

# REVIEW OF THE BANKING SECTOR OF THE RUSSIAN FEDERATION

## ANALYTICAL DATA

(INTERNET-VERSION)

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The Summary Methodology to "Review of the Banking Sector of the Russian Federation" (18th Issue ) refers to this issue of the "Review of the Banking Sector of the Russian Federation"

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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	49 509,6 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	6 112,9 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	27 708,5 44,3 56,0 7 737,1 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) <sup>1</sup> 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	7 034,9 11,2 14,2
5.	Individual deposits (billion rubles) as % of GDP as % of the banking sector liabilities <sup>2</sup> 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	14 251,0 22,8 28,8 36,2
6.	Funds raised from organisations (billion rubles) <sup>3</sup> as % of GDP as % of the banking sector liabilities <sup>2</sup>	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	15 648,2 25,0 31,6
<b>Reference data</b>							
<b>Indicator (billion rubles)</b>		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

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

<sup>2</sup> 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».

<sup>3</sup> 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 <sup>1</sup>		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
<b>Reference data:</b>														
Increase from the beginning of the current year	13,6		14,1		13,5		26,2		29,2		14,1		13,2	
Increase over the same period of the previous year	14,5		15,3		11,9		36,3		49,1		13,2		7,4	

<sup>1</sup> 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 (%)**

	2005	2006	2007	2008	2009	2010	2011	2012
Assets	36,6	44,0	44,1	39,2	5,0	14,9	23,1	18,9
Own funds (capital)	31,2	36,3	57,8	42,7	21,2	2,4	10,8	16,6
Loans and other placements with non-financial organisations	31,3	39,8	51,5	34,3	0,3	12,1	26,0	12,7
Loans and other placements with individuals	96,2	78,3	57,8	35,2	-11,0	14,3	35,9	39,4
Individual deposits	39,4	38,0	35,4	14,5	26,7	31,2	20,9	20,0
Funds raised from organisations	43,7	52,6	47,2	24,4	8,9	16,4	25,8	11,8
<b>Reference Data:</b>								
Gross Domestic Product	26,9	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	1.11.13	1.12.13
Credit institutions registered by the Bank of Russia and other authorities	1112	1094	1079	1076	1074
Operating credit institutions (credit institutions that have the right to conduct banking operations)	978	956	942	936	930
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	1
Credit institutions with their banking licenses being revoked (cancelled)	134	137	137	139	143
Credit institutions licensed to conduct operations in foreign currency	661	648	641	633	630
Credit institutions holding general licences	273	270	270	272	270

Table 5

## Operating credit institutions (CIs), by federal districts

Federal district	1.01.12		1.01.13		1.10.13		1.11.13		1.12.13	
	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	555	59,3	552	59,4
of which the City of Moscow and Moscow Region	512	52,4	506	52,9	506	53,7	504	53,8	501	53,9
North-Western	69	7,1	70	7,3	70	7,4	70	7,5	70	7,5
Southern	45	4,6	46	4,8	46	4,9	46	4,9	46	4,9
North-Caucasian	56	5,7	50	5,2	45	4,8	44	4,7	43	4,6
Volga	111	11,3	106	11,1	106	11,3	105	11,2	104	11,2
Ural	45	4,6	44	4,6	43	4,6	43	4,6	42	4,5
Siberian	54	5,5	53	5,5	51	5,4	51	5,4	51	5,5
Far Eastern	26	2,7	23	2,4	22	2,3	22	2,4	22	2,4
<b>Russian Federation</b>	<b>978</b>	<b>100,0</b>	<b>956</b>	<b>100,0</b>	<b>942</b>	<b>100,0</b>	<b>936</b>	<b>100,0</b>	<b>930</b>	<b>100,0</b>

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	1.12.13	1.01.12	1.01.13	1.12.13	1.01.12	1.01.13	1.12.13	1.01.12	1.01.13	1.12.13	1.01.12	1.01.13	1.12.13	1.01.12	1.01.13	1.12.13
Central	572	564	552	120	102	76	463	356	329	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 <sup>1</sup>	512	506	501	104	90	64	131	127	126	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	283	377,8	382,3	363,0	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	71	96	87	83	70,1	65,9	73,0	3,6	4,0	4,0	3,4	3,7	4,0
Volga	111	106	104	99	85	71	520	433	325	247,6	226,7	186,0	5,5	5,8	6,0	18,5	18,4	16,0
Ural	45	44	42	98	80	74	227	174	166	158,7	140,3	143,0	3,8	3,8	4,0	8,1	7,4	8,0
Siberian	54	53	51	26	21	21	321	248	207	401,3	335,1	288,0	2,1	2,2	2,0	11,4	10,6	10,0
Far Eastern	26	23	22	8	7	7	128	114	92	376,5	380,0	317,0	0,9	0,9	1,0	4,6	4,9	5,0
<b>Russian Federation</b>	<b>978</b>	<b>956</b>	<b>930</b>	<b>464</b>	<b>403</b>	<b>343</b>	<b>2343</b>	<b>1946</b>	<b>1694</b>	<b>162,5</b>	<b>143,2</b>	<b>133,0</b>	<b>38,1</b>	<b>41,1</b>	<b>43,0</b>	<b>83,5</b>	<b>82,8</b>	<b>83,0</b>

<sup>1</sup> 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		1.11.13		1.12.13	
	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	28 209 752	51,3	29 227 291	52,0
From 6 to 20	8 413 454	20,2	9 660 925	19,5	10 364 775	19,1	10 392 293	18,9	10 718 198	19,1
From 21 to 50	4 564 408	11,0	5 745 193	11,6	6 164 238	11,3	6 256 916	11,4	6 385 183	11,4
From 51 to 200	5 389 002	13,0	6 399 522	12,9	6 985 997	12,9	7 141 220	13,0	6 985 296	12,4
From 201 to 500	1 916 580	4,6	2 246 789	4,5	2 424 867	4,5	2 423 795	4,4	2 396 936	4,3
From 501	539 359	1,3	562 302	1,1	564 297	1,0	557 249	1,0	545 686	1,0
<b>Total</b>	<b>41 627 520</b>	<b>100,0</b>	<b>49 509 647</b>	<b>100,0</b>	<b>54 347 884</b>	<b>100,0</b>	<b>54 981 224</b>	<b>100,0</b>	<b>56 258 589</b>	<b>100,0</b>



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	1.11.13	1.12.13
Central	56,3	56,4	57,5	57,5	58,1
of which the City of Moscow and Moscow Region	56,8	56,9	57,9	58,0	58,6
North-Western	68,7	66,2	66,9	66,7	67,4
Southern	68,6	68,7	70,2	69,6	69,4
North-Caucasian	43,4	52,8	48,9	47,1	48,2
Volga	44,8	46,5	46,6	46,1	46,9
Ural	66,5	68,8	68,2	68,9	68,8
Siberian	75,1	72,9	72,8	72,9	72,9
Far Eastern	74,8	82,9	86,0	86,1	86,1
<b>Russian Federation</b>	<b>50,0</b>	<b>50,3</b>	<b>51,2</b>	<b>51,3</b>	<b>52,0</b>

Table 9

**Operating credit institutions ranged by assets (distribution and change  
over the period 1.01.13 - 1.12.13)**

Groups of credit institutions ranged by assets as of 1.01.13		Number of credit institutions as of 1.01.13	Groups as of 1.12.13						Licences revoked (cancelled)	Reorganised credit institution
			1	2	3	4	5	6		
<b>1</b>	First 5	5	4	1						
<b>2</b>	From 6 to 20	15	1	12	1					1
<b>3</b>	From 21 to 50	30		2	26	2				
<b>4</b>	From 51 to 200	150			3	133	9		3	2
<b>5</b>	From 201 to 500	300				14	263	14	4	5
<b>6</b>	From 501	456				1	27	406	20	1
Became operating after 1.01.13							1	7		
<b>Total over the period</b>									27	9
<b>Total as of 1.01.13<sup>1</sup></b>		<b>956</b>								
<b>Total as of 1.12.13<sup>1</sup></b>		<b>930</b>	<b>5</b>	<b>15</b>	<b>30</b>	<b>150</b>	<b>300</b>	<b>427</b>		

	- 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

<sup>1</sup> 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	1.11.13	1.12.13
<b>Credit institutions with foreign participation over 50%</b>					
Assets	16,9	17,8	14,7	14,7	15,5
Own funds (capital)	17,6	19,3	16,6	16,6	17,2
Correspondent accounts with non-resident banks	14,3	21,7	19,1	23,0	20,0
Loans and other placements with non-financial organisations	14,0	14,2	11,1	11,0	12,0
Loans and other placements with individuals	22,0	22,6	21,2	20,9	21,0
Loans, deposits and other placements with credit institutions	30,0	27,3	20,4	20,1	21,7
Individual deposits	11,4	13,5	12,1	12,1	12,7
Funds raised from organisations <sup>1</sup>	17,4	18,6	14,5	14,6	15,5
Profit (loss) of the current year	17,4	19,6	13,9	14,4	15,0
<b>Reference data:</b>					
Number of credit institutions	113	117	119	120	121
<b>of which 100% foreign-owned credit institutions</b>					
Assets	10,0	9,8	9,0	9,0	9,1
Own funds (capital)	11,1	11,4	11,1	11,0	11,0
Correspondent accounts with non-resident banks	6,9	15,2	12,3	18,0	12,4
Loans and other placements with non-financial organisations	8,3	7,5	7,1	7,1	7,2
Loans and other placements with individuals	10,7	11,1	10,9	10,8	10,6
Loans, deposits and other placements with credit institutions	24,2	20,0	16,5	16,2	18,0
Individual deposits	5,4	6,1	6,2	6,2	6,2
Funds raised from organisations <sup>1</sup>	10,7	11,0	9,9	9,8	10,2
Profit (loss) of the current year	12,0	13,4	12,0	12,3	12,9
<b>Reference data:</b>					
Number of credit institutions	77	73	77	76	76

<sup>1</sup> 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 measures<sup>1</sup>

	1.01.12		1.01.13		1.10.13		1.11.13		1.12.13	
	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	4,5	1943,6	3,9	2153,8	4,0	2207,6	4,0	2390,4	4,2
Own funds (capital)	249,7	4,8	212,4	3,5	227,7	3,4	225,6	3,3	227,6	3,3
Loans and other placements with non-financial organisations	680,0	3,8	685,9	3,4	820,3	3,7	833,5	3,7	857,5	3,8
of which overdue claims	163,4	19,9	230,2	24,9	226,4	23,7	229,9	23,3	232,9	23,6
Loans and other placements with individuals	129,3	2,3	142,3	1,8	189,6	2,0	196,9	2,0	207,1	2,1
of which overdue claims	19,5	6,7	12,9	4,1	14,8	3,5	15,6	3,6	14,7	3,3
Individual deposits	303,2	2,6	298,7	2,1	353,4	2,2	356,9	2,2	372,2	2,3
Funds raised from organisations	799,6	5,7	778,2	5,0	864,3	5,0	868,7	5,0	898,0	5,1
<b>Reference data:</b>										
Number of credit institutions <sup>1</sup>	8	0,8	5	0,5	5	0,5	5	0,5	6	0,6

<sup>1</sup> 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	1.11.13	1.12.13
1.	Money, precious metals and gemstones	1 225,6	1 554,0	1 261,5	1 276,0	1 262,7
1.1.	of which: money	1 125,0	1 423,5	1 163,8	1 181,4	1 165,0
2.	Accounts with the Bank of Russia and authorised agencies of other countries	1 747,4	2 159,9	1 884,9	1 701,9	1 695,5
3.	Accounts with credit institutions	1 000,6	1 483,3	1 334,2	1 347,7	1 358,7
3.1.	of which: Correspondent accounts with correspondent credit institutions	227,4	315,8	293,8	302,5	298,2
3.2.	Correspondent accounts with non-resident banks	773,1	1 167,5	1 072,2	1 062,2	1 061,9
4.	Securities acquired by credit institutions, total	6 211,7	7 034,9	7 453,0	7 534,2	7 786,9
	of which					
4.1.	Debt securities	4 676,2	5 265,1	5 742,1	5 847,4	6 061,1
4.2.	Shares	914,4	791,6	784,7	769,6	808,3
4.3.	Discounted promissory notes	233,9	398,8	337,5	326,1	318,4
4.4.	Shares in associates and subsidiaries	387,3	579,4	588,7	591,1	599,1
5.	Other participation in authorised capital	291,9	333,4	355,9	350,6	351,8
6.	Derivatives with fair value being an asset	-	163,9	180,2	176,2	194,3
7.	Loans, total	28 737,0	33 993,1	38 950,3	39 604,8	40 567,6
	of which:					
7.1.	Loans, deposits and other placements	28 699,2	33 960,1	38 862,9	39 510,9	40 473,4
	of which overdue claims	1 133,0	1 257,4	1 399,3	1 446,4	1 453,7
	of which:					
7.1.1.	Loans and other placements with non-financial organisations	17 715,3	19 971,4	21 993,4	22 307,1	22 664,8
	of which overdue claims	822,6	924,1	956,2	985,0	987,8
7.1.2.	Loans and other placements with individuals	5 550,9	7 737,1	9 401,6	9 613,9	9 768,0
	of which overdue claims	291,1	313,0	422,5	435,5	440,1
7.1.3.	Loans, deposits and other placements with credit institutions	3 958,0	4 230,4	4 987,5	5 080,4	5 414,9
	of which overdue claims	5,1	5,2	7,4	13,0	12,9
8.	Fixed assets (tangible and intangible), other real estate and inventories	973,8	1 090,5	1 152,3	1 163,8	1 164,3
8.1.	of which real estate, temporarily out of use in operating activities	-	96,7	106,4	106,7	108,1
9.	Allocation of profit	173,2	210,2	142,4	159,4	174,6
9.1.	of which income tax	155,4	204,4	139,4	157,5	172,0
10.	Other assets, total	1 266,4	1 486,3	1 633,3	1 666,8	1 702,2
	of which:					
10.1.	Float	589,8	647,8	638,2	621,5	619,8
10.2.	Receivables	181,0	210,0	266,3	284,6	288,4
10.3.	Deferred expenses	94,3	121,5	117,8	118,3	117,4
<b>Banking sector assets</b>		<b>41 627,5</b>	<b>49 509,6</b>	<b>54 347,9</b>	<b>54 981,2</b>	<b>56 258,6</b>

Table 13

Structure of liabilities<sup>1</sup>, by source of funds

(billion rubles)

Liabilities <sup>1</sup>		1.01.12	1.01.13	1.10.13	1.11.13	1.12.13
1.	Funds and profit of credit institutions	4 963,0	5 911,0	6 363,0	6 469,5	6 498,9
	Of which:					
1.1.	Funds of credit institutions	2 719,9	3 049,7	3 223,5	3 259,8	3 237,2
1.2.	Profit (losses), including financial result of the previous year	2 243,1	2 861,3	3 139,4	3 209,7	3 261,7
	Of which:					
1.2.1.	Profit (losses) of the current year	848,2	1 011,9	751,4	820,1	884,3
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	1 212,1	2 690,9	3 140,1	3 298,6	3 707,0
3.	Accounts of credit institutions	336,4	462,8	456,5	482,2	500,4
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	216,6	289,6	262,9	270,6	265,9
3.2.	Correspondent accounts of non-resident credit institutions	105,5	145,5	116,0	115,1	136,5
4.	Loans, deposits and other funds raised from other credit institutions	4 560,2	4 738,4	4 727,7	4 870,5	5 148,1
5.	Clients' funds <sup>2</sup>	26 082,1	30 120,0	33 591,9	33 676,6	34 174,3
	Of which:					
5.1.	Budgetary funds in settlement accounts	37,8	38,5	46,9	44,8	44,3
5.2.	Government and other extra-budgetary funds in settlement accounts	7,1	1,6	5,1	2,3	1,8
5.3.	Funds of legal entities in settlement and other accounts	5 326,7	5 706,6	6 068,0	5 928,0	6 114,8
5.4.	Clients' float	288,1	296,4	425,3	410,9	444,9
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	8 367,4	9 619,5	10 917,7	11 043,2	11 130,3
5.6.	Individual deposits	11 871,4	14 251,0	15 945,7	16 062,1	16 260,8
5.7.	Clients' funds in factoring and forfeiting operations	21,9	37,2	31,8	32,9	35,5
6.	Bonds	666,7	1 037,4	1 161,5	1 237,5	1 242,8
7.	Promissory notes and bank acceptances	859,5	1 149,3	1 070,8	1 049,0	1 050,9
8.	Derivatives with fair value being a liability	-	135,3	144,9	141,6	161,3
9.	Other liabilities <sup>1</sup> , total	2 947,5	3 264,7	3 691,6	3 755,8	3 775,0
	Of which:					
9.1.	Provisions	2 318,8	2 441,3	2 835,6	2 885,2	2 901,9
9.2.	Float	325,0	395,3	273,9	292,6	275,7
9.3.	Payables	46,4	72,3	115,0	114,2	116,6
9.4.	Deferred income	5,5	10,2	6,8	6,8	7,6
9.5.	Interest payable	251,7	345,5	460,3	457,1	473,2
	Of which:					
9.6.	Overdue interest	0,0	0,0	0,0	0,0	0,0
<b>Banking sector liabilities<sup>1</sup></b>		<b>41 627,5</b>	<b>49 509,6</b>	<b>54 347,9</b>	<b>54 981,2</b>	<b>56 258,6</b>

<sup>1</sup> 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».

<sup>2</sup> 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	1.11.13	1.12.13
1.	Money, precious metals and gemstones	2,9	3,1	2,3	2,3	2,2
1.1.	of which: money	2,7	2,9	2,1	2,1	2,1
2.	Accounts with the Bank of Russia and authorised agencies of other countries	4,2	4,4	3,5	3,1	3,0
3.	Accounts with credit institutions of which:	2,4	3,0	2,5	2,5	2,4
3.1.	Correspondent accounts with correspondent credit institutions	0,5	0,6	0,5	0,6	0,5
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	13,7	13,8
4.1.	Debt securities	11,2	10,6	10,6	10,6	10,8
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	0,6
4.4.	Shares in associates and subsidiaries	0,9	1,2	1,1	1,1	1,1
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	72,0	72,1
7.1.	Loans, deposits and other placements of which overdue claims of which:	68,9	68,6	71,5	71,9	71,9
7.1.1.	Loans and other placements with non-financial organisations of which overdue claims	42,6	40,3	40,5	40,6	40,3
7.1.2.	Loans and other placements with individuals of which overdue claims	13,3	15,6	17,3	17,5	17,4
7.1.3.	Loans, deposits and other placements with credit institutions of which overdue claims	9,5	8,5	9,2	9,2	9,6
8.	Fixed assets (tangible and intangible), other real estate and inventories	2,3	2,2	2,1	2,1	2,1
8.1	of which real estate, temporarily out of use in operating activities	-	0,2	0,2	0,2	0,2
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	3,0
10.1.	Float	1,4	1,3	1,2	1,1	1,1
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
<b>Banking sector assets</b>		<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>

Table 15

Structure of liabilities<sup>1</sup>, by source of funds (as percent of total liabilities)

Liabilities <sup>1</sup>		1.01.12	1.01.13	1.10.13	1.11.13	1.12.13
1.	Funds and profit of credit institutions Of which:	11,9	11,9	11,7	11,8	11,6
1.1.	Funds of credit institutions	6,5	6,2	5,9	5,9	5,8
1.2.	Profit (losses), including financial result of the previous year Of which:	5,4	5,8	5,8	5,8	5,8
1.2.1.	Profit (losses) of the current year	2,0	2,0	1,4	1,5	1,6
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	2,9	5,4	5,8	6,0	6,6
3.	Accounts of credit institutions Of which:	0,8	0,9	0,8	0,9	0,9
3.1.	Correspondent accounts of correspondent credit institutions	0,5	0,6	0,5	0,5	0,5
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	8,9	9,2
5.	Clients' funds <sup>2</sup> Of which:	62,7	60,8	61,8	61,3	60,7
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	10,8	10,9
5.4.	Clients' float	0,7	0,6	0,8	0,7	0,8
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	20,1	19,4	20,1	20,1	19,8
5.6.	Individual deposits	28,5	28,8	29,3	29,2	28,9
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	2,3	2,2
7.	Promissory notes and bank acceptances	2,1	2,3	2,0	1,9	1,9
8.	Derivatives with fair value being a liability	-	0,3	0,3	0,3	0,3
9.	Other liabilities <sup>1</sup> , total Of which:	7,1	6,6	6,8	6,8	6,7
9.1.	Provisions	5,6	4,9	5,2	5,2	5,2
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	0,8
9.6.	Overdue interest	0,0	0,0	0,0	0,0	0,0
<b>Banking sector liabilities<sup>1</sup></b>		<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>

<sup>1</sup> 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».

