year	2,1	0,2	0,4	0,1	0,2
with maturities in excess of one year	0,5	0,3	0,0	0,0	0,0
savings certificates ²	571,4	485,5	486,1	464,4	460,1
of which					
with maturities less than one year	364,8	223,4	276,7	288,0	288,9
with maturities in excess of one year	183,3	238,2	181,3	154,5	142,1
promissory notes and banker's acceptances	696,2	440,6	481,5	467,5	457,4
of which					
with maturities less than one year	329,8	192,0	169,0	162,3	171,9
with maturities in excess of one year	346,8	222,6	283,3	278,1	256,0

¹ Included in corporate deposits.

² Included in retail deposits.

Table 26

Individual Deposit Structure

(billion rubles)

		1.01.16	1.01.17	1.04.17	1.06.17	1.07.17
1	Individual deposits	23 219,1	24 200,3	23 967,6	24 276,5	24 897,1
	- of which savings certificates	571,4	485,5	486,1	464,4	460,1
1.1.	Individual demand deposits and deposits with maturity up to 30 days	3 843,7	4 424,4	4 228,4	4 395,2	4 751,1
	- in rubles	3 176,5	3 563,6	3 355,8	3 453,3	3 774,6
	- in foreign currency	667,1	860,8	872,6	941,8	976,6
1.2.	Individual deposits with maturity from 31 days to 1 year	9 278,4	8 511,4	8 711,5	8 835,3	8 884,2
	- in rubles	6 948,4	7 553,3	7 827,8	7 952,5	7 955,5
	- in foreign currency	2 330,1	958,2	883,7	882,8	928,7
1.3.	Individual deposits with maturity in excess of 1 year	10 097,0	11 264,5	11 027,7	11 046,0	11 261,8
	- in rubles	6 273,3	7 359,8	7 465,6	7 504,5	7 557,0
	- in foreign currency	3 823,7	3 904,7	3 562,1	3 541,5	3 704,8
Reference data:						
	Deposits of non-resident individuals (excluding saving certificates)	372,0	370,6	357,7	375,6	388,4

Table 27

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

(billion rubles)

	1.01.16	1.01.17	1.04.17	1.06.17	1.07.17
Loans, deposits and other funds received from other credit institutions, total	7 091,0	8 559,1	8 109,7	7 968,3	8 483,0
- in rubles	3 687,6	5 376,5	5 279,9	5 318,4	5 809,0
- in foreign currency	3 403,5	3 182,6	2 829,8	2 649,9	2 674,0
of which:					
- loans, deposits and other funds received from resident credit institutions	5 024,8	7 263,3	6 938,5	6 832,3	7 350,6
- in rubles	3 432,9	5 105,2	5 040,4	5 069,8	5 574,8
- in foreign currency	1 591,9	2 158,1	1 898,1	1 762,5	1 775,8
of which					
overdue debt	1,6	0,4	1,8	0,3	0,3
- in rubles	1,6	0,4	0,3	0,3	0,3
- in foreign currency	0,0	0,0	1,5	0,0	0,0
- loans, deposits and other funds received from non-resident banks	2 066,2	1 295,8	1 171,2	1 136,1	1 132,4
- in rubles	254,7	271,3	239,5	248,6	234,2
- in foreign currency	1 811,6	1 024,5	931,7	887,5	898,2
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 1.07.17

Share of budgetary funds in settlement accounts in liabilities	Number of credit institutions	Budgetary funds in settlement accounts ¹		Assets of credit institutions	
		mln.roubles	share in Russia, %	mln.roubles	share in Russia, %
25% and more	0	0	0,0	0	0,0
From 15 to 25%	0	0	0,0	0	0,0
From 5 to 15%	0	0	0,0	0	0,0
Less than 5%	39	45 051	100,0	51 958 853	64,3
No budgetary funds	550	0	0,0	28 819 202	35,7
Data not available	0	0	0,0	0	0,0
Total	589	45 051	100,0	80 778 055	100,0

¹ Without government and other extra-budgetary funds.

Funds Raised From and Placed With Non-Residents

№	Indicator	1.01.16		1.01.17		1.04.17		1.06.17		1.07.17	
		billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %
Raised funds											
1.	Clients' funds (except credit institutions)	5 677,3	6,8	4 402,2	5,5	4 175,8	5,3	3 918,9	4,9	4 032,9	5,0
1.1	Funds in accounts of legal entities (excluding certificates of deposit)	5 098,1	6,1	3 899,3	4,9	3 703,4	4,7	3 421,2	4,3	3 531,5	4,4
1.1.1	of which deposits and other raised funds (excluding certificates of deposit)	4 523,7	5,5	3 449,8	4,3	2 959,1	3,7	2 785,4	3,5	2 854,7	3,5
1.2	Individual deposits (excluding saving certificates)	372,0	0,4	370,6	0,5	357,7	0,5	375,6	0,5	388,4	0,5
1.2.1	of which deposits and other raised funds (excluding saving certificates)	275,3	0,3	244,8	0,3	237,6	0,3	250,0	0,3	253,5	0,3
1.3	Funds in other accounts	207,2	0,2	132,3	0,2	114,7	0,1	122,1	0,2	113,0	0,1
2.	Funds in correspondent and other accounts of credit institutions	204,5	0,2	230,1	0,3	236,5	0,3	211,6	0,3	262,1	0,3
3.	Loans, deposits and other funds raised from credit institutions	2 066,2	2,5	1 295,8	1,6	1 171,2	1,5	1 136,1	1,4	1 132,4	1,4
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	5 583,4	7,0	5 266,6	6,6	5 427,4	6,7
	Reference data:										
	Liabilities of authorized banks to non-residents on issued debt securities - total	368,7	0,4	262,7	0,3	236,6	0,3	235,6	0,3	246,7	0,3
	Overdue interest on liabilities of credit institutions	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Placed funds											
1.	Loans, total	8 268,1	10,0	6 259,0	7,8	6 444,0	8,1	6 280,6	7,9	6 437,7	8,0
	of which overdue claims	272,2	0,3	189,2	0,2	349,4	0,4	236,9	0,3	274,2	0,3
	of which:										
1.1.	Loans, deposits and other claims	3 574,8	4,3	1 967,2	2,5	2 549,3	3,2	2 227,4	2,8	2 277,8	2,8
1.2	Loans and other claims on legal entities	4 665,5	5,6	4 270,5	5,3	3 873,8	4,9	4 031,3	5,1	4 137,4	5,1
1.3	Loans and other claims on individuals	27,8	0,0	19,2	0,0	18,9	0,0	19,7	0,0	20,4	0,0
2.	Correspondent accounts with banks	1 924,8	2,3	1 200,8	1,5	1 433,9	1,8	1 450,1	1,8	1 379,1	1,7
3.	Securities acquired by credit institutions, total	2 571,2	3,1	2 106,9	2,6	1 981,2	2,5	2 089,4	2,6	2 171,2	2,7
	of which:										
3.1	Debt securities (without revaluation and delivered without derecognition in the balance sheet)	2 517,5	3,0	2 057,7	2,6	1 930,8	2,4	2 042,8	2,6	2 113,8	2,6
3.2	Shares (without revaluation and delivered without derecognition in the balance sheet)	51,4	0,1	46,8	0,1	48,1	0,1	44,3	0,1	55,0	0,1
3.3	Discounted promissory notes	2,3	0,0	2,3	0,0	2,3	0,0	2,3	0,0	2,3	0,0
4.	Shares in associates and subsidiaries	547,5	0,7	586,4	0,7	597,5	0,8	592,2	0,7	592,2	0,7
5.	Loans provided to other countries	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
	Placed funds, total	13 325,5	16,1	10 162,1	12,7	10 465,7	13,2	10 420,4	13,1	10 588,3	13,1
	Reference data:										
	Overdue interest on claims of credit institutions	11,2	0,0	9,1	0,0	19,6	0,0	10,0	0,0	11,5	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	1.04.17	1.06.17	1.07.17	1.01.16	1.01.17	1.04.17	1.06.17	1.07.17	1.01.16	1.01.17	1.04.17	1.06.17	1.07.17
Total	191 965,4	929 662,4	338 612,8	653 019,5	770 316,4	733	623	603	588	589	125 480,2	343 434,3	86 984,3	170 124,9	205 068,2
Profit-making CIs ¹	735 803,4	1 291 867,7	386 710,7	700 903,5	848 735,1	553	445	448	420	420	113 513,3	332 167,4	83 111,1	166 762,7	200 691,4
Loss-making CIs	-543 838,1	-362 205,4	-48 097,9	-47 884,0	-78 418,6	180	178	155	168	169	11 966,9	11 266,8	3 873,2	3 362,2	4 376,9
CIs that have not provided their reporting						0	0	4	3	0					
Total						733	623	607	591	589					

¹ including CIs with zero profit.

Structure of Operating Credit Institutions' Income and Expenses¹

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

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

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

Some Indicators that Characterise Assets and Liabilities of Credit Institutions by Federal Districts and Subjects of the Russian Federation
Table 32

Assets and liabilities¹ of credit institutions (with balancing of some accounts), registered in respective regions, as of 1.07.17

