

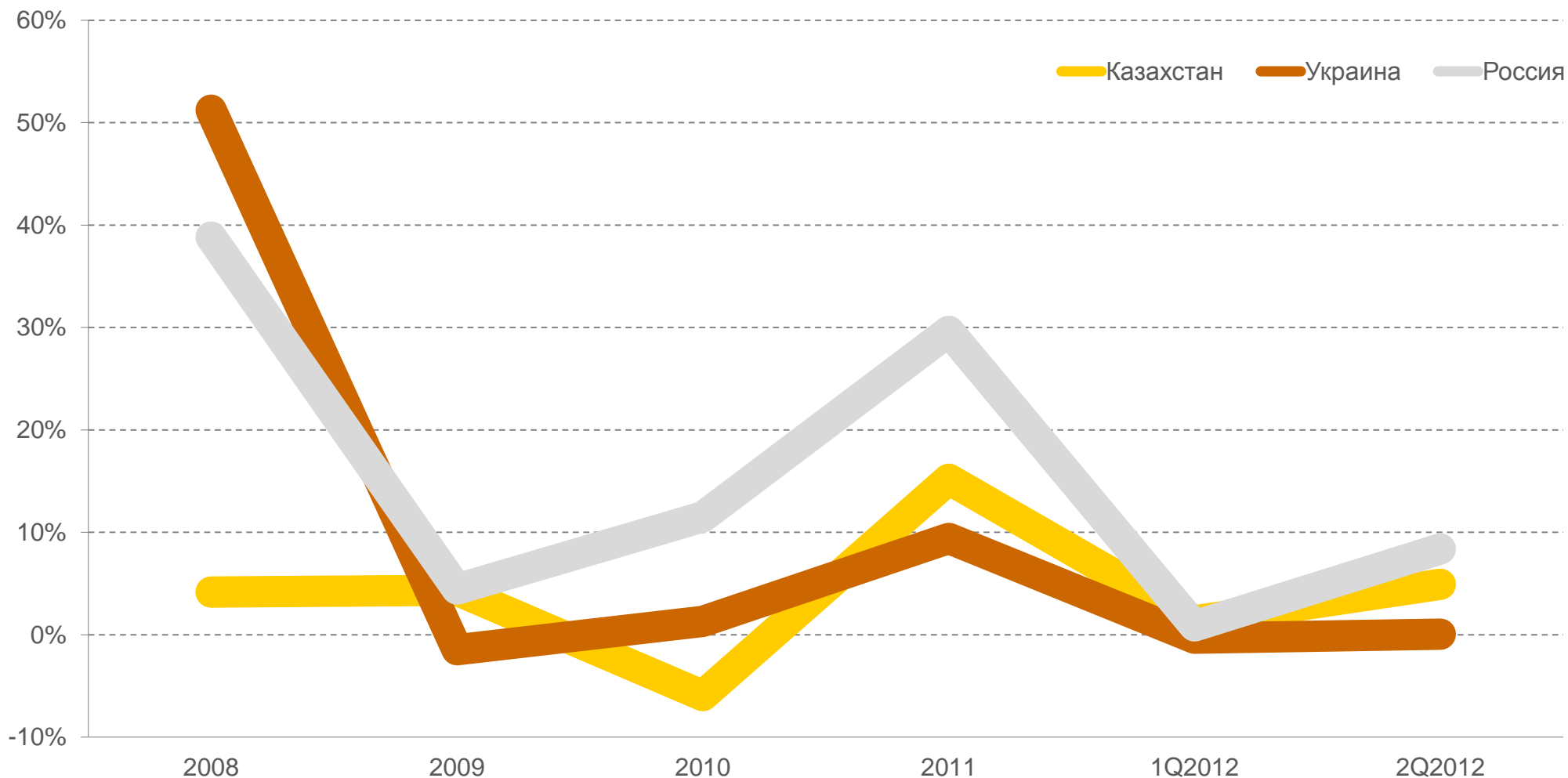
Российские банки в период нестабильности

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Санкт-Петербург

Рост кредитных портфелей банков России, Казахстана, Украины



Источник: данные центральных банков России, Казахстана, Украины

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Какой RAC нужен?