<sup>2</sup> 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	1.11.13	1.12.13	1.01.12	1.01.13	1.10.13	1.11.13	1.12.13	1.01.12	1.01.13	1.10.13	1.11.13	1.12.13
<b>1. Loans, deposits and other placements, total</b>	<b>21378,5</b>	<b>26757,1</b>	<b>30006,9</b>	<b>30549,4</b>	<b>31041,2</b>	<b>7320,7</b>	<b>7203,0</b>	<b>8856,0</b>	<b>8961,5</b>	<b>9432,2</b>	<b>28699,2</b>	<b>33960,1</b>	<b>38862,9</b>	<b>39510,9</b>	<b>40473,4</b>
Of which															
- overdue claims	994,1	1122,8	1257,4	1294,4	1300,5	138,9	134,6	141,9	152,1	153,2	1133,0	1257,4	1399,3	1446,4	1453,7
<b>1.1 Loans and other placements with non-financial resident organisations</b>	<b>12799,6</b>	<b>15097,0</b>	<b>16498,9</b>	<b>16724,1</b>	<b>16935,7</b>	<b>3088,3</b>	<b>2988,9</b>	<b>3611,9</b>	<b>3624,2</b>	<b>3652,1</b>	<b>15887,9</b>	<b>18086,0</b>	<b>20110,8</b>	<b>20348,3</b>	<b>20587,9</b>
Of which															
- overdue claims	721,9	805,4	833,3	856,6	857,7	67,9	58,0	58,4	65,1	65,3	789,8	863,4	891,7	921,7	923,0
of which:															
1.1.1. Loans and other placements with individual entrepreneurs	430,8	568,4	646,7	653,8	659,3	7,0	5,3	5,7	5,4	5,6	437,9	573,7	652,4	659,2	664,9
Of which															
- overdue claims	27,3	24,9	31,1	32,8	34,5	0,5	0,4	0,4	0,3	0,4	27,9	25,2	31,5	33,2	34,8
<b>1.2 Loans and other placements with non-resident legal entities (except banks)</b>	<b>469,4</b>	<b>509,6</b>	<b>470,8</b>	<b>475,5</b>	<b>486,5</b>	<b>1357,9</b>	<b>1375,9</b>	<b>1411,7</b>	<b>1483,3</b>	<b>1590,4</b>	<b>1827,4</b>	<b>1885,4</b>	<b>1882,6</b>	<b>1958,8</b>	<b>2076,9</b>
Of which															
- overdue claims	9,7	21,9	20,5	20,5	20,5	23,0	38,9	44,0	42,8	44,3	32,8	60,8	64,5	63,3	64,8
<b>1.3 Loans, deposits and other placements with financial sector</b>	<b>1836,6</b>	<b>2306,7</b>	<b>2383,0</b>	<b>2453,2</b>	<b>2521,2</b>	<b>495,8</b>	<b>654,9</b>	<b>696,6</b>	<b>768,7</b>	<b>956,3</b>	<b>2332,4</b>	<b>2961,6</b>	<b>3079,6</b>	<b>3221,9</b>	<b>3477,5</b>
Of which															
- overdue claims	17,9	18,5	17,8	17,5	17,4	1,3	1,6	0,5	1,0	1,1	19,2	20,1	18,3	18,5	18,5
of which:															
1.3.1 Resident credit institutions	1227,1	1478,1	1328,0	1377,4	1370,9	419,7	537,6	577,2	651,9	841,2	1646,8	2015,6	1905,2	2029,3	2212,1
Of which															
- overdue claims	4,8	4,8	5,1	5,4	5,5	0,1	0,2	0,2	0,2	0,2	4,9	5,0	5,3	5,6	5,7
1.3.2 Resident financial institutions of different forms of ownership	609,5	828,6	1055,0	1075,7	1150,3	76,1	117,4	119,4	116,8	115,1	685,6	945,9	1174,4	1192,6	1265,4
Of which															
- overdue claims	13,0	13,6	12,7	12,1	11,9	1,2	1,4	0,3	0,8	0,9	14,3	15,0	13,1	12,9	12,8
<b>1.4 Loans, deposits and other placements with non-resident banks</b>	<b>398,4</b>	<b>451,4</b>	<b>383,5</b>	<b>411,8</b>	<b>424,2</b>	<b>1912,8</b>	<b>1763,4</b>	<b>2698,8</b>	<b>2639,3</b>	<b>2778,6</b>	<b>2311,2</b>	<b>2214,8</b>	<b>3082,3</b>	<b>3051,1</b>	<b>3202,8</b>
Of which															
- overdue claims	0,0	0,0	0,0	0,0	0,0	0,2	0,2	2,1	7,4	7,2	0,2	0,2	2,1	7,4	7,2
<b>1.5 Loans and other placements with government financial agencies and extra-budgetary funds</b>	<b>367,7</b>	<b>530,2</b>	<b>514,4</b>	<b>517,5</b>	<b>538,2</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>367,7</b>	<b>530,2</b>	<b>514,4</b>	<b>517,5</b>	<b>538,2</b>
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
<b>1.6 Loans and other placements with resident individuals</b>	<b>5223,0</b>	<b>7484,4</b>	<b>9140,1</b>	<b>9355,1</b>	<b>9507,6</b>	<b>316,7</b>	<b>237,6</b>	<b>240,2</b>	<b>237,3</b>	<b>238,2</b>	<b>5539,7</b>	<b>7721,9</b>	<b>9380,3</b>	<b>9592,4</b>	<b>9745,8</b>
Of which															
- overdue claims	244,5	276,9	385,5	399,5	404,6	45,9	35,6	36,2	35,1	34,7	290,4	312,5	421,7	434,6	439,3
<b>1.7 Loans and other placements with non-resident individuals</b>	<b>4,3</b>	<b>8,3</b>	<b>10,7</b>	<b>10,9</b>	<b>10,9</b>	<b>6,9</b>	<b>6,8</b>	<b>10,6</b>	<b>10,6</b>	<b>11,3</b>	<b>11,2</b>	<b>15,1</b>	<b>21,2</b>	<b>21,6</b>	<b>22,2</b>
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
<b>Reference data:</b>															
Provisions on loans, deposits and other placements	1987,9	2095,7	2403,3	2439,1	2452,4	0,0	0,0	0,0	0,0	0,0	1987,9	2095,7	2403,3	2439,1	2452,4
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	42,2	58,7	89,9	91,1	92,3	4,7	4,6	5,4	7,4	7,1	46,9	63,4	95,3	98,5	99,4
Credit institutions' portfolio of promissory notes of residents	213,9	308,2	260,8	260,2	257,8	17,8	88,6	74,5	63,8	58,4	231,7	396,8	335,4	324,0	316,1
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	2,1	2,2	2,1	2,0	2,2	2,1	2,3

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	1.11.13	1.12.13
<b>1. Loans, deposits and other placements, total</b>	<b>100,0</b> <b>68,9</b>	<b>100,0</b> <b>68,6</b>	<b>100,0</b> <b>71,5</b>	<b>100,0</b> <b>71,9</b>	<b>100,0</b> <b>71,9</b>
Of which:					
- overdue claims	3,9 2,7	3,7 2,5	3,6 2,6	3,7 2,6	3,6 2,6
<b>1.1 Loans and other placements with non-financial resident organisations</b>	<b>55,4</b> <b>38,2</b>	<b>53,3</b> <b>36,5</b>	<b>51,7</b> <b>37,0</b>	<b>51,5</b> <b>37,0</b>	<b>50,9</b> <b>36,6</b>
Of which:					
- overdue claims	2,8 1,9	2,5 1,7	2,3 1,6	2,3 1,7	2,3 1,6
of which:					
1.1.1. Loans and other placements with individual entrepreneurs	1,5	1,7	1,7	1,7	1,6
Of which:					
- overdue claims	1,1 0,1 0,1	1,2 0,1 0,1	1,2 0,1 0,1	1,2 0,1 0,1	1,2 0,1 0,1
<b>1.2 Loans and other placements with non-resident legal entities (except banks)</b>	<b>6,4</b> <b>4,4</b>	<b>5,6</b> <b>3,8</b>	<b>4,8</b> <b>3,5</b>	<b>5,0</b> <b>3,6</b>	<b>5,1</b> <b>3,7</b>
Of which:					
- overdue claims	0,1 0,1	0,2 0,1	0,2 0,1	0,2 0,1	0,2 0,1
<b>1.3 Loans, deposits and other placements with financial sector</b>	<b>8,1</b> <b>5,6</b>	<b>8,7</b> <b>6,0</b>	<b>7,9</b> <b>5,7</b>	<b>8,2</b> <b>5,9</b>	<b>8,6</b> <b>6,2</b>
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	5,1 3,7	5,5 3,9
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	2,8	3,0	3,0	3,1
Of which					
- overdue claims	1,6 0,0 0,0	1,9 0,0 0,0	2,2 0,0 0,0	2,2 0,0 0,0	2,2 0,0 0,0
<b>1.4 Loans, deposits and other placements with non-resident banks</b>	<b>8,1</b> <b>5,6</b>	<b>6,5</b> <b>4,5</b>	<b>7,9</b> <b>5,7</b>	<b>7,7</b> <b>5,5</b>	<b>7,9</b> <b>5,7</b>
Of which:					
- overdue claims	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0
<b>1.5 Loans and other placements with government financial agencies and extra-budgetary funds</b>	<b>1,3</b> <b>0,9</b>	<b>1,6</b> <b>1,1</b>	<b>1,3</b> <b>0,9</b>	<b>1,3</b> <b>0,9</b>	<b>1,3</b> <b>1,0</b>
Of which:					
- overdue claims	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0
<b>1.6 Loans and other placements with resident individuals</b>	<b>19,3</b> <b>13,3</b>	<b>22,7</b> <b>15,6</b>	<b>24,1</b> <b>17,3</b>	<b>24,3</b> <b>17,4</b>	<b>24,1</b> <b>17,3</b>
Of which:					
- overdue claims	1,0 0,7	0,9 0,6	1,1 0,8	1,1 0,8	1,1 0,8
<b>1.7 Loans and other placements with non-resident individuals</b>	<b>0,0</b> <b>0,0</b>	<b>0,0</b> <b>0,0</b>	<b>0,1</b> <b>0,0</b>	<b>0,1</b> <b>0,0</b>	<b>0,1</b> <b>0,0</b>
Of which:					
- overdue claims	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0
<b>Reference data:</b>					
Provision on loans, deposits and other placements	6,9 4,8	6,2 4,2	6,2 4,4	6,2 4,4	6,1 4,4
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	0,8 0,6
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 portfolio<sup>1</sup>

	1.01.12		1.01.13		1.10.13		1.11.13		1.12.13	
	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
<b>Securities, total</b>	<b>5 977,9</b>	<b>100,0</b>	<b>6 636,1</b>	<b>100,0</b>	<b>7 115,5</b>	<b>100,0</b>	<b>7 208,0</b>	<b>100,0</b>	<b>7 468,6</b>	<b>100,0</b>
- in rubles	5 008,9	83,8	5 451,0	82,1	5 637,1	79,2	5 757,5	79,9	5 920,5	79,3
- in foreign currency	969,0	16,2	1 185,1	17,9	1 478,4	20,8	1 450,6	20,1	1 548,1	20,7
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	2 042,5	28,3	2 168,7	29,0
- in rubles	1 458,8	24,4	1 640,3	24,7	1 716,7	24,1	1 752,9	24,3	1 841,7	24,7
- in foreign currency	203,8	3,4	142,3	2,1	263,4	3,7	289,6	4,0	327,0	4,4
Securities available for sale	3 074,5	51,4	3 464,7	52,2	3 771,9	53,0	3 810,4	52,9	3 926,0	52,6
- in rubles	2 465,4	41,2	2 723,6	41,0	2 912,1	40,9	3 008,4	41,7	3 081,5	41,3
- in foreign currency	609,1	10,2	741,1	11,2	859,8	12,1	802,0	11,1	844,4	11,3
Securities held-to-maturity	840,8	14,1	800,9	12,1	765,0	10,8	755,6	10,5	766,2	10,3
- in rubles	806,3	13,5	769,5	11,6	700,7	9,8	689,7	9,6	690,7	9,2
- in foreign currency	34,5	0,6	31,4	0,5	64,3	0,9	65,9	0,9	75,5	1,0
Shares in associates and subsidiaries	387,3	6,5	579,4	8,7	588,7	8,3	591,1	8,2	599,1	8,0
- in rubles	267,8	4,5	310,0	4,7	298,9	4,2	299,1	4,2	299,2	4,0
- in foreign currency	119,5	2,0	269,3	4,1	289,8	4,1	291,9	4,0	300,0	4,0
Reference data:										
Revaluation of securities	-63,5		31,4		-16,9		-8,4		-48,0	
Provisions for losses on securities available for sale	20,4		27,2		43,9		47,0		50,0	
Provisions for losses on securities held-to-maturity	1,6		1,1		2,0		2,1		3,4	
Provisions for losses on portfolio of shares in associates and subsidiaries	7,9		8,4		7,4		7,4		7,5	

<sup>1</sup> Excluding promissory notes.

Table 19

## The structure of credit institutions' portfolio of debt securities

	1.01.12		1.01.13		1.10.13		1.11.13		1.12.13	
	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	5 847,4	100,0	6 061,1	100,0
- in rubles	3 907,2	83,6	4 434,5	84,2	4 661,1	81,2	4 798,1	82,1	4 925,9	81,3
- in foreign currency	769,0	16,4	830,6	15,8	1 081,0	18,8	1 049,3	17,9	1 135,2	18,7
of which: revaluation	-48,8	-1,0	50,6	1,0	-0,1	0,0	11,2	0,2	-25,2	-0,4
Debt securities at book value held (without revaluation)	4 725,0	100,0	5 214,5	100,0	5 742,2	100,0	5 836,2	100,0	6 086,3	100,0
of which:										
debt securities of the Russian Federation	1 496,3	31,7	945,1	18,1	935,3	16,3	976,6	16,7	965,4	15,9
- in rubles	1 397,1	29,6	750,4	14,4	705,6	12,3	784,2	13,4	753,5	12,4
- in foreign currency	99,2	2,1	194,7	3,7	229,7	4,0	192,5	3,3	211,9	3,5
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	215,8	3,7	186,2	3,1
- in rubles	223,6	4,7	98,1	1,9	126,2	2,2	215,8	3,7	186,2	3,1
- 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	459,1	7,9	440,6	7,2
- in rubles	408,5	8,6	487,4	9,3	412,5	7,2	449,2	7,7	432,4	7,1
- in foreign currency	0,0	0,0	5,5	0,1	10,9	0,2	9,9	0,2	8,1	0,1
other debt securities of residents	997,5	21,1	863,8	16,6	640,4	11,2	829,6	14,2	744,0	12,2
- in rubles	997,4	21,1	863,4	16,6	640,1	11,1	829,2	14,2	743,6	12,2
- 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	34,7	0,6	37,3	0,6
- 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	34,7	0,6	37,3	0,6
debt securities of non-resident banks	169,5	3,6	218,4	4,2	151,3	2,6	118,4	2,0	119,1	2,0
- in rubles	23,0	0,5	42,4	0,8	40,5	0,7	41,5	0,7	41,2	0,7
- in foreign currency	146,5	3,1	176,0	3,4	110,9	1,9	76,9	1,3	77,9	1,3
other debt securities of non-residents	629,7	13,3	553,4	10,6	811,6	14,1	776,0	13,3	832,6	13,7
- in rubles	245,0	5,2	221,4	4,2	210,7	3,7	217,9	3,7	221,3	3,6
- in foreign currency	384,7	8,1	331,9	6,4	600,9	10,5	558,1	9,6	611,2	10,0
debt securities delivered without derecognition in the balance sheet	747,0	15,8	2 014,9	38,6	2 615,4	45,5	2 417,6	41,4	2 752,6	45,2
- in rubles	645,9	13,7	1 913,4	36,7	2 517,1	43,8	2 241,8	38,4	2 565,4	42,1
- in foreign currency	101,1	2,1	101,5	1,9	98,4	1,7	175,8	3,0	187,2	3,1
overdue debt securities	12,6	0,3	8,4	0,2	9,8	0,2	8,5	0,1	8,5	0,1
- in rubles	10,6	0,2	7,5	0,1	8,7	0,2	7,3	0,1	7,4	0,1
- in foreign currency	2,0	0,0	1,0	0,0	1,1	0,0	1,2	0,0	1,1	0,0
<b>Reference data:</b>										
Provisions for losses on debt securities	19,6		15,5		16,4		16,3		17,6	

Table 20

## Structure of credit institutions' portfolio of shares

	1.01.12		1.01.13		1.10.13		1.11.13		1.12.13	
	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	769,6	100,0	808,3	100,0
- in rubles	833,9	91,2	706,4	89,2	677,1	86,3	660,3	85,8	695,4	86,0
- in foreign currency	80,5	8,8	85,2	10,8	107,6	13,7	109,3	14,2	112,9	14,0
of which: revaluation	-14,7	-1,6	-19,1	-2,4	-16,8	-2,1	-19,6	-2,5	-22,7	-2,8
Shares held at book value (without revaluation)	929,1	100,0	810,8	100,0	801,5	100,0	789,2	100,0	831,1	100,0
of which shares of:										
resident credit institutions	10,6	1,1	8,5	1,0	8,5	1,1	7,2	0,9	7,0	0,8
- in rubles	10,5	1,1	8,4	1,0	8,5	1,1	7,2	0,9	6,9	0,8
- 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	622,6	78,9	625,8	75,3
- in rubles	784,2	84,4	644,2	79,5	603,9	75,3	619,5	78,5	622,6	74,9
- in foreign currency	2,4	0,3	1,9	0,2	3,1	0,4	3,2	0,4	3,2	0,4
non-resident credit institutions	13,9	1,5	8,5	1,0	9,6	1,2	9,0	1,1	9,6	1,2
- 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	9,0	1,1	9,6	1,2
other non-residents	64,5	6,9	73,8	9,1	79,8	10,0	81,7	10,4	79,4	9,6
- in rubles	8,4	0,9	8,4	1,0	8,7	1,1	8,7	1,1	8,7	1,0
- in foreign currency	56,2	6,0	65,4	8,1	71,1	8,9	73,0	9,3	70,7	8,5
shares delivered without derecognition in the balance sheet	53,5	5,8	74,0	9,1	96,5	12,0	68,6	8,7	109,4	13,2
- in rubles	45,5	4,9	64,6	8,0	72,7	9,1	44,5	5,6	79,9	9,6
- in foreign currency	8,0	0,9	9,4	1,2	23,8	3,0	24,1	3,1	29,4	3,5
<b>Reference data:</b>										
Provisions for losses on shares	14,7		21,3		37,8		41,2		44,3	

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

(billion rubles)

	1.01.12	1.01.13	1.10.13	1.11.13	1.12.13
Portfolio of promissory notes discounted by a credit institution, in rubles	213,9	308,2	260,8	260,2	257,8
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	65,9	60,6
of which promissory notes, not paid when due	0,03	0,01	1,31	1,30	1,34
<b>Total</b>	<b>233,9</b>	<b>398,8</b>	<b>337,5</b>	<b>326,1</b>	<b>318,4</b>

Table 22

### The structure of credit institutions' portfolio of discounted promissory notes<sup>1</sup>

	1.01.12		1.01.13		1.10.13		1.11.13		1.12.13	
	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
<b>Discounted promissory notes, total</b>	<b>233,9</b>	<b>100,0</b>	<b>398,8</b>	<b>100,0</b>	<b>337,5</b>	<b>100,0</b>	<b>326,1</b>	<b>100,0</b>	<b>318,4</b>	<b>100,0</b>
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	277,4	85,1	266,5	83,7
- other promissory notes of residents	32,5	13,9	58,3	14,6	46,9	13,9	46,6	14,3	49,7	15,6
- 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	2,1	0,7	2,3	0,7
<b>Reference data:</b>										
Provisions for losses on promissory notes	8,6		10,2		13,5		12,1		13,5	

<sup>1</sup> 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	1.11.13	1.12.13
Land temporarily out of use in operating activities	69,5	49,3	50,4	50,3	50,6
Land temporarily out of use in operating activities, leased out	0,5	0,9	0,7	0,7	0,7
Land temporarily out of use in operating activities, at current (fair) value	6,3	7,9	8,4	8,5	8,7
Land temporarily out of use in operating activities, at current (fair) value, leased out	0,3	0,8	3,3	3,4	3,5
Real estate (except land) temporarily out of use in operating activities*	3,2	4,2	3,2	3,6	3,6
Real estate (except land) temporarily out of use in operating activities, leased out*	9,1	10,3	12,7	12,6	12,8
Real estate (except land) temporarily out of use in operating activities, at current (fair) value	6,9	6,9	11,7	11,2	11,1
Real estate (except land) temporarily out of use in operating activities, at current (fair) value, leased out	7,7	13,9	15,0	15,2	15,5
Investments in construction of objects of real estate, temporarily out of use in operating activities	2,5	2,4	1,0	1,2	1,5
Non-current inventories	50,4	66,2	74,6	75,9	77,4
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	27,6	27,7

\* 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	1.11.13	1.12.13
1.	Funds raised from organisations, total	13 995,7	15 648,2	17 434,9	17 406,7	17 715,3
	- in rubles	10 330,4	11 054,1	12 015,0	11 955,5	12 075,1
	- in foreign currency	3 665,3	4 594,1	5 419,8	5 451,2	5 640,2
	of which:					
1.1.	Funds of legal entities in settlement and other accounts <sup>1</sup>	5 326,7	5 706,6	6 068,0	5 928,0	6 114,8
	- in rubles	4 701,0	4 821,8	5 001,8	4 883,4	5 086,4
	- in foreign currency	625,7	884,8	1 066,2	1 044,7	1 028,4
	Of which:					
1.1.1	Funds of individual entrepreneurs	146,0	172,8	185,1	176,0	178,1
	- in rubles	144,0	170,0	182,2	173,2	175,3
	- in foreign currency	2,0	2,8	2,9	2,8	2,8
1.2.	Government and other extra budgetary funds in settlement accounts	7,1	1,6	5,1	2,3	1,8
1.3.	Float	272,7	283,3	412,2	400,0	432,7
1.4.	Deposits and other funds raised from legal entities (except credit institutions)	8 367,4	9 619,5	10 917,7	11 043,2	11 130,3
	- in rubles	5 488,0	6 089,7	6 793,1	6 868,2	6 753,7
	- in foreign currency	2 879,4	3 529,8	4 124,6	4 175,0	4 376,5
	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	1 708,5	1 413,7
1.4.2.	Certificates of deposit	13,4	4,1	3,4	3,9	3,8
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	0,0	0,0	0,2	1,2	0,2
1.5.	Clients' funds in factoring and forfeiting operations	21,9	37,2	31,8	32,9	35,5
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	0,4	0,2
	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	1 563,0	1 900,1
	- in rubles	1 191,4	1 362,2	1 219,8	1 454,2	1 765,4
	- in foreign currency	196,1	191,3	127,7	108,8	134,8
	with maturity from 31 days to 1 year	3 183,5	3 321,2	3 981,0	3 889,0	3 455,9
	- in rubles	2 728,6	2 838,8	3 292,9	3 171,0	2 738,3
	- in foreign currency	454,9	482,3	688,2	718,1	717,5
	with maturity in excess of 1 year	3 796,4	4 744,9	5 589,2	5 591,1	5 774,3
	- in rubles	1 568,1	1 888,7	2 280,4	2 243,0	2 250,1
	- in foreign currency	2 228,3	2 856,2	3 308,7	3 348,1	3 524,2
	<b>Reference data</b>					
	Funds raised from non-resident organisations, total	1 924,3	2 750,8	3 102,7	3 118,0	3 315,7
	- in rubles	381,2	507,4	560,6	546,5	565,4
	- in foreign currency	1 543,1	2 243,5	2 542,1	2 571,6	2 750,3
	of which:					
	Funds of non-resident organisations in settlement and other accounts	179,7	228,2	283,9	280,9	311,6
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	350,1	418,2	449,4	457,6	487,6
	Other funds raised from non-resident legal entities	1 381,6	2 088,3	2 352,1	2 361,7	2 502,4
	Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0,0	0,0	0,0	1,0	0,0

<sup>1</sup> 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	1.11.13	1.12.13
<b>Issued debt obligations - total</b>	<b>1 551,1</b>	<b>2 419,2</b>	<b>2 570,4</b>	<b>2 632,2</b>	<b>2 639,5</b>
including:					
bonds:	666,7	1 037,4	1 161,5	1 237,5	1 242,8
of which					
with maturities less than one year	1,2	17,1	6,5	6,5	3,4
with maturities in excess of one year	665,5	1 020,3	1 155,0	1 231,0	1 236,1
deposit certificates <sup>1</sup>	13,4	4,1	3,4	3,9	3,8
of which					
with maturities in excess of one year	2,3	2,7	2,2	2,4	2,4
with maturities in excess of one year	11,0	1,3	1,0	1,1	1,2
savings certificates <sup>2</sup>	11,5	228,4	334,7	341,8	342,0
of which					
with maturities in excess of one year	4,8	61,8	53,5	55,6	57,9
with maturities in excess of one year	5,3	162,0	268,4	272,5	270,5
promissory notes and banker's acceptances	859,5	1 149,3	1 070,8	1 049,0	1 050,9
of which					
with maturities in excess of one year	483,1	596,6	544,1	506,3	503,2
with maturities in excess of one year	359,7	528,6	502,0	520,7	525,1

<sup>1</sup> Included in corporate deposits.

<sup>2</sup> Included in retail deposits.

