

THE CENTRAL BANK OF THE RUSSIAN FEDERATION
BANKING SUPERVISION DEPARTMENT

REVIEW OF THE BANKING SECTOR OF THE RUSSIAN FEDERATION

(INTERNET-VERSION)

ANALYTICAL DATA

№ 137 March 2014

Table of Contents	Tables
General Information on the Russian Banking Sector	1-11
Banking sector in the economy of Russia	1-3
Institutional features of the banking sector	4-11
Activities of Credit Institutions	12-39.2
Main trends	12-29
Financial condition	30-31
Regional breakdown	32.1-39.2
Macroprudential Indicators of the Banking Sector	40-66
Some indicators of the banking sector financial soundness	40
Capital adequacy	41-46
Credit risk	47-56
Market risk	57-62
Liquidity of credit institutions	63-66

General Information on the Russian Banking Sector
Banking sector in the economy of Russia

Table 1

Macroeconomic indicators

Indicator		1.01.09	1.01.10	1.01.11	1.01.12	1.01.13	1.01.14
1.	Banking sector assets (billion rubles) as % of GDP	28 022,3 67,9	29 430,0 75,8	33 804,6 73,0	41 627,5 74,8	49 509,6 80,1	57423,1 86,1
2.	Banking sector own funds (capital) (billion rubles) as % of GDP as % of the banking sector assets	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 9,9 12,3	7064,3 10,6 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	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 12,5	18 147,7 39,2 53,7 4 084,8 8,8 12,1 12,6	23 266,2 41,8 55,9 5 550,9 10,0 13,3 15,6	27 708,5 44,8 56,0 7 737,1 12,5 15,6 19,5	32456,3 48,7 56,5 9957,1 14,9 17,3 22,7
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)	791,9 11,8	621,5 10,3	595,8 9,0	725,7 8,6	806,3 8,4	879,4 9,3
4.	Securities acquired by credit institutions (billion rubles) ¹ as % of GDP as % of the banking sector assets	2 365,2 5,7 8,4	4 309,4 11,1 14,6	5 829,0 12,6 17,2	6 211,7 11,2 14,9	7 034,9 11,4 14,2	7822,3 11,7 13,6
5.	Individual deposits (billion rubles) as % of GDP as % of the banking sector liabilities ² as % of income of the population	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 23,1 28,8 36,0	16957,5 25,4 29,5 38,6
6.	Funds raised from organisations (billion rubles) ³ as % of GDP as % of the banking sector liabilities ²	8 774,6 21,3 31,3	9 557,2 24,6 32,5	11 126,9 24,0 32,9	13 995,7 25,2 33,6	15 648,2 25,3 31,6	17787,0 26,7 31,0
Reference data							
Indicator (billion rubles)		1.01.09	1.01.10	1.01.11	1.01.12	1.01.13	1.01.14
Gross Domestic Product		41 276,8	38 807,2	46 308,5	55 644,0	61 810,8	66 689,1
Fixed capital investment of organisations of all forms of ownership (except small businesses)		6 705,5	6 040,8	6 625,0	8 445,2	9 595,7	9 493,4
Income of the population		25 244,0	28 697,5	32 498,3	35 648,7	39 623,4	43 901,7

Hereinafter the data is given for operating organizations in accordance with State registration book of credit institutions. Vnesheconombank is not included in this list.

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

² In this table «liabilities» stand for «bank funds and profits (capital items in the balance sheet) plus liabilities» or right side of accounting equation (total resources); this value is traditionally used in economic analysis in Russia as well as «pure liabilities».

³ Including deposits, government extra-budgetary funds, funds of the Ministry of Finance, financial agencies, individual entrepreneurs and clients in factoring and forfeiting operations, certificates of deposit, float and funds written down from clients' accounts but not entered in a credit institution's correspondent account (without funds, raised from credit institutions).

Table 2

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

Date	Assets		Own funds (capital) ¹		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 ²		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
1.01.13	3,9	18,9	1,2	16,6	0,8	12,7	2,3	39,4	2,6	53,0	6,1	20,0	4,1	11,8
1.02.13	-2,2	17,7	0,3	16,3	-0,2	13,5	0,8	39,6	1,3	52,4	-1,3	20,9	-2,2	13,6
1.03.13	1,5	20,3	0,9	17,5	0,4	15,0	1,7	39,1	1,6	50,1	2,3	22,1	1,7	18,3
1.04.13	1,4	20,0	1,8	17,1	0,9	13,9	2,2	37,4	2,6	47,3	2,4	23,0	1,8	19,5
1.05.13	1,7	20,3	0,6	17,5	2,1	13,6	3,2	36,5	3,6	45,4	3,2	24,1	1,8	20,9
1.06.13	1,8	19,3	0,7	16,8	0,7	11,8	2,7	34,8	3,2	43,0	0,1	21,7	2,6	18,5
1.07.13	2,2	19,2	2,9	20,1	1,4	11,8	2,6	33,9	2,7	41,2	2,7	21,8	3,6	23,4
1.08.13	1,2	18,3	0,9	18,9	2,0	12,9	2,8	33,8	2,7	39,4	1,1	23,1	0,2	21,8
1.09.13	1,0	18,4	1,3	18,1	1,5	12,3	2,5	32,5	2,8	37,3	0,9	22,4	0,5	20,3
1.10.13	0,9	18,5	1,3	20,4	1,0	12,8	1,4	31,0	2,1	35,7	0,0	22,1	0,9	19,0
1.11.13	1,2	16,7	1,4	18,8	1,4	12,8	2,3	30,1	2,1	34,3	0,7	21,7	-0,2	15,1
1.12.13	2,3	18,0	1,2	15,4	1,6	14,3	1,6	29,1	1,3	32,6	1,2	21,0	1,8	17,8
1.01.14	2,1	16,0	1,3	15,6	-0,7	12,7	1,9	28,7	1,6	31,3	4,3	19,0	0,4	13,7
1.02.14	1,8	20,7	0,1	15,3	2,8	16,1	0,2	28,0	0,1	29,8	-1,6	18,6	5,0	22,0
Reference data:														
Increase from the beginning of the current year	1,8		0,1		2,8		0,2		0,1		-1,6		5,0	
Increase over the same period of the previous year	-2,2		0,3		-0,2		0,8		1,3		-1,3		-2,2	

¹ Starting from 01.02.14 own funds (capital) are calculated in accordance with Basel III (Bank of Russia Ordinance No. 395-P dated December 28, 2012). Before 01.02.08 own funds (capital) were calculated in accordance with Bank of Russia Ordinance No. 215-P dated February 10, 2003.

² Calculated on the basis of credit institutions' reporting by form 0409115 (part 3, other consumer loans grouped into portfolio of homogeneous loans)

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

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

Institutional features of the banking sector

Table 4

Number of Russian credit institutions

Indicator	1.01.12	1.01.13	1.10.13	1.01.14	1.02.14
Credit institutions registered by the Bank of Russia and other authorities	1112	1094	1079	1071	1070
Operating credit institutions (credit institutions that have the right to conduct banking operations)	978	956	942	923	915
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	0	0
Credit institutions with their banking licenses being revoked (cancelled)	134	137	137	148	155
Credit institutions licensed to conduct operations in foreign currency	661	648	641	623	617
Credit institutions holding general licences	273	270	270	270	269

Table 5

Operating credit institutions (CIs), by federal districts

Federal district	1.01.12		1.01.13		1.10.13		1.01.14		1.02.14	
	Number of CIs	% of the total	Number of CIs	% of the total	Number of CIs	% of the total	Number of CIs	% of the total	Number of CIs	% of the total
Central	572	58,5	564	59,0	559	59,3	547	59,3	543	59,3
of which the City of Moscow and Moscow Region	512	52,4	506	52,9	506	53,7	498	54,0	495	54,1
North-Western	69	7,1	70	7,3	70	7,4	70	7,6	70	7,7
Southern	45	4,6	46	4,8	46	4,9	46	5,0	46	5,0
North-Caucasian	56	5,7	50	5,2	45	4,8	43	4,7	42	4,6
Volga	111	11,3	106	11,1	106	11,3	102	11,1	102	11,1
Ural	45	4,6	44	4,6	43	4,6	42	4,6	41	4,5
Siberian	54	5,5	53	5,5	51	5,4	51	5,5	49	5,4
Far Eastern	26	2,7	23	2,4	22	2,3	22	2,4	22	2,4
Russian Federation	978	100,0	956	100,0	942	100,0	923	100,0	915	100,0

Table 6

Branches of credit institutions (CIs), by federal districts

Federal district	CIs of the district			Branches of CIs of the district			Branches of operating CIs from other districts in the given district			Share, %								
										Branches from other districts relative to the total of CIs of the district and their branches			CIs and branches of the district relative to the total of CIs and branches in Russia			Branches from other districts relative to the total number of branches in Russia		
	1.01.13	1.01.14	1.02.14	1.01.13	1.01.14	1.02.14	1.01.13	1.01.14	1.02.14	1.01.13	1.01.14	1.02.14	1.01.13	1.01.14	1.02.14	1.01.13	1.01.14	1.02.14
Central	564	547	543	102	75	75	356	322	318	53,5	52,0	51,0	20,2	21,0	21,0	15,2	16,0	16,0
of which the City of Moscow and Moscow Region ¹	506	498	495	90	63	63	127	124	124	21,3	22,0	22,0	18,0	19,0	19,0	5,4	6,0	6,0
North-Western	70	70	70	9	8	8	302	280	277	382,3	359,0	355,0	2,4	3,0	3,0	12,9	14,0	14,0
Southern	46	46	46	17	15	15	232	209	206	368,3	343,0	338,0	1,9	2,0	2,0	9,9	10,0	10,0
North-Caucasian	50	43	42	82	72	71	87	83	83	65,9	72,0	73,0	4,0	4,0	4,0	3,7	4,0	4,0
Volga	106	102	102	85	67	67	433	322	321	226,7	191,0	190,0	5,8	6,0	6,0	18,4	16,0	16,0
Ural	44	42	41	80	74	73	174	157	154	140,3	135,0	135,0	3,8	4,0	4,0	7,4	8,0	8,0
Siberian	53	51	49	21	21	21	248	204	200	335,1	283,0	286,0	2,2	2,0	2,0	10,6	10,0	10,0
Far Eastern	23	22	22	7	7	7	114	89	89	380,0	307,0	307,0	0,9	1,0	1,0	4,9	4,0	4,0
Russian Federation	956	923	915	403	339	337	1946	1666	1648	143,2	132,0	132,0	41,1	43,0	43,0	82,8	83,0	83,0

¹ as one region

Table 7

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

Distribution of credit institutions ranged by assets (descending)	1.01.12		1.01.13		1.10.13		1.01.14		1.02.14	
	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total
First 5	20 804 718	50,0	24 894 916	50,3	27 843 710	51,2	30 235 131	52,7	31 362 026	53,7
From 6 to 20	8 413 454	20,2	9 660 925	19,5	10 364 775	19,1	10 905 104	19,0	10 829 081	18,5
From 21 to 50	4 564 408	11,0	5 745 193	11,6	6 164 238	11,3	6 383 544	11,1	6 408 456	11,0
From 51 to 200	5 389 002	13,0	6 399 522	12,9	6 985 997	12,9	6 982 880	12,2	6 993 626	12,0
From 201 to 500	1 916 580	4,6	2 246 789	4,5	2 424 867	4,5	2 376 786	4,1	2 330 537	4,0
From 501	539 359	1,3	562 302	1,1	564 297	1,0	539 625	0,9	525 911	0,9
Total	41 627 520	100,0	49 509 647	100,0	54 347 884	100,0	57 423 070	100,0	58 449 636	100,0

Table 8

**Concentration of assets of operating credit institutions by federal districts
(assets of 5 largest credit institutions of a district relative to total assets of
credit institutions operating in a district)**

Federal district	(%)				
	1.01.12	1.01.13	1.10.13	1.01.14	1.02.14
Central	56,3	56,4	57,5	58,8	59,8
of which the City of Moscow and Moscow Region	56,8	56,9	57,9	59,2	60,2
North-Western	68,7	66,2	66,9	67,3	67,0
Southern	68,6	68,7	70,2	68,6	66,5
North-Caucasian	43,4	52,8	48,9	46,9	49,0
Volga	44,8	46,5	46,6	46,9	47,1
Ural	66,5	68,8	68,2	69,8	69,9
Siberian	75,1	72,9	72,8	72,7	74,3
Far Eastern	74,8	82,9	86,0	85,1	85,5
Russian Federation	50,0	50,3	51,2	52,7	53,7

Table 9

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

Groups of credit institutions ranged by assets as of 1.01.13		Number of credit institutions as of 1.01.13	Groups as of 1.01.14						Licences revoked (cancelled)	Reorganised credit institution
			1	2	3	4	5	6		
1	First 5	5	5							
2	From 6 to 20	15		12	2					1
3	From 21 to 50	30		3	25	2				
4	From 51 to 200	150			3	131	7		7	2
5	From 201 to 500	300				16	260	11	7	6
6	From 501	456				1	32	393	27	2
Became operating after 1.01.13							1	7		
Total over the period									41	11
Total as of 1.01.13¹		956								
Total as of 1.01.14¹		915	5	15	30	150	300	411		

- credit institutions that moved up to the higher group by assets
- credit institutions remaining in the same group
- credit institutions that moved down to a lower group

¹ Credit institutions that have not provided their reporting are included only in the total as of the corresponding date

Table 10

Selected indicators of credit institution with foreign participation relative to indicators of operating credit institutions (percent)

	1.01.12	1.01.13	1.10.13	1.01.14	1.02.14
Credit institutions with foreign participation over 50%					
Assets	16,9	17,8	14,7	15,3	15,0
Own funds (capital) ¹	17,6	19,3	16,6	17,3	17,1
Correspondent accounts with non-resident banks	14,3	21,7	19,1	18,6	19,4
Loans and other placements with non-financial organisations	14,0	14,2	11,1	12,0	11,8
Loans and other placements with individuals	22,0	22,6	21,2	21,0	21,0
Loans, deposits and other placements with credit institutions	30,0	27,3	20,4	19,9	18,8
Individual deposits	11,4	13,5	12,1	12,5	12,7
Funds raised from organisations ²	17,4	18,6	14,5	15,6	14,6
Profit (loss) of the current year	17,4	19,6	13,9	15,2	19,8
Reference data:					
Number of credit institutions	113	117	119	122	121
of which 100% foreign-owned credit institutions					
Assets	10,0	9,8	9,0	9,0	8,9
Own funds (capital) ¹	11,1	11,4	11,1	11,1	11,0
Correspondent accounts with non-resident banks	6,9	15,2	12,3	12,8	12,1
Loans and other placements with non-financial organisations	8,3	7,5	7,1	7,2	7,1
Loans and other placements with individuals	10,7	11,1	10,9	10,8	10,8
Loans, deposits and other placements with credit institutions	24,2	20,0	16,5	16,4	15,4
Individual deposits	5,4	6,1	6,2	6,2	6,3
Funds raised from organisations ²	10,7	11,0	9,9	10,3	9,6
Profit (loss) of the current year	12,0	13,4	12,0	12,7	14,6
Reference data:					
Number of credit institutions	77	73	77	76	76

¹ Starting from 01.02.14 own funds (capital) are calculated in accordance with Basel III (Bank of Russia Ordinance No. 395-P dated December 28, 2012). Before 01.02.08 own funds (capital) were calculated in accordance with Bank of Russia Ordinance No. 215-P dated February 10, 2003.