Расчетный
коэффициент RAC *

Классификация
коэффициента RAC

Влияние на рейтинг

Более 15%

Очень сильный

+2 ступени

10-15%

Сильный

+1 ступень

7-10%

Адекватный

без изменения

5-7%

Умеренный

без изменения

3-5%

Слабый

-1 ступень

Менее 3%

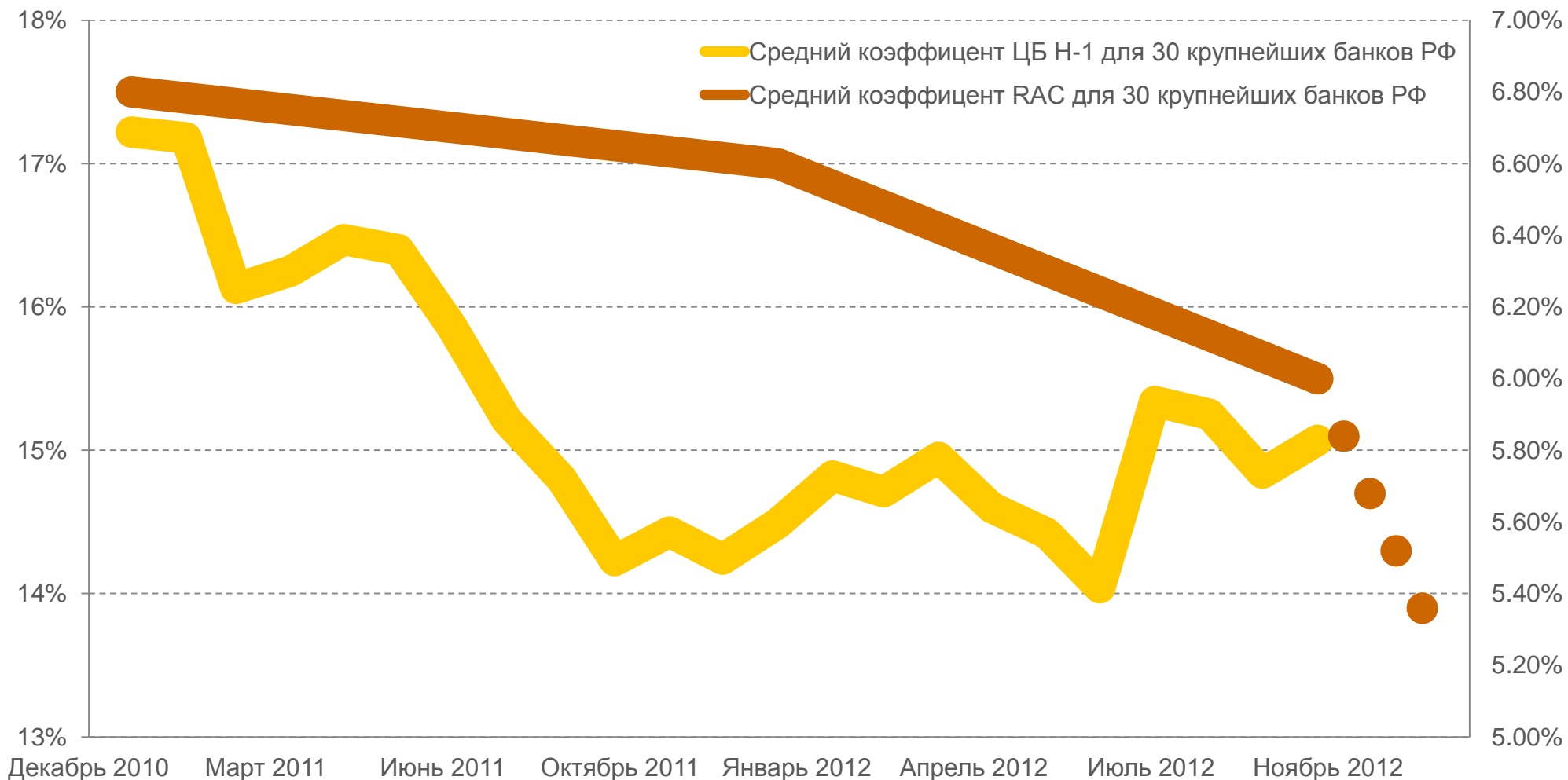
Очень слабый

-2 ступени

* RAC – risk adjusted capital ratio

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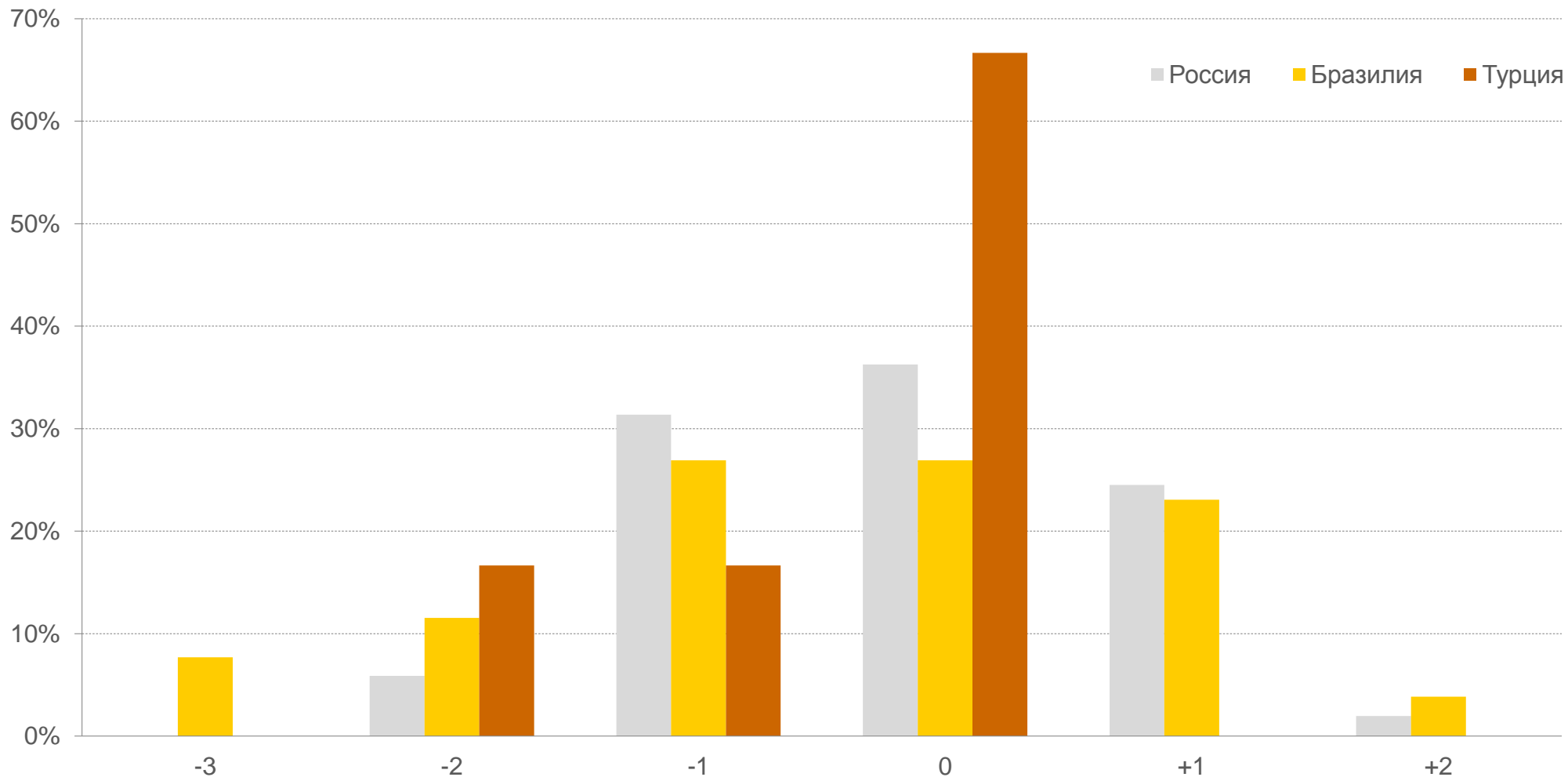
Соотношение коэффициентов Н-1 и RAC