Table 26

## Individual deposit structure

(billion rubles)

		1.01.12	1.01.13	1.10.13	1.11.13	1.12.13
1	Individual deposits	11 871,4	14 251,0	15 945,7	16 062,1	16 260,8
	- of which savings certificates	11,5	228,4	334,7	341,8	342,0
1.1.	Individual demand deposits and deposits with maturity up to 30 days	2 281,3	2 723,8	2 720,9	2 649,6	2 744,8
	- in rubles	2 059,3	2 474,9	2 426,3	2 355,7	2 446,3
	- in foreign currency	222,1	248,9	294,6	293,9	298,5
1.2.	Individual deposits with maturity from 31 days to 1 year	2 376,7	3 138,2	3 138,1	3 158,1	3 148,2
	- in rubles	1 981,1	2 684,5	2 683,3	2 705,3	2 691,9
	- in foreign currency	395,6	453,8	454,8	452,8	456,3
1.3.	Individual deposits with maturity in excess of 1 year	7 213,4	8 389,0	10 086,7	10 254,3	10 367,8
	- in rubles	5 661,9	6 604,1	7 889,0	8 033,3	8 098,2
	- in foreign currency	1 551,5	1 784,9	2 197,8	2 221,0	2 269,6
Reference data:						
	Deposits of non-resident individuals (excluding saving certificates)	134,7	167,1	204,2	205,9	209,8

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	1.11.13	1.12.13
<b>Loans, deposits and other funds raised from other credit institutions, total</b>	<b>4 560,2</b>	<b>4 738,4</b>	<b>4 727,7</b>	<b>4 870,5</b>	<b>5 148,1</b>
- in rubles	2 197,7	2 530,1	2 319,5	2 368,1	2 354,0
- in foreign currency	2 362,5	2 208,2	2 408,2	2 502,3	2 794,1
of which:					
- loans, deposits and other funds raised from resident credit institutions	2 123,6	2 500,9	2 485,0	2 601,0	2 795,8
- in rubles	1 767,2	2 061,1	1 929,1	1 957,6	1 955,2
- in foreign currency	356,4	439,8	555,9	643,4	840,6
of which					
overdue debt	0,0	0,0	0,0	0,0	0,0
- in rubles	0,0	0,0	0,0	0,0	0,0
- 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	2 269,5	2 352,3
- in rubles	430,5	469,0	390,4	410,5	398,8
- in foreign currency	2 006,0	1 768,4	1 852,2	1 858,9	1 953,5
of which					
overdue debt	0,0	0,0	0,0	0,0	0,7
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,0	0,0	0,0	0,7

Table 28

**Distribution of budgetary funds in settlement accounts by groups of credit institutions on 1.12.13**

Share of budgetary funds in settlement accounts in liabilities	Number of credit institutions	Budgetary funds in settlement accounts <sup>1</sup>		Assets of credit institutions	
		mln.roubles	share in Russia, %	mln.roubles	share in Russia, %
25% and more	1	23 177	52,4	74 275	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%	73	21 081	47,6	36 500 680	64,9
No budgetary funds	853	0	0,0	19 683 634	35,0
Data not available	3	0	0,0	0	0,0
<b>Total</b>	<b>930</b>	<b>44 258</b>	<b>100,0</b>	<b>56 258 589</b>	<b>100,0</b>

<sup>1</sup> 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		1.11.13		1.12.13	
		billion rubles	Share in liabilities <sup>1</sup> (assets) of the banking sector, %	billion rubles	Share in liabilities <sup>1</sup> (assets) of the banking sector, %	billion rubles	Share in liabilities <sup>1</sup> (assets) of the banking sector, %	billion rubles	Share in liabilities <sup>1</sup> (assets) of the banking sector, %	billion rubles	Share in liabilities <sup>1</sup> (assets) of the banking sector, %
<b>Raised funds</b>											
1.	<b>Clients' funds (except credit institutions)</b>	2 059,6	4,9	2 924,6	5,9	3 315,1	6,1	3 332,3	6,1	3 533,5	6,3
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	3 101,2	5,6	3 301,6	5,9
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	2 820,3	5,1	2 990,0	5,3
1.2	Individual deposits (excluding saving certificates)	134,7	0,3	167,1	0,3	204,2	0,4	205,9	0,4	209,8	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	153,0	0,3	157,0	0,3
1.3	Funds in other accounts	13,5	0,0	22,8	0,0	25,7	0,0	25,2	0,0	22,0	0,0
2.	<b>Funds in correspondent and other accounts of credit institutions</b>	119,9	0,3	173,2	0,4	132,2	0,2	131,0	0,2	151,3	0,3
3.	<b>Loans, deposits and other funds raised from credit institutions</b>	2 436,6	5,9	2 237,4	4,5	2 242,7	4,1	2 269,5	4,1	2 352,3	4,2
4.	<b>Loans from other countries</b>	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
	<b>Raised funds, total</b>	4 616,0	11,1	5 335,2	10,8	5 690,0	10,5	5 732,7	10,4	6 037,2	10,7
	<b>Reference data:</b>										
	Liabilities of authorized banks to non-residents on issued debt securities - total <sup>2</sup>	124,9	0,3	237,7	0,5	225,5	0,4	221,6	0,4	213,1	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
<b>Placed funds</b>											
1.	<b>Loans, total</b>	4 149,8	10,0	4 115,3	8,3	4 986,1	9,2	5 031,4	9,2	5 301,9	9,4
	of which overdue claims	33,6	0,1	61,4	0,1	67,5	0,1	71,6	0,1	72,8	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	3 051,1	5,5	3 202,8	5,7
1.2	Loans and other placements with legal entities	1 827,4	4,4	1 885,4	3,8	1 882,6	3,5	1 958,8	3,6	2 076,9	3,7
1.3	Loans and other placements with individuals	11,2	0,0	15,1	0,0	21,2	0,0	21,6	0,0	22,2	0,0
2.	<b>Correspondent accounts with banks</b>	773,1	1,9	1 167,5	2,4	1 072,2	2,0	1 062,2	1,9	1 061,9	1,9
3.	<b>Securities acquired by credit institutions, total</b>	919,9	2,2	875,6	1,8	1 083,3	2,0	1 022,0	1,9	1 080,3	1,9
	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	929,1	1,7	989,0	1,8
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	90,8	0,2	89,0	0,2
3.3	Discounted promissory notes	2,1	0,0	2,0	0,0	2,2	0,0	2,1	0,0	2,3	0,0
4.	<b>Shares in associates and subsidiaries</b>	122,9	0,3	273,0	0,6	293,7	0,5	295,9	0,5	304,0	0,5
5.	<b>Loans provided to other countries</b>	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
	<b>Placed funds, total</b>	5 965,7	14,3	6 431,5	13,0	7 435,4	13,7	7 411,5	13,5	7 748,1	13,8
	<b>Reference data:</b>										
	Overdue interest on claims of credit institutions	1,8	0,0	1,5	0,0	1,8	0,0	3,4	0,0	3,5	0,0

<sup>1</sup> 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	1.11.13	1.12.13	1.01.12	1.01.13	1.10.13	1.11.13	1.12.13	1.01.12	1.01.13	1.10.13	1.11.13	1.12.13
Total	848 216,8	1 011 888,7	751 425,2	820 133,3	884 297,3	978	956	939	933	927	173 170,6	210 229,8	142 366,2	159 446,2	174 630,0
Profit-making CIs <sup>1</sup>	853 842,3	1 021 250,1	761 728,6	830 671,8	897 490,5	928	901	819	797	779	172 913,2	209 438,1	141 170,4	158 197,0	173 016,3
Loss-making CIs	-5 625,5	-9 361,4	-10 303,5	-10 538,6	-13 193,1	50	55	120	136	148	257,4	791,7	1 195,8	1 249,2	1 613,7
CIs that have not provided their reporting	0,0	0,0	0,0	0,0	0,0	0	0	3	3	3	0,0	0,0	0,0	0,0	0,0
<b>Total</b>						<b>978</b>	<b>956</b>	<b>942</b>	<b>936</b>	<b>930</b>					

<sup>1</sup> including CIs with zero profit.

Table 31

Structure of operating credit institutions' income and expenses<sup>1</sup>

	1.01.12		1.01.13		1.07.13		1.10.13	
	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)
<b>1. Income of credit institution, total</b>	<b>27 399,1</b>	<b>100,0</b>	<b>31 905,4</b>	<b>100,0</b>	<b>14 486,5</b>	<b>100,0</b>	<b>23 076,4</b>	<b>100,0</b>
1.1. Interest income on placements with legal entities (except income on securities)	1 637,0	6,0	2 041,8	6,4	1 145,9	7,9	1 762,9	7,6
1.2. Interest income on loans to individuals	778,7	2,8	1 136,4	3,6	732,8	5,1	1 148,8	5,0
1.3. Income on securities	799,0	2,9	1 214,7	3,8	806,8	5,6	1 348,0	5,8
1.4. Income on operations with foreign currency	17 923,0	65,4	21 100,8	66,1	8 432,9	58,2	13 660,0	59,2
1.5. Commissions	587,1	2,1	689,7	2,2	375,0	2,6	584,5	2,5
1.6. Recovery of loss provision	3 963,9	14,5	3 942,6	12,4	2 168,0	15,0	3 325,3	14,4
1.7. Other income	1 710,4	6,2	1 779,5	5,6	825,0	5,7	1 246,9	5,4
Of which:								
1.7.1. Fines, penalties, forfeits	68,6	0,3	57,6	0,2	32,8	0,2	54,5	0,2
<b>2. Expenses of credit institution, total</b>	<b>26 550,8</b>	<b>100,0</b>	<b>30 892,5</b>	<b>100,0</b>	<b>13 995,0</b>	<b>100,0</b>	<b>22 324,2</b>	<b>100,0</b>
2.1. Interest expenses on funds raised from legal entities (except expense on securities)	629,8	2,4	941,3	3,0	546,5	3,9	838,8	3,8
2.2. Interest expenses on funds raised from individuals	542,8	2,0	665,9	2,2	419,0	3,0	644,4	2,9
2.3. Expenses on operations with securities	495,5	1,9	874,9	2,8	630,2	4,5	1 076,9	4,8
2.4. Expenses on operations with foreign currency	17 829,3	67,2	21 042,2	68,1	8 342,4	59,6	13 567,4	60,8
2.5. Commissions	88,6	0,3	124,3	0,4	69,9	0,5	111,1	0,5
2.6. Expenses on loss provision	4 074,1	15,3	4 147,9	13,4	2 468,9	17,6	3 797,8	17,0
2.7. Management expenses (including personnel costs)	894,0	3,4	1 061,0	3,4	542,6	3,9	836,4	3,7
2.8. Other expenses	1 996,6	7,5	2 035,0	6,6	975,5	7,0	1 451,4	6,5
Of which:								
2.8.1. Fines, penalties, forfeits	1,7	0,0	2,7	0,0	1,0	0,0	2,0	0,0

<sup>1</sup> 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 liabilities<sup>1</sup> of credit institutions (with balancing of some accounts), registered in respective regions, as of 1.12.13**

thousand rubles

	Assets in rubles	Assets in foreign currency	Liabilities <sup>1</sup> in rubles	Liabilities <sup>1</sup> in foreign currency
1	2	3	4	5
<b>Central Federal District</b>	38 059 729 209	12 230 558 094	38 382 804 884	11 907 482 419
Belgorod Region	12 344 424	1 267 685	12 400 607	1 211 502
Bryansk Region	0	0	0	0
Vladimir Region	9 344 154	962 483	8 887 722	1 418 915
Voronezh Region	2 597 408	222 270	2 251 731	567 947
Ivanovo Region	14 408 043	931 309	14 442 908	896 444
Kaluga Region	21 202 009	1 482 765	21 198 594	1 486 180
Kostroma Region	155 888 267	13 776 684	158 394 332	11 270 619
Kursk Region	16 827 968	521 766	16 807 916	541 818
Lipetsk Region	26 742 351	1 427 949	26 719 638	1 450 662
Moscow Region	57 420 629	14 675 691	57 614 650	14 481 670
Orel Region	4 375 695	741 276	4 751 542	365 429
Ryazan Region	17 287 521	758 558	17 292 264	753 815
Smolensk Region	41 953 213	2 904 310	37 821 440	7 036 083
Tambov Region	3 281 104	79 786	3 282 969	77 921
Tver Region	11 307 459	943 244	11 289 080	961 623
Tula Region	4 943 678	126 345	4 973 308	96 715
Yaroslavl Region	10 009 897	231 962	9 545 067	696 792
City of Moscow	37 649 795 389	12 189 504 011	37 975 131 116	11 864 168 284
	1 308 643 551	331 465 299	1 368 868 868	271 239 982
<b>North-Western Federal District</b>				
Republic of Karelia	1 200 446	32 223	1 209 521	23 148
Komi Republic	5 017 271	797 916	5 047 821	767 366
Akhangel'sk Region	1 880 771	49 967	1 885 335	45 403
Vologda Region	76 404 679	8 135 905	76 741 553	7 799 031
Kaliningrad Region	23 864 691	7 762 939	24 705 022	6 922 608
Leningrad Region	12 216 642	2 261 132	12 475 926	2 001 848
Murmansk Region	7 844 527	2 780 181	9 184 454	1 440 254
Novgorod Region	4 784 108	144 657	4 811 955	116 810
Pskov Region	3 260 932	170 103	3 275 467	155 568
St Petersburg	1 172 169 484	309 330 276	1 229 531 814	251 967 946
<b>Southern Federal District</b>	271 777 669	19 050 468	273 915 550	16 912 587
Republic of Adygeya	6 923 775	52 212	6 928 672	47 315
Republic of Kalmykia	1 518 214	112 869	1 512 410	118 673
Krasnodar Territory	139 333 563	6 736 630	140 359 696	5 710 497
Astrakhan Region	8 221 330	310 620	8 244 045	287 905
Volgograd Region	18 884 636	1 573 240	18 947 163	1 510 713
Rostov Region	96 896 151	10 264 897	97 923 564	9 237 484
<b>North-Caucasian Federal District</b>	48 807 219	5 521 086	49 859 333	4 468 972
Republik of Dagestan	18 284 236	264 111	18 348 316	200 031
Republic of Ingushetia	1 019 962	8 298	1 018 822	9 438
Kabardino-Balkar Republic	6 388 523	100 748	6 408 769	80 502
Karachai-Cherkess Republic	8 182 792	4 857 538	9 215 953	3 824 377
Republic of North Ossetia - Alania	6 132 998	58 268	6 044 255	147 011

Chechen Republic	0	0	0	0
Stavropol Territory	8 798 708	232 123	8 823 218	207 613
<b>Volga Federal District</b>	<b>1 432 364 441</b>	<b>128 066 828</b>	<b>1 439 287 710</b>	<b>121 143 559</b>
Republic of Bashkortostan	83 818 506	6 453 877	83 966 857	6 305 526
Republic of Marii El	2 407 385	58 867	2 414 989	51 263
Republic of Mordovia	20 976 326	237 605	20 993 817	220 114
Republic of Tatarstan	657 023 268	76 844 531	662 289 453	71 578 346
Udmurt Republic	36 695 366	2 716 044	37 562 235	1 849 175
Chuvash Republic	10 384 642	422 882	10 385 720	421 804
Perm Territory	38 723 735	3 525 202	39 135 104	3 113 833
Kirov Region	30 618 480	3 513 343	32 613 534	1 518 289
Nizhny Novgorod Region	94 624 096	4 984 707	94 862 384	4 746 419
Orenburg Region	47 281 817	1 897 590	47 055 067	2 124 340
Penza Region	4 472 731	61 794	4 488 467	46 058
Samara Region	329 857 203	20 810 097	327 642 864	23 024 436
Saratov Region	69 723 497	6 355 756	70 131 327	5 947 926
Ulyanovsk Region	5 757 389	184 533	5 745 892	196 030
<b>Ural Federal District</b>	<b>1 067 304 381</b>	<b>169 784 630</b>	<b>1 103 876 046</b>	<b>133 212 965</b>
Kurgan Region	3 368 878	38 652	3 388 202	19 328
Sverdlovsk Region	458 053 576	51 198 830	473 130 107	36 122 299
Tyumen Region	490 548 379	106 760 701	508 165 914	89 143 166
Chelyabinsk Region	115 333 548	11 786 447	119 191 823	7 928 172
<b>Siberian Federal District</b>	<b>547 853 504</b>	<b>77 916 100</b>	<b>552 962 246</b>	<b>72 807 358</b>
Republic of Altai	1 209 818	84 558	1 257 034	37 342
Republic of Buryatiya	12 653 444	1 006 214	10 877 542	2 782 116
Republic of Tuva	492 025	3 032	493 311	1 746
Republic of Khakassia	5 848 267	65 893	5 861 485	52 675
Altai Territory	18 149 011	257 721	18 123 077	283 655
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	35 677 975	4 912 037	35 582 828	5 007 184
Irkutsk Region	22 257 689	747 865	22 328 654	676 900
Kemerovo Region	27 762 039	1 259 166	28 511 498	509 707
Novosibirsk Region	381 246 202	66 273 580	386 797 762	60 722 020
Omsk Region	31 524 783	3 000 909	32 092 977	2 432 715
Tomsk Region	11 032 251	305 125	11 036 078	301 298
<b>Far Eastern Federal District</b>	<b>515 021 097</b>	<b>44 725 945</b>	<b>516 926 799</b>	<b>42 820 243</b>
Republic of Sakha (Yakutia)	25 706 073	1 273 734	25 717 365	1 262 442
Kamchatka Territory	18 921 509	2 108 958	19 506 571	1 523 896
Primorskiy Territory	90 576 270	8 400 912	89 587 072	9 390 110
Khabarovsk Territory	7 221 658	265 421	7 224 232	262 847
Amur Region	355 377 130	31 006 022	357 665 230	28 717 922
Magadan Region	0	0	0	0
Sakhalin Region	17 218 457	1 670 898	17 226 329	1 663 026
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0

<sup>1</sup> 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 liabilities<sup>1</sup> with balancing of some accounts of credit institutions (head-office and branches located in respective regions), as of 1.12.13**

thousand rubles

	Assets in rubles	Assets in foreign currency	Liabilities <sup>1</sup> in rubles	Liabilities <sup>1</sup> in foreign currency
1	2	3	4	5
<b>Central Federal District</b>	29 893 473 593	11 313 485 755	30 134 962 377	11 071 996 971
Belgorod Region	117 344 560	14 963 693	116 860 845	15 447 408
Bryansk Region	60 775 029	1 187 576	58 735 291	3 227 314
Vladimir Region	124 788 725	9 695 573	123 339 663	11 144 635
Voronezh Region	892 497 201	23 959 591	875 095 484	41 361 308
Ivanovo Region	68 966 445	4 773 235	68 357 813	5 381 867
Kaluga Region	102 746 600	6 458 633	100 304 598	8 900 635
Kostroma Region	82 789 094	2 627 439	82 120 060	3 296 473
Kursk Region	69 531 760	3 855 738	69 867 215	3 520 283
Lipetsk Region	99 137 923	5 350 524	98 980 030	5 508 417
Moscow Region	985 630 099	129 280 781	981 658 639	133 252 241
Orel Region	50 002 817	2 586 944	50 054 077	2 535 684
Ryazan Region	99 529 269	1 354 033	94 544 501	6 338 801
Smolensk Region	70 742 940	6 829 102	70 823 240	6 748 802
Tambov Region	58 236 525	2 225 546	58 146 735	2 315 336
Tver Region	91 394 974	7 921 891	90 345 648	8 971 217
Tula Region	111 050 885	15 825 087	117 316 419	9 559 553
Yaroslavl Region	386 875 522	12 660 036	380 291 456	19 244 102
City of Moscow	26 421 433 225	11 061 930 333	26 698 120 663	10 785 242 895
<b>North-Western Federal District</b>	3 269 985 175	548 928 586	3 138 775 538	680 138 223
Republic of Karelia	54 849 447	1 167 390	59 391 986	-3 375 149
Komi Republic	97 089 268	5 060 401	95 307 587	6 842 082
Akhangel'sk Region	121 127 186	9 183 896	122 064 474	8 246 608
Vologda Region	109 451 274	17 968 898	112 979 990	14 440 182
Kaliningrad Region	106 931 874	37 828 227	42 852 887	101 907 214
Leningrad Region	21 572 892	11 453 362	29 063 410	3 962 844
Murmansk Region	63 188 964	41 700 486	95 160 434	9 729 016
Novgorod Region	54 027 829	10 647 235	51 886 650	12 788 414
Pskov Region	57 746 080	834 226	50 530 297	8 050 009
St Petersburg	2 584 000 361	413 084 465	2 479 537 823	517 547 003
<b>Southern Federal District</b>	1 778 510 694	119 150 365	1 762 410 207	135 250 852
Republic of Adygeya	27 772 781	124 185	27 348 714	548 252
Republic of Kalmykia	10 512 271	71 797	10 164 059	420 009
Krasnodar Territory	802 810 192	42 306 960	773 467 742	71 649 410
Astrakhan Region	60 190 243	4 314 296	59 876 592	4 627 947
Volgograd Region	184 523 354	-2 201 103	168 469 964	13 852 287
Rostov Region	692 701 853	74 534 230	723 083 136	44 152 947
<b>North-Caucasian Federal District</b>	524 693 837	7 416 067	503 611 931	28 497 973
Republic of Dagestan	62 284 617	-1 896 466	59 316 993	1 071 158
Republic of Ingushetia	12 515 810	165 992	11 957 907	723 895
Kabardino-Balkar Republic	41 772 678	351 231	39 173 569	2 950 340
Karachai-Cherkess Republic	23 896 362	1 849 445	22 159 636	3 586 171
Republic of North Ossetia - Alania	28 273 184	376 879	27 490 556	1 159 507
Chechen Republic	24 538 100	277 869	22 803 433	2 012 536

Stavropol Territory	331 413 086	6 291 117	320 709 837	16 994 366
<b>Volga Federal District</b>	4 731 491 462	563 172 612	4 961 366 584	333 297 490
Republic of Bashkortostan	228 331 660	236 000 419	432 686 784	31 645 295
Republic of Marii El	66 882 383	1 664 387	65 877 970	2 668 800
Republic of Mordovia	100 211 178	373 892	100 991 621	-406 551
Republic of Tatarstan	844 480 294	85 109 451	848 752 810	80 836 935
Udmurt Republic	150 613 164	2 668 847	173 129 485	-19 847 474
Chuvash Republic	89 457 770	5 143 074	88 356 234	6 244 610
Perm Territory	398 929 114	33 781 064	404 902 164	27 808 014
Kirov Region	117 469 790	4 341 685	119 374 871	2 436 604
Nizhny Novgorod Region	912 029 676	92 735 753	928 597 189	76 168 240
Orenburg Region	147 526 283	7 609 235	145 999 704	9 135 814
Penza Region	80 788 280	3 218 820	80 339 365	3 667 735
Samara Region	1 302 292 559	68 923 958	1 283 756 837	87 459 680
Saratov Region	196 352 517	12 608 555	192 366 524	16 594 548
Ulyanovsk Region	96 126 794	8 993 472	96 235 026	8 885 240
<b>Ural Federal District</b>	2 610 370 348	456 944 469	2 754 700 653	312 614 164
Kurgan Region	46 116 483	159 895	45 728 761	547 617
Sverdlovsk Region	1 335 646 586	300 204 562	1 488 114 105	147 737 043
Tyumen Region	876 703 543	126 444 420	876 048 950	127 099 013
Chelyabinsk Region	351 903 736	30 135 592	344 808 837	37 230 491
<b>Siberian Federal District</b>	2 764 308 108	195 827 413	2 824 410 402	135 725 119
Republic of Altai	8 122 976	58 913	7 907 538	274 351
Republic of Buryatiya	72 473 171	-11 403 460	55 852 936	5 216 775
Republic of Tuva	14 593 151	18 451	14 582 216	29 386
Republic of Khakassia	34 837 615	266 325	34 046 404	1 057 536
Altai Territory	139 774 449	9 724 883	140 046 951	9 452 381
Zabaykal Territory	41 835 115	1 230 213	41 324 261	1 741 067
Krasnoyarsk Territory	536 276 339	27 288 570	557 848 826	5 716 083
Irkutsk Region	363 171 572	12 318 089	363 194 286	12 295 375
Kemerovo Region	136 463 566	80 582 173	197 671 909	19 373 830
Novosibirsk Region	1 142 988 022	72 051 942	1 159 732 727	55 307 237
Omsk Region	185 373 870	4 972 164	171 508 410	18 837 624
Tomsk Region	88 398 262	-1 280 850	80 693 938	6 423 474
<b>Far Eastern Federal District</b>	1 295 581 247	78 741 506	1 280 298 780	94 023 973
Republic of Sakha (Yakutia)	103 143 187	3 522 041	103 207 552	3 457 676
Kamchatka Territory	47 717 055	5 309 751	48 560 744	4 466 062
Primorskiy Territory	221 163 780	23 413 733	223 734 071	20 843 442
Khabarovsk Territory	572 442 613	35 927 523	570 109 282	38 260 854
Amur Region	158 259 447	-8 780 479	136 484 946	12 994 022
Magadan Region	116 765 417	9 570 251	119 679 040	6 656 628
Sakhalin Region	67 870 072	9 368 591	70 206 717	7 031 946
Jewish Autonomous Region	7 052 351	410 095	7 155 641	306 805
Chukotka Autonomous Area	1 167 325	0	1 160 787	6 538

