

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		1.01.08	1.01.09	1.01.10	1.01.11	1.01.12	1.01.13
1.	Banking sector assets (billion rubles) as % of GDP	20 125,1 60,5	28 022,3 67,9	29 430,0 75,8	33 804,6 73,0	41 627,5 74,6	49509,6 79,1
2.	Banking sector own funds (capital) (billion rubles) as % of GDP as % of the banking sector assets	2 671,5 8,0 13,3	3 811,1 9,2 13,6	4 620,6 11,9 15,7	4 732,3 10,2 14,0	5 242,1 9,4 12,6	6112,9 9,8 12,3
3.	Loans and other placements with non-financial organisations and individuals, including overdue claims (billion rubles) as % of GDP as % of the banking sector assets of which: loans and other placements with individuals, including overdue claims (billion rubles) as % of GDP as % of the banking sector assets as % of income of the population	12 287,1 37,0 61,1 2 971,1 8,9 14,8 13,9	16 526,9 40,0 59,0 4 017,2 9,7 14,3 15,9	16 115,5 41,5 54,8 3 573,8 9,2 12,1 12,4	18 147,7 39,2 53,7 4 084,8 8,8 12,1 12,6	23 266,2 41,7 55,9 5 550,9 9,9 13,3 15,6	27708,5 44,3 56,0 7737,1 12,4 15,6 19,7
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)	544,0 10,4	791,9 11,8	621,5 10,3	595,8 9,0	725,7 8,6	801,8 8,4
4.	Securities acquired by credit institutions (billion rubles) ¹ as % of GDP as % of the banking sector assets	2 250,6 6,8 11,2	2 365,2 5,7 8,4	4 309,4 11,1 14,6	5 829,0 12,6 17,2	6 211,7 11,1 14,9	7034,9 11,2 14,2
5.	Individual deposits (billion rubles) as % of GDP as % of the banking sector liabilities ² as % of income of the population	5 159,2 15,5 25,6 24,2	5 907,0 14,3 21,1 23,4	7 485,0 19,3 25,4 26,1	9 818,0 21,2 29,0 30,2	11 871,4 21,3 28,5 33,3	14251,0 22,8 28,8 36,2
6.	Funds raised from organisations (billion rubles) ³ as % of GDP as % of the banking sector liabilities ²	7 053,1 21,2 35,0	8 774,6 21,3 31,3	9 557,2 24,6 32,5	11 126,9 24,0 32,9	13 995,7 25,1 33,6	15648,2 25,0 31,6
Reference data							
Indicator (billion rubles)		1.01.08	1.01.09	1.01.10	1.01.11	1.01.12	1.01.13
Gross Domestic Product		33 247,5	41 276,8	38 807,2	46 308,5	55 799,6	62 599,1
Fixed capital investment of organisations of all forms of ownership (except small businesses)		5 217,2	6 705,5	6 040,8	6 625,0	8 445,2	9 567,9
Income of the population		21 311,5	25 244,0	28 708,4	32 498,3	35 648,7	39 318,2

¹ For the purpose of time series' consistency indicators over the period up to 1.02.08 do not include securities under reverse repurchase agreement.

² 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».

³ 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 down from clients' accounts but not entered in a credit institution's correspondent account (without funds, raised from credit institutions).

Table 2

Banking sector indicators; growth rates (percent over the period)

Date	Assets		Own funds (capital)		Loans and other placements with non-financial organisations		Loans and other placements with individuals				Individual deposits		Funds raised from organisations	
	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 ¹		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				
1.01.09	8,1	39,2	4,2	42,7	1,2	34,3	-0,9	35,2	-1,6	39,2	6,9	14,5	5,6	24,4
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	2,0	8,9
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	5,4	16,4
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	2,8	25,8
1.02.12	-1,1	23,9	0,6	11,5	-0,9	24,1	0,6	36,8	1,7	51,1	-2,0	19,6	-3,7	26,1
1.03.12	-0,7	20,7	-0,2	15,4	-0,9	22,6	2,1	38,9	3,1	53,9	1,3	18,9	-2,4	20,3
1.04.12	1,6	22,1	2,1	16,2	1,9	23,3	3,5	40,6	4,6	56,8	1,6	19,6	0,9	18,6
1.05.12	1,5	23,3	0,3	14,0	2,4	24,2	3,8	42,0	4,9	58,5	2,3	19,8	0,5	20,9
1.06.12	2,5	24,4	1,3	14,1	2,3	24,7	4,0	43,3	4,9	60,2	2,0	21,7	4,8	22,3
1.07.12	2,4	25,6	0,1	14,6	1,3	24,4	3,3	44,4	4,0	60,4	2,6	22,0	-0,5	18,2
1.08.12	1,9	26,7	1,9	15,7	1,0	23,5	2,8	43,1	4,0	60,2	0,0	20,8	1,5	21,1
1.09.12	1,0	25,0	2,0	17,2	2,1	22,0	3,6	43,2	4,4	59,7	1,6	21,6	1,7	18,3
1.10.12	0,7	19,3	-0,7	15,5	0,6	16,9	2,5	41,7	3,2	58,2	0,2	19,6	2,0	9,6
1.11.12	2,7	22,4	2,8	17,5	1,4	17,1	2,9	42,7	3,2	58,1	1,1	21,3	3,2	16,1
1.12.12	1,2	19,5	4,1	20,4	0,3	13,5	2,4	41,8	2,7	56,8	1,8	21,5	-0,5	10,5
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	4,1	11,8
1.02.13	-2,2	17,7	0,3	16,3	-0,2	13,5	0,8	39,6	1,3	52,4	-1,3	20,9	-2,2	13,6
1.03.13	1,5	20,3	0,9	17,5	0,4	15,0	1,7	39,1	1,6	50,1	2,3	22,1	1,7	18,3
1.04.13	1,4	20,0	1,8	17,1	0,9	13,9	2,2	37,4	2,6	47,3	2,4	23,0	1,8	19,5
1.05.13	1,7	20,3	0,6	17,5	2,1	13,6	3,2	36,5	3,6	45,4	3,2	24,1	1,8	20,9
1.06.13	1,8	19,3	0,7	16,8	0,7	11,8	2,7	34,8	3,2	43,0	0,1	21,7	2,6	18,5
1.07.13	2,2	19,2	2,9	20,1	1,4	11,8	2,6	33,9	2,7	41,2	2,7	21,8	3,6	23,4
1.08.13	1,2	18,3	0,9	18,9	2,0	12,9	2,8	33,8	2,7	39,4	1,1	23,1	0,2	21,8
1.09.13	1,0	18,4	1,3	18,1	1,5	12,3	2,5	32,5	2,8	37,3	0,9	22,4	0,5	20,3
1.10.13	0,9	18,5	1,3	20,4	1,0	12,8	1,4	31,0	2,1	35,7	0,0	22,1	0,9	19,0
1.11.13	1,2	16,7	1,4	18,8	1,4	12,8	2,3	30,1	2,1	34,3	0,7	21,7	-0,2	15,1
1.12.13	2,3	18,0	1,2	15,4	1,6	14,3	1,6	29,1	1,3	32,6	1,2	21,0	1,8	17,8
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	0,4	13,7
Reference data:														
Increase from the beginning of the current year	16,0		15,6		12,7		28,7		31,3		19,0		13,7	
Increase over the same period of the previous year	18,9		16,6		12,7		39,4		53,0		20,0		11,8	

¹ Calculated on the basis of credit institutions' reporting by form 0409115 (part 3, other consumer loans grouped into portfolio of homogeneous loans)

Table 3**Banking sector indicators, annual growth rates (%)**

	2006	2007	2008	2009	2010	2011	2012	2013
Assets	44,0	44,1	39,2	5,0	14,9	23,1	18,9	16,0
Own funds (capital)	36,3	57,8	42,7	21,2	2,4	10,8	16,6	15,6
Loans and other placements with non-financial organisations	39,8	51,5	34,3	0,3	12,1	26,0	12,7	12,7
Loans and other placements with individuals	78,3	57,8	35,2	-11,0	14,3	35,9	39,4	28,7
Individual deposits	38,0	35,4	14,5	26,7	31,2	20,9	20,0	19,0
Funds raised from organisations	52,6	47,2	24,4	8,9	16,4	25,8	11,8	13,7
Reference Data:								
Gross Domestic Product	24,6	23,5	24,2	-6,0	19,3	20,5	12,2	

Institutional features of the banking sector

Table 4

Number of Russian credit institutions

Indicator	1.01.12	1.01.13	1.10.13	1.12.13	1.01.14
Credit institutions registered by the Bank of Russia and other authorities	1112	1094	1079	1074	1071
Operating credit institutions (credit institutions that have the right to conduct banking operations)	978	956	942	930	923
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	1	0
Credit institutions with their banking licenses being revoked (cancelled)	134	137	137	143	148
Credit institutions licensed to conduct operations in foreign currency	661	648	641	630	623
Credit institutions holding general licences	273	270	270	270	270

Table 5

Operating credit institutions (CIs), by federal districts

Federal district	1.01.12		1.01.13		1.10.13		1.12.13		1.01.14	
	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	572	58,5	564	59,0	559	59,3	552	59,4	547	59,3
of which the City of Moscow and Moscow Region	512	52,4	506	52,9	506	53,7	501	53,9	498	54,0
North-Western	69	7,1	70	7,3	70	7,4	70	7,5	70	7,6
Southern	45	4,6	46	4,8	46	4,9	46	4,9	46	5,0
North-Caucasian	56	5,7	50	5,2	45	4,8	43	4,6	43	4,7
Volga	111	11,3	106	11,1	106	11,3	104	11,2	102	11,1
Ural	45	4,6	44	4,6	43	4,6	42	4,5	42	4,6
Siberian	54	5,5	53	5,5	51	5,4	51	5,5	51	5,5
Far Eastern	26	2,7	23	2,4	22	2,3	22	2,4	22	2,4
Russian Federation	978	100,0	956	100,0	942	100,0	930	100,0	923	100,0

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		
	1.01.12	1.01.13	1.01.14	1.01.12	1.01.13	1.01.14	1.01.12	1.01.13	1.01.14	1.01.12	1.01.13	1.01.14	1.01.12	1.01.13	1.01.14	1.01.12	1.01.13	1.01.14
Central	572	564	547	120	102	75	463	356	322	66,9	53,5	52,0	18,3	20,2	21,0	16,5	15,2	16,0
of which the City of Moscow and Moscow Region ¹	512	506	498	104	90	63	131	127	124	21,3	21,3	22,0	16,3	18,0	19,0	4,7	5,4	6,0
North-Western	69	70	70	12	9	8	306	302	280	377,8	382,3	359,0	2,1	2,4	3,0	10,9	12,9	14,0
Southern	45	46	46	20	17	15	282	232	209	433,8	368,3	343,0	1,7	1,9	2,0	10,0	9,9	10,0
North-Caucasian	56	50	43	81	82	72	96	87	83	70,1	65,9	72,0	3,6	4,0	4,0	3,4	3,7	4,0
Volga	111	106	102	99	85	67	520	433	322	247,6	226,7	191,0	5,5	5,8	6,0	18,5	18,4	16,0
Ural	45	44	42	98	80	74	227	174	157	158,7	140,3	135,0	3,8	3,8	4,0	8,1	7,4	8,0
Siberian	54	53	51	26	21	21	321	248	204	401,3	335,1	283,0	2,1	2,2	2,0	11,4	10,6	10,0
Far Eastern	26	23	22	8	7	7	128	114	89	376,5	380,0	307,0	0,9	0,9	1,0	4,6	4,9	4,0
Russian Federation	978	956	923	464	403	339	2343	1946	1666	162,5	143,2	132,0	38,1	41,1	43,0	83,5	82,8	83,0

¹ as one region

Table 7

Concentration of assets in the Russian banking sector (operating credit institutions)

Distribution of credit institutions ranged by assets (descending)	1.01.12		1.01.13		1.10.13		1.12.13		1.01.14	
	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total
First 5	20 804 718	50,0	24 894 916	50,3	27 843 710	51,2	29 227 291	52,0	30 235 131	52,7
From 6 to 20	8 413 454	20,2	9 660 925	19,5	10 364 775	19,1	10 718 198	19,1	10 905 104	19,0
From 21 to 50	4 564 408	11,0	5 745 193	11,6	6 164 238	11,3	6 385 183	11,4	6 383 544	11,1
From 51 to 200	5 389 002	13,0	6 399 522	12,9	6 985 997	12,9	6 985 296	12,4	6 982 880	12,2
From 201 to 500	1 916 580	4,6	2 246 789	4,5	2 424 867	4,5	2 396 936	4,3	2 376 786	4,1
From 501	539 359	1,3	562 302	1,1	564 297	1,0	545 686	1,0	539 625	0,9
Total	41 627 520	100,0	49 509 647	100,0	54 347 884	100,0	56 258 589	100,0	57 423 070	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	(%)				
	1.01.12	1.01.13	1.10.13	1.12.13	1.01.14
Central	56,3	56,4	57,5	58,1	58,8
of which the City of Moscow and Moscow Region	56,8	56,9	57,9	58,6	59,2
North-Western	68,7	66,2	66,9	67,4	67,3
Southern	68,6	68,7	70,2	69,4	68,6
North-Caucasian	43,4	52,8	48,9	48,2	46,9
Volga	44,8	46,5	46,6	46,9	46,9
Ural	66,5	68,8	68,2	68,8	69,8
Siberian	75,1	72,9	72,8	72,9	72,7
Far Eastern	74,8	82,9	86,0	86,1	85,1
Russian Federation	50,0	50,3	51,2	52,0	52,7

Table 9

Operating credit institutions ranged by assets (distribution and change over the period 1.01.13 - 1.01.14)

Groups of credit institutions ranged by assets as of 1.01.13		Number of credit institutions as of 1.01.13	Groups as of 1.01.14						Licences revoked (cancelled)	Reorganised credit institution
			1	2	3	4	5	6		
1	First 5	5	5							
2	From 6 to 20	15		12	2					1
3	From 21 to 50	30		3	26	1				
4	From 51 to 200	150			2	132	8		6	2
5	From 201 to 500	300				16	262	10	6	6
6	From 501	456				1	29	403	21	2
Became operating after 1.01.13							1	9		
Total over the period									33	11
Total as of 1.01.13¹		956								
Total as of 1.01.14¹		923	5	15	30	150	300	422		

- 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)

	1.01.12	1.01.13	1.10.13	1.12.13	1.01.14
Credit institutions with foreign participation over 50%					
Assets	16,9	17,8	14,7	15,5	15,3
Own funds (capital)	17,6	19,3	16,6	17,2	17,3
Correspondent accounts with non-resident banks	14,3	21,7	19,1	20,0	18,6
Loans and other placements with non-financial organisations	14,0	14,2	11,1	12,0	12,0
Loans and other placements with individuals	22,0	22,6	21,2	21,0	21,0
Loans, deposits and other placements with credit institutions	30,0	27,3	20,4	21,7	19,9
Individual deposits	11,4	13,5	12,1	12,7	12,5
Funds raised from organisations ¹	17,4	18,6	14,5	15,5	15,6
Profit (loss) of the current year	17,4	19,6	13,9	15,0	15,2
Reference data:					
Number of credit institutions	113	117	119	121	122
of which 100% foreign-owned credit institutions					
Assets	10,0	9,8	9,0	9,1	9,0
Own funds (capital)	11,1	11,4	11,1	11,0	11,1
Correspondent accounts with non-resident banks	6,9	15,2	12,3	12,4	12,8
Loans and other placements with non-financial organisations	8,3	7,5	7,1	7,2	7,2
Loans and other placements with individuals	10,7	11,1	10,9	10,6	10,8
Loans, deposits and other placements with credit institutions	24,2	20,0	16,5	18,0	16,4
Individual deposits	5,4	6,1	6,2	6,2	6,2
Funds raised from organisations ¹	10,7	11,0	9,9	10,2	10,3
Profit (loss) of the current year	12,0	13,4	12,0	12,9	12,7
Reference data:					
Number of credit institutions	77	73	77	76	76

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 down from clients' accounts but not entered in a credit institution's correspondent account (excluding funds, raised from credit institutions).

Table 11

Selected indicators of credit institutions going through insolvency prevention measures¹

	1.01.12		1.01.13		1.10.13		1.12.13		1.01.14	
	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	1852	4,5	1944	3,9	2154	4,0	2390	4,2	2106	3,7
Own funds (capital)	250	4,8	212	3,5	228	3,4	228	3,3	203	2,9
Loans and other placements with non-financial organisations	680	3,8	686	3,4	820	3,7	857	3,8	839	3,7
of which overdue claims	163	19,9	230	24,9	226	23,7	233	23,6	223	23,8
Loans and other placements with individuals	129	2,3	142	1,8	190	2,0	207	2,1	155	1,6
of which overdue claims	20	6,7	13	4,1	15	3,5	15	3,3	10	2,4
Individual deposits	303	2,6	299	2,1	353	2,2	372	2,3	312	1,8
Funds raised from organisations	800	5,7	778	5,0	864	5,0	898	5,1	795	4,5
Reference data:										
Number of credit institutions ¹	8	0,8	5	0,5	5	0,5	6	0,6	5	0,5

¹ Credit institutions going through insolvency prevention measures according to Federal Law No 175-FZ dated October 27, 2008 "On Additional Measures to Support the Financial System of the Russian Federation in the period up to December 31, 2014" as well as credit institutions on which the decision on insolvency prevention was taken in September-October 2008, before the said Federal Law came into affect.

Activities of Credit Institutions Main Trends

Table 12

Structure of assets, by type of investment

(billion rubles)

Assets		1.01.12	1.01.13	1.10.13	1.12.13	1.01.14
1.	Money, precious metals and gemstones	1 225,6	1 554,0	1 261,5	1 262,7	1 608,7
1.1.	of which: money	1 125,0	1 423,5	1 163,8	1 165,0	1 523,1
2.	Accounts with the Bank of Russia and authorised agencies of other countries	1 747,4	2 159,9	1 884,9	1 695,5	2 264,9
3.	Accounts with credit institutions of which:	1 000,6	1 483,3	1 334,2	1 358,7	1 498,1
3.1.	Correspondent accounts with correspondent credit institutions	227,4	315,8	293,8	298,2	398,3
3.2.	Correspondent accounts with non-resident banks	773,1	1 167,5	1 072,2	1 061,9	1 098,2
4.	Securities acquired by credit institutions, total of which	6 211,7	7 034,9	7 453,0	7 786,9	7 822,3
4.1.	Debt securities	4 676,2	5 265,1	5 742,1	6 061,1	6 162,9
4.2.	Shares	914,4	791,6	784,7	808,3	790,4
4.3.	Discounted promissory notes	233,9	398,8	337,5	318,4	274,1
4.4.	Shares in associates and subsidiaries	387,3	579,4	588,7	599,1	594,9
5.	Other participation in authorised capital	291,9	333,4	355,9	351,8	353,9
6.	Derivatives with fair value being an asset	-	163,9	180,2	194,3	175,8
7.	Loans, total of which:	28 737,0	33 993,1	38 950,3	40 567,6	40 535,3
7.1.	Loans, deposits and other placements of which overdue claims of which:	28 699,2	33 960,1	38 862,9	40 473,4	40 417,7
7.1.1.	Loans and other placements with non-financial organisations of which overdue claims	1 133,0	1 257,4	1 399,3	1 453,7	1 398,0
7.1.1.1.	Loans and other placements with non-financial organisations of which overdue claims	17 715,3	19 971,4	21 993,4	22 664,8	22 499,2
7.1.1.2.	Loans and other placements with individuals of which overdue claims	822,6	924,1	956,2	987,8	933,7
7.1.1.3.	Loans and other placements with credit institutions of which overdue claims	5 550,9	7 737,1	9 401,6	9 768,0	9 957,1
7.1.2.	Loans, deposits and other placements with credit institutions of which overdue claims	291,1	313,0	422,5	440,1	440,3
7.1.3.	Loans, deposits and other placements with credit institutions of which overdue claims	3 958,0	4 230,4	4 987,5	5 414,9	5 130,6
7.1.3.1.	Loans, deposits and other placements with credit institutions of which overdue claims	5,1	5,2	7,4	12,9	11,3
8.	Fixed assets (tangible and intangible), other real estate and inventories	973,8	1 090,5	1 152,3	1 164,3	1 147,5
8.1.	of which real estate, temporarily out of use in operating activities	-	96,7	106,4	108,1	64,8
9.	Allocation of profit	173,2	210,2	142,4	174,6	192,2
9.1.	of which income tax	155,4	204,4	139,4	172,0	188,6
10.	Other assets, total of which:	1 266,4	1 486,3	1 633,3	1 702,2	1 824,4
10.1.	Float	589,8	647,8	638,2	619,8	788,9
10.2.	Receivables	181,0	210,0	266,3	288,4	312,2
10.3.	Deferred expenses	94,3	121,5	117,8	117,4	123,4
Banking sector assets		41 627,5	49 509,6	54 347,9	56 258,6	57 423,1

Table 13

Structure of liabilities¹, by source of funds

(billion rubles)

Liabilities ¹		1.01.12	1.01.13	1.10.13	1.12.13	1.01.14
1.	Funds and profit of credit institutions	4 963,0	5 911,0	6 363,0	6 498,9	6 629,2
	Of which:					
1.1.	Funds of credit institutions	2 719,9	3 049,7	3 223,5	3 237,2	3 261,0
1.2.	Profit (losses), including financial result of the previous year	2 243,1	2 861,3	3 139,4	3 261,7	3 368,3
	Of which:					
1.2.1.	Profit (losses) of the current year	848,2	1 011,9	751,4	884,3	993,6
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	1 212,1	2 690,9	3 140,1	3 707,0	4 439,1
3.	Accounts of credit institutions	336,4	462,8	456,5	500,4	584,1
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	216,6	289,6	262,9	265,9	365,8
3.2.	Correspondent accounts of non-resident credit institutions	105,5	145,5	116,0	136,5	123,0
4.	Loans, deposits and other funds raised from other credit institutions	4 560,2	4 738,4	4 727,7	5 148,1	4 806,0
5.	Clients' funds ²	26 082,1	30 120,0	33 591,9	34 174,3	34 930,9
	Of which:					
5.1.	Budgetary funds in settlement accounts	37,8	38,5	46,9	44,3	41,9
5.2.	Government and other extra-budgetary funds in settlement accounts	7,1	1,6	5,1	1,8	0,2
5.3.	Funds of legal entities in settlement and other accounts	5 326,7	5 706,6	6 068,0	6 114,8	6 516,1
5.4.	Clients' float	288,1	296,4	425,3	444,9	400,3
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	8 367,4	9 619,5	10 917,7	11 130,3	10 838,3
5.6.	Individual deposits	11 871,4	14 251,0	15 945,7	16 260,8	16 957,5
5.7.	Clients' funds in factoring and forfeiting operations	21,9	37,2	31,8	35,5	43,8
6.	Bonds	666,7	1 037,4	1 161,5	1 242,8	1 213,1
7.	Promissory notes and bank acceptances	859,5	1 149,3	1 070,8	1 050,9	1 004,3
8.	Derivatives with fair value being a liability	-	135,3	144,9	161,3	134,7
9.	Other liabilities ¹ , total	2 947,5	3 264,7	3 691,6	3 775,0	3 681,7
	Of which:					
9.1.	Provisions	2 318,8	2 441,3	2 835,6	2 901,9	2 851,9
9.2.	Float	325,0	395,3	273,9	275,7	309,0
9.3.	Payables	46,4	72,3	115,0	116,6	95,7
9.4.	Deferred income	5,5	10,2	6,8	7,6	8,1
9.5.	Interest payable	251,7	345,5	460,3	473,2	417,0
	Of which:					
9.6.	Overdue interest	0,0	0,0	0,0	0,0	0,0
Banking sector liabilities¹		41 627,5	49 509,6	54 347,9	56 258,6	57 423,1

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		1.01.12	1.01.13	1.10.13	1.12.13	1.01.14
1.	Money, precious metals and gemstones	2,9	3,1	2,3	2,2	2,8
1.1.	of which: money	2,7	2,9	2,1	2,1	2,7
2.	Accounts with the Bank of Russia and authorised agencies of other countries	4,2	4,4	3,5	3,0	3,9
3.	Accounts with credit institutions of which:	2,4	3,0	2,5	2,4	2,6
3.1.	Correspondent accounts with correspondent credit institutions	0,5	0,6	0,5	0,5	0,7
3.2.	Correspondent accounts with non-resident banks	1,9	2,4	2,0	1,9	1,9
4.	Securities acquired by credit institutions, total of which	14,9	14,2	13,7	13,8	13,6
4.1.	Debt securities	11,2	10,6	10,6	10,8	10,7
4.2.	Shares	2,2	1,6	1,4	1,4	1,4
4.3.	Discounted promissory notes	0,6	0,8	0,6	0,6	0,5
4.4.	Shares in associates and subsidiaries	0,9	1,2	1,1	1,1	1,0
5.	Other participation in authorised capital	0,7	0,7	0,7	0,6	0,6
6.	Derivatives with fair value being an asset	-	0,3	0,3	0,3	0,3
7.	Loans, total of which:	69,0	68,7	71,7	72,1	70,6
7.1.	Loans, deposits and other placements of which overdue claims of which:	68,9	68,6	71,5	71,9	70,4
7.1.1.	Loans and other placements with non-financial organisations of which overdue claims	2,7	2,5	2,6	2,6	2,4
7.1.1.1.	Loans and other placements with non-financial organisations	42,6	40,3	40,5	40,3	39,2
7.1.1.2.	of which overdue claims	2,0	1,9	1,8	1,8	1,6
7.1.2.	Loans and other placements with individuals of which overdue claims	13,3	15,6	17,3	17,4	17,3
7.1.2.1.	Loans and other placements with individuals	0,7	0,6	0,8	0,8	0,8
7.1.2.2.	of which overdue claims	0,7	0,6	0,8	0,8	0,8
7.1.3.	Loans, deposits and other placements with credit institutions of which overdue claims	9,5	8,5	9,2	9,6	8,9
7.1.3.1.	Loans, deposits and other placements with credit institutions	0,0	0,0	0,0	0,0	0,0
7.1.3.2.	of which overdue claims	0,0	0,0	0,0	0,0	0,0
8.	Fixed assets (tangible and intangible), other real estate and inventories	2,3	2,2	2,1	2,1	2,0
8.1.	of which real estate, temporarily out of use in operating activities	-	0,2	0,2	0,2	0,1
9.	Allocation of profit	0,4	0,4	0,3	0,3	0,3
9.1.	of which income tax	0,4	0,4	0,3	0,3	0,3
10.	Other assets, total of which:	3,0	3,0	3,0	3,0	3,2
10.1.	Float	1,4	1,3	1,2	1,1	1,4
10.2.	Receivables	0,4	0,4	0,5	0,5	0,5
10.3.	Deferred expenses	0,2	0,2	0,2	0,2	0,2
Banking sector assets		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		1.01.12	1.01.13	1.10.13	1.12.13	1.01.14
1.	Funds and profit of credit institutions Of which:	11,9	11,9	11,7	11,6	11,5
1.1.	Funds of credit institutions	6,5	6,2	5,9	5,8	5,7
1.2.	Profit (losses), including financial result of the previous year Of which:	5,4	5,8	5,8	5,8	5,9
1.2.1.	Profit (losses) of the current year	2,0	2,0	1,4	1,6	1,7
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	2,9	5,4	5,8	6,6	7,7
3.	Accounts of credit institutions Of which:	0,8	0,9	0,8	0,9	1,0
3.1.	Correspondent accounts of correspondent credit institutions	0,5	0,6	0,5	0,5	0,6
3.2.	Correspondent accounts of non-resident credit institutions	0,3	0,3	0,2	0,2	0,2
4.	Loans, deposits and other funds raised from other credit institutions	11,0	9,6	8,7	9,2	8,4
5.	Clients' funds ² Of which:	62,7	60,8	61,8	60,7	60,8
5.1.	Budgetary funds in settlement accounts	0,1	0,1	0,1	0,1	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	12,8	11,5	11,2	10,9	11,3
5.4.	Clients' float	0,7	0,6	0,8	0,8	0,7
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	20,1	19,4	20,1	19,8	18,9
5.6.	Individual deposits	28,5	28,8	29,3	28,9	29,5
5.7.	Clients' funds in factoring and forfeiting operations	0,1	0,1	0,1	0,1	0,1
6.	Bonds	1,6	2,1	2,1	2,2	2,1
7.	Promissory notes and bank acceptances	2,1	2,3	2,0	1,9	1,7
8.	Derivatives with fair value being a liability	-	0,3	0,3	0,3	0,2
9.	Other liabilities ¹ , total Of which:	7,1	6,6	6,8	6,7	6,4
9.1.	Provisions	5,6	4,9	5,2	5,2	5,0
9.2.	Float	0,8	0,8	0,5	0,5	0,5
9.3.	Payables	0,1	0,1	0,2	0,2	0,2
9.4.	Deferred income	0,0	0,0	0,0	0,0	0,0
9.5.	Interest payable Of which:	0,6	0,7	0,8	0,8	0,7
9.6.	Overdue interest	0,0	0,0	0,0	0,0	0,0
Banking sector liabilities¹		100,0	100,0	100,0	100,0	100,0

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

² Including certificates of deposit and savings certificates.