* RAC – risk adjusted capital

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Влияние позиции по капиталу и риску на рейтинг банков



Данные приведены на 1 декабря 2012 года для банков, имеющих оценку собственной кредитоспособности S&P (SACP)

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Будущее – за «гибридами»

- Процедура выпуска данного инструмента проще в сравнении с увеличением уставного капитала
- Данный инструмент позволяет наращивать капитал 1-го уровня без изменения долей текущих собственников
- Имеет совмещенные характеристики долгового инструмента и акционерного капитала
- Заключает в себе большой потенциал для развития, так как пока что почти не представлен на российском рынке
- Включается в расчет регулятивного норматива Н1

Финансовые результаты российских банков по МСФО за 2011 год

	<i>NIM</i>	<i>ROE</i>	<i>CIR</i>	<i>Credit costs</i>
Госбанки	5.2%	20.9%	48.0%	7.4%
Сбербанк + ВТБ	5.6%	23.3%	47.9%	4.2%
Госбанки без Сбербанка и ВТБ	3.7%	10.8%	48.3%	20.8%
Иностранные дочерние банки	6.8%	17.4%	49.6%	7.2%
Банки потребительского кредитования	17.5%	29.4%	47.0%	20.6%
Частные банки	4.7%	11.1%	71.0%	13.9%
Средневзвешанное значение по 30 крупнейшим банкам	5.3%	18.5%	50.2%	8.6%

- *NIM* – чистая процентная маржа (*Net Interest Margin*)
- *ROE* – рентабельность капитала (*Return On Equity*)
- *CIR* – операционная эффективность (*Cost to Income Ratio*)
- *Credit costs* – отчисления в резервы по отношению к операционной прибыли

Источник: расчеты S&P на основе МСФО отчетности 30 крупнейших банков России

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Схожие амбиции – разные возможности

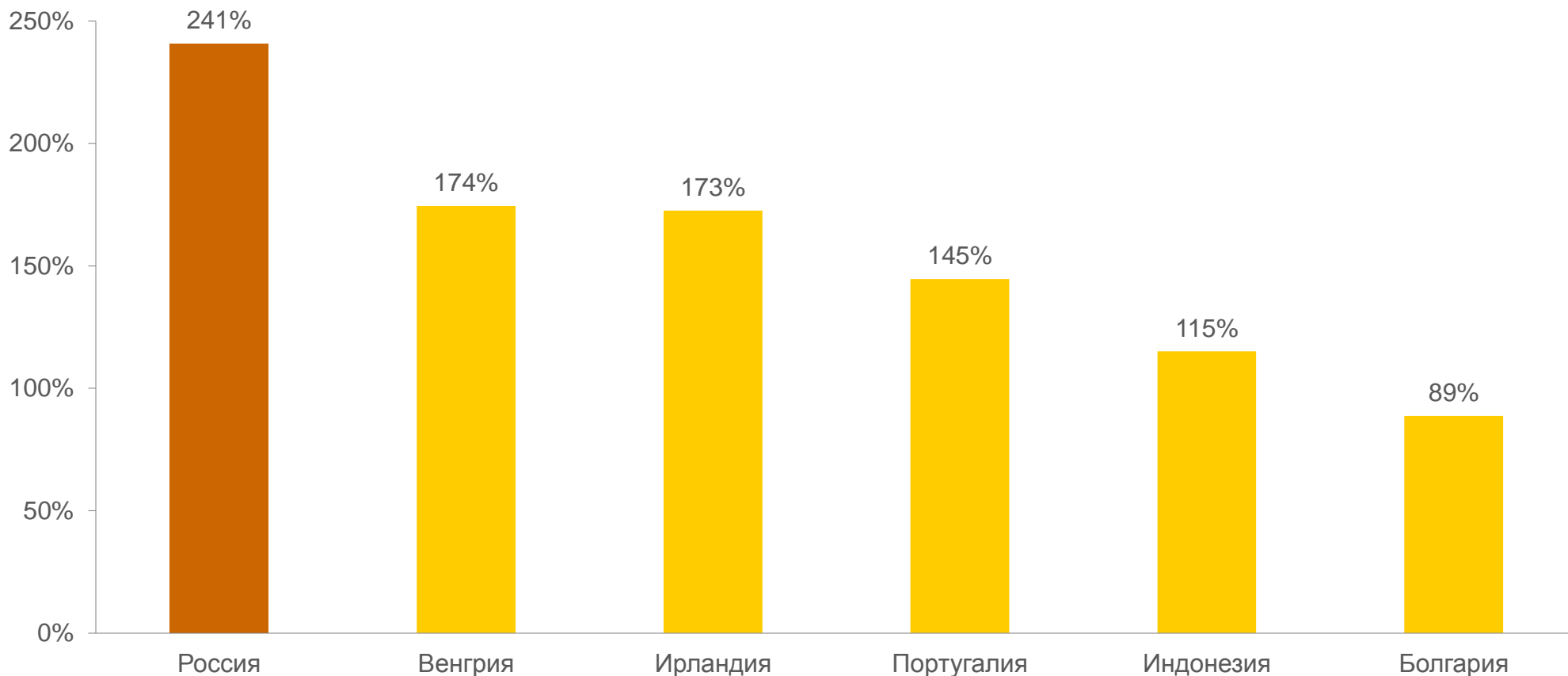


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Кредитные концентрации в некоторых странах с уровнем BICRA 7