thousand rubles

	Assets in rubles	Assets in foreign currency	Liabilities ¹ in rubles	Liabilities ¹ in foreign currency
1	2	3	4	5
Central Federal District	53 562 793 378	20 714 932 058	55 130 195 565	19 147 529 871
Belgorod Region	10 349 534	719 166	10 350 232	718 468
Bryansk Region	0	0	0	0
Vladimir Region	2 880 339	79 972	2 882 251	78 060
Voronezh Region	7 685 147	1 346 507	7 611 898	1 419 756
Ivanovo Region	15 066 048	697 451	15 106 884	656 615
Kaluga Region	51 601 829	1 594 464	51 607 867	1 588 426
Kostroma Region	653 705 373	192 074 804	732 139 901	113 640 276
Kursk Region	21 969 439	694 988	21 958 980	705 447
Lipetsk Region	26 056 955	1 308 745	26 065 841	1 299 859
Moscow Region	31 327 145	4 199 898	31 970 511	3 556 532
Orel Region	0	0	0	0
Ryazan Region	18 287 795	1 210 405	18 289 917	1 208 283
Smolensk Region	0	0	0	0
Tambov Region	3 031 958	25 987	3 035 872	22 073
Tver Region	2 100 377	309 347	2 101 015	308 709
Tula Region	2 760 827	48 158	2 767 610	41 375
Yaroslavl Region	20 826 629	3 794 295	21 952 256	2 668 668
City of Moscow	52 695 143 983	20 506 827 871	54 182 354 530	19 019 617 324
North-Western Federal District	1 690 499 838	425 386 361	1 869 962 891	245 923 308
Republic of Karelia	805 798	24 769	811 948	18 619
Komi Republic	6 222 776	571 689	6 252 173	542 292
Akhangel'sk Region	0	0	0	0
Vologda Region	53 053 294	6 028 349	53 801 632	5 280 011
Kaliningrad Region	20 523 205	5 407 347	21 088 061	4 842 491
Leningrad Region	440 195	32 565	472 760	0
Murmansk Region	1 712 088	1 366 655	1 712 519	1 366 224
Novgorod Region	6 612 829	658 094	7 021 073	249 850
Pskov Region	3 066 954	13 801	3 069 453	11 302
St Petersburg	1 598 062 699	411 283 092	1 775 733 272	233 612 519
Southern Federal District	477 392 056	35 141 496	483 688 179	28 845 373
Republic of Adygeya	9 320 621	276 360	9 338 843	258 138
Republic of Kalmykia	0	0	0	0
Republic of Crimea	123 251 814	7 529 842	124 488 000	6 293 656
Krasnodar Territory	181 937 523	12 265 951	185 519 261	8 684 213
Astrakhan Region	8 137 692	3 904 172	8 153 373	3 888 491
Volgograd Region	14 207 418	1 447 101	14 883 470	771 049
Rostov Region	120 853 261	8 683 572	121 815 482	7 721 351
City of Sevastopol	19 683 727	1 034 498	19 489 750	1 228 475
North-Caucasian Federal District	26 259 907	620 548	26 442 996	437 459
Republic of Dagestan	3 517 599	47 847	3 551 283	14 163
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	6 836 166	117 110	6 866 646	86 630
Karachai-Cherkess Republic	5 999 396	118 045	6 094 000	23 441
Republic of North Ossetia - Alania	949 687	79 759	985 637	43 809

Chechen Republic	0	0	0	0
Stavropol Territory	8 957 059	257 787	8 945 430	269 416
Volga Federal District	1 481 612 681	229 689 615	1 552 754 431	158 547 865
Republic of Bashkortostan	97 961 523	1 377 050	97 631 967	1 706 606
Republic of Marii El	3 005 136	106 007	3 009 911	101 232
Republic of Mordovia	25 174 174	242 980	25 200 555	216 599
Republic of Tatarstan	655 116 342	124 945 311	648 740 315	131 321 338
Udmurt Republic	47 527 524	2 017 740	48 518 834	1 026 430
Chuvash Republic	11 312 869	650 657	11 435 586	527 940
Perm Territory	26 894 881	2 085 783	27 010 391	1 970 273
Kirov Region	33 956 812	5 036 431	37 698 984	1 294 259
Nizhny Novgorod Region	83 239 564	6 059 925	84 858 208	4 441 281
Orenburg Region	44 297 647	2 702 253	44 802 707	2 197 193
Penza Region	5 214 523	138 443	5 214 439	138 527
Samara Region	398 041 839	80 371 295	466 536 059	11 877 075
Saratov Region	44 814 340	3 926 735	47 015 131	1 725 944
Ulyanovsk Region	5 055 507	29 005	5 081 344	3 168
Ural Federal District	1 104 257 836	159 606 519	1 125 698 419	138 165 936
Kurgan Region	3 316 635	44 604	3 335 484	25 755
Sverdlovsk Region	644 040 849	124 868 761	661 246 103	107 663 507
Tyumen Region	319 163 149	17 994 941	319 584 100	17 573 990
Chelyabinsk Region	137 737 203	16 698 213	141 532 732	12 902 684
Siberian Federal District	192 942 521	36 429 118	196 623 991	32 747 648
Republic of Altai	1 453 785	127 597	1 454 308	127 074
Republic of Buryatiya	0	0	0	0
Republic of Tuva	607 699	1 635	608 846	488
Republic of Khakassia	7 970 571	177 382	7 973 880	174 073
Altai Territory	11 377 459	220 560	11 383 489	214 530
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	8 524 708	439 706	8 500 420	463 994
Irkutsk Region	19 995 721	2 723 452	20 893 917	1 825 256
Kemerovo Region	14 229 669	1 637 516	15 438 842	428 343
Novosibirsk Region	110 628 359	27 445 077	110 515 502	27 557 934
Omsk Region	9 848 133	3 476 812	11 546 445	1 778 500
Tomsk Region	8 306 417	179 381	8 308 342	177 456
Far Eastern Federal District	545 813 615	94 677 836	581 135 639	59 355 812
Republic of Sakha (Yakutia)	41 088 958	2 540 411	41 362 788	2 266 581
Kamchatka Territory	9 594 495	1 104 279	9 668 589	1 030 185
Primorskiy Territory	108 697 575	24 484 527	121 109 749	12 072 353
Khabarovsk Territory	5 696 954	128 727	5 689 037	136 644
Amur Region	373 216 287	61 877 508	395 741 636	39 352 159
Magadan Region	0	0	0	0
Sakhalin Region	7 519 346	4 542 384	7 563 840	4 497 890
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	59 081 571 832	21 696 483 551	60 966 502 111	19 811 553 272

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 1.07.17

thousand rubles

	Debt securities		Shares	Shares in associates and subsidiaries	Discounted promissory notes	
	Total	of which debt securities of the Russian Federation (without revaluation)			nominated in rubles	nominated in foreign currency
1	2	3	4	5	6	7
Central Federal District	8 491 626 562	3 118 520 451	288 784 148	1 547 308 515	92 768 343	35 282 275
Belgorod Region	1 427 432	299 156	0	0	0	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	14 747	16 062	0	0	0	0
Voronezh Region	2 728 143	3 325	0	0	0	0
Ivanovo Region	886 557	292 629	15 958	0	66 267	60 028
Kaluga Region	4 503 326	930 775	123 741	0	0	0
Kostroma Region	343 647 638	3 748 082	6 087 965	2 057 537	0	0
Kursk Region	307 302	307 302	0	0	0	0
Lipetsk Region	3 240 287	308 096	1	0	0	0
Moscow Region	1 392 826	1 389 986	533 909	0	1 323 109	0
Orel Region	0	0	0	0	0	0
Ryazan Region	907 968	397 183	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	356 898	36 234	11 425	0	0	0
Yaroslavl Region	8 661 808	312 852	204 140	0	0	0
City of Moscow	8 123 551 630	3 110 478 769	281 807 009	1 544 941 221	91 378 967	35 222 247
North-Western Federal District	449 444 719	20 662 676	23 117 281	10 068 288	5 120 161	115 668
Republic of Karelia	0	0	0	0	0	0
Komi Republic	683 013	373 198	137 129	0	0	0
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	8 234 054	1 684 422	283 081	0	9 800	0
Kaliningrad Region	8 154 745	121 015	8 631	0	0	0
Leningrad Region	0	0	0	0	0	0
Murmansk Region	0	0	0	0	0	0
Novgorod Region	594 032	273 164	311 047	0	0	0
Pskov Region	54 835	0	0	0	0	0
St Petersburg	431 724 040	18 210 877	22 377 393	10 068 288	5 110 361	115 668
Southern Federal District	33 421 798	16 452 492	407 944	329 840	7 187 292	1 347 585
Republic of Adygeya	140 074	0	589	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	5 544 164	707 454	341	289 750	686 769	0
Krasnodar Territory	25 172 200	14 161 462	64 841	0	6 500 523	1 158 550
Astrakhan Region	1 546 475	1 430 338	3 252	0	0	0
Volgograd Region	882 307	35 993	330 881	0	0	0
Rostov Region	136 578	117 245	8 040	19 881	0	189 035
City of Sevastopol	0	0	0	20 209	0	0
North-Caucasian Federal District	1 070 459	178 838	12 909	0	14 746	0
Republic of Dagestan	0	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 592	0	12 909	0	0	0
Karachai-Cherkess Republic	473 037	0	0	0	14 746	0
Republic of North Ossetia - Alania	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	592 830	178 838	0	0	0	0
Volga Federal District	268 348 520	56 468 533	49 908 692	3 637 129	9 453 749	0
Republic of Bashkortostan	11 335 907	5 742 706	190 279	66	0	0

Republic of Marii El	0	0	0	0	0	0
Republic of Mordovia	344 321	157 004	37 295	0	0	0
Republic of Tatarstan	128 255 618	25 977 167	44 506 909	1 204 473	7 183 143	0
Udmurt Republic	6 913 952	1 236 080	0	0	333 003	0
Chuvash Republic	69 102	9 280	17 661	0	15 375	0
Perm Territory	2 994 123	1 912 141	944 761	300 000	150 595	0
Kirov Region	12 538 950	287 078	12 888	0	15 880	0
Nizhny Novgograd Region	10 821 831	2 128 075	165 242	65 530	50 773	0
Orenburg Region	9 180 726	1 042 539	36 391	35 246	1 290 668	0
Penza Region	566 602	357 252	4	0	0	0
Samara Region	81 003 970	14 184 218	3 980 619	2 031 814	28 117	0
Saratov Region	4 323 418	3 434 993	16 643	0	386 195	0
Ulyanovsk Region	0	0	0	0	0	0
Ural Federal District	251 831 652	35 120 498	7 623 724	787 214	912 098	192 665
Kurgan Region	0	0	0	0	0	0
Sverdlovsk Region	202 831 450	21 995 606	7 180 217	787 214	912 098	0
Tyumen Region	22 656 832	6 852 672	413 377	0	0	0
Chelyabinsk Region	26 343 370	6 272 220	30 130	0	0	192 665
Siberian Federal District	24 357 323	4 490 873	86 239	0	227 101	188 214
Republic of Altai	28 676	28 676	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	18 937	18 893	0	0	0	0
Altai Territory	41 435	42 818	4 700	0	0	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	6 144	5 631	0	0	0	0
Irkutsk Region	186 094	46 449	31 136	0	18 246	0
Kemerovo Region	2 148 980	794 618	43 353	0	813	0
Novosibirsk Region	20 123 139	3 533 186	4 955	0	0	0
Omsk Region	1 799 472	20 602	125	0	208 042	188 214
Tomsk Region	4 446	0	1 970	0	0	0
Far Eastern Federal District	84 660 634	9 465 344	9 464 737	2 494 040	2 132 479	0
Republic of Sakha (Yakutia)	914 957	417 571	520 430	0	13 450	0
Kamchatka Territory	1 653 226	833 563	8 935	0	0	0
Primorskiy Territory	20 221 653	4 491 109	62 885	0	100 000	0
Khabarovsk Territory	38 386	33 755	0	0	0	0
Amur Region	61 832 412	3 689 346	8 858 851	2 494 040	2 019 029	0
Magadan Region	0	0	0	0	0	0
Sakhalin Region	0	0	13 636	0	0	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	9 604 761 667	3 261 359 705	379 405 674	1 564 625 026	117 815 969	37 126 407