Table 16

Key characteristics of credit operations of the banking sector (billion rubles)

	Rubles					Foreign Currency					Total				
	1.01.12	1.01.13	1.10.13	1.12.13	1.01.14	1.01.12	1.01.13	1.10.13	1.12.13	1.01.14	1.01.12	1.01.13	1.10.13	1.12.13	1.01.14
1. Loans, deposits and other placements, total	21378,5	26757,1	30006,9	31041,2	31300,2	7320,7	7203,0	8856,0	9432,2	9117,6	28699,2	33960,1	38862,9	40473,4	40417,7
Of which															
- overdue claims	994,1	1122,8	1257,4	1300,5	1257,9	138,9	134,6	141,9	153,2	140,1	1133,0	1257,4	1399,3	1453,7	1398,0
1.1 Loans and other placements with non-financial resident organisations	12799,6	15097,0	16498,9	16935,7	16542,7	3088,3	2988,9	3611,9	3652,1	3792,8	15887,9	18086,0	20110,8	20587,9	20335,5
Of which															
- overdue claims	721,9	805,4	833,3	857,7	812,0	67,9	58,0	58,4	65,3	58,3	789,8	863,4	891,7	923,0	870,2
of which:															
1.1.1. Loans and other placements with individual entrepreneurs	430,8	568,4	646,7	659,3	666,9	7,0	5,3	5,7	5,6	5,5	437,9	573,7	652,4	664,9	672,4
Of which															
- overdue claims	27,3	24,9	31,1	34,5	33,2	0,5	0,4	0,4	0,4	0,3	27,9	25,2	31,5	34,8	33,5
1.2 Loans and other placements with non-resident legal entities (except banks)	469,4	509,6	470,8	486,5	565,7	1357,9	1375,9	1411,7	1590,4	1598,0	1827,4	1885,4	1882,6	2076,9	2163,7
Of which															
- overdue claims	9,7	21,9	20,5	20,5	20,8	23,0	38,9	44,0	44,3	42,7	32,8	60,8	64,5	64,8	63,5
1.3 Loans, deposits and other placements with financial sector	1836,6	2306,7	2383,0	2521,2	2591,8	495,8	654,9	696,6	956,3	676,7	2332,4	2961,6	3079,6	3477,5	3268,5
Of which															
- overdue claims	17,9	18,5	17,8	17,4	18,1	1,3	1,6	0,5	1,1	0,4	19,2	20,1	18,3	18,5	18,5
of which:															
1.3.1 Resident credit institutions	1227,1	1478,1	1328,0	1370,9	1508,3	419,7	537,6	577,2	841,2	581,4	1646,8	2015,6	1905,2	2212,1	2089,7
Of which															
- overdue claims	4,8	4,8	5,1	5,5	5,8	0,1	0,2	0,2	0,2	0,0	4,9	5,0	5,3	5,7	5,8
1.3.2 Resident financial institutions of different forms of ownership	609,5	828,6	1055,0	1150,3	1083,5	76,1	117,4	119,4	115,1	95,3	685,6	945,9	1174,4	1265,4	1178,8
Of which															
- overdue claims	13,0	13,6	12,7	11,9	12,3	1,2	1,4	0,3	0,9	0,3	14,3	15,0	13,1	12,8	12,7
1.4 Loans, deposits and other placements with non-resident banks	398,4	451,4	383,5	424,2	416,6	1912,8	1763,4	2698,8	2778,6	2624,4	2311,2	2214,8	3082,3	3202,8	3041,0
Of which															
- overdue claims	0,0	0,0	0,0	0,0	0,0	0,2	0,2	2,1	7,2	5,4	0,2	0,2	2,1	7,2	5,4
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	367,7	530,2	514,4	538,2	816,0	0,0	0,0	0,0	0,0	0,0	367,7	530,2	514,4	538,2	816,0
Of which															
- overdue claims	0,0	0,0	0,1	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,1	0,0	0,0
1.6 Loans and other placements with resident individuals	5223,0	7484,4	9140,1	9507,6	9708,8	316,7	237,6	240,2	238,2	227,0	5539,7	7721,9	9380,3	9745,8	9935,8
Of which															
- overdue claims	244,5	276,9	385,5	404,6	406,8	45,9	35,6	36,2	34,7	32,7	290,4	312,5	421,7	439,3	439,5
1.7 Loans and other placements with non-resident individuals	4,3	8,3	10,7	10,9	11,1	6,9	6,8	10,6	11,3	10,2	11,2	15,1	21,2	22,2	21,3
Of which															
- overdue claims	0,1	0,1	0,2	0,2	0,2	0,5	0,4	0,6	0,6	0,6	0,7	0,5	0,8	0,8	0,8
Reference data:															
Provisions on loans, deposits and other placements	1987,9	2095,7	2403,3	2452,4	2417,3	0,0	0,0	0,0	0,0	0,0	1987,9	2095,7	2403,3	2452,4	2417,3
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	42,2	58,7	89,9	92,3	80,6	4,7	4,6	5,4	7,1	6,6	46,9	63,4	95,3	99,4	87,1
Credit institutions' portfolio of promissory notes of residents	213,9	308,2	260,8	257,8	221,8	17,8	88,6	74,5	58,4	50,1	231,7	396,8	335,4	316,1	271,9
Credit institutions' portfolio of promissory notes of non-residents	0,0	0,0	0,0	0,0	0,0	2,1	2,0	2,1	2,2	2,2	2,1	2,0	2,2	2,3	2,2

Table 17

**Key characteristics of credit operations of the banking sector
(as percent of total loans and percent of total assets)**

	1.01.12	1.01.13	1.10.13	1.12.13	1.01.14
1. Loans, deposits and other placements, total	100,0 68,9	100,0 68,6	100,0 71,5	100,0 71,9	100,0 70,4
Of which:					
- overdue claims	3,9 2,7	3,7 2,5	3,6 2,6	3,6 2,6	3,5 2,4
1.1 Loans and other placements with non-financial resident organisations	55,4 38,2	53,3 36,5	51,7 37,0	50,9 36,6	50,3 35,4
Of which:					
- overdue claims	2,8 1,9	2,5 1,7	2,3 1,6	2,3 1,6	2,2 1,5
of which:					
1.1.1. Loans and other placements with individual entrepreneurs	1,5 1,1	1,7 1,2	1,7 1,2	1,6 1,2	1,7 1,2
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 placements with non-resident legal entities (except banks)	6,4 4,4	5,6 3,8	4,8 3,5	5,1 3,7	5,4 3,8
Of which:					
- overdue claims	0,1 0,1	0,2 0,1	0,2 0,1	0,2 0,1	0,2 0,1
1.3 Loans, deposits and other placements with financial sector	8,1 5,6	8,7 6,0	7,9 5,7	8,6 6,2	8,1 5,7
Of which:					
- overdue claims	0,1 0,0	0,1 0,0	0,0 0,0	0,0 0,0	0,0 0,0
of which:					
1.3.1 Resident credit institutions	5,7 4,0	5,9 4,1	4,9 3,5	5,5 3,9	5,2 3,6
Of which					
- overdue claims	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0
1.3.2 Resident financial institutions of different forms of ownership	2,4 1,6	2,8 1,9	3,0 2,2	3,1 2,2	2,9 2,1
Of which					
- overdue claims	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0
1.4 Loans, deposits and other placements with non-resident banks	8,1 5,6	6,5 4,5	7,9 5,7	7,9 5,7	7,5 5,3
Of which:					
- overdue claims	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	1,3 0,9	1,6 1,1	1,3 0,9	1,3 1,0	2,0 1,4
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 placements with resident individuals	19,3 13,3	22,7 15,6	24,1 17,3	24,1 17,3	24,6 17,3
Of which:					
- overdue claims	1,0 0,7	0,9 0,6	1,1 0,8	1,1 0,8	1,1 0,8
1.7 Loans and other placements with non-resident individuals	0,0 0,0	0,0 0,0	0,1 0,0	0,1 0,0	0,1 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 on loans, deposits and other placements	6,9 4,8	6,2 4,2	6,2 4,4	6,1 4,4	6,0 4,2
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	0,2 0,1	0,2 0,1	0,2 0,2	0,2 0,2	0,2 0,2
Credit institutions' portfolio of promissory notes of residents	0,8 0,6	1,2 0,8	0,9 0,6	0,8 0,6	0,7 0,5
Credit institutions' portfolio of promissory notes of non-residents	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

	1.01.12		1.01.13		1.10.13		1.12.13		1.01.14	
	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	5 977,9	100,0	6 636,1	100,0	7 115,5	100,0	7 468,6	100,0	7 548,2	100,0
- in rubles	5 008,9	83,8	5 451,0	82,1	5 637,1	79,2	5 920,5	79,3	6 031,2	79,9
- in foreign currency	969,0	16,2	1 185,1	17,9	1 478,4	20,8	1 548,1	20,7	1 517,0	20,1
Of which:										
Securities at fair value through profit or loss	1 662,6	27,8	1 782,6	26,9	1 980,1	27,8	2 168,7	29,0	2 214,2	29,3
- in rubles	1 458,8	24,4	1 640,3	24,7	1 716,7	24,1	1 841,7	24,7	1 897,5	25,1
- in foreign currency	203,8	3,4	142,3	2,1	263,4	3,7	327,0	4,4	316,6	4,2
Securities available for sale	3 074,5	51,4	3 464,7	52,2	3 771,9	53,0	3 926,0	52,6	3 856,4	51,1
- in rubles	2 465,4	41,2	2 723,6	41,0	2 912,1	40,9	3 081,5	41,3	3 024,5	40,1
- in foreign currency	609,1	10,2	741,1	11,2	859,8	12,1	844,4	11,3	831,9	11,0
Securities held-to-maturity	840,8	14,1	800,9	12,1	765,0	10,8	766,2	10,3	876,4	11,6
- in rubles	806,3	13,5	769,5	11,6	700,7	9,8	690,7	9,2	800,0	10,6
- in foreign currency	34,5	0,6	31,4	0,5	64,3	0,9	75,5	1,0	76,4	1,0
Shares in associates and subsidiaries	387,3	6,5	579,4	8,7	588,7	8,3	599,1	8,0	594,9	7,9
- in rubles	267,8	4,5	310,0	4,7	298,9	4,2	299,2	4,0	304,0	4,0
- in foreign currency	119,5	2,0	269,3	4,1	289,8	4,1	300,0	4,0	290,9	3,9
Reference data:										
Revaluation of securities	-63,5		31,4		-16,9		-48,0		-37,1	
Provisions for losses on securities available for sale	20,4		27,2		43,9		50,0		49,3	
Provisions for losses on securities held-to-maturity	1,6		1,1		2,0		3,4		3,3	
Provisions for losses on portfolio of shares in associates and subsidiaries	7,9		8,4		7,4		7,5		5,3	

¹ Excluding promissory notes.

Table 19

The structure of credit institutions' portfolio of debt securities

	1.01.12		1.01.13		1.10.13		1.12.13		1.01.14	
	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	4 676,2	100,0	5 265,1	100,0	5 742,1	100,0	6 061,1	100,0	6 162,9	100,0
- in rubles	3 907,2	83,6	4 434,5	84,2	4 661,1	81,2	4 925,9	81,3	5 059,3	82,1
- in foreign currency	769,0	16,4	830,6	15,8	1 081,0	18,8	1 135,2	18,7	1 103,5	17,9
of which: revaluation	-48,8	-1,0	50,6	1,0	-0,1	0,0	-25,2	-0,4	-19,5	-0,3
Debt securities at book value held (without revaluation)	4 725,0	100,0	5 214,5	100,0	5 742,2	100,0	6 086,3	100,0	6 182,4	100,0
of which:										
debt securities of the Russian Federation	1 496,3	31,7	945,1	18,1	935,3	16,3	965,4	15,9	814,1	13,2
- in rubles	1 397,1	29,6	750,4	14,4	705,6	12,3	753,5	12,4	677,5	11,0
- in foreign currency	99,2	2,1	194,7	3,7	229,7	4,0	211,9	3,5	136,6	2,2
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	223,7	4,7	98,1	1,9	126,2	2,2	186,2	3,1	131,8	2,1
- in rubles	223,6	4,7	98,1	1,9	126,2	2,2	186,2	3,1	131,8	2,1
- 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	408,5	8,6	492,9	9,5	423,4	7,4	440,6	7,2	410,3	6,6
- in rubles	408,5	8,6	487,4	9,3	412,5	7,2	432,4	7,1	400,1	6,5
- in foreign currency	0,0	0,0	5,5	0,1	10,9	0,2	8,1	0,1	10,2	0,2
other debt securities of residents	997,5	21,1	863,8	16,6	640,4	11,2	744,0	12,2	687,8	11,1
- in rubles	997,4	21,1	863,4	16,6	640,1	11,1	743,6	12,2	687,5	11,1
- in foreign currency	0,1	0,0	0,4	0,0	0,4	0,0	0,4	0,0	0,4	0,0
debt securities of other countries	40,3	0,9	19,6	0,4	28,8	0,5	37,3	0,6	17,6	0,3
- in rubles	5,0	0,1	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in foreign currency	35,3	0,7	19,6	0,4	28,8	0,5	37,3	0,6	17,6	0,3
debt securities of non-resident banks	169,5	3,6	218,4	4,2	151,3	2,6	119,1	2,0	97,4	1,6
- in rubles	23,0	0,5	42,4	0,8	40,5	0,7	41,2	0,7	39,7	0,6
- in foreign currency	146,5	3,1	176,0	3,4	110,9	1,9	77,9	1,3	57,6	0,9
other debt securities of non-residents	629,7	13,3	553,4	10,6	811,6	14,1	832,6	13,7	768,2	12,4
- in rubles	245,0	5,2	221,4	4,2	210,7	3,7	221,3	3,6	218,4	3,5
- in foreign currency	384,7	8,1	331,9	6,4	600,9	10,5	611,2	10,0	549,8	8,9
debt securities delivered without derecognition in the balance sheet	747,0	15,8	2 014,9	38,6	2 615,4	45,5	2 752,6	45,2	3 248,9	52,6
- in rubles	645,9	13,7	1 913,4	36,7	2 517,1	43,8	2 565,4	42,1	2 918,7	47,2
- in foreign currency	101,1	2,1	101,5	1,9	98,4	1,7	187,2	3,1	330,2	5,3
overdue debt securities	12,6	0,3	8,4	0,2	9,8	0,2	8,5	0,1	6,3	0,1
- in rubles	10,6	0,2	7,5	0,1	8,7	0,2	7,4	0,1	5,2	0,1
- in foreign currency	2,0	0,0	1,0	0,0	1,1	0,0	1,1	0,0	1,1	0,0
Reference data:										
Provisions for losses on debt securities	19,6		15,5		16,4		17,6		14,9	

Table 20

Structure of credit institutions' portfolio of shares

	1.01.12		1.01.13		1.10.13		1.12.13		1.01.14	
	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	914,4	100,0	791,6	100,0	784,7	100,0	808,3	100,0	790,4	100,0
- in rubles	833,9	91,2	706,4	89,2	677,1	86,3	695,4	86,0	667,9	84,5
- in foreign currency	80,5	8,8	85,2	10,8	107,6	13,7	112,9	14,0	122,5	15,5
of which: revaluation	-14,7	-1,6	-19,1	-2,4	-16,8	-2,1	-22,7	-2,8	-17,5	-2,2
Shares held at book value (without revaluation)	929,1	100,0	810,8	100,0	801,5	100,0	831,1	100,0	807,9	100,0
of which shares of:										
resident credit institutions	10,6	1,1	8,5	1,0	8,5	1,1	7,0	0,8	5,1	0,6
- in rubles	10,5	1,1	8,4	1,0	8,5	1,1	6,9	0,8	5,1	0,6
- in foreign currency	0,1	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
other residents	786,6	84,7	646,1	79,7	607,1	75,7	625,8	75,3	591,7	73,2
- in rubles	784,2	84,4	644,2	79,5	603,9	75,3	622,6	74,9	588,8	72,9
- in foreign currency	2,4	0,3	1,9	0,2	3,1	0,4	3,2	0,4	2,8	0,3
non-resident credit institutions	13,9	1,5	8,5	1,0	9,6	1,2	9,6	1,2	8,7	1,1
- in rubles	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in foreign currency	13,9	1,5	8,5	1,0	9,6	1,2	9,6	1,2	8,7	1,1
other non-residents	64,5	6,9	73,8	9,1	79,8	10,0	79,4	9,6	85,8	10,6
- in rubles	8,4	0,9	8,4	1,0	8,7	1,1	8,7	1,0	8,7	1,1
- in foreign currency	56,2	6,0	65,4	8,1	71,1	8,9	70,7	8,5	77,1	9,5
shares delivered without derecognition in the balance sheet	53,5	5,8	74,0	9,1	96,5	12,0	109,4	13,2	116,6	14,4
- in rubles	45,5	4,9	64,6	8,0	72,7	9,1	79,9	9,6	82,8	10,2
- in foreign currency	8,0	0,9	9,4	1,2	23,8	3,0	29,4	3,5	33,8	4,2
Reference data:										
Provisions for losses on shares	14,7		21,3		37,8		44,3		44,0	

Table 21**Credit institutions' portfolio of discounted promissory notes**

(billion rubles)

	1.01.12	1.01.13	1.10.13	1.12.13	1.01.14
Portfolio of promissory notes discounted by a credit institution, in rubles	213,9	308,2	260,8	257,8	221,8
of which promissory notes, not paid when due	1,8	4,4	5,4	4,9	4,9
Portfolio of promissory notes discounted by a credit institution, in foreign currency	19,9	90,6	76,7	60,6	52,3
of which promissory notes, not paid when due	0,03	0,01	1,31	1,34	1,33
Total	233,9	398,8	337,5	318,4	274,1

Table 22

The structure of credit institutions' portfolio of discounted promissory notes¹

	1.01.12		1.01.13		1.10.13		1.12.13		1.01.14	
	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	233,9	100,0	398,8	100,0	337,5	100,0	318,4	100,0	274,1	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	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of resident credit institutions	199,2	85,2	338,5	84,9	288,4	85,5	266,5	83,7	223,0	81,4
- other promissory notes of residents	32,5	13,9	58,3	14,6	46,9	13,9	49,7	15,6	48,9	17,8
- 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	2,1	0,9	2,0	0,5	2,2	0,6	2,3	0,7	2,2	0,8
Reference data:										
Provisions for losses on promissory notes	8,6		10,2		13,5		13,5		12,9	

¹ including overdue promissory notes.

Table 23

Real estate temporarily out of use in operating activities

(billion rubles)

	1.02.12	1.01.13	1.10.13	1.12.13	1.01.14
Land temporarily out of use in operating activities	69,5	49,3	50,4	50,6	5,5
Land temporarily out of use in operating activities, leased out	0,5	0,9	0,7	0,7	0,6
Land temporarily out of use in operating activities, at current (fair) value	6,3	7,9	8,4	8,7	8,7
Land temporarily out of use in operating activities, at current (fair) value, leased out	0,3	0,8	3,3	3,5	3,5
Real estate (except land) temporarily out of use in operating activities*	3,2	4,2	3,2	3,6	3,5
Real estate (except land) temporarily out of use in operating activities, leased out*	9,1	10,3	12,7	12,8	14,0
Real estate (except land) temporarily out of use in operating activities, at current (fair) value	6,9	6,9	11,7	11,1	12,4
Real estate (except land) temporarily out of use in operating activities, at current (fair) value, leased out	7,7	13,9	15,0	15,5	15,5
Investments in construction of objects of real estate, temporarily out of use in operating activities	2,5	2,4	1,0	1,5	1,2
Non-current inventories	50,4	66,2	74,6	77,4	80,0
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"	12,5	13,8	27,3	27,7	27,8

* At residual value (less amortisation).

Table 24

Funds raised by credit institutions from organisations

(billion rubles)

		1.01.12	1.01.13	1.10.13	1.12.13	1.01.14
1.	Funds raised from organisations, total	13 995,7	15 648,2	17 434,9	17 715,3	17 787,0
	- in rubles	10 330,4	11 054,1	12 015,0	12 075,1	12 092,7
	- in foreign currency	3 665,3	4 594,1	5 419,8	5 640,2	5 694,4
	of which:					
1.1.	Funds of legal entities in settlement and other accounts ¹	5 326,7	5 706,6	6 068,0	6 114,8	6 516,1
	- in rubles	4 701,0	4 821,8	5 001,8	5 086,4	5 547,8
	- in foreign currency	625,7	884,8	1 066,2	1 028,4	968,3
	Of which:					
1.1.1	Funds of individual entrepreneurs	146,0	172,8	185,1	178,1	192,7
	- in rubles	144,0	170,0	182,2	175,3	190,0
	- in foreign currency	2,0	2,8	2,9	2,8	2,7
1.2.	Government and other extra budgetary funds in settlement accounts	7,1	1,6	5,1	1,8	0,2
1.3.	Float	272,7	283,3	412,2	432,7	386,4
1.4.	Deposits and other funds raised from legal entities (except credit institutions)	8 367,4	9 619,5	10 917,7	11 130,3	10 838,3
	- in rubles	5 488,0	6 089,7	6 793,1	6 753,7	6 371,5
	- in foreign currency	2 879,4	3 529,8	4 124,6	4 376,5	4 466,8
	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	916,5	761,0	1 542,5	1 413,7	453,9
1.4.2.	Certificates of deposit	13,4	4,1	3,4	3,8	5,3
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	0,0	0,0	0,2	0,2	0,2
1.5.	Clients' funds in factoring and forfeiting operations	21,9	37,2	31,8	35,5	43,8
1.6.	Funds written down from clients' accounts but not entered in correspondent account of a credit institution because of shortage of money	0,0	0,0	0,0	0,2	2,2
	Deposits and other funds raised from legal entities (as paragraph 1.4.) by maturity:					
	demand deposits and deposits with maturity up to 30 days	1 387,5	1 553,4	1 347,5	1 900,1	1 812,6
	- in rubles	1 191,4	1 362,2	1 219,8	1 765,4	1 624,9
	- in foreign currency	196,1	191,3	127,7	134,8	187,7
	with maturity from 31 days to 1 year	3 183,5	3 321,2	3 981,0	3 455,9	3 292,3
	- in rubles	2 728,6	2 838,8	3 292,9	2 738,3	2 520,2
	- in foreign currency	454,9	482,3	688,2	717,5	772,2
	with maturity in excess of 1 year	3 796,4	4 744,9	5 589,2	5 774,3	5 733,4
	- in rubles	1 568,1	1 888,7	2 280,4	2 250,1	2 226,4
	- in foreign currency	2 228,3	2 856,2	3 308,7	3 524,2	3 507,0
	Reference data					
	Funds raised from non-resident organisations, total	1 924,3	2 750,8	3 102,7	3 315,7	3 271,2
	- in rubles	381,2	507,4	560,6	565,4	535,7
	- in foreign currency	1 543,1	2 243,5	2 542,1	2 750,3	2 735,5
	of which:					
	Funds of non-resident organisations in settlement and other accounts	179,7	228,2	283,9	311,6	265,5
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	350,1	418,2	449,4	487,6	526,7
	Other funds raised from non-resident legal entities	1 381,6	2 088,3	2 352,1	2 502,4	2 463,7
	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 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.)