² Including deposits, government extra-budgetary funds, funds of the Ministry of Finance, financial agencies, individual entrepreneurs and clients in factoring and forfeiting operations, certificates of deposit, float and funds written down from clients' accounts but not entered in a credit institution's correspondent account (excluding funds, raised from credit institutions).

Table 11

Selected indicators of credit institutions going through insolvency prevention measures¹

	1.01.12		1.01.13		1.10.13		1.01.14		1.02.14	
	billion rubles	as % of the banking sector	billion rubles	as % of the banking sector	billion rubles	as % of the banking sector	billion rubles	as % of the banking sector	billion rubles	as % of the banking sector
Assets	1852,4	4,5	1943,6	3,9	2153,8	4,0	2105,9	3,7	2100,8	3,6
Own funds (capital) ²	249,7	4,8	212,4	3,5	227,7	3,4	202,8	2,9	205,8	2,9
Loans and other placements with non-financial organisations	680,0	3,8	685,9	3,4	820,3	3,7	838,9	3,7	829,5	3,6
of which overdue claims	163,4	19,9	230,2	24,9	226,4	23,7	222,7	23,8	219,8	22,9
Loans and other placements with individuals	129,3	2,3	142,3	1,8	189,6	2,0	154,6	1,6	158,3	1,6
of which overdue claims	19,5	6,7	12,9	4,1	14,8	3,5	10,4	2,4	11,0	2,4
Individual deposits	303,2	2,6	298,7	2,1	353,4	2,2	312,5	1,8	314,4	1,9
Funds raised from organisations	799,6	5,7	778,2	5,0	864,3	5,0	794,7	4,5	771,5	4,1
Reference data:										
Number of credit institutions ¹	8	0,8	5	0,5	5	0,5	5	0,5	5	0,5

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

² Starting from 01.02.14 own funds (capital) are calculated in accordance with Basel III (Bank of Russia Ordinance No. 395-P dated December 28, 2012). Before 01.02.08 own funds (capital) were calculated in accordance with Bank of Russia Ordinance No. 215-P dated February 10, 2003.

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	1.01.14	1.02.14
1.	Money, precious metals and gemstones	1 225,6	1 554,0	1 261,5	1 608,7	1 339,0
1.1.	of which: money	1 125,0	1 423,5	1 163,8	1 523,1	1 247,4
2.	Accounts with the Bank of Russia and authorised agencies of other countries	1 747,4	2 159,9	1 884,9	2 264,9	1 736,3
3.	Correspondent accounts with credit institutions	1 000,6	1 483,3	1 334,2	1 498,1	1 538,3
3.1.	of which: Correspondent accounts with correspondent credit institutions	227,4	315,8	293,8	398,3	400,9
3.2.	Correspondent accounts with non-resident banks	773,1	1 167,5	1 072,2	1 098,2	1 130,6
4.	Securities acquired by credit institutions, total	6 211,7	7 034,9	7 453,0	7 822,3	7 955,4
4.1.	of which Debt securities	4 676,2	5 265,1	5 742,1	6 162,9	6 271,5
4.2.	Shares	914,4	791,6	784,7	790,4	801,6
4.3.	Discounted promissory notes	233,9	398,8	337,5	274,1	264,6
4.4.	Shares in associates and subsidiaries	387,3	579,4	588,7	594,9	617,8
5.	Other participation in authorised capital	291,9	333,4	355,9	353,9	363,4
6.	Derivatives with fair value being an asset	-	163,9	180,2	175,8	381,9
7.	Loans, total	28 737,0	33 993,1	38 950,3	40 535,3	41 989,9
7.1.	of which: Loans, deposits and other placements	28 699,2	33 960,1	38 862,9	40 417,7	41 868,7
	of which overdue claims	1 133,0	1 257,4	1 399,3	1 398,0	1 449,7
7.1.1.	of which: Loans and other placements with non-financial organisations	17 715,3	19 971,4	21 993,4	22 499,2	23 130,4
	of which overdue claims	822,6	924,1	956,2	933,7	958,8
7.1.2.	Loans and other placements with individuals	5 550,9	7 737,1	9 401,6	9 957,1	9 979,8
	of which overdue claims	291,1	313,0	422,5	440,3	466,1
7.1.3.	Loans, deposits and other placements with credit institutions	3 958,0	4 230,4	4 987,5	5 130,6	5 985,5
	of which overdue claims	5,1	5,2	7,4	11,3	12,0
8.	Fixed assets (tangible and intangible), other real estate and inventories	973,8	1 090,5	1 152,3	1 147,5	1 149,3
8.1	of which real estate, temporarily out of use in operating activities	-	96,7	106,4	64,8	66,1
9.	Allocation of profit	173,2	210,2	142,4	192,2	196,9
9.1.	of which income tax	155,4	204,4	139,4	188,6	194,1
10.	Other assets, total	1 266,4	1 486,3	1 633,3	1 824,4	1 799,0
10.1.	of which: Float	589,8	647,8	638,2	788,9	716,1
10.2.	Receivables	181,0	210,0	266,3	312,2	316,0
10.3.	Deferred expenses	94,3	121,5	117,8	123,4	124,4
Banking sector assets		41 627,5	49 509,6	54 347,9	57 423,1	58 449,6

Table 13

Structure of liabilities¹, by source of funds

(billion rubles)

Liabilities ¹		1.01.12	1.01.13	1.10.13	1.01.14	1.02.14
1.	Funds and profit of credit institutions	4 963,0	5 911,0	6 363,0	6 629,2	6 653,6
	Of which:					
1.1.	Funds of credit institutions	2 719,9	3 049,7	3 223,5	3 261,0	3 233,3
1.2.	Profit (losses), including financial result of the previous year	2 243,1	2 861,3	3 139,4	3 368,3	3 420,3
	Of which:					
1.2.1.	Profit (losses) of the current year	848,2	1 011,9	751,4	993,6	94,6
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	1 212,1	2 690,9	3 140,1	4 439,1	4 282,2
3.	Accounts of credit institutions	336,4	462,8	456,5	584,1	560,3
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	216,6	289,6	262,9	365,8	354,3
3.2.	Correspondent accounts of non-resident credit institutions	105,5	145,5	116,0	123,0	119,7
4.	Loans, deposits and other funds raised from other credit institutions	4 560,2	4 738,4	4 727,7	4 806,0	4 979,0
5.	Clients' funds ²	26 082,1	30 120,0	33 591,9	34 930,9	35 570,0
	Of which:					
5.1.	Budgetary funds in settlement accounts	37,8	38,5	46,9	41,9	56,2
5.2.	Government and other extra-budgetary funds in settlement accounts	7,1	1,6	5,1	0,2	0,2
5.3.	Funds of legal entities in settlement and other accounts	5 326,7	5 706,6	6 068,0	6 516,1	7 139,7
5.4.	Clients' float	288,1	296,4	425,3	400,3	445,9
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	8 367,4	9 619,5	10 917,7	10 838,3	11 059,9
5.6.	Individual deposits	11 871,4	14 251,0	15 945,7	16 957,5	16 689,4
5.7.	Clients' funds in factoring and forfeiting operations	21,9	37,2	31,8	43,8	37,0
6.	Bonds	666,7	1 037,4	1 161,5	1 213,1	1 212,7
7.	Promissory notes and bank acceptances	859,5	1 149,3	1 070,8	1 004,3	1 010,6
8.	Derivatives with fair value being a liability	-	135,3	144,9	134,7	318,9
9.	Other liabilities ¹ , total	2 947,5	3 264,7	3 691,6	3 681,7	3 862,4
	Of which:					
9.1.	Provisions	2 318,8	2 441,3	2 835,6	2 851,9	2 973,9
9.2.	Float	325,0	395,3	273,9	309,0	330,5
9.3.	Payables	46,4	72,3	115,0	95,7	106,9
9.4.	Deferred income	5,5	10,2	6,8	8,1	6,9
9.5.	Interest payable	251,7	345,5	460,3	417,0	444,2
	Of which:					
9.6.	Overdue interest	0,0	0,0	0,0	0,0	0,0
Banking sector liabilities¹		41 627,5	49 509,6	54 347,9	57 423,1	58 449,6

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

² Including certificates of deposit and savings certificates.

Table 14

Structure of assets, by type of investment (as percent of total assets)

Assets		1.01.12	1.01.13	1.10.13	1.01.14	1.02.14
1.	Money, precious metals and gemstones	2,9	3,1	2,3	2,8	2,3
1.1.	of which: money	2,7	2,9	2,1	2,7	2,1
2.	Accounts with the Bank of Russia and authorised agencies of other countries	4,2	4,4	3,5	3,9	3,0
3.	Accounts with credit institutions of which:	2,4	3,0	2,5	2,6	2,6
3.1.	Correspondent accounts with correspondent credit institutions	0,5	0,6	0,5	0,7	0,7
3.2.	Correspondent accounts with non-resident banks	1,9	2,4	2,0	1,9	1,9
4.	Securities acquired by credit institutions, total of which	14,9	14,2	13,7	13,6	13,6
4.1.	Debt securities	11,2	10,6	10,6	10,7	10,7
4.2.	Shares	2,2	1,6	1,4	1,4	1,4
4.3.	Discounted promissory notes	0,6	0,8	0,6	0,5	0,5
4.4.	Shares in associates and subsidiaries	0,9	1,2	1,1	1,0	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	0,7
7.	Loans, total of which:	69,0	68,7	71,7	70,6	71,8
7.1.	Loans, deposits and other placements of which overdue claims of which:	68,9	68,6	71,5	70,4	71,6
7.1.1.	Loans and other placements with non-financial organisations of which overdue claims	2,7	2,5	2,6	2,4	2,5
7.1.1.1.	Loans and other placements with non-financial organisations of which overdue claims	42,6	40,3	40,5	39,2	39,6
7.1.1.2.	Loans and other placements with individuals of which overdue claims	2,0	1,9	1,8	1,6	1,6
7.1.1.3.	Loans and other placements with credit institutions of which overdue claims	13,3	15,6	17,3	17,3	17,1
7.1.2.	Loans, deposits and other placements with credit institutions of which overdue claims	0,7	0,6	0,8	0,8	0,8
7.1.3.	Loans, deposits and other placements with credit institutions of which overdue claims	9,5	8,5	9,2	8,9	10,2
7.1.3.1.	Loans, deposits and other placements with credit institutions of which overdue claims	0,0	0,0	0,0	0,0	0,0
8.	Fixed assets (tangible and intangible), other real estate and inventories	2,3	2,2	2,1	2,0	2,0
8.1	of which real estate, temporarily out of use in operating activities	-	0,2	0,2	0,1	0,1
9.	Allocation of profit	0,4	0,4	0,3	0,3	0,3
9.1.	of which income tax	0,4	0,4	0,3	0,3	0,3
10.	Other assets, total of which:	3,0	3,0	3,0	3,2	3,1
10.1.	Float	1,4	1,3	1,2	1,4	1,2
10.2.	Receivables	0,4	0,4	0,5	0,5	0,5
10.3.	Deferred expenses	0,2	0,2	0,2	0,2	0,2
Banking sector assets		100,0	100,0	100,0	100,0	100,0

Table 15

Structure of liabilities¹, by source of funds (as percent of total liabilities)

Liabilities ¹		1.01.12	1.01.13	1.10.13	1.01.14	1.02.14
1.	Funds and profit of credit institutions	11,9	11,9	11,7	11,5	11,4
	Of which:					
1.1.	Funds of credit institutions	6,5	6,2	5,9	5,7	5,5
1.2.	Profit (losses), including financial result of the previous year	5,4	5,8	5,8	5,9	5,9
	Of which:					
1.2.1.	Profit (losses) of the current year	2,0	2,0	1,4	1,7	0,2
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	2,9	5,4	5,8	7,7	7,3
3.	Accounts of credit institutions	0,8	0,9	0,8	1,0	1,0
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	0,5	0,6	0,5	0,6	0,6
3.2.	Correspondent accounts of non-resident credit institutions	0,3	0,3	0,2	0,2	0,2
4.	Loans, deposits and other funds raised from other credit institutions	11,0	9,6	8,7	8,4	8,5
5.	Clients' funds ²	62,7	60,8	61,8	60,8	60,9
	Of which:					
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	11,3	12,2
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	18,9	18,9
5.6.	Individual deposits	28,5	28,8	29,3	29,5	28,6
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	2,1	2,1
7.	Promissory notes and bank acceptances	2,1	2,3	2,0	1,7	1,7
8.	Derivatives with fair value being a liability	-	0,3	0,3	0,2	0,5
9.	Other liabilities ¹ , total	7,1	6,6	6,8	6,4	6,6
	Of which:					
9.1.	Provisions	5,6	4,9	5,2	5,0	5,1
9.2.	Float	0,8	0,8	0,5	0,5	0,6
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	0,6	0,7	0,8	0,7	0,8
	Of which:					
9.6.	Overdue interest	0,0	0,0	0,0	0,0	0,0
Banking sector liabilities¹		100,0	100,0	100,0	100,0	100,0

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

² Including certificates of deposit and savings certificates.