Table 34

Distribution of Loans, Deposits and Other Claims in Rubles by Credit Institutions, Registered in Respective Regions, as of 1.07.17

thousand rubles

	Total	of which		
		Loans and other claims on non-financial organisations	Loans, deposits and other claims on credit institutions	Loans and other claims on individuals
1	2	3	4	5
Central Federal District	37 657 521 496	19 212 933 089	5 206 379 556	10 169 463 561
Belgorod Region	5 285 180	4 613 672	218	243 058
Bryansk Region	0	0	0	0
Vladimir Region	2 029 122	926 936	3 033	1 099 153
Voronezh Region	3 111 643	2 883 623	0	141 966
Ivanovo Region	8 867 625	6 231 945	201 137	2 007 117
Kaluga Region	43 342 969	25 130 660	15 284 172	2 712 599
Kostroma Region	386 006 421	38 099 642	173 085 152	105 449 564
Kursk Region	16 900 137	12 990 602	1 750 000	1 498 791
Lipetsk Region	17 955 295	8 541 200	6 220 000	2 189 753
Moscow Region	19 404 516	6 971 435	7 971 085	2 606 535
Orel Region	0	0	0	0
Ryazan Region	11 305 102	8 701 907	920 050	1 621 302
Smolensk Region	0	0	0	0
Tambov Region	1 944 599	1 464 313	241 000	239 286
Tver Region	874 100	772 600	39 000	62 500
Tula Region	1 023 120	927 600	3 296	92 224
Yaroslavl Region	10 045 687	4 716 934	9 766	4 326 701
City of Moscow	37 129 425 980	19 089 960 020	5 000 651 647	10 045 173 012
North-Western Federal District	1 078 084 723	647 601 799	232 628 684	109 125 507
Republic of Karelia	541 670	87 083	210 000	194 587
Komi Republic	2 628 910	2 148 539	41 822	357 803
Akhangel'sk Region	0	0	0	0
Vologda Region	36 082 395	9 026 745	14 347 925	8 407 026
Kaliningrad Region	8 548 216	5 361 341	1 214 602	1 482 694
Leningrad Region	104 550	88 801	0	15 749
Murmansk Region	681 503	438 184	0	243 319
Novgorod Region	1 993 994	990 798	200 000	803 067
Pskov Region	1 138 803	1 022 740	0	116 063
St Petersburg	1 026 364 682	628 437 568	216 614 335	97 505 199
Southern Federal District	326 158 785	188 453 909	39 455 833	91 529 186
Republic of Adygeya	6 789 286	6 023 102	4 913	636 763
Republic of Kalmykia	0	0	0	0
Republic of Crimea	81 363 976	43 782 102	21 819 673	13 866 323
Krasnodar Territory	117 511 583	76 632 369	14 907 056	22 349 764
Astrakhan Region	1 443 056	526 350	79 350	684 013
Volgograd Region	9 832 146	7 555 011	904 610	1 366 037
Rostov Region	96 380 368	45 642 132	1 740 231	48 586 999
City of Sevastopol	12 838 370	8 292 843	0	4 039 287
North-Caucasian Federal District	13 235 548	8 888 505	719 688	3 562 241
Republik of Daghestan	1 395 787	956 056	2 995	436 736
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	3 730 042	2 461 625	208 600	1 053 003

Karachai-Cherkess Republic	2 853 523	1 317 380	0	1 536 143
Republic of North Ossetia - Alania	697 425	517 348	0	180 077
Chechen Republic	0	0	0	0
Stavropol Territory	4 558 771	3 636 096	508 093	356 282
Volga Federal District	932 928 910	497 503 617	72 244 195	251 458 151
Republic of Bashkortostan	41 919 949	28 859 979	5 572 372	5 755 872
Republic of Marii El	1 740 119	1 148 002	303 053	61 913
Republic of Mordovia	12 774 980	9 608 292	27 113	2 688 601
Republic of Tatarstan	388 077 014	251 202 004	34 515 097	64 731 337
Udmurt Republic	29 905 366	5 474 213	38 900	23 227 904
Chuvash Republic	8 117 945	3 724 837	446 017	3 896 174
Perm Territory	16 843 208	8 798 953	347 730	7 211 123
Kirov Region	19 165 091	11 464 219	1 559 753	5 264 669
Nizhny Novgograd Region	53 218 499	32 412 997	7 169 903	6 069 220
Orenburg Region	28 066 474	13 342 108	735 683	12 591 692
Penza Region	3 306 762	2 209 074	106 029	627 264
Samara Region	298 221 035	108 592 545	14 602 902	116 516 877
Saratov Region	28 665 698	18 403 891	6 714 730	2 276 151
Ulyanovsk Region	2 906 770	2 262 503	104 913	539 354
Ural Federal District	573 850 677	170 830 527	149 392 530	194 661 559
Kurgan Region	2 215 401	2 067 532	4 186	111 132
Sverdlovsk Region	300 639 377	85 685 536	70 974 238	98 399 016
Tyumen Region	191 330 903	47 100 909	64 580 890	69 776 440
Chelyabinsk Region	79 664 996	35 976 550	13 833 216	26 374 971
Siberian Federal District	115 237 920	51 111 741	23 805 254	37 004 469
Republic of Altai	870 307	414 792	1 516	55 519
Republic of Buryatiya	0	0	0	0
Republic of Tuva	184 006	129 733	3 033	51 240
Republic of Khakassia	5 124 205	2 520 667	7 036	2 318 253
Altai Territory	8 299 565	5 612 983	1 008 881	1 488 553
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	4 662 726	800 668	756 276	3 104 772
Irkutsk Region	14 200 549	8 321 310	366 207	5 117 871
Kemerovo Region	6 454 663	3 441 179	215 976	2 773 174
Novosibirsk Region	63 724 086	22 542 862	21 116 907	18 337 295
Omsk Region	6 289 599	4 050 370	327 906	1 698 156
Tomsk Region	5 428 214	3 277 177	1 516	2 059 636
Far Eastern Federal District	341 986 732	121 012 967	8 816 523	190 859 305
Republic of Sakha (Yakutia)	26 485 748	16 815 434	0	7 921 391
Kamchatka Territory	5 166 701	4 180 341	428 917	492 272
Primorskiy Territory	70 098 224	46 836 861	41 400	19 246 185
Khabarovsk Territory	4 232 032	2 372 627	83 350	722 047
Amur Region	234 281 125	49 611 997	8 193 790	162 052 592
Magadan Region	0	0	0	0
Sakhalin Region	1 722 902	1 195 707	69 066	424 818
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	41 039 004 791	20 898 336 154	5 733 442 263	11 047 663 979

Table 35

**Distribution of Loans, Deposits and Other Claims in Foreign Currency by Credit Institutions,
Registered in Respective Regions, as of 1.07.17**

thousand rubles

	Total	of which		
		Loans and other claims on non-financial organisations	Loans, deposits and other claims on credit institutions	Loans and other claims on individuals
1	2	3	4	5
Central Federal District	14 943 207 238	8 941 346 186	3 740 511 875	129 009 168
Belgorod Region	13 718	12 241	1 477	0
Bryansk Region	0	0	0	0
Vladimir Region	0	0	0	0
Voronezh Region	485 600	332 900	0	135 890
Ivanovo Region	73 338	8 067	63 364	1 907
Kaluga Region	0	0	0	0
Kostroma Region	24 205 698	10 621 495	7 422 607	173 620
Kursk Region	407 690	0	407 690	0
Lipetsk Region	67 499	0	67 499	0
Moscow Region	1 892 460	685 033	19 516	1 187 911
Orel Region	0	0	0	0
Ryazan Region	10 363	0	10 363	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	237 837	100 960	886	125 883
City of Moscow	14 915 813 035	8 929 585 490	3 732 518 473	127 383 957
North-Western Federal District	170 359 086	94 935 558	34 635 679	4 047 533
Republic of Karelia	0	0	0	0
Komi Republic	23 010	23 010	0	0
Akhangel'sk Region	0	0	0	0
Vologda Region	713 202	441 438	33 815	3 065
Kaliningrad Region	232 917	78 605	0	154 312
Leningrad Region	0	0	0	0
Murmansk Region	0	0	0	0
Novgorod Region	6 075	0	6 075	0
Pskov Region	0	0	0	0
St Petersburg	169 383 882	94 392 505	34 595 789	3 890 156
Southern Federal District	6 869 071	5 515 038	541 785	812 248
Republic of Adygeya	24 961	1 073	0	23 888
Republic of Kalmykia	0	0	0	0
Republic of Crimea	577 830	227 923	12 626	337 281
Krasnodar Territory	993 684	849 222	100 648	43 814
Astrakhan Region	3 368	0	3 368	0
Volgograd Region	311 037	0	303 841	7 196
Rostov Region	4 622 898	4 144 797	119 153	358 948
City of Sevastopol	335 293	292 023	2 149	41 121
North-Caucasian Federal District	24 770	0	17 843	6 927
Republik of Daghestan	4 150	0	886	3 264
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	1 224	0	1 224	0

Karachai-Cherkess Republic	3 663	0	0	3 663
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	64 641 888	21 760 974	16 529 842	1 252 883
Republic of Bashkortostan	127 603	38 406	3 002	302
Republic of Marii El	0	0	0	0
Republic of Mordovia	0	0	0	0
Republic of Tatarstan	15 718 501	2 216 823	12 863 442	74 554
Udmurt Republic	592 060	274 003	308 814	9 243
Chuvash Republic	74 600	35 615	0	38 985
Perm Territory	704 241	610 885	93 356	0
Kirov Region	1 040	0	928	112
Nizhny Novgogrod Region	1 101 745	288 204	719 971	76 452
Orenburg Region	424 358	346 824	31 121	46 413
Penza Region	0	0	0	0
Samara Region	45 841 854	17 899 745	2 504 549	1 006 064
Saratov Region	55 231	50 469	4 659	103
Ulyanovsk Region	655	0	0	655
Ural Federal District	55 831 216	37 989 895	15 527 379	354 028
Kurgan Region	945	0	0	945
Sverdlovsk Region	42 874 729	35 050 737	5 533 137	330 941
Tyumen Region	10 550 895	2 467 285	8 061 535	22 075
Chelyabinsk Region	2 404 647	471 873	1 932 707	67
Siberian Federal District	6 052 633	1 924 029	4 056 669	71 932
Republic of Altai	29 543	0	29 543	0
Republic of Buryatiya	0	0	0	0
Republic of Tuva	342	0	342	0
Republic of Khakassia	0	0	0	0
Altai Territory	1 369	1 369	0	0
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	148 600	0	148 600	0
Irkutsk Region	828 007	795 882	32 125	0
Kemerovo Region	4 002	0	295	3 707
Novosibirsk Region	4 951 462	1 108 462	3 833 667	9 330
Omsk Region	86 417	18 316	9 206	58 895
Tomsk Region	2 891	0	2 891	0
Far Eastern Federal District	19 302 367	15 346 621	372 249	1 631 765
Republic of Sakha (Yakutia)	836 589	440 461	143 420	252 708
Kamchatka Territory	56 663	56 663	0	0
Primorskiy Territory	853 669	666 479	127 688	59 043
Khabarovsk Territory	0	0	0	0
Amur Region	17 492 431	14 183 018	38 126	1 320 014
Magadan Region	0	0	0	0
Sakhalin Region	63 015	0	63 015	0
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	15 266 288 269	9 118 818 301	3 812 193 321	137 186 484