	1.01.12	1.01.13	1.10.13	1.12.13	1.01.14
Issued debt obligations - total	1 551,1	2 419,2	2 570,4	2 639,5	2 572,4
including:					
bonds:	666,7	1 037,4	1 161,5	1 242,8	1 213,1
of which					
with maturities less than one year	1,2	17,1	6,5	3,4	3,7
with maturities in excess of one year	665,5	1 020,3	1 155,0	1 236,1	1 209,4
deposit certificates ¹	13,4	4,1	3,4	3,8	5,3
of which					
with maturities in excess of one year	2,3	2,7	2,2	2,4	3,1
with maturities in excess of one year	11,0	1,3	1,0	1,2	2,1
savings certificates ²	11,5	228,4	334,7	342,0	349,7
of which					
with maturities in excess of one year	4,8	61,8	53,5	57,9	63,2
with maturities in excess of one year	5,3	162,0	268,4	270,5	273,8
promissory notes and banker's acceptances	859,5	1 149,3	1 070,8	1 050,9	1 004,3
of which					
with maturities in excess of one year	483,1	596,6	544,1	503,2	465,2
with maturities in excess of one year	359,7	528,6	502,0	525,1	517,3

¹ Included in corporate deposits.

² Included in retail deposits.

Table 26

Individual deposit structure

(billion rubles)

		1.01.12	1.01.13	1.10.13	1.12.13	1.01.14
1	Individual deposits	11 871,4	14 251,0	15 945,7	16 260,8	16 957,5
	- of which savings certificates	11,5	228,4	334,7	342,0	349,7
1.1.	Individual demand deposits and deposits with maturity up to 30 days	2 281,3	2 723,8	2 720,9	2 744,8	3 210,8
	- in rubles	2 059,3	2 474,9	2 426,3	2 446,3	2 913,0
	- in foreign currency	222,1	248,9	294,6	298,5	297,8
1.2.	Individual deposits with maturity from 31 days to 1 year	2 376,7	3 138,2	3 138,1	3 148,2	3 264,3
	- in rubles	1 981,1	2 684,5	2 683,3	2 691,9	2 788,8
	- in foreign currency	395,6	453,8	454,8	456,3	475,5
1.3.	Individual deposits with maturity in excess of 1 year	7 213,4	8 389,0	10 086,7	10 367,8	10 482,4
	- in rubles	5 661,9	6 604,1	7 889,0	8 098,2	8 298,8
	- in foreign currency	1 551,5	1 784,9	2 197,8	2 269,6	2 183,6
Reference data:						
	Deposits of non-resident individuals (excluding saving certificates)	134,7	167,1	204,2	209,8	223,9

Table 27

Key characteristics of loans, deposits and other funds raised from other credit institutions

(billion rubles)

	1.01.12	1.01.13	1.10.13	1.12.13	1.01.14
Loans, deposits and other funds raised from other credit institutions, total	4 560,2	4 738,4	4 727,7	5 148,1	4 806,0
- in rubles	2 197,7	2 530,1	2 319,5	2 354,0	2 369,5
- in foreign currency	2 362,5	2 208,2	2 408,2	2 794,1	2 436,5
of which:					
- loans, deposits and other funds raised from resident credit institutions	2 123,6	2 500,9	2 485,0	2 795,8	2 556,6
- in rubles	1 767,2	2 061,1	1 929,1	1 955,2	1 962,6
- in foreign currency	356,4	439,8	555,9	840,6	594,0
of which					
overdue debt	0,0	0,0	0,0	0,0	0,2
- in rubles	0,0	0,0	0,0	0,0	0,2
- in foreign currency	0,0	0,0	0,0	0,0	0,0
- loans, deposits and other funds raised from non-resident banks	2 436,6	2 237,4	2 242,7	2 352,3	2 249,4
- in rubles	430,5	469,0	390,4	398,8	406,9
- in foreign currency	2 006,0	1 768,4	1 852,2	1 953,5	1 842,5
of which					
overdue debt	0,0	0,0	0,0	0,7	0,0
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,0	0,0	0,7	0,0

Table 28

Distribution of budgetary funds in settlement accounts by groups of credit institutions on 1.01.14

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	1	28 140	67,2	74 341	0,1
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%	51	13 714	32,8	34 976 833	60,9
No budgetary funds	870	0	0,0	22 371 896	39,0
Data not available	1	0	0,0	0	0,0
Total	923	41 854	100,0	57 423 070	100,0

¹ Without government and other extra-budgetary funds.

Table 29

Funds raised from and placed with non-residents

№	Indicator	1.01.12		1.01.13		1.10.13		1.12.13		1.01.14	
		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)	2 059,6	4,9	2 924,6	5,9	3 315,1	6,1	3 533,5	6,3	3 502,6	6,1
1.1	Funds in accounts of legal entities (excluding certificates of deposit)	1 911,3	4,6	2 734,7	5,5	3 085,3	5,7	3 301,6	5,9	3 255,8	5,7
1.1.1	of which deposits and other raised funds (excluding certificates of deposit)	1 731,7	4,2	2 506,5	5,1	2 801,4	5,2	2 990,0	5,3	2 990,4	5,2
1.2	Individual deposits (excluding saving certificates)	134,7	0,3	167,1	0,3	204,2	0,4	209,8	0,4	223,9	0,4
1.2.1	of which deposits and other raised funds (excluding saving certificates)	98,9	0,2	121,5	0,2	153,5	0,3	157,0	0,3	168,3	0,3
1.3	Funds in other accounts	13,5	0,0	22,8	0,0	25,7	0,0	22,0	0,0	22,9	0,0
2.	Funds in correspondent and other accounts of credit institutions	119,9	0,3	173,2	0,4	132,2	0,2	151,3	0,3	162,9	0,3
3.	Loans, deposits and other funds raised from credit institutions	2 436,6	5,9	2 237,4	4,5	2 242,7	4,1	2 352,3	4,2	2 249,4	3,9
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	4 616,0	11,1	5 335,2	10,8	5 690,0	10,5	6 037,2	10,7	5 914,9	10,3
	Reference data:										
	Liabilities of authorized banks to non-residents on issued debt securities - total ²	124,9	0,3	237,7	0,5	225,5	0,4	213,1	0,4	211,7	0,4
	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	4 149,8	10,0	4 115,3	8,3	4 986,1	9,2	5 301,9	9,4	5 226,0	9,1
	of which overdue claims	33,6	0,1	61,4	0,1	67,5	0,1	72,8	0,1	69,7	0,1
	of which:										
1.1.	Loans, deposits and other placements	2 311,2	5,6	2 214,8	4,5	3 082,3	5,7	3 202,8	5,7	3 041,0	5,3
1.2	Loans and other placements with legal entities	1 827,4	4,4	1 885,4	3,8	1 882,6	3,5	2 076,9	3,7	2 163,7	3,8
1.3	Loans and other placements with individuals	11,2	0,0	15,1	0,0	21,2	0,0	22,2	0,0	21,3	0,0
2.	Correspondent accounts with banks	773,1	1,9	1 167,5	2,4	1 072,2	2,0	1 061,9	1,9	1 098,2	1,9
3.	Securities acquired by credit institutions, total	919,9	2,2	875,6	1,8	1 083,3	2,0	1 080,3	1,9	980,0	1,7
	of which:										
3.1	Debt securities (without revaluation and delivered without derecognition in the balance sheet)	839,4	2,0	791,3	1,6	991,7	1,8	989,0	1,8	883,2	1,5
3.2	Shares (without revaluation and delivered without derecognition in the balance sheet)	78,4	0,2	82,2	0,2	89,4	0,2	89,0	0,2	94,5	0,2
3.3	Discounted promissory notes	2,1	0,0	2,0	0,0	2,2	0,0	2,3	0,0	2,2	0,0
4.	Shares in associates and subsidiaries	122,9	0,3	273,0	0,6	293,7	0,5	304,0	0,5	295,0	0,5
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	5 965,7	14,3	6 431,5	13,0	7 435,4	13,7	7 748,1	13,8	7 599,1	13,2
	Reference data:										
	Overdue interest on claims of credit institutions	1,8	0,0	1,5	0,0	1,8	0,0	3,5	0,0	3,4	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				
	1.01.12	1.01.13	1.10.13	1.12.13	1.01.14	1.01.12	1.01.13	1.10.13	1.12.13	1.01.14	1.01.12	1.01.13	1.10.13	1.12.13	1.01.14
Total	848 216,8	1 011 888,7	751 425,2	884 297,3	993 584,5	978	956	939	927	922	173 170,6	210 229,8	142 366,2	174 630,0	192 177,5
Profit-making CIs ¹	853 842,3	1 021 250,1	761 728,6	897 490,5	1 012 252,5	928	901	819	779	834	172 913,2	209 438,1	141 170,4	173 016,3	191 145,8
Loss-making CIs	-5 625,5	-9 361,4	-10 303,5	-13 193,1	-18 667,9	50	55	120	148	88	257,4	791,7	1 195,8	1 613,7	1 031,7
CIs that have not provided their reporting	0,0	0,0	0,0	0,0	0,0	0	0	3	3	1	0,0	0,0	0,0	0,0	0,0
Total						978	956	942	930	923					

¹ including CIs with zero profit.

Table 31

Structure of operating credit institutions' income and expenses¹

	1.01.12		1.01.13		1.10.13		1.01.14	
	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 institution, total	27 399,1	100,0	31 905,4	100,0	23 076,4	100,0	31 023,0	100,0
1.1. Interest income on placements with legal entities (except income on securities)	1 637,0	6,0	2 041,8	6,4	1 762,9	7,6	2 386,0	7,7
1.2. Interest income on loans to individuals	778,7	2,8	1 136,4	3,6	1 148,8	5,0	1 576,6	5,1
1.3. Income on securities	799,0	2,9	1 214,7	3,8	1 348,0	5,8	1 896,2	6,1
1.4. Income on operations with foreign currency	17 923,0	65,4	21 100,8	66,1	13 660,0	59,2	17 853,0	57,5
1.5. Commissions	587,1	2,1	689,7	2,2	584,5	2,5	806,4	2,6
1.6. Recovery of loss provision	3 963,9	14,5	3 942,6	12,4	3 325,3	14,4	4 825,6	15,6
1.7. Other income	1 710,4	6,2	1 779,5	5,6	1 246,9	5,4	1 679,2	5,4
Of which:								
1.7.1. Fines, penalties, forfeits	68,6	0,3	57,6	0,2	54,5	0,2	77,0	0,2
2. Expenses of credit institution, total	26 550,8	100,0	30 892,5	100,0	22 324,2	100,0	30 029,0	100,0
2.1. Interest expenses on funds raised from legal entities (except expense on securities)	629,8	2,4	941,3	3,0	838,8	3,8	1 130,0	3,8
2.2. Interest expenses on funds raised from individuals	542,8	2,0	665,9	2,2	644,4	2,9	857,6	2,9
2.3. Expenses on operations with securities	495,5	1,9	874,9	2,8	1 076,9	4,8	1 552,0	5,2
2.4. Expenses on operations with foreign currency	17 829,3	67,2	21 042,2	68,1	13 567,4	60,8	17 742,7	59,1
2.5. Commissions	88,6	0,3	124,3	0,4	111,1	0,5	152,2	0,5
2.6. Expenses on loss provision	4 074,1	15,3	4 147,9	13,4	3 797,8	17,0	5 438,8	18,1
2.7. Management expenses (including personnel costs)	894,0	3,4	1 061,0	3,4	836,4	3,7	1 179,6	3,9
2.8. Other expenses	1 996,6	7,5	2 035,0	6,6	1 451,4	6,5	1 976,2	6,6
Of which:								
2.8.1. Fines, penalties, forfeits	1,7	0,0	2,7	0,0	2,0	0,0	2,5	0,0

¹ According to Profit and Loss Reporting 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 32.1

Assets and liabilities¹ of credit institutions (with balancing of some accounts), registered in respective regions, as of 1.01.14

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	39 396 341 130	11 994 840 724	39 846 298 896	11 544 882 958
Belgorod Region	11 888 261	1 155 968	11 894 711	1 149 518
Bryansk Region	0	0	0	0
Vladimir Region	9 233 077	1 230 835	9 010 158	1 453 754
Voronezh Region	3 094 152	306 895	2 934 221	466 826
Ivanovo Region	15 183 084	831 309	15 216 439	797 954
Kaluga Region	20 641 912	1 358 052	20 656 187	1 343 777
Kostroma Region	157 653 176	13 842 597	159 383 359	12 112 414
Kursk Region	17 150 984	463 215	17 126 690	487 509
Lipetsk Region	26 788 324	1 120 223	26 762 930	1 145 617
Moscow Region	57 626 963	16 479 961	60 914 195	13 192 729
Orel Region	4 779 112	270 514	4 786 391	263 235
Ryazan Region	16 669 483	794 623	16 698 797	765 309
Smolensk Region	5 324 503	273 773	5 250 589	347 687
Tambov Region	3 420 742	59 242	3 421 264	58 720
Tver Region	11 288 228	875 154	11 268 553	894 829
Tula Region	4 999 384	104 675	5 013 069	90 990
Yaroslavl Region	10 637 681	244 169	10 191 719	690 131
City of Moscow	39 019 962 064	11 955 429 519	39 465 769 624	11 509 621 959
North-Western Federal District	1 341 480 897	308 929 025	1 381 352 327	269 057 595
Republic of Karelia	1 352 816	36 487	1 360 675	28 628
Komi Republic	5 166 481	741 432	5 178 608	729 305
Akhangel'sk Region	2 156 026	58 289	2 157 263	57 052
Vologda Region	86 408 592	7 051 734	86 311 700	7 148 626
Kaliningrad Region	19 811 184	7 767 579	19 540 179	8 038 584
Leningrad Region	12 771 935	1 731 996	12 529 157	1 974 774
Murmansk Region	8 357 208	1 489 426	8 353 061	1 493 573
Novgorod Region	4 726 093	122 859	4 753 275	95 677
Pskov Region	3 402 741	185 785	3 401 287	187 239
St Petersburg	1 197 327 821	289 743 438	1 237 767 122	249 304 137
Southern Federal District	282 698 191	20 528 387	286 060 246	17 166 332
Republic of Adygeya	7 127 895	61 647	7 145 562	43 980
Republic of Kalmykia	1 218 727	101 756	1 202 333	118 150
Krasnodar Territory	147 601 102	8 824 952	149 926 912	6 499 142
Astrakhan Region	8 617 875	338 539	8 652 605	303 809
Volgograd Region	21 307 639	1 600 704	21 377 428	1 530 915
Rostov Region	96 824 953	9 600 789	97 755 406	8 670 336
North-Caucasian Federal District	52 849 635	4 474 269	53 163 232	4 160 672
Republic of Dagestan	20 278 830	304 281	20 381 470	201 641
Republic of Ingushetia	1 478 645	4 078	1 478 646	4 077
Kabardino-Balkar Republic	6 215 758	89 679	6 229 003	76 434
Karachai-Cherkess Republic	9 073 914	3 752 158	9 291 533	3 534 539
Republic of North Ossetia - Alania	6 168 168	67 164	6 104 020	131 312
Chechen Republic	0	0	0	0
Stavropol Territory	9 634 320	256 909	9 678 560	212 669

Volga Federal District	1 444 917 327	117 240 722	1 448 212 420	113 945 629
Republic of Bashkortostan	75 322 188	3 725 755	75 954 636	3 093 307
Republic of Marii El	2 686 654	59 123	2 695 912	49 865
Republic of Mordovia	21 908 494	224 815	21 926 718	206 591
Republic of Tatarstan	663 461 533	67 139 561	661 164 878	69 436 216
Udmurt Republic	40 594 330	4 432 299	43 312 703	1 713 926
Chuvash Republic	11 063 424	400 725	11 070 965	393 184
Perm Territory	41 465 155	3 450 276	41 725 069	3 190 362
Kirov Region	31 980 795	3 328 086	33 353 058	1 955 823
Nizhny Novgograd Region	99 330 580	4 222 311	99 469 168	4 083 723
Orenburg Region	47 708 566	2 314 086	47 826 398	2 196 254
Penza Region	4 452 943	42 588	4 450 496	45 035
Samara Region	329 965 410	21 588 317	329 692 102	21 861 625
Saratov Region	69 106 390	6 207 462	69 707 716	5 606 136
Ulyanovsk Region	5 870 865	105 318	5 862 601	113 582
Ural Federal District	1 127 660 080	147 501 891	1 147 702 616	127 459 355
Kurgan Region	3 266 245	39 399	3 293 439	12 205
Sverdlovsk Region	455 149 165	57 228 169	469 837 252	42 540 082
Tyumen Region	552 310 432	81 065 925	555 619 272	77 757 085
Chelyabinsk Region	116 934 238	9 168 398	118 952 653	7 149 983
Siberian Federal District	544 769 675	79 030 660	553 928 139	69 872 196
Republic of Altai	1 242 853	79 366	1 289 201	33 018
Republic of Buryatiya	13 200 602	1 154 686	11 504 520	2 850 768
Republic of Tuva	479 715	2 602	480 589	1 728
Republic of Khakassia	5 990 771	64 826	6 005 517	50 080
Altai Territory	18 454 651	270 031	18 433 436	291 246
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	35 895 532	4 472 215	35 773 131	4 594 616
Irkutsk Region	22 048 255	732 985	22 214 909	566 331
Kemerovo Region	27 800 980	454 146	27 792 489	462 637
Novosibirsk Region	377 949 077	68 874 361	387 892 421	58 931 017
Omsk Region	29 840 090	2 684 483	30 672 536	1 852 037
Tomsk Region	11 867 149	240 959	11 869 390	238 718
Far Eastern Federal District	528 874 870	30 932 842	521 032 025	38 775 687
Republic of Sakha (Yakutia)	29 712 378	1 237 086	29 658 278	1 291 186
Kamchatka Territory	19 825 546	2 092 946	20 362 303	1 556 189
Primorskiy Territory	91 206 918	7 656 422	90 384 502	8 478 838
Khabarovsk Territory	7 292 392	254 347	7 289 971	256 768
Amur Region	363 174 418	17 962 642	355 653 786	25 483 274
Magadan Region	0	0	0	0
Sakhalin Region	17 663 218	1 729 399	17 683 185	1 709 432
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	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».

Table 32.2

Assets and liabilities¹ with balancing of some accounts of credit institutions (head-office and branches located in respective regions), as of 1.01.14

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	30 582 018 173	11 050 769 527	30 876 790 790	10 755 996 910
Belgorod Region	126 396 519	16 980 304	126 350 939	17 025 884
Bryansk Region	66 529 328	1 397 342	64 092 800	3 833 870
Vladimir Region	130 897 835	9 156 799	129 276 440	10 778 194
Voronezh Region	904 086 785	23 673 976	886 638 731	41 122 030
Ivanovo Region	74 980 745	4 713 654	74 384 003	5 310 396
Kaluga Region	112 248 254	6 212 741	109 546 029	8 914 966
Kostroma Region	80 018 691	4 670 802	81 226 135	3 463 358
Kursk Region	75 983 654	3 937 429	76 580 956	3 340 127
Lipetsk Region	103 266 572	5 080 787	103 090 161	5 257 198
Moscow Region	1 080 628 301	144 985 223	1 077 802 390	147 811 134
Orel Region	54 641 682	2 102 372	54 271 822	2 472 232
Ryazan Region	108 369 575	1 063 433	102 987 315	6 445 693
Smolensk Region	69 440 323	5 980 033	69 326 596	6 093 760
Tambov Region	63 477 939	2 089 643	63 368 933	2 198 649
Tver Region	102 237 641	8 078 622	101 359 033	8 957 230
Tula Region	119 128 141	14 078 542	124 684 453	8 522 230
Yaroslavl Region	420 591 766	12 983 345	413 215 942	20 359 169
City of Moscow	26 889 094 422	10 783 584 480	27 218 588 112	10 454 090 790
North-Western Federal District	3 521 739 939	522 133 996	3 393 411 590	650 462 345
Republic of Karelia	58 889 768	789 002	62 942 224	-3 263 454
Komi Republic	102 888 052	4 239 887	100 994 084	6 133 855
Akhangel'sk Region	136 321 007	11 016 183	137 350 168	9 987 022
Vologda Region	115 130 064	17 998 989	119 584 323	13 544 730
Kaliningrad Region	117 526 494	35 151 398	53 694 086	98 983 806
Leningrad Region	22 315 443	11 101 006	29 520 537	3 895 912
Murmansk Region	87 443 514	22 594 524	118 103 505	-8 065 467
Novgorod Region	54 922 934	10 459 540	52 490 915	12 891 559
Pskov Region	60 566 868	832 260	52 941 164	8 457 964
St Petersburg	2 765 735 795	407 951 207	2 665 790 584	507 896 418
Southern Federal District	1 864 011 826	121 776 176	1 868 258 557	117 529 445
Republic of Adygeya	29 317 505	117 697	28 859 019	576 183
Republic of Kalmykia	11 240 500	94 949	10 888 815	446 634
Krasnodar Territory	852 039 905	43 923 232	825 944 576	70 018 561
Astrakhan Region	70 109 116	4 165 935	69 805 508	4 469 543
Volgograd Region	199 088 907	-1 883 300	183 032 730	14 172 877
Rostov Region	702 215 893	75 357 663	749 727 909	27 845 647
North-Caucasian Federal District	569 555 520	6 321 192	548 836 244	27 040 468
Republik of Dagestan	74 774 389	-1 653 654	71 706 783	1 413 952
Republic of Ingushetia	13 565 639	77 402	12 917 672	725 369
Kabardino-Balkar Republic	43 570 196	316 799	40 951 765	2 935 230
Karachai-Cherkess Republic	25 703 435	873 157	23 279 957	3 296 635
Republic of North Ossetia - Alania	31 582 506	367 518	30 753 622	1 196 402
Chechen Republic	26 788 233	157 239	24 904 447	2 041 025
Stavropol Territory	353 571 122	6 182 731	344 321 998	15 431 855
Volga Federal District	4 849 804 619	562 452 865	5 080 189 753	332 067 731

Republic of Bashkortostan	199 854 573	240 020 063	415 517 857	24 356 779
Republic of Marii El	69 302 660	1 830 952	68 318 739	2 814 873
Republic of Mordovia	104 755 950	330 564	105 484 879	-398 365
Republic of Tatarstan	857 842 953	75 188 636	853 917 326	79 114 263
Udmurt Republic	143 827 311	4 203 260	169 873 812	-21 843 241
Chuvash Republic	94 877 234	5 321 013	94 316 932	5 881 315
Perm Territory	411 151 575	33 355 056	404 879 561	39 627 070
Kirov Region	123 888 702	4 171 249	125 200 886	2 859 065
Nizhny Novgogrod Region	937 075 497	90 996 891	959 762 138	68 310 250
Orenburg Region	156 825 646	8 724 441	155 804 139	9 745 948
Penza Region	89 223 447	3 041 784	88 632 801	3 632 430
Samara Region	1 348 206 849	74 298 513	1 329 279 502	93 225 860
Saratov Region	206 539 224	13 785 620	203 559 438	16 765 406
Ulyanovsk Region	106 432 998	7 184 823	105 641 743	7 976 078
Ural Federal District	2 797 551 127	426 742 706	2 945 951 502	278 342 331
Kurgan Region	47 400 102	143 087	46 961 095	582 094
Sverdlovsk Region	1 384 989 016	301 178 438	1 556 744 118	129 423 336
Tyumen Region	987 838 973	99 593 200	974 123 170	113 309 003
Chelyabinsk Region	377 323 036	25 827 981	368 123 119	35 027 898
Siberian Federal District	2 867 016 166	200 782 955	2 943 155 650	124 643 471
Republic of Altai	9 223 067	-171 959	8 863 344	187 764
Republic of Buryatiya	80 945 313	-13 062 650	62 766 988	5 115 675
Republic of Tuva	15 183 158	16 618	15 159 982	39 794
Republic of Khakassia	35 161 391	193 201	34 297 456	1 057 136
Altai Territory	151 771 770	9 352 358	152 008 631	9 115 497
Zabaykal Territory	47 959 123	1 151 087	47 392 636	1 717 574
Krasnoyarsk Territory	552 475 662	26 995 935	576 275 867	3 195 730
Irkutsk Region	373 538 869	11 304 197	373 797 350	11 045 716
Kemerovo Region	144 821 482	82 866 210	208 458 633	19 229 059
Novosibirsk Region	1 170 266 478	78 488 127	1 199 337 408	49 417 197
Omsk Region	188 549 046	4 236 369	174 964 577	17 820 838
Tomsk Region	97 120 807	-586 538	89 832 778	6 701 491
Far Eastern Federal District	1 379 326 919	82 430 852	1 351 559 856	110 197 915
Republic of Sakha (Yakutia)	105 207 679	3 204 468	105 123 312	3 288 835
Kamchatka Territory	52 289 344	4 954 043	53 022 162	4 221 225
Primorskiy Territory	239 458 553	22 185 806	242 319 190	19 325 169
Khabarovsk Territory	592 775 761	55 715 041	589 483 897	59 006 905
Amur Region	184 352 512	-22 700 737	150 324 606	11 327 169
Magadan Region	120 003 445	9 421 567	123 708 561	5 716 451
Sakhalin Region	75 486 825	9 239 636	77 716 631	7 009 830
Jewish Autonomous Region	8 183 732	418 025	8 299 426	302 331
Chukotka Autonomous Area	1 569 068	-6 997	1 562 071	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».