Table 16

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

	Rubles					Foreign Currency					Total				
	1.01.12	1.01.13	1.10.13	1.01.14	1.02.14	1.01.12	1.01.13	1.10.13	1.01.14	1.02.14	1.01.12	1.01.13	1.10.13	1.01.14	1.02.14
1. Loans, deposits and other placements, total	21378,5	26757,1	30006,9	31300,2	31474,4	7320,7	7203,0	8856,0	9117,6	10394,3	28699,2	33960,1	38862,9	40417,7	41868,7
Of which															
- overdue claims	994,1	1122,8	1257,4	1257,9	1297,1	138,9	134,6	141,9	140,1	152,6	1133,0	1257,4	1399,3	1398,0	1449,7
1.1 Loans and other placements with non-financial resident organisations	12799,6	15097,0	16498,9	16542,7	16783,2	3088,3	2988,9	3611,9	3792,8	4006,3	15887,9	18086,0	20110,8	20335,5	20789,5
Of which															
- overdue claims	721,9	805,4	833,3	812,0	827,8	67,9	58,0	58,4	58,3	63,6	789,8	863,4	891,7	870,2	891,4
of which:															
1.1.1. Loans and other placements with individual entrepreneurs	430,8	568,4	646,7	666,9	659,0	7,0	5,3	5,7	5,5	6,0	437,9	573,7	652,4	672,4	664,9
Of which															
- overdue claims	27,3	24,9	31,1	33,2	35,3	0,5	0,4	0,4	0,3	0,3	27,9	25,2	31,5	33,5	35,6
1.2 Loans and other placements with non-resident legal entities (except banks)	469,4	509,6	470,8	565,7	622,3	1357,9	1375,9	1411,7	1598,0	1718,5	1827,4	1885,4	1882,6	2163,7	2340,9
Of which															
- overdue claims	9,7	21,9	20,5	20,8	20,9	23,0	38,9	44,0	42,7	46,6	32,8	60,8	64,5	63,5	67,4
1.3 Loans, deposits and other placements with financial sector	1836,6	2306,7	2383,0	2591,8	2492,6	495,8	654,9	696,6	676,7	897,4	2332,4	2961,6	3079,6	3268,5	3390,0
Of which															
- overdue claims	17,9	18,5	17,8	18,1	18,2	1,3	1,6	0,5	0,4	0,4	19,2	20,1	18,3	18,5	18,6
of which:															
1.3.1 Resident credit institutions	1227,1	1478,1	1328,0	1508,3	1458,6	419,7	537,6	577,2	581,4	779,8	1646,8	2015,6	1905,2	2089,7	2238,3
Of which															
- overdue claims	4,8	4,8	5,1	5,8	5,9	0,1	0,2	0,2	0,0	0,0	4,9	5,0	5,3	5,8	5,9
1.3.2 Resident financial institutions of different forms of ownership	609,5	828,6	1055,0	1083,5	1034,0	76,1	117,4	119,4	95,3	117,6	685,6	945,9	1174,4	1178,8	1151,6
Of which															
- overdue claims	13,0	13,6	12,7	12,3	12,3	1,2	1,4	0,3	0,3	0,4	14,3	15,0	13,1	12,7	12,7
1.4 Loans, deposits and other placements with non-resident banks	398,4	451,4	383,5	416,6	429,0	1912,8	1763,4	2698,8	2624,4	3318,2	2311,2	2214,8	3082,3	3041,0	3747,1
Of which															
- overdue claims	0,0	0,0	0,0	0,0	0,0	0,2	0,2	2,1	5,4	6,1	0,2	0,2	2,1	5,4	6,1
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	367,7	530,2	514,4	816,0	804,2	0,0	0,0	0,0	0,0	0,0	367,7	530,2	514,4	816,0	804,2
Of which															
- overdue claims	0,0	0,0	0,1	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,1	0,0	0,0
1.6 Loans and other placements with resident individuals	5223,0	7484,4	9140,1	9708,8	9716,1	316,7	237,6	240,2	227,0	241,1	5539,7	7721,9	9380,3	9935,8	9957,2
Of which															
- overdue claims	244,5	276,9	385,5	406,8	430,1	45,9	35,6	36,2	32,7	35,2	290,4	312,5	421,7	439,5	465,3
1.7 Loans and other placements with non-resident individuals	4,3	8,3	10,7	11,1	11,5	6,9	6,8	10,6	10,2	11,2	11,2	15,1	21,2	21,3	22,6
Of which															
- overdue claims	0,1	0,1	0,2	0,2	0,2	0,5	0,4	0,6	0,6	0,6	0,7	0,5	0,8	0,8	0,8
Reference data:															
Provisions on loans, deposits and other placements	1987,9	2095,7	2403,3	2417,3	2514,1	0,0	0,0	0,0	0,0	0,0	1987,9	2095,7	2403,3	2417,3	2514,1
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	42,2	58,7	89,9	80,6	88,3	4,7	4,6	5,4	6,6	7,4	46,9	63,4	95,3	87,1	95,7
Credit institutions' portfolio of promissory notes of residents	213,9	308,2	260,8	221,8	215,0	17,8	88,6	74,5	50,1	47,1	231,7	396,8	335,4	271,9	262,2
Credit institutions' portfolio of promissory notes of non-residents	0,0	0,0	0,0	0,0	0,0	2,1	2,0	2,1	2,2	2,4	2,1	2,0	2,2	2,2	2,4

**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	1.01.14	1.02.14
1. Loans, deposits and other placements, total	100,0	100,0	100,0	100,0	100,0
	68,9	68,6	71,5	70,4	71,6
Of which:					
- overdue claims	3,9	3,7	3,6	3,5	3,5
	2,7	2,5	2,6	2,4	2,5
1.1 Loans and other placements with non-financial resident organisations	55,4	53,3	51,7	50,3	49,7
	38,2	36,5	37,0	35,4	35,6
Of which:					
- overdue claims	2,8	2,5	2,3	2,2	2,1
	1,9	1,7	1,6	1,5	1,5
of which:					
1.1.1. Loans and other placements with individual entrepreneurs	1,5	1,7	1,7	1,7	1,6
	1,1	1,2	1,2	1,2	1,1
Of which:					
- overdue claims	0,1	0,1	0,1	0,1	0,1
	0,1	0,1	0,1	0,1	0,1
1.2 Loans and other placements with non-resident legal entities (except banks)	6,4	5,6	4,8	5,4	5,6
	4,4	3,8	3,5	3,8	4,0
Of which:					
- overdue claims	0,1	0,2	0,2	0,2	0,2
	0,1	0,1	0,1	0,1	0,1
1.3 Loans, deposits and other placements with financial sector	8,1	8,7	7,9	8,1	8,1
	5,6	6,0	5,7	5,7	5,8
Of which:					
- overdue claims	0,1	0,1	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
of which:					
1.3.1 Resident credit institutions	5,7	5,9	4,9	5,2	5,3
	4,0	4,1	3,5	3,6	3,8
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	2,9	2,8
	1,6	1,9	2,2	2,1	2,0
Of which					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
1.4 Loans, deposits and other placements with non-resident banks	8,1	6,5	7,9	7,5	8,9
	5,6	4,5	5,7	5,3	6,4
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	1,3	1,6	1,3	2,0	1,9
	0,9	1,1	0,9	1,4	1,4
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
1.6 Loans and other placements with resident individuals	19,3	22,7	24,1	24,6	23,8
	13,3	15,6	17,3	17,3	17,0
Of which:					
- overdue claims	1,0	0,9	1,1	1,1	1,1
	0,7	0,6	0,8	0,8	0,8
1.7 Loans and other placements with non-resident individuals	0,0	0,0	0,1	0,1	0,1
	0,0	0,0	0,0	0,0	0,0
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
Reference data:					
Provision on loans, deposits and other placements	6,9	6,2	6,2	6,0	6,0
	4,8	4,2	4,4	4,2	4,3
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	0,2	0,2	0,2	0,2	0,2
	0,1	0,1	0,2	0,2	0,2
Credit institutions' portfolio of promissory notes of residents	0,8	1,2	0,9	0,7	0,6
	0,6	0,8	0,6	0,5	0,4
Credit institutions' portfolio of promissory notes of non-residents	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0

Table 18

The structure of credit institutions' security portfolio¹

	1.01.12		1.01.13		1.10.13		1.01.14		1.02.14	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total
Securities, total	5 977,9	100,0	6 636,1	100,0	7 115,5	100,0	7 548,2	100,0	7 690,9	100,0
- in rubles	5 008,9	83,8	5 451,0	82,1	5 637,1	79,2	6 031,2	79,9	6 052,1	78,7
- in foreign currency	969,0	16,2	1 185,1	17,9	1 478,4	20,8	1 517,0	20,1	1 638,8	21,3
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	2 214,2	29,3	2 247,3	29,2
- in rubles	1 458,8	24,4	1 640,3	24,7	1 716,7	24,1	1 897,5	25,1	1 915,5	24,9
- in foreign currency	203,8	3,4	142,3	2,1	263,4	3,7	316,6	4,2	331,8	4,3
Securities available for sale	3 074,5	51,4	3 464,7	52,2	3 771,9	53,0	3 856,4	51,1	3 926,1	51,0
- in rubles	2 465,4	41,2	2 723,6	41,0	2 912,1	40,9	3 024,5	40,1	3 015,2	39,2
- in foreign currency	609,1	10,2	741,1	11,2	859,8	12,1	831,9	11,0	910,9	11,8
Securities held-to-maturity	840,8	14,1	800,9	12,1	765,0	10,8	876,4	11,6	893,3	11,6
- in rubles	806,3	13,5	769,5	11,6	700,7	9,8	800,0	10,6	811,7	10,6
- in foreign currency	34,5	0,6	31,4	0,5	64,3	0,9	76,4	1,0	81,6	1,1
Shares in associates and subsidiaries	387,3	6,5	579,4	8,7	588,7	8,3	594,9	7,9	617,8	8,0
- in rubles	267,8	4,5	310,0	4,7	298,9	4,2	304,0	4,0	304,5	4,0
- in foreign currency	119,5	2,0	269,3	4,1	289,8	4,1	290,9	3,9	313,3	4,1
Reference data:										
Revaluation of securities	-63,5		31,4		-16,9		-37,1		-82,6	
Provisions for losses on securities available for sale	20,4		27,2		43,9		49,3		55,4	
Provisions for losses on securities held-to-maturity	1,6		1,1		2,0		3,3		3,4	
Provisions for losses on portfolio of shares in associates and subsidiaries	7,9		8,4		7,4		5,3		5,4	

¹ Excluding promissory notes.

Table 19

The structure of credit institutions' portfolio of debt securities

	1.01.12		1.01.13		1.10.13		1.01.14		1.02.14	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total
Debt securities held, total	4 676,2	100,0	5 265,1	100,0	5 742,1	100,0	6 162,9	100,0	6 271,5	100,0
- in rubles	3 907,2	83,6	4 434,5	84,2	4 661,1	81,2	5 059,3	82,1	5 076,4	80,9
- in foreign currency	769,0	16,4	830,6	15,8	1 081,0	18,8	1 103,5	17,9	1 195,1	19,1
of which: revaluation	-48,8	-1,0	50,6	1,0	-0,1	0,0	-19,5	-0,3	-54,6	-0,9
Debt securities at book value held (without revaluation)	4 725,0	100,0	5 214,5	100,0	5 742,2	100,0	6 182,4	100,0	6 326,1	100,0
of which:										
debt securities of the Russian Federation	1 496,3	31,7	945,1	18,1	935,3	16,3	814,1	13,2	936,7	14,8
- in rubles	1 397,1	29,6	750,4	14,4	705,6	12,3	677,5	11,0	772,3	12,2
- in foreign currency	99,2	2,1	194,7	3,7	229,7	4,0	136,6	2,2	164,4	2,6
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	131,8	2,1	165,1	2,6
- in rubles	223,6	4,7	98,1	1,9	126,2	2,2	131,8	2,1	165,1	2,6
- 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	410,3	6,6	448,1	7,1
- in rubles	408,5	8,6	487,4	9,3	412,5	7,2	400,1	6,5	441,6	7,0
- in foreign currency	0,0	0,0	5,5	0,1	10,9	0,2	10,2	0,2	6,5	0,1
other debt securities of residents	997,5	21,1	863,8	16,6	640,4	11,2	687,8	11,1	825,1	13,0
- in rubles	997,4	21,1	863,4	16,6	640,1	11,1	687,5	11,1	824,7	13,0
- 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	17,6	0,3	24,5	0,4
- 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	17,6	0,3	24,5	0,4
debt securities of non-resident banks	169,5	3,6	218,4	4,2	151,3	2,6	97,4	1,6	98,8	1,6
- in rubles	23,0	0,5	42,4	0,8	40,5	0,7	39,7	0,6	41,8	0,7
- in foreign currency	146,5	3,1	176,0	3,4	110,9	1,9	57,6	0,9	57,0	0,9
other debt securities of non-residents	629,7	13,3	553,4	10,6	811,6	14,1	768,2	12,4	795,1	12,6
- in rubles	245,0	5,2	221,4	4,2	210,7	3,7	218,4	3,5	214,8	3,4
- in foreign currency	384,7	8,1	331,9	6,4	600,9	10,5	549,8	8,9	580,3	9,2
debt securities delivered without derecognition in the balance sheet	747,0	15,8	2 014,9	38,6	2 615,4	45,5	3 248,9	52,6	3 026,3	47,8
- in rubles	645,9	13,7	1 913,4	36,7	2 517,1	43,8	2 918,7	47,2	2 665,5	42,1
- in foreign currency	101,1	2,1	101,5	1,9	98,4	1,7	330,2	5,3	360,8	5,7
overdue debt securities	12,6	0,3	8,4	0,2	9,8	0,2	6,3	0,1	6,4	0,1
- in rubles	10,6	0,2	7,5	0,1	8,7	0,2	5,2	0,1	5,2	0,1
- in foreign currency	2,0	0,0	1,0	0,0	1,1	0,0	1,1	0,0	1,2	0,0
Reference data:										
Provisions for losses on debt securities	19,6		15,5		16,4		14,9		15,6	

