

### 34. Provisions

	31.12.2017	31.12.2016
For off-balance sheet granted contingent liabilities *	75 715	43 435
For legal proceedings	95 282	113 192
Other	19 978	26 127
<b>Total provisions</b>	<b>190 975</b>	<b>182 754</b>

\* includes valuation of financial guarantees

Estimated dates of granted contingent liabilities realisation are presented in Note 38.

The estimated cash flow due to created provisions for legal proceedings and other provisions is expected to crystallise over 1 year.

### Movements in the provisions

	31.12.2017	31.12.2016
<b>As at the beginning of the period (by type)</b>	<b>182 754</b>	<b>225 416</b>
For off-balance sheet granted contingent liabilities	43 435	45 606
For legal proceedings	113 192	99 582
Other	26 127	80 228
<b>Change in the period (due to)</b>	<b>8 221</b>	<b>(42 662)</b>
- increase of provisions, due to:	183 058	137 911
for off-balance-sheet granted contingent liabilities (Note 13)	135 987	114 184
for legal proceedings	32 997	19 684
other	14 074	4 043
- release of provisions, due to:	(162 041)	(119 387)
for off-balance-sheet granted contingent liabilities (Note 13)	(101 887)	(116 646)
for legal proceedings	(45 360)	(2 366)
other	(14 794)	(375)
- write-offs	(2 723)	(61 488)
- utilization	(5 533)	-
- reclassification to other positions of statement of financial position	(2 587)	-
- foreign exchange differences	(1 953)	302
<b>As at the end of the period (by type)</b>	<b>190 975</b>	<b>182 754</b>
For off-balance sheet granted contingent liabilities	75 715	43 435
For legal proceedings	95 282	113 192
Other	19 978	26 127

### Provisions for off-balance sheet granted contingent liabilities

	31.12.2017	31.12.2016
<b>Incurred but not identified losses</b>		
Off-balance sheet contingent liabilities	33 250 017	28 541 249
Provisions for off-balance sheet contingent liabilities analysed according to portfolio approach (negative amount)	(27 522)	(25 831)
<b>Net off-balance sheet contingent liabilities</b>	<b>33 222 495</b>	<b>28 515 418</b>
<b>Off-balance sheet granted contingent liabilities with impairment</b>		
Off-balance sheet contingent liabilities	165 346	32 388
Provisions for off-balance sheet contingent liabilities analysed individually (negative amount)	(48 193)	(17 604)
<b>Net off-balance sheet contingent liabilities</b>	<b>117 153</b>	<b>14 784</b>