Table 36

Overdue claims on loans, deposits and other claims by credit institutions registered in respective regions, as of 1.07.17

thousand rubles

1	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	1 532 687 555	237 279 593	64 895 715	62 505 359	738 645 451	40 258 090
Belgorod Region	151 899	0	0	0	1 503	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	68 794	0	0	0	51 347	0
Voronezh Region	52 835	0	0	0	957	0
Ivanovo Region	130 085	34	0	0	64 693	0
Kaluga Region	685 265	0	12 952 092	0	640 398	0
Kostroma Region	1 618 538	15 764	20 375 365	0	13 386 323	110 164
Kursk Region	26 428	0	0	0	16 695	0
Lipetsk Region	2 381 777	0	0	0	136 779	0
Moscow Region	869 533	279 778	0	0	724 804	252 179
Orel Region	0	0	0	0	0	0
Ryazan Region	864 758	0	0	0	75 650	0
Smolensk Region	0	0	0	0	0	0
Tambov Region	61 133	0	0	0	27 091	0
Tver Region	75 082	0	0	0	1 320	0
Tula Region	58 104	0	0	0	2 257	0
Yaroslavl Region	600 508	0	0	0	72 926	35 451
City of Moscow	1 525 042 816	236 984 017	31 568 258	62 505 359	723 442 708	39 860 296
North-Western Federal District	98 143 956	4 430 667	18 514 223	54 488	7 728 085	497 498
Republic of Karelia	4 604	0	0	0	30 802	0
Komi Republic	229 275	0	41 822	0	2 678	0
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	1 209 162	0	45 000	0	943 680	3
Kaliningrad Region	444 584	2 700	9 689	0	52 381	4
Leningrad Region	16 673	0	0	0	524	0
Murmansk Region	11 340	0	0	0	37 096	0
Novgorod Region	100 061	0	0	0	10 407	0
Pskov Region	145 542	0	0	0	11 229	0
St Petersburg	95 982 715	4 427 967	18 417 712	54 488	6 639 288	497 491
Southern Federal District	15 841 571	1 385 700	526 000	1 706	4 478 316	261 506
Republic of Adygeya	227 874	0	0	0	37 052	0
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	828 302	223 674	0	0	542 023	95 161
Krasnodar Territory	10 562 376	823 815	526 000	0	2 420 337	2 161
Astrakhan Region	30 594	0	0	0	41 940	0
Volgograd Region	586 003	0	0	0	52 638	205
Rostov Region	2 594 808	171 348	0	0	1 172 966	126 975
City of Sevastopol	1 011 614	166 863	0	1 706	211 360	37 004
North-Caucasian Federal District	516 039	0	507 000	15 733	381 621	3 663
Republik of Daghestan	59 971	0	0	0	105 558	0

Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	268 847	0	0	0	125 263	0
Karachai-Cherkess Republic	84 666	0	0	0	51 190	3 663
Republic of North Ossetia - Alania	34 942	0	0	0	31 831	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	67 613	0	507 000	15 733	67 779	0
Volga Federal District	45 961 227	112 085	14 070 822	0	23 877 263	912 120
Republic of Bashkortostan	795 289	0	5 524 788	0	891 065	302
Republic of Marii El	36 239	0	2 003	0	1 213	0
Republic of Mordovia	345 207	0	0	0	75 308	0
Republic of Tatarstan	14 224 310	82 838	5 045 031	0	5 750 919	40 598
Udmurt Republic	179 343	0	0	0	2 052 344	9 045
Chuvash Republic	56 552	0	0	0	84 124	0
Perm Territory	429 178	29 247	0	0	612 546	0
Kirov Region	1 118 332	0	0	0	919 947	0
Nizhny Novgogrod Region	2 974 172	0	104 000	0	509 056	34 569
Orenburg Region	555 639	0	55 000	0	285 662	0
Penza Region	112 483	0	0	0	60 043	0
Samara Region	22 160 763	0	3 340 000	0	12 216 872	827 550
Saratov Region	2 839 693	0	0	0	309 263	56
Ulyanovsk Region	134 027	0	0	0	108 901	0
Ural Federal District	14 345 994	359 002	3 901 436	1 458	12 873 560	19 890
Kurgan Region	165 621	0	0	0	11 786	0
Sverdlovsk Region	6 111 928	8 977	3 734 522	0	10 557 341	16 238
Tyumen Region	3 224 233	350 025	0	0	1 561 533	3 585
Chelyabinsk Region	4 844 212	0	166 914	1 458	742 900	67
Siberian Federal District	2 777 509	0	15 848	342	1 978 519	489
Republic of Altai	3 512	0	0	0	5 414	0
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	5 854	0	0	342	10 613	0
Republic of Khakassia	79 229	0	0	0	84 377	0
Altai Territory	324 333	0	5 848	0	39 481	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	27 670	0	0	0	307 971	0
Irkutsk Region	352 676	0	0	0	211 351	0
Kemerovo Region	83 548	0	10 000	0	98 725	489
Novosibirsk Region	1 558 807	0	0	0	1 051 615	0
Omsk Region	263 809	0	0	0	110 312	0
Tomsk Region	78 071	0	0	0	58 660	0
Far Eastern Federal District	11 059 260	328 612	6 201 135	0	40 699 644	554 817
Republic of Sakha (Yakutia)	424 579	120 808	0	0	197 077	0
Kamchatka Territory	143 418	0	0	0	93 979	0
Primorskiy Territory	5 156 169	0	26 135	0	1 232 642	9 704
Khabarovsk Territory	48 320	0	0	0	70 643	0
Amur Region	5 097 038	207 804	6 175 000	0	39 051 453	545 113
Magadan Region	0	0	0	0	0	0
Sakhalin Region	189 736	0	0	0	53 850	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	1 721 333 111	243 895 659	108 632 179	62 579 086	830 662 459	42 508 073

Table 37

Distribution of Clients' Funds in Rubles by Credit Institutions Registered in Respective Regions, as of 1.07.17

thousand rubles

	Total	of which				
		Budgetary funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other funds of legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
Central Federal District	32 430 965 055	2 881 453	75 753	5 857 452 409	8 965 377 812	17 334 386 467
Belgorod Region	7 507 991	0	0	1 966 083	453 753	5 065 994
Bryansk Region	0	0	0	0	0	0
Vladimir Region	1 900 137	0	18	468 849	65 500	1 350 176
Voronezh Region	3 293 456	0	0	291 582	226 018	2 759 377
Ivanovo Region	12 083 582	0	0	1 632 391	326 812	10 002 871
Kaluga Region	44 519 142	0	0	1 482 183	22 572 818	20 443 414
Kostroma Region	328 627 845	0	0	14 771 777	57 005 362	256 546 706
Kursk Region	15 000 025	0	0	2 624 487	726 284	11 637 912
Lipetsk Region	19 259 099	0	0	2 655 512	2 197 574	14 380 800
Moscow Region	20 086 386	0	0	5 129 491	1 548 366	13 371 022
Orel Region	0	0	0	0	0	0
Ryazan Region	13 353 314	0	0	3 191 451	281 717	9 711 192
Smolensk Region	0	0	0	0	0	0
Tambov Region	2 292 873	0	0	514 460	16 490	1 748 059
Tver Region	1 107 879	0	0	861 146	18 264	219 863
Tula Region	1 605 408	0	0	304 886	191 628	1 105 662
Yaroslavl Region	12 028 003	0	0	2 466 671	4 356 493	5 137 869
City of Moscow	31 948 299 915	2 881 453	75 735	5 819 091 440	8 875 390 733	16 980 905 550
North-Western Federal District	1 230 366 301	19 942	313	373 745 748	483 304 018	359 965 347
Republic of Karelia	415 627	0	0	201 046	50 000	150 926
Komi Republic	4 662 624	0	0	1 077 602	789 299	2 648 284
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	43 455 270	0	0	8 731 746	12 832 711	21 781 598
Kaliningrad Region	13 892 727	0	0	1 427 042	7 465 696	4 826 028
Leningrad Region	83 211	0	0	32 490	50 721	0
Murmansk Region	1 171 981	0	0	729 310	3 100	429 882
Novgorod Region	4 953 290	0	313	2 195 680	30 925	2 638 657
Pskov Region	1 718 111	0	0	508 932	0	1 207 733
St Petersburg	1 160 013 460	19 942	0	358 841 900	462 081 566	326 282 239
Southern Federal District	371 672 823	93 934	410	63 731 000	45 464 741	259 910 127
Republic of Adygeya	6 286 124	0	0	510 734	311 274	5 455 155
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	92 534 096	8 840	0	29 201 554	4 268 951	58 627 815
Krasnodar Territory	150 257 790	8 700	410	14 501 766	34 194 633	101 052 787
Astrakhan Region	5 063 366	0	0	1 599 997	1 077 745	1 060 494
Volgograd Region	8 055 364	0	0	1 549 101	811 306	5 687 055
Rostov Region	93 698 545	76 394	0	13 955 816	4 109 759	75 406 837
City of Sevastopol	15 777 538	0	0	2 412 032	691 073	12 619 984
North-Caucasian Federal District	13 240 036	0	0	4 437 016	2 484 496	6 191 754
Republic of Dagestan	1 420 961	0	0	1 033 922	18	360 552
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	3 809 704	0	0	861 788	59 683	2 862 315
Karachai-Cherkess Republic	2 494 677	0	0	476 911	1 610 136	407 345
Republic of North Ossetia - Alania	312 414	0	0	83 965	43 500	184 949
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	5 202 280	0	0	1 980 430	771 159	2 376 593