Table 20

Structure of credit institutions' portfolio of shares

	1.01.12		1.01.13		1.10.13		1.01.14		1.02.14	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total
Shares held, total	914,4	100,0	791,6	100,0	784,7	100,0	790,4	100,0	801,6	100,0
- in rubles	833,9	91,2	706,4	89,2	677,1	86,3	667,9	84,5	671,2	83,7
- in foreign currency	80,5	8,8	85,2	10,8	107,6	13,7	122,5	15,5	130,4	16,3
of which: revaluation	-14,7	-1,6	-19,1	-2,4	-16,8	-2,1	-17,5	-2,2	-28,0	-3,5
Shares held at book value (without revaluation)	929,1	100,0	810,8	100,0	801,5	100,0	807,9	100,0	829,6	100,0
of which shares of:										
resident credit institutions	10,6	1,1	8,5	1,0	8,5	1,1	5,1	0,6	4,6	0,6
- in rubles	10,5	1,1	8,4	1,0	8,5	1,1	5,1	0,6	4,6	0,6
- in foreign currency	0,1	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
other residents	786,6	84,7	646,1	79,7	607,1	75,7	591,7	73,2	615,8	74,2
- in rubles	784,2	84,4	644,2	79,5	603,9	75,3	588,8	72,9	612,3	73,8
- in foreign currency	2,4	0,3	1,9	0,2	3,1	0,4	2,8	0,3	3,5	0,4
non-resident credit institutions	13,9	1,5	8,5	1,0	9,6	1,2	8,7	1,1	6,9	0,8
- 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	8,7	1,1	6,9	0,8
other non-residents	64,5	6,9	73,8	9,1	79,8	10,0	85,8	10,6	90,5	10,9
- 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	77,1	9,5	81,8	9,9
shares delivered without derecognition in the balance sheet	53,5	5,8	74,0	9,1	96,5	12,0	116,6	14,4	111,9	13,5
- in rubles	45,5	4,9	64,6	8,0	72,7	9,1	82,8	10,2	73,7	8,9
- in foreign currency	8,0	0,9	9,4	1,2	23,8	3,0	33,8	4,2	38,3	4,6
Reference data:										
Provisions for losses on shares	14,7		21,3		37,8		44,0		49,6	

Table 21

Credit institutions' portfolio of discounted promissory notes

(billion rubles)

	1.01.12	1.01.13	1.10.13	1.01.14	1.02.14
Portfolio of promissory notes discounted by a credit institution, in rubles	213,9	308,2	260,8	221,8	215,0
of which promissory notes, not paid when due	1,8	4,4	5,4	4,9	4,5
Portfolio of promissory notes discounted by a credit institution, in foreign currency	19,9	90,6	76,7	52,3	49,5
of which promissory notes, not paid when due	0,03	0,01	1,31	1,33	1,43
Total	233,9	398,8	337,5	274,1	264,6

Table 22

The structure of credit institutions' portfolio of discounted promissory notes¹

	1.01.12		1.01.13		1.10.13		1.01.14		1.02.14	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total
Discounted promissory notes, total	233,9	100,0	398,8	100,0	337,5	100,0	274,1	100,0	264,6	100,0
Of which:										
- promissory notes of federal governments	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of regional and local governments	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of resident credit institutions	199,2	85,2	338,5	84,9	288,4	85,5	223,0	81,4	215,4	81,4
- other promissory notes of residents	32,5	13,9	58,3	14,6	46,9	13,9	48,9	17,8	46,7	17,7
- 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	2,2	0,8	2,4	0,9
Reference data:										
Provisions for losses on promissory notes	8,6		10,2		13,5		12,9		12,8	

¹ including overdue promissory notes.

Table 23

Real estate temporarily out of use in operating activities

(billion rubles)

	1.02.12	1.01.13	1.10.13	1.01.14	1.02.14
Land temporarily out of use in operating activities	69,5	49,3	50,4	5,5	5,4
Land temporarily out of use in operating activities, leased out	0,5	0,9	0,7	0,6	0,5
Land temporarily out of use in operating activities, at current (fair) value	6,3	7,9	8,4	8,7	9,2
Land temporarily out of use in operating activities, at current (fair) value, leased out	0,3	0,8	3,3	3,5	3,8
Real estate (except land) temporarily out of use in operating activities*	3,2	4,2	3,2	3,5	3,8
Real estate (except land) temporarily out of use in operating activities, leased out*	9,1	10,3	12,7	14,0	11,7
Real estate (except land) temporarily out of use in operating activities, at current (fair) value	6,9	6,9	11,7	12,4	12,7
Real estate (except land) temporarily out of use in operating activities, at current (fair) value, leased out	7,7	13,9	15,0	15,5	17,8
Investments in construction of objects of real estate, temporarily out of use in operating activities	2,5	2,4	1,0	1,2	1,2
Non-current inventories	50,4	66,2	74,6	80,0	80,3
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	27,8	42,2

* 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	1.01.14	1.02.14
1.	Funds raised from organisations, total	13 995,7	15 648,2	17 434,9	17 787,0	18 670,5
	- in rubles	10 330,4	11 054,1	12 015,0	12 092,7	12 119,7
	- in foreign currency	3 665,3	4 594,1	5 419,8	5 694,4	6 550,8
	of which:					
1.1.	Funds of legal entities in settlement and other accounts ¹	5 326,7	5 706,6	6 068,0	6 516,1	7 139,7
	- in rubles	4 701,0	4 821,8	5 001,8	5 547,8	5 589,4
	- in foreign currency	625,7	884,8	1 066,2	968,3	1 550,3
	Of which:					
1.1.1	Funds of individual entrepreneurs	146,0	172,8	185,1	192,7	176,9
	- in rubles	144,0	170,0	182,2	190,0	173,7
	- in foreign currency	2,0	2,8	2,9	2,7	3,2
1.2.	Government and other extra budgetary funds in settlement accounts	7,1	1,6	5,1	0,2	0,2
1.3.	Float	272,7	283,3	412,2	386,4	433,6
1.4.	Deposits and other funds raised from legal entities (except credit institutions)	8 367,4	9 619,5	10 917,7	10 838,3	11 059,9
	- in rubles	5 488,0	6 089,7	6 793,1	6 371,5	6 329,6
	- in foreign currency	2 879,4	3 529,8	4 124,6	4 466,8	4 730,3
	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	453,9	772,5
1.4.2.	Certificates of deposit	13,4	4,1	3,4	5,3	7,0
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	0,0	0,0	0,2	0,2	0,2
1.5.	Clients' funds in factoring and forfeiting operations	21,9	37,2	31,8	43,8	37,0
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	2,2	0,0
	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	1 812,6	1 476,7
	- in rubles	1 191,4	1 362,2	1 219,8	1 624,9	1 367,0
	- in foreign currency	196,1	191,3	127,7	187,7	109,7
	with maturity from 31 days to 1 year	3 183,5	3 321,2	3 981,0	3 292,3	3 600,4
	- in rubles	2 728,6	2 838,8	3 292,9	2 520,2	2 752,9
	- in foreign currency	454,9	482,3	688,2	772,2	847,5
	with maturity in excess of 1 year	3 796,4	4 744,9	5 589,2	5 733,4	5 982,7
	- in rubles	1 568,1	1 888,7	2 280,4	2 226,4	2 209,7
	- in foreign currency	2 228,3	2 856,2	3 308,7	3 507,0	3 773,1
Reference data						
	Funds raised from non-resident organisations, total	1 924,3	2 750,8	3 102,7	3 271,2	3 550,1
	- in rubles	381,2	507,4	560,6	535,7	616,6
	- in foreign currency	1 543,1	2 243,5	2 542,1	2 735,5	2 933,5
	of which:					
	Funds of non-resident organisations in settlement and other accounts	179,7	228,2	283,9	265,5	289,3
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	350,1	418,2	449,4	526,7	539,2
	Other funds raised from non-resident legal entities	1 381,6	2 088,3	2 352,1	2 463,7	2 704,3
	Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0,0	0,0	0,0	0,0	0,0

¹ Funds mentioned in paragraphs 1.2, 1.3, 1.5 and 1.6 are not included.

Table 25

Main features of issued debt obligations of the banking sector (bln. rub.)

	1.01.12	1.01.13	1.10.13	1.01.14	1.02.14
Issued debt obligations - total	1 551,1	2 419,2	2 570,4	2 572,4	2 583,5
including:					
bonds:	666,7	1 037,4	1 161,5	1 213,1	1 212,7
of which					
with maturities less than one year	1,2	17,1	6,5	3,7	4,2
with maturities in excess of one year	665,5	1 020,3	1 155,0	1 209,4	1 208,5
deposit certificates ¹	13,4	4,1	3,4	5,3	7,0
of which					
with maturities in excess of one year	2,3	2,7	2,2	3,1	4,3
with maturities in excess of one year	11,0	1,3	1,0	2,1	2,4
savings certificates ²	11,5	228,4	334,7	349,7	353,2
of which					
with maturities in excess of one year	4,8	61,8	53,5	63,2	63,8
with maturities in excess of one year	5,3	162,0	268,4	273,8	275,9
promissory notes and banker's acceptances	859,5	1 149,3	1 070,8	1 004,3	1 010,6
of which					
with maturities in excess of one year	483,1	596,6	544,1	465,2	439,1
with maturities in excess of one year	359,7	528,6	502,0	517,3	547,5

¹ Included in corporate deposits.

² Included in retail deposits.

Table 26

Individual deposit structure

(billion rubles)

		1.01.12	1.01.13	1.10.13	1.01.14	1.02.14
1	Individual deposits	11 871,4	14 251,0	15 945,7	16 957,5	16 689,4
	- of which savings certificates	11,5	228,4	334,7	349,7	353,2
1.1.	Individual demand deposits and deposits with maturity up to 30 days	2 281,3	2 723,8	2 720,9	3 210,8	2 760,8
	- in rubles	2 059,3	2 474,9	2 426,3	2 913,0	2 422,6
	- in foreign currency	222,1	248,9	294,6	297,8	338,2
1.2.	Individual deposits with maturity from 31 days to 1 year	2 376,7	3 138,2	3 138,1	3 264,3	3 309,9
	- in rubles	1 981,1	2 684,5	2 683,3	2 788,8	2 784,5
	- in foreign currency	395,6	453,8	454,8	475,5	525,5
1.3.	Individual deposits with maturity in excess of 1 year	7 213,4	8 389,0	10 086,7	10 482,4	10 618,7
	- in rubles	5 661,9	6 604,1	7 889,0	8 298,8	8 226,0
	- in foreign currency	1 551,5	1 784,9	2 197,8	2 183,6	2 392,6
Reference data:						
	Deposits of non-resident individuals (excluding saving certificates)	134,7	167,1	204,2	223,9	220,4

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	1.01.14	1.02.14
Loans, deposits and other funds raised from other credit institutions, total	4 560,2	4 738,4	4 727,7	4 806,0	4 979,0
- in rubles	2 197,7	2 530,1	2 319,5	2 369,5	2 261,2
- in foreign currency	2 362,5	2 208,2	2 408,2	2 436,5	2 717,8
of which:					
- loans, deposits and other funds raised from resident credit institutions	2 123,6	2 500,9	2 485,0	2 556,6	2 679,4
- in rubles	1 767,2	2 061,1	1 929,1	1 962,6	1 883,6
- in foreign currency	356,4	439,8	555,9	594,0	795,8
of which					
overdue debt	0,0	0,0	0,0	0,2	0,2
- in rubles	0,0	0,0	0,0	0,2	0,2
- in foreign currency	0,0	0,0	0,0	0,0	0,0
- loans, deposits and other funds raised from non-resident banks	2 436,6	2 237,4	2 242,7	2 249,4	2 299,5
- in rubles	430,5	469,0	390,4	406,9	377,6
- in foreign currency	2 006,0	1 768,4	1 852,2	1 842,5	1 922,0
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

Table 28

Distribution of budgetary funds in settlement accounts by groups of credit institutions on 1.02.14

Share of budgetary funds in settlement accounts in liabilities	Number of credit institutions	Budgetary funds in settlement accounts ¹		Assets of credit institutions	
		mln.roubles	share in Russia, %	mln.roubles	share in Russia, %
25% and more	1	30 412	54,1	76 398	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%	67	25 807	45,9	37 430 355	64,0
No budgetary funds	843	0	0,0	20 942 883	35,8
Data not available	4	0	0,0	0	0,0
Total	915	56 219	100,0	58 449 636	100,0

¹ Without government and other extra-budgetary funds.