<sup>1</sup> 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 1.12.13

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
<b>Central Federal District</b>	5 370 073 994	891 375 872	716 160 798	586 334 191	203 271 781	52 651 243
Belgorod Region	1 358 582	0	1 152	0	415 093	68 958
Bryansk Region	0	0	0	0	0	0
Vladimir Region	1 918 438	28 448	210 249	0	414 201	0
Voronezh Region	1 351 286	167 415	0	0	159 169	0
Ivanovo Region	1 356 385	171 178	16 412	0	0	136 839
Kaluga Region	799 585	807 794	558 681	0	0	0
Kostroma Region	65 351 321	26 823	4 855	5 880	93 947	0
Kursk Region	1 229 244	1 024 165	0	0	926 428	0
Lipetsk Region	2 331 313	333 896	1	0	220 920	0
Moscow Region	9 762 794	827 569	605 673	0	1 296 097	241 348
Orel Region	445 359	0	110 290	0	0	0
Ryazan Region	1 690 714	1 203 490	219 776	0	91 294	0
Smolensk Region	2 793 651	44 786	1 859 102	0	2 589 586	0
Tambov Region	0	0	0	0	0	0
Tver Region	549 065	132 185	18 274	0	0	0
Tula Region	275 027	41 367	9 843	0	105	0
Yaroslavl Region	11 299	0	21	0	50 837	0
City of Moscow	5 278 849 931	886 566 756	712 546 469	586 328 311	197 014 104	52 204 098
<b>North-Western Federal District</b>	281 138 991	14 484 745	15 545 264	3 102 700	10 402 176	4 328 987
Republic of Karelia	0	0	0	0	0	0
Komi Republic	1 337 340	621 051	50 843	0	0	327 407
Akhangel'sk Region	0	0	1 008	0	0	0
Vologda Region	11 275 199	902 341	27 243	1 000	602 596	0
Kaliningrad Region	5 220 047	53 505	7 540	0	0	0
Leningrad Region	679 346	129 855	265 240	0	208 716	0
Murmansk Region	979 946	989 082	0	0	0	0
Novgorod Region	844 814	333 301	139 659	0	446 689	0
Pskov Region	171 657	0	0	0	0	0
St Petersburg	260 630 642	11 455 610	15 053 731	3 101 700	9 144 175	4 001 580
<b>Southern Federal District</b>	16 013 334	3 229 188	7 503 206	25 169	3 531 479	347 109
Republic of Adygeya	13 236	13 187	1 278	0	98 858	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	10 163 047	1 711 284	6 829 421	0	2 863 822	284 581
Astrakhan Region	2 003 146	1 116 660	258 476	5 288	344 806	0
Volgograd Region	1 484 622	243 419	2 335	0	98 762	62 528
Rostov Region	2 349 283	144 638	411 696	19 881	125 231	0
<b>North-Caucasian Federal District</b>	1 973 455	173 212	50 825	0	390 879	98 931
Republic of Dagestan	0	0	16 011	0	42 071	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 482	0	17 779	0	0	0
Karachai-Cherkess Republic	1 091 704	8 982	17 035	0	203 151	98 931
Republic of North Ossetia - Alania	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	877 269	164 230	0	0	145 657	0
<b>Volga Federal District</b>	130 869 819	23 297 668	34 711 999	1 177 551	16 566 875	557 124
Republic of Bashkortostan	7 913 406	1 529 590	1 121 588	0	565 349	0
Republic of Marii El	0	0	0	0	217 908	0

Republic of Mordovia	266 772	97 179	35 624	0	257 730	0
Republic of Tatarstan	80 603 323	17 712 736	13 477 758	762 595	5 359 519	45 318
Udmurt Republic	3 853 835	0	10 913	0	538 472	203 859
Chuvash Republic	218 143	85 270	266 906	0	250 085	0
Perm Territory	1 130 721	0	3 722 404	0	758 671	0
Kirov Region	4 012 802	26 014	671 717	0	130 253	0
Nizhny Novgograd Region	9 771 513	2 299 144	6 363 157	115	4 222 615	209 652
Orenburg Region	5 490 465	178 189	854 462	35 246	3 357 214	98 295
Penza Region	209 347	80 375	0	0	0	0
Samara Region	16 095 157	658 042	6 312 720	379 595	885 872	0
Saratov Region	1 304 335	631 129	1 797 440	0	23 187	0
Ulyanovsk Region	0	0	77 310	0	0	0
<b>Ural Federal District</b>	<b>159 629 080</b>	<b>22 032 090</b>	<b>15 319 301</b>	<b>3 621</b>	<b>6 565 515</b>	<b>579 088</b>
Kurgan Region	0	0	0	0	13 269	0
Sverdlovsk Region	89 056 838	9 684 853	11 267 846	3 621	2 058 327	0
Tyumen Region	50 647 655	7 016 927	3 920 967	0	3 815 818	296 603
Chelyabinsk Region	19 924 587	5 330 310	130 488	0	678 101	282 485
<b>Siberian Federal District</b>	<b>58 874 922</b>	<b>6 194 815</b>	<b>17 842 345</b>	<b>8 439 755</b>	<b>10 630 630</b>	<b>1 719 537</b>
Republic of Altai	69 236	0	0	0	262 441	0
Republic of Buryatiya	81 700	0	738 522	0	753 938	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	14 860	14 925	0	0	0	0
Altai Territory	39 924	37 367	58 154	0	53 159	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	1 768 235	120 526	1 213	0	3 405	0
Irkutsk Region	162 722	2 562	125 045	0	193 368	34 188
Kemerovo Region	2 609 403	1 104 892	69 939	0	1 710 157	0
Novosibirsk Region	49 111 888	4 536 853	15 717 334	8 439 755	6 240 860	960 935
Omsk Region	4 349 441	189 996	1 130 457	0	1 354 521	724 414
Tomsk Region	667 513	187 694	1 681	0	58 781	0
<b>Far Eastern Federal District</b>	<b>42 543 171</b>	<b>4 615 380</b>	<b>1 176 134</b>	<b>42 095</b>	<b>6 403 600</b>	<b>331 438</b>
Republic of Sakha (Yakutia)	1 431 999	131 181	354 106	0	292 394	0
Kamchatka Territory	803 844	102 484	30 968	42 095	320 504	0
Primorskiy Territory	12 469 958	3 984 171	63 002	0	511 171	0
Khabarovsk Territory	92 154	0	22 185	0	0	0
Amur Region	26 747 979	396 002	7 640	0	5 238 506	331 438
Magadan Region	0	0	0	0	0	0
Sakhalin Region	997 237	1 542	698 233	0	41 025	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**  
**1.12.13**

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
<b>Central Federal District</b>	5 438 124 292	895 571 997	722 734 365	593 526 801	214 951 969	53 991 784
Belgorod Region	1 358 582	0	1 157	0	415 093	68 958
Bryansk Region	0	0	0	0	0	0
Vladimir Region	79 572	28 448	62 249	2 243	2 542	0
Voronezh Region	1 351 286	167 415	321	0	159 169	0
Ivanovo Region	1 356 385	171 178	16 824	0	0	136 839
Kaluga Region	799 585	807 794	558 681	0	0	0
Kostroma Region	20 993 099	26 823	4 855	0	93 947	0
Kursk Region	1 229 244	1 024 165	0	0	926 428	0
Lipetsk Region	2 331 313	333 896	1	0	220 920	0
Moscow Region	9 762 794	827 569	605 676	0	1 296 097	241 348
Orel Region	445 359	0	110 290	0	0	0
Ryazan Region	1 690 714	1 203 490	219 776	0	121 310	0
Smolensk Region	569 779	40 034	78 889	0	262 358	0
Tambov Region	0	0	0	0	0	0
Tver Region	549 065	132 185	18 274	0	0	0
Tula Region	275 027	41 367	10 429	0	194 267	0
Yaroslavl Region	11 299	0	21	0	0	0
City of Moscow	5 395 321 189	890 767 633	721 046 922	593 524 558	211 259 838	53 544 639
<b>North-Western Federal District</b>	270 815 196	12 987 811	25 259 776	4 349 845	9 745 383	4 429 597
Republic of Karelia	0	0	0	0	0	0
Komi Republic	995 413	425 618	47 982	0	0	166 100
Akhangel'sk Region	0	0	1 008	0	0	0
Vologda Region	3 252 677	902 341	27 243	1 000	602 596	0
Kaliningrad Region	5 220 047	53 505	7 540	0	0	0
Leningrad Region	679 346	129 855	265 240	0	208 716	0
Murmansk Region	979 946	989 082	0	0	0	0
Novgorod Region	844 814	333 301	139 659	0	446 689	0
Pskov Region	171 657	0	0	0	0	0
St Petersburg	258 671 296	10 154 109	24 771 104	4 348 845	8 487 382	4 263 497
<b>Southern Federal District</b>	13 245 386	2 632 782	7 375 666	25 169	3 319 791	0
Republic of Adygeya	13 236	13 187	1 278	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	8 440 100	1 700 514	6 787 112	0	3 013 250	0
Astrakhan Region	1 009 918	531 024	261 123	5 288	171 310	0
Volgograd Region	1 432 849	243 419	2 404	0	0	0
Rostov Region	2 349 283	144 638	323 749	19 881	135 231	0
<b>North-Caucasian Federal District</b>	881 751	164 230	53 219	0	187 728	0
Republik of Daghestan	0	0	16 011	0	42 071	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 482	0	17 779	0	0	0
Karachai-Cherkess Republic	0	0	17 035	0	0	0
Republic of North Ossetia - Alania	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0

Stavropol Territory	877 269	164 230	2 394	0	145 657	0
<b>Volga Federal District</b>	130 674 553	23 288 087	34 733 425	1 177 551	16 639 643	522 950
Republic of Bashkortostan	7 520 940	1 520 009	969 568	0	571 765	0
Republic of Marii El	0	0	0	0	217 908	0
Republic of Mordovia	266 772	97 179	35 624	0	98 528	0
Republic of Tatarstan	81 469 134	17 712 736	13 649 689	762 595	5 359 519	45 318
Udmurt Republic	3 853 835	0	11 063	0	538 472	203 859
Chuvash Republic	218 143	85 270	266 949	0	250 085	0
Perm Territory	1 130 721	0	3 722 591	0	618 865	0
Kirov Region	4 012 802	26 014	671 717	0	130 253	0
Nizhny Novgogrod Region	9 102 903	2 299 144	6 363 207	115	4 575 613	209 652
Orenburg Region	5 490 465	178 189	855 505	35 246	3 299 645	64 121
Penza Region	209 347	80 375	0	0	34 579	0
Samara Region	16 095 157	658 042	6 312 720	379 595	921 224	0
Saratov Region	1 304 334	631 129	1 797 482	0	23 187	0
Ulyanovsk Region	0	0	77 310	0	0	0
<b>Ural Federal District</b>	149 558 680	20 779 118	14 369 414	3 621	6 204 808	579 088
Kurgan Region	0	0	0	0	13 269	0
Sverdlovsk Region	78 986 438	8 431 881	10 309 426	3 621	2 076 871	0
Tyumen Region	50 647 655	7 016 927	3 929 500	0	3 436 567	296 603
Chelyabinsk Region	19 924 587	5 330 310	130 488	0	678 101	282 485
<b>Siberian Federal District</b>	27 341 447	5 363 563	2 607 872	0	5 205 406	758 602
Republic of Altai	30 774	0	0	0	262 441	0
Republic of Buryatiya	81 700	0	738 522	0	753 938	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	14 860	14 925	0	0	0	0
Altai Territory	39 924	37 367	58 154	0	53 219	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	1 766 425	120 526	1 213	0	25 054	0
Irkutsk Region	162 722	2 562	125 045	0	193 368	34 188
Kemerovo Region	2 609 403	1 104 892	69 993	0	1 710 157	0
Novosibirsk Region	17 618 685	3 705 601	481 841	0	538 810	0
Omsk Region	4 349 441	189 996	1 131 423	0	1 639 654	724 414
Tomsk Region	667 513	187 694	1 681	0	28 765	0
<b>Far Eastern Federal District</b>	30 432 920	4 615 380	1 176 134	42 095	1 508 206	331 438
Republic of Sakha (Yakutia)	1 431 999	131 181	354 106	0	792 287	0
Kamchatka Territory	531 017	102 484	30 968	42 095	26 600	0
Primorskiy Territory	12 562 112	3 984 171	85 187	0	511 171	0
Khabarovsk Territory	0	0	0	0	137 123	0
Amur Region	14 910 555	396 002	7 640	0	0	331 438
Magadan Region	0	0	0	0	0	0
Sakhalin Region	997 237	1 542	698 233	0	41 025	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 1.12.13**

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
<b>Central Federal District</b>	27 561 445 019	15 616 938 051	1 591 822 796	8 261 533 805
Belgorod Region	7 302 507	6 110 003	50 000	432 593
Bryansk Region	0	0	0	0
Vladimir Region	4 582 536	2 751 561	335 392	1 435 583
Voronezh Region	787 604	558 872	98 592	130 140
Ivanovo Region	9 985 806	5 150 712	775 000	3 815 327
Kaluga Region	15 540 171	3 085 705	6 973 000	4 641 544
Kostroma Region	73 145 310	8 983 864	114 703	62 895 413
Kursk Region	12 599 157	10 014 962	1 100 000	1 302 249
Lipetsk Region	20 235 468	14 841 859	1 490 000	2 321 095
Moscow Region	35 478 789	24 016 349	113 100	9 678 207
Orel Region	3 373 908	1 362 847	215 133	691 144
Ryazan Region	11 334 769	8 566 044	1 151 000	1 572 425
Smolensk Region	27 243 921	15 764 757	263 500	7 036 525
Tambov Region	2 711 050	2 357 089	0	353 734
Tver Region	8 202 892	5 337 752	706 156	2 144 228
Tula Region	3 733 202	3 457 382	15 000	260 722
Yaroslavl Region	7 257 491	4 741 130	548 959	1 746 777
City of Moscow	27 317 930 438	15 499 837 163	1 577 873 261	8 161 076 099
	824 086 247	561 570 892	62 826 276	120 022 459
<b>North-Western Federal District</b>				
Republic of Karelia	927 610	265 619	260 000	303 141
Komi Republic	2 791 052	2 037 288	250 440	503 198
Akhangel'sk Region	1 151 477	960 808	259	144 120
Vologda Region	53 876 334	25 617 676	651 100	26 115 357
Kaliningrad Region	15 224 651	8 866 451	4 401 397	1 803 206
Leningrad Region	6 315 660	3 113 618	1 108 400	1 642 691
Murmansk Region	4 717 791	1 969 440	90 000	2 607 342
Novgorod Region	2 141 622	1 271 208	105 200	655 027
Pskov Region	1 995 906	1 446 748	0	245 292
St Petersburg	734 944 144	516 022 036	55 959 480	86 003 085
<b>Southern Federal District</b>	188 181 025	115 556 520	9 960 468	55 491 194
Republic of Adygeya	5 248 510	3 995 862	21 000	1 201 648
Republic of Kalmykia	757 219	639 748	30	117 441
Krasnodar Territory	89 855 147	57 136 979	4 702 488	22 877 614
Astrakhan Region	2 075 734	670 571	50 000	853 752
Volgograd Region	14 411 239	8 753 844	3 976 000	1 223 419
Rostov Region	75 833 176	44 359 516	1 210 950	29 217 320
<b>North-Caucasian Federal District</b>	30 905 849	21 581 617	2 165 656	7 125 467
Republik of Daghestan	9 882 932	6 096 949	62 876	3 715 160
Republic of Ingushetia	375 824	218 281	0	157 543
Kabardino-Balkar Republic	4 589 802	3 229 501	387 300	973 001
Karachai-Cherkess Republic	5 461 118	4 545 725	460 000	455 393

Republic of North Ossetia - Alania	4 871 086	3 956 967	5 150	887 328
Chechen Republic	0	0	0	0
Stavropol Territory	5 725 087	3 534 194	1 250 330	937 042
<b>Volga Federal District</b>	985 743 158	561 376 469	30 281 601	348 327 190
Republic of Bashkortostan	59 102 062	28 215 850	7 791 445	21 263 935
Republic of Marii El	1 632 784	1 298 735	170 000	151 969
Republic of Mordovia	15 751 087	12 489 721	335 000	2 306 818
Republic of Tatarstan	422 207 864	283 989 090	8 286 077	102 046 156
Udmurt Republic	29 025 926	7 445 307	16 500	20 824 267
Chuvash Republic	7 192 993	3 310 827	421 500	3 275 965
Perm Territory	24 949 526	11 762 597	709 500	11 544 155
Kirov Region	21 210 197	15 210 612	1 680	5 661 015
Nizhny Novgorod Region	57 795 898	42 414 661	735 160	9 544 288
Orenburg Region	31 163 213	14 326 101	857 278	15 208 128
Penza Region	3 115 491	2 191 012	376	857 748
Samara Region	270 615 817	116 394 978	7 526 555	141 709 704
Saratov Region	37 538 565	19 332 622	3 080 530	12 835 663
Ulyanovsk Region	4 441 735	2 994 356	350 000	1 097 379
<b>Ural Federal District</b>	736 715 747	301 644 004	54 541 507	326 289 731
Kurgan Region	2 259 783	2 008 701	3 177	206 208
Sverdlovsk Region	284 916 626	103 536 508	10 919 338	161 515 571
Tyumen Region	375 477 984	156 069 539	40 920 810	138 314 035
Chelyabinsk Region	74 061 354	40 029 256	2 698 182	26 253 917
<b>Siberian Federal District</b>	321 224 019	156 626 710	32 009 544	116 651 660
Republic of Altai	701 919	489 554	25 000	182 365
Republic of Buryatiya	7 514 860	2 120 591	130 000	4 999 365
Republic of Tuva	295 889	145 012	0	150 877
Republic of Khakassia	4 177 644	1 513 451	75 000	2 418 148
Altai Territory	14 410 050	10 894 296	1 045 000	2 274 736
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	24 634 151	11 740 656	1 570 243	8 861 760
Irkutsk Region	17 084 332	10 146 763	1 366 770	4 886 779
Kemerovo Region	16 363 599	7 969 448	2 137 492	6 256 659
Novosibirsk Region	209 637 655	100 261 373	24 714 339	73 692 588
Omsk Region	19 242 133	7 490 248	935 500	9 673 735
Tomsk Region	7 161 787	3 855 318	10 200	3 254 648
<b>Far Eastern Federal District</b>	392 928 091	86 922 497	11 479 970	283 063 920
Republic of Sakha (Yakutia)	16 002 263	9 256 747	2 000	6 067 042
Kamchatka Territory	15 017 400	10 694 895	1 712 750	2 508 907
Primorskiy Territory	56 524 517	36 183 079	2 551 135	16 138 369
Khabarovsk Territory	5 411 695	1 554 851	390 000	3 290 464
Amur Region	290 243 781	22 989 863	6 187 085	252 587 067
Magadan Region	0	0	0	0
Sakhalin Region	9 728 435	6 243 062	637 000	2 472 071
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 1.12.13**

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
<b>Central Federal District</b>	17 338 986 630	10 202 586 260	1 619 676 087	3 910 695 533
Belgorod Region	47 757 542	39 867 795	50 100	7 129 736
Bryansk Region	23 034 577	16 121 605	0	6 608 977
Vladimir Region	76 932 546	51 480 860	190 000	24 473 227
Voronezh Region	828 397 701	517 853 530	98 592	270 989 993
Ivanovo Region	22 801 222	14 395 087	775 000	7 333 795
Kaluga Region	45 349 970	22 341 145	6 925 000	15 243 903
Kostroma Region	25 624 203	18 131 518	114 703	7 103 146
Kursk Region	50 321 303	43 261 282	1 100 000	5 763 808
Lipetsk Region	50 817 767	27 239 443	1 490 000	20 674 909
Moscow Region	864 890 534	493 463 618	113 100	302 200 662
Orel Region	21 943 556	16 697 777	215 133	3 924 352
Ryazan Region	44 568 769	29 386 712	1 151 200	13 536 123
Smolensk Region	44 764 332	34 314 890	263 500	10 121 130
Tambov Region	21 695 697	18 864 911	0	2 830 559
Tver Region	29 548 240	15 969 577	646 156	12 419 432
Tula Region	68 250 742	53 456 853	15 000	14 759 525
Yaroslavl Region	356 580 083	168 720 953	278 959	142 511 591
City of Moscow	14 715 707 846	8 621 018 704	1 606 249 644	3 043 070 665
<b>North-Western Federal District</b>	2 349 157 562	1 394 966 177	63 034 497	751 667 687
Republic of Karelia	48 138 351	14 745 421	260 000	27 438 197
Komi Republic	76 885 409	23 063 919	250 440	47 492 047
Akhangel'sk Region	27 855 962	16 683 449	259	7 824 234
Vologda Region	62 949 411	42 032 252	651 100	17 351 829
Kaliningrad Region	89 045 532	57 795 082	4 401 397	23 080 218
Leningrad Region	19 710 829	13 380 117	1 108 400	3 623 547
Murmansk Region	63 555 653	22 390 087	90 000	36 390 670
Novgorod Region	45 664 680	20 859 843	105 200	16 679 812
Pskov Region	51 222 104	33 912 998	0	12 238 043
St Petersburg	1 864 129 631	1 150 103 009	56 167 701	559 549 090
<b>Southern Federal District</b>	1 471 470 841	855 535 773	10 115 329	537 495 159
Republic of Adygeya	24 152 688	14 656 318	21 000	9 377 864
Republic of Kalmykia	9 198 055	4 974 881	30	4 223 144
Krasnodar Territory	704 214 112	397 929 867	4 322 349	267 443 608
Astrakhan Region	24 769 314	11 476 599	745 000	12 016 553
Volgograd Region	107 583 379	73 242 100	3 966 000	28 513 279
Rostov Region	601 553 293	353 256 008	1 060 950	215 920 711
<b>North-Caucasian Federal District</b>	436 805 982	242 005 267	1 865 656	176 842 768
Republic of Dagestan	40 610 682	24 529 859	72 876	16 000 000
Republic of Ingushetia	8 722 961	5 754 662	0	2 968 299
Kabardino-Balkar Republic	33 797 722	22 340 462	387 300	11 069 652