Table 33.1

Securities acquired by credit institutions registered in respective regions, as of 1.01.14

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	5 472 865 232	728 129 576	683 622 839	582 116 572	178 741 471	45 042 109
Belgorod Region	1 331 466	0	1 150	0	526 112	68 172
Bryansk Region	0	0	0	0	0	0
Vladimir Region	1 742 977	28 538	381 135	0	186 701	0
Voronezh Region	1 412 793	251 543	0	0	159 640	0
Ivanovo Region	1 748 319	372 540	16 418	0	25 000	135 468
Kaluga Region	0	0	567 913	0	0	0
Kostroma Region	65 194 474	101	4 897	3 000	28 048	0
Kursk Region	1 229 660	1 020 835	0	0	619 674	0
Lipetsk Region	2 329 455	332 131	1	0	220 920	0
Moscow Region	9 287 528	790 690	605 093	0	639 060	238 766
Orel Region	504 629	0	107 898	0	0	0
Ryazan Region	1 423 238	1 094 611	219 776	0	50 975	0
Smolensk Region	137 920	0	1 904	0	20 681	0
Tambov Region	0	0	0	0	0	0
Tver Region	541 474	132 880	18 878	0	0	0
Tula Region	274 191	41 609	10 011	0	105	0
Yaroslavl Region	11 165	0	22	0	250 389	0
City of Moscow	5 385 695 943	724 064 098	681 687 743	582 113 572	176 014 166	44 599 703
North-Western Federal District	285 162 388	16 221 613	19 444 536	3 102 720	8 022 734	4 448 740
Republic of Karelia	0	0	0	0	0	0
Komi Republic	1 278 050	624 370	154 973	0	0	164 335
Akhangel'sk Region	0	0	983	0	0	0
Vologda Region	12 497 300	926 871	28 824	1 000	506 316	0
Kaliningrad Region	5 235 479	43 278	7 541	0	0	0
Leningrad Region	827 493	130 465	549 245	20	184 557	0
Murmansk Region	985 571	996 431	0	0	0	0
Novgorod Region	853 103	333 127	146 434	0	449 914	0
Pskov Region	161 203	0	0	0	0	0
St Petersburg	263 324 189	13 167 071	18 556 536	3 101 700	6 881 947	4 284 405
Southern Federal District	15 848 931	3 209 536	7 559 922	25 169	3 521 601	296 529
Republic of Adygeya	13 312	13 263	1 278	0	157 963	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	10 220 070	1 727 900	6 876 282	0	2 814 599	233 792
Astrakhan Region	1 882 033	1 100 941	223 658	5 288	266 299	0
Volgograd Region	1 340 022	222 582	2 427	0	156 645	62 737
Rostov Region	2 393 494	144 850	456 277	19 881	126 095	0
North-Caucasian Federal District	1 991 980	178 840	51 839	0	247 290	97 924
Republik of Daghestan	0	0	16 011	0	0	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 514	0	18 534	0	0	0
Karachai-Cherkess Republic	1 035 977	13 739	17 294	0	204 000	97 924
Republic of North Ossetia - Alania	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	951 489	165 101	0	0	43 290	0
Volga Federal District	136 252 419	26 645 574	32 464 148	1 177 436	15 487 449	408 097
Republic of Bashkortostan	7 490 772	1 600 426	1 070 216	0	679 104	0
Republic of Marii El	0	0	0	0	169 012	0

Republic of Mordovia	286 069	116 865	47 405	0	203 078	0
Republic of Tatarstan	85 209 768	20 483 300	14 045 417	762 595	5 481 356	45 177
Udmurt Republic	3 411 729	0	7 787	0	252 937	201 639
Chuvash Republic	215 896	85 094	268 346	0	266 090	0
Perm Territory	951 287	0	2 403 095	0	763 838	0
Kirov Region	4 782 091	30 950	668 364	0	107 644	0
Nizhny Novgograd Region	9 703 517	2 332 751	5 269 521	0	3 277 830	45 745
Orenburg Region	5 543 451	179 178	690 581	35 246	3 364 522	88 532
Penza Region	50 632	0	0	0	0	0
Samara Region	16 948 829	919 235	6 078 459	379 595	848 234	27 004
Saratov Region	1 658 378	897 775	1 837 857	0	73 804	0
Ulyanovsk Region	0	0	77 100	0	0	0
Ural Federal District	155 192 927	28 092 724	28 267 039	3 621	4 861 804	407 837
Kurgan Region	0	0	0	0	13 274	0
Sverdlovsk Region	84 829 981	12 266 503	14 456 353	3 621	2 014 399	0
Tyumen Region	51 545 931	9 052 745	13 653 442	0	2 372 368	129 482
Chelyabinsk Region	18 817 015	6 773 476	157 244	0	461 763	278 355
Siberian Federal District	55 301 204	6 110 903	17 803 389	8 429 742	5 892 606	1 250 845
Republic of Altai	67 547	0	0	0	308 596	0
Republic of Buryatiya	82 281	0	679 899	0	733 593	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	14 756	14 810	0	0	0	0
Altai Territory	250 740	37 577	57 947	0	51 492	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	1 266 419	3 347	1 179	0	0	0
Irkutsk Region	365 225	6 605	226 771	0	197 818	33 876
Kemerovo Region	2 526 773	1 200 979	71 005	0	1 722 579	0
Novosibirsk Region	46 183 524	4 466 163	15 838 563	8 429 742	2 008 040	654 212
Omsk Region	3 861 698	194 412	926 344	0	832 848	562 757
Tomsk Region	682 241	187 010	1 681	0	37 640	0
Far Eastern Federal District	40 271 937	5 520 570	1 177 647	42 095	5 046 410	327 107
Republic of Sakha (Yakutia)	1 453 704	131 956	382 031	0	284 295	0
Kamchatka Territory	792 275	102 193	41 138	42 095	372 007	0
Primorskiy Territory	12 696 925	3 997 648	63 002	0	158 751	0
Khabarovsk Territory	133 357	0	21 525	0	0	0
Amur Region	24 329 425	1 287 221	7 640	0	4 190 162	327 107
Magadan Region	0	0	0	0	0	0
Sakhalin Region	866 251	1 552	662 311	0	41 195	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0

Table 33.2

Securities acquired by head-offices and branches of credit institutions located in respective regions, as of 1.01.14

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	5 543 442 513	734 064 361	693 363 011	589 299 169	185 758 895	45 984 896
Belgorod Region	1 331 466	0	1 150	0	526 112	68 172
Bryansk Region	0	0	0	0	0	0
Vladimir Region	97 705	28 538	233 135	2 243	0	0
Voronezh Region	1 412 793	251 543	141	0	159 640	0
Ivanovo Region	1 748 319	372 540	16 815	0	25 000	135 468
Kaluga Region	0	0	567 913	0	0	0
Kostroma Region	20 743 292	101	4 897	0	28 048	0
Kursk Region	1 229 660	1 020 835	0	0	619 674	0
Lipetsk Region	2 329 455	332 131	1	0	220 920	0
Moscow Region	9 287 528	790 690	605 093	0	639 060	238 766
Orel Region	504 629	0	107 898	0	0	0
Ryazan Region	1 423 238	1 094 611	219 776	0	50 975	0
Smolensk Region	137 920	0	1 904	0	20 681	0
Tambov Region	0	0	0	0	0	0
Tver Region	541 474	132 880	18 878	0	0	0
Tula Region	274 191	41 609	10 011	0	195 504	0
Yaroslavl Region	11 165	0	22	0	199 125	0
City of Moscow	5 502 369 678	729 998 883	691 575 377	589 296 926	183 074 156	45 542 490
North-Western Federal District	274 093 732	14 632 620	29 125 998	4 349 865	6 944 391	4 588 515
Republic of Karelia	0	0	0	0	0	0
Komi Republic	962 359	424 620	120 511	0	0	53 002
Akhangel'sk Region	0	0	982	0	0	0
Vologda Region	3 876 639	926 871	28 824	1 000	506 316	0
Kaliningrad Region	5 235 479	43 278	7 541	0	0	0
Leningrad Region	827 493	130 465	549 245	20	184 557	0
Murmansk Region	985 571	996 431	0	0	0	0
Novgorod Region	853 103	333 127	146 434	0	449 914	0
Pskov Region	161 203	0	0	0	0	0
St Petersburg	261 191 885	11 777 828	28 272 461	4 348 845	5 803 604	4 535 513
Southern Federal District	13 110 543	2 620 115	7 395 762	25 169	3 412 979	0
Republic of Adygeya	13 312	13 263	1 278	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	8 443 528	1 727 896	6 800 275	0	3 055 560	0
Astrakhan Region	970 782	511 524	225 005	5 288	171 835	0
Volgograd Region	1 289 427	222 582	2 427	0	49 489	0
Rostov Region	2 393 494	144 850	366 777	19 881	136 095	0
North-Caucasian Federal District	956 003	165 101	52 542	0	43 290	0
Republik of Dagestan	0	0	16 011	0	0	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 514	0	18 534	0	0	0
Karachai-Cherkess Republic	0	0	17 294	0	0	0
Republic of North Ossetia - Alania	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	951 489	165 101	703	0	43 290	0
Volga Federal District	135 353 415	26 645 574	32 308 965	1 177 436	15 573 748	374 199

Republic of Bashkortostan	7 264 933	1 600 426	914 977	0	684 936	0
Republic of Marii El	0	0	0	0	169 012	0
Republic of Mordovia	286 069	116 865	47 405	0	74 137	0
Republic of Tatarstan	85 118 697	20 483 300	14 045 417	762 595	5 481 356	45 177
Udmurt Republic	3 411 729	0	7 787	0	252 937	201 639
Chuvash Republic	215 896	85 094	268 346	0	266 090	0
Perm Territory	951 287	0	2 403 095	0	624 032	0
Kirov Region	4 782 091	30 950	668 364	0	107 644	0
Nizhny Novgograd Region	9 121 422	2 332 751	5 269 571	0	3 629 910	45 745
Orenburg Region	5 543 451	179 178	690 586	35 246	3 291 570	54 634
Penza Region	50 632	0	0	0	34 797	0
Samara Region	16 948 829	919 235	6 078 459	379 595	883 523	27 004
Saratov Region	1 658 379	897 775	1 837 858	0	73 804	0
Ulyanovsk Region	0	0	77 100	0	0	0
Ural Federal District	143 106 343	25 843 131	24 548 866	3 621	4 572 091	407 837
Kurgan Region	0	0	0	0	13 274	0
Sverdlovsk Region	72 743 397	10 016 910	10 736 358	3 621	2 035 209	0
Tyumen Region	51 545 931	9 052 745	13 655 264	0	2 061 845	129 482
Chelyabinsk Region	18 817 015	6 773 476	157 244	0	461 763	278 355
Siberian Federal District	26 170 969	5 311 946	2 418 569	0	4 357 544	596 633
Republic of Altai	31 106	0	0	0	308 596	0
Republic of Buryatiya	82 281	0	679 899	0	733 593	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	14 756	14 810	0	0	0	0
Altai Territory	250 740	37 577	57 947	0	51 492	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	1 264 378	3 347	1 179	0	21 708	0
Irkutsk Region	365 225	6 605	226 771	0	197 818	33 876
Kemerovo Region	2 526 773	1 200 979	71 005	0	1 722 579	0
Novosibirsk Region	17 091 771	3 667 206	452 800	0	114 493	0
Omsk Region	3 861 698	194 412	927 287	0	1 169 625	562 757
Tomsk Region	682 241	187 010	1 681	0	37 640	0
Far Eastern Federal District	26 583 441	4 826 490	1 177 647	42 095	1 158 428	327 107
Republic of Sakha (Yakutia)	1 453 704	131 956	382 031	0	784 196	0
Kamchatka Territory	522 422	102 193	41 138	42 095	26 600	0
Primorskiy Territory	12 830 282	3 997 648	84 527	0	158 751	0
Khabarovsk Territory	0	0	0	0	147 686	0
Amur Region	10 910 782	593 141	7 640	0	0	327 107
Magadan Region	0	0	0	0	0	0
Sakhalin Region	866 251	1 552	662 311	0	41 195	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0

Table 34.1

Distribution of loans, deposits and other placements in rubles by credit institutions, registered in respective regions, as of 1.01.14

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other placements with individuals
1	2	3	4	5
Central Federal District	27 846 817 370	15 363 900 626	1 697 051 590	8 456 177 962
Belgorod Region	6 904 791	5 776 674	0	432 014
Bryansk Region	0	0	0	0
Vladimir Region	4 484 406	2 940 471	70 000	1 396 935
Voronezh Region	1 145 318	868 075	36 086	144 970
Ivanovo Region	9 691 163	5 027 150	497 000	3 837 816
Kaluga Region	12 961 332	3 009 216	4 616 000	4 608 671
Kostroma Region	74 316 548	8 586 294	789 703	63 979 664
Kursk Region	12 794 341	9 662 166	1 050 000	1 340 817
Lipetsk Region	19 823 131	14 376 256	1 390 000	2 341 456
Moscow Region	35 169 858	22 935 472	840 900	9 859 319
Orel Region	3 576 262	1 468 350	270 000	628 745
Ryazan Region	10 837 551	8 434 450	801 000	1 556 801
Smolensk Region	4 043 600	3 076 524	7 000	960 076
Tambov Region	2 616 803	2 282 718	0	333 867
Tver Region	7 362 211	5 051 819	150 000	2 137 464
Tula Region	3 445 486	3 182 939	10 000	252 479
Yaroslavl Region	7 614 736	4 667 921	875 964	1 856 381
City of Moscow	27 630 029 833	15 262 554 131	1 685 647 937	8 360 510 487
North-Western Federal District	818 361 875	537 206 849	76 756 434	119 531 754
Republic of Karelia	1 099 978	275 073	420 000	308 071
Komi Republic	2 421 029	1 835 019	100 469	485 431
Akhangel'sk Region	1 048 662	883 653	300	127 808
Vologda Region	56 056 741	24 645 431	3 610 100	26 349 482
Kaliningrad Region	12 132 646	8 528 778	1 777 509	1 826 359
Leningrad Region	7 184 939	3 843 774	1 357 400	1 776 246
Murmansk Region	4 507 072	1 782 259	100 000	2 568 761
Novgorod Region	2 012 838	1 235 960	200	675 511
Pskov Region	2 005 001	1 467 340	0	240 427
St Petersburg	729 892 969	492 709 562	69 390 456	85 173 658
Southern Federal District	185 211 383	112 118 211	10 512 224	56 304 735
Republic of Adygeya	4 819 561	3 648 460	0	1 171 101
Republic of Kalmykia	728 259	602 012	30	126 217
Krasnodar Territory	85 337 221	54 498 746	3 605 244	22 896 400
Astrakhan Region	2 035 891	643 271	0	889 462
Volgograd Region	15 014 545	8 797 275	4 541 000	1 245 326
Rostov Region	77 275 906	43 928 447	2 365 950	29 976 229
North-Caucasian Federal District	30 320 760	20 859 452	2 640 656	6 791 634
Republik of Daghestan	9 532 414	5 994 028	39 876	3 490 563
Republic of Ingushetia	303 662	188 948	0	114 714
Kabardino-Balkar Republic	4 018 652	2 964 296	190 300	864 056
Karachai-Cherkess Republic	5 737 308	4 443 236	835 000	459 072
Republic of North Ossetia - Alania	4 833 311	3 851 205	5 150	955 885

Chechen Republic	0	0	0	0
Stavropol Territory	5 895 413	3 417 739	1 570 330	907 344
Volga Federal District	973 769 923	540 364 853	39 677 681	349 016 895
Republic of Bashkortostan	51 466 108	22 197 315	6 958 046	20 317 276
Republic of Marii El	1 613 559	1 250 298	200 000	145 961
Republic of Mordovia	15 698 034	12 539 405	220 000	2 311 234
Republic of Tatarstan	420 710 556	280 845 845	9 408 187	103 195 645
Udmurt Republic	32 140 216	6 278 413	3 566 500	21 522 933
Chuvash Republic	7 075 671	3 161 348	401 000	3 330 168
Perm Territory	24 947 617	11 465 690	756 500	11 780 463
Kirov Region	20 921 439	14 565 921	371 680	5 592 434
Nizhny Novgograd Region	59 581 253	40 101 148	5 348 870	9 670 170
Orenburg Region	31 531 971	13 802 253	1 925 120	15 036 871
Penza Region	2 877 953	2 043 346	323	768 486
Samara Region	264 926 497	111 125 604	7 311 155	141 557 205
Saratov Region	35 811 551	18 041 182	2 810 300	12 704 419
Ulyanovsk Region	4 467 498	2 947 085	400 000	1 083 630
Ural Federal District	746 365 054	299 743 167	60 135 167	330 078 840
Kurgan Region	2 161 228	1 883 768	6 620	215 014
Sverdlovsk Region	278 286 981	99 377 209	7 263 319	161 860 441
Tyumen Region	392 102 385	159 665 661	49 484 746	141 485 808
Chelyabinsk Region	73 814 460	38 816 529	3 380 482	26 517 577
Siberian Federal District	309 481 927	151 631 036	27 717 258	115 904 104
Republic of Altai	657 506	477 048	0	165 458
Republic of Buryatiya	7 809 204	2 296 559	280 000	5 088 837
Republic of Tuva	310 968	164 666	0	146 302
Republic of Khakassia	4 325 946	1 698 038	15 000	2 458 518
Altai Territory	13 626 408	10 590 526	575 000	2 256 966
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	24 740 887	11 028 751	2 784 245	8 684 105
Irkutsk Region	15 940 445	9 437 330	1 063 770	4 813 317
Kemerovo Region	16 197 316	8 026 134	1 937 607	6 233 575
Novosibirsk Region	200 391 800	97 735 222	20 346 436	72 826 570
Omsk Region	18 158 284	6 445 502	510 000	10 004 971
Tomsk Region	7 323 163	3 731 260	205 200	3 225 485
Far Eastern Federal District	389 844 817	82 587 878	10 374 070	286 130 193
Republic of Sakha (Yakutia)	15 855 206	9 057 503	2 000	6 105 068
Kamchatka Territory	15 224 924	10 330 794	2 304 450	2 499 387
Primorskiy Territory	55 037 145	34 014 954	3 264 135	16 123 857
Khabarovsk Territory	5 416 909	1 544 955	395 000	3 259 844
Amur Region	288 608 137	21 893 109	3 331 485	255 647 724
Magadan Region	0	0	0	0
Sakhalin Region	9 702 496	5 746 563	1 077 000	2 494 313
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0

Table 34.2

Distribution of loans, deposits and other placements in rubles by head-offices and branches of credit institutions, located in respective regions, as of 1.01.14

	thousand rubles			
	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other placements with individuals
1	2	3	4	5
Central Federal District	17 397 858 187	10 017 344 845	1 719 298 013	3 992 388 471
Belgorod Region	48 179 829	40 219 873	100	7 263 753
Bryansk Region	24 787 085	17 913 901	0	6 572 826
Vladimir Region	79 263 417	52 927 035	70 000	25 152 740
Voronezh Region	833 714 873	502 542 579	36 086	279 757 888
Ivanovo Region	22 084 475	13 792 358	497 000	7 383 391
Kaluga Region	43 528 888	23 049 342	4 600 000	15 152 101
Kostroma Region	14 690 300	9 930 907	164 703	4 316 065
Kursk Region	52 762 810	45 111 900	1 050 000	5 858 104
Lipetsk Region	52 295 449	28 735 065	1 390 000	20 737 609
Moscow Region	926 853 868	490 671 614	840 900	314 669 185
Orel Region	22 167 902	16 811 108	270 000	3 876 135
Ryazan Region	43 812 735	29 004 795	801 200	13 403 339
Smolensk Region	38 208 140	29 856 861	7 000	8 320 175
Tambov Region	21 838 931	19 014 576	0	2 824 137
Tver Region	28 940 321	15 769 349	90 000	12 267 998
Tula Region	70 573 516	55 648 511	10 000	14 889 201
Yaroslavl Region	383 913 796	173 358 313	553 964	146 436 357
City of Moscow	14 690 241 852	8 452 986 758	1 708 917 060	3 103 507 467
North-Western Federal District	2 337 588 260	1 324 786 825	76 444 721	768 511 181
Republic of Karelia	50 049 272	15 446 875	420 000	27 910 263
Komi Republic	84 010 475	22 568 528	100 470	48 484 746
Akhangel'sk Region	28 129 963	16 351 281	300	7 956 815
Vologda Region	64 630 411	40 330 862	3 610 100	17 705 274
Kaliningrad Region	87 293 107	54 769 779	1 777 509	23 470 492
Leningrad Region	22 512 337	13 891 639	1 357 400	3 762 917
Murmansk Region	69 127 812	21 124 002	100 000	37 068 875
Novgorod Region	44 863 389	19 704 071	200	17 016 568
Pskov Region	52 074 193	33 982 499	0	12 468 263
St Petersburg	1 834 897 301	1 086 617 289	69 078 742	572 666 968
Southern Federal District	1 497 083 994	847 076 354	10 177 085	550 532 236
Republic of Adygeya	24 409 193	14 609 223	0	9 650 749
Republic of Kalmykia	9 375 041	5 081 324	30	4 293 687
Krasnodar Territory	727 622 617	397 809 474	3 250 105	275 164 748
Astrakhan Region	24 669 934	11 622 275	250 000	12 262 498
Volgograd Region	107 325 919	72 190 676	4 511 000	28 658 090
Rostov Region	603 681 290	345 763 382	2 165 950	220 502 464
North-Caucasian Federal District	451 294 058	246 067 280	2 480 656	179 811 740
Republic of Dagestan	42 356 744	24 575 576	39 876	15 733 345
Republic of Ingushetia	8 688 837	5 811 482	0	2 877 355
Kabardino-Balkar Republic	33 276 525	22 162 634	190 300	10 923 283
Karachai-Cherkess Republic	21 508 345	14 097 232	675 000	6 735 349

Republic of North Ossetia - Alania	15 542 130	10 381 410	5 150	5 138 362
Chechen Republic	19 696 863	10 819 254	0	8 877 609
Stavropol Territory	310 224 614	158 219 692	1 570 330	129 526 437
Volga Federal District	3 988 347 365	2 131 599 043	35 716 990	1 551 511 195
Republic of Bashkortostan	346 070 264	150 237 746	1 803 625	178 622 924
Republic of Marii El	63 788 077	42 838 648	200 000	15 090 164
Republic of Mordovia	92 817 514	67 883 255	100 000	16 581 793
Republic of Tatarstan	601 049 132	398 919 556	9 408 141	169 134 785
Udmurt Republic	126 576 964	35 371 377	3 566 500	70 910 065
Chuvash Republic	81 909 547	42 795 835	271 000	35 704 375
Perm Territory	347 110 542	194 349 420	756 500	149 373 867
Kirov Region	103 505 603	56 105 516	371 680	31 702 907
Nizhny Novgogrod Region	799 116 163	498 700 069	5 348 910	215 500 351
Orenburg Region	81 637 863	47 412 412	1 865 070	31 276 646
Penza Region	36 275 795	27 258 519	323	8 392 682
Samara Region	1 195 590 550	495 792 557	8 814 941	598 182 401
Saratov Region	85 078 050	55 053 078	2 810 300	22 590 803
Ulyanovsk Region	27 821 301	18 881 055	400 000	8 447 432
Ural Federal District	2 260 830 430	1 055 414 450	58 241 271	1 016 741 526
Kurgan Region	42 407 638	17 070 874	6 620	22 219 171
Sverdlovsk Region	1 130 651 281	600 238 213	6 564 423	478 608 032
Tyumen Region	774 053 038	283 490 455	48 289 746	381 311 366
Chelyabinsk Region	313 718 473	154 614 908	3 380 482	134 602 957
Siberian Federal District	2 437 872 017	1 059 888 658	12 981 377	1 232 861 413
Republic of Altai	6 742 756	2 177 592	0	4 550 164
Republic of Buryatiya	47 952 314	13 947 335	280 000	33 083 552
Republic of Tuva	13 740 960	2 418 420	0	11 178 540
Republic of Khakassia	30 720 426	11 430 323	16 000	17 283 682
Altai Territory	118 784 365	57 154 164	575 000	60 813 021
Zabaykal Territory	16 069 239	2 724 209	0	13 345 030
Krasnoyarsk Territory	493 863 303	212 429 535	2 784 245	234 486 303
Irkutsk Region	325 823 120	126 049 979	1 063 770	185 817 752
Kemerovo Region	138 350 106	45 689 488	1 937 648	90 415 129
Novosibirsk Region	1 009 819 767	485 133 926	5 609 714	469 863 132
Omsk Region	163 978 727	68 934 473	510 000	72 141 806
Tomsk Region	72 026 934	31 799 214	205 000	39 883 302
Far Eastern Federal District	922 252 032	419 272 516	9 374 969	427 643 691
Republic of Sakha (Yakutia)	40 532 267	23 626 643	22 000	16 059 489
Kamchatka Territory	21 566 778	14 724 832	2 074 400	4 632 810
Primorskiy Territory	135 107 351	83 854 823	3 524 135	44 568 388
Khabarovsk Territory	542 819 875	230 526 492	135 000	264 109 102
Amur Region	53 649 047	13 365 499	2 542 434	35 573 929
Magadan Region	107 668 108	41 626 493	0	54 807 590
Sakhalin Region	17 095 339	9 208 897	1 077 000	6 417 953
Jewish Autonomous Region	2 824 044	1 683 161	0	1 140 883
Chukotka Autonomous Area	989 223	655 676	0	333 547