Funds raised from and placed with non-residents

№	Indicator	1.01.12		1.01.13		1.10.13		1.01.14		1.02.14	
		billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %
Raised funds											
1.	Clients' funds (except credit institutions)	2 059,6	4,9	2 924,6	5,9	3 315,1	6,1	3 502,6	6,1	3 779,1	6,5
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	3 255,8	5,7	3 532,8	6,0
1.1.1	of which deposits and other raised funds (excluding certificates of deposit)	1 731,7	4,2	2 506,5	5,1	2 801,4	5,2	2 990,4	5,2	3 243,5	5,5
1.2	Individual deposits (excluding saving certificates)	134,7	0,3	167,1	0,3	204,2	0,4	223,9	0,4	220,4	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	168,3	0,3	166,1	0,3
1.3	Funds in other accounts	13,5	0,0	22,8	0,0	25,7	0,0	22,9	0,0	25,9	0,0
2.	Funds in correspondent and other accounts of credit institutions	119,9	0,3	173,2	0,4	132,2	0,2	162,9	0,3	131,8	0,2
3.	Loans, deposits and other funds raised from credit institutions	2 436,6	5,9	2 237,4	4,5	2 242,7	4,1	2 249,4	3,9	2 299,5	3,9
4.	Loans from other countries	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
	Raised funds, total	4 616,0	11,1	5 335,2	10,8	5 690,0	10,5	5 914,9	10,3	6 210,5	10,6
	Reference data:										
	Liabilities of authorized banks to non-residents on issued debt securities - total ²	124,9	0,3	237,7	0,5	225,5	0,4	211,7	0,4	223,5	0,4
	Overdue interest on liabilities of credit institutions	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Placed funds											
1.	Loans, total	4 149,8	10,0	4 115,3	8,3	4 986,1	9,2	5 226,0	9,1	6 110,6	10,5
	of which overdue claims	33,6	0,1	61,4	0,1	67,5	0,1	69,7	0,1	74,3	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	3 041,0	5,3	3 747,1	6,4
1.2	Loans and other placements with legal entities	1 827,4	4,4	1 885,4	3,8	1 882,6	3,5	2 163,7	3,8	2 340,9	4,0
1.3	Loans and other placements with individuals	11,2	0,0	15,1	0,0	21,2	0,0	21,3	0,0	22,6	0,0
2.	Correspondent accounts with banks	773,1	1,9	1 167,5	2,4	1 072,2	2,0	1 098,2	1,9	1 130,6	1,9
3.	Securities acquired by credit institutions, total	919,9	2,2	875,6	1,8	1 083,3	2,0	980,0	1,7	1 018,1	1,7
	of which:										
3.1	Debt securities (without revaluation and delivered without derecognition in the balance sheet)	839,4	2,0	791,3	1,6	991,7	1,8	883,2	1,5	918,4	1,6
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	94,5	0,2	97,3	0,2
3.3	Discounted promissory notes	2,1	0,0	2,0	0,0	2,2	0,0	2,2	0,0	2,4	0,0
4.	Shares in associates and subsidiaries	122,9	0,3	273,0	0,6	293,7	0,5	295,0	0,5	317,4	0,5
5.	Loans provided to other countries	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
	Placed funds, total	5 965,7	14,3	6 431,5	13,0	7 435,4	13,7	7 599,1	13,2	8 576,7	14,7
	Reference data:										
	Overdue interest on claims of credit institutions	1,8	0,0	1,5	0,0	1,8	0,0	3,4	0,0	3,9	0,0

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

Financial Condition

Table 30

Financial result of operating credit institutions (CIs)

	Profit (+) / loss (-) of the current year, million rubles					Number of credit institutions					Reference: allocation of profit of the current year, million rubles				
	1.01.12	1.01.13	1.10.13	1.01.14	1.02.14	1.01.12	1.01.13	1.10.13	1.01.14	1.02.14	1.01.12	1.01.13	1.10.13	1.01.14	1.02.14
Total	848 216,8	1 011 888,7	751 425,2	993 584,5	94 637,6	978	956	939	922	911	173 170,6	210 229,8	142 366,2	192 177,5	13 047,5
Profit-making CIs ¹	853 842,3	1 021 250,1	761 728,6	1 012 252,5	103 457,5	928	901	819	834	703	172 913,2	209 438,1	141 170,4	191 145,8	12 006,3
Loss-making CIs	-5 625,5	-9 361,4	-10 303,5	-18 667,9	-8 819,9	50	55	120	88	208	257,4	791,7	1 195,8	1 031,7	1 041,2
CIs that have not provided their reporting	0,0	0,0	0,0	0,0	0,0	0	0	3	1	4	0,0	0,0	0,0	0,0	0,0
Total						978	956	942	923	915					

¹ including CIs with zero profit.

Table 31

Structure of operating credit institutions' income and expenses¹

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

¹ According to Profit and Loss Reporting of Credit Institutions (form 0409102).
On credit institutions that filed their reporting with the Bank of Russia.

Some indicators that characterise assets and liabilities of credit institutions by federal districts and subjects of the Russian Federation
Table 32.1

Assets and liabilities¹ of credit institutions (with balancing of some accounts), registered in respective regions, as of 1.02.14

thousand rubles

	Assets in rubles	Assets in foreign currency	Liabilities ¹ in rubles	Liabilities ¹ in foreign currency
1	2	3	4	5
Central Federal District	39 036 496 776	13 431 750 654	39 425 649 120	13 042 598 310
Belgorod Region	11 389 452	1 439 634	11 601 772	1 227 314
Bryansk Region	0	0	0	0
Vladimir Region	9 058 582	1 515 295	8 891 759	1 682 118
Voronezh Region	2 957 450	353 682	2 747 109	564 023
Ivanovo Region	14 503 381	911 031	14 527 445	886 967
Kaluga Region	20 144 844	1 466 205	20 124 157	1 486 892
Kostroma Region	152 820 382	16 179 235	155 219 643	13 779 974
Kursk Region	17 139 795	532 750	17 096 397	576 148
Lipetsk Region	25 610 878	1 274 948	25 580 831	1 304 995
Moscow Region	55 725 259	20 253 322	60 894 175	15 084 406
Orel Region	4 597 776	334 114	4 618 148	313 742
Ryazan Region	16 446 336	987 748	16 446 453	987 631
Smolensk Region	5 189 632	649 745	5 255 223	584 154
Tambov Region	3 199 314	19 814	3 202 434	16 694
Tver Region	11 683 532	971 182	11 644 588	1 010 126
Tula Region	4 865 465	124 623	4 885 266	104 822
Yaroslavl Region	10 209 848	256 224	9 726 365	739 707
City of Moscow	38 670 954 850	13 384 481 102	39 053 187 355	13 002 248 597
North-Western Federal District	1 278 871 495	364 762 286	1 352 868 730	290 765 051
Republic of Karelia	1 370 191	23 529	1 373 455	20 265
Komi Republic	5 329 725	811 530	5 348 413	792 842
Akhangel'sk Region	2 213 354	68 200	2 214 443	67 111
Vologda Region	79 793 226	9 472 768	79 842 334	9 423 660
Kaliningrad Region	20 274 627	5 344 917	20 636 687	4 982 857
Leningrad Region	12 277 563	2 596 509	12 683 372	2 190 700
Murmansk Region	8 184 073	1 676 944	8 149 947	1 711 070
Novgorod Region	4 798 381	129 301	4 830 205	97 477
Pskov Region	3 275 473	220 356	3 277 439	218 390
St Petersburg	1 141 354 882	344 418 232	1 214 512 435	271 260 679
Southern Federal District	269 362 110	23 028 904	273 017 701	19 373 313
Republic of Adygeya	6 746 912	62 454	6 758 790	50 576
Republic of Kalmykia	1 291 045	110 071	1 275 430	125 686
Krasnodar Territory	142 023 441	9 919 960	144 381 458	7 561 943
Astrakhan Region	8 603 728	386 013	8 628 281	361 460
Volgograd Region	16 194 878	2 011 072	16 257 609	1 948 341
Rostov Region	94 502 106	10 539 334	95 716 133	9 325 307
North-Caucasian Federal District	48 451 031	5 125 801	48 898 623	4 678 209
Republik of Daghestan	16 735 756	327 634	16 839 564	223 826
Republic of Ingushetia	1 227 079	3 258	1 225 739	4 598
Kabardino-Balkar Republic	5 916 966	104 006	5 939 066	81 906
Karachai-Cherkess Republic	9 000 045	4 351 737	9 379 970	3 971 812

Republic of North Ossetia - Alania	5 958 314	70 356	5 875 153	153 517
Chechen Republic	0	0	0	0
Stavropol Territory	9 612 871	268 810	9 639 131	242 550
Volga Federal District	1 426 736 061	151 787 724	1 443 834 848	134 688 937
Republic of Bashkortostan	73 166 844	4 865 295	73 877 260	4 154 879
Republic of Marii El	2 467 512	11 309	2 474 281	4 540
Republic of Mordovia	21 753 790	251 512	21 762 618	242 684
Republic of Tatarstan	656 956 137	90 047 505	663 638 059	83 365 583
Udmurt Republic	36 934 465	5 402 873	40 398 979	1 938 359
Chuvash Republic	11 203 666	386 698	11 219 264	371 100
Perm Territory	40 157 799	3 322 270	40 313 912	3 166 157
Kirov Region	31 590 223	3 215 630	32 573 041	2 232 812
Nizhny Novgogrod Region	98 419 790	5 103 374	98 931 248	4 591 916
Orenburg Region	47 113 856	2 544 886	47 262 333	2 396 409
Penza Region	4 136 151	64 236	4 152 646	47 741
Samara Region	328 630 448	29 561 881	332 405 400	25 786 929
Saratov Region	68 295 160	6 943 265	68 925 248	6 313 177
Ulyanovsk Region	5 910 220	66 990	5 900 559	76 651
Ural Federal District	1 109 553 537	156 045 383	1 129 474 703	136 124 217
Kurgan Region	2 813 089	27 040	2 831 766	8 363
Sverdlovsk Region	455 100 813	61 075 301	470 508 684	45 667 430
Tyumen Region	540 393 346	82 450 604	540 867 184	81 976 766
Chelyabinsk Region	111 246 289	12 492 438	115 267 069	8 471 658
Siberian Federal District	509 512 195	85 494 593	529 049 256	65 957 532
Republic of Altai	1 244 043	78 840	1 291 301	31 582
Republic of Buryatiya	12 179 322	1 198 376	11 649 034	1 728 664
Republic of Tuva	422 863	2 760	423 771	1 852
Republic of Khakassia	5 901 837	97 931	5 941 549	58 219
Altai Territory	18 287 891	335 751	18 260 323	363 319
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	33 922 473	4 750 777	33 661 606	5 011 644
Irkutsk Region	21 463 099	718 576	21 569 584	612 091
Kemerovo Region	11 527 764	949 890	12 083 234	394 420
Novosibirsk Region	363 213 845	73 116 281	380 940 716	55 389 410
Omsk Region	29 557 047	3 919 883	31 426 255	2 050 675
Tomsk Region	11 792 011	325 528	11 801 883	315 656
Far Eastern Federal District	513 371 082	39 286 710	511 119 028	41 538 764
Republic of Sakha (Yakutia)	27 781 779	1 583 597	27 803 253	1 562 123
Kamchatka Territory	18 794 693	2 159 049	19 352 514	1 601 228
Primorskiy Territory	87 462 227	8 209 675	86 433 783	9 238 119
Khabarovsk Territory	7 135 811	352 367	7 122 539	365 639
Amur Region	355 228 747	24 914 372	353 417 230	26 725 889
Magadan Region	0	0	0	0
Sakhalin Region	16 967 825	2 067 650	16 989 709	2 045 766
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0

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

Table 32.2

Assets and liabilities¹ with balancing of some accounts of credit institutions (head-office and branches located in respective regions), as of 1.02.14

thousand rubles				
	Assets in rubles	Assets in foreign currency	Liabilities ¹ in rubles	Liabilities ¹ in foreign currency
1	2	3	4	5
Central Federal District	31 122 914 503	12 397 082 853	31 362 256 040	12 157 741 316
Belgorod Region	123 941 442	18 264 580	124 060 748	18 145 274
Bryansk Region	60 671 957	1 451 861	57 902 251	4 221 567
Vladimir Region	128 477 456	10 495 842	126 408 893	12 564 405
Voronezh Region	906 076 908	24 398 689	884 975 292	45 500 305
Ivanovo Region	71 831 160	5 203 253	71 033 682	6 000 731
Kaluga Region	104 195 697	7 253 674	101 813 513	9 635 858
Kostroma Region	87 348 412	6 155 678	88 581 755	4 922 335
Kursk Region	68 672 329	4 409 205	69 168 711	3 912 823
Lipetsk Region	98 226 230	5 956 575	98 037 110	6 145 695
Moscow Region	1 056 566 637	166 786 838	1 055 473 504	167 879 971
Orel Region	51 874 401	2 373 814	51 488 992	2 759 223
Ryazan Region	101 601 653	1 285 131	95 733 697	7 153 087
Smolensk Region	64 905 414	7 002 431	64 800 682	7 107 163
Tambov Region	58 648 162	2 329 821	58 510 348	2 467 635
Tver Region	96 039 544	8 813 320	94 898 562	9 954 302
Tula Region	111 927 460	16 450 692	117 085 795	11 292 357
Yaroslavl Region	412 273 735	14 120 999	403 471 647	22 923 087
City of Moscow	27 519 635 906	12 094 330 450	27 798 810 858	11 815 155 498
	3 345 074 647	576 189 697	3 220 264 914	700 999 430
North-Western Federal District				
Republic of Karelia	55 970 488	855 404	60 253 436	-3 427 544
Komi Republic	93 722 302	4 469 771	91 538 965	6 653 108
Akhangel'sk Region	130 521 438	8 988 842	131 661 974	7 848 306
Vologda Region	110 494 814	19 235 403	115 700 938	14 029 279
Kaliningrad Region	109 481 127	34 212 922	38 678 347	105 015 702
Leningrad Region	21 440 087	12 878 626	30 053 818	4 264 895
Murmansk Region	82 161 598	24 314 405	115 814 958	-9 338 955
Novgorod Region	52 492 013	11 207 039	49 075 569	14 623 483
Pskov Region	58 432 039	898 239	49 889 258	9 441 020
St Petersburg	2 630 358 741	459 129 046	2 537 597 651	551 890 136
Southern Federal District	1 834 305 079	127 847 540	1 831 646 056	130 506 563
Republic of Adygeya	27 846 010	144 335	27 671 280	319 065
Republic of Kalmykia	10 643 191	81 403	10 260 413	464 181
Krasnodar Territory	846 280 568	46 855 911	815 136 586	77 999 893
Astrakhan Region	66 350 777	4 319 482	65 936 280	4 733 979
Volgograd Region	183 277 613	-2 705 559	165 298 965	15 273 089
Rostov Region	699 906 920	79 151 968	747 342 532	31 716 356
	540 805 898	6 614 142	516 068 307	31 351 733
North-Caucasian Federal District				
Republic of Dagestan	62 234 364	-1 890 639	58 731 437	1 612 288
Republic of Ingushetia	12 458 846	79 116	11 651 166	886 796
Kabardino-Balkar Republic	41 833 789	322 807	38 863 535	3 293 061
Karachai-Cherkess Republic	25 289 784	1 006 567	22 509 140	3 787 211
Republic of North Ossetia - Alania	28 938 304	400 011	27 906 140	1 432 175
Chechen Republic	25 119 168	127 813	22 914 962	2 332 019
Stavropol Territory	344 931 643	6 568 467	333 491 927	18 008 183