Karachai-Cherkess Republic	20 877 871	13 989 172	150 000	6 737 930
Republic of North Ossetia - Alania	15 539 274	10 565 868	5 150	4 947 927
Chechen Republic	19 232 361	10 710 894	0	8 521 467
Stavropol Territory	298 025 111	154 114 350	1 250 330	126 597 493
<b>Volga Federal District</b>	<b>3 930 368 763</b>	<b>2 157 658 151</b>	<b>26 405 910</b>	<b>1 515 815 403</b>
Republic of Bashkortostan	340 136 019	150 244 719	2 697 024	175 341 105
Republic of Marii El	63 479 400	42 784 291	170 000	14 697 841
Republic of Mordovia	90 883 588	67 309 349	235 000	16 319 030
Republic of Tatarstan	601 239 681	403 180 837	8 286 031	165 976 604
Udmurt Republic	135 014 616	46 247 852	16 500	71 236 175
Chuvash Republic	78 692 514	42 834 554	381 500	34 600 024
Perm Territory	344 894 527	197 202 567	709 500	144 484 031
Kirov Region	100 592 615	58 384 326	1 680	31 112 846
Nizhny Novgogrod Region	783 057 758	502 814 771	665 200	209 762 771
Orenburg Region	80 601 399	47 741 063	782 228	30 956 598
Penza Region	34 088 372	25 185 159	376	8 435 836
Samara Region	1 164 432 159	499 634 085	9 030 341	582 003 532
Saratov Region	85 222 424	54 899 852	3 080 530	22 454 945
Ulyanovsk Region	28 033 691	19 194 726	350 000	8 434 065
<b>Ural Federal District</b>	<b>2 185 831 002</b>	<b>1 051 367 925</b>	<b>54 242 611</b>	<b>992 654 459</b>
Kurgan Region	42 304 323	17 693 629	3 177	22 302 978
Sverdlovsk Region	1 096 010 808	592 946 728	10 970 442	467 316 209
Tyumen Region	752 405 661	292 702 277	40 570 810	371 693 764
Chelyabinsk Region	295 110 210	148 025 291	2 698 182	131 341 508
<b>Siberian Federal District</b>	<b>2 410 049 296</b>	<b>1 067 626 542</b>	<b>13 659 586</b>	<b>1 212 578 924</b>
Republic of Altai	6 568 171	1 975 598	25 000	4 562 573
Republic of Buryatiya	46 709 812	13 854 770	130 000	32 035 854
Republic of Tuva	13 460 977	2 273 351	0	11 040 026
Republic of Khakassia	30 959 956	11 078 684	76 000	17 014 605
Altai Territory	119 041 837	57 982 051	1 045 000	59 783 182
Zabaykal Territory	15 989 359	2 494 846	0	13 494 513
Krasnoyarsk Territory	487 501 810	209 713 110	1 570 243	233 274 156
Irkutsk Region	323 065 836	127 793 229	1 385 770	183 032 237
Kemerovo Region	134 201 104	42 556 080	2 137 533	89 164 045
Novosibirsk Region	998 664 944	493 638 309	6 344 540	458 404 094
Omsk Region	162 550 487	72 347 641	935 500	71 532 405
Tomsk Region	71 335 003	31 918 873	10 000	39 241 234
<b>Far Eastern Federal District</b>	<b>911 638 948</b>	<b>443 850 536</b>	<b>5 788 143</b>	<b>420 755 491</b>
Republic of Sakha (Yakutia)	43 834 555	27 038 698	22 000	15 939 356
Kamchatka Territory	20 872 899	14 669 894	1 637 700	4 391 563
Primorskiy Territory	141 811 868	89 777 041	2 821 135	46 288 173
Khabarovsk Territory	527 274 209	242 901 377	120 000	257 978 650
Amur Region	51 136 542	12 988 936	550 308	35 179 398
Magadan Region	105 378 818	43 916 794	0	53 226 349
Sakhalin Region	17 462 124	10 099 825	637 000	6 342 040
Jewish Autonomous Region	2 792 730	1 695 454	0	1 097 276
Chukotka Autonomous Area	1 075 203	762 517	0	312 686

Table 35.1

**Distribution of loans, deposits and other placements in foreign currency by credit institutions, registered in respective regions, as of 1.12.13**

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
<b>Central Federal District</b>	9 043 314 744	5 002 100 873	3 503 038 163	230 602 680
Belgorod Region	889 684	888 788	896	0
Bryansk Region	0	0	0	0
Vladimir Region	628 939	439 465	0	189 474
Voronezh Region	188 578	188 080	498	0
Ivanovo Region	147 128	50 498	6 127	3 933
Kaluga Region	2 028	2 019	0	9
Kostroma Region	4 923 466	4 171 851	8 024	743 591
Kursk Region	175 506	175 065	0	441
Lipetsk Region	24 355	0	0	24 355
Moscow Region	5 598 369	3 113 453	98 405	2 386 511
Orel Region	18 606	0	2 010	16 596
Ryazan Region	59 716	36 351	558	22 807
Smolensk Region	1 085 986	95 735	199 340	778 215
Tambov Region	996	0	996	0
Tver Region	157 474	0	157 474	0
Tula Region	67 080	64 126	0	2 954
Yaroslavl Region	77 369	59 554	4 467	13 348
City of Moscow	9 029 269 464	4 992 815 888	3 502 559 368	226 420 446
<b>North-Western Federal District</b>	180 852 608	117 702 480	45 359 070	11 376 273
Republic of Karelia	0	0	0	0
Komi Republic	133 698	23 705	106 743	3 250
Akhangel'sk Region	1 987	0	1 911	76
Vologda Region	1 926 529	692 418	94 664	56 097
Kaliningrad Region	1 288 618	856 522	36 997	395 099
Leningrad Region	794 553	678 854	34 441	20 633
Murmansk Region	139 163	137 570	1 593	0
Novgorod Region	5 094	0	0	5 094
Pskov Region	3 126	0	3 126	0
St Petersburg	176 559 840	115 313 411	45 079 595	10 896 024
<b>Southern Federal District</b>	8 883 310	5 841 221	2 390 676	399 026
Republic of Adygeya	0	0	0	0
Republic of Kalmykia	2 608	0	1 660	948
Krasnodar Territory	1 400 448	940 184	388 084	53 334
Astrakhan Region	3 451	0	1 494	1 957
Volgograd Region	1 208 196	0	1 194 802	2 063
Rostov Region	6 268 607	4 901 037	804 636	340 724
<b>North-Caucasian Federal District</b>	1 456 352	1 154 690	212 946	88 716
Republik of Dagestan	54 191	23 234	7 855	23 102
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	1 451	0	1 451	0
Karachai-Cherkess Republic	1 279 267	1 131 456	85 862	61 949

Republic of North Ossetia - Alania	1 814	0	1 328	486
Chechen Republic	0	0	0	0
Stavropol Territory	119 629	0	116 450	3 179
<b>Volga Federal District</b>	49 622 542	40 368 529	5 840 365	3 001 738
Republic of Bashkortostan	3 517 748	2 938 932	275 285	226 590
Republic of Marii El	498	0	498	0
Republic of Mordovia	4 280	0	3 153	1 127
Republic of Tatarstan	30 122 058	25 468 052	3 941 079	429 433
Udmurt Republic	833 356	666 771	0	166 585
Chuvash Republic	119 978	44 809	3 664	20 030
Perm Territory	1 246 538	939 903	18 406	288 229
Kirov Region	1 539 246	1 394 998	1 627	142 621
Nizhny Novgogrod Region	1 279 945	1 057 265	70 055	152 625
Orenburg Region	361 743	0	140 952	220 791
Penza Region	0	0	0	0
Samara Region	10 483 678	7 787 320	1 382 472	1 313 886
Saratov Region	111 391	70 479	2 440	38 472
Ulyanovsk Region	2 083	0	734	1 349
<b>Ural Federal District</b>	102 031 265	48 106 705	50 428 228	1 745 081
Kurgan Region	0	0	0	0
Sverdlovsk Region	22 995 833	15 529 471	7 124 230	342 132
Tyumen Region	75 075 378	31 665 746	40 280 719	1 377 662
Chelyabinsk Region	3 960 054	911 488	3 023 279	25 287
<b>Siberian Federal District</b>	33 630 748	21 087 924	8 274 166	1 763 739
Republic of Altai	0	0	0	0
Republic of Buryatiya	221 795	153 714	67 883	198
Republic of Tuva	397	0	397	0
Republic of Khakassia	0	0	0	0
Altai Territory	30 206	29 507	331	368
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	2 506 603	1 797 289	229 845	456 881
Irkutsk Region	56 417	4 601	51 484	332
Kemerovo Region	16 199	0	9 484	6 715
Novosibirsk Region	29 860 991	18 233 273	7 910 296	1 235 091
Omsk Region	934 207	867 321	2 732	64 154
Tomsk Region	3 933	2 219	1 714	0
<b>Far Eastern Federal District</b>	12 426 080	6 184 828	4 277 083	524 783
Republic of Sakha (Yakutia)	671 855	383 763	21 226	266 866
Kamchatka Territory	320 848	308 335	3 717	8 796
Primorskiy Territory	2 755 329	1 928 329	705 394	117 095
Khabarovsk Territory	11 372	10 676	696	0
Amur Region	8 593 851	3 503 937	3 525 839	129 200
Magadan Region	0	0	0	0
Sakhalin Region	72 825	49 788	20 211	2 826
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 1.12.13**

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
<b>Central Federal District</b>	8 148 503 784	4 133 456 550	3 504 520 252	217 973 368
Belgorod Region	6 319 302	6 311 647	2 393	5 262
Bryansk Region	2 294 658	2 278 247	0	16 411
Vladimir Region	3 121 007	3 097 561	0	23 446
Voronezh Region	21 971 076	20 753 932	2 158	365 647
Ivanovo Region	1 014 718	918 088	6 127	3 933
Kaluga Region	3 139 500	2 990 594	0	148 906
Kostroma Region	187 207	180 891	4 705	1 611
Kursk Region	176 359	175 065	0	1 294
Lipetsk Region	37 840	0	0	37 840
Moscow Region	117 690 947	109 752 497	4 251 871	3 686 579
Orel Region	139 055	120 449	2 010	16 596
Ryazan Region	94 251	68 754	558	24 939
Smolensk Region	186 833	101 406	24 500	60 927
Tambov Region	1 563 576	1 562 580	996	0
Tver Region	563 660	388 925	157 474	16 847
Tula Region	4 431 553	4 386 225	0	45 328
Yaroslavl Region	11 550 399	11 375 617	2 637	60 683
City of Moscow	7 974 021 843	3 968 994 072	3 500 064 823	213 457 119
<b>North-Western Federal District</b>	355 176 288	281 614 734	45 357 179	18 767 136
Republic of Karelia	666 293	650 386	0	15 907
Komi Republic	2 670 746	2 552 944	106 743	11 059
Akhangel'sk Region	363 733	358 056	1 911	3 766
Vologda Region	2 135 982	906 046	94 664	53 097
Kaliningrad Region	30 105 393	29 372 208	37 827	655 704
Leningrad Region	560 417	515 671	34 441	10 305
Murmansk Region	20 663 667	20 622 473	1 593	39 601
Novgorod Region	10 058 328	10 051 830	0	6 498
Pskov Region	82 315	77 407	3 126	1 782
St Petersburg	287 869 414	216 507 713	45 076 874	17 969 417
<b>Southern Federal District</b>	103 772 143	98 809 874	2 261 171	2 066 235
Republic of Adygeya	24 516	22 453	0	2 063
Republic of Kalmykia	1 660	0	1 660	0
Krasnodar Territory	34 270 515	32 447 384	295 200	1 275 206
Astrakhan Region	468 194	464 483	0	3 711
Volgograd Region	2 207 887	1 011 643	1 159 681	36 563
Rostov Region	66 799 371	64 863 911	804 630	748 692
<b>North-Caucasian Federal District</b>	4 521 747	3 789 301	176 796	553 794
Republic of Dagestan	24 909	0	7 855	17 054
Republic of Ingushetia	0	0	0	0

Kabardino-Balkar Republic	1 451	0	1 451	0
Karachai-Cherkess Republic	298 387	217 044	49 712	31 631
Republic of North Ossetia - Alania	1 814	0	1 328	486
Chechen Republic	0	0	0	0
Stavropol Territory	4 195 186	3 572 257	116 450	504 623
<b>Volga Federal District</b>	239 632 190	222 858 741	5 845 189	4 832 888
Republic of Bashkortostan	21 727 113	20 858 955	274 289	425 079
Republic of Marii El	1 496 117	1 477 331	498	18 288
Republic of Mordovia	5 466	0	2 987	2 479
Republic of Tatarstan	40 569 375	36 206 539	3 948 904	339 378
Udmurt Republic	74 859	34 353	0	40 506
Chuvash Republic	58 970	44 809	1 991	12 170
Perm Territory	30 360 638	29 864 562	18 406	477 670
Kirov Region	1 903 245	1 864 758	1 627	36 860
Nizhny Novgorod Region	84 405 667	83 095 382	69 723	1 159 293
Orenburg Region	1 334 704	945 021	140 952	248 731
Penza Region	55 482	54 676	166	640
Samara Region	56 496 627	47 319 249	1 382 472	2 024 147
Saratov Region	843 455	797 396	2 440	43 619
Ulyanovsk Region	300 472	295 710	734	4 028
<b>Ural Federal District</b>	359 157 892	300 948 425	48 392 769	1 284 980
Kurgan Region	1 527	0	0	1 527
Sverdlovsk Region	271 626 926	263 243 133	5 132 734	919 186
Tyumen Region	66 928 570	20 332 222	40 236 756	165 897
Chelyabinsk Region	20 600 869	17 373 070	3 023 279	198 370
<b>Siberian Federal District</b>	146 601 745	142 561 863	1 351 789	2 433 601
Republic of Altai	51	0	0	51
Republic of Buryatiya	464 612	396 531	67 883	198
Republic of Tuva	397	0	397	0
Republic of Khakassia	33 663	32 668	0	995
Altai Territory	310 569	285 857	331	24 381
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	23 797 278	23 238 275	229 878	192 706
Irkutsk Region	10 384 238	10 266 744	50 986	65 223
Kemerovo Region	48 692 796	48 648 763	9 484	33 576
Novosibirsk Region	60 655 884	57 655 682	988 384	1 896 764
Omsk Region	1 993 048	1 778 462	2 732	211 093
Tomsk Region	269 209	258 881	1 714	8 614
<b>Far Eastern Federal District</b>	50 149 204	42 340 812	3 657 618	1 312 260
Republic of Sakha (Yakutia)	188 015	169 003	19 002	10
Kamchatka Territory	761 155	757 438	3 717	0
Primorskiy Territory	2 754 386	1 768 175	716 271	267 343
Khabarovsk Territory	32 467 664	29 314 126	75 577	1 027 548
Amur Region	4 316 442	1 480 307	2 822 840	9 031
Magadan Region	9 385 973	8 599 519	0	5 214
Sakhalin Region	275 569	252 244	20 211	3 114
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 1.12.13**

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
<b>Central Federal District</b>	803 375 803	103 177 007	4 854 119	7 366 871	351 095 647	34 133 525
Belgorod Region	62 866	0	0	0	2 680	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	94 256	0	0	0	14 581	19 987
Voronezh Region	382	0	0	0	0	0
Ivanovo Region	147 461	0	0	0	308 073	0
Kaluga Region	201 078	0	40 000	0	218 961	0
Kostroma Region	225 183	0	14 703	0	2 530 830	81 695
Kursk Region	266 048	0	0	0	28 736	0
Lipetsk Region	530 902	0	0	0	17 269	0
Moscow Region	188 744	18 025	0	0	292 382	58 374
Orel Region	6 731	0	0	0	13 884	0
Ryazan Region	496 468	0	0	0	45 661	6 500
Smolensk Region	591 442	14 033	5 000	0	712 049	53 904
Tambov Region	57 724	0	0	0	24 341	0
Tver Region	86 683	0	0	0	13 288	0
Tula Region	111 557	0	10 000	0	2 998	0
Yaroslavl Region	85 206	113	0	0	25 138	56
City of Moscow	800 223 072	103 144 836	4 784 416	7 366 871	346 844 776	33 913 009
<b>North-Western Federal District</b>	22 345 509	1 208 102	191 520	0	4 840 937	420 472
Republic of Karelia	5 171	0	0	0	2 177	0
Komi Republic	50 616	0	0	0	968	0
Akhangel'sk Region	51 058	0	0	0	2 069	0
Vologda Region	1 550 134	44 558	45 000	0	1 928 341	1 374
Kaliningrad Region	213 972	5 843	9 689	0	26 258	41
Leningrad Region	563 126	0	0	0	27 380	3 135
Murmansk Region	64 782	2 531	0	0	20 500	0
Novgorod Region	136 766	0	0	0	8 326	1 162
Pskov Region	28 535	0	0	0	2 263	0
St Petersburg	19 681 349	1 155 170	136 831	0	2 822 655	414 760
<b>Southern Federal District</b>	3 088 227	7 695	103 000	0	1 545 614	28 122
Republic of Adygeya	56 691	0	0	0	33 818	0
Republic of Kalmykia	58	0	0	0	4 230	0
Krasnodar Territory	888 263	5 746	68 000	0	1 102 550	13 640
Astrakhan Region	45 910	0	0	0	33 659	0
Volgograd Region	300 467	0	35 000	0	68 837	0
Rostov Region	1 796 838	1 949	0	0	302 520	14 482
<b>North-Caucasian Federal District</b>	740 820	0	8 000	0	571 927	1 624
Republic of Dagestan	330 372	0	3 000	0	132 238	38
Republic of Ingushetia	4 200	0	0	0	0	0

Kabardino-Balkar Republic	135 801	0	0	0	115 070	0
Karachai-Cherkess Republic	35 771	0	0	0	29 577	1 586
Republic of North Ossetia - Alania	173 758	0	5 000	0	39 477	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	60 918	0	0	0	255 565	0
<b>Volga Federal District</b>	<b>18 295 276</b>	<b>167 636</b>	<b>159 000</b>	<b>1 711</b>	<b>20 412 993</b>	<b>409 320</b>
Republic of Bashkortostan	1 572 903	0	30 000	0	1 510 943	23 354
Republic of Marii El	0	0	0	0	1 120	0
Republic of Mordovia	214 430	0	0	0	81 670	0
Republic of Tatarstan	9 566 737	8 494	50 000	0	5 013 563	43 583
Udmurt Republic	81 617	0	0	0	601 892	0
Chuvash Republic	104 747	0	0	0	97 722	3 434
Perm Territory	102 785	0	0	0	189 406	1 537
Kirov Region	508 487	0	0	0	253 104	1
Nizhny Novgogrod Region	836 072	98 856	4 000	1 711	504 647	14 178
Orenburg Region	648 381	0	35 000	0	236 739	1 108
Penza Region	138 898	0	0	0	30 192	0
Samara Region	3 807 402	54 800	40 000	0	10 588 520	291 841
Saratov Region	635 095	5 486	0	0	1 229 750	30 284
Ulyanovsk Region	77 722	0	0	0	73 725	0
<b>Ural Federal District</b>	<b>17 125 719</b>	<b>713 505</b>	<b>90 000</b>	<b>1 458</b>	<b>9 143 246</b>	<b>83 556</b>
Kurgan Region	98 297	0	0	0	5 291	0
Sverdlovsk Region	5 879 840	101 060	90 000	0	6 851 157	37 182
Tyumen Region	8 989 753	360 297	0	0	1 934 718	46 155
Chelyabinsk Region	2 157 829	252 148	0	1 458	352 080	219
<b>Siberian Federal District</b>	<b>10 026 413</b>	<b>4 288 142</b>	<b>97 480</b>	<b>397</b>	<b>9 059 463</b>	<b>262 235</b>
Republic of Altai	30 699	0	0	0	44 882	0
Republic of Buryatiya	147 537	0	0	0	98 331	198
Republic of Tuva	1 362	0	0	397	7 044	0
Republic of Khakassia	57 026	0	15 000	0	30 548	0
Altai Territory	341 647	0	10 000	0	75 428	69
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	420 549	35 666	0	0	545 493	9 239
Irkutsk Region	133 790	2 944	25 000	0	92 340	332
Kemerovo Region	89 564	0	10 000	0	265 911	1 034
Novosibirsk Region	8 288 217	4 249 532	27 480	0	7 513 062	251 363
Omsk Region	316 449	0	0	0	340 494	0
Tomsk Region	199 573	0	10 000	0	45 930	0
<b>Far Eastern Federal District</b>	<b>3 243 586</b>	<b>23 134</b>	<b>6 041</b>	<b>2 861</b>	<b>8 115 311</b>	<b>4 824</b>
Republic of Sakha (Yakutia)	230 622	0	0	2 861	146 111	0
Kamchatka Territory	154 926	0	0	0	91 381	1 244
Primorskiy Territory	1 658 514	0	3 135	0	406 288	358
Khabarovsk Territory	43 114	0	0	0	256 726	0
Amur Region	1 031 623	23 134	2 906	0	7 166 564	3 222
Magadan Region	0	0	0	0	0	0
Sakhalin Region	124 787	0	0	0	48 241	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 1.12.13**

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
<b>Central Federal District</b>	492 304 846	96 899 542	4 835 621	7 366 871	218 221 905	30 033 745
Belgorod Region	1 260 490	0	0	0	34 726	0
Bryansk Region	433 805	0	0	0	104 972	1 055
Vladimir Region	1 548 715	16 605	0	0	313 639	2 493
Voronezh Region	22 363 923	190 710	0	0	8 566 830	117 546
Ivanovo Region	838 553	0	0	0	409 176	0
Kaluga Region	850 414	0	40 000	0	491 372	2 730
Kostroma Region	576 763	0	14 703	0	427 517	134
Kursk Region	628 706	0	0	0	159 395	187
Lipetsk Region	3 737 764	0	0	0	886 741	62
Moscow Region	26 618 085	102 600	0	0	3 468 402	358 040
Orel Region	1 121 337	0	0	0	144 324	0
Ryazan Region	1 647 166	20 293	0	0	354 361	7 309
Smolensk Region	4 088 640	14 033	5 000	0	265 408	14 845
Tambov Region	658 531	0	0	0	44 706	0
Tver Region	635 335	0	0	0	217 401	9 408
Tula Region	1 907 761	0	10 000	0	214 795	4 101
Yaroslavl Region	13 908 353	23 662	0	0	3 222 570	7 924
City of Moscow	409 480 505	96 531 639	4 765 918	7 366 871	198 895 570	29 507 911
<b>North-Western Federal District</b>	95 110 501	5 335 242	191 520	0	22 507 221	2 623 189
Republic of Karelia	3 450 845	0	0	0	460 594	2 544
Komi Republic	4 490 099	0	0	0	499 918	483
Akhangel'sk Region	2 254 849	235 257	0	0	172 425	1 899
Vologda Region	6 490 800	10 506	45 000	0	654 936	1 693
Kaliningrad Region	6 688 512	206 466	9 689	0	689 089	108 882
Leningrad Region	1 036 748	0	0	0	131 872	4 995
Murmansk Region	5 144 722	2 531	0	0	569 996	17 415
Novgorod Region	3 789 113	0	0	0	297 555	1 707
Pskov Region	6 267 634	0	0	0	150 747	285
St Petersburg	55 497 179	4 880 482	136 831	0	18 880 089	2 483 286
<b>Southern Federal District</b>	68 477 349	631 535	127 861	0	21 466 283	309 667
Republic of Adygeya	384 820	0	0	0	139 120	450
Republic of Kalmykia	433 228	0	0	0	38 269	0
Krasnodar Territory	43 547 927	68 713	92 861	0	9 924 134	185 550
Astrakhan Region	836 028	0	0	0	246 088	6
Volgograd Region	3 468 702	113 745	35 000	0	1 314 871	7 307
Rostov Region	19 806 644	449 077	0	0	9 803 801	116 354
<b>North-Caucasian Federal District</b>	13 300 064	0	8 000	0	6 720 027	90 166
Republic of Dagestan	1 450 387	0	3 000	0	1 707 681	731
Republic of Ingushetia	1 326 686	0	0	0	477 732	0
Kabardino-Balkar Republic	860 482	0	0	0	361 448	0

