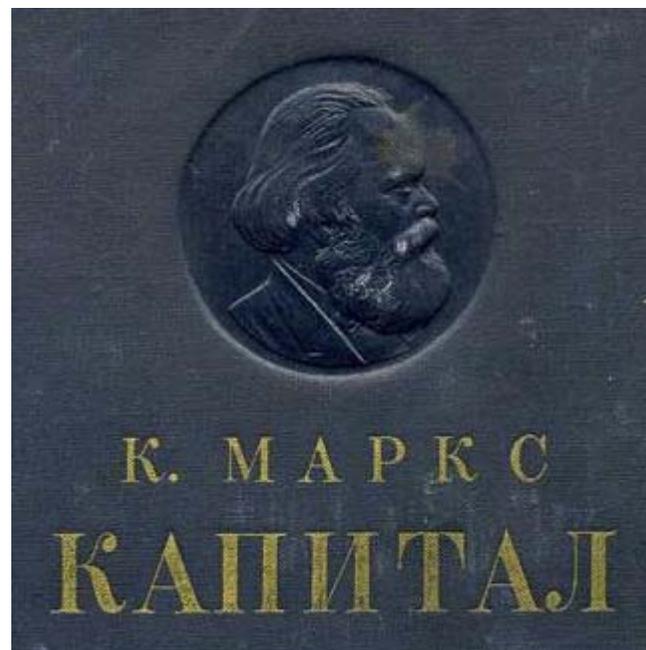


Хватит ли капитала российским банкам в 2012 году?

Сергей Вороненко

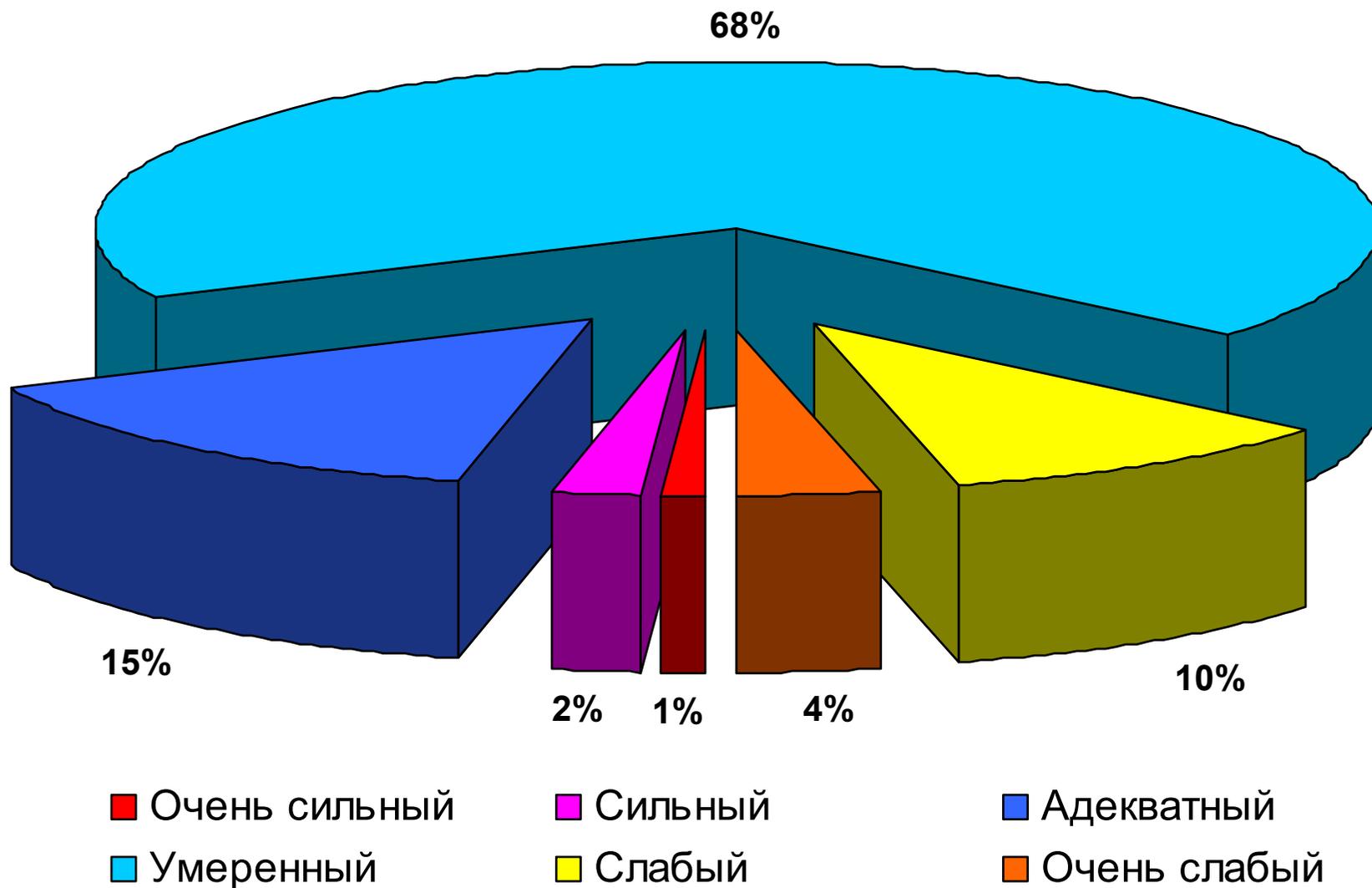
Ведущий аналитик
Группа «Рейтинги финансовых институтов»
(Москва)