Volga Federal District	4 985 517 167	408 067 789	5 266 054 313	127 530 643
Republic of Bashkortostan	394 885 575	28 152 463	638 728 579	-215 690 541
Republic of Marii El	67 762 205	1 906 187	66 622 382	3 046 010
Republic of Mordovia	102 640 498	365 688	103 345 808	-339 622
Republic of Tatarstan	846 657 866	99 527 162	851 769 475	94 415 553
Udmurt Republic	137 924 171	5 158 130	167 059 203	-23 976 902
Chuvash Republic	86 545 677	5 726 983	85 996 319	6 276 341
Perm Territory	403 582 889	35 656 315	396 493 121	42 746 083
Kirov Region	120 879 521	4 584 992	121 810 441	3 654 072
Nizhny Novgogrod Region	953 869 744	98 224 325	987 218 954	64 875 115
Orenburg Region	148 200 136	13 519 247	146 873 024	14 846 359
Penza Region	83 999 979	3 439 067	83 261 939	4 177 107
Samara Region	1 333 873 163	87 171 524	1 318 466 637	102 578 050
Saratov Region	203 136 215	14 222 866	198 019 381	19 339 700
Ulyanovsk Region	101 559 528	10 412 840	100 389 050	11 583 318
Ural Federal District	2 772 227 236	460 225 030	2 933 682 075	298 770 191
Kurgan Region	45 473 890	259 121	44 909 819	823 192
Sverdlovsk Region	1 382 299 324	326 751 136	1 571 837 622	137 212 838
Tyumen Region	974 788 611	102 760 945	956 414 908	121 134 648
Chelyabinsk Region	369 665 411	30 453 828	360 519 726	39 599 513
Siberian Federal District	2 803 958 542	173 966 999	2 885 500 273	92 425 268
Republic of Altai	8 155 960	47 125	7 770 407	432 678
Republic of Buryatiya	73 430 720	-15 114 004	53 852 630	4 464 086
Republic of Tuva	14 655 834	37 188	14 625 443	67 579
Republic of Khakassia	35 805 459	236 773	34 761 776	1 280 456
Altai Territory	133 019 417	10 450 874	133 233 971	10 236 320
Zabaykal Territory	43 378 236	1 233 225	42 671 408	1 940 053
Krasnoyarsk Territory	541 868 404	29 105 610	568 733 327	2 240 687
Irkutsk Region	364 944 393	11 660 440	365 067 840	11 536 993
Kemerovo Region	152 681 421	53 358 590	226 386 658	-20 346 647
Novosibirsk Region	1 164 446 024	78 466 705	1 189 588 645	53 324 084
Omsk Region	184 139 768	5 673 709	169 981 858	19 831 619
Tomsk Region	87 432 906	-1 189 236	78 826 310	7 417 360
Far Eastern Federal District	1 362 362 297	94 532 176	1 337 063 902	119 830 571
Republic of Sakha (Yakutia)	94 655 997	3 741 161	94 581 947	3 815 211
Kamchatka Territory	50 472 885	5 140 744	51 191 715	4 421 914
Primorskiy Territory	227 770 486	24 575 128	230 912 904	21 432 710
Khabarovsk Territory	588 857 506	60 101 763	586 367 980	62 591 289
Amur Region	200 846 766	-20 749 646	167 224 973	12 872 147
Magadan Region	119 100 474	10 279 369	123 221 228	6 158 615
Sakhalin Region	72 084 404	10 971 743	74 863 534	8 192 613
Jewish Autonomous Region	7 393 036	479 842	7 526 825	346 053
Chukotka Autonomous Area	1 180 743	-7 928	1 172 796	19

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

*Indicators are formed on the basis of reporting form 0409101 of head offices and branches, which are located in the respective regions.

Regional distribution of indicators is determined solely by the location of the head offices (branches) that have provided statements and does not include the actual place of fund attraction (offering).

Table 33.1

Securities acquired by credit institutions registered in respective regions, as of 1.02.14

thousand rubles

	Debt securities		Shares	Shares in associates and subsidiaries	Discounted promissory notes	
	Total	of which debt securities of the Russian Federation (without revaluation)			nominated in rubles	nominated in foreign currency
1	2	3	4	5	6	7
Central Federal District	5 558 731 996	837 499 248	700 523 798	604 883 209	174 825 461	42 974 724
Belgorod Region	1 345 789	0	1 150	0	250 890	73 599
Bryansk Region	0	0	0	0	0	0
Vladimir Region	1 849 456	28 701	378 481	0	67 778	0
Voronezh Region	1 309 251	193 994	0	0	138 066	0
Ivanovo Region	1 827 733	381 500	16 406	0	25 134	146 459
Kaluga Region	0	0	565 508	0	0	0
Kostroma Region	63 164 996	16 007	4 449	0	28 348	0
Kursk Region	1 225 882	1 025 044	0	0	819 784	0
Lipetsk Region	2 373 298	334 034	1	0	220 920	0
Moscow Region	10 266 102	1 965 071	605 098	0	658 971	257 958
Orel Region	509 099	0	106 869	0	0	0
Ryazan Region	1 425 410	1 102 716	219 776	0	51 286	0
Smolensk Region	139 604	0	1 808	0	20 833	0
Tambov Region	0	0	0	0	0	0
Tver Region	550 447	133 574	19 548	0	0	0
Tula Region	276 681	40 431	10 046	0	105	0
Yaroslavl Region	11 107	0	20	0	1 544	0
City of Moscow	5 472 457 141	832 278 176	698 594 638	604 883 209	172 541 802	42 496 708
North-Western Federal District	289 574 286	16 644 005	14 546 853	3 102 720	7 603 865	4 149 964
Republic of Karelia	0	0	0	0	0	0
Komi Republic	1 354 504	691 897	168 064	0	0	155 590
Akhangel'sk Region	0	0	959	0	0	0
Vologda Region	15 702 839	977 117	29 589	1 000	635 496	0
Kaliningrad Region	4 065 229	43 523	7 541	0	0	0
Leningrad Region	769 199	173 292	461 299	20	259 305	0
Murmansk Region	989 030	1 003 780	0	0	0	0
Novgorod Region	849 031	333 755	144 250	0	453 140	0
Pskov Region	161 828	0	0	0	0	0
St Petersburg	265 682 626	13 420 641	13 735 151	3 101 700	6 255 924	3 994 374
Southern Federal District	15 336 887	4 456 630	7 641 396	25 169	3 283 775	339 317
Republic of Adygeya	13 167	13 118	1 278	0	118 522	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	10 434 690	2 832 089	6 919 197	0	2 706 209	250 549
Astrakhan Region	1 907 883	1 243 975	217 901	5 288	191 686	0
Volgograd Region	1 360 089	222 406	2 444	0	125 342	67 604
Rostov Region	1 621 058	145 042	500 576	19 881	142 016	21 164
North-Caucasian Federal District	2 027 257	179 796	51 268	0	248 353	104 589
Republik of Dagestan	0	0	16 011	0	0	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 545	0	18 101	0	0	0
Karachai-Cherkess Republic	1 080 438	13 823	17 156	0	204 849	104 589
Republic of North Ossetia - Alania	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	942 274	165 973	0	0	43 504	0
Volga Federal District	143 305 908	33 580 891	32 455 835	1 177 436	17 171 042	173 376
Republic of Bashkortostan	7 928 098	1 715 432	1 090 667	0	716 788	0

Republic of Marii El	0	0	0	0	137 753	0
Republic of Mordovia	292 066	122 896	43 054	0	273 178	0
Republic of Tatarstan	85 766 459	25 593 770	13 719 331	762 595	5 912 760	48 398
Udmurt Republic	3 430 934	0	7 495	0	509 372	0
Chuvash Republic	409 598	177 600	268 940	0	266 239	0
Perm Territory	1 238 633	0	2 415 486	0	760 545	0
Kirov Region	5 567 501	46 705	786 362	0	48 536	0
Nizhny Novgogrod Region	10 998 076	2 871 858	5 268 070	0	3 823 434	0
Orenburg Region	5 739 505	271 598	699 797	35 246	3 807 130	95 873
Penza Region	152 123	51 058	0	0	0	0
Samara Region	20 063 123	1 826 163	6 309 893	379 595	847 824	29 105
Saratov Region	1 719 792	903 811	1 768 194	0	67 483	0
Ulyanovsk Region	0	0	78 546	0	0	0
Ural Federal District	163 262 330	33 796 587	27 723 923	3 621	4 809 598	352 939
Kurgan Region	0	0	0	0	0	0
Sverdlovsk Region	92 038 603	13 203 525	14 388 918	3 621	1 951 601	0
Tyumen Region	51 860 171	12 380 456	13 196 250	0	2 585 087	139 916
Chelyabinsk Region	19 363 556	8 212 606	138 755	0	272 910	213 023
Siberian Federal District	57 904 170	3 645 705	17 478 332	8 573 877	4 097 183	1 414 052
Republic of Altai	70 925	0	0	0	207 032	0
Republic of Buryatiya	82 919	0	516 312	0	585 242	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	14 486	14 718	0	0	0	0
Altai Territory	240 542	37 820	58 171	0	53 033	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	1 268 946	9 156	1 239	0	0	0
Irkutsk Region	382 680	7 761	225 992	0	189 469	0
Kemerovo Region	2 276 377	1 200 989	59 605	0	21 817	0
Novosibirsk Region	48 789 004	1 845 765	15 688 747	8 573 877	2 143 432	803 421
Omsk Region	3 821 576	292 646	926 585	0	780 418	610 631
Tomsk Region	956 715	236 850	1 681	0	116 740	0
Far Eastern Federal District	41 328 974	6 934 381	1 188 660	42 095	3 009 151	0
Republic of Sakha (Yakutia)	1 706 085	132 731	395 950	0	286 228	0
Kamchatka Territory	847 424	101 930	40 384	42 095	215 875	0
Primorskiy Territory	12 963 139	4 016 302	63 002	0	45 495	0
Khabarovsk Territory	134 057	0	18 918	0	0	0
Amur Region	24 812 515	2 681 856	7 640	0	2 420 188	0
Magadan Region	0	0	0	0	0	0
Sakhalin Region	865 754	1 562	662 766	0	41 365	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 1.02.14

thousand rubles

	Debt securities		Shares	Shares in associates and subsidiaries	Discounted promissory notes	
	Total	of which debt securities of the Russian Federation (without revaluation)			nominated in rubles	nominated in foreign currency
1	2	3	4	5	6	7
Central Federal District	5 630 577 535	845 922 185	710 089 452	612 209 941	179 420 709	44 252 742
Belgorod Region	1 345 789	0	1 302	0	250 890	73 599
Bryansk Region	0	0	0	0	0	0
Vladimir Region	98 627	28 701	230 481	2 243	0	0
Voronezh Region	1 309 251	193 994	127	0	138 066	0
Ivanovo Region	1 827 733	381 500	16 780	0	25 134	146 459
Kaluga Region	0	0	565 508	0	0	0
Kostroma Region	17 678 324	16 007	4 449	0	28 348	0
Kursk Region	1 225 882	1 025 044	0	0	819 784	0
Lipetsk Region	2 373 298	334 034	1	0	220 920	0
Moscow Region	10 266 102	1 965 071	605 098	0	658 971	257 958
Orel Region	509 099	0	106 869	0	0	0
Ryazan Region	1 425 410	1 102 716	219 776	0	51 286	0
Smolensk Region	139 604	0	1 808	0	20 833	0
Tambov Region	0	0	0	0	0	0
Tver Region	550 447	133 574	19 548	0	0	0
Tula Region	276 681	40 431	10 199	0	140 840	0
Yaroslavl Region	11 107	0	20	0	0	0
City of Moscow	5 591 540 181	840 701 113	708 307 486	612 207 698	177 065 637	43 774 726
North-Western Federal District	276 986 572	14 839 515	24 221 359	4 349 865	6 527 662	4 155 992
Republic of Karelia	0	0	0	0	0	0
Komi Republic	1 038 435	491 734	127 291	0	0	57 029
Akhangel'sk Region	0	0	959	0	0	0
Vologda Region	5 747 564	977 117	29 589	1 000	635 496	0
Kaliningrad Region	4 065 230	43 523	7 541	0	0	0
Leningrad Region	769 199	173 292	461 299	20	259 305	0
Murmansk Region	989 030	1 003 780	0	0	0	0
Novgorod Region	849 031	333 755	144 250	0	453 140	0
Pskov Region	161 828	0	0	0	0	0
St Petersburg	263 366 255	11 816 314	23 450 430	4 348 845	5 179 721	4 098 963
Southern Federal District	12 500 512	3 857 036	7 478 846	25 169	3 351 253	0
Republic of Adygeya	13 167	13 118	1 278	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	8 551 935	2 820 343	6 843 359	0	2 909 942	0
Astrakhan Region	1 004 996	656 127	219 442	5 288	191 686	0
Volgograd Region	1 309 356	222 406	2 451	0	97 609	0
Rostov Region	1 621 058	145 042	412 316	19 881	152 016	0
North-Caucasian Federal District	946 819	165 973	53 030	0	43 504	0
Republik of Daghestan	0	0	16 592	0	0	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 545	0	18 101	0	0	0
Karachai-Cherkess Republic	0	0	17 156	0	0	0
Republic of North Ossetia - Alania	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0