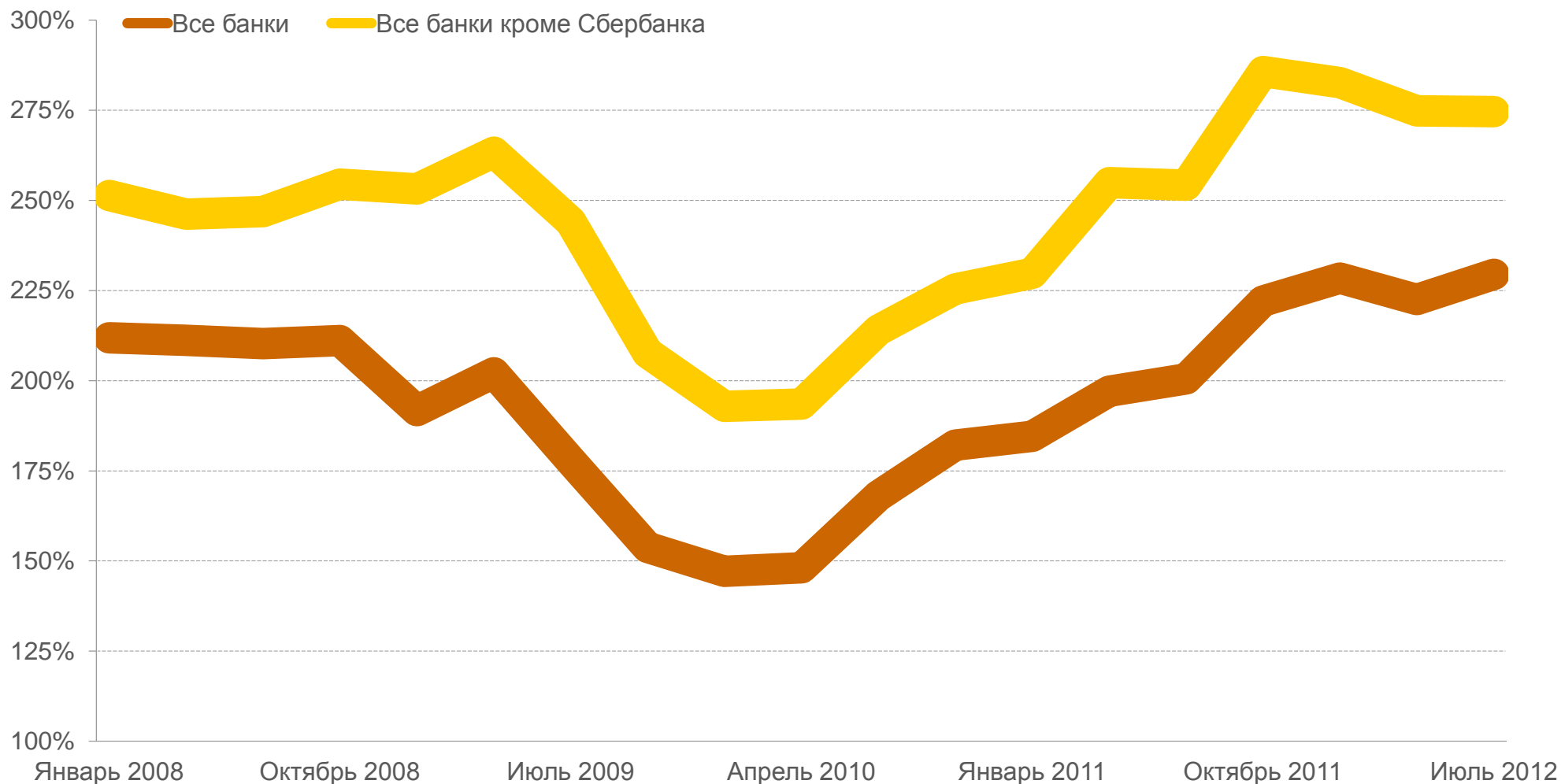
20 крупнейших кредитных концентраций к совокупному скорректированному капиталу – среднее значение по стране



Источник: расчеты S&P

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Динамика концентрации кредитных рисков (H7)