Table 35.1

Distribution of loans, deposits and other placements in foreign currency by credit institutions, registered in respective regions, as of 1.01.14

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other placements with individuals
1	2	3	4	5
Central Federal District	8 756 414 444	5 148 256 034	3 118 995 212	218 578 971
Belgorod Region	877 473	876 589	884	0
Bryansk Region	0	0	0	0
Vladimir Region	699 705	359 946	0	339 759
Voronezh Region	223 041	208 589	491	0
Ivanovo Region	187 684	60 025	33 976	8 535
Kaluga Region	1 902	1 402	491	9
Kostroma Region	6 342 571	3 440 044	2 394 462	508 065
Kursk Region	173 746	173 327	0	419
Lipetsk Region	23 228	0	0	23 228
Moscow Region	6 090 606	3 810 875	97 155	2 182 576
Orel Region	14 098	0	1 985	12 113
Ryazan Region	59 794	36 848	830	22 116
Smolensk Region	91 631	91 524	0	107
Tambov Region	982	0	982	0
Tver Region	982	0	982	0
Tula Region	41 362	38 449	0	2 913
Yaroslavl Region	77 910	64 090	2 212	11 608
City of Moscow	8 741 507 729	5 139 094 326	3 116 460 762	215 467 523
North-Western Federal District	165 681 491	124 934 119	23 330 200	11 356 888
Republic of Karelia	0	0	0	0
Komi Republic	132 457	23 255	106 080	3 122
Akhangel'sk Region	1 914	0	1 863	51
Vologda Region	1 724 402	636 507	93 922	24 154
Kaliningrad Region	942 986	529 775	3 754	409 457
Leningrad Region	828 222	775 944	11 961	19 706
Murmansk Region	249 641	131 005	118 636	0
Novgorod Region	3 206	0	0	3 206
Pskov Region	3 055	0	3 055	0
St Petersburg	161 795 608	122 837 633	22 990 929	10 897 192
Southern Federal District	8 905 507	6 046 980	2 216 175	393 944
Republic of Adygeya	0	0	0	0
Republic of Kalmykia	1 636	0	1 636	0
Krasnodar Territory	1 533 023	995 147	468 020	51 272
Astrakhan Region	3 385	0	1 473	1 912
Volgograd Region	1 274 025	0	1 261 206	2 109
Rostov Region	6 093 438	5 051 833	483 840	338 651
North-Caucasian Federal District	1 641 626	1 318 878	226 380	96 368
Republik of Daghestan	53 376	22 910	7 746	22 720
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	1 436	0	1 436	0
Karachai-Cherkess Republic	1 468 599	1 295 968	102 631	70 000
Republic of North Ossetia - Alania	2 349	0	1 865	484

Chechen Republic	0	0	0	0
Stavropol Territory	115 866	0	112 702	3 164
Volga Federal District	49 960 834	37 189 675	9 465 134	2 819 698
Republic of Bashkortostan	583 390	168 916	112 329	130 530
Republic of Marii El	491	0	491	0
Republic of Mordovia	3 110	0	3 110	0
Republic of Tatarstan	30 815 317	25 186 366	4 786 006	577 155
Udmurt Republic	3 349 470	702 582	2 483 295	163 593
Chuvash Republic	113 230	40 912	3 614	19 782
Perm Territory	1 643 299	1 399 872	18 311	225 116
Kirov Region	1 420 749	1 375 564	1 606	43 579
Nizhny Novgogrod Region	1 205 120	1 019 125	39 021	146 974
Orenburg Region	358 347	0	138 987	219 360
Penza Region	0	0	0	0
Samara Region	10 363 099	7 226 915	1 875 268	1 260 916
Saratov Region	104 416	69 423	2 372	32 621
Ulyanovsk Region	796	0	724	72
Ural Federal District	83 991 334	44 726 371	36 021 048	1 533 889
Kurgan Region	0	0	0	0
Sverdlovsk Region	25 149 940	12 075 828	12 745 670	328 442
Tyumen Region	56 571 287	31 769 946	21 895 178	1 196 137
Chelyabinsk Region	2 270 107	880 597	1 380 200	9 310
Siberian Federal District	39 079 897	22 458 685	11 627 536	1 876 698
Republic of Altai	0	0	0	0
Republic of Buryatiya	460 411	184 467	66 937	209 007
Republic of Tuva	397	0	397	0
Republic of Khakassia	0	0	0	0
Altai Territory	28 683	26 367	1 964	352
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	2 410 762	1 750 947	225 133	413 191
Irkutsk Region	55 981	4 546	51 108	327
Kemerovo Region	15 968	0	9 481	6 487
Novosibirsk Region	35 302 736	19 753 860	11 268 129	1 185 260
Omsk Region	801 164	736 396	2 694	62 074
Tomsk Region	3 795	2 102	1 693	0
Far Eastern Federal District	11 885 079	5 895 300	3 894 643	501 780
Republic of Sakha (Yakutia)	721 379	437 528	19 334	264 517
Kamchatka Territory	329 384	317 001	3 666	8 717
Primorskiy Territory	3 231 160	1 964 690	991 904	119 567
Khabarovsk Territory	11 158	10 465	693	0
Amur Region	7 538 546	3 116 522	2 875 237	108 430
Magadan Region	0	0	0	0
Sakhalin Region	53 452	49 094	3 809	549
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0

Table 35.2

Distribution of loans, deposits and other placements in foreign currency by head-offices and branches of credit institutions, located in respective regions, as of 1.01.14

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other placements with individuals
1	2	3	4	5
Central Federal District	7 811 459 245	4 225 803 777	3 126 320 122	206 794 594
Belgorod Region	5 772 972	5 766 775	2 361	3 836
Bryansk Region	2 256 551	2 240 640	0	15 911
Vladimir Region	3 045 008	3 000 532	0	44 476
Voronezh Region	21 968 092	20 964 575	2 127	348 086
Ivanovo Region	1 051 106	923 447	33 976	8 535
Kaluga Region	2 864 714	2 717 835	491	146 388
Kostroma Region	176 796	174 756	1 957	83
Kursk Region	180 143	178 899	0	1 244
Lipetsk Region	36 577	0	0	36 577
Moscow Region	132 359 115	119 225 286	8 090 682	3 387 937
Orel Region	120 173	106 075	1 985	12 113
Ryazan Region	92 560	68 010	830	23 720
Smolensk Region	154 131	97 128	0	57 003
Tambov Region	1 556 054	1 555 072	982	0
Tver Region	407 483	389 535	982	16 558
Tula Region	4 422 360	4 379 383	0	42 977
Yaroslavl Region	11 891 100	11 734 516	2 212	57 350
City of Moscow	7 623 104 310	4 052 281 313	3 118 181 537	202 591 800
North-Western Federal District	346 928 704	296 667 369	23 328 333	18 020 659
Republic of Karelia	349 511	334 803	0	14 708
Komi Republic	2 797 094	2 681 605	106 079	9 410
Akhangel'sk Region	323 805	318 272	1 863	3 670
Vologda Region	1 939 042	855 216	93 922	21 179
Kaliningrad Region	27 046 816	26 371 993	4 572	631 255
Leningrad Region	601 133	579 222	11 961	9 950
Murmansk Region	20 829 664	20 672 657	118 636	38 371
Novgorod Region	9 910 994	9 906 452	0	4 542
Pskov Region	79 880	75 082	3 055	1 743
St Petersburg	283 050 765	234 872 067	22 988 245	17 285 831
Southern Federal District	105 557 617	100 626 378	2 179 249	1 972 594
Republic of Adygeya	24 314	22 345	0	1 969
Republic of Kalmykia	1 636	0	1 636	0
Krasnodar Territory	34 119 693	32 207 368	467 260	1 206 503
Astrakhan Region	455 997	452 384	0	3 613
Volgograd Region	2 264 650	1 004 426	1 226 513	33 711
Rostov Region	68 691 327	66 939 855	483 840	726 798
North-Caucasian Federal District	4 687 924	4 025 940	124 946	535 208
Republic of Dagestan	25 523	0	7 746	17 777
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	1 436	0	1 436	0
Karachai-Cherkess Republic	324 287	296 108	1 197	26 982

Republic of North Ossetia - Alania	2 349	0	1 865	484
Chechen Republic	0	0	0	0
Stavropol Territory	4 334 329	3 729 832	112 702	489 965
Volga Federal District	246 915 654	222 802 453	9 469 890	4 642 070
Republic of Bashkortostan	21 701 295	20 956 806	111 347	372 511
Republic of Marii El	1 687 682	1 671 411	491	15 780
Republic of Mordovia	4 168	0	2 946	1 222
Republic of Tatarstan	40 598 776	35 244 268	4 793 721	488 749
Udmurt Republic	2 556 317	33 875	2 483 295	39 147
Chuvash Republic	54 977	40 912	1 964	12 101
Perm Territory	30 366 734	29 896 617	18 311	451 806
Kirov Region	1 922 934	1 885 146	1 606	36 182
Nizhny Novgogrod Region	83 396 978	81 977 312	38 694	1 306 304
Orenburg Region	1 442 370	1 056 226	138 987	247 157
Penza Region	55 208	54 414	164	630
Samara Region	61 726 827	48 626 891	1 875 268	1 630 764
Saratov Region	1 137 088	1 097 007	2 372	37 709
Ulyanovsk Region	264 300	261 568	724	2 008
Ural Federal District	363 481 334	319 829 700	34 013 925	1 252 202
Kurgan Region	1 479	0	0	1 479
Sverdlovsk Region	269 018 175	255 006 946	10 781 918	891 222
Tyumen Region	77 191 148	49 114 932	21 851 807	182 687
Chelyabinsk Region	17 270 532	15 707 822	1 380 200	176 814
Siberian Federal District	145 483 924	142 003 844	731 925	2 508 152
Republic of Altai	50	0	0	50
Republic of Buryatiya	695 528	419 584	66 937	209 007
Republic of Tuva	397	0	397	0
Republic of Khakassia	18 837	17 854	0	983
Altai Territory	346 985	322 403	1 964	22 618
Zabaykal Territory	9 819	9 819	0	0
Krasnoyarsk Territory	23 848 560	23 323 571	225 166	165 285
Irkutsk Region	9 540 207	9 424 979	50 617	63 344
Kemerovo Region	47 340 814	47 296 762	9 481	33 611
Novosibirsk Region	61 683 716	59 404 526	372 976	1 803 726
Omsk Region	1 734 374	1 529 521	2 694	201 409
Tomsk Region	264 637	254 825	1 693	8 119
Far Eastern Federal District	69 591 423	62 078 398	3 285 735	1 288 758
Republic of Sakha (Yakutia)	178 620	161 469	17 141	10
Kamchatka Territory	980 430	976 764	3 666	0
Primorskiy Territory	3 119 859	1 958 096	1 002 703	156 533
Khabarovsk Territory	52 726 082	49 370 856	76 383	1 117 399
Amur Region	3 185 858	990 673	2 182 033	8 947
Magadan Region	9 163 113	8 387 714	0	5 043
Sakhalin Region	237 461	232 826	3 809	826
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0

Table 36.1

Overdue claims on loans, deposits and other placements by credit institutions registered in respective regions, as of 1.01.14

thousand rubles

1	on loans and other placements with non-financial organisations		on loans, deposits and other placements with credit institutions		on loans and other placements 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	761 146 200	94 721 527	5 087 880	5 474 570	353 011 765	32 136 664
Belgorod Region	46 912	0	0	0	2 644	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	93 245	0	0	0	14 673	19 791
Voronezh Region	673	0	0	0	0	0
Ivanovo Region	131 808	0	0	0	368 681	0
Kaluga Region	207 519	0	40 000	0	233 519	0
Kostroma Region	136 996	0	4 703	0	2 496 919	69 675
Kursk Region	139 255	0	0	0	27 442	0
Lipetsk Region	456 056	0	0	0	15 648	0
Moscow Region	230 509	18 055	0	0	300 688	147 538
Orel Region	7 326	0	0	0	20 682	0
Ryazan Region	484 881	0	0	0	48 477	6 445
Smolensk Region	141 872	13 837	5 000	0	41 008	0
Tambov Region	57 553	0	0	0	24 116	0
Tver Region	89 346	0	0	0	13 477	0
Tula Region	93 692	0	0	0	3 349	0
Yaroslavl Region	84 133	113	0	0	28 277	0
City of Moscow	758 744 424	94 689 522	5 038 177	5 474 570	349 372 165	31 893 215
North-Western Federal District	18 801 478	1 049 830	211 520	0	4 986 562	353 579
Republic of Karelia	4 965	0	0	0	2 151	0
Komi Republic	49 388	0	0	0	0	0
Akhangel'sk Region	57 015	0	0	0	2 171	0
Vologda Region	1 518 018	44 231	45 000	0	2 011 426	1 355
Kaliningrad Region	219 995	6 641	9 689	0	24 930	485
Leningrad Region	355 815	0	0	0	28 778	2 797
Murmansk Region	66 996	2 518	0	0	21 272	0
Novgorod Region	131 791	0	0	0	7 940	1 146
Pskov Region	26 038	0	0	0	2 324	0
St Petersburg	16 371 457	996 440	156 831	0	2 885 570	347 796
Southern Federal District	3 016 890	7 591	103 000	0	1 565 373	27 028
Republic of Adygeya	47 680	0	0	0	35 787	0
Republic of Kalmykia	58	0	0	0	4 413	0
Krasnodar Territory	866 262	5 678	68 000	0	1 129 777	13 244
Astrakhan Region	42 292	0	0	0	30 659	0
Volgograd Region	320 951	0	35 000	0	66 636	0
Rostov Region	1 739 647	1 913	0	0	298 101	13 784
North-Caucasian Federal District	682 030	0	8 000	0	604 628	1 767
Republic of Dagestan	350 324	0	3 000	0	149 112	0
Republic of Ingushetia	4 200	0	0	0	0	0
Kabardino-Balkar Republic	138 354	0	0	0	119 553	0

Karachai-Cherkess Republic	51 771	0	0	0	39 065	1 711
Republic of North Ossetia - Alania	76 960	0	5 000	0	47 498	56
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	60 421	0	0	0	249 400	0
Volga Federal District	17 596 854	163 860	129 000	0	20 490 018	436 170
Republic of Bashkortostan	1 587 193	0	0	0	1 448 131	22 972
Republic of Marii El	1 123	0	0	0	1 153	0
Republic of Mordovia	166 259	0	0	0	81 996	0
Republic of Tatarstan	9 402 396	6 738	50 000	0	5 011 673	39 437
Udmurt Republic	80 492	0	0	0	638 180	0
Chuvash Republic	97 691	0	0	0	80 961	3 417
Perm Territory	106 895	0	0	0	198 184	1 598
Kirov Region	504 801	0	0	0	259 905	0
Nizhny Novgogrod Region	906 515	96 474	4 000	0	521 910	11 440
Orenburg Region	692 721	0	35 000	0	215 594	1 206
Penza Region	114 413	0	0	0	28 317	0
Samara Region	3 261 639	55 189	40 000	0	10 634 823	326 185
Saratov Region	594 667	5 459	0	0	1 263 460	29 915
Ulyanovsk Region	80 049	0	0	0	105 731	0
Ural Federal District	16 727 131	703 682	90 000	1 458	8 673 107	81 799
Kurgan Region	97 451	0	0	0	5 584	0
Sverdlovsk Region	5 120 460	99 752	90 000	0	6 182 723	35 625
Tyumen Region	9 316 697	355 295	0	0	2 121 787	45 958
Chelyabinsk Region	2 192 523	248 635	0	1 458	363 013	216
Siberian Federal District	11 370 250	4 310 157	157 480	397	9 203 567	250 507
Republic of Altai	30 749	0	0	0	41 587	0
Republic of Buryatiya	148 767	0	0	0	96 689	195
Republic of Tuva	610	0	0	397	6 598	0
Republic of Khakassia	57 554	0	15 000	0	30 631	0
Altai Territory	306 144	0	40 000	0	68 847	67
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	435 034	36 052	0	0	550 487	4 517
Irkutsk Region	134 779	2 909	55 000	0	94 689	327
Kemerovo Region	90 269	0	10 000	0	267 951	1 034
Novosibirsk Region	9 673 114	4 271 196	27 480	0	7 634 089	244 344
Omsk Region	308 474	0	0	0	368 416	23
Tomsk Region	184 756	0	10 000	0	43 583	0
Far Eastern Federal District	3 424 955	22 828	3 135	2 861	8 480 089	5 336
Republic of Sakha (Yakutia)	212 283	0	0	2 861	144 526	0
Kamchatka Territory	168 779	0	0	0	92 258	1 227
Primorskiy Territory	1 802 337	0	3 135	0	422 886	523
Khabarovsk Territory	48 389	0	0	0	264 028	0
Amur Region	1 041 402	22 828	0	0	7 499 443	3 586
Magadan Region	0	0	0	0	0	0
Sakhalin Region	151 765	0	0	0	56 948	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0

Table 36.2

Overdue claims on loans, deposits and other placements by head-offices and branches of credit institutions located in respective regions, as of 1.01.14

thousand rubles

1	on loans and other placements with non-financial organisations		on loans, deposits and other placements with credit institutions		on loans and other funds placements 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	482 131 668	92 066 817	5 069 382	5 474 570	218 992 059	28 426 243
Belgorod Region	1 516 499	0	0	0	37 715	0
Bryansk Region	449 423	0	0	0	133 244	954
Vladimir Region	1 216 170	16 525	0	0	265 995	2 437
Voronezh Region	18 683 790	178 647	0	0	8 726 777	112 051
Ivanovo Region	802 685	0	0	0	474 264	0
Kaluga Region	796 073	0	40 000	0	541 038	2 650
Kostroma Region	416 548	0	4 703	0	320 826	0
Kursk Region	503 691	0	0	0	151 897	183
Lipetsk Region	3 632 246	0	0	0	917 256	75
Moscow Region	29 912 264	102 232	0	0	3 597 016	401 107
Orel Region	1 090 677	0	0	0	150 182	0
Ryazan Region	1 500 253	20 010	0	0	338 646	7 083
Smolensk Region	4 076 839	13 837	5 000	0	195 856	15 722
Tambov Region	535 363	0	0	0	46 430	0
Tver Region	590 308	0	0	0	245 813	9 233
Tula Region	1 148 516	0	0	0	236 593	3 732
Yaroslavl Region	11 367 876	23 332	0	0	2 866 374	7 438
City of Moscow	403 892 447	91 712 234	5 019 679	5 474 570	199 746 137	27 863 578
North-Western Federal District	80 476 251	4 526 225	211 520	0	22 771 840	2 405 798
Republic of Karelia	3 622 841	0	0	0	429 694	2 038
Komi Republic	4 221 449	0	0	0	430 532	561
Akhangel'sk Region	2 281 717	220 084	0	0	181 515	1 866
Vologda Region	5 595 143	10 530	45 000	0	670 526	1 653
Kaliningrad Region	4 963 732	164 448	9 689	0	513 219	92 704
Leningrad Region	794 965	0	0	0	141 661	4 950
Murmansk Region	4 728 719	2 518	0	0	540 375	17 618
Novgorod Region	3 626 581	0	0	0	266 211	1 658
Pskov Region	5 077 844	0	0	0	133 034	281
St Petersburg	45 563 260	4 128 645	156 831	0	19 465 073	2 282 469
Southern Federal District	69 180 439	701 916	127 861	0	21 873 531	277 022
Republic of Adygeya	359 111	0	0	0	131 965	444
Republic of Kalmykia	303 959	0	0	0	41 695	0
Krasnodar Territory	42 209 546	94 031	92 861	0	10 188 837	158 988
Astrakhan Region	689 196	0	0	0	232 882	0
Volgograd Region	3 335 382	113 671	35 000	0	1 245 960	6 712
Rostov Region	22 283 245	494 214	0	0	10 032 192	110 878
North-Caucasian Federal District	11 612 173	0	8 000	0	6 881 434	91 487
Republic of Dagestan	1 165 852	0	3 000	0	1 835 049	892
Republic of Ingushetia	1 205 687	0	0	0	502 708	0
Kabardino-Balkar Republic	793 471	0	0	0	380 615	0
Karachai-Cherkess Republic	841 704	0	0	0	474 984	0
Republic of North Ossetia - Alania	600 678	0	5 000	0	83 500	56

Chechen Republic	42 104	0	0	0	12 352	0
Stavropol Territory	6 962 677	0	0	0	3 592 226	90 539
Volga Federal District	86 502 228	985 032	129 000	0	54 545 867	1 000 414
Republic of Bashkortostan	4 952 368	0	0	0	5 987 403	80 075
Republic of Marii El	459 678	0	0	0	192 952	2 556
Republic of Mordovia	1 658 304	0	0	0	176 087	0
Republic of Tatarstan	13 071 426	6 185	50 000	0	6 480 565	29 508
Udmurt Republic	1 341 866	0	0	0	1 417 526	8 013
Chuvash Republic	1 252 044	0	0	0	324 158	2 636
Perm Territory	9 841 761	40 103	0	0	3 854 093	137 959
Kirov Region	5 612 978	0	0	0	433 918	591
Nizhny Novgogrod Region	19 223 382	850 858	4 000	0	7 808 021	224 346
Orenburg Region	1 697 771	0	35 000	0	531 878	1 206
Penza Region	1 025 295	0	0	0	121 797	543
Samara Region	22 800 776	59 938	40 000	0	25 767 307	477 526
Saratov Region	1 307 925	27 822	0	0	1 088 626	34 435
Ulyanovsk Region	2 256 654	126	0	0	361 536	1 020
Ural Federal District	41 181 239	1 259 279	91 118	1 458	28 489 507	336 915
Kurgan Region	771 142	0	0	0	297 842	4
Sverdlovsk Region	22 953 656	773 259	91 118	0	19 592 830	209 844
Tyumen Region	9 064 480	237 385	0	0	4 873 426	16 938
Chelyabinsk Region	8 391 961	248 635	0	1 458	3 725 409	110 129
Siberian Federal District	47 219 666	771 411	130 000	397	42 499 100	579 560
Republic of Altai	126 549	0	0	0	120 634	50
Republic of Buryatiya	877 198	1 751	0	0	640 147	195
Republic of Tuva	60 898	0	0	397	369 066	0
Republic of Khakassia	670 566	0	15 000	0	330 355	740
Altai Territory	6 749 052	78 133	40 000	0	934 378	5 593
Zabaykal Territory	103 545	0	0	0	438 990	0
Krasnoyarsk Territory	5 405 055	7 847	0	0	6 605 261	17 912
Irkutsk Region	4 286 899	5 649	55 000	0	3 807 623	14 762
Kemerovo Region	1 664 896	0	10 000	0	2 424 458	9 008
Novosibirsk Region	23 340 947	540 800	0	0	23 392 652	495 933
Omsk Region	3 521 761	57 778	0	0	2 853 164	34 928
Tomsk Region	412 300	79 453	10 000	0	582 372	439
Far Eastern Federal District	14 360 308	626 496	23 135	2 861	10 961 770	174 997
Republic of Sakha (Yakutia)	299 940	0	20 000	2 861	180 486	0
Kamchatka Territory	1 477 859	0	0	0	126 771	0
Primorskiy Territory	1 859 711	601	3 135	0	1 688 750	7 982
Khabarovsk Territory	8 714 285	625 895	0	0	7 204 906	164 387
Amur Region	573 619	0	0	0	790 521	484
Magadan Region	712 050	0	0	0	850 207	2 144
Sakhalin Region	228 891	0	0	0	106 730	0
Jewish Autonomous Region	493 953	0	0	0	13 399	0
Chukotka Autonomous Area	0	0	0	0	0	0

Table 37.1

Distribution of clients' funds in rubles by credit institutions registered in respective regions, as of 1.01.14