29 Июня 2012 года, Москва
Круглый стол "Капитализация банков 2012",
INTERBANKCLUB



На плоской равнине всякая кочка
кажется холмом...

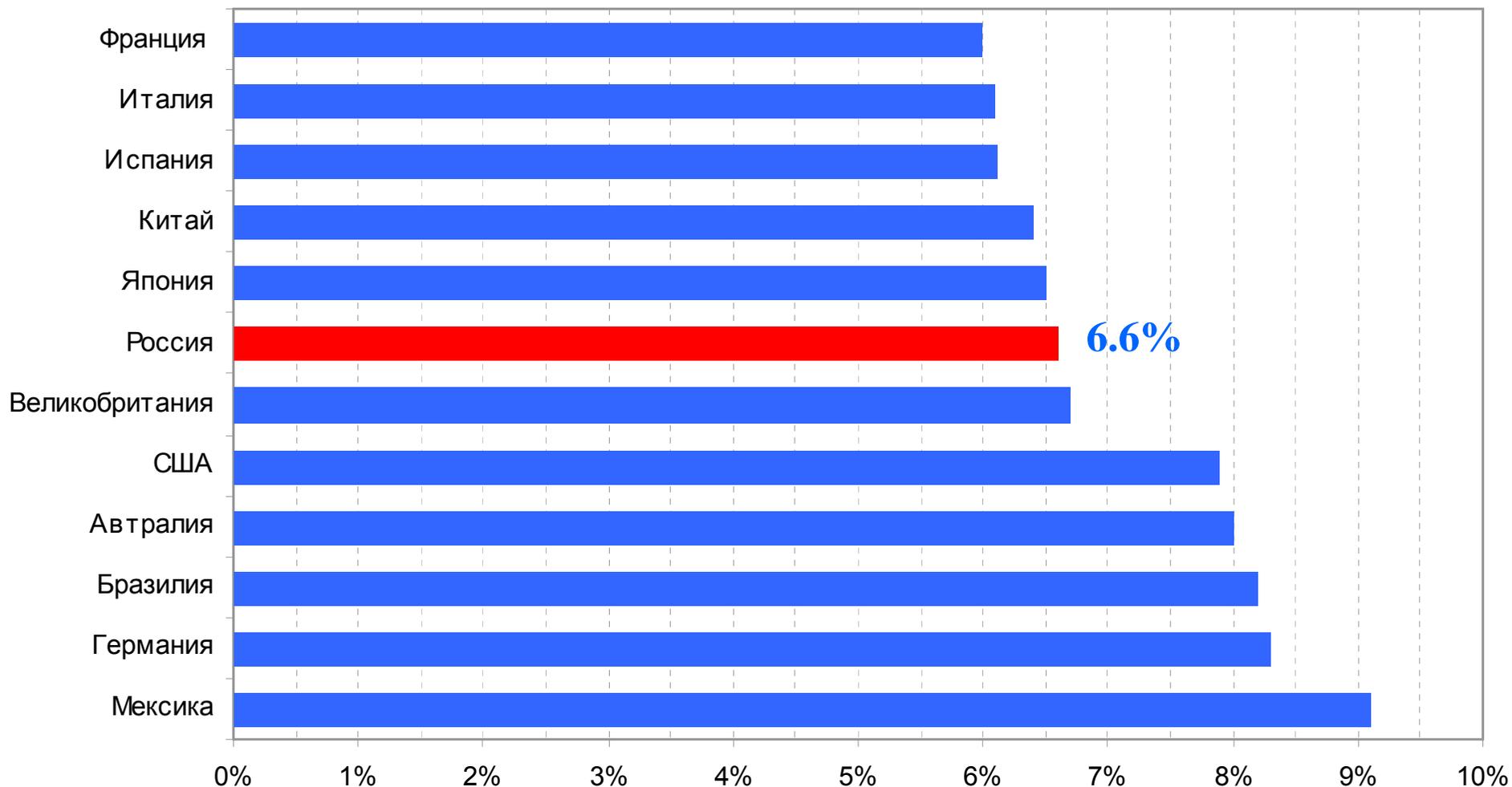
Распределение коэффициентов RAC по 30 крупнейшим банкам