Karachai-Cherkess Republic	1 328 177	0	0	0	432 980	0
Republic of North Ossetia - Alania	716 596	0	5 000	0	79 174	0
Chechen Republic	65 539	0	0	0	9 173	0
Stavropol Territory	7 552 197	0	0	0	3 651 839	89 435
<b>Volga Federal District</b>	<b>94 644 814</b>	<b>1 071 337</b>	<b>159 000</b>	<b>1 711</b>	<b>54 083 821</b>	<b>1 022 835</b>
Republic of Bashkortostan	5 975 575	0	30 000	0	6 105 593	93 263
Republic of Marii El	498 357	871	0	0	221 735	4 457
Republic of Mordovia	2 173 299	0	0	0	191 910	0
Republic of Tatarstan	14 467 143	7 933	50 000	0	6 542 998	33 911
Udmurt Republic	1 655 338	0	0	0	1 450 542	8 185
Chuvash Republic	1 389 302	0	0	0	388 277	1 924
Perm Territory	10 472 428	40 669	0	0	3 685 457	139 249
Kirov Region	5 670 397	0	0	0	497 943	580
Nizhny Novgogrod Region	17 976 683	897 136	4 000	1 711	7 594 341	192 707
Orenburg Region	1 589 362	0	35 000	0	544 133	1 108
Penza Region	1 043 593	0	0	0	109 345	552
Samara Region	28 271 927	95 772	40 000	0	25 352 153	511 247
Saratov Region	1 355 147	28 830	0	0	1 057 324	34 603
Ulyanovsk Region	2 106 263	126	0	0	342 070	1 049
<b>Ural Federal District</b>	<b>42 222 252</b>	<b>3 957 799</b>	<b>91 118</b>	<b>1 458</b>	<b>28 449 750</b>	<b>351 593</b>
Kurgan Region	807 451	0	0	0	354 189	4
Sverdlovsk Region	24 410 696	3 464 929	91 118	0	19 402 387	221 436
Tyumen Region	8 864 108	240 722	0	0	4 890 790	17 660
Chelyabinsk Region	8 139 997	252 148	0	1 458	3 802 384	112 493
<b>Siberian Federal District</b>	<b>55 924 964</b>	<b>899 002</b>	<b>70 000</b>	<b>397</b>	<b>42 156 481</b>	<b>601 174</b>
Republic of Altai	134 603	0	0	0	126 259	51
Republic of Buryatiya	880 164	1 759	0	0	762 411	198
Republic of Tuva	93 997	0	0	397	357 393	0
Republic of Khakassia	718 688	0	15 000	0	338 167	722
Altai Territory	13 592 635	79 097	10 000	0	869 031	5 659
Zabaykal Territory	135 431	0	0	0	423 564	0
Krasnoyarsk Territory	5 922 813	7 886	0	0	6 550 488	18 530
Irkutsk Region	4 493 567	2 944	25 000	0	3 815 702	9 615
Kemerovo Region	2 011 030	0	10 000	0	2 382 132	9 176
Novosibirsk Region	23 247 275	647 879	0	0	22 966 935	521 178
Omsk Region	4 131 448	60 254	0	0	2 981 250	35 632
Tomsk Region	563 313	99 183	10 000	0	583 149	413
<b>Far Eastern Federal District</b>	<b>16 256 565</b>	<b>736 391</b>	<b>26 041</b>	<b>2 861</b>	<b>11 179 640</b>	<b>178 293</b>
Republic of Sakha (Yakutia)	564 227	0	20 000	2 861	182 898	0
Kamchatka Territory	1 470 600	0	0	0	102 264	0
Primorskiy Territory	1 857 980	2 906	3 135	0	1 699 882	20 714
Khabarovsk Territory	10 367 823	733 485	0	0	7 170 476	154 977
Amur Region	577 486	0	2 906	0	1 037 558	491
Magadan Region	697 776	0	0	0	879 011	2 111
Sakhalin Region	211 031	0	0	0	94 454	0
Jewish Autonomous Region	509 642	0	0	0	13 097	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 1.12.13

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
<b>Central Federal District</b>	21 962 639 201	5 212 444	716 232	4 285 803 650	5 953 176 543	11 504 386 857
Belgorod Region	8 249 441	0	0	2 345 793	1 254 787	4 631 846
Bryansk Region	0	0	0	0	0	0
Vladimir Region	5 315 433	0	181	1 045 324	342 961	3 887 552
Voronezh Region	579 452	0	0	62 326	291 903	225 162
Ivanovo Region	9 793 309	0	0	2 118 819	624 835	6 632 133
Kaluga Region	17 158 540	0	617	3 244 228	2 115 695	11 770 925
Kostroma Region	82 594 041	0	0	5 333 167	4 580 243	72 600 632
Kursk Region	12 479 337	0	0	2 894 981	238 100	9 311 115
Lipetsk Region	20 077 589	0	0	3 400 116	4 871 923	11 778 190
Moscow Region	37 493 558	2 279	0	9 723 118	5 975 668	21 578 005
Orel Region	3 838 265	0	0	1 000 883	467 513	2 305 079
Ryazan Region	13 490 908	0	0	3 927 347	411 493	8 902 871
Smolensk Region	24 010 789	0	0	7 177 716	3 259 274	13 466 270
Tambov Region	2 568 671	0	0	639 951	456 838	1 462 994
Tver Region	8 612 046	40	0	2 941 473	494 442	5 156 479
Tula Region	2 964 580	0	0	567 242	622 001	1 764 289
Yaroslavl Region	5 971 661	0	0	2 853 879	366 830	2 577 259
City of Moscow	21 707 441 581	5 210 125	715 434	4 236 527 287	5 926 802 037	11 326 336 056
	872 732 270	1 080 793	4 262	336 229 073	274 215 141	247 954 025
<b>North-Western Federal District</b>						
Republic of Karelia	850 674	0	0	638 491	28 531	177 498
Komi Republic	3 923 075	0	0	1 498 666	569 645	1 744 572
Akhangel'sk Region	1 274 911	0	0	486 644	285 125	503 079
Vologda Region	48 863 197	0	0	10 648 500	11 400 445	26 660 671
Kaliningrad Region	17 171 689	0	0	8 500 516	2 388 710	6 215 436
Leningrad Region	9 716 756	4 679	0	1 837 776	777 792	7 065 330
Murmansk Region	4 357 305	0	0	2 116 815	135 391	2 044 750
Novgorod Region	3 468 263	0	251	1 343 829	97 619	1 912 484
Pskov Region	2 143 017	0	0	660 372	9 000	1 277 855
St Petersburg	780 963 383	1 076 114	4 011	308 497 464	258 522 883	200 352 350
<b>Southern Federal District</b>	192 318 937	111 564	112 070	46 637 062	22 029 216	122 639 849
Republic of Adygeya	5 164 962	0	0	1 068 944	617 320	3 448 392
Republic of Kalmykia	917 535	0	0	740 975	20 000	155 354
Krasnodar Territory	104 629 284	42 753	81 088	23 421 601	13 387 944	67 196 420
Astrakhan Region	5 829 060	0	0	3 377 007	1 030 328	1 388 021
Volgograd Region	13 012 852	1 288	0	2 785 138	2 534 475	7 622 763
Rostov Region	62 765 244	67 523	30 982	15 243 397	4 439 149	42 828 899
	30 530 891	0	0	12 716 112	1 854 971	15 687 221
<b>North-Caucasian Federal District</b>						
Republik of Dagestan	10 645 694	0	0	4 784 223	372 903	5 443 229
Republic of Ingushetia	484 843	0	0	393 995	0	88 877
Kabardino-Balkar Republic	3 826 296	0	0	836 897	25 164	2 903 599
Karachai-Cherkess Republic	5 905 944	0	0	3 607 846	804 432	1 464 270
Republic of North Ossetia - Alania	3 835 538	0	0	521 321	152 000	3 143 340
Chechen Republic	0	0	0	0	0	0

Stavropol Territory	5 832 576	0	0	2 571 830	500 472	2 643 906
<b>Volga Federal District</b>	887 940 071	8 553 250	734 204	166 103 126	209 090 013	498 288 718
Republic of Bashkortostan	64 402 634	16 066	0	9 095 767	12 266 571	42 857 648
Republic of Marii El	1 868 983	0	0	504 510	125 592	1 205 029
Republic of Mordovia	16 859 595	0	0	2 381 671	1 910 249	12 468 818
Republic of Tatarstan	397 761 291	8 505 087	731 785	75 642 935	129 374 369	181 322 271
Udmurt Republic	26 453 098	634	0	3 593 526	1 790 231	21 005 445
Chuvash Republic	7 696 762	0	0	2 236 949	1 220 547	4 183 563
Perm Territory	29 269 053	7 569	0	6 181 629	6 339 706	16 681 251
Kirov Region	24 505 710	305	0	4 258 370	2 348 348	17 511 911
Nizhny Novgograd Region	68 040 566	6 052	354	14 761 710	6 056 695	47 060 348
Orenburg Region	32 184 831	17 518	1 483	6 203 651	7 188 780	18 672 343
Penza Region	3 652 835	0	0	881 870	494 024	2 232 735
Samara Region	154 418 888	19	582	30 900 937	37 439 481	84 349 170
Saratov Region	56 626 168	0	0	8 788 708	2 146 615	45 605 840
Ulyanovsk Region	4 199 657	0	0	670 893	388 805	3 132 346
<b>Ural Federal District</b>	707 795 095	555 584	132 531	111 655 327	194 818 483	394 684 586
Kurgan Region	2 057 028	0	1 739	756 113	323 460	907 239
Sverdlovsk Region	310 448 948	31 948	121	60 118 054	50 027 887	198 392 318
Tyumen Region	316 415 035	509 992	105 594	35 030 924	139 516 921	138 993 363
Chelyabinsk Region	78 874 084	13 644	25 077	15 750 236	4 950 215	56 391 666
<b>Siberian Federal District</b>	331 888 125	67 297	17 192	71 284 738	51 895 519	203 225 196
Republic of Altai	871 088	0	0	183 370	340 083	342 952
Republic of Buryatiya	9 122 383	0	0	2 008 636	2 228 104	4 843 133
Republic of Tuva	281 492	0	0	166 638	27 150	87 678
Republic of Khakassia	4 537 226	262	0	977 939	315 220	3 173 552
Altai Territory	11 623 065	0	932	3 593 605	1 730 606	6 237 312
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	28 014 032	10 806	15 154	4 994 129	2 362 102	20 215 526
Irkutsk Region	16 434 311	0	0	3 726 601	2 091 829	10 503 190
Kemerovo Region	21 063 476	0	0	2 624 448	1 045 123	17 226 264
Novosibirsk Region	207 728 887	55 889	1 106	46 166 825	38 221 098	118 966 241
Omsk Region	23 140 620	0	0	4 622 014	3 330 904	15 047 831
Tomsk Region	9 071 545	340	0	2 220 533	203 300	6 581 517
<b>Far Eastern Federal District</b>	353 227 210	30 433	110 208	56 001 228	46 667 861	249 522 461
Republic of Sakha (Yakutia)	20 242 220	11 481	13 095	4 179 039	2 381 555	13 563 148
Kamchatka Territory	14 760 638	9 655	3 076	3 684 166	1 784 223	9 209 284
Primorskiy Territory	67 973 408	2 147	6 255	21 399 784	4 038 686	42 273 508
Khabarovsk Territory	5 770 109	0	0	442 206	860 580	4 465 951
Amur Region	230 456 605	15	87 782	20 695 229	36 236 574	173 138 605
Magadan Region	0	0	0	0	0	0
Sakhalin Region	14 024 230	7 135	0	5 600 804	1 366 243	6 871 965
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 1.12.13**

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
<b>Central Federal District</b>	14 995 494 621	1 990 629	196 313	3 190 213 896	5 247 515 244	6 377 193 380
Belgorod Region	110 596 321	4 137	18 603	14 056 108	13 840 096	82 495 367
Bryansk Region	54 377 159	3 303	29 165	5 114 375	3 455 025	45 558 939
Vladimir Region	113 515 350	9 400	13 287	10 752 922	7 483 710	94 907 279
Voronezh Region	308 996 263	148 527	202	48 396 965	44 947 505	212 745 324
Ivanovo Region	62 748 710	17 637	0	6 207 186	3 249 690	53 104 571
Kaluga Region	90 678 140	39 705	9 225	12 701 783	6 389 421	71 367 868
Kostroma Region	57 391 829	17 113	0	3 816 995	6 021 357	47 480 330
Kursk Region	61 237 821	2 928	24	8 496 014	3 175 493	49 398 069
Lipetsk Region	84 902 741	5 141	9 202	10 608 182	9 817 824	64 009 693
Moscow Region	792 273 273	500 472	17 990	167 751 156	85 488 092	535 106 216
Orel Region	46 933 991	582	0	5 251 682	1 767 322	39 566 606
Ryazan Region	85 331 680	8 722	0	11 238 500	4 526 779	69 188 847
Smolensk Region	60 753 471	15 533	7 720	7 415 237	4 050 402	49 117 848
Tambov Region	55 384 046	2 066	0	7 171 486	2 334 408	45 355 830
Tver Region	83 979 804	1 813	0	10 130 014	4 496 764	69 203 373
Tula Region	106 263 735	3 118	691	10 954 977	14 881 888	80 272 184
Yaroslavl Region	129 070 697	13 507	0	20 206 232	27 638 807	80 499 827
City of Moscow	12 691 059 590	1 196 925	90 204	2 829 944 082	5 003 950 661	4 687 815 209
<b>North-Western Federal District</b>	2 391 339 250	2 448 467	40 166	524 367 945	426 024 000	1 417 634 982
Republic of Karelia	37 374 863	2 812	949	4 263 543	1 689 450	31 295 815
Komi Republic	81 811 587	13 049	12 742	8 695 493	3 147 505	69 650 896
Akhangel'sk Region	121 819 335	10 599	8 768	24 899 220	12 937 033	83 795 962
Vologda Region	92 702 112	15 543	0	13 430 474	9 951 007	69 061 765
Kaliningrad Region	89 408 038	4 640	0	17 617 455	6 133 983	65 307 696
Leningrad Region	24 233 433	25 161	0	4 603 159	3 542 669	15 987 566
Murmansk Region	75 340 140	971	187	8 856 306	4 788 331	61 470 687
Novgorod Region	33 699 777	1 942	1 031	6 130 040	1 740 289	25 491 293
Pskov Region	32 963 935	666	6 609	5 427 265	3 092 154	24 079 546
St Petersburg	1 801 986 030	2 373 084	9 880	430 444 990	379 001 579	971 493 756
<b>Southern Federal District</b>	1 092 276 614	173 131	127 405	193 864 573	79 462 036	812 166 094
Republic of Adygeya	17 095 832	374	0	2 139 750	965 883	13 940 219
Republic of Kalmykia	6 667 832	241	4 415	971 986	232 711	5 437 516
Krasnodar Territory	505 319 206	63 673	90 302	98 341 679	37 959 472	367 341 896
Astrakhan Region	55 635 893	6 697	0	7 305 881	2 608 626	45 580 259
Volgograd Region	149 617 774	7 844	1 706	20 140 141	9 161 640	119 669 741
Rostov Region	357 940 077	94 302	30 982	64 965 136	28 533 704	260 196 463
<b>North-Caucasian Federal District</b>	310 503 558	606 537	22 097	59 618 671	24 866 775	224 143 680
Republik of Dagestan	47 202 788	257 158	102	9 115 310	1 921 011	35 769 198
Republic of Ingushetia	5 986 505	5 694	0	1 828 305	728 860	3 414 694
Kabardino-Balkar Republic	26 647 157	358	38	4 707 529	761 144	21 088 893
Karachai-Cherkess Republic	13 291 363	15 322	0	2 622 032	1 016 420	9 596 514
Republic of North Ossetia - Alania	24 497 275	54	0	2 296 930	765 928	21 359 785
Chechen Republic	10 086 598	76 639	35	4 773 771	515 935	4 708 694
Stavropol Territory	182 791 872	251 312	21 922	34 274 794	19 157 477	128 205 902
<b>Volga Federal District</b>	2 843 452 196	9 164 293	824 705	498 155 217	484 368 580	1 835 080 461
Republic of Bashkortostan	364 141 425	49 866	669	43 299 711	114 960 684	204 995 233

Republic of Marii El	29 263 545	5 073	0	3 087 648	2 556 875	23 524 948
Republic of Mordovia	42 918 183	164 943	2 305	4 853 622	4 237 178	33 527 189
Republic of Tatarstan	534 329 172	8 513 282	731 908	98 507 633	130 208 517	294 019 223
Udmurt Republic	93 666 766	6 659	0	14 460 952	9 038 269	69 996 381
Chuvash Republic	67 167 987	16 702	12 728	8 329 202	7 200 490	51 443 977
Perm Territory	264 466 722	91 175	19 787	65 142 401	36 604 224	161 932 162
Kirov Region	76 745 672	32 960	16	10 604 167	5 786 520	59 829 187
Nizhny Novgograd Region	447 718 067	83 347	26 733	118 829 362	73 844 817	253 613 725
Orenburg Region	125 610 575	37 490	24 873	18 469 531	11 841 143	88 959 178
Penza Region	75 881 595	38 226	0	8 805 513	3 390 561	63 405 391
Samara Region	450 554 486	45 920	5 686	64 934 482	69 171 116	313 858 896
Saratov Region	177 784 177	13 886	0	26 286 109	10 459 663	140 650 090
Ulyanovsk Region	93 203 824	64 764	0	12 544 884	5 068 523	75 324 881
<b>Ural Federal District</b>	<b>1 520 540 727</b>	<b>749 108</b>	<b>279 094</b>	<b>255 900 550</b>	<b>278 504 993</b>	<b>975 329 041</b>
Kurgan Region	32 149 340	7 142	6 685	4 199 672	1 699 411	26 094 272
Sverdlovsk Region	626 548 047	131 253	91 265	116 274 111	87 595 035	418 300 204
Tyumen Region	614 858 128	576 667	127 287	91 764 032	172 749 045	346 514 858
Chelyabinsk Region	246 985 212	34 046	53 857	43 662 735	16 461 502	184 419 707
<b>Siberian Federal District</b>	<b>1 413 552 308</b>	<b>283 190</b>	<b>194 122</b>	<b>227 741 280</b>	<b>131 629 100</b>	<b>1 043 324 941</b>
Republic of Altai	6 469 148	2 747	6 002	826 469	725 241	4 893 419
Republic of Buryatiya	45 631 349	7 606	0	6 516 456	5 056 693	33 923 994
Republic of Tuva	5 448 588	15 063	478	912 323	199 700	4 301 559
Republic of Khakassia	23 090 907	3 459	0	3 238 026	1 317 771	18 400 265
Altai Territory	111 943 035	9 452	27 827	13 662 994	11 394 471	86 283 743
Zabaykal Territory	39 178 048	45 178	0	3 854 845	1 382 665	33 783 701
Krasnoyarsk Territory	247 471 914	32 980	69 843	50 812 205	20 624 505	172 040 872
Irkutsk Region	159 369 392	37 478	19 318	22 700 810	17 936 056	118 231 896
Kemerovo Region	168 315 942	6 356	35 016	18 590 082	10 391 613	138 700 668
Novosibirsk Region	407 713 971	109 466	5 451	78 638 059	47 476 347	278 429 339
Omsk Region	126 540 002	3 660	21 751	15 369 050	11 242 522	99 443 917
Tomsk Region	72 380 012	9 745	8 436	12 619 961	3 881 516	54 891 568
<b>Far Eastern Federal District</b>	<b>761 933 824</b>	<b>196 009</b>	<b>142 796</b>	<b>131 802 996</b>	<b>76 577 089</b>	<b>551 102 764</b>
Republic of Sakha (Yakutia)	94 128 693	74 919	20 470	16 494 152	23 121 086	54 088 099
Kamchatka Territory	41 486 693	9 681	3 076	6 163 609	2 675 288	32 522 534
Primorskiy Territory	190 068 034	12 908	14 182	35 747 587	11 427 208	142 512 703
Khabarovsk Territory	242 928 431	21 388	5 921	37 027 412	21 016 990	184 175 496
Amur Region	81 813 322	21 881	8 444	15 931 017	8 091 453	57 459 833
Magadan Region	38 702 855	17 929	90 467	5 412 112	5 981 908	27 158 937
Sakhalin Region	65 402 612	36 976	164	13 965 759	4 106 218	47 010 426
Jewish Autonomous Region	6 389 170	327	72	788 447	141 631	5 451 266
Chukotka Autonomous Area	1 014 014	0	0	272 901	15 307	723 470



Table 38.1

**Distribution of clients' funds in foreign currency by credit institutions registered in respective regions, as of  
1.12.13**