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 raised funds from legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
Central Federal District	22 633 862 166	3 013 218	171 181	4 703 718 167	5 501 756 131	12 259 424 247
Belgorod Region	7 767 746	0	0	1 987 890	1 222 535	4 533 540
Bryansk Region	0	0	0	0	0	0
Vladimir Region	5 564 567	0	40	1 065 475	630 488	3 863 197
Voronezh Region	1 318 955	0	0	93 612	989 871	235 381
Ivanovo Region	10 754 341	0	0	2 988 749	660 672	6 952 454
Kaluga Region	16 542 872	0	0	2 907 637	2 249 272	11 380 407
Kostroma Region	85 219 804	0	0	4 390 644	4 838 895	75 973 601
Kursk Region	12 785 647	0	0	2 853 079	595 100	9 322 548
Lipetsk Region	20 141 708	0	0	3 007 354	4 508 533	12 526 479
Moscow Region	39 748 487	2 838	0	10 903 513	6 921 357	21 742 609
Orel Region	3 897 028	0	0	1 077 861	438 081	2 276 484
Ryazan Region	12 848 976	0	0	3 744 060	471 932	8 531 193
Smolensk Region	3 621 225	0	0	578 474	364 035	2 638 192
Tambov Region	2 702 599	0	0	693 372	515 718	1 483 833
Tver Region	8 497 930	0	0	3 009 771	570 752	4 909 600
Tula Region	3 069 372	0	0	620 394	539 691	1 903 264
Yaroslavl Region	6 387 319	0	0	3 457 224	367 456	2 561 785
City of Moscow	22 392 993 590	3 010 380	171 141	4 660 339 058	5 475 871 743	12 088 589 680
North-Western Federal District	881 391 605	915 514	178	330 090 311	289 818 237	250 501 011
Republic of Karelia	1 003 469	0	0	694 158	118 031	185 311
Komi Republic	4 086 429	0	0	1 620 975	664 955	1 781 319
Akhangel'sk Region	1 447 636	0	0	645 589	285 059	516 977
Vologda Region	58 959 601	0	0	12 389 214	19 476 425	26 897 930
Kaliningrad Region	10 285 786	0	0	2 858 325	3 829 181	3 566 764
Leningrad Region	9 795 983	2 357	0	1 858 662	666 495	7 250 133
Murmansk Region	4 854 386	0	0	2 471 301	196 550	2 174 138
Novgorod Region	3 407 120	0	178	1 335 077	91 410	1 914 490
Pskov Region	2 251 264	0	0	639 425	2 220	1 401 874
St Petersburg	785 299 931	913 157	0	305 577 585	264 487 911	204 812 075
Southern Federal District	203 266 439	52 085	31 213	53 464 681	25 806 389	123 455 806
Republic of Adygeya	5 252 897	0	0	1 408 829	367 320	3 470 259
Republic of Kalmykia	584 492	0	0	313 892	20 000	250 544
Krasnodar Territory	111 893 748	50 816	31 213	29 100 265	14 287 562	68 155 665
Astrakhan Region	6 159 410	0	0	3 652 533	1 103 672	1 386 747
Volgograd Region	15 422 063	1 269	0	3 005 081	5 438 513	6 966 210
Rostov Region	63 953 829	0	0	15 984 081	4 589 322	43 226 381
North-Caucasian Federal District	32 816 407	0	0	15 498 354	1 827 063	15 359 552
Republic of Dagestan	12 184 467	0	0	6 623 831	375 796	5 147 310
Republic of Ingushetia	560 360	0	0	477 670	0	80 119
Kabardino-Balkar Republic	3 645 980	0	0	799 011	25 164	2 821 049
Karachai-Cherkess Republic	5 811 384	0	0	3 610 101	765 398	1 417 250
Republic of North Ossetia - Alania	3 969 080	0	0	610 774	152 000	3 196 222
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	6 645 136	0	0	3 376 967	508 705	2 697 602
Volga Federal District	900 636 852	8 473 222	3 327	173 411 812	218 450 027	496 950 227
Republic of Bashkortostan	58 521 865	13 161	0	9 360 687	11 620 147	37 473 573

Republic of Marii El	2 135 703	0	0	721 800	119 892	1 257 513
Republic of Mordovia	17 725 703	0	0	3 122 672	1 764 734	12 761 822
Republic of Tatarstan	396 343 780	8 449 756	3 315	81 480 872	120 109 703	185 273 885
Udmurt Republic	32 526 929	0	0	7 169 997	2 629 628	22 697 347
Chuvash Republic	8 456 524	0	0	2 897 406	1 255 029	4 271 962
Perm Territory	31 648 025	4 846	0	5 527 128	8 764 437	17 223 032
Kirov Region	25 729 962	102	0	5 444 956	2 351 254	17 892 852
Nizhny Novgogrod Region	73 826 981	236	0	15 490 714	11 189 477	47 020 683
Orenburg Region	33 069 863	5 102	0	6 343 893	7 404 134	19 289 971
Penza Region	3 687 824	0	0	994 426	441 467	2 218 640
Samara Region	156 484 874	19	12	25 195 648	48 076 111	81 531 654
Saratov Region	56 163 286	0	0	8 844 696	2 377 504	44 894 646
Ulyanovsk Region	4 315 533	0	0	816 917	346 510	3 142 647
Ural Federal District	783 295 256	119 378	4	137 175 421	236 596 597	406 774 435
Kurgan Region	1 914 913	0	0	710 544	298 337	904 236
Sverdlovsk Region	314 634 816	33 491	0	56 035 623	59 709 920	198 107 202
Tyumen Region	387 563 668	79 431	4	63 765 005	171 518 434	150 571 839
Chelyabinsk Region	79 181 859	6 456	0	16 664 249	5 069 906	57 191 158
Siberian Federal District	333 468 328	31 376	0	73 763 131	54 374 148	201 203 415
Republic of Altai	907 266	0	0	181 331	348 233	377 038
Republic of Buryatiya	9 671 853	0	0	2 071 073	2 239 135	5 345 360
Republic of Tuva	270 709	0	0	165 255	15 500	87 670
Republic of Khakassia	4 681 533	0	0	1 031 922	333 818	3 305 451
Altai Territory	11 883 873	0	0	3 944 664	1 784 130	6 133 220
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	28 350 799	6 388	0	5 735 022	2 150 193	20 249 167
Irkutsk Region	16 673 138	0	0	3 748 860	2 091 270	10 769 952
Kemerovo Region	20 425 238	0	0	2 281 547	1 071 691	16 916 053
Novosibirsk Region	208 348 643	24 988	0	48 229 970	40 571 376	115 929 325
Omsk Region	22 364 863	0	0	3 557 364	3 517 502	15 278 654
Tomsk Region	9 890 413	0	0	2 816 123	251 300	6 811 525
Far Eastern Federal District	350 925 968	2 454	29 704	60 646 478	42 887 119	246 900 149
Republic of Sakha (Yakutia)	23 864 660	1 002	0	6 469 761	2 624 298	14 715 536
Kamchatka Territory	15 343 573	1 177	0	3 940 623	1 909 262	9 397 769
Primorskiy Territory	69 234 305	0	0	23 573 826	3 596 111	41 923 186
Khabarovsk Territory	5 820 128	0	0	405 871	938 112	4 475 046
Amur Region	222 723 548	0	29 704	20 616 596	32 215 068	169 720 143
Magadan Region	0	0	0	0	0	0
Sakhalin Region	13 939 754	275	0	5 639 801	1 604 268	6 668 469
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0

Table 37.2

Distribution of clients' funds in rubles by head-offices and branches of credit institutions located in respective regions, as of 1.01.14

thousand rubles

1	2	of which				
		3	4	5	6	7
	Total	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 raised funds from legal entities (except credit institutions)	Individual deposits
Central Federal District	14 990 754 098	1 076 216	113 121	3 494 683 853	4 660 243 367	6 697 195 061
Belgorod Region	119 326 917	0	4 582	13 685 906	15 922 179	89 564 184
Bryansk Region	59 770 821	169	0	5 646 719	4 839 971	49 155 018
Vladimir Region	119 407 530	0	1 840	11 880 839	8 871 749	98 385 824
Voronezh Region	322 651 957	141 963	0	52 767 351	46 498 283	220 724 265
Ivanovo Region	69 035 563	0	0	7 616 396	4 217 679	57 008 399
Kaluga Region	99 937 257	32 414	0	15 226 098	8 911 588	75 659 040
Kostroma Region	57 603 911	1 905	0	4 228 263	4 184 556	49 151 500
Kursk Region	67 011 812	0	11	9 053 464	4 901 911	52 862 291
Lipetsk Region	88 794 632	375	0	10 993 852	8 242 835	68 842 721
Moscow Region	886 790 432	260 363	28 788	180 437 757	127 756 297	575 574 232
Orel Region	50 975 925	0	0	6 455 912	2 268 133	41 917 624
Ryazan Region	91 677 215	2	0	12 864 066	5 155 429	73 461 394
Smolensk Region	62 323 098	1 451	1	7 722 249	4 703 452	49 744 363
Tambov Region	60 342 477	0	0	7 747 345	4 059 925	48 038 096
Tver Region	93 349 000	0	0	11 997 947	6 405 252	74 879 738
Tula Region	113 883 404	2	329	13 909 710	13 599 247	86 164 881
Yaroslavl Region	141 563 208	4 727	0	24 837 742	30 199 273	86 111 958
City of Moscow	12 486 308 939	632 845	77 570	3 097 612 237	4 359 505 608	4 899 949 533
North-Western Federal District	2 598 544 690	2 189 778	623	572 639 856	503 188 774	1 503 825 373
Republic of Karelia	39 216 938	1 241	0	4 455 414	2 204 723	32 469 302
Komi Republic	86 994 602	7 473	0	8 363 924	4 017 158	74 380 161
Akhangel'sk Region	136 941 848	0	0	19 820 923	24 562 414	92 402 768
Vologda Region	100 366 845	9 438	0	14 931 217	10 793 147	74 377 996
Kaliningrad Region	81 866 828	1 379	0	14 910 656	8 403 791	58 345 704
Leningrad Region	24 786 554	20 029	0	4 463 381	4 182 547	16 092 289
Murmansk Region	78 546 082	0	141	9 852 788	4 623 669	63 951 021
Novgorod Region	36 003 939	0	480	7 664 566	1 539 901	26 549 721
Pskov Region	37 123 156	0	0	5 903 045	5 699 535	25 263 175
St Petersburg	1 976 697 898	2 150 218	2	482 273 942	437 161 889	1 039 993 236
Southern Federal District	1 173 455 260	54 097	31 213	212 933 546	98 907 560	856 338 968
Republic of Adygeya	18 737 098	0	0	2 953 630	863 674	14 890 106
Republic of Kalmykia	7 923 574	0	0	1 418 039	263 891	6 225 029
Krasnodar Territory	538 168 144	51 562	31 213	106 147 276	43 537 791	387 365 742
Astrakhan Region	65 798 869	309	0	8 649 367	7 374 548	49 665 029
Volgograd Region	163 580 844	1 269	0	23 659 042	14 364 729	125 093 822
Rostov Region	379 246 731	957	0	70 106 192	32 502 927	273 099 240
North-Caucasian Federal District	347 326 422	147 115	137	77 274 522	23 846 379	245 259 519
Republic of Dagestan	58 755 984	0	102	16 370 207	2 427 233	39 855 712
Republic of Ingushetia	7 130 385	0	0	2 698 659	470 550	3 939 120
Kabardino-Balkar Republic	29 906 190	0	0	5 859 999	1 282 782	22 737 393
Karachai-Cherkess Republic	15 779 027	0	0	4 427 529	876 475	10 436 821
Republic of North Ossetia - Alania	27 820 602	178	0	3 549 132	820 425	23 395 072
Chechen Republic	14 237 607	0	35	7 188 892	514 794	6 525 395
Stavropol Territory	193 696 627	146 937	0	37 180 104	17 454 120	138 370 006
Volga Federal District	2 952 263 493	8 819 281	4 258	487 406 732	497 126 896	1 946 058 952
Republic of Bashkortostan	349 280 756	34 060	0	49 071 401	82 145 511	217 589 457
Republic of Marii El	31 129 022	6	0	3 559 671	2 157 809	25 341 355

Republic of Mordovia	46 663 171	167 435	0	6 235 433	4 387 834	35 775 436
Republic of Tatarstan	555 816 306	8 449 756	4 228	100 957 620	135 832 553	309 385 164
Udmurt Republic	100 670 444	1 315	0	14 488 072	10 747 202	75 342 625
Chuvash Republic	72 595 040	9 013	0	8 425 678	9 144 269	54 891 429
Perm Territory	256 510 275	22 313	0	44 368 090	35 770 439	175 739 752
Kirov Region	83 319 345	5 254	18	13 533 062	6 751 216	62 941 284
Nizhny Novgogrod Region	473 430 956	19 836	0	110 889 845	95 972 327	265 665 862
Orenburg Region	135 098 593	11 022	0	18 623 025	14 474 182	95 779 282
Penza Region	84 375 374	41 285	0	10 400 652	5 767 110	68 008 044
Samara Region	471 144 470	19	12	64 562 427	74 171 111	329 961 767
Saratov Region	189 043 905	0	0	27 939 655	12 304 735	148 509 933
Ulyanovsk Region	103 185 836	57 967	0	14 352 101	7 500 598	81 127 562
Ural Federal District	1 634 444 931	194 378	56 369	256 861 815	336 067 307	1 036 311 535
Kurgan Region	34 714 673	163	2	3 863 181	2 042 876	28 735 184
Sverdlovsk Region	662 587 658	80 138	56 286	123 978 261	102 614 453	433 585 042
Tyumen Region	673 087 047	103 476	79	87 597 540	204 668 542	378 616 915
Chelyabinsk Region	264 055 553	10 601	2	41 422 833	26 741 436	195 374 394
Siberian Federal District	1 554 595 781	82 262	19	264 265 645	158 665 058	1 123 807 494
Republic of Altai	7 423 638	0	3	1 039 795	757 191	5 615 217
Republic of Buryatiya	51 504 107	37	0	7 368 162	6 463 917	37 596 879
Republic of Tuva	6 917 348	0	0	1 122 156	404 802	5 375 215
Republic of Khakassia	25 970 273	445	0	3 999 208	1 847 709	20 012 757
Altai Territory	122 052 335	285	0	14 633 684	14 050 575	93 096 506
Zabaykal Territory	45 078 150	5	0	5 054 864	1 862 862	38 086 577
Krasnoyarsk Territory	271 223 246	6 675	0	57 797 188	23 097 997	187 641 366
Irkutsk Region	177 321 475	7 373	0	26 973 286	20 757 248	129 200 992
Kemerovo Region	179 269 803	0	15	18 934 995	13 666 433	146 149 542
Novosibirsk Region	450 250 321	64 215	0	94 206 300	57 531 191	295 972 832
Omsk Region	136 442 720	948	1	17 577 797	13 485 935	105 172 751
Tomsk Region	81 142 365	2 279	0	15 558 210	4 739 198	59 886 860
Far Eastern Federal District	859 792 280	44 121	29 868	178 860 748	88 291 182	591 305 045
Republic of Sakha (Yakutia)	95 700 622	4 552	0	20 601 825	15 327 885	59 466 065
Kamchatka Territory	45 691 576	8	0	7 000 301	3 258 914	35 300 360
Primorskiy Territory	211 586 052	10 835	0	45 087 392	13 223 257	153 007 612
Khabarovsk Territory	289 527 779	10	0	63 954 663	30 594 709	194 711 844
Amur Region	92 805 703	5 520	0	19 213 574	11 670 233	61 752 459
Magadan Region	43 071 764	0	29 704	5 981 012	7 258 654	29 772 376
Sakhalin Region	72 369 307	23 196	164	15 457 086	6 414 292	50 379 947
Jewish Autonomous Region	7 520 525	0	0	1 180 106	268 131	6 062 794
Chukotka Autonomous Area	1 518 952	0	0	384 789	275 107	851 588

Table 38.1

**Distribution of clients' funds in foreign currency by credit institutions registered in respective regions, as of
1.01.14**

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 raised funds from legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
Central Federal District	8 265 750 303	29 208 205	0	917 273 779	4 262 062 131	2 693 690 606
Belgorod Region	1 149 075	0	0	14 360	0	1 134 712
Bryansk Region	0	0	0	0	0	0
Vladimir Region	1 452 685	0	0	4 372	0	1 448 313
Voronezh Region	463 882	0	0	64	98 188	365 627
Ivanovo Region	782 308	0	0	16 174	0	766 134
Kaluga Region	1 332 100	0	0	69 528	1 187	1 261 385
Kostroma Region	10 169 761	0	0	936 255	988 929	8 237 661
Kursk Region	486 854	0	0	71 368	0	415 486
Lipetsk Region	1 135 474	0	0	582 982	0	552 492
Moscow Region	9 441 966	0	0	1 100 605	1 497 572	6 809 255
Orel Region	259 841	0	0	16 834	62 218	180 789
Ryazan Region	761 444	0	0	102 705	86 933	571 643
Smolensk Region	347 651	0	0	33 466	0	314 185
Tambov Region	58 707	0	0	43 638	0	15 061
Tver Region	890 857	0	0	286 419	61 357	543 012
Tula Region	87 623	0	0	1 411	0	86 212
Yaroslavl Region	667 253	0	0	39 901	0	627 322
City of Moscow	8 236 262 822	29 208 205	0	913 953 697	4 259 265 747	2 670 361 317
North-Western Federal District	239 935 134	0	0	22 159 635	112 183 744	98 500 923
Republic of Karelia	28 621	0	0	24 368	0	4 245
Komi Republic	718 024	0	0	2 939	0	715 085
Akhangel'sk Region	56 995	0	0	202	17 339	39 454
Vologda Region	6 688 123	0	0	2 122 361	435 724	4 129 990
Kaliningrad Region	7 873 269	0	0	4 102 819	1 794 983	1 945 364
Leningrad Region	1 963 921	0	0	73 072	1 485	1 889 354
Murmansk Region	1 375 223	0	0	1 117 412	0	254 252
Novgorod Region	94 555	0	0	7 243	0	87 305
Pskov Region	186 321	0	0	3 650	0	182 671
St Petersburg	220 950 082	0	0	14 705 569	109 934 213	89 253 203
Southern Federal District	15 019 540	0	0	1 099 650	3 543 023	10 135 688
Republic of Adygeya	43 855	0	0	2 326	0	41 516
Republic of Kalmykia	116 620	0	0	824	46 100	69 696
Krasnodar Territory	5 577 457	0	0	270 564	258 920	4 815 015
Astrakhan Region	303 159	0	0	241 510	0	55 546
Volgograd Region	1 437 757	0	0	12 578	172 894	1 252 283
Rostov Region	7 540 692	0	0	571 848	3 065 109	3 901 632
North-Caucasian Federal District	3 615 927	0	0	136 461	69 761	3 389 187
Republic of Dagestan	184 136	0	0	22 705	0	157 415
Republic of Ingushetia	4 005	0	0	1 842	0	2 108
Kabardino-Balkar Republic	75 703	0	0	490	0	75 198
Karachai-Cherkess Republic	3 011 929	0	0	109 772	0	2 885 749
Republic of North Ossetia - Alania	127 789	0	0	585	0	127 184
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	212 365	0	0	1 067	69 761	141 533
Volga Federal District	101 338 951	6 381	0	8 925 346	44 625 424	46 125 457
Republic of Bashkortostan	2 903 424	0	0	237 363	126 948	2 537 797

Republic of Marii El	12 551	0	0	1	0	4 289
Republic of Mordovia	205 526	0	0	6 804	0	197 475
Republic of Tatarstan	60 381 034	6 380	0	2 044 830	38 518 301	18 569 875
Udmurt Republic	1 155 773	0	0	230 568	0	925 204
Chuvash Republic	360 510	0	0	15 250	0	345 142
Perm Territory	3 167 020	0	0	773 753	68 659	2 324 608
Kirov Region	1 345 618	0	0	56 636	452 538	836 416
Nizhny Novgograd Region	3 614 213	1	0	558 187	402 981	2 609 734
Orenburg Region	2 191 406	0	0	51 847	705 915	1 432 885
Penza Region	612	0	0	121	491	0
Samara Region	20 342 882	0	0	4 176 649	3 926 408	11 911 990
Saratov Region	5 546 491	0	0	769 282	423 183	4 322 214
Ulyanovsk Region	111 891	0	0	4 055	0	107 828
Ural Federal District	96 702 044	32 247	0	6 994 570	30 152 871	48 380 713
Kurgan Region	12 138	0	0	170	0	11 968
Sverdlovsk Region	36 909 164	0	0	1 447 807	17 391 793	17 296 621
Tyumen Region	53 338 610	31 904	0	3 944 965	12 179 742	27 293 622
Chelyabinsk Region	6 442 132	343	0	1 601 628	581 336	3 778 502
Siberian Federal District	51 528 357	0	443	7 626 573	4 783 146	33 566 041
Republic of Altai	32 991	0	0	16 742	0	16 249
Republic of Buryatiya	2 845 067	0	0	2 187 869	0	274 766
Republic of Tuva	1 711	0	0	0	0	1 711
Republic of Khakassia	49 478	0	0	883	0	46 464
Altai Territory	289 593	0	0	68 521	0	221 072
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	4 573 888	0	0	105 906	132 564	4 328 737
Irkutsk Region	561 423	0	0	114 544	41 878	402 666
Kemerovo Region	457 548	0	0	149 632	0	307 916
Novosibirsk Region	41 816 447	0	443	4 804 209	4 589 774	27 263 665
Omsk Region	664 491	0	0	160 688	18 930	484 671
Tomsk Region	235 720	0	0	17 579	0	218 124
Far Eastern Federal District	37 372 762	0	0	4 076 793	9 383 093	23 173 589
Republic of Sakha (Yakutia)	1 288 534	0	0	37 979	1 759	1 178 911
Kamchatka Territory	1 542 836	0	0	467 467	98 680	959 853
Primorskiy Territory	8 270 252	0	0	1 270 243	186 299	6 813 245
Khabarovsk Territory	256 512	0	0	7 990	0	248 522
Amur Region	24 307 521	0	0	1 210 066	9 095 700	13 349 670
Magadan Region	0	0	0	0	0	0
Sakhalin Region	1 707 107	0	0	1 083 048	655	623 388
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0

Table 38.2

Distribution of clients' funds in foreign currency by head-offices and branches of credit institutions located in respective regions, as of 1.01.14

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 raised funds from legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
Central Federal District	7 416 445 263	28 738 592	443	806 552 049	4 141 569 249	2 184 145 057
Belgorod Region	16 979 767	0	0	620 897	2 816 417	11 705 907
Bryansk Region	3 829 841	1 381	0	329 581	640 491	2 448 517
Vladimir Region	10 698 415	235	0	258 089	600 276	7 505 968
Voronezh Region	41 020 946	0	0	2 849 347	12 707 188	20 292 319
Ivanovo Region	5 276 981	24	0	110 690	47 246	4 645 379
Kaluga Region	8 875 077	720	0	711 429	727 714	5 573 619
Kostroma Region	3 402 594	60	0	94 470	870 618	2 068 823
Kursk Region	3 335 560	0	0	176 889	121 439	2 305 978
Lipetsk Region	5 243 449	0	0	741 126	495 803	3 195 832
Moscow Region	74 500 949	110	0	7 754 623	8 873 820	51 868 630
Orel Region	2 414 891	19	0	165 025	77 523	1 734 661
Ryazan Region	6 398 827	0	0	191 575	1 531 989	3 636 571
Smolensk Region	6 087 204	262	0	262 745	272 321	3 439 297
Tambov Region	2 195 328	0	0	85 205	8 784	1 534 337
Tver Region	8 606 867	511	0	626 228	669 968	4 477 809
Tula Region	8 423 898	0	0	1 204 476	530 634	4 982 091
Yaroslavl Region	9 101 794	25	0	877 464	1 258 746	5 859 264
City of Moscow	7 200 052 875	28 735 245	443	789 492 190	4 109 318 272	2 046 870 055
North-Western Federal District	539 787 947	81 824	0	60 817 852	174 797 749	274 844 205
Republic of Karelia	2 973 773	0	0	135 631	13 177	2 474 769
Komi Republic	6 110 041	16	0	133 343	53 208	4 260 832
Akhangel'sk Region	9 951 501	88	0	517 258	3 772 894	4 920 066
Vologda Region	13 073 016	4	0	2 544 937	4 224 251	4 389 850
Kaliningrad Region	21 010 002	353	0	4 173 499	2 553 113	11 289 075
Leningrad Region	3 865 194	0	0	394 930	449 881	2 850 642
Murmansk Region	9 292 410	0	0	3 360 633	124 121	5 018 290
Novgorod Region	3 630 921	133	0	1 149 763	103 050	1 991 606
Pskov Region	2 905 609	0	0	202 676	230 779	1 832 289
St Petersburg	466 975 480	81 230	0	48 205 182	163 273 275	235 816 786
Southern Federal District	102 387 165	1 336	0	12 469 763	7 195 210	72 292 825
Republic of Adygeya	596 786	0	0	31 120	53 475	394 068
Republic of Kalmykia	335 890	0	0	7 208	46 100	230 400
Krasnodar Territory	43 944 969	1 200	0	3 041 957	2 051 767	35 695 471
Astrakhan Region	4 459 694	106	0	282 591	922 164	2 824 192
Volgograd Region	14 048 042	0	0	1 364 224	246 060	9 841 389
Rostov Region	39 001 784	30	0	7 742 663	3 875 644	23 307 305
North-Caucasian Federal District	19 077 990	13 702	0	616 119	1 140 031	13 565 764
Republic of Dagestan	1 401 929	0	0	36 095	69 386	891 976
Republic of Ingushetia	235 528	0	0	2 318	0	205 516
Kabardino-Balkar Republic	1 676 497	0	0	16 074	11 128	1 293 702
Karachai-Cherkess Republic	731 632	0	0	59 412	10 964	525 881
Republic of North Ossetia - Alania	1 184 191	13 680	0	28 728	29 783	759 105
Chechen Republic	141 967	0	0	3 362	0	138 389
Stavropol Territory	13 706 246	22	0	470 130	1 018 770	9 751 195
Volga Federal District	312 475 808	331 859	0	40 887 266	56 801 026	173 529 539
Republic of Bashkortostan	23 929 470	695	0	3 486 308	1 643 695	14 663 387