Volga Federal District	841 926 592	3 891 208	0	115 009 994	236 906 575	483 653 958
Republic of Bashkortostan	49 513 015	20 951	0	2 296 184	8 966 146	38 202 236
Republic of Marii El	2 096 123	0	0	333 543	15 184	1 727 137
Republic of Mordovia	20 032 558	0	0	1 894 632	698 352	17 412 735
Republic of Tatarstan	429 723 212	3 836 146	0	71 056 418	170 829 461	182 580 249
Udmurt Republic	34 299 144	8 577	0	2 661 845	775 650	30 819 475
Chuvash Republic	9 090 494	0	0	1 650 145	1 124 133	6 281 606
Perm Territory	19 766 395	6 697	0	2 433 569	2 053 934	15 241 384
Kirov Region	27 752 304	1 694	0	4 389 829	1 914 680	21 198 446
Nizhny Novgograd Region	60 235 256	10 553	0	9 186 708	5 231 708	45 700 405
Orenburg Region	30 879 602	6 590	0	3 622 094	3 322 764	23 915 146
Penza Region	3 846 915	0	0	889 964	385 069	2 553 693
Samara Region	112 354 939	0	0	10 645 026	31 838 475	69 471 126
Saratov Region	38 696 903	0	0	3 440 916	9 465 806	25 745 681
Ulyanovsk Region	3 639 732	0	0	509 121	285 213	2 804 639
Ural Federal District	777 256 617	143 979	0	77 368 910	244 108 516	452 681 903
Kurgan Region	1 870 492	0	0	538 531	230 216	1 095 475
Sverdlovsk Region	402 813 969	18 307	0	51 205 506	73 860 348	277 114 097
Tyumen Region	272 441 241	118 562	0	10 648 450	161 312 069	99 320 457
Chelyabinsk Region	100 130 915	7 110	0	14 976 423	8 705 883	75 151 874
Siberian Federal District	129 794 908	44 425	0	26 017 941	12 123 484	89 214 340
Republic of Altai	931 404	0	0	156 628	86 294	688 026
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	253 741	0	0	169 233	0	84 508
Republic of Khakassia	6 079 765	0	0	1 021 094	505 528	4 480 660
Altai Territory	7 188 906	0	0	1 706 208	649 454	4 830 295
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	6 848 730	0	0	1 240 810	101 078	5 357 945
Irkutsk Region	14 355 941	0	0	3 646 861	2 332 686	8 282 408
Kemerovo Region	10 576 156	0	0	1 706 652	757 523	7 988 856
Novosibirsk Region	68 145 649	44 425	0	13 493 590	6 705 196	46 016 240
Omsk Region	8 560 029	0	0	1 734 478	844 229	5 969 021
Tomsk Region	6 854 587	0	0	1 142 387	141 496	5 516 381
Far Eastern Federal District	361 858 778	59 357	204 187	40 862 659	18 533 386	301 108 075
Republic of Sakha (Yakutia)	31 920 423	28 294	0	5 491 315	2 743 459	23 569 038
Kamchatka Territory	6 073 085	0	0	1 220 217	142 789	4 670 996
Primorskiy Territory	84 462 911	25 310	0	17 918 429	5 623 458	60 358 565
Khabarovsk Territory	4 975 797	0	0	408 120	266 464	4 301 213
Amur Region	229 415 747	0	204 187	13 804 704	9 342 096	205 695 429
Magadan Region	0	0	0	0	0	0
Sakhalin Region	5 010 815	5 753	0	2 019 874	415 120	2 512 834
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	36 157 081 110	7 134 298	280 663	6 558 625 677	10 008 303 028	19 287 111 971

Table 38

Distribution of Clients' Funds in Foreign Currency by Credit Institutions Registered in Respective Regions, as of 1.07.17

thousand rubles

	Total	of which				
		Budgetary funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other funds of legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
Central Federal District	15 141 919 252	37 849 968	7 832	2 269 140 948	7 111 856 213	5 377 819 985
Belgorod Region	717 952	0	0	29 187	0	688 765
Bryansk Region	0	0	0	0	0	0
Vladimir Region	78 013	0	0	17 914	0	60 099
Voronezh Region	1 374 173	0	0	4 229	0	1 369 944
Ivanovo Region	654 204	0	0	56 611	0	597 582
Kaluga Region	1 586 725	0	0	21 805	472 710	1 092 210
Kostroma Region	20 882 697	0	0	3 314 634	7 835 429	9 631 638
Kursk Region	705 408	0	0	228 848	0	476 559
Lipetsk Region	1 299 547	0	0	864 772	0	434 775
Moscow Region	3 510 740	0	0	497 044	454 958	2 558 738
Orel Region	0	0	0	0	0	0
Ryazan Region	1 205 571	0	0	184 441	0	1 019 097
Smolensk Region	0	0	0	0	0	0
Tambov Region	22 068	0	0	2 720	0	19 335
Tver Region	308 323	0	0	102 669	163 913	41 729
Tula Region	35 440	0	0	11 665	0	23 775
Yaroslavl Region	2 524 036	0	0	106 288	0	2 417 702
City of Moscow	15 107 014 355	37 849 968	7 832	2 263 698 121	7 102 929 203	5 357 388 037
North-Western Federal District	206 133 228	0	0	34 377 747	82 142 384	86 846 240
Republic of Karelia	18 610	0	0	17 368	0	1 227
Komi Republic	540 865	0	0	20 021	0	520 844
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	2 085 851	0	0	174 673	79 412	1 680 639
Kaliningrad Region	4 838 445	0	0	1 383 754	1 808 501	1 504 872
Leningrad Region	0	0	0	0	0	0
Murmansk Region	1 366 160	0	0	1 355 455	0	10 704
Novgorod Region	248 711	0	0	26 055	64 137	158 519
Pskov Region	11 302	0	0	9 790	0	1 512
St Petersburg	197 023 284	0	0	31 390 631	80 190 334	82 967 923
Southern Federal District	26 810 950	6 727	0	6 398 398	3 052 191	16 607 554
Republic of Adygeya	257 409	0	0	882	59 086	197 441
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	6 149 970	6 721	0	311 504	50 224	5 244 360
Krasnodar Territory	8 213 003	0	0	929 596	871 309	6 245 244
Astrakhan Region	3 888 435	0	0	3 809 755	0	73 559
Volgograd Region	658 105	0	0	106 601	130 527	420 963
Rostov Region	6 426 513	0	0	1 162 049	1 890 519	3 337 015
City of Sevastopol	1 217 515	6	0	78 011	50 526	1 088 972
North-Caucasian Federal District	432 730	0	0	131 726	0	299 102
Republic of Dagestan	13 316	0	0	3 317	0	9 976
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	82 844	0	0	24 470	0	58 374
Karachai-Cherkess Republic	23 422	0	0	623	0	22 752
Republic of North Ossetia - Alania	43 771	0	0	0	0	43 771
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	269 377	0	0	103 316	0	164 229
Volga Federal District	152 236 021	6	0	10 046 894	98 012 745	43 656 771
Republic of Bashkortostan	1 288 310	0	0	55 620	118 179	1 114 250

Republic of Marii El	17 988	0	0	2 544	0	9 407
Republic of Mordovia	216 216	0	0	13 132	0	200 881
Republic of Tatarstan	125 927 753	6	0	6 813 242	95 584 927	23 100 333
Udmurt Republic	1 025 002	0	0	279 895	176 112	568 990
Chuvash Republic	525 402	0	0	18 309	118 171	388 893
Perm Territory	1 855 935	0	0	161 074	31 068	1 657 292
Kirov Region	1 293 539	0	0	361 601	330 133	601 805
Nizhny Novgorod Region	4 353 932	0	0	443 134	580 696	3 324 735
Orenburg Region	2 160 413	0	0	21 108	315 325	1 823 064
Penza Region	121 646	0	0	88 236	33 397	0
Samara Region	11 724 850	0	0	1 516 130	724 442	9 476 336
Saratov Region	1 721 872	0	0	271 553	295	1 388 938
Ulyanovsk Region	3 163	0	0	1 316	0	1 847
Ural Federal District	80 817 305	59 645	0	9 215 622	18 597 188	44 183 035
Kurgan Region	25 739	0	0	3 515	0	22 224
Sverdlovsk Region	51 102 712	0	0	5 051 891	17 046 997	28 536 428
Tyumen Region	17 321 087	59 645	0	475 391	412 969	8 647 419
Chelyabinsk Region	12 367 767	0	0	3 684 825	1 137 222	6 976 964
Siberian Federal District	24 966 586	0	0	11 852 584	1 760 752	10 875 320
Republic of Altai	126 887	0	0	110 338	0	16 549
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	485	0	0	0	0	485
Republic of Khakassia	173 545	0	0	16 209	0	93 124
Altai Territory	213 178	0	0	49 844	0	163 334
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	459 052	0	0	55 736	0	400 979
Irkutsk Region	1 719 214	0	0	199 148	0	1 488 289
Kemerovo Region	427 482	0	0	186 166	0	241 316
Novosibirsk Region	19 904 402	0	0	10 754 195	768 111	8 004 690
Omsk Region	1 765 339	0	0	423 138	992 641	349 371
Tomsk Region	177 002	0	0	57 810	0	117 183
Far Eastern Federal District	53 739 918	0	0	8 829 502	13 974 222	29 740 186
Republic of Sakha (Yakutia)	2 191 481	0	0	69 344	62 612	2 027 317
Kamchatka Territory	1 027 512	0	0	124 436	0	903 076
Primorskiy Territory	11 855 733	0	0	3 476 372	1 729 320	6 419 266
Khabarovsk Territory	136 624	0	0	3 793	0	132 380
Amur Region	34 039 180	0	0	1 137 152	12 182 290	19 787 164
Magadan Region	0	0	0	0	0	0
Sakhalin Region	4 489 388	0	0	4 018 405	0	470 983
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	15 687 055 990	37 916 346	7 832	2 349 993 421	7 329 395 695	5 610 028 193