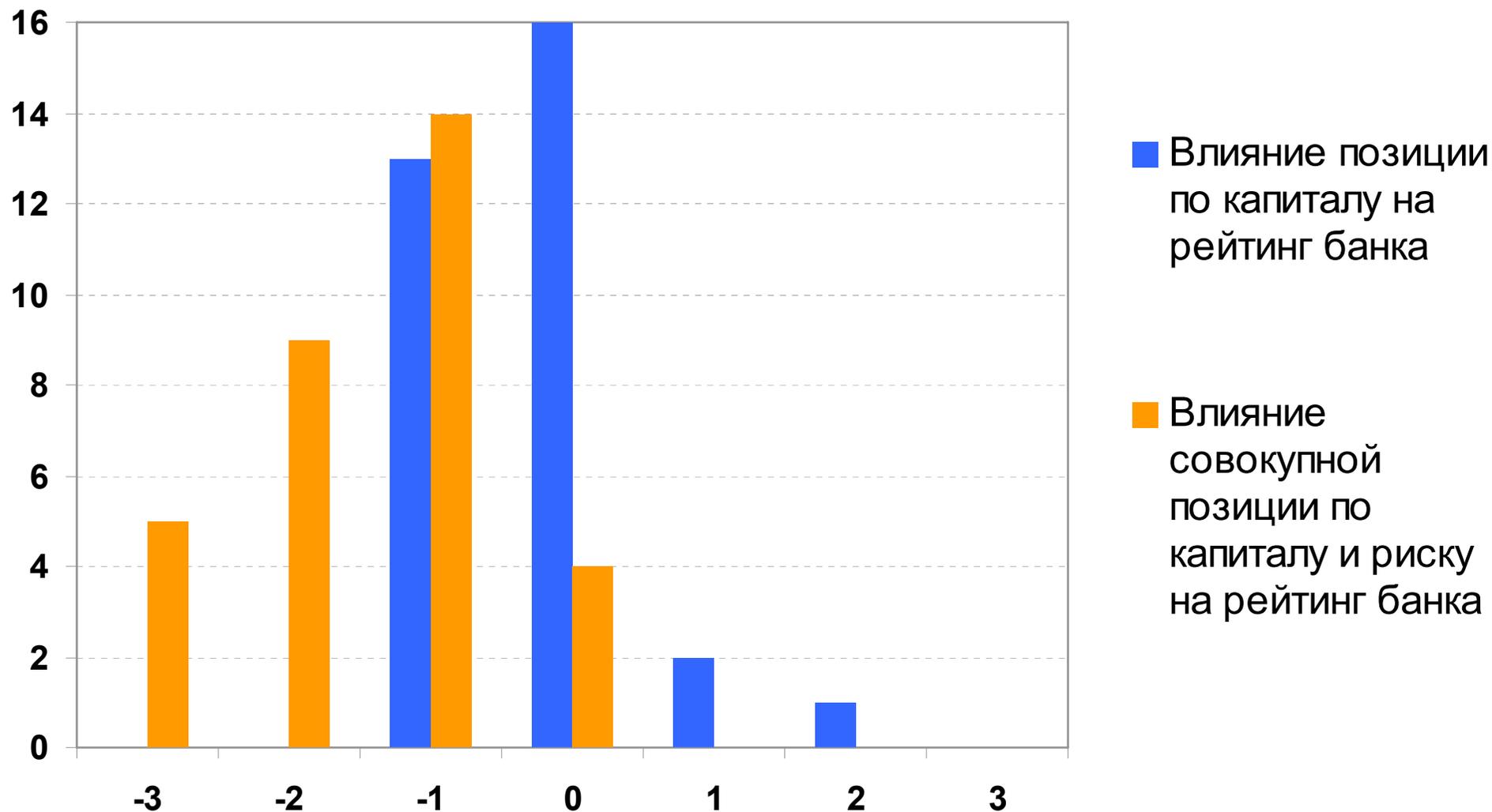
Какой RAC нужен?