Republic of Marii El	1 669 583	0	0	148 835	257 609	763 019
Republic of Mordovia	1 894 845	58	0	131 911	10 336	1 067 224
Republic of Tatarstan	77 027 023	6 656	0	2 995 142	38 023 962	28 574 198
Udmurt Republic	5 488 831	31	0	758 404	53 384	2 728 262
Chuvash Republic	5 860 525	0	0	1 634 913	915 754	1 975 874
Perm Territory	35 854 204	73	0	14 293 124	1 576 241	16 751 527
Kirov Region	3 664 910	9	0	275 775	750 840	1 962 891
Nizhny Novgograd Region	47 881 514	324 134	0	9 671 274	4 488 674	20 977 354
Orenburg Region	9 384 425	0	0	531 651	2 352 024	5 778 313
Penza Region	3 581 640	203	0	174 952	32 953	2 438 394
Samara Region	72 675 488	0	0	5 185 857	4 850 504	57 662 458
Saratov Region	15 766 980	0	0	1 058 730	1 679 677	11 911 089
Ulyanovsk Region	7 796 370	0	0	540 390	165 373	6 275 549
Ural Federal District	201 705 516	66 148	0	13 518 007	36 434 259	128 310 503
Kurgan Region	1 223 905	0	0	132 950	23 723	750 517
Sverdlovsk Region	77 863 627	33 035	0	6 231 213	21 692 102	44 570 608
Tyumen Region	98 015 585	32 356	0	4 484 491	11 497 436	69 295 329
Chelyabinsk Region	24 602 399	757	0	2 669 353	3 220 998	13 694 049
Siberian Federal District	115 648 376	12 173	0	12 795 325	18 807 610	65 304 626
Republic of Altai	187 618	0	0	17 487	0	108 232
Republic of Buryatiya	5 095 719	0	0	2 254 736	11 455	1 461 434
Republic of Tuva	96 516	0	0	22	0	39 315
Republic of Khakassia	1 033 756	1	0	1 324	194 546	738 317
Altai Territory	9 084 264	104	0	275 219	2 162 491	4 740 124
Zabaykal Territory	1 715 977	0	0	105 899	15 063	770 763
Krasnoyarsk Territory	14 929 492	10	0	2 551 226	1 797 407	8 544 471
Irkutsk Region	10 885 905	35	0	747 273	545 258	6 380 152
Kemerovo Region	19 168 888	0	0	862 513	6 926 716	7 963 722
Novosibirsk Region	38 797 737	11 471	0	4 998 936	5 875 406	24 686 806
Omsk Region	8 010 106	304	0	446 242	238 471	6 328 464
Tomsk Region	6 642 398	248	0	534 448	1 040 797	3 542 826
Far Eastern Federal District	70 340 907	1 198	0	8 381 127	12 959 345	40 965 340
Republic of Sakha (Yakutia)	3 273 501	0	0	103 229	1 636	1 370 059
Kamchatka Territory	4 190 078	0	0	695 093	98 187	3 123 944
Primorskiy Territory	19 091 818	1 032	0	2 732 205	515 408	14 591 828
Khabarovsk Territory	23 530 337	6	0	2 562 339	4 474 114	14 430 935
Amur Region	10 492 063	0	0	291 805	6 516 384	2 656 852
Magadan Region	2 457 883	160	0	139 105	0	1 143 288
Sakhalin Region	7 003 627	0	0	1 847 921	1 353 616	3 397 494
Jewish Autonomous Region	301 600	0	0	9 430	0	250 940
Chukotka Autonomous Area	0	0	0	0	0	0

Table 39.1

**Loans, deposits and other funds raised from other credit institutions
(by credit institutions registered in respective regions), as of 1.01.14**

thousand rubles			
	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	4 556 041 412	2 184 421 161	2 371 620 251
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	45 468	45 468	0
Voronezh Region	634 705	634 705	0
Ivanovo Region	1 166 744	1 166 744	0
Kaluga Region	124 400	124 400	0
Kostroma Region	7 912 806	6 988 219	924 587
Kursk Region	0	0	0
Lipetsk Region	1 067 470	1 067 470	0
Moscow Region	300 023	300 000	23
Orel Region	151	151	0
Ryazan Region	0	0	0
Smolensk Region	0	0	0
Tambov Region	60 069	60 069	0
Tver Region	20 000	20 000	0
Tula Region	138 273	135 000	3 273
Yaroslavl Region	152 000	152 000	0
City of Moscow	4 544 419 303	2 173 726 935	2 370 692 368
North-Western Federal District	76 017 057	57 430 967	18 586 090
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangel'sk Region	105 000	105 000	0
Vologda Region	1 310 912	953 033	357 879
Kaliningrad Region	230 901	230 901	0
Leningrad Region	0	0	0
Murmansk Region	1 004 575	1 004 575	0
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	73 365 669	55 137 458	18 228 211
Southern Federal District	11 120 525	9 468 983	1 651 542
Republic of Adygeya	220 000	220 000	0
Republic of Kalmykia	64 000	64 000	0
Krasnodar Territory	4 480 819	3 922 621	558 198
Astrakhan Region	0	0	0
Volgograd Region	281 013	225 000	56 013
Rostov Region	6 074 693	5 037 362	1 037 331
North-Caucasian Federal District	299 823	198 363	101 460
Republic of Dagestan	48 363	48 363	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	0	0	0
Karachai-Cherkess Republic	251 460	150 000	101 460
Republic of North Ossetia - Alania	0	0	0
Chechen Republic	0	0	0
Stavropol Territory	0	0	0
Volga Federal District	68 836 388	62 774 064	6 062 324
Republic of Bashkortostan	938 808	906 079	32 729

Republic of Marii El	4 512	4 512	0
Republic of Mordovia	110 000	110 000	0
Republic of Tatarstan	25 096 736	20 229 120	4 867 616
Udmurt Republic	1 142 642	588 504	554 138
Chuvash Republic	256 601	227 145	29 456
Perm Territory	0	0	0
Kirov Region	375 739	375 739	0
Nizhny Novgogrod Region	3 862 778	3 826 443	36 335
Orenburg Region	465 381	465 381	0
Penza Region	9 166	9 166	0
Samara Region	36 042 751	35 521 975	520 776
Saratov Region	531 274	510 000	21 274
Ulyanovsk Region	0	0	0
Ural Federal District	54 521 579	26 542 979	27 978 600
Kurgan Region	0	0	0
Sverdlovsk Region	14 853 978	10 516 325	4 337 653
Tyumen Region	38 823 388	15 264 264	23 559 124
Chelyabinsk Region	844 213	762 390	81 823
Siberian Federal District	26 222 413	16 376 235	9 846 178
Republic of Altai	0	0	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	0	0	0
Altai Territory	915 413	915 413	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	618 515	618 515	0
Irkutsk Region	250 000	250 000	0
Kemerovo Region	969 000	969 000	0
Novosibirsk Region	22 757 124	13 378 974	9 378 150
Omsk Region	712 361	244 333	468 028
Tomsk Region	0	0	0
Far Eastern Federal District	12 967 931	12 295 005	672 926
Republic of Sakha (Yakutia)	257 021	257 021	0
Kamchatka Territory	694 261	694 261	0
Primorskiy Territory	156 895	156 895	0
Khabarovsk Territory	0	0	0
Amur Region	11 677 227	11 004 301	672 926
Magadan Region	0	0	0
Sakhalin Region	182 527	182 527	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0

Table 39.2

**Loans, deposits and other funds raised from other credit institutions
(by head-offices and branches of credit institutions located in respective regions),
as of 1.01.14**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	4 559 322 269	2 182 093 807	2 377 228 462
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	37 055	0	37 055
Voronezh Region	634 791	634 791	0
Ivanovo Region	1 166 744	1 166 744	0
Kaluga Region	124 400	124 400	0
Kostroma Region	6 988 219	6 988 219	0
Kursk Region	0	0	0
Lipetsk Region	1 067 470	1 067 470	0
Moscow Region	300 023	300 000	23
Orel Region	51 049	151	50 898
Ryazan Region	0	0	0
Smolensk Region	0	0	0
Tambov Region	60 069	60 069	0
Tver Region	20 000	20 000	0
Tula Region	138 273	135 000	3 273
Yaroslavl Region	250 964	250 964	0
City of Moscow	4 548 483 212	2 171 345 999	2 377 137 213
North-Western Federal District	86 080 760	67 303 741	18 777 019
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangelsk Region	105 000	105 000	0
Vologda Region	1 362 012	1 004 133	357 879
Kaliningrad Region	230 901	230 901	0
Leningrad Region	0	0	0
Murmansk Region	1 004 575	1 004 575	0
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	83 378 272	64 959 132	18 419 140
Southern Federal District	11 259 380	9 408 771	1 850 609
Republic of Adygeya	220 000	220 000	0
Republic of Kalmykia	0	0	0
Krasnodar Territory	4 055 607	3 497 409	558 198
Astrakhan Region	250 000	250 000	0
Volgograd Region	288 053	225 000	63 053
Rostov Region	6 445 720	5 216 362	1 229 358
North-Caucasian Federal District	48 363	48 363	0
Republik of Daghestan	48 363	48 363	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	73 345 284	66 692 920	6 652 364
Republic of Bashkortostan	1 286 273	1 253 544	32 729

Republic of Marii El	4 512	4 512	0
Republic of Mordovia	0	0	0
Republic of Tatarstan	27 356 736	22 489 120	4 867 616
Udmurt Republic	1 142 642	588 504	554 138
Chuvash Republic	262 145	262 145	0
Perm Territory	0	0	0
Kirov Region	375 739	375 739	0
Nizhny Novgograd Region	4 043 665	3 387 834	655 831
Orenburg Region	465 381	465 381	0
Penza Region	9 166	9 166	0
Samara Region	37 867 751	37 346 975	520 776
Saratov Region	531 274	510 000	21 274
Ulyanovsk Region	0	0	0
Ural Federal District	57 444 746	29 368 015	28 076 731
Kurgan Region	0	0	0
Sverdlovsk Region	17 817 330	13 359 325	4 458 005
Tyumen Region	38 662 876	15 146 300	23 516 576
Chelyabinsk Region	964 540	862 390	102 150
Siberian Federal District	5 556 335	4 791 884	764 451
Republic of Altai	0	0	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	0	0	0
Altai Territory	915 413	915 413	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	1 118 515	1 118 515	0
Irkutsk Region	250 000	250 000	0
Kemerovo Region	969 000	969 000	0
Novosibirsk Region	1 591 046	1 294 623	296 423
Omsk Region	712 361	244 333	468 028
Tomsk Region	0	0	0
Far Eastern Federal District	10 117 320	9 680 253	437 067
Republic of Sakha (Yakutia)	192 021	192 021	0
Kamchatka Territory	473 261	473 261	0
Primorskiy Territory	156 895	156 895	0
Khabarovsk Territory	119 792	110 000	9 792
Amur Region	8 992 824	8 565 549	427 275
Magadan Region	0	0	0
Sakhalin Region	182 527	182 527	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0

Macprudential Indicators of the Banking Sector

Table 40

Some indicators of the banking sector financial soundness (percent)

	1.01.12	1.01.13	1.10.13	1.12.13	1.01.14
Own funds (capital) adequacy					
Ratio of own funds (capital) to risk-weighted assets	14,7	13,7	13,4	13,2	13,5
Ratio of core capital to risk-weighted assets	9,3	8,5	9,1	8,8	9,1
Ratio the value of credit risk on balance sheet assets	58,8	50,7	52,0	52,7	51,4
Credit risk					
Share of problem (IV quality category) and bad (V quality category) loans in total loans ¹⁾	6,6	6,0	6,3	6,2	6,0
Loan loss provisions made as percent of total loans ¹⁾	6,9	6,1	6,1	6,0	5,9
Ratio of loans, bank guarantees and sureties granted by a bank to its owners (shareholders) to own funds (capital) (N9.1)	1,4	1,5	1,4	1,2	1,1
Ratio of a bank's aggregate claims on insiders to own funds (capital) (N10.1)	0,7	0,7	0,7	0,7	0,7
Ratio of total large credit risks to own funds (capital) (N7)	228,4	209,0	210,4	211,9	204,3
<i>Distribution of loans provided by credit institutions</i>					
agriculture, hunting and forestry	4,8	4,6	4,4	4,3	4,3
mining	2,9	3,2	2,9	2,9	3,1
manufacturing	15,2	14,0	13,5	13,6	13,6
production and distribution of energy, gas and water	2,9	2,7	2,7	2,6	2,5
constructing	5,6	5,5	5,8	5,9	5,6
wholesale and retail trade, car and household appliance repair	15,6	14,9	14,3	14,2	13,7
transport and communication	5,4	5,4	4,2	4,1	4,2
other economic activities	22,3	20,5	21,3	21,1	21,1
individuals	25,3	29,2	30,9	31,3	32,0
of which					
mortgage loans	6,7	7,5	7,9	8,2	8,5
<i>Geographical distribution of interbank loans and deposits²⁾</i>					
Russian Federation	41,6	47,1	37,7	40,2	39,7
United Kingdom	20,2	17,5	22,5	20,1	23,8
USA	3,0	3,6	6,5	6,3	6,8
Germany	4,2	1,6	2,0	1,6	0,6
Austria	6,6	5,9	7,0	9,1	7,3
France	2,7	1,6	2,2	2,6	1,9
Italy	2,7	2,7	0,6	0,4	0,1
Cyprus	6,6	8,7	4,8	4,3	4,7
Netherlands	3,2	1,5	1,7	1,8	1,5
Other	9,0	9,8	15,0	13,5	13,6
Liquidity					
Ratio of high liquid assets to total assets	11,8	11,1	11,0	10,2	9,9
Ratio of liquid assets to total assets	23,9	23,2	20,5	20,8	20,5
Ratio of high liquid assets to demand liabilities (N2)	60,1	58,0	63,3	63,3	57,5
Ratio of liquid assets to short-term liabilities (N3)	81,6	82,9	82,0	76,4	78,7
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)	82,0	85,5	87,7	88,2	88,9
Ratio of clients' funds to total loans ³⁾	105,3	101,2	98,9	97,2	98,7
Market risk⁴⁾ to total own funds (capital)⁵⁾					
of which					
Interest rate risk	33,8	36,0	36,9	39,3	37,8
Equity position risk	12,9	6,0	4,2	3,8	3,3
Foreign exchange risk	3,0	5,4	4,8	5,0	4,5
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	4,2	2,2	2,2	1,9	1,8
Banks' financial result over the reporting period (billion rubles)					
as percent of the banking sector assets ⁶⁾	848,2	1011,9	751,4	884,3	993,6
as percent of the banking sector own funds (capital) ⁶⁾	2,4	2,3	1,5	1,7	1,9
as percent of the banking sector own funds (capital) ⁶⁾	17,6	18,2	11,7	13,6	15,2
Return on assets⁷⁾					
	2,4	2,3	2,0	1,9	1,9
Return on equity⁷⁾					
	17,6	18,2	16,1	14,9	15,2

¹⁾ Calculated by form 0409115 paragraphs 1, 2, 3.

²⁾ By 0409501 form "Information on interbank loans and deposits".

³⁾ Except loans, deposits and other funds, placed in interbank market.

⁴⁾ Calculated by form 0409135 (before 1.01.11 - by form 0409153).

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)

Date	Own funds (capital) of CIs, billion rubles	of which									
		CIs going through insolvency prevention measures ¹		CIs with capital less than 180 million rubles		CIs with capital from 180 to 300 million rubles		CIs with capital from 300 to 900 million rubles		CIs with capital more than 900 million rubles	
		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
1.01.09	3 811,1	62,6	20	26,4	339	45,9	200	133,7	268	3 542,4	279
1.01.10	4 620,6	70,3	18	27,4	280	44,5	193	136,7	275	4 341,7	292
1.01.11	4 732,3	105,4	14	24,3	232	45,0	192	144,9	279	4 412,6	295
1.01.12	5 242,1	249,7	8	2,2	52	66,4	302	152,6	297	4 771,1	319
1.02.12	5 276,1	243,4	8	1,9	49	65,3	298	152,8	300	4 812,7	320
1.03.12	5 266,6	240,9	8	2,1	50	64,2	291	154,1	302	4 805,3	322
1.04.12	5 377,9	238,8	8	2,2	51	64,7	291	149,5	294	4 922,7	330
1.05.12	5 395,9	236,9	7	2,1	50	64,4	289	151,3	293	4 941,0	329
1.06.12	5 464,6	245,0	7	2,3	52	63,9	286	150,5	290	5 002,9	331
1.07.12	5 468,3	237,7	7	2,3	51	62,8	282	148,9	289	5 016,6	336
1.08.12	5 572,9	235,9	7	2,2 ²	52 ²	62,3	278	149,9	289	5 122,6	337
1.09.12	5 685,9	225,9	7	2,3	51	61,4	273	146,3	284	5 250,0	345
1.10.12	5 645,6	219,2	6	2,3	52	61,8	272	145,4	282	5 216,8	346
1.11.12	5 805,4	218,9	6	-0,5 ²	50 ²	62,1	271	142,3	276	5 382,7	352
1.12.12	6 042,5	223,1	6	2,4	49	60,8	264	144,3	279	5 612,0	354
1.01.13	6 112,9	212,4	5	2,4	53	57,1	247	148,7	293	5 692,3	357
1.02.13	6 133,6	211,1	5	2,2	47	57,4	247	149,8	293	5 713,0	357
1.03.13	6 187,7	214,9	5	2,1	45	57,4	247	148,6	290	5 764,6	361
1.04.13	6 299,8	216,0	5	2,1	47	55,8	240	145,3	288	5 880,7	369
1.05.13	6 339,4	216,2	5	2,3	46	54,4	234	148,4	294	5 918,2	368
1.06.13	6 385,3	215,5	5	2,7	48	53,6	230	149,3	294	5 964,3	370
1.07.13	6 567,6	210,5	5	2,9	60	53,0	226	146,5	291	6 154,6	374
1.08.13	6 625,9	221,0	5	2,9	59	53,3	226	143,7	285	6 205,0	375
1.09.13	6 713,4	227,9	5	2,6	55	49,8	213	149,3	297	6 283,7	374
1.10.13	6 798,2	227,7	5	2,5	54	48,0	204	150,4	300	6 369,6	376
1.11.13	6 894,6	225,6	5	2,8	56	47,5	201	148,9	295	6 469,9	376
1.12.13	6 975,1	227,6	6	2,0	54	46,6	198	148,7	294	6 550,2	375
1.01.14	7 064,3	202,8	5	2,5	56	42,6	181	148,9	299	6 667,6	381
Reference data: own funds (capital) adequacy ratio as of 1.01.14, %	13,5	12,1		35,4		25,9		18,2		13,4	

¹Credit institutions going through insolvency prevention measures according to Federal Law No 175-FZ dated October 27, 2008 "On Additional Measures to Support the Financial System of the Russian Federation in the period up to December 31, 2014" as well as credit institutions on which the decision on insolvency prevention was taken in September-October 2008, before the said Federal Law came into effect.

²Including CIs with negative own funds (capital) which banking license was revoked or on which the decision on insolvency prevention was taken after the reporting date.

Relation of authorised capital and own funds (capital) of credit institutions

Indicators	1.01.12	1.01.13	1.10.13	1.12.13	1.01.14
Authorised capital of credit institutions, included in own funds' calculation, billion rubles	1 282,0	1 394,3	1 462,8	1 497,5	1 533,0
Banking sector own funds (capital), billion rubles	5 242,1	6 112,9	6 798,2	6 975,1	7 064,3
Ratio of authorised capital to own funds (capital) of credit institutions, percent	24,5	22,8	21,5	21,5	21,7

Structure of own funds (capital) of the banking sector (percent) ¹

Indicators	1.01.12	1.01.13	1.10.13	1.12.13	1.01.14
1. Factors of own funds (capital) increase	115,2	117,4	116,3	116,1	116,1
1.1. Authorised capital	24,5	22,8	21,5	21,5	21,7
1.2. Issue income	21,5	20,3	19,8	19,3	19,1
1.3. Credit institutions' profit and funds	42,9	46,8	47,5	47,6	47,8
1.4. Subordinated loans	22,7	24,2	24,2	24,5	24,4
1.5. Increase in value of property due to revaluation	3,7	3,3	3,3	3,2	3,1
1.6. Other factors of increase	0,0	0,0	0,0	0,0	0,0
2. Factors of own funds (capital) decrease	15,2	17,4	16,3	16,1	16,1
2.1. Losses	1,7	1,7	1,7	1,6	1,6
2.2. Intangible assets	0,1	0,1	0,1	0,1	0,2
2.3. Treasury stocks (shares)	0,0	0,0	0,0	0,0	0,0
2.4. Sources of own funds (capital), created using improper assets	0,1	0,1	0,1	0,1	0,1
2.5. Decrease of supplementary capital's sources according to limits under paragraph 3.11 of Instruction of Bank of Russia No. 215-P dated February 10, 2003	0,2	0,5	0,1	0,1	0,1
2.6. Credit institutions' portfolio of shares	12,4	14,5	13,3	13,1	12,9
2.7. Other factors	0,7	0,4	1,0	1,0	1,1
Own funds (capital), total	100,0	100,0	100,0	100,0	100,0

¹ Calculated by credit institutions' reporting by form 0409134.

Table 44**The value of credit risk on balance sheet assets (billion rubles)**

The value of credit risk on balance sheet assets ¹	1.01.12	1.01.13	1.10.13	1.12.13	1.01.14
1 st group of assets	0,0	0,0	0,0	0,0	0,0
2 nd group of assets	829,7	975,1	953,3	972,9	986,9
3 rd group of assets	146,7	210,6	343,5	359,5	326,5
4 th group of assets	23 482,4	23 897,1	26 941,8	28 296,5	28 182,0
5 th group of assets	0,6	7,4	6,6	7,2	6,9
The value of credit risk on balance sheet assets	24 459,4	25 090,2	28 245,3	29 636,1	29 502,1

Reference data:

	1.01.12	1.01.13	1.10.13	1.12.13	1.01.14
1 st group of assets without adjustment to credit risk coefficients	-	-	6 461,6	6 427,1	7 855,7

¹ Assets recognized in balance sheet are taken into account

The value of credit risk on balance sheet assets are calculated on the basis of credit institutions' reporting for calculation of own funds (capital) adequacy ratio N1, set up by Bank of Russia Instruction No.139-I dated December 3, 2012.

Own funds (capital) adequacy ratio of the banking sector

		1.01.12	1.01.13	1.10.13	1.12.13	1.01.14
1	Banking sector own funds (capital), billion rubles	5 242,1	6 112,9	6 798,2	6 975,1	7 064,3
2	Risk-weighted assets, billion rubles	35 760,6	44 640,7	50 878,4	52 965,1	52 473,9
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	24 460,3	25 090,2	28 245,3	29 636,1	29 502,1
	- risk-weighted claims on counterparties related to a bank (code 8957 ¹), billion rubles	1 367,5	1 781,6	2 123,7	2 093,4	2 087,6
	- the amount of mortgage loans and accrued (accumulated) interest claims (code 8807), billion rubles	67,7	109,5	119,5	142,0	147,4
	- the value of credit risk on contingent credit liabilities, billion rubles	2 976,4	3 448,0	3 706,2	3 960,9	3 971,4
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles ²	303,7	198,0	282,6	302,8	289,3
	- the value of operational risk, billion rubles	1 959,0	3 148,3	3 585,5	3 569,5	3 558,1
	- market risk, billion rubles	2 377,7	2 646,9	3 013,7	3 232,6	3 101,5
	- credit claims of clearing participants (codes 8847 and 8852)	-	-	25,7	27,1	30,7
	- higher-risk transactions, billion rubles	2 248,3	8 501,0	9 525,4	9 463,6	9 078,3
	-corrective coefficient of own funds (capital) adequacy ratio's denominator which eliminates double counting of credit claims on higher-risk transactions	-	-	-384,8	-384,6	-374,4
	- the value of credit risk on the part of unsecured consumer loans, extended after 1.07.2013 at higher interest rates ³ (the codes 8859, 8860, 8861, 8862, 8864,8865)	-	-	635,6	921,9	1 082,1
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	14,7	13,7	13,4	13,2	13,5

Banking sectors' own funds (capital) adequacy ratio is calculated on the basis of credit institutions' reporting for calculation of own funds (capital) adequacy ratio N1, set up by the Bank of Russia Instruction No.139-I dated December 3, 2012.

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

² Provisions for forward and futures transactions - provisions built up according to requirements of Chapter 4 of the Bank of Russia Regulation No. 283-P dated March 20, 2006 "On the Loss Provisioning Procedure for Credit Institutions" (code 8992).

³ With the full cost of a loan (calculated by the credit institutions to the notice of an individual borrower according to Ordinance No. 2008-U, dated May 13, 2008, "On the Procedure for Calculating and Bringing to the Notice of an Individual Borrower the Full Cost of a Loan") exceeding 25% per annum for loans in rubles and 20% per annum for loans in foreign currency (see detailed definition of risk-weighted assets included in calculation of the denominator of capital adequacy ratio (N1) in Annex 1 to Bank of Russia Instruction No. 139-I dated December 3, 2012 "On Banks' Required Ratios")

Table 46

Distribution of credit institutions (CIs) grouped by own funds (capital) adequacy ratio (N1)

Own funds (capital) adequacy ratio	1.01.12		1.01.13		1.10.13		1.12.13		1.01.14	
	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 10% ¹	1	0,0	1	0,0	1	0,0	4	0,1	2	0,1
From 10% to 12%	107	34,3	142	19,7	194	23,8	184	29,3	112	18,8
From 12% to 14%	125	16,6	143	53,2	148	63,1	156	59,3	183	64,6
14% and more	744	49,1	663	27,0	584	13,1	573	11,2	612	16,6
Banking sector, total	978	100,0	956	100,0	942	100,0	930	100,0	923	100,0

¹ CIs with negative capital on which measures on financial support are being taken by financial rehabilitator.