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
<b>Central Federal District</b>	8 269 914 084	28 599 455	488	963 223 272	4 180 383 784	2 750 383 914
Belgorod Region	1 187 057	0	0	17 030	0	1 170 024
Bryansk Region	0	0	0	0	0	0
Vladimir Region	1 418 629	0	0	4 304	904	1 413 421
Voronezh Region	565 999	0	0	155 231	99 575	311 190
Ivanovo Region	864 758	0	0	11 413	0	853 179
Kaluga Region	1 472 471	0	0	63 283	23 256	1 385 932
Kostroma Region	9 146 582	0	0	622 484	282 370	8 232 102
Kursk Region	541 170	0	0	120 957	0	420 070
Lipetsk Region	1 440 581	0	0	899 682	0	540 899
Moscow Region	10 259 501	0	0	466 265	2 208 216	7 548 192
Orel Region	360 992	0	0	67 504	96 289	197 199
Ryazan Region	748 533	0	0	149 392	33 693	564 709
Smolensk Region	5 271 439	0	0	141 007	528 172	4 596 526
Tambov Region	77 696	0	0	60 648	0	16 707
Tver Region	957 354	0	0	39 002	319 737	598 544
Tula Region	93 377	0	0	1 886	0	91 491
Yaroslavl Region	676 762	0	0	18 235	0	658 494
City of Moscow	8 234 831 183	28 599 455	488	960 384 949	4 176 791 572	2 721 785 235
<b>North-Western Federal District</b>	243 196 419	7 009	0	23 393 705	112 497 370	101 278 353
Republic of Karelia	21 523	0	0	12 943	0	8 539
Komi Republic	757 593	0	0	4 034	18 075	735 269
Akhangel'sk Region	45 333	0	0	230	15 069	30 034
Vologda Region	7 015 248	0	0	2 200 187	709 121	4 105 080
Kaliningrad Region	6 744 735	0	0	2 023 102	2 011 584	2 657 289
Leningrad Region	1 975 706	0	0	85 856	4 870	1 871 720
Murmansk Region	1 325 823	0	0	1 022 469	0	274 058
Novgorod Region	115 777	0	0	6 368	0	87 506
Pskov Region	155 127	0	0	3 671	0	151 446
St Petersburg	225 039 554	7 009	0	18 034 845	109 738 651	91 357 412
<b>Southern Federal District</b>	14 693 256	0	0	1 506 230	3 623 877	9 257 540
Republic of Adygeya	46 586	0	0	1 931	0	44 642
Republic of Kalmykia	117 408	0	0	24	46 751	70 633
Krasnodar Territory	4 682 692	0	0	324 698	265 408	3 871 441
Astrakhan Region	286 496	0	0	214 387	0	65 540
Volgograd Region	1 429 051	0	0	26 789	211 936	1 190 324
Rostov Region	8 131 023	0	0	938 401	3 099 782	4 014 960
<b>North-Caucasian Federal District</b>	3 953 522	0	0	217 163	70 779	3 573 198
Republic of Dagestan	192 200	0	0	15 682	0	172 243
Republic of Ingushetia	9 367	0	0	5 841	0	3 458
Kabardino-Balkar Republic	79 658	0	0	1 616	0	78 027
Karachai-Cherkess Republic	3 330 251	0	0	186 595	33	3 055 784
Republic of North Ossetia - Alania	142 831	0	0	838	0	141 812
Chechen Republic	0	0	0	0	0	0

Stavropol Territory	199 215	0	0	6 591	70 746	121 874
<b>Volga Federal District</b>	104 138 476	6 415	0	7 540 054	46 595 671	48 210 250
Republic of Bashkortostan	3 379 311	0	0	186 889	128 533	3 058 270
Republic of Marii El	13 932	0	0	1	0	4 360
Republic of Mordovia	218 820	0	0	6 979	0	210 544
Republic of Tatarstan	61 272 683	6 414	0	1 941 417	39 807 956	18 417 828
Udmurt Republic	1 090 179	0	0	223 245	0	866 917
Chuvash Republic	390 399	0	0	31 857	0	358 424
Perm Territory	3 087 477	0	0	377 800	36 374	2 673 303
Kirov Region	1 515 635	0	0	63 102	456 634	995 372
Nizhny Novgograd Region	3 997 533	1	0	337 511	815 931	2 787 240
Orenburg Region	2 117 991	0	0	25 745	636 914	1 455 328
Penza Region	1 017	0	0	519	498	0
Samara Region	20 971 494	0	0	3 472 691	4 252 858	12 666 089
Saratov Region	5 886 515	0	0	807 837	459 973	4 585 554
Ulyanovsk Region	195 490	0	0	64 461	0	131 021
<b>Ural Federal District</b>	100 724 893	33 413	0	17 796 078	20 230 908	49 332 456
Kurgan Region	17 993	0	0	1 496	0	16 497
Sverdlovsk Region	29 501 243	0	0	1 297 669	9 527 806	18 184 022
Tyumen Region	63 923 367	33 058	0	14 078 291	10 420 820	27 061 080
Chelyabinsk Region	7 282 290	355	0	2 418 622	282 282	4 070 857
<b>Siberian Federal District</b>	57 464 010	0	17 404	9 319 335	4 960 079	37 281 593
Republic of Altai	37 287	0	0	18 806	0	18 481
Republic of Buryatiya	2 775 244	0	0	2 087 928	0	236 427
Republic of Tuva	1 729	0	0	0	0	1 729
Republic of Khakassia	51 939	0	0	1 224	0	48 493
Altai Territory	282 428	0	0	59 995	0	220 776
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	4 966 216	0	0	149 350	174 526	4 602 812
Irkutsk Region	668 333	0	0	161 700	42 406	395 647
Kemerovo Region	495 353	0	0	170 994	0	324 359
Novosibirsk Region	46 800 489	0	17 404	6 114 404	4 733 163	30 612 895
Omsk Region	1 089 926	0	0	481 789	9 984	598 070
Tomsk Region	295 066	0	0	73 145	0	221 904
<b>Far Eastern Federal District</b>	41 103 360	149	0	5 367 000	8 158 862	25 088 090
Republic of Sakha (Yakutia)	1 255 176	0	0	20 224	2 299	1 161 626
Kamchatka Territory	1 509 270	0	0	544 983	100 075	839 005
Primorskiy Territory	9 257 218	0	0	1 663 453	244 141	7 179 164
Khabarovsk Territory	258 641	0	0	5 655	0	246 139
Amur Region	27 264 715	0	0	2 301 611	7 811 683	14 937 508
Magadan Region	0	0	0	0	0	0
Sakhalin Region	1 558 340	149	0	831 074	664	724 648
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 1.12.13**

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
<b>Central Federal District</b>	7 406 550 868	27 280 610	17 892	845 732 893	4 057 803 820	2 242 903 849
Belgorod Region	15 397 924	0	0	479 873	874 991	11 948 631
Bryansk Region	3 223 981	643	0	120 716	185 430	2 464 059
Vladimir Region	11 048 493	238	0	438 714	558 653	7 571 508
Voronezh Region	46 616 938	0	0	7 253 059	13 401 682	21 772 817
Ivanovo Region	5 329 154	25	0	110 993	30 214	4 688 984
Kaluga Region	8 850 209	730	0	705 281	703 479	5 615 075
Kostroma Region	3 230 899	61	0	318 517	70 162	2 447 266
Kursk Region	3 515 424	0	0	311 531	113 953	2 331 254
Lipetsk Region	5 494 374	0	0	1 190 287	4 293	3 468 688
Moscow Region	80 454 544	112	0	11 213 507	10 249 444	52 201 960
Orel Region	2 476 806	19	0	174 871	96 621	1 752 807
Ryazan Region	6 290 087	0	0	165 624	1 540 264	3 585 556
Smolensk Region	6 735 676	277	0	333 611	275 703	3 780 914
Tambov Region	2 312 887	0	0	102 625	8 908	1 525 139
Tver Region	8 769 473	519	0	1 049 988	371 723	4 489 369
Tula Region	9 411 353	0	0	877 520	1 904 925	4 914 679
Yaroslavl Region	9 093 593	30	0	694 500	1 328 934	5 859 293
City of Moscow	7 178 299 053	27 277 956	17 892	820 191 676	4 026 084 441	2 102 485 850
<b>North-Western Federal District</b>	555 274 799	92 390	0	63 863 328	178 416 710	282 225 409
Republic of Karelia	2 959 275	0	0	193 234	11 981	2 384 177
Komi Republic	6 814 337	16	0	365 416	601 073	4 138 409
Akhangel'sk Region	8 217 315	65	0	1 710 590	600 514	5 129 371
Vologda Region	13 647 259	4	0	3 177 523	4 366 231	4 338 098
Kaliningrad Region	25 122 083	361	0	3 862 766	2 841 671	15 315 828
Leningrad Region	3 915 197	0	0	355 165	457 932	2 916 208
Murmansk Region	9 609 976	0	0	2 741 120	400 480	5 166 233
Novgorod Region	3 294 070	134	0	865 171	26 553	1 976 252
Pskov Region	2 887 454	0	0	198 563	234 741	1 813 770
St Petersburg	478 807 833	91 810	0	50 393 780	168 875 534	239 047 063
<b>Southern Federal District</b>	101 817 512	1 354	0	13 688 446	7 377 481	70 605 951
Republic of Adygeya	620 042	0	0	33 691	54 133	410 143
Republic of Kalmykia	331 656	0	0	1 454	51 929	223 974
Krasnodar Territory	41 591 292	1 216	0	3 666 316	785 536	33 810 904
Astrakhan Region	4 608 626	107	0	499 633	804 376	2 849 520
Volgograd Region	13 735 797	0	0	901 664	305 419	10 121 624
Rostov Region	40 930 099	31	0	8 585 688	5 376 088	23 189 786
<b>North-Caucasian Federal District</b>	17 971 149	13 819	0	642 381	379 729	13 487 176
Republic of Dagestan	1 060 779	0	0	34 091	70 366	858 020
Republic of Ingushetia	232 415	0	0	7 872	0	195 571
Kabardino-Balkar Republic	1 730 901	0	0	57 821	11 285	1 298 260
Karachai-Cherkess Republic	816 447	0	0	134 746	11 119	529 170
Republic of North Ossetia - Alania	1 150 795	13 795	0	21 789	0	758 542
Chechen Republic	151 971	0	0	5 839	0	145 955
Stavropol Territory	12 827 841	24	0	380 223	286 959	9 701 658

<b>Volga Federal District</b>	318 602 751	1 177 741	0	35 110 335	64 366 752	174 964 367
Republic of Bashkortostan	28 485 733	843 980	0	3 793 988	4 440 188	15 200 353
Republic of Marii El	1 698 676	0	0	52 652	349 361	771 433
Republic of Mordovia	1 942 348	59	0	160 191	0	1 075 130
Republic of Tatarstan	78 888 020	6 693	0	3 553 571	39 343 584	28 681 680
Udmurt Republic	5 500 507	31	0	883 336	1 093	2 800 487
Chuvash Republic	6 212 895	0	0	1 981 660	795 125	2 076 345
Perm Territory	24 480 263	74	0	2 775 571	1 139 532	17 112 112
Kirov Region	4 370 092	79	0	1 024 349	540 539	2 099 867
Nizhny Novgograd Region	54 934 939	326 621	0	13 279 264	6 715 302	21 181 448
Orenburg Region	9 093 257	0	0	520 380	2 310 228	5 495 549
Penza Region	3 616 443	204	0	90 213	32 876	2 480 243
Samara Region	75 069 486	0	0	4 974 514	6 850 310	57 824 142
Saratov Region	15 640 017	0	0	1 076 886	1 619 026	11 908 789
Ulyanovsk Region	8 670 075	0	0	943 760	229 588	6 256 789
<b>Ural Federal District</b>	199 038 016	66 731	0	16 237 097	27 315 898	128 887 630
Kurgan Region	1 269 322	0	0	141 957	24 057	771 063
Sverdlovsk Region	70 524 982	33 209	0	6 930 066	13 260 289	44 687 826
Tyumen Region	101 945 248	32 784	0	5 840 504	11 153 717	69 479 353
Chelyabinsk Region	25 298 464	738	0	3 324 570	2 877 835	13 949 388
<b>Siberian Federal District</b>	114 738 601	12 319	0	15 635 087	14 023 290	65 515 358
Republic of Altai	191 011	0	0	22 979	0	112 602
Republic of Buryatiya	5 194 221	0	0	2 183 831	9 957	1 378 686
Republic of Tuva	428 719	0	0	331 938	0	37 764
Republic of Khakassia	890 141	63	0	15 800	187 180	581 255
Altai Territory	9 404 468	106	0	518 449	2 277 743	4 609 504
Zabaykal Territory	1 739 138	0	0	129 080	15 274	708 874
Krasnoyarsk Territory	14 369 607	3	0	2 069 866	1 175 340	8 697 167
Irkutsk Region	11 000 924	36	0	887 987	550 911	6 197 604
Kemerovo Region	19 313 420	0	0	1 632 455	5 990 590	8 197 754
Novosibirsk Region	37 407 406	11 692	0	6 661 730	2 769 496	25 065 018
Omsk Region	8 434 204	168	0	816 872	184 120	6 391 835
Tomsk Region	6 365 342	251	0	364 100	862 679	3 537 295
<b>Far Eastern Federal District</b>	86 560 887	1 476	0	23 937 038	10 014 115	41 837 463
Republic of Sakha (Yakutia)	3 436 373	0	0	155 594	1 660	1 414 858
Kamchatka Territory	4 433 804	113	0	711 333	99 575	3 320 715
Primorskiy Territory	20 685 003	1 047	0	3 982 931	460 249	14 756 266
Khabarovsk Territory	34 415 726	4	0	16 118 429	1 013 287	14 556 527
Amur Region	11 715 313	0	0	778 895	6 616 745	2 973 378
Magadan Region	4 645 671	163	0	285 436	630 640	1 150 281
Sakhalin Region	6 922 904	149	0	1 894 674	1 191 959	3 411 235
Jewish Autonomous Region	306 093	0	0	9 746	0	254 203
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 1.12.13**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
<b>Central Federal District</b>	4 870 438 619	2 143 623 790	2 726 814 829
Belgorod Region	16 596	0	16 596
Bryansk Region	0	0	0
Vladimir Region	0	0	0
Voronezh Region	784 715	784 715	0
Ivanovo Region	1 318 309	1 318 309	0
Kaluga Region	149 400	149 400	0
Kostroma Region	9 169 144	8 231 662	937 482
Kursk Region	0	0	0
Lipetsk Region	1 067 470	1 067 470	0
Moscow Region	395 000	395 000	0
Orel Region	0	0	0
Ryazan Region	0	0	0
Smolensk Region	539 536	341 026	198 510
Tambov Region	61 000	61 000	0
Tver Region	0	0	0
Tula Region	308 319	305 000	3 319
Yaroslavl Region	150 000	150 000	0
City of Moscow	4 856 479 130	2 130 820 208	2 725 658 922
<b>North-Western Federal District</b>	69 333 744	51 102 330	18 231 414
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangel'sk Region	82 000	82 000	0
Vologda Region	2 054 036	1 391 531	662 505
Kaliningrad Region	223 305	223 305	0
Leningrad Region	0	0	0
Murmansk Region	2 422 000	2 422 000	0
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	64 552 403	46 983 494	17 568 909
<b>Southern Federal District</b>	11 930 291	10 199 981	1 730 310
Republic of Adygeya	371 000	371 000	0
Republic of Kalmykia	50 000	50 000	0
Krasnodar Territory	5 124 957	4 470 441	654 516
Astrakhan Region	0	0	0
Volgograd Region	257 229	215 000	42 229
Rostov Region	6 127 105	5 093 540	1 033 565
<b>North-Caucasian Federal District</b>	362 812	246 362	116 450
Republic of Dagestan	96 362	96 362	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	0	0	0
Karachai-Cherkess Republic	266 450	150 000	116 450
Republic of North Ossetia - Alania	0	0	0
Chechen Republic	0	0	0
Stavropol Territory	0	0	0

<b>Volga Federal District</b>	79 678 247	70 130 963	9 547 284
Republic of Bashkortostan	5 155 041	2 410 095	2 744 946
Republic of Marii El	11 512	11 512	0
Republic of Mordovia	69 045	69 045	0
Republic of Tatarstan	30 896 369	25 868 452	5 027 917
Udmurt Republic	1 743 931	1 018 725	725 206
Chuvash Republic	276 424	246 552	29 872
Perm Territory	0	0	0
Kirov Region	699 074	699 074	0
Nizhny Novgogrod Region	4 041 794	3 898 542	143 252
Orenburg Region	406 442	406 442	0
Penza Region	59 166	59 166	0
Samara Region	35 772 874	34 918 358	854 516
Saratov Region	546 575	525 000	21 575
Ulyanovsk Region	0	0	0
<b>Ural Federal District</b>	76 893 691	47 750 490	29 143 201
Kurgan Region	0	0	0
Sverdlovsk Region	16 165 520	11 120 323	5 045 197
Tyumen Region	60 109 182	36 160 540	23 948 642
Chelyabinsk Region	618 989	469 627	149 362
<b>Siberian Federal District</b>	28 710 321	20 642 198	8 068 123
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	1 028 413	1 028 413	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	712 811	699 707	13 104
Irkutsk Region	300 000	300 000	0
Kemerovo Region	969 000	969 000	0
Novosibirsk Region	24 369 300	16 908 411	7 460 889
Omsk Region	1 330 797	736 667	594 130
Tomsk Region	0	0	0
<b>Far Eastern Federal District</b>	10 744 793	10 303 663	441 130
Republic of Sakha (Yakutia)	257 021	257 021	0
Kamchatka Territory	399 593	399 593	0
Primorskiy Territory	270 895	270 895	0
Khabarovsk Territory	0	0	0
Amur Region	9 804 784	9 363 654	441 130
Magadan Region	0	0	0
Sakhalin Region	12 500	12 500	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 1.12.13**

thousand rubles			
	Total	in rubles	in foreign currency
1	2	3	4
<b>Central Federal District</b>	4 879 503 496	2 150 245 490	2 729 258 006
Belgorod Region	16 596	0	16 596
Bryansk Region	0	0	0
Vladimir Region	37 234	0	37 234
Voronezh Region	784 801	784 801	0
Ivanovo Region	1 318 309	1 318 309	0
Kaluga Region	149 400	149 400	0
Kostroma Region	8 216 662	8 216 662	0
Kursk Region	0	0	0
Lipetsk Region	1 067 470	1 067 470	0
Moscow Region	395 000	395 000	0
Orel Region	51 143	0	51 143
Ryazan Region	0	0	0
Smolensk Region	0	0	0
Tambov Region	61 000	61 000	0
Tver Region	0	0	0
Tula Region	308 319	305 000	3 319
Yaroslavl Region	103 959	103 959	0
City of Moscow	4 866 993 603	2 137 843 889	2 729 149 714
<b>North-Western Federal District</b>	78 072 141	59 724 135	18 348 006
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangel'sk Region	82 000	82 000	0
Vologda Region	1 585 336	922 831	662 505
Kaliningrad Region	223 305	223 305	0
Leningrad Region	0	0	0
Murmansk Region	2 422 000	2 422 000	0
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	73 759 500	56 073 999	17 685 501
<b>Southern Federal District</b>	12 262 154	10 351 157	1 910 997
Republic of Adygeya	371 000	371 000	0
Republic of Kalmykia	0	0	0
Krasnodar Territory	4 382 133	3 727 617	654 516
Astrakhan Region	745 000	745 000	0
Volgograd Region	297 229	255 000	42 229
Rostov Region	6 466 792	5 252 540	1 214 252
<b>North-Caucasian Federal District</b>	96 362	96 362	0
Republik of Daghestan	96 362	96 362	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

<b>Volga Federal District</b>	81 080 578	70 696 058	10 384 520
Republic of Bashkortostan	5 237 425	2 482 541	2 754 884
Republic of Marii El	11 512	11 512	0
Republic of Mordovia	44 045	44 045	0
Republic of Tatarstan	31 664 645	26 228 452	5 436 193
Udmurt Republic	1 743 931	1 018 725	725 206
Chuvash Republic	321 552	321 552	0
Perm Territory	0	0	0
Kirov Region	699 074	699 074	0
Nizhny Novgogrod Region	4 173 337	3 581 191	592 146
Orenburg Region	406 442	406 442	0
Penza Region	59 166	59 166	0
Samara Region	36 172 874	35 318 358	854 516
Saratov Region	546 575	525 000	21 575
Ulyanovsk Region	0	0	0
<b>Ural Federal District</b>	79 431 106	50 181 531	29 249 575
Kurgan Region	0	0	0
Sverdlovsk Region	18 771 499	13 555 323	5 216 176
Tyumen Region	59 972 885	36 106 581	23 866 304
Chelyabinsk Region	686 722	519 627	167 095
<b>Siberian Federal District</b>	6 180 127	4 614 004	1 566 123
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	1 028 413	1 028 413	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	712 811	699 707	13 104
Irkutsk Region	300 000	300 000	0
Kemerovo Region	969 000	969 000	0
Novosibirsk Region	1 839 106	880 217	958 889
Omsk Region	1 330 797	736 667	594 130
Tomsk Region	0	0	0
<b>Far Eastern Federal District</b>	8 363 895	7 971 040	392 855
Republic of Sakha (Yakutia)	192 021	192 021	0
Kamchatka Territory	399 593	399 593	0
Primorskiy Territory	270 895	270 895	0
Khabarovsk Territory	9 931	0	9 931
Amur Region	7 478 955	7 096 031	382 924
Magadan Region	0	0	0
Sakhalin Region	12 500	12 500	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	1.11.13	1.12.13
<b>Own funds (capital) adequacy</b>					
Ratio of own funds (capital) to risk-weighted assets	14,7	13,7	13,4	13,3	13,2
Ratio of core capital to risk-weighted assets	9,3	8,5	9,1	9,0	8,8
Ratio the value of credit risk on balance sheet assets	58,8	50,7	52,0	52,9	52,7
<b>Credit risk</b>					
Share of problem (IV quality category) and bad (V quality category) loans in total loans <sup>1)</sup>	6,6	6,0	6,3	6,3	6,2
Loan loss provisions made as percent of total loans <sup>1)</sup>	6,9	6,1	6,1	6,1	6,0
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	1,1	1,2
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	208,4	211,9
<i>Distribution of loans provided by credit institutions</i>					
agriculture, hunting and forestry	4,8	4,6	4,4	4,4	4,3
mining	2,9	3,2	2,9	2,9	2,9
manufacturing	15,2	14,0	13,5	13,5	13,6
production and distribution of energy, gas and water	2,9	2,7	2,7	2,6	2,6
constructing	5,6	5,5	5,8	5,9	5,9
wholesale and retail trade, car and household appliance repair	15,6	14,9	14,3	14,3	14,2
transport and communication	5,4	5,4	4,2	4,2	4,1
other economic activities	22,3	20,5	21,3	21,0	21,1
individuals	25,3	29,2	30,9	31,2	31,3
of which					
mortgage loans	6,7	7,5	7,9	8,1	8,2
<i>Geographical distribution of interbank loans and deposits <sup>2)</sup></i>					
Russian Federation	41,6	47,1	37,7	39,2	40,2
United Kingdom	20,2	17,5	22,5	23,2	20,1
USA	3,0	3,6	6,5	5,0	6,3
Germany	4,2	1,6	2,0	1,5	1,6
Austria	6,6	5,9	7,0	8,1	9,1
France	2,7	1,6	2,2	3,0	2,6
Italy	2,7	2,7	0,6	0,2	0,4
Cyprus	6,6	8,7	4,8	4,5	4,3
Netherlands	3,2	1,5	1,7	1,5	1,8
Other	9,0	9,8	15,0	13,7	13,5
<b>Liquidity</b>					
Ratio of high liquid assets to total assets	11,8	11,1	11,0	10,4	10,2
Ratio of liquid assets to total assets	23,9	23,2	20,5	19,9	20,8
Ratio of high liquid assets to demand liabilities (N2)	60,1	58,0	63,3	62,3	63,3
Ratio of liquid assets to short-term liabilities (N3)	81,6	82,9	82,0	82,1	76,4
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	88,2
Ratio of clients' funds to total loans <sup>3)</sup>	105,3	101,2	98,9	97,5	97,2
<b>Market risk <sup>4)</sup> to total own funds (capital) <sup>5)</sup></b>					
of which					
Interest rate risk	33,8	36,0	36,9	38,9	39,3
Equity position risk	12,9	6,0	4,2	4,0	3,8
Foreign exchange risk	3,0	5,4	4,8	4,9	5,0
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	4,2	2,2	2,2	2,0	1,9
<b>Banks' financial result over the reporting period (billion rubles)</b>					
as percent of the banking sector assets <sup>6)</sup>	2,4	2,3	1,5	1,6	1,7
as percent of the banking sector own funds (capital) <sup>6)</sup>	17,6	18,2	11,7	12,7	13,6
<b>Return on assets <sup>7)</sup></b>	2,4	2,3	2,0	2,0	1,9
<b>Return on equity <sup>7)</sup></b>	17,6	18,2	16,1	15,6	14,9

<sup>1)</sup> Calculated by form 0409115 paragraphs 1, 2, 3.