<i>Расчетный коэффициент RAC</i>	<i>Классификация коэффициента RAC</i>	<i>Влияние на рейтинг</i>
Более 15%	Очень сильный	+2
10%-15%	Сильный	+1
7%-10%	Адекватный	0
5%-7%	Умеренный	0
3%-5%	Слабый	-1
Менее 3%	Очень слабый	-2

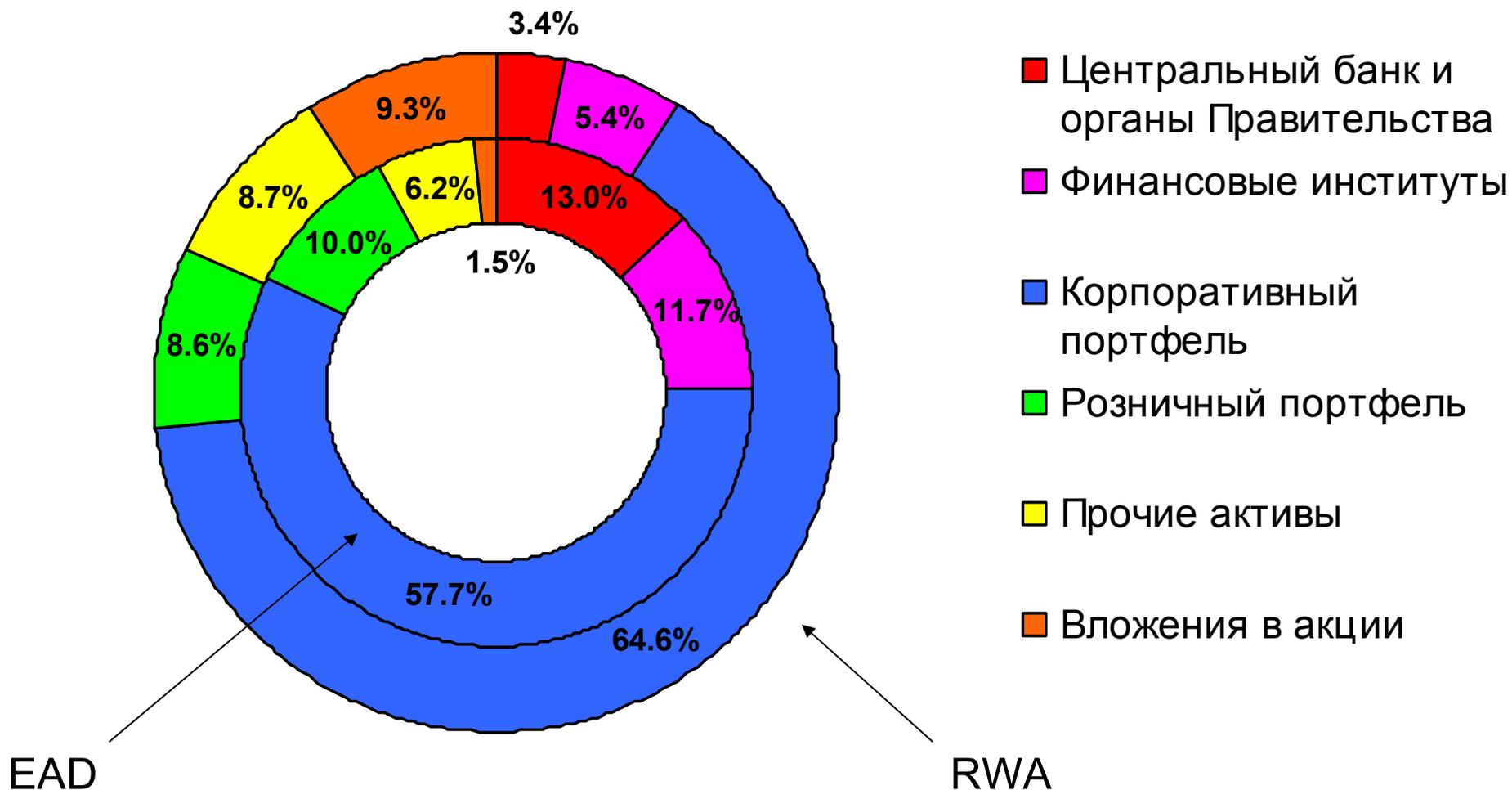
Оценочные значения RAC для банков некоторых стран