Stavropol Territory	942 274	165 973	1 181	0	43 504	0
Volga Federal District	142 399 376	33 367 401	32 302 679	1 177 436	17 577 569	136 657
Republic of Bashkortostan	7 688 164	1 707 908	936 565	0	722 036	0
Republic of Marii El	0	0	0	0	137 753	0
Republic of Mordovia	292 066	122 896	43 054	0	74 324	0
Republic of Tatarstan	85 673 733	25 593 770	13 719 520	762 595	5 912 760	48 398
Udmurt Republic	3 430 934	0	7 495	0	509 372	0
Chuvash Republic	409 598	177 600	267 922	0	266 239	0
Perm Territory	1 238 633	0	2 415 810	0	620 739	0
Kirov Region	5 567 501	46 705	786 362	0	434 720	0
Nizhny Novgogrod Region	10 424 204	2 665 892	5 268 120	0	4 224 176	0
Orenburg Region	5 739 505	271 598	699 941	35 246	3 689 902	59 154
Penza Region	152 123	51 058	0	0	35 015	0
Samara Region	20 063 123	1 826 163	6 310 060	379 595	883 050	29 105
Saratov Region	1 719 792	903 811	1 769 284	0	67 483	0
Ulyanovsk Region	0	0	78 546	0	0	0
Ural Federal District	151 506 879	30 056 249	24 071 063	3 621	4 667 914	352 939
Kurgan Region	0	0	0	0	0	0
Sverdlovsk Region	80 283 152	9 463 187	10 729 778	3 621	1 972 470	0
Tyumen Region	51 860 171	12 380 456	13 202 530	0	2 422 534	139 916
Chelyabinsk Region	19 363 556	8 212 606	138 755	0	272 910	213 023
Siberian Federal District	27 270 962	3 106 368	2 204 977	0	2 414 550	610 631
Republic of Altai	31 380	0	0	0	207 032	0
Republic of Buryatiya	82 919	0	516 312	0	585 242	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	14 486	14 718	0	0	0	0
Altai Territory	240 542	37 820	58 171	0	53 033	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	1 266 742	9 156	1 239	0	21 767	0
Irkutsk Region	382 680	7 761	225 992	0	189 469	0
Kemerovo Region	2 276 377	1 200 989	60 476	0	21 817	0
Novosibirsk Region	18 197 545	1 306 428	413 510	0	112 282	0
Omsk Region	3 821 576	292 646	927 596	0	1 107 168	610 631
Tomsk Region	956 715	236 850	1 681	0	116 740	0
Far Eastern Federal District	29 236 245	5 422 516	1 188 660	42 095	1 045 267	0
Republic of Sakha (Yakutia)	1 706 085	132 731	395 950	0	786 136	0
Kamchatka Territory	577 049	101 930	40 384	42 095	26 600	0
Primorskiy Territory	13 097 196	4 016 302	81 920	0	45 495	0
Khabarovsk Territory	0	0	0	0	145 671	0
Amur Region	12 990 161	1 169 991	7 640	0	0	0
Magadan Region	0	0	0	0	0	0
Sakhalin Region	865 754	1 562	662 766	0	41 365	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0

*Indicators are formed on the basis of reporting form 0409101 of head offices and branches, which are located in the respective regions.

Regional distribution of indicators is determined solely by the location of the head offices (branches) that have provided statements and does not include the actual place of fund offering.

Table 34.1

Distribution of loans, deposits and other placements in rubles by credit institutions, registered in respective regions, as of 1.02.14

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other placements with individuals
1	2	3	4	5
Central Federal District	28 057 877 433	15 653 819 596	1 692 855 860	8 472 040 299
Belgorod Region	6 926 130	5 775 919	20 000	438 176
Bryansk Region	0	0	0	0
Vladimir Region	4 638 549	3 018 672	130 000	1 389 272
Voronezh Region	1 166 808	916 930	10 086	144 704
Ivanovo Region	9 564 911	5 072 308	320 000	3 843 588
Kaluga Region	14 717 819	2 936 881	6 826 000	4 513 582
Kostroma Region	73 313 459	8 041 414	619 460	63 773 278
Kursk Region	12 798 189	9 331 482	1 200 000	1 329 554
Lipetsk Region	19 601 985	14 621 791	950 000	2 380 873
Moscow Region	34 202 085	22 610 836	279 400	9 822 824
Orel Region	3 528 818	1 418 049	324 446	592 167
Ryazan Region	11 305 544	8 465 147	1 251 000	1 544 097
Smolensk Region	3 963 383	3 073 835	7 000	882 548
Tambov Region	2 520 551	2 186 908	0	333 435
Tver Region	7 032 060	4 718 188	194 000	2 095 376
Tula Region	3 479 736	3 149 176	80 000	250 492
Yaroslavl Region	7 426 968	4 665 299	498 436	2 054 347
City of Moscow	27 841 690 438	15 553 816 761	1 680 146 032	8 376 651 986
North-Western Federal District	803 381 459	544 344 379	58 972 002	119 186 755
Republic of Karelia	1 023 235	279 043	340 000	309 025
Komi Republic	2 402 954	1 820 383	100 453	482 024
Akhangel'sk Region	1 050 150	876 656	300	127 989
Vologda Region	53 224 698	24 182 509	1 165 609	26 189 787
Kaliningrad Region	12 077 799	8 571 824	1 682 548	1 823 427
Leningrad Region	6 840 534	3 873 380	757 900	1 819 590
Murmansk Region	4 500 735	1 748 609	150 000	2 552 297
Novgorod Region	2 030 395	1 270 427	0	666 297
Pskov Region	2 182 841	1 605 105	0	242 769
St Petersburg	718 048 118	500 116 443	54 775 192	84 973 550
Southern Federal District	181 896 714	112 697 308	6 344 560	56 323 663
Republic of Adygeya	4 869 401	3 680 543	40 000	1 148 858
Republic of Kalmykia	760 857	627 219	10 030	123 608
Krasnodar Territory	85 119 950	55 560 704	2 308 580	22 838 699
Astrakhan Region	2 207 593	614 530	0	874 438
Volgograd Region	12 124 566	8 568 519	1 896 000	1 234 689
Rostov Region	76 814 347	43 645 793	2 089 950	30 103 371
North-Caucasian Federal District	29 974 241	20 971 741	2 810 656	6 163 960
Republik of Daghestan	8 625 783	5 797 411	9 876	2 810 549
Republic of Ingushetia	316 554	188 775	0	127 779
Kabardino-Balkar Republic	3 905 854	2 867 047	190 300	848 507
Karachai-Cherkess Republic	6 175 824	4 695 875	935 000	544 949

Republic of North Ossetia - Alania	4 770 014	3 794 241	5 150	950 686
Chechen Republic	0	0	0	0
Stavropol Territory	6 180 212	3 628 392	1 670 330	881 490
Volga Federal District	978 265 992	545 884 247	39 648 269	346 821 111
Republic of Bashkortostan	50 656 571	22 184 771	6 485 540	20 040 547
Republic of Marii El	1 683 191	1 235 516	290 000	140 655
Republic of Mordovia	15 535 093	12 593 196	205 000	2 299 289
Republic of Tatarstan	428 013 132	286 719 049	9 912 612	103 180 084
Udmurt Republic	29 389 774	5 604 499	1 420 500	21 590 309
Chuvash Republic	7 322 574	3 201 730	656 000	3 278 659
Perm Territory	24 993 019	11 870 080	444 500	11 710 426
Kirov Region	20 571 316	14 540 512	1 680	5 656 878
Nizhny Novgogrod Region	60 540 083	39 945 830	5 644 729	9 529 777
Orenburg Region	30 454 088	13 707 231	1 233 572	14 910 202
Penza Region	2 857 751	1 990 937	323	806 268
Samara Region	266 114 905	110 888 345	10 223 513	140 285 780
Saratov Region	35 698 189	18 273 587	2 930 300	12 319 450
Ulyanovsk Region	4 436 306	3 128 964	200 000	1 072 787
Ural Federal District	741 155 482	303 227 345	53 138 098	330 058 683
Kurgan Region	1 877 813	1 638 079	6 620	174 832
Sverdlovsk Region	276 640 924	97 379 483	8 817 292	161 415 774
Tyumen Region	390 733 145	165 765 348	42 131 877	141 953 399
Chelyabinsk Region	71 903 600	38 444 435	2 182 309	26 514 678
Siberian Federal District	290 865 931	143 229 066	20 208 809	112 539 498
Republic of Altai	640 021	375 169	85 000	159 852
Republic of Buryatiya	7 751 175	2 278 277	0	5 258 226
Republic of Tuva	300 361	161 212	0	139 149
Republic of Khakassia	4 266 039	1 675 308	15 000	2 425 870
Altai Territory	14 076 758	10 566 221	1 005 000	2 313 868
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	23 428 215	10 912 996	1 735 245	8 610 591
Irkutsk Region	15 839 803	9 495 956	1 026 770	4 718 376
Kemerovo Region	6 380 043	2 623 660	10 207	3 746 176
Novosibirsk Region	192 311 421	94 798 475	15 671 587	71 758 341
Omsk Region	18 633 065	6 677 847	455 000	10 226 295
Tomsk Region	7 239 030	3 663 945	205 000	3 182 754
Far Eastern Federal District	390 971 535	81 380 261	13 556 296	284 412 807
Republic of Sakha (Yakutia)	15 568 246	8 833 113	1 499	6 059 663
Kamchatka Territory	14 785 868	10 380 609	1 800 450	2 517 852
Primorskiy Territory	53 647 968	32 958 364	3 031 346	15 873 022
Khabarovsk Territory	5 411 461	1 602 506	370 000	3 229 032
Amur Region	292 154 249	21 827 679	7 591 001	254 246 750
Magadan Region	0	0	0	0
Sakhalin Region	9 403 743	5 777 990	762 000	2 486 488
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 1.02.14

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other placements with individuals
1	2	3	4	5
Central Federal District	17 526 776 196	10 213 406 021	1 712 608 685	4 006 675 802
Belgorod Region	48 314 853	40 342 085	20 100	7 260 633
Bryansk Region	26 427 748	19 696 558	0	6 433 681
Vladimir Region	79 700 349	53 486 634	130 000	24 996 665
Voronezh Region	843 627 079	511 167 724	10 086	280 413 437
Ivanovo Region	21 879 986	13 831 803	320 000	7 320 786
Kaluga Region	45 334 534	23 156 578	6 810 000	14 926 600
Kostroma Region	14 322 920	9 811 051	4 703	4 207 790
Kursk Region	53 557 831	45 638 634	1 200 000	5 780 596
Lipetsk Region	51 852 721	28 856 878	950 000	20 668 195
Moscow Region	931 807 241	496 714 450	279 400	315 309 479
Orel Region	22 216 337	16 889 274	324 446	3 806 979
Ryazan Region	44 514 470	29 335 819	1 251 000	13 304 194
Smolensk Region	36 350 774	28 193 288	7 000	8 130 498
Tambov Region	21 490 129	18 719 259	0	2 770 662
Tver Region	28 071 785	15 152 150	94 000	12 010 534
Tula Region	72 242 539	57 360 938	80 000	14 749 763
Yaroslavl Region	379 559 677	173 957 584	188 436	145 992 097
City of Moscow	14 805 505 223	8 631 095 314	1 700 939 514	3 118 593 213
North-Western Federal District	2 323 536 610	1 339 144 978	57 285 513	770 185 513
Republic of Karelia	49 266 276	15 168 483	340 000	27 745 558
Komi Republic	84 242 097	23 070 505	100 453	48 462 916
Akhangel'sk Region	27 992 906	16 006 262	300	7 851 352
Vologda Region	61 527 519	40 293 316	365 609	17 548 931
Kaliningrad Region	84 300 216	54 170 927	1 682 548	23 448 907
Leningrad Region	22 092 483	13 901 368	757 900	3 752 945
Murmansk Region	68 424 246	21 016 252	150 000	36 535 039
Novgorod Region	44 460 066	19 467 512	0	16 885 705
Pskov Region	52 124 412	34 079 812	0	12 383 436
St Petersburg	1 829 106 389	1 101 970 541	53 888 703	575 570 724
Southern Federal District	1 517 826 134	871 396 252	6 256 421	550 435 768
Republic of Adygeya	24 414 681	14 582 093	40 000	9 643 654
Republic of Kalmykia	9 249 928	5 021 873	30	4 228 025
Krasnodar Territory	739 996 592	411 221 225	1 983 441	275 395 166
Astrakhan Region	25 086 767	11 682 995	400 000	12 254 757
Volgograd Region	104 141 277	71 964 622	1 853 000	28 499 627
Rostov Region	614 936 889	356 923 444	1 979 950	220 414 539
North-Caucasian Federal District	449 899 325	249 705 673	2 590 656	178 779 071
Republik of Dagestan	41 255 356	24 273 467	9 876	14 964 066
Republic of Ingushetia	8 653 568	5 809 119	0	2 844 449

Kabardino-Balkar Republic	33 081 126	22 111 358	190 300	10 779 160
Karachai-Cherkess Republic	22 123 854	14 647 709	715 000	6 760 384
Republic of North Ossetia - Alania	15 241 816	10 094 126	5 150	5 125 332
Chechen Republic	19 429 593	10 690 634	0	8 738 959
Stavropol Territory	310 114 012	162 079 260	1 670 330	129 566 721
Volga Federal District	4 021 772 198	2 177 413 534	35 588 148	1 548 521 307
Republic of Bashkortostan	345 133 569	152 384 441	1 171 734	178 332 661
Republic of Marii El	64 270 094	43 046 868	290 000	15 044 242
Republic of Mordovia	92 525 493	68 709 402	55 000	16 447 362
Republic of Tatarstan	610 410 363	407 661 703	9 912 521	169 075 062
Udmurt Republic	124 207 350	34 990 433	1 420 500	71 081 607
Chuvash Republic	80 559 257	42 824 712	556 000	35 748 774
Perm Territory	348 078 216	196 004 045	444 500	148 934 497
Kirov Region	102 005 559	55 592 582	1 680	31 729 389
Nizhny Novgograd Region	823 415 488	528 444 123	5 644 769	215 714 888
Orenburg Region	91 690 228	58 469 140	1 233 522	30 991 139
Penza Region	36 179 209	27 359 214	323	8 302 559
Samara Region	1 191 107 638	488 044 382	11 727 299	596 541 568
Saratov Region	84 057 269	54 391 356	2 930 300	22 225 707
Ulyanovsk Region	28 132 465	19 491 133	200 000	8 351 852
Ural Federal District	2 275 264 263	1 076 117 552	52 524 202	1 020 326 416
Kurgan Region	41 951 202	16 828 608	6 620	22 005 964
Sverdlovsk Region	1 139 143 716	613 941 934	8 818 396	479 112 692
Tyumen Region	778 796 994	289 346 037	41 516 877	382 438 431
Chelyabinsk Region	315 372 351	156 000 973	2 182 309	136 769 329
Siberian Federal District	2 435 567 420	1 055 136 648	11 859 947	1 228 115 304
Republic of Altai	6 630 315	2 062 606	85 000	4 462 709
Republic of Buryatiya	47 943 248	13 779 733	0	33 497 086
Republic of Tuva	13 650 648	2 383 237	0	11 123 411
Republic of Khakassia	32 120 345	11 223 745	16 000	17 201 402
Altai Territory	116 976 829	55 502 562	1 005 000	60 258 260
Zabaykal Territory	16 436 277	3 373 661	0	13 062 616
Krasnoyarsk Territory	496 094 474	215 147 800	1 735 245	232 650 366
Irkutsk Region	324 369 923	125 061 134	1 026 770	185 448 167
Kemerovo Region	127 224 133	39 697 755	10 252	87 215 542
Novosibirsk Region	1 020 020 039	487 097 078	7 321 680	471 943 463
Omsk Region	162 712 370	68 333 640	455 000	71 682 264
Tomsk Region	71 388 819	31 473 697	205 000	39 570 018
Far Eastern Federal District	920 696 866	417 487 728	8 810 979	427 202 822
Republic of Sakha (Yakutia)	39 463 168	22 708 568	21 499	15 920 754
Kamchatka Territory	21 267 100	14 691 684	1 800 400	4 644 937
Primorskiy Territory	135 535 821	84 069 591	3 401 346	44 473 846
Khabarovsk Territory	542 940 850	230 306 520	0	264 029 343
Amur Region	53 661 160	12 813 727	2 825 734	35 537 718
Magadan Region	107 674 262	41 736 954	0	54 748 463
Sakhalin Region	16 565 327	9 062 161	762 000	6 357 106
Jewish Autonomous Region	2 832 064	1 660 727	0	1 171 337
Chukotka Autonomous Area	757 114	437 796	0	319 318

*Indicators are formed on the basis of reporting form 0409101 of head offices and branches, which are located in the respective regions.