<sup>2)</sup> By 0409501 form "Information on interbank loans and deposits".

<sup>3)</sup> Except loans, deposits and other funds, placed in interbank market.

<sup>4)</sup> Calculated by form 0409135 (before 1.01.11 - by form 0409153).

<sup>5)</sup> Capital of credit institutions that conduct operations that calculate market risk.

<sup>6)</sup> Assets and capital calculated as averages over the reporting period.

<sup>7)</sup> 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 <sup>1</sup>		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 <sup>2</sup>	52 <sup>2</sup>	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 <sup>2</sup>	50 <sup>2</sup>	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
Reference data: own funds (capital) adequacy ratio as of 1.12.13, %	13,2	11,3		36,5		25,4		16,9		13,1	

<sup>1</sup> 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.

<sup>2</sup> Including 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	1.11.13	1.12.13
Authorised capital of credit institutions, included in own funds' calculation, billion rubles	1 282,0	1 394,3	1 462,8	1 468,9	1 497,5
Banking sector own funds (capital), billion rubles	5 242,1	6 112,9	6 798,2	6 894,6	6 975,1
Ratio of authorised capital to own funds (capital) of credit institutions, percent	24,5	22,8	21,5	21,3	21,5

Structure of own funds (capital) of the banking sector (percent) <sup>1</sup>

Indicators	1.01.12	1.01.13	1.10.13	1.11.13	1.12.13
<b>1. Factors of own funds (capital) increase</b>	<b>115,2</b>	<b>117,4</b>	<b>116,3</b>	<b>116,1</b>	<b>116,1</b>
1.1. Authorised capital	24,5	22,8	21,5	21,3	21,5
1.2. Issue income	21,5	20,3	19,8	19,8	19,3
1.3. Credit institutions' profit and funds	42,9	46,8	47,5	47,6	47,6
1.4. Subordinated loans	22,7	24,2	24,2	24,1	24,5
1.5. Increase in value of property due to revaluation	3,7	3,3	3,3	3,2	3,2
1.6. Other factors of increase	0,0	0,0	0,0	0,0	0,0
<b>2. Factors of own funds (capital) decrease</b>	<b>15,2</b>	<b>17,4</b>	<b>16,3</b>	<b>16,1</b>	<b>16,1</b>
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	0,1
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	13,1
2.7. Other factors	0,7	0,4	1,0	1,0	1,0
<b>Own funds (capital), total</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>

<sup>1</sup> 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 <sup>1</sup>	1.01.12	1.01.13	1.10.13	1.11.13	1.12.13
1 <sup>st</sup> group of assets	0,0	0,0	0,0	0,0	0,0
2 <sup>nd</sup> group of assets	829,7	975,1	953,3	938,5	972,9
3 <sup>rd</sup> group of assets	146,7	210,6	343,5	356,8	359,5
4 <sup>th</sup> group of assets	23 482,4	23 897,1	26 941,8	27 762,9	28 296,5
5 <sup>th</sup> group of assets	0,6	7,4	6,6	7,0	7,2
The value of credit risk on balance sheet assets	24 459,4	25 090,2	28 245,3	29 065,2	29 636,1

Reference data:

	1.01.12	1.01.13	1.10.13	1.11.13	1.12.13
1 <sup>st</sup> group of assets without adjustment to credit risk coefficients	-	-	6 461,6	6 159,3	6 427,1

<sup>1</sup> 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	1.11.13	1.12.13
1	Banking sector own funds (capital), billion rubles	5 242,1	6 112,9	6 798,2	6 894,6	6 975,1
2	Risk-weighted assets, billion rubles	35 760,6	44 640,7	50 878,4	51 868,7	52 965,1
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	24 460,3	25 090,2	28 245,3	29 065,2	29 636,1
	- risk-weighted claims on counterparties related to a bank (code 8957 <sup>1</sup> ), billion rubles	1 367,5	1 781,6	2 123,7	2 015,0	2 093,4
	- the amount of mortgage loans and accrued (accumulated) interest claims (code 8807), billion rubles	67,7	109,5	119,5	124,4	142,0
	- the value of credit risk on contingent credit liabilities, billion rubles	2 976,4	3 448,0	3 706,2	3 788,4	3 960,9
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles <sup>2</sup>	303,7	198,0	282,6	284,6	302,8
	- the value of operational risk, billion rubles	1 959,0	3 148,3	3 585,5	3 584,0	3 569,5
	- market risk, billion rubles	2 377,7	2 646,9	3 013,7	3 172,3	3 232,6
	- credit claims of clearing participants (codes 8847 and 8852)	-	-	25,7	23,7	27,1
	- higher-risk transactions, billion rubles	2 248,3	8 501,0	9 525,4	9 366,6	9 463,6
	- corrective coefficient of own funds (capital) adequacy ratio's denominator which eliminates double counting of credit claims on higher-risk transactions	-	-	-384,8	-347,9	-384,6
	- the value of credit risk on the part of unsecured consumer loans, extended after 1.07.2013 at higher interest rates <sup>3</sup> (the codes 8859, 8860, 8861, 8862, 8864,8865)	-	-	635,6	792,5	921,9
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	14,7	13,7	13,4	13,3	13,2

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.

<sup>1</sup> 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".

<sup>2</sup> 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).

<sup>3</sup> 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")

**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		1.11.13		1.12.13	
	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% <sup>1</sup>	1	0,0	1	0,0	1	0,0	2	0,0	4	0,1
From 10% to 12%	107	34,3	142	19,7	194	23,8	194	28,6	184	29,3
From 12% to 14%	125	16,6	143	53,2	148	63,1	142	57,7	156	59,3
14% and more	744	49,1	663	27,0	584	13,1	585	13,6	573	11,2
Banking sector, total	978	100,0	956	100,0	942	100,0	936	100,0	930	100,0

<sup>1</sup> 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)<sup>1</sup>

		1.01.12	1.01.13	1.10.13	1.11.13	1.12.13
Loans	Standard	53,4	58,5	56,9	56,7	56,9
	Substandard	29,4	26,0	28,1	28,3	28,5
	Doubtful	10,4	9,1	8,7	8,6	8,4
	Problem	2,7	2,5	2,3	2,2	2,2
	Loss	4,1	3,8	4,1	4,0	3,9
Loan loss provision (LLP)	Estimated LLP	9,1	8,3	8,2	8,1	7,9
	Estimated LLP adjusted for collateral	7,2	6,5	6,1	6,1	5,9
	LLP made	7,2	6,5	6,1	6,1	5,9
	LLP made as percent of estimated LLP	79,5	77,5	74,6	74,6	74,7
	LLP made as percent of estimated LLP adjusted for collateral	100,0	99,8	99,8	99,8	99,8
<b>Справочно:</b>						
Loans classified according to point 3.10 of the Bank of Russia's Regulation №254-P		14,7	13,8	15,0	15,4	15,7

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



Structure of loans and claims grouped into homogeneous portfolios <sup>1</sup>

	1.01.12		1.01.13		1.10.13		1.11.13		1.12.13	
	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %
1. Loans grouped into portfolios of homogeneous loans - total	5 589,2	100,0	7 993,4	100,0	9 726,3	100,0	9 945,7	100,0	10 120,5	100,0
of which:										
1.1. Loans to legal entities (except credit institutions)	474,2	8,5	644,2	8,1	776,7	8,0	783,9	7,9	795,5	7,9
1.2. Loans to individuals	5 115,1	91,5	7 349,0	91,9	8 949,4	92,0	9 161,3	92,1	9 324,9	92,1
1.3. Loans to credit institutions	0,0	0,0	0,1	0,0	0,1	0,0	0,5	0,0	0,1	0,0
2. Loans grouped into portfolios of homogeneous loans as a share of total loans	-	19,2	-	23,1	-	24,6	-	24,8	-	24,7
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	38,6	100,0	59,0	100,0	66,8	100,0	65,2	100,0	68,4	100,0
of which:										
4.1. Portfolios of homogeneous claims on legal entities	19,4	50,4	25,5	43,3	29,0	43,4	27,0	41,4	29,1	42,5
4.2. Portfolios of homogeneous claims on individuals	19,1	49,6	33,5	56,7	37,8	56,6	38,2	58,6	39,3	57,5
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	-	33,9	-	33,7

<sup>1</sup> Calculated on the basis of credit institutions' reporting by form 0409115.

Homogeneous loans and claims on legal entities and provisions made as of 1.12.13<sup>1</sup>

	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	795 528,7	100,0	27 469,5	100,0	3,5
of which by quality categories					
1.1. Quality Category I	875,4	0,1	0,0	0,0	0,0
1.2. Quality Category II	757 437,6	95,2	7 348,2	26,8	1,0
1.3. Quality Category III	10 316,3	1,3	1 600,4	5,8	15,5
1.4. Quality Category IV	9 278,8	1,2	3 517,0	12,8	37,9
1.5. Quality Category V	17 601,5	2,2	15 004,9	54,6	85,2
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	111,1	100,0	0,0	100,0	0,0
of which by quality categories					
2.1. Quality Category I	111,1	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	795 639,8		27 469,5		3,5
4. Homogeneous claims grouped into portfolios - total	29 093,3	100,0	9 867,7	100,0	33,9
of which by quality categories					
4.1. Quality Category I	10 834,3	37,2	0,0	0,0	0,0
4.2. Quality Category II	7 827,6	26,9	203,5	2,1	2,6
4.3. Quality Category III	772,2	2,7	74,5	0,8	9,6
4.4. Quality Category IV	61,9	0,2	15,8	0,2	25,5
4.5. Quality Category V	9597,2	33,0	9574,0	97,0	99,8
5. Claims for interest payments - total	6 269,1	100,0	1 326,6	100,0	21,2
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	1 613,8	25,7	1 235,4	93,1	76,6

<sup>1</sup> Calculated on the basis of credit institutions' reporting by form 0409115.

Homogeneous loans and claims on individuals and provisions made as of 1.12.13<sup>1</sup>

	Loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims in % of corresponding loans and claims portfolios
	mln. rubles	in % of total loans and claims	mln. rubles	in % of total provision made	
1. Loans to individuals grouped into portfolios of homogeneous loans - total of which	9 324 890,5	100,0	612 812,7	100,0	6,6
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	653 949,5	7,0	16 628,1	2,7	2,5
1.1.2. residential real estate (mortgage) loans, total	1 970 695,9	21,1	35 601,0	5,8	1,8
1.1.3. car loans, total	890 554,5	9,6	42 891,4	7,0	4,8
1.1.4. other consumer loans, total	5 778 332,4	62,0	516 335,6	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 <sup>2</sup>	481 025,9	5,2	8 054,8	1,3	1,7
1.2.2. a portfolio of loans without overdue payments	7 857 584,7	84,3	104 170,7	17,0	1,3
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	262 550,1	2,8	13 888,2	2,3	5,3
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	152 024,6	1,6	40 125,9	6,5	26,4
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	133 539,6	1,4	74 379,7	12,1	55,7
1.2.6. a portfolio of loans with payments being overdue from 181 to 360 calendar days	182 018,3	2,0	147 130,4	24,0	80,8
1.2.7. a portfolio of loans with payments being overdue more than 360 calendar days	224 789,1	2,4	223 706,5	36,5	99,5
1.3. classified into the following loan quality categories:					
1.3.1. Quality category II	8 394 464,5	90,0	100 797,9	16,4	1,2
1.3.2. Quality category III	313 537,6	3,4	30 792,0	5,0	9,8
1.3.3. Quality category IV	134 870,7	1,4	58 107,2	9,5	43,1
1.3.4. Quality category V	482 017,8	5,2	423 115,7	69,0	87,8
2. Claims grouped into portfolios of homogeneous claims - total	39 282,6	8,2	13 144,9	3,1	33,5
of which by quality categories					
2.1. Quality category I	866,8	0,2	0,0	0,0	0,0
2.2. Quality category II	22 972,4	4,8	387,3	0,1	1,7
2.3. Quality category III	1569,8	0,3	226,9	0,1	14,5
2.4. Quality category IV	1438,6	0,3	698,6	0,2	48,6
2.5. Quality category V	12434,9	2,6	11832,0	2,8	95,2
3. Claims for interest payments - total	129 630,3	100,0	36 422,3	100,0	28,1
of which					
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	41 665,1	32,1	33 008,1	90,6	79,2

<sup>1</sup> Calculated on the basis of credit institutions' reporting by form 0409115.

<sup>2</sup> 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 categories<sup>1</sup>

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	1.11.13	1.12.13	1.01.12	1.01.13	1.10.13	1.11.13	1.12.13
Substandard	8,3	8,9	9,4	9,6	9,9	2,1	2,2	2,0	2,1	2,1
Doubtful	22,9	21,1	19,4	19,3	19,3	15,9	14,9	13,7	13,6	13,6
Problem	16,3	16,3	14,4	14,2	14,7	44,3	41,8	37,8	38,5	39,3
Loss	52,4	53,6	56,5	56,6	55,7	91,5	90,1	85,2	84,9	85,1

<sup>1</sup> 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	1.11.13	1.12.13
<b>Overdue claims on loans, deposits and other placements, billion rubles</b>	<b>1133,0</b>	<b>1257,4</b>	<b>1399,3</b>	<b>1446,4</b>	<b>1453,7</b>
Of which					
- among 20 largest-asset credit institutions, billion rubles	845,7	960,6	1045,0	1082,0	1097,0
Share of overdue claims in loans, deposits and other placements of the banking sector, percent	3,9	3,7	3,6	3,7	3,6
Overdue claims in rubles					
- billion rubles	994,1	1122,8	1257,4	1294,4	1300,5
- as percent of total loans, deposits and other placements in rubles	4,7	4,2	4,2	4,2	4,2
Overdue claims in foreign currency					
- billion rubles	138,9	134,6	141,9	152,1	153,2
- as percent of total loans, deposits and other placements in foreign currency	1,9	1,9	1,6	1,7	1,6
- dollar equivalent, billion \$	4,3	4,4	4,4	4,7	4,6
Overdue claims on loans and other placements with non-financial institutions	822,6	924,1	956,2	985,0	987,8
Share of overdue claims in total volume of loans and other placements with non-financial institutions	4,6	4,6	4,3	4,4	4,4
Overdue claims on loans and other funds provided to individuals	291,1	313,0	422,5	435,5	440,1
Share of overdue claims in total volume of loans and other placements with individuals	5,2	4,0	4,5	4,5	4,5

## 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	1.11.13	1.12.13	1.01.12	1.01.13	1.10.13	1.11.13	1.12.13
No overdue claims	134	118	97	99	97	1,9	1,7	1,0	1,7	1,7
Less than 5%	638	644	638	617	602	79,8	81,2	82,1	80,7	81,1
From 5 to 10%	110	103	116	122	130	13,4	12,3	10,9	11,2	10,1
From 10 to 15%	35	28	28	37	40	0,8	1,2	2,5	2,9	3,4
From 15 to 20%	10	9	8	9	8	3,4	0,1	3,2	3,3	3,5
From 20 to 60%	7	11	9	6	6	0,4	3,2	0,0	0,0	0,0
From 60 to 90%	2	0	0	0	0	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	42	43	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	1.11.13	1.12.13
Large credit risks of the banking sector total, bln rubles	11 971,6	12 773,9	14 300,2	14 367,6	14 780,8
Share of large credit risks in the banking sector assets, %	28,8	25,8	26,3	26,1	26,3

Structure of large loans<sup>1</sup> grouped by types of collateral

	1.01.12	1.01.13	1.10.13	1.11.13	1.12.13
Volume of large loans, billion rubles	6 207,7	6 493,4	7 223,2	7 275,2	7 399,2
of which:					
Volume of secured loans , billion rubles	1 442,8	1 507,9	1 711,6	1 724,8	1 738,2
Volume of I quality category collateral, billion rubles	324,8	355,8	401,1	401,2	389,7
of which:					
collateral of quoted securities issued by legal entities, billion rubles	14,9	48,0	35,2	38,8	13,5
Volume of II quality category collateral, billion rubles	1 285,6	1 363,7	1 731,3	1 756,7	1 736,1
of which:					
collateral of securities, issued by legal entities, billion rubles	290,0	317,7	531,3	539,4	532,2
collateral of proprietary rights (claims), billion rubles	491,8	511,8	501,9	500,2	495,3

<sup>1</sup> 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 <sup>1</sup>						Current liquidity ratio <sup>2</sup>						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			
<b>Industry. total</b>	<b>67,4</b>	<b>65,5</b>	<b>65,8</b>	<b>63,5</b>	<b>45,6</b>	<b>42,7</b>	<b>197,5</b>	<b>190,0</b>	<b>184,3</b>	<b>148,8</b>	<b>122,7</b>	<b>129,9</b>	<b>31,1</b>	<b>33,5</b>	<b>32,0</b>	<b>30,1</b>	<b>42,0</b>	<b>42,8</b>	<b>8,1</b>	<b>6,3</b>	<b>3,2</b>
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

<sup>1</sup> Net gross assets in total assets (total of the balance)

<sup>2</sup> 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		1.11.13		1.12.13	
	as % of total credit institutions' capital <sup>1</sup>	share in market risk %	as % of total credit institutions' capital <sup>1</sup>	share in market risk %	as % of total credit institutions' capital <sup>1</sup>	share in market risk %	as % of total credit institutions' capital <sup>1</sup>	share in market risk %	as % of total credit institutions' capital <sup>1</sup>	share in market risk %
Market risk (MR), total	49,7	100,0	47,3	100,0	46,0	100,0	47,7	100,0	48,1	100,0
Of which										
- interest rate risk (IRR)	33,8	68,0	36,0	76,0	36,9	80,2	38,9	81,5	39,3	81,7
- equity position risk (EPR)	12,9	26,0	6,0	12,6	4,2	9,2	4,0	8,3	3,8	7,8
- foreign exchange risk (FER)	3,0	6,0	5,4	11,4	4,8	10,5	4,9	10,2	5,0	10,5
Reference data:										
Number of credit institutions <sup>1</sup>	621		613		646		656		644	
Share of credit institutions' assets <sup>1</sup> in total banking sector assets, %	92,3		92,5		97,6		97,5		97,7	

<sup>1</sup> 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	1.11.13	1.12.13
Share of assets in foreign currency in total assets, %	23,3	21,0	22,9	22,7	23,1
of which:					
- 20 largest-asset credit institutions	25,2	22,2	24,2	24,0	24,4
Share of liabilities in foreign currency in total liabilities, %	21,5	20,9	21,9	21,9	22,3
of which:					
- 20 largest-asset credit institutions	23,2	22,3	23,9	23,9	24,3
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	0,8
of which:					
- 20 largest-asset credit institutions	1,9	-0,1	0,3	0,1	0,1

**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	1.11.13	1.12.13
<b>Balance sheet positions</b>					
Claims, bln rubles	9 688,9	10 410,0	12 420,0	12 505,2	13 007,1
Liabilities, bln rubles	8 955,6	10 343,8	11 901,1	12 042,5	12 570,1
Net balance sheet position, bln rubles	733,4	66,2	519,0	462,7	437,0
Net balance sheet position to own funds (capital), % <sup>1</sup>	14,0	1,1	7,6	6,7	6,3
<b>Off-balance sheet positions<sup>2</sup></b>					
Claims, bln rubles	5 228,6	5 783,2	7 939,9	7 854,6	7 729,6
Liabilities, bln rubles	5 398,4	5 356,7	7 878,1	7 720,3	7 623,8
Net balance sheet position, bln rubles	-169,8	426,5	61,8	134,3	105,8
Net balance sheet position to own funds (capital), % <sup>1</sup>	-3,2	7,0	0,9	1,9	1,5

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

<sup>2</sup> 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
Number of credit institutions that exceeded the OFXP limits	6	4	5	5	6	5	2	3	3	3	0
Of which:											
- 20 largest-asset credit institutions	0	0	1	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
- 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

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		
<b>1. Credit institutions with net short OFXP</b>								
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
<b>2. Credit institutions with net long OFXP</b>								
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

## Open currency positions of the banking sector by currencies as of 1.12.13

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
<b>USD</b>					
short	365	-63,7	-1,3	195,9	-259,6
long	503	52,1	2,5	-15,9	68,0
<b>EUR</b>					
short	404	-92,7	-1,9	-164,3	71,6
long	456	11,8	0,6	-37,5	49,3
<b>GBP</b>					
short	101	-4,6	-0,1	-0,9	-3,7
long	287	11,1	0,5	12,5	-1,5

## Liquidity of Credit Institutions

Table 63

### Relation of long-term assets and long-term liabilities<sup>1</sup> of the banking sector

	1.01.12	1.01.13	1.10.13 <sup>3</sup>	1.11.13	1.12.13
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	28,5	28,5	37,9	38,6	38,6
Liabilities with maturity in excess of 1 year, as percent of total liabilities	24,1	23,0	23,7	23,7	24,1
A measure of using short-term liabilities to fund long-term liquid assets, percent <sup>2</sup>	-4,7	-2,7	21,1	22,0	21,8

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> 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 <sup>1</sup>	1.11.13	1.12.13	1.01.12	1.01.13	1.10.13 <sup>1</sup>	1.11.13	1.12.13
Less than 0	608	616	257	252	252	51,5	57,1	7,8	7,6	6,4
From 0 to 20	316	300	415	424	413	47,1	42,3	25,1	27,1	25,6
More than 20	54	40	267	257	262	1,4	0,6	67,2	65,3	68,1
Data not available	0	0	3	3	3	0,0	0,0	0,0	0,0	0,0
Total	978	956	942	936	930	100,0	100,0	100,0	100,0	100,0

<sup>1</sup> 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 liabilities<sup>1</sup> of the banking sector**

	1.01.12	1.01.13	1.10.13 <sup>2</sup>	1.11.13	1.12.13
Liquid assets with maturity up to 30 days, as percent of liquid assets	48,0	48,0	35,5	35,0	36,5
Liabilities with maturity up to 30 days, as percent of total liabilities	43,0	43,6	41,4	41,4	43,8
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	11,1	12,2

<sup>1</sup> 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.

<sup>2</sup> 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 <sup>1</sup>	1.11.13	1.12.13	1.01.12	1.01.13	1.10.13 <sup>1</sup>	1.11.13	1.12.13
Less than 0	446	403	452	469	458	25,6	21,3	25,6	28,3	14,3
From 0 to 20	208	248	237	227	239	12,3	13,8	52,1	22,7	58,8
More than 20	324	305	250	237	230	62,1	64,9	22,2	49,1	26,8
Data not available	0	0	3	3	3	0,0	0,0	0,0	0,0	0,0
Total	978	956	942	936	930	100,0	100,0	100,0	100,0	100,0

<sup>1</sup> 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).