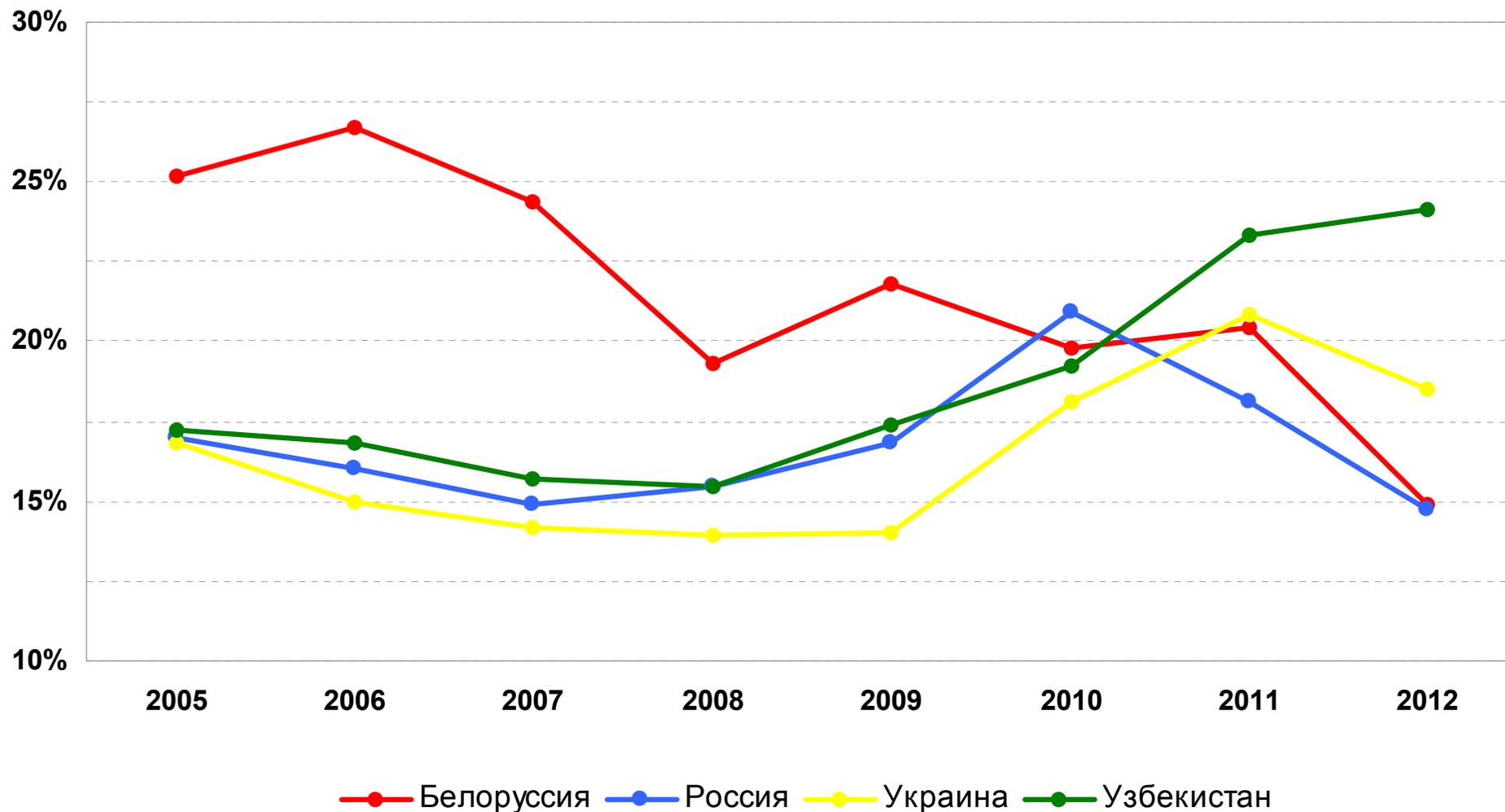
Влияние позиции по капиталу и риску на рейтинг российских банков