Table 39

**Loans, Deposits and Other Funds Received From Other Credit Institutions
(by credit institutions registered in respective regions), as of 1.07.17**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	7 869 213 691	5 247 612 217	2 621 601 474
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	0	0	0
Voronezh Region	1 415 498	1 415 498	0
Ivanovo Region	0	0	0
Kaluga Region	15 600	15 600	0
Kostroma Region	341 894 758	250 595 466	91 299 292
Kursk Region	0	0	0
Lipetsk Region	877 000	877 000	0
Moscow Region	750 000	750 000	0
Orel Region	0	0	0
Ryazan Region	0	0	0
Smolensk Region	0	0	0
Tambov Region	32 517	32 517	0
Tver Region	0	0	0
Tula Region	5 909	0	5 909
Yaroslavl Region	1 477 514	1 477 514	0
City of Moscow	7 522 744 895	4 992 448 622	2 530 296 273
North-Western Federal District	312 853 552	281 213 791	31 639 761
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangel'sk Region	0	0	0
Vologda Region	1 486 093	0	1 486 093
Kaliningrad Region	21 444	21 444	0
Leningrad Region	0	0	0
Murmansk Region	0	0	0
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	311 346 015	281 192 347	30 153 668
Southern Federal District	5 871 021	4 259 197	1 611 824
Republic of Adygeya	0	0	0
Republic of Kalmykia	0	0	0
Republic of Crimea	2 853 990	2 853 990	0
Krasnodar Territory	635 321	205 207	430 114
Astrakhan Region	0	0	0
Volgograd Region	200 000	200 000	0
Rostov Region	2 181 710	1 000 000	1 181 710
City of Sevastopol	0	0	0
North-Caucasian Federal District	0	0	0
Republic of Dagestan	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	126 186 587	123 182 405	3 004 182
Republic of Bashkortostan	28 938 332	28 533 622	404 710
Republic of Marii El	0	0	0
Republic of Mordovia	230 000	230 000	0
Republic of Tatarstan	7 406 982	4 947 759	2 459 223
Udmurt Republic	0	0	0
Chuvash Republic	100 000	100 000	0
Perm Territory	198 967	198 967	0
Kirov Region	0	0	0
Nizhny Novgogrod Region	4 025 754	4 025 754	0
Orenburg Region	57 455	22 033	35 422
Penza Region	16 875	0	16 875
Samara Region	85 077 222	84 989 270	87 952
Saratov Region	135 000	135 000	0
Ulyanovsk Region	0	0	0
Ural Federal District	144 307 166	129 252 011	15 055 155
Kurgan Region	0	0	0
Sverdlovsk Region	142 820 310	127 765 155	15 055 155
Tyumen Region	1 139 496	1 139 496	0
Chelyabinsk Region	347 360	347 360	0
Siberian Federal District	2 930 781	2 926 645	4 136
Republic of Altai	0	0	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	34 852	34 852	0
Altai Territory	193 582	193 582	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	0	0	0
Irkutsk Region	0	0	0
Kemerovo Region	0	0	0
Novosibirsk Region	2 702 347	2 698 211	4 136
Omsk Region	0	0	0
Tomsk Region	0	0	0
Far Eastern Federal District	21 620 354	20 548 152	1 072 202
Republic of Sakha (Yakutia)	372 772	372 772	0
Kamchatka Territory	0	0	0
Primorskiy Territory	2 781 617	2 781 617	0
Khabarovsk Territory	0	0	0
Amur Region	18 465 965	17 393 763	1 072 202
Magadan Region	0	0	0
Sakhalin Region	0	0	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0
Total	8 482 983 152	5 808 994 418	2 673 988 734

Macprudential Indicators of the Banking Sector

Table 40

Some Indicators of the Banking Sector Financial Soundness (Percent)

	1.01.16	1.01.17	1.04.17	1.06.17	1.07.17
Own funds (capital) adequacy					
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio)	12,7	13,1	13,4	13,3	12,9
Tier I capital ratio N1.2 (Basel III)	8,5	9,2	9,9	9,6	9,4
Risk-weighted assets ¹ (Basel III) to total assets ratio	48,3	44,1	42,3	42,8	42,3
Credit risk					
Share of problem (IV quality category) and bad (V quality category) loans in total loans ²	8,3	9,4	9,7	9,9	9,8
Loan loss provisions made as percent of total loans ²	7,8	8,5	8,6	8,7	8,6
Ratio of loans, bank guarantees and sureties granted by a bank to its owners (shareholders) to own funds (capital) (N9.1)	2,8	3,6	3,7	4,1	4,4
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	213,5	210,6	220,9
<i>Distribution of loans provided by credit institutions</i>					
agriculture, hunting and forestry	3,5	4,0	4,1	4,2	4,2
mining	4,9	5,6	5,4	5,6	5,9
manufacturing	17,1	15,4	15,6	15,7	15,4
production and distribution of energy, gas and water	2,5	3,1	3,2	3,1	3,1
constructing	4,8	4,5	4,4	4,5	4,5
wholesale and retail trade, car and household appliance repair	11,3	10,9	10,3	10,1	10,0
transport and communication	4,2	4,2	4,4	4,3	4,2
other economic activities	24,1	23,1	23,2	23,0	23,3
individuals	27,5	29,1	29,4	29,5	29,4
of which					
mortgage loans	10,4	12,1	12,3	12,3	12,3
<i>Geographical distribution of interbank loans and deposits ³</i>					
Russian Federation	54,0	68,8	61,6	65,0	65,7
United Kingdom	12,3	7,5	10,7	9,3	8,7
USA	4,5	3,2	5,1	1,7	1,9
Germany	0,8	0,3	1,4	1,4	0,4
Austria	4,9	1,1	1,3	2,0	2,0
France	1,8	1,4	1,6	2,9	2,2
Italy	0,0	2,0	2,8	2,2	2,1
Cyprus	9,2	5,3	5,1	5,4	5,8
Netherlands	0,8	0,5	0,5	0,4	0,6
Other	11,8	9,9	9,8	9,7	10,5
Liquidity					
Ratio of high liquid assets to total assets	10,6	10,5	11,9	11,2	11,2
Ratio of liquid assets to total assets	24,6	21,8	23,7	23,6	23,3
Ratio of high liquid assets to demand liabilities (N2)	97,5	106,6	114,9	108,6	109,7
Ratio of liquid assets to short-term liabilities (N3)	139,3	144,9	169,2	170,7	170,7
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	50,9	51,2	52,0
Ratio of clients' funds to total loans ⁴	106,1	107,5	110,4	110,3	110,5
Market risk to total own funds (capital) ⁵					
of which					
Interest rate risk	34,4	36,8	36,2	35,5	36,2
Equity position risk	3,3	3,0	3,2	3,0	3,7
Foreign exchange risk	6,3	3,2	3,2	4,5	4,7
Commodity risk	-	0,9	1,1	1,4	1,5
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	8,6	12,0	12,8	12,9	13,0
Banks' financial result over the reporting period (billion rubles)					
as percent of the banking sector assets ⁶	0,3	1,2	0,4	0,8	1,0
as percent of the banking sector own funds (capital) ⁶	2,3	10,3	3,6	6,9	8,1
Return on assets ⁷	0,3	1,2	1,5	1,7	1,7
Return on equity ⁷	2,3	10,3	12,7	14,6	14,4

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".

⁴ Except loans, deposits and other funds, placed in interbank market.

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

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

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

Capital Adequacy

Table 41

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

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

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

² Credit institutions going through insolvency measures with the State Corporation Deposit Insurance Agency's participation according to Federal Law № 127-FZ dated October 26, 2002 "On Insolvency (bankruptcy)" and for which insolvency measures financial funds are allocated.

Table 42

Basel III Capital Tiers and Adequacy Ratios

Basel III capital ¹ structure	1.01.16		1.01.17		1.04.17		1.06.17		1.07.17	
	billion rubles	share in own funds (Basel III capital)	billion rubles	share in own funds (Basel III capital)	billion rubles	share in own funds (Basel III capital)	billion rubles	share in own funds (Basel III capital)	billion rubles	share in own funds (Basel III capital)
Own funds (Basel III capital):	9 008,6	100,0	9 387,1	100,0	9 479,0	100,0	9 649,2	100,0	9 613,9	100,0
of which:										
1. Tier 1 capital	6 002,5	66,6	6 586,7	70,2	6 959,0	73,4	7 007,7	72,6	6 987,2	72,7
of which:										
1.1. Common Equity Tier 1	5 857,8	65,0	6 408,2	68,3	6 757,1	71,3	6 761,4	70,1	6 737,9	70,1
1.2. Additional Tier 1	144,7	1,6	178,5	1,9	202,0	2,1	246,2	2,6	249,3	2,6
2. Tier 2 Capital	3 006,1	33,4	2 800,4	29,8	2 519,9	26,6	2 641,5	27,4	2 626,7	27,3
Basel III capital adequacy ratios²	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio)	12,7	8	13,1	6	13,4	4	13,2	2	12,9	4
Common equity Tier 1 ratio (N1.1)	8,2	8	8,9	4	9,5	5	9,3	5	9,0	5
Tier 1 capital ratio (N1.2)	8,5	8	9,2	7	9,9	6	9,6	7	9,4	6

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		1.04.17		1.06.17		1.07.17	
	billion rubles	share in own funds	billion rubles	share in own funds	billion rubles	share in own funds	billion rubles	share in own funds	billion rubles	share in own funds
1. Factors of own funds (capital) increase	11 233,4	124,7	11 506,5	122,6	11 511,7	121,4	11 653,6	120,8	11 590,4	120,6
1.1. Authorized capital	2 416,3	26,8	2 458,3	26,2	2 428,9	25,6	2 426,6	25,1	2 467,8	25,7
1.2. Issue income	1 451,5	16,1	1 479,7	15,8	1 479,0	15,6	1 473,5	15,3	1 466,5	15,3
1.3. Credit institutions' profit and funds	4 112,3	45,6	4 721,7	50,3	4 932,4	52,0	5 090,7	52,8	4 990,3	51,9
1.4. Subordinated loans	3 026,7	33,6	2 632,9	28,0	2 478,4	26,1	2 474,6	25,6	2 477,4	25,8
1.5. Increase in value of property due to revaluation	226,5	2,5	213,9	2,3	193,0	2,0	188,2	2,0	188,5	2,0
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	2 032,7	21,4	2 004,5	20,8	1 976,5	20,6
2.1. Losses	823,1	9,1	679,3	7,2	673,8	7,1	628,5	6,5	570,9	5,9
2.2. Intangible assets	31,9	0,4	269,0	2,9	271,7	2,9	271,7	2,8	271,9	2,8
2.3. Treasury stocks (shares)	2,5	0,0	7,0	0,1	8,4	0,1	8,8	0,1	9,4	0,1
2.4. Sources of own funds (capital), created using improper assets	8,7	0,1	9,4	0,1	5,6	0,1	6,0	0,1	5,9	0,1
2.5. Subordinated loans granted to credit institutions	306,1	3,4	248,2	2,6	257,2	2,7	267,1	2,8	278,9	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	582,1	6,1	589,9	6,1	606,0	6,3
2.7. Other factors	149,9	1,7	212,0	2,3	233,9	2,5	232,6	2,4	233,5	2,4
Own funds (capital), total	9 008,6	100,0	9 387,1	100,0	9 479,0	100,0	9 649,2	100,0	9 613,9	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	1.04.17	1.06.17	1.07.17
1 st group of assets	0,0	0,0	0,0	0,0	0,0
2 nd group of assets	1 550,7	1 364,4	1 385,2	1 291,0	1 346,5
3 rd group of assets	702,0	43,4	58,8	103,3	109,1
4 th group of assets	37 817,6	33 559,6	31 783,2	32 351,4	32 454,8
5 th group of assets	10,9	332,4	249,7	265,0	278,5
The value of credit risk on balance sheet assets	40 081,2	35 299,7	33 476,9	34 010,7	34 188,9