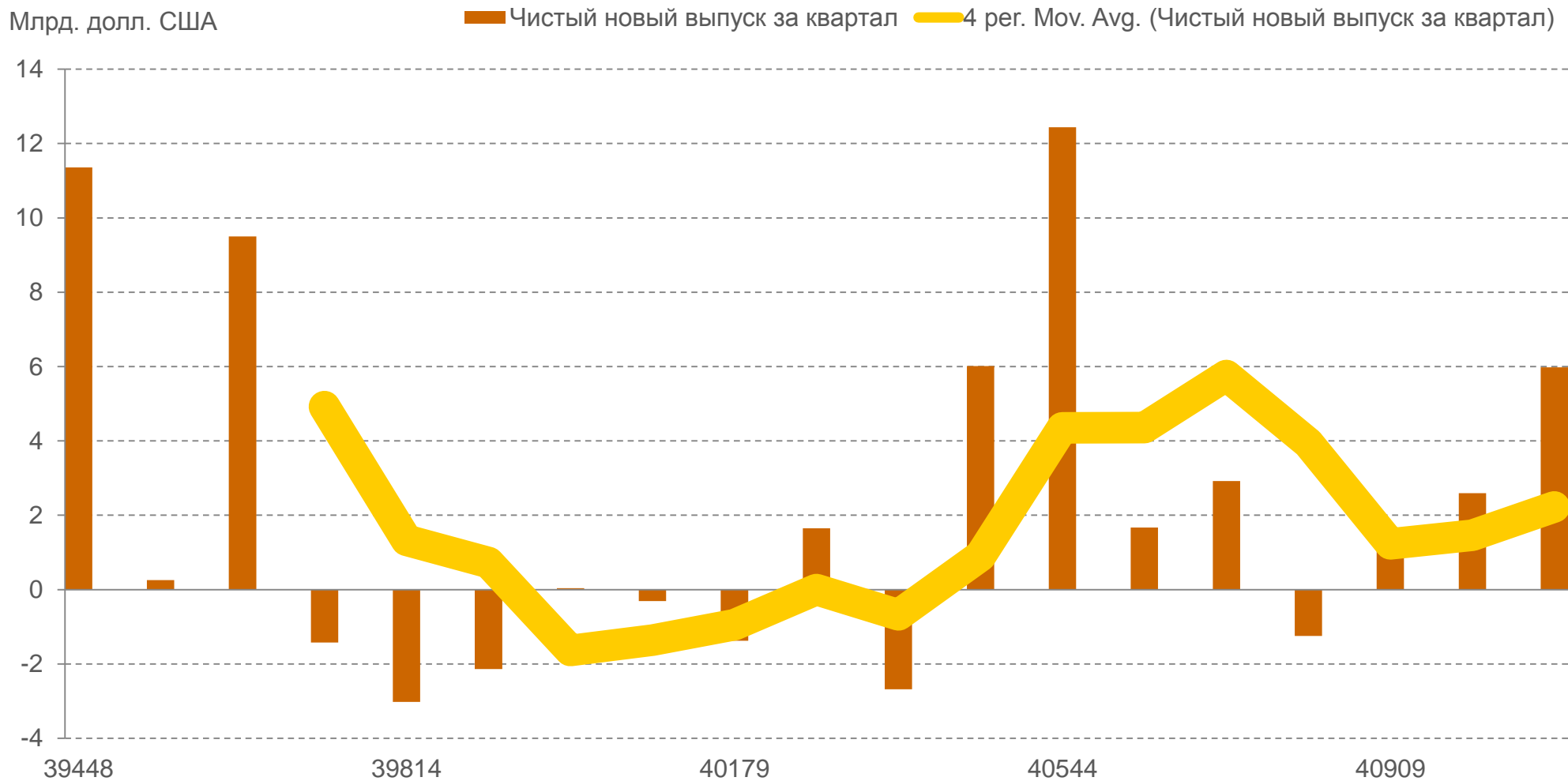


Источник: расчеты S&P на основе статистики Центрального Банка Российской Федерации

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Новые выпуски евробондов российскими банками