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

		1.01.12	1.01.13	1.10.13	1.12.13	1.01.14
Loans	Standard	53,4	58,5	56,9	56,9	57,4
	Substandard	29,4	26,0	28,1	28,5	28,5
	Doubtful	10,4	9,1	8,7	8,4	8,2
	Problem	2,7	2,5	2,3	2,2	2,2
	Loss	4,1	3,8	4,1	3,9	3,7
Loan loss provision (LLP)	Estimated LLP	9,1	8,3	8,2	7,9	7,7
	Estimated LLP adjusted for collateral	7,2	6,5	6,1	5,9	5,8
	LLP made	7,2	6,5	6,1	5,9	5,8
	LLP made as percent of estimated LLP	79,5	77,5	74,6	74,7	75,6
	LLP made as percent of estimated LLP adjusted for collateral	100,0	99,8	99,8	99,8	100,1
Справочно:						
Loans classified according to point 3.10 of the Bank of Russia's Regulation №254-P		14,7	13,8	15,0	15,7	16,2

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

Structure of loans and claims grouped into homogeneous portfolios ¹

	1.01.12		1.01.13		1.10.13		1.12.13		1.01.14	
	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %
1. Loans grouped into portfolios of homogeneous loans - total of which:	5 589,2	100,0	7 993,4	100,0	9 726,3	100,0	10 120,5	100,0	10 341,5	100,0
1.1. Loans to legal entities (except credit institutions)	474,2	8,5	644,2	8,1	776,7	8,0	795,5	7,9	805,2	7,8
1.2. Loans to individuals	5 115,1	91,5	7 349,0	91,9	8 949,4	92,0	9 324,9	92,1	9 536,0	92,2
1.3. Loans to credit institutions	0,0	0,0	0,1	0,0	0,1	0,0	0,1	0,0	0,3	0,0
2. Loans grouped into portfolios of homogeneous loans as a share of total loans	-	19,2	-	23,1	-	24,6	-	24,7	-	25,2
3. Ratio of loan loss provisions made on loans grouped into portfolios of homogeneous loans to loans grouped into portfolios of homogeneous loans	-	5,7	-	5,0	-	6,2	-	6,3	-	6,3
4. Claims grouped into portfolios of homogeneous claims - total of which:	38,6	100,0	59,0	100,0	66,8	100,0	68,4	100,0	62,2	100,0
4.1. Portfolios of homogeneous claims on legal entities	19,4	50,4	25,5	43,3	29,0	43,4	29,1	42,5	28,1	45,3
4.2. Portfolios of homogeneous claims on individuals	19,1	49,6	33,5	56,7	37,8	56,6	39,3	57,5	34,0	54,7
5. Ratio of provisions made on claims grouped into portfolios of homogeneous claims to claims grouped into portfolios of homogeneous claims	-	28,0	-	27,6	-	33,5	-	33,7	-	36,4

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

Table 49

Homogeneous loans and claims on legal entities and provisions made as of 1.01.14¹

	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	805 240,2	100,0	28 063,9	100,0	3,5
of which by quality categories					
1.1. Quality Category I	979,3	0,1	0,0	0,0	0,0
1.2. Quality Category II	767 665,4	95,3	7 439,2	26,5	1,0
1.3. Quality Category III	9 931,4	1,2	1 608,1	5,7	16,2
1.4. Quality Category IV	8 319,7	1,0	3 257,3	11,6	39,2
1.5. Quality Category V	18 431,6	2,3	15 760,6	56,2	85,5
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	269,1	100,0	0,0	100,0	0,0
of which by quality categories					
2.1. Quality Category I	269,1	100,0	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	0,0	0,0	0,0	0,0	0,0
2.5. Quality Category V	0,0	0,0	0,0	100,0	100,0
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	805 509,4		28 063,9		3,5
4. Homogeneous claims grouped into portfolios - total	28 141,9	100,0	9 708,1	100,0	34,5
of which by quality categories					
4.1. Quality Category I	11 828,3	42,0	0,0	0,0	0,0
4.2. Quality Category II	6 480,1	23,0	145,4	1,5	2,2
4.3. Quality Category III	253,9	0,9	33,3	0,3	13,1
4.4. Quality Category IV	41,0	0,1	11,8	0,1	28,8
4.5. Quality Category V	9538,5	33,9	9517,6	98,0	99,8
5. Claims for interest payments - total	6 171,1	100,0	1 329,2	100,0	21,5
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	1 611,8	26,1	1 243,8	93,6	77,2

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

Homogeneous loans and claims on individuals and provisions made as of 1.01.14¹

	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	9 536 025,0	100,0	618 982,8	100,0	6,5
of which					
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	694 998,7	7,3	17 018,3	2,7	2,4
1.1.2. residential real estate (mortgage) loans, total	2 022 971,5	21,2	34 567,0	5,6	1,7
1.1.3. car loans, total	915 460,9	9,6	43 989,1	7,1	4,8
1.1.4. other consumer loans, total	5 871 842,8	61,6	522 098,7	84,3	8,9
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	493 670,3	5,2	8 350,4	1,3	1,7
1.2.2. a portfolio of loans without overdue payments	8 063 767,7	84,6	107 142,2	17,3	1,3
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	254 380,1	2,7	13 618,1	2,2	5,4
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	144 117,5	1,5	38 453,4	6,2	26,7
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	137 241,7	1,4	76 162,8	12,3	55,5
1.2.6. a portfolio of loans with payments being overdue from 181 to 360 calendar days	190 866,6	2,0	153 894,0	24,9	80,6
1.2.7. a portfolio of loans with payments being overdue more than 360 calendar days	221 230,1	2,3	220 052,2	35,6	99,5
1.3. classified into the following loan quality categories:					
1.3.1. Quality category II	8 605 520,9	90,2	104 187,7	16,8	1,2
1.3.2. Quality category III	307 114,8	3,2	29 556,6	4,8	9,6
1.3.3. Quality category IV	134 169,9	1,4	57 894,6	9,4	43,2
1.3.4. Quality category V	489 219,4	5,1	427 344,0	69,0	87,4
2. Claims grouped into portfolios of homogeneous claims - total	34 013,3	7,0	12 921,3	3,0	38,0
of which by quality categories					
2.1. Quality category I	176,3	0,0	0,0	0,0	0,0
2.2. Quality category II	18 674,4	3,8	358,7	0,1	1,9
2.3. Quality category III	1442,2	0,3	206,3	0,0	14,3
2.4. Quality category IV	1418,1	0,3	685,0	0,2	48,3
2.5. Quality category V	12302,3	2,5	11671,3	2,7	94,9
3. Claims for interest payments - total	129 265,9	100,0	36 919,0	100,0	28,6
of which					
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	42 490,1	32,9	33 566,4	90,9	79,0

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 %				
	1.01.12	1.01.13	1.10.13	1.12.13	1.01.14	1.01.12	1.01.13	1.10.13	1.12.13	1.01.14
Substandard	8,3	8,9	9,4	9,9	9,6	2,1	2,2	2,0	2,1	2,0
Doubtful	22,9	21,1	19,4	19,3	20,5	15,9	14,9	13,7	13,6	14,5
Problem	16,3	16,3	14,4	14,7	15,2	44,3	41,8	37,8	39,3	39,9
Loss	52,4	53,6	56,5	55,7	54,4	91,5	90,1	85,2	85,1	86,1

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 placements

Indicator	1.01.12	1.01.13	1.10.13	1.12.13	1.01.14
Overdue claims on loans, deposits and other placements, billion rubles	1133,0	1257,4	1399,3	1453,7	1398,0
Of which					
- among 20 largest-asset credit institutions, billion rubles	845,7	960,6	1045,0	1097,0	1052,0
Share of overdue claims in loans, deposits and other placements of the banking sector, percent	3,9	3,7	3,6	3,6	3,5
Overdue claims in rubles					
- billion rubles	994,1	1122,8	1257,4	1300,5	1257,9
- as percent of total loans, deposits and other placements in rubles	4,7	4,2	4,2	4,2	4,0
Overdue claims in foreign currency					
- billion rubles	138,9	134,6	141,9	153,2	140,1
- as percent of total loans, deposits and other placements in foreign currency	1,9	1,9	1,6	1,6	1,5
- dollar equivalent, billion \$	4,3	4,4	4,4	4,6	4,3
Overdue claims on loans and other placements with non-financial institutions	822,6	924,1	956,2	987,8	933,7
Share of overdue claims in total volume of loans and other placements with non-financial institutions	4,6	4,6	4,3	4,4	4,2
Overdue claims on loans and other funds provided to individuals	291,1	313,0	422,5	440,1	440,3
Share of overdue claims in total volume of loans and other placements with individuals	5,2	4,0	4,5	4,5	4,4

Distribution of credit institutions by share of overdue claims in credit portfolio

Share of overdue claims in total loans, deposits, and other placements	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.12	1.01.13	1.10.13	1.12.13	1.01.14	1.01.12	1.01.13	1.10.13	1.12.13	1.01.14
No overdue claims	134	118	97	97	96	1,9	1,7	1,0	1,7	1,8
Less than 5%	638	644	638	602	598	79,8	81,2	82,1	81,1	81,6
From 5 to 10%	110	103	116	130	126	13,4	12,3	10,9	10,1	9,4
From 10 to 15%	35	28	28	40	37	0,8	1,2	2,5	3,4	3,7
From 15 to 20%	10	9	8	8	10	3,4	0,1	3,2	3,5	3,3
From 20 to 60%	7	11	9	6	8	0,4	3,2	0,0	0,0	0,0
From 60 to 90%	2	0	0	0	1	0,0	0,0	0,0	0,0	0,0
90% and more	0	0	1	1	1	0,0	0,0	0,0	0,0	0,0
No loans, deposits and other placements	42	43	42	43	45	0,3	0,3	0,2	0,2	0,2

Table 54**Credit risks of the banking sector**

Indicators	1.01.12	1.01.13	1.10.13	1.12.13	1.01.14
Large credit risks of the banking sector total, bln rubles	11 971,6	12 773,9	14 300,2	14 780,8	14 433,7
Share of large credit risks in the banking sector assets, %	28,8	25,8	26,3	26,3	25,1

Structure of large loans¹ grouped by types of collateral

	1.01.12	1.01.13	1.10.13	1.12.13	1.01.14
Volume of large loans, billion rubles	6 207,7	6 493,4	7 223,2	7 399,2	7 493,4
of which:					
Volume of secured loans , billion rubles	1 442,8	1 507,9	1 711,6	1 738,2	1 767,1
Volume of I quality category collateral, billion rubles	324,8	355,8	401,1	389,7	388,7
of which:					
collateral of quoted securities issued by legal entities, billion rubles	14,9	48,0	35,2	13,5	13,1
Volume of II quality category collateral, billion rubles	1 285,6	1 363,7	1 731,3	1 736,1	1 700,8
of which:					
collateral of securities, issued by legal entities, billion rubles	290,0	317,7	531,3	532,2	644,0
collateral of proprietary rights (claims), billion rubles	491,8	511,8	501,9	495,3	477,8

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).

Table 56

Solvency and financial soundness indicators of borrower enterprises, by types of economic activity*

(%)

	Self-financing ratio ¹						Current liquidity ratio ²						Share of liabilities to credit institutions in total organisations' liabilities						Return on assets		
	1						2						3						4		
	2011		2012		9 months of 2013		2011		2012		9 months of 2013		2011		2012		9 months of 2013		9 months of 2011	9 months of 2012	9 months of 2013
	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep			
Industry. total	67,4	65,5	65,8	63,5	45,6	42,7	197,5	190,0	184,3	148,8	122,7	129,9	31,1	33,5	32,0	30,1	42,0	42,8	8,1	6,3	3,2
Agriculture, hunting and forestry	46,0	44,8	43,7	44,7	47,5	46,0	197,8	182,0	182,1	187,2	179,2	171,0	65,5	67,5	68,9	70,8	68,6	63,4	5,2	6,0	3,3
Industrial production (mining, manufacturing, production and distribution of energy, gas and water)	69,7	67,9	67,9	65,7	47,9	44,9	215,6	204,7	196,4	155,3	125,8	136,0	29,2	32,1	30,7	28,3	42,9	44,4	8,3	6,3	3,6
-mining	77,2	77,3	77,3	76,3	45,2	45,1	336,9	282,4	283,3	206,2	115,8	175,2	14,2	11,3	11,3	8,4	32,3	29,7	9,4	7,3	7,1
-manufacturing	46,0	44,4	43,4	39,9	40,1	36,6	147,0	149,3	131,7	126,1	124,7	135,9	43,3	51,7	48,2	46,3	46,2	48,2	7,0	6,2	3,7
-production and distribution of energy, gas and water	79,7	69,6	69,6	60,1	65,8	63,2	186,9	161,5	153,2	72,2	132,5	127,9	29,9	33,7	40,2	40,5	36,3	38,0	2,6	0,8	2,1
Construction	21,4	18,1	16,6	14,5	14,9	13,5	100,5	101,8	102,2	100,7	98,0	99,7	27,5	25,4	23,6	19,8	20,1	22,7	3,4	0,8	1,2
Wholesale and retail trade, car and household appliance repair	27,4	26,3	22,4	22,2	21,0	19,9	135,1	140,5	140,7	142,3	129,3	124,4	34,7	34,3	48,2	51,5	40,4	39,2	9,5	3,3	1,3
Transport and communication	65,1	62,5	41,5	38,2	41,2	39,1	148,0	163,7	114,3	87,0	89,1	96,6	45,5	47,2	41,1	46,6	46,2	43,3	10,2	9,6	2,9

* Indicators are calculated on the basis of enterprises' limited selection from members of enterprises' monitoring conducted by the Bank of Russia

¹ Net gross assets in total assets (total of the balance)² Without overdue receivables

Comment: (bp)-as of the beginning of the period; (ep)-as of the end of the period; (n/d)-no data.

Market Risk

Table 57

Structure of market risk of the banking sector

Risk	1.01.12		1.01.13		1.10.13		1.12.13		1.01.14	
	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	49,7	100,0	47,3	100,0	46,0	100,0	48,1	100,0	45,6	100,0
Of which										
- interest rate risk (IRR)	33,8	68,0	36,0	76,0	36,9	80,2	39,3	81,7	37,8	82,9
- equity position risk (EPR)	12,9	26,0	6,0	12,6	4,2	9,2	3,8	7,8	3,3	7,3
- foreign exchange risk (FER)	3,0	6,0	5,4	11,4	4,8	10,5	5,0	10,5	4,5	9,8
Reference data:										
Number of credit institutions ¹	621		613		646		644		655	
Share of credit institutions' assets ¹ in total banking sector assets, %	92,3		92,5		97,6		97,7		97,5	

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

Comment: on the basis of reporting of credit institutions by 0409135 form.

Prior to 1.02.2013 – according to Bank of Russia Regulation No. 313-P dated November 14, 2007 "On the Procedure for Calculating Market Risk by Credit Institutions".

Starting from 1.03.2013 – according to Bank of Russia Regulation No. 387-P dated September 28, 2012 "On the Procedure for Calculating Market Risk by Credit Institutions".

Table 58

Share of assets and liabilities in foreign currency in total assets and liabilities of the banking sector

	1.01.12	1.01.13	1.10.13	1.12.13	1.01.14
Share of assets in foreign currency in total assets, %	23,3	21,0	22,9	23,1	22,1
of which:					
- 20 largest-asset credit institutions	25,2	22,2	24,2	24,4	23,3
Share of liabilities in foreign currency in total liabilities, %	21,5	20,9	21,9	22,3	21,2
of which:					
- 20 largest-asset credit institutions	23,2	22,3	23,9	24,3	22,9
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total, b.p.	1,8	0,1	1,0	0,8	0,9
of which:					
- 20 largest-asset credit institutions	1,9	-0,1	0,3	0,1	0,5

Claims and liabilities on balance and off-balance sheet foreign exchange positions of the banking sector

	1.01.12	1.01.13	1.10.13	1.12.13	1.01.14
Balance sheet positions					
Claims, bln rubles	9 688,9	10 410,0	12 420,0	13 007,1	12 703,5
Liabilities, bln rubles	8 955,6	10 343,8	11 901,1	12 570,1	12 185,3
Net balance sheet position, bln rubles	733,4	66,2	519,0	437,0	518,2
Net balance sheet position to own funds (capital), % ¹	14,0	1,1	7,6	6,3	7,3
Off-balance sheet positions ²					
Claims, bln rubles	5 228,6	5 783,2	7 939,9	7 729,6	7 011,1
Liabilities, bln rubles	5 398,4	5 356,7	7 878,1	7 623,8	7 063,4
Net balance sheet position, bln rubles	-169,8	426,5	61,8	105,8	-52,3
Net balance sheet position to own funds (capital), % ¹	-3,2	7,0	0,9	1,5	-0,7

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

² Section D of the chart of accounts

Compliance with open foreign exchange position (OFP) requirements

	2011 г.				2012 г.				2013 г.			
	I	II	III	IV	I	II	III	IV	I	II	III	IV
Number of credit institutions that exceeded the OFXP limits	6	4	5	5	6	5	2	3	3	3	0	6
Of which:												
- 20 largest-asset credit institutions	0	0	1	0	0	0	0	0	0	0	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	0,2	0,1	3,4	0,03	0,0	0,2	0,1	0,3	0,1	0,0	0,0	0,1
- On 20 largest-asset credit institutions	0,0	0,0	4,4	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0

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

Table 61

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 (OFP)				
				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
1.02.12	294	243,9	-275,4	24,6	-56,1	-31,5	1 443,6	-2,2
1.03.12	340	52,8	-81,7	16,4	-45,2	-28,9	1 150,8	-2,5
1.04.12	332	40,5	-67,0	15,0	-41,5	-26,5	1 223,9	-2,2
1.05.12	366	18,6	-49,7	55,4	-86,5	-31,2	1 901,9	-1,6
1.06.12	400	113,8	-155,4	56,9	-98,4	-41,6	2 273,2	-1,8
1.07.12	326	15,0	-41,5	7,3	-33,8	-26,5	1 338,8	-2,0
1.08.12	343	7,3	-30,7	9,0	-32,3	-23,3	1 218,4	-1,9
1.09.12	313	28,9	-52,8	9,9	-33,8	-23,9	1 383,0	-1,7
1.10.12	336	12,0	-35,2	8,4	-31,6	-23,1	1 351,8	-1,7
1.11.12	315	40,7	-64,0	27,3	-50,7	-23,4	1 506,8	-1,6
1.12.12	281	21,5	-37,1	9,2	-24,8	-15,6	1 178,3	-1,3
1.01.13	373	3,7	-25,4	24,0	-45,7	-21,7	1 863,0	-1,2
1.02.13	318	37,2	-61,1	23,4	-47,2	-23,8	1 875,9	-1,3
1.03.13	286	54,6	-75,2	6,8	-27,4	-20,6	1 162,0	-1,8
1.04.13	324	45,3	-76,4	20,8	-51,9	-31,0	1 717,5	-1,8
1.05.13	309	114,8	-138,1	5,1	-28,3	-23,3	1 398,8	-1,7
1.06.13	360	124,3	-158,0	21,1	-54,7	-33,6	2 040,5	-1,6
1.07.13	395	182,7	-232,1	21,2	-70,7	-49,5	2 368,1	-2,1
1.08.13	382	264,3	-305,6	7,8	-49,1	-41,3	1 955,4	-2,1
1.09.13	376	304,6	-342,5	9,4	-47,3	-37,8	2 137,3	-1,8
1.10.13	327	187,4	-213,5	6,8	-32,8	-26,0	1 833,3	-1,4
1.11.13	276	57,0	-79,4	4,8	-27,2	-22,4	1 263,5	-1,8
1.12.13	362	254,8	-297,7	13,1	-56,0	-42,9	2 175,2	-2,0
1.01.14	376	115,4	-144,4	5,5	-34,5	-29,0	1 797,5	-1,6
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
1.02.12	606	85,9	1,7	133,8	-46,2	87,6	3 799,5	2,3
1.03.12	560	160,5	-82,8	143,6	-65,9	77,7	4 125,4	1,9
1.04.12	567	135,2	-66,0	141,4	-72,3	69,2	4 043,5	1,7
1.05.12	527	223,0	-164,4	103,5	-44,9	58,6	3 467,9	1,7
1.06.12	496	197,5	-131,5	94,7	-28,7	66,0	3 134,8	2,1
1.07.12	569	235,6	-126,0	179,2	-69,5	109,7	4 153,2	2,6
1.08.12	551	252,8	-162,0	167,3	-76,5	90,8	4 287,0	2,1
1.09.12	579	78,4	43,6	182,5	-60,4	122,0	4 206,3	2,9
1.10.12	555	40,9	100,8	186,4	-44,6	141,7	4 333,0	3,3
1.11.12	575	-29,6	217,0	267,7	-80,4	187,3	4 156,9	4,5
1.12.12	608	-95,2	290,7	299,8	-104,3	195,5	4 690,5	4,2
1.01.13	515	-107,6	279,7	271,6	-99,5	172,1	4 198,2	4,1
1.02.13	572	-137,3	312,2	286,5	-111,6	174,9	4 228,4	4,1
1.03.13	604	-7,3	198,3	307,5	-116,5	191,0	4 990,3	3,8
1.04.13	568	-10,4	197,9	290,0	-102,5	187,5	4 480,4	4,2
1.05.13	585	262,6	-60,3	309,3	-107,0	202,3	4 904,2	4,1
1.06.13	536	292,4	-108,9	277,0	-93,5	183,5	4 298,3	4,3
1.07.13	500	217,9	-61,8	271,5	-115,4	156,1	4 026,4	3,9
1.08.13	506	42,0	114,1	286,0	-129,9	156,1	4 649,9	3,4
1.09.13	508	-34,9	192,7	286,2	-128,4	157,8	4 502,1	3,5
1.10.13	554	1,6	179,7	301,3	-119,9	181,3	4 910,3	3,7
1.11.13	599	72,9	114,3	309,6	-122,4	187,2	5 542,0	3,4
1.12.13	507	-88,1	264,7	296,8	-120,2	176,6	4 694,3	3,8
1.01.14	484	-15,0	166,7	283,0	-131,3	151,7	5 184,7	2,9

Open currency positions of the banking sector by currencies as of 1.01.14

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	375	-61,0	-1,3	267,5	-328,6
long	483	40,0	1,7	-63,4	103,4
EUR					
short	429	-88,5	-1,7	-175,3	86,8
long	422	15,7	0,9	-67,9	83,5
GBP					
short	87	-6,0	-0,2	-6,5	0,5
long	298	9,6	0,3	12,5	-2,8

Liquidity of Credit Institutions

Table 63

Relation of long-term assets and long-term liabilities¹ of the banking sector

	1.01.12	1.01.13	1.10.13 ³	1.12.13	1.01.14
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	28,5	28,5	37,9	38,6	39,5
Liabilities with maturity in excess of 1 year, as percent of total liabilities	24,1	23,0	23,7	24,1	24,7
A measure of using short-term liabilities to fund long-term liquid assets, percent ²	-4,7	-2,7	21,1	21,8	23,9

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

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.

³ Starting from 1.08.2013 liquid assets contain assets of quality category II less estimated loss provisions on them (Bank of Russia Ordinance No. 2332-U dated November 12, 2009).

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, %				
	1.01.12	1.01.13	1.10.13 ¹	1.12.13	1.01.14	1.01.12	1.01.13	1.10.13 ¹	1.12.13	1.01.14
Less than 0	608	616	257	252	264	51,5	57,1	7,8	6,4	6,6
From 0 to 20	316	300	415	413	410	47,1	42,3	25,1	25,6	25,2
More than 20	54	40	267	262	248	1,4	0,6	67,2	68,1	68,2
Data not available	0	0	3	3	1	0,0	0,0	0,0	0,0	0,0
Total	978	956	942	930	923	100,0	100,0	100,0	100,0	100,0

¹ Starting from 1.08.2013 liquid assets contain assets of quality category II less estimated loss provisions on them (Bank of Russia Ordinance No. 2332-U dated November 12, 2009).

The relation of short-term assets and short-term liabilities¹ of the banking sector

	1.01.12	1.01.13	1.10.13 ²	1.12.13	1.01.14
Liquid assets with maturity up to 30 days, as percent of liquid assets	48,0	48,0	35,5	36,5	35,0
Liabilities with maturity up to 30 days, as percent of total liabilities	43,0	43,6	41,4	43,8	41,4
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), %	19,9	18,9	10,0	12,2	8,6

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 Starting from 1.08.2013 liquid assets contain assets of quality category II less estimated loss provisions on them (Bank of Russia Ordinance No. 2332-U dated November 12, 2009).

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, %				
	1.01.12	1.01.13	1.10.13 ¹	1.12.13	1.01.14	1.01.12	1.01.13	1.10.13 ¹	1.12.13	1.01.14
Less than 0	446	403	452	458	469	25,6	21,3	25,6	14,3	30,1
From 0 to 20	208	248	237	239	238	12,3	13,8	52,1	58,8	44,1
More than 20	324	305	250	230	215	62,1	64,9	22,2	26,8	25,9
Data not available	0	0	3	3	1	0,0	0,0	0,0	0,0	0,0
Total	978	956	942	930	923	100,0	100,0	100,0	100,0	100,0

¹ Starting from 1.08.2013 liquid assets contain assets of quality category II less estimated loss provisions on them (Bank of Russia Ordinance No. 2332-U dated November 12, 2009).

The Summary Methodology to "Review of the Banking Sector of the Russian Federation"

(18th Issue)

**This issue is placed as a separate material in this section of the
Bank of Russia official website.**