Reference data:

	1.01.16	1.01.17	1.04.17	1.06.17	1.07.17
1 st group of assets without risk weighting	8 920,2	8 586,9	8 069,7	7 873,8	8 259,5

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	1.04.17	1.06.17	1.07.17
1	Banking sector own funds (capital), billion rubles	9 008,6	9 387,1	9 479,0	9 649,2	9 613,9
2	Risk-weighted assets, billion rubles	70 914,5	71 810,2	70 600,5	72 824,7	74 275,2
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	40 081,2	35 299,7	33 476,9	34 010,7	34 188,9
	- risk-weighted claims on counterparties related to a bank (code 8957.0 ²), billion rubles	1 919,5	2 297,0	2 727,6	2 882,7	3 025,6
	- the amount of mortgage loans and accrued (accumulated) interest claims (code 8807 ²), billion rubles	140,4	232,1	237,6	221,6	245,1
	- the value of credit risk on contingent credit liabilities, billion rubles	4 198,1	4 152,6	3 900,1	4 062,7	4 263,9
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles ²	873,3	594,7	565,5	556,7	560,6
	- the value of operational risk (calculated with risk coefficient 12,5)	6 732,5	7 486,4	7 559,6	8 115,7	8 243,3
	- market risk, billion rubles	3 859,4	4 012,4	4 046,7	4 212,2	4 334,0
	- credit claims of clearing participants (codes 8847 ²)	71,7	75,4	123,7	112,6	117,2
	- higher-risk transactions, billion rubles	11 168,6	15 127,5	15 372,2	15 604,4	16 141,4
	- 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	-846,0	-859,6	-974,4
	- 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	614,6	1 068,3	1 157,9
	- elevated requirements for respective levels of capital to cover certain assets classes in accordance with international approaches to increase the stability of the banking sector	653,2	1 667,5	2 023,2	2 043,3	2 163,3
	- the risk of change of credit claim value (credit valuation adjustment) resulting from the deterioration of counterparty credit quality.	898,2	487,3	437,7	454,6	477,8
	- other	245,1	389,5	361,0	338,7	330,7
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	12,7	13,1	13,4	13,2	12,9

¹ Calculated by form 0409135.

² Detailed definition of risk-weighted assets included in calculation of the denominator of capital adequacy ratio N1.0 (N1) is given in Annex 1 to Bank of Russia Instruction No. 139-I dated December 3, 2012 "On Banks' Required Ratios".

³ With the full cost of a loan (calculated by the credit institutions according to the Federal Law No. 353-FZ, dated December 21, 2013, «On Consumer Credits (Loans)»).

Table 46

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

Own funds (capital) adequacy ratio	1.01.16		1.01.17		1.04.17		1.06.17		1.07.17	
	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %
Less than 8% ¹	27	3,8	24	4,4	21	4,2	18	3,4	21	3,5
From 8% to 10%	1	0,0	13	1,1	11	1,1	17	2,5	10	1,5
From 10% to 12%	83	39,0	44	19,1	41	19,7	49	20,1	52	19,8
From 12% to 14%	92	35,0	70	50,3	68	19,3	58	22,0	64	24,2
14% and more	517	22,2	458	25,1	449	55,7	436	52,0	427	50,9
Banking sector, total	733	100,0	623	100,0	607	100,0	591	100,0	589	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		1.04.17		1.06.17		1.07.17	
		bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %
Loans	Standard	26 254,0	45,2	24 022,7	44,0	24 565,5	45,3	23 902,0	44,0	24 906,5	45,1
	Substandard	22 237,3	38,3	20 805,9	38,1	19 917,7	36,8	20 579,2	37,9	20 474,6	37,1
	Doubtful	4 769,2	8,2	4 641,0	8,5	4 425,5	8,2	4 457,1	8,2	4 445,9	8,0
	Problem	1 408,5	2,4	1 623,3	3,0	1 680,2	3,1	1 831,6	3,4	1 786,6	3,2
	Loss	3 442,2	5,9	3 536,3	6,5	3 586,9	6,6	3 547,4	6,5	3 631,7	6,6
Loan loss provision (LLP) made		4 545,7	7,8	4 619,7	8,5	4 678,7	8,6	4 723,9	8,7	4 743,4	8,6
Reference data: less loans grouped into portfolios of homogeneous loans ²											
Loans	Standard	26 122,5	55,3	23 867,6	54,7	24 411,5	56,6	23 748,4	55,2	24 754,4	56,4
	Substandard	13 276,4	28,1	11 529,8	26,4	10 588,6	24,6	11 056,0	25,7	10 789,0	24,6
	Doubtful	4 266,8	9,0	4 186,7	9,6	3 951,4	9,2	3 975,2	9,2	3 954,1	9,0
	Problem	1 261,5	2,7	1 538,5	3,5	1 598,4	3,7	1 751,6	4,1	1 705,4	3,9
	Loss	2 349,1	5,0	2 526,1	5,8	2 558,7	5,9	2 528,5	5,9	2 649,7	6,0
Loan loss provision (LLP)	Estimated LLP	4 483,4	9,5	4 765,6	10,9	4 754,0	11,0	4 888,7	11,4	4 937,8	11,3
	Estimated LLP adjusted for collateral	3 476,7	7,4	3 705,5	8,5	3 742,6	8,7	3 887,4	9,0	3 934,3	9,0
	LLP made	3 343,4	7,1	3 489,4	8,0	3 517,3	8,2	3 564,1	8,3	3 613,4	8,2
	LLP made as percent of estimated LLP		74,6		73,2		74,0		72,9		73,2
	LLP made as percent of estimated LLP adjusted for collateral		96,2		94,2		94,0		91,7		91,8

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

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

Structure of Loans and Claims Grouped Into Homogeneous Portfolios ¹

	1.01.16		1.01.17		1.04.17		1.06.17		1.07.17	
	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %
1. Loans grouped into portfolios of homogeneous loans - total	10 834,8	100,0	10 980,4	100,0	11 067,4	100,0	11 257,5	100,0	11 392,8	100,0
of which:										
1.1. Loans to legal entities (except credit institutions)	556,0	5,1	486,3	4,4	480,8	4,3	495,3	4,4	502,1	4,4
1.2. Loans to individuals	10 278,8	94,9	10 494,1	95,6	10 586,7	95,7	10 762,2	95,6	10 890,6	95,6
1.3. Loans to credit institutions	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
2. Loans grouped into portfolios of homogeneous loans as a share of total loans		18,6		20,1		20,4		20,7		20,6
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		10,5		10,3		9,9
4. Claims grouped into portfolios of homogeneous claims - total	99,4	100,0	105,5	100,0	97,2	100,0	101,5	100,0	102,2	100,0
of which:										
4.1. Portfolios of homogeneous claims on legal entities	31,3	31,5	53,4	50,6	53,5	55,1	56,9	56,1	53,0	51,9
4.2. Portfolios of homogeneous claims on individuals	68,1	68,5	52,1	49,4	43,7	44,9	44,5	43,9	49,2	48,1
5. Ratio of provisions made on claims grouped into portfolios of homogeneous claims to claims grouped into portfolios of homogeneous claims		43,2		47,4		52,9		53,2		52,4

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

Homogeneous Loans and Claims on Legal Entities and Provisions Made as of 1.07.17¹

	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	502 129,9	100,0	48 984,1	100,0	9,8
of which by quality categories					
1.1. Quality Category I	225,6	0,0	0,0	0,0	0,0
1.2. Quality Category II	450 595,9	89,7	4 311,3	8,8	1,0
1.3. Quality Category III	2 848,0	0,6	265,2	0,5	9,3
1.4. Quality Category IV	4 663,6	0,9	1 529,5	3,1	32,8
1.5. Quality Category V	43 796,8	8,7	42 878,1	87,5	97,9
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	4,2	100,0	2,2	100,0	52,1
of which by quality categories					
2.1. Quality Category I	0,0	0,0	0,0	0,0	0,0
2.2. Quality Category II	0,0	0,0	0,0	0,0	0,0
2.3. Quality Category III	0,0	0,0	0,0	0,0	0,0
2.4. Quality Category IV	4,0	93,1	2,0	89,4	50,0
2.5. Quality Category V	0,3	6,9	0,2	10,6	79,6
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	502 134,1		48 986,3		9,8
4. Homogeneous claims grouped into portfolios - total	53 020,6	100,0	24 443,7	100,0	46,1
of which by quality categories					
4.1. Quality Category I	22 197,9	41,9	0,0	0,0	0,0
4.2. Quality Category II	2 346,3	4,4	27,6	0,1	1,2
4.3. Quality Category III	4 289,1	8,1	492,6	2,0	11,5
4.4. Quality Category IV	437,1	0,8	200,0	0,8	45,8
4.5. Quality Category V	23 750,2	44,8	23 723,5	97,1	99,9
5. Claims for interest payments - total	4 616,5	100,0	2 243,3	100,0	48,6
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	2 196,4	47,6	2 083,0	92,9	94,8

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

Homogeneous Loans and Claims on Individuals and Provisions Made as of 1.07.17¹

	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	10 890 616,1	100,0	1 081 058,2	100,0	9,9
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	1 029 397,4	9,5	35 951,7	3,3	3,5
1.1.2. residential real estate (mortgage) loans, total	3 622 019,2	33,3	66 798,5	6,2	1,8
1.1.3. car loans, total	613 356,7	5,6	61 746,7	5,7	10,1
1.1.4. other consumer loans, total	5 611 725,3	51,5	915 140,1	84,7	16,3
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	248 803,2	2,3	5 208,7	0,5	2,1
1.2.2. a portfolio of loans without overdue payments	9 296 634,1	85,4	154 829,4	14,3	1,7
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	273 153,6	2,5	15 063,5	1,4	5,5
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	96 140,8	0,9	27 159,1	2,5	28,2
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	90 092,0	0,8	52 634,1	4,9	58,4
1.2.6. a portfolio of loans with payments being overdue from 181 to 360 calendar days	127 227,3	1,2	104 920,5	9,7	82,5
1.2.7. a portfolio of loans with payments being overdue more than 360 calendar days	744 447,4	6,8	719 821,7	66,6	96,7
1.3. classified into the following loan quality categories:					
1.3.1. Quality category I	151 892,9	1,4	0,0	0,0	0,0
1.3.2. Quality category II	9 235 040,4	84,8	136 131,0	12,6	1,5
1.3.3. Quality category III	488 928,9	4,5	38 772,2	3,6	7,9
1.3.4. Quality category IV	76 551,7	0,7	31 203,8	2,9	40,8
1.3.5. Quality category V	938 202,2	8,6	874 951,2	80,9	93,3
2. Claims grouped into portfolios of homogeneous claims - total	49 175,2	5,2	29 057,4	3,3	59,1
of which by quality categories					
2.1. Quality category I	9 583,7	1,0	0,0	0,0	0,0
2.2. Quality category II	7 020,3	0,7	182,7	0,0	2,6
2.3. Quality category III	3155,1	0,3	414,8	0,0	13,1
2.4. Quality category IV	771,2	0,1	364,5	0,0	47,3
2.5. Quality category V	28645,0	3,1	28095,4	3,2	98,1
3. Claims for interest payments - total	177 507,8	100,0	77 186,8	100,0	43,5
of which					
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	80 910,9	45,6	73 573,0	95,3	90,9

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).