Структура активов под риском 30 крупнейших банков России



Динамика регулятивного норматива достаточности капитала

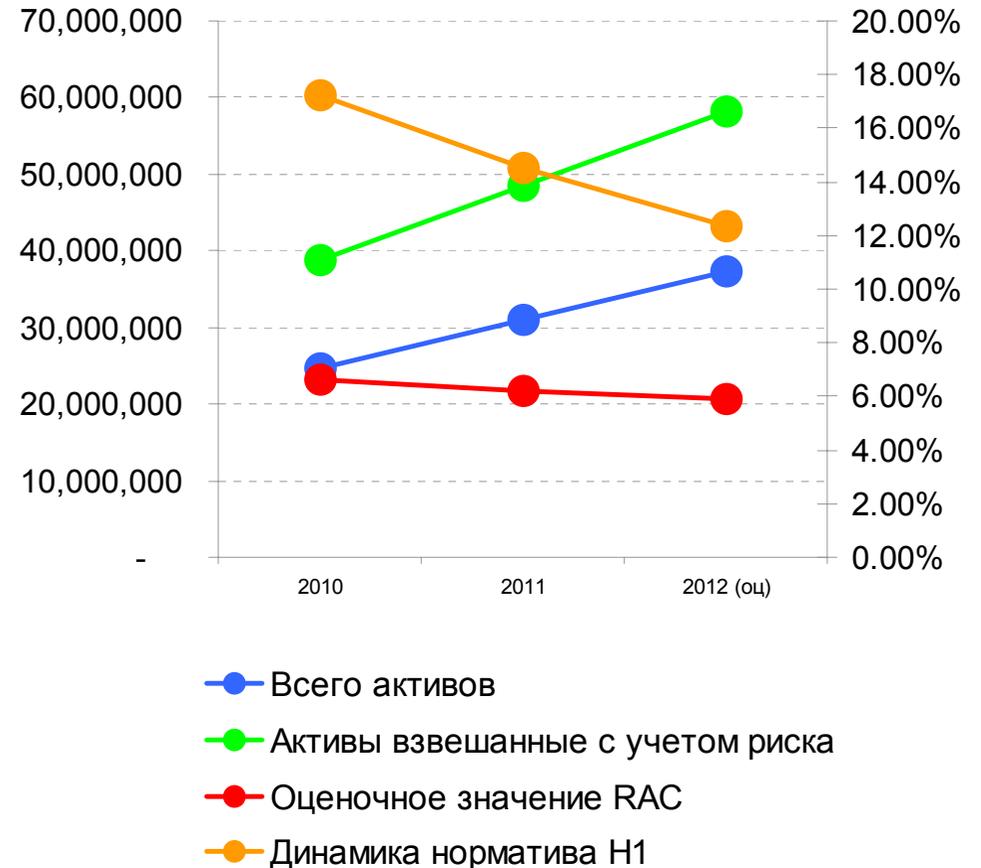


Источник: Standard & Poor's на основе данных центральных банков

Что ожидать в 2012 году?

- Переориентация с роста баланса на управление балансом
- Замедление темпов роста (deleverage)
- Изменение рейтингов по причине нехватки капитала не будет носить массовый характер
- Уровень коэффициентов RAC скорее всего будет в диапазоне 5-7%
- Госбанки будут рекапитализированы
- Генерирование капитала из собственных источников будет находиться под давлением
- Поиск альтернативных источников капитала
- Высокие системные и экономические риски будут сохраняться
- Концентрации сохранятся

Ожидаемая динамика активов и капитала по 30-ти крупнейшим банкам



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