Млрд. долл. США

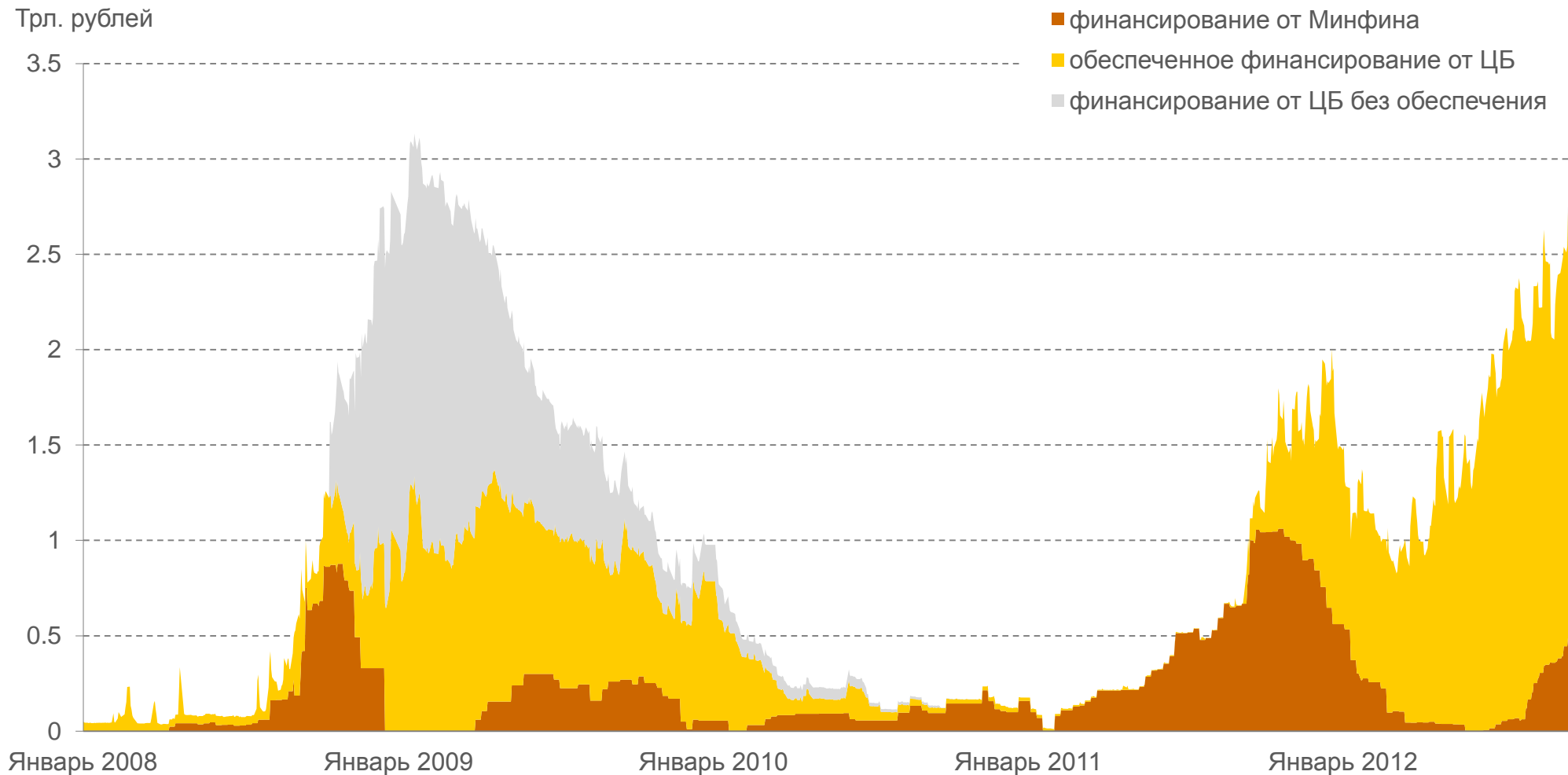


Источник: Bank of International Settlements, расчеты S&P

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Поддержка банкам от ЦБ РФ и Минфина

Трл. рублей

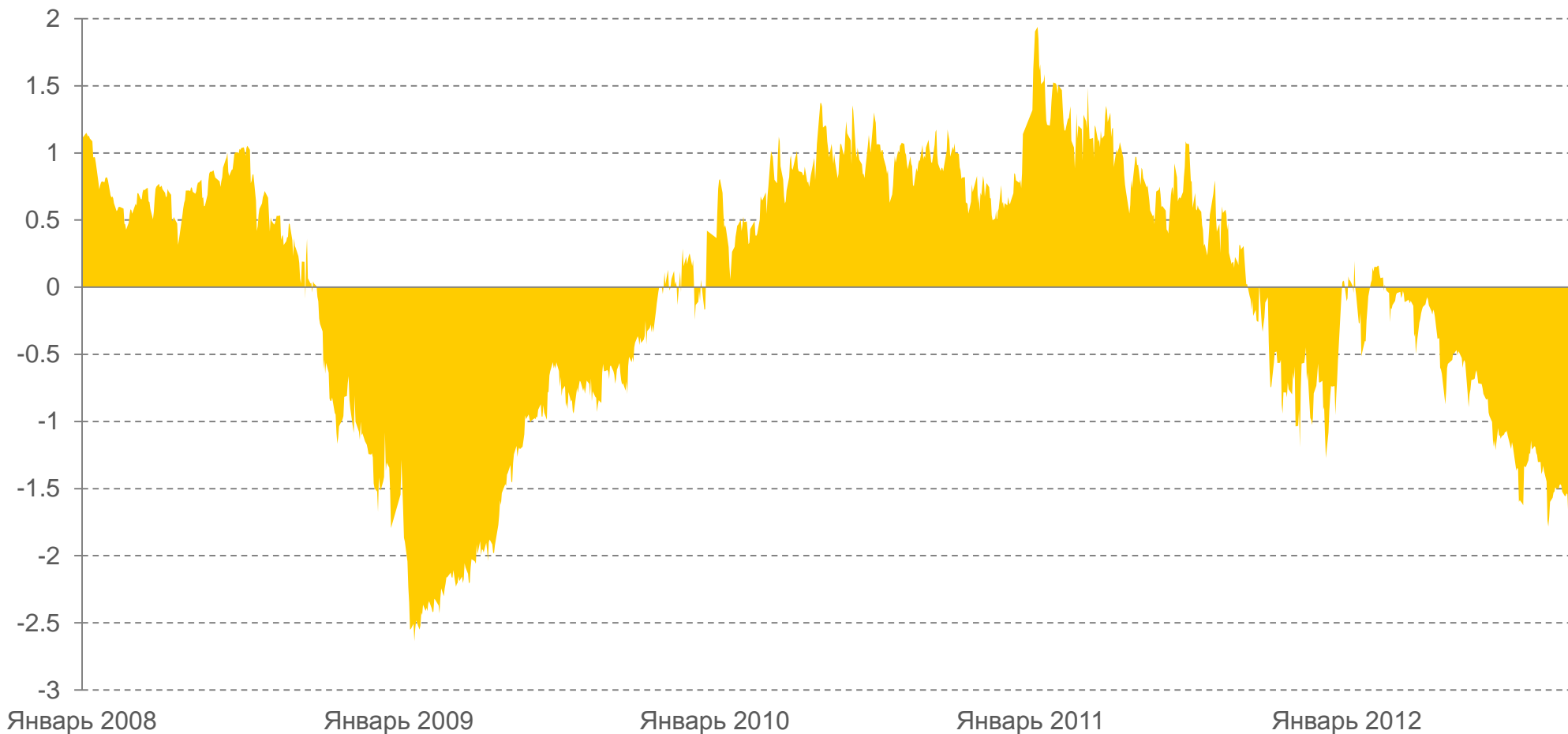


Источник: расчеты S&P на основе статистики Центрального Банка Российской Федерации

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Чистая позиция российских банков