Loan Loss Provisions by Credit Risk Categories¹

Loan quality category	Provisions made on loans of corresponding quality categories as a share of total, in %					Ratio of provisions made to loans of corresponding quality categories, in %				
	1.01.16	1.01.17	1.04.17	1.06.17	1.07.17	1.01.16	1.01.17	1.04.17	1.06.17	1.07.17
Substandard	7,2	6,1	5,9	5,9	5,8	1,8	1,9	2,0	1,9	1,9
Doubtful	23,0	20,2	18,6	18,1	17,7	18,0	16,9	16,5	16,2	16,1
Problem	15,5	18,7	20,3	22,8	20,8	41,1	42,3	44,7	46,4	44,0
Loss	54,2	54,8	55,1	53,0	55,6	77,1	75,7	75,7	74,7	75,8

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

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

Indicator	1.01.16	1.01.17	1.04.17	1.06.17	1.07.17
Overdue claims on loans, deposits and other claims, billion rubles	3046,6	2891,5	3156,6	3071,9	3061,6
Of which					
- among 20 largest-asset credit institutions, billion rubles	2033,2	1789,6	2040,4	1926,2	1864,3
Share of overdue claims in loans, deposits and other claims of the banking sector, percent	5,3	5,2	5,7	5,6	5,4
Overdue claims in rubles					
- billion rubles	2537,1	2600,0	2726,8	2762,4	2707,9
- as percent of total loans, deposits and other claims in rubles	6,8	6,6	6,8	6,9	6,6
Overdue claims in foreign currency					
- billion rubles	509,5	291,5	429,8	309,5	353,7
- as percent of total loans, deposits and other claims in foreign currency	2,5	1,8	2,8	2,1	2,3
- dollar equivalent, billion \$	7,0	4,8	7,6	5,5	6,0
Overdue claims on loans and other claims on non-financial institutions	2075,9	1892,0	2080,4	1959,4	1965,2
Share of overdue claims in total volume of loans and other claims on non-financial institutions, percent	6,2	6,3	7,1	6,6	6,5
Overdue claims on loans and other funds provided to individuals	863,8	857,9	881,7	892,8	873,2
Share of overdue claims in total volume of loans and other claims on individuals, percent	8,1	7,9	8,1	8,1	7,8

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	1.04.17	1.06.17	1.07.17	1.01.16	1.01.17	1.04.17	1.06.17	1.07.17
No overdue claims	56	55	48	45	46	2,7	3,9	4,2	3,9	4,0
Less than 5%	360	272	254	240	242	70,2	68,0	64,8	69,0	69,3
From 5 to 10%	156	131	134	130	135	16,0	18,8	21,3	16,8	16,7
From 10 to 15%	56	46	50	58	44	3,7	2,0	2,4	3,3	3,2
From 15 to 20%	26	24	26	23	28	2,0	1,4	1,5	1,0	1,4
From 20 to 60%	34	48	45	47	48	4,9	4,6	4,5	4,4	3,9
From 60 to 90%	6	6	7	7	8	0,3	1,1	1,1	1,3	1,3
90% and more	2	6	6	5	6	0,0	0,0	0,0	0,0	0,0
No loans, deposits and other claims	37	35	33	33	32	0,2	0,2	0,2	0,3	0,2

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

Indicators	1.01.16	1.01.17	1.04.17	1.06.17	1.07.17
Large credit risks of the banking sector total, bln rubles	22 916,6	20 615,9	20 241,0	20 324,7	21 233,1
Share of large credit risks in the banking sector assets, %	27,6	25,7	25,5	25,6	26,3

Structure of Large Loans¹ Grouped by Types of Collateral

	1.01.16	1.01.17	1.04.17	1.06.17	1.07.17
Volume of large loans, billion rubles	13 838,1	12 884,1	12 325,5	12 568,6	12 690,7
of which:					
Volume of secured loans , billion rubles	4 050,5	3 857,5	3 486,8	3 558,3	3 693,0
Volume of I quality category collateral, billion rubles	1 953,7	2 293,5	1 955,5	2 003,0	2 095,7
of which:					
collateral of quoted securities issued by legal entities, billion rubles	650,3	1 205,9	852,8	878,3	915,1
Volume of II quality category collateral, billion rubles	1 776,0	1 436,2	1 285,0	1 299,4	1 300,0
of which:					
collateral of securities, issued by legal entities, billion rubles	246,8	231,8	199,5	225,5	192,4
collateral of proprietary rights (claims), billion rubles	689,2	541,4	760,3	759,0	779,5

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		1.04.17		1.06.17		1.07.17	
	as % of total credit institutions' capital ¹	share in market risk %	as % of total credit institutions' capital ¹	share in market risk %	as % of total credit institutions' capital ¹	share in market risk %	as % of total credit institutions' capital ¹	share in market risk %	as % of total credit institutions' capital ¹	share in market risk %
Market risk (MR), total	44,0	100,0	43,7	100,0	43,8	100,0	44,4	100,0	46,1	100,0
Of which										
- interest rate risk (IRR)	34,4	78,2	36,8	84,0	36,2	82,8	35,5	79,9	36,2	78,6
- equity position risk (EPR)	3,3	7,5	3,0	6,7	3,2	7,4	3,0	6,7	3,7	7,9
- foreign exchange risk (FER)	6,3	14,4	3,2	7,2	3,2	7,3	4,5	10,2	4,7	10,1
- commodity risk (CR)	-	-	0,9	2,0	1,1	2,5	1,4	3,2	1,5	3,3
Reference data:										
Number of credit institutions ¹	548		452		434		427		422	
Share of credit institutions' assets ¹ in total banking sector assets, %	98,2		98,1		98,2		98,6		98,3	

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	1.04.17	1.06.17	1.07.17
Share of assets in foreign currency in total assets, %	34,7	27,8	27,3	26,9	26,9
of which:					
- 20 largest-asset credit institutions	37,3	29,9	29,2	28,8	28,7
Share of liabilities in foreign currency in total liabilities, %	33,2	26,5	25,4	24,5	24,5
of which:					
- 20 largest-asset credit institutions	36,3	28,9	27,7	26,8	27,0
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total, b.p.	1,4	1,2	2,0	2,4	2,3
of which:					
- 20 largest-asset credit institutions	1,0	1,0	1,5	2,0	1,7

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

	1.01.16	1.01.17	1.04.17	1.06.17	1.07.17
Balance sheet positions					
Claims, bln rubles	28 774,6	22 234,2	21 660,8	21 338,5	21 696,5
Liabilities, bln rubles	27 592,0	21 241,0	20 109,8	19 416,4	19 811,6
Net balance sheet position, bln rubles	1 182,6	993,1	1 551,0	1 922,1	1 884,9
Net balance sheet position to own funds (capital), % ¹	13,1	10,6	16,4	19,9	19,6
Off-balance sheet positions ²					
Claims, bln rubles	16 260,7	14 493,2	15 652,6	16 250,9	15 690,0
Liabilities, bln rubles	16 136,2	14 491,9	15 994,6	16 845,9	16 257,7
Net balance sheet position, bln rubles	124,5	1,3	-342,1	-595,0	-567,6
Net balance sheet position to own funds (capital), % ¹	1,4	0,0	-3,6	-6,2	-5,9

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

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

Compliance With Open Foreign Exchange Position (OFP) Requirements

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

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

Table 60

Information on Open Foreign Exchange Positions of Banking Sector

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

Open Currency Positions of the Banking Sector by Currencies as of 1.07.17

Currency / position type	Number of CI	Net balance position, bln. rubles	Net OCP of CI to own funds (capital)	Total balance position, bln. rubles	Total off-balance position, bln. Rubles
USD					
short	138	-36,9	-3,5	202,5	-239,5
long	416	237,1	2,8	663,5	-426,4
EUR					
short	200	-56,7	-1,8	-94,5	37,9
long	351	60,1	0,9	-101,3	161,4
GBP					
short	69	-8,0	-0,1	10,9	-18,9
long	215	5,8	0,3	1,3	4,5

Liquidity of Credit Institutions

Table 62

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

	1.01.16	1.01.17	1.04.17	1.06.17	1.07.17
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	44,3	42,4	41,4	41,9	42,3
Liabilities with maturity in excess of 1 year, as percent of total liabilities	24,3	21,2	20,4	20,4	20,5
A measure of using short-term liabilities to fund long-term liquid assets, percent ²	30,9	31,9	31,4	32,3	32,8

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». 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.

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	1.04.17	1.06.17	1.07.17	1.01.16	1.01.17	1.04.17	1.06.17	1.07.17
Less than 0	238	224	206	209	202	14,8	9,6	9,3	9,4	9,1
From 0 to 20	304	258	275	247	254	20,6	23,7	25,1	23,0	19,8
More than 20	191	141	122	132	133	64,6	66,8	65,6	67,6	71,1
Data not available	0	0	4	3	0	0,0	0,0	0,0	0,0	0,0
Total	733	623	607	591	589	100,0	100,0	100,0	100,0	100,0

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

	1.01.16	1.01.17	1.04.17	1.06.17	1.07.17
Liquid assets with maturity up to 30 days, as percent of liquid assets	31,6	34,7	37,7	38,2	36,0
Liabilities with maturity up to 30 days, as percent of total liabilities	40,8	46,3	47,9	48,6	46,7
Liquidity coverage deficit (ratio of excess of liabilities with maturity up to 30 days over liquid assets with the same maturity to total amount of the said short-term liabilities), %	16,5	18,0	13,8	13,5	15,2

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.

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	1.04.17	1.06.17	1.07.17	1.01.16	1.01.17	1.04.17	1.06.17	1.07.17
Less than 0	486	429	424	418	408	19,5	12,3	18,8	14,2	14,1
From 0 to 20	145	98	94	93	93	20,0	20,8	26,3	61,3	20,4
More than 20	102	96	85	77	88	60,5	66,9	54,9	24,5	65,5
Data not available	0	0	4	3	0	0	0	0,0	0,0	0,0
Total	733	623	607	591	589	100	100	100,0	100,0	100,0