Трл. рублей

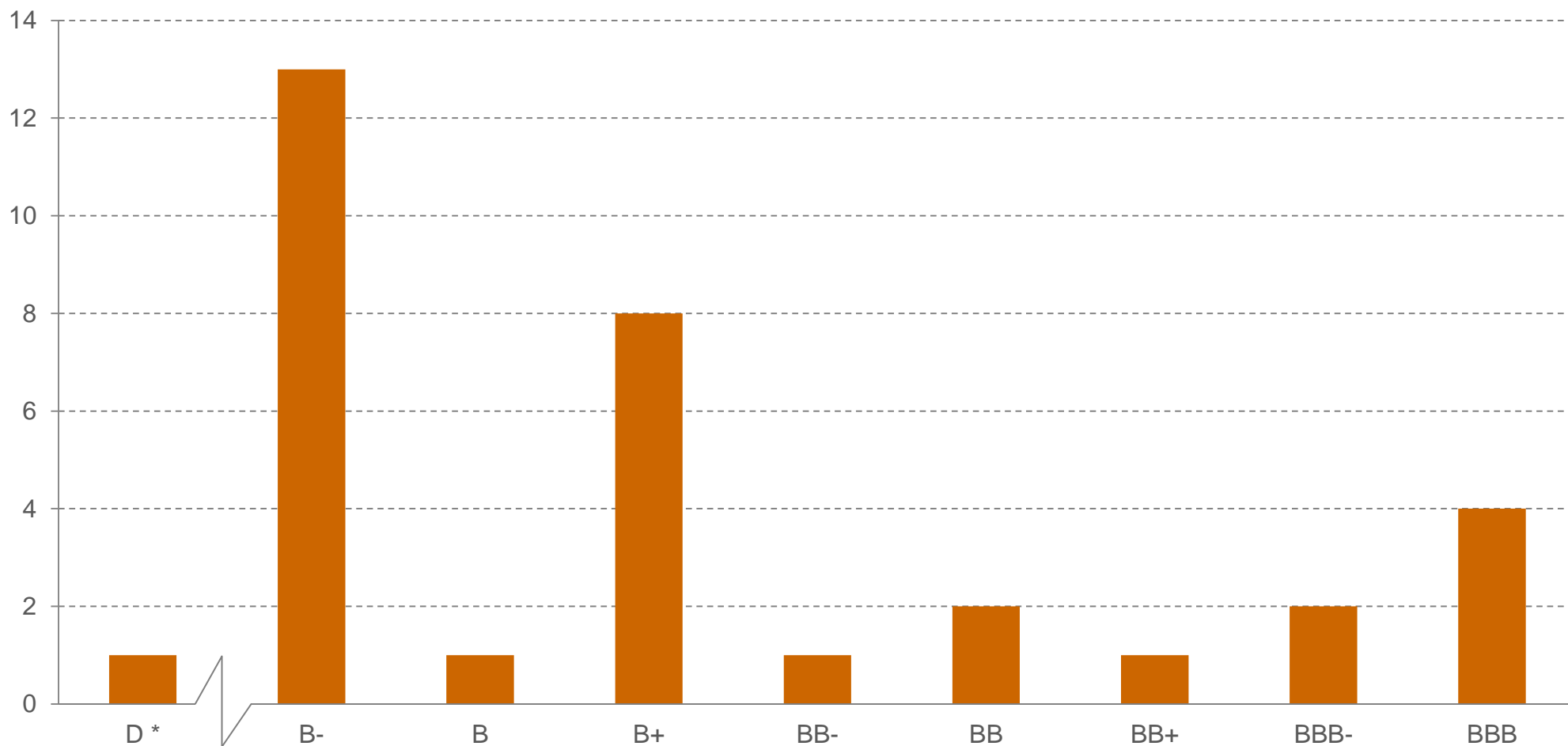


Источник: расчеты S&P

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Динамика банковских рейтингов S&P

2010

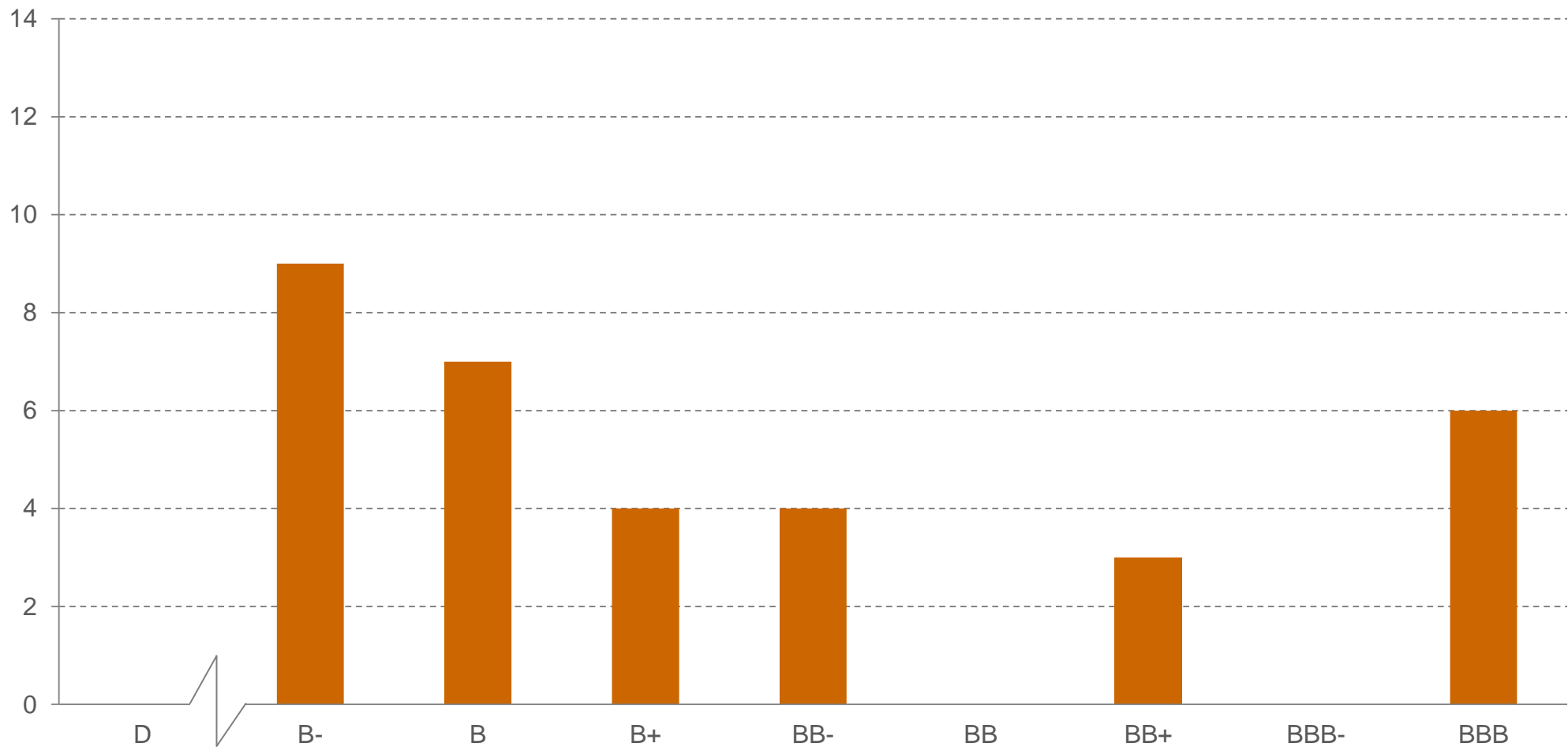


Данные приведены на 1 декабря 2010 года. Рейтинг «D» был присвоен Международному Промышленному Банку

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Динамика банковских рейтингов S&P

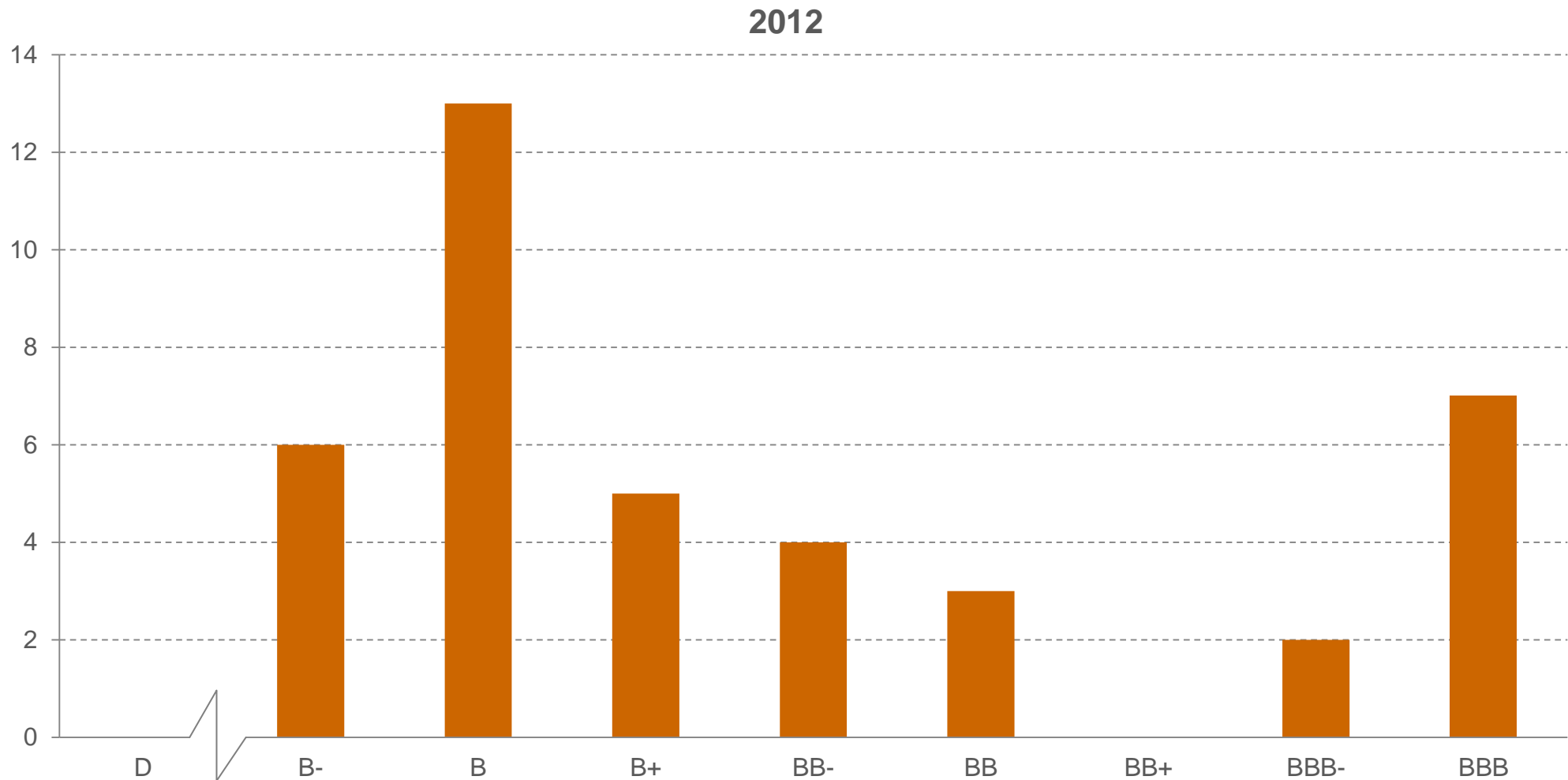
2011



Данные приведены на 1 декабря 2011 года

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Динамика банковских рейтингов S&P



Данные приведены на 1 декабря 2012 года

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