Regional distribution of indicators is determined solely by the location of the head offices (branches) that have provided statements and does not include the actual place of fund offering.

Information on indicators, based on the reporting form 0409302 (takes into account the actual place of fund offering) is given contained in the Bulletin of Banking Statistics.

Table 35.1

Distribution of loans, deposits and other placements in foreign currency by credit institutions, registered in respective regions, as of 1.02.14

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other placements with individuals
1	2	3	4	5
Central Federal District	9 995 243 565	5 464 299 903	3 993 800 318	232 484 800
Belgorod Region	944 717	943 766	951	0
Bryansk Region	0	0	0	0
Vladimir Region	773 809	380 024	0	360 937
Voronezh Region	283 025	270 534	529	0
Ivanovo Region	165 152	64 307	2 996	9 026
Kaluga Region	2 045	1 506	529	10
Kostroma Region	6 832 065	3 696 958	2 578 501	556 606
Kursk Region	205 821	205 385	0	436
Lipetsk Region	164 741	0	140 979	23 762
Moscow Region	6 759 542	4 295 168	140 593	2 323 781
Orel Region	14 661	0	2 135	12 526
Ryazan Region	53 860	39 551	1 393	12 916
Smolensk Region	80 374	80 374	0	0
Tambov Region	1 057	0	1 057	0
Tver Region	1 057	0	1 057	0
Tula Region	44 462	41 325	0	3 137
Yaroslavl Region	82 424	69 671	2 106	10 647
City of Moscow	9 978 834 753	5 454 211 334	3 990 927 492	229 171 016
North-Western Federal District	187 015 592	130 678 874	37 142 788	12 113 557
Republic of Karelia	0	0	0	0
Komi Republic	165 511	48 527	113 709	3 275
Akhangel'sk Region	2 058	0	2 020	38
Vologda Region	1 727 770	618 540	57 346	21 608
Kaliningrad Region	755 117	508 029	3 012	244 076
Leningrad Region	887 246	832 378	12 880	20 946
Murmansk Region	298 740	140 719	158 021	0
Novgorod Region	3 448	0	0	3 448
Pskov Region	3 282	0	3 282	0
St Petersburg	183 172 420	128 530 681	36 792 518	11 820 166
Southern Federal District	9 455 477	6 430 017	2 336 648	421 862
Republic of Adygeya	0	0	0	0
Republic of Kalmykia	1 762	0	1 762	0
Krasnodar Territory	1 651 267	1 066 180	510 944	54 131
Astrakhan Region	3 645	0	1 586	2 059
Volgograd Region	1 335 776	0	1 322 551	2 242
Rostov Region	6 463 027	5 363 837	499 805	363 430
North-Caucasian Federal District	1 826 734	1 472 187	255 620	98 927
Republik of Dagestan	56 899	24 671	8 498	23 730
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	14 175	0	14 175	0

Karachai-Cherkess Republic	1 628 549	1 447 516	109 726	71 307
Republic of North Ossetia - Alania	2 444	0	1 938	506
Chechen Republic	0	0	0	0
Stavropol Territory	124 667	0	121 283	3 384
Volga Federal District	56 177 004	39 557 227	13 200 763	2 903 192
Republic of Bashkortostan	512 669	53 095	136 729	138 039
Republic of Marii El	529	0	529	0
Republic of Mordovia	3 349	0	3 349	0
Republic of Tatarstan	32 424 223	26 994 846	4 540 516	608 193
Udmurt Republic	3 949 986	747 832	3 031 053	171 101
Chuvash Republic	116 266	44 056	4 240	17 622
Perm Territory	1 786 132	1 525 743	19 590	240 799
Kirov Region	1 564 409	1 481 292	1 727	81 390
Nizhny Novgogrod Region	1 261 091	1 065 256	45 849	149 986
Orenburg Region	401 112	0	168 632	232 480
Penza Region	0	0	0	0
Samara Region	14 044 183	7 571 537	5 245 041	1 227 605
Saratov Region	111 924	73 570	2 729	35 625
Ulyanovsk Region	1 131	0	779	352
Ural Federal District	88 802 085	49 888 735	35 489 620	1 600 665
Kurgan Region	0	0	0	0
Sverdlovsk Region	26 921 008	12 826 352	13 747 670	346 986
Tyumen Region	59 090 546	36 116 381	19 907 032	1 244 068
Chelyabinsk Region	2 790 531	946 002	1 834 918	9 611
Siberian Federal District	43 964 356	25 373 045	13 245 957	2 115 900
Republic of Altai	0	0	0	0
Republic of Buryatiya	555 969	202 423	1 593	351 953
Republic of Tuva	397	0	397	0
Republic of Khakassia	0	0	0	0
Altai Territory	30 130	27 637	2 115	378
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	2 567 302	1 871 471	240 801	430 876
Irkutsk Region	64 472	4 894	59 226	352
Kemerovo Region	2 834	0	247	2 587
Novosibirsk Region	39 881 154	22 479 133	12 934 712	1 262 009
Omsk Region	857 547	785 347	4 455	67 745
Tomsk Region	4 551	2 140	2 411	0
Far Eastern Federal District	11 801 272	7 153 057	2 453 686	525 358
Republic of Sakha (Yakutia)	725 458	430 159	20 599	274 700
Kamchatka Territory	422 746	338 977	74 437	9 332
Primorskiy Territory	2 662 722	2 023 466	360 766	129 203
Khabarovsk Territory	11 855	11 114	741	0
Amur Region	7 920 965	4 296 474	1 993 040	111 567
Magadan Region	0	0	0	0
Sakhalin Region	57 526	52 867	4 103	556
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 1.02.14

thousand rubles				
	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other placements with individuals
1	2	3	4	5
Central Federal District	8 983 158 513	4 475 694 421	4 001 388 538	219 916 199
Belgorod Region	6 739 253	6 731 303	2 542	5 408
Bryansk Region	2 416 249	2 399 609	0	16 640
Vladimir Region	3 103 136	3 057 653	0	45 483
Voronezh Region	22 464 608	21 608 489	2 291	365 388
Ivanovo Region	1 088 578	987 733	2 996	9 026
Kaluga Region	2 877 815	2 731 336	529	145 950
Kostroma Region	205 818	203 711	2 107	0
Kursk Region	212 652	211 344	0	1 308
Lipetsk Region	178 330	0	140 979	37 351
Moscow Region	149 647 410	132 804 266	10 841 246	3 572 464
Orel Region	128 108	113 447	2 135	12 526
Ryazan Region	90 308	73 891	1 393	15 024
Smolensk Region	323 161	262 623	0	60 538
Tambov Region	1 664 200	1 663 143	1 057	0
Tver Region	518 113	499 054	1 057	17 562
Tula Region	5 847 061	5 811 668	0	35 393
Yaroslavl Region	12 955 100	12 800 419	2 106	60 626
City of Moscow	8 772 698 613	4 283 734 732	3 990 388 100	215 515 512
North-Western Federal District	380 710 047	314 789 330	37 140 778	19 315 746
Republic of Karelia	370 104	355 015	0	15 089
Komi Republic	3 028 376	2 905 131	113 709	9 536
Akhangel'sk Region	346 952	341 113	2 020	3 819
Vologda Region	1 959 463	851 025	57 346	21 924
Kaliningrad Region	28 345 104	27 642 398	3 893	664 568
Leningrad Region	644 336	620 892	12 880	10 564
Murmansk Region	22 364 797	22 166 213	158 021	40 563
Novgorod Region	10 671 343	10 666 489	0	4 854
Pskov Region	87 109	81 963	3 282	1 864
St Petersburg	312 892 463	249 159 091	36 789 627	18 542 965
Southern Federal District	110 081 291	104 872 258	2 296 884	2 081 285
Republic of Adygeya	25 948	23 897	0	2 051
Republic of Kalmykia	1 762	0	1 762	0
Krasnodar Territory	36 219 902	34 205 795	510 125	1 249 720
Astrakhan Region	485 053	481 188	0	3 865
Volgograd Region	2 270 625	949 236	1 285 192	36 197
Rostov Region	71 078 001	69 212 142	499 805	789 452
North-Caucasian Federal District	4 967 824	4 249 164	146 654	570 035
Republic of Dagestan	27 402	0	8 498	18 904
Republic of Ingushetia	0	0	0	0

Kabardino-Balkar Republic	14 175	0	14 175	0
Karachai-Cherkess Republic	343 708	317 939	760	25 009
Republic of North Ossetia - Alania	2 444	0	1 938	506
Chechen Republic	0	0	0	0
Stavropol Territory	4 580 095	3 931 225	121 283	525 616
Volga Federal District	268 044 180	239 355 835	13 205 886	4 772 727
Republic of Bashkortostan	21 587 688	20 781 143	135 671	391 016
Republic of Marii El	1 794 768	1 778 672	529	15 567
Republic of Mordovia	4 045	0	3 173	872
Republic of Tatarstan	44 672 476	39 532 181	4 548 825	517 217
Udmurt Republic	3 107 764	36 478	3 031 053	40 233
Chuvash Republic	59 441	44 056	2 464	12 921
Perm Territory	32 700 523	32 198 423	19 590	482 510
Kirov Region	2 507 219	2 466 708	1 727	38 784
Nizhny Novgograd Region	88 893 040	87 403 870	45 497	1 365 800
Orenburg Region	1 603 661	1 172 654	168 632	262 375
Penza Region	59 050	58 195	176	679
Samara Region	69 451 981	52 328 519	5 245 041	1 600 673
Saratov Region	1 296 697	1 252 844	2 729	41 124
Ulyanovsk Region	305 827	302 092	779	2 956
Ural Federal District	390 641 904	347 230 473	33 328 228	1 323 375
Kurgan Region	1 545	0	0	1 545
Sverdlovsk Region	289 319 807	274 318 181	11 632 982	941 956
Tyumen Region	82 453 814	56 079 077	19 860 328	187 363
Chelyabinsk Region	18 866 738	16 833 215	1 834 918	192 511
Siberian Federal District	156 081 019	151 840 710	1 213 103	2 769 168
Republic of Altai	54	0	0	54
Republic of Buryatiya	805 555	452 009	1 593	351 953
Republic of Tuva	397	0	397	0
Republic of Khakassia	20 145	19 094	0	1 051
Altai Territory	378 809	352 698	2 115	23 996
Zabaykal Territory	10 574	10 574	0	0
Krasnoyarsk Territory	25 837 541	25 298 066	240 836	153 583
Irkutsk Region	9 900 626	9 773 539	58 697	67 025
Kemerovo Region	51 659 515	51 626 545	247	31 689
Novosibirsk Region	65 340 325	62 412 606	902 352	1 915 592
Omsk Region	1 848 690	1 627 892	4 455	215 535
Tomsk Region	278 788	267 687	2 411	8 690
Far Eastern Federal District	73 325 998	67 216 309	1 681 305	1 368 986
Republic of Sakha (Yakutia)	186 553	168 304	18 238	11
Kamchatka Territory	1 085 269	1 081 322	3 947	0
Primorskiy Territory	2 530 340	1 989 154	372 406	168 137
Khabarovsk Territory	56 586 133	53 065 162	36 056	1 186 589
Amur Region	2 691 218	1 432 258	1 246 555	7 877
Magadan Region	9 998 787	9 237 353	0	5 533
Sakhalin Region	247 698	242 756	4 103	839
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0

*Indicators are formed on the basis of reporting form 0409101 of head offices and branches, which are located in the respective regions.

Regional distribution of indicators is determined solely by the location of the head offices (branches) that have provided statements and does not include the actual place of fund offering.

Information on indicators, based on the reporting form 0409302 (takes into account the actual place of fund offering) is given contained in the Bulletin of Banking Statistics.

Table 36.1

Overdue claims on loans, deposits and other placements by credit institutions registered in respective regions, as of 1.02.14

thousand rubles

	on loans and other placements with non-financial organisations		on loans, deposits and other placements with credit institutions		on loans and other placements with individuals	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
1	2	3	4	5	6	7
Central Federal District	774 596 392	103 321 294	5 087 760	6 108 555	373 435 409	34 635 224
Belgorod Region	46 964	0	0	0	2 769	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	92 095	0	0	0	15 555	21 391
Voronezh Region	673	0	0	0	0	0
Ivanovo Region	127 497	0	0	0	400 212	0
Kaluga Region	198 174	0	40 000	0	248 327	0
Kostroma Region	106 708	0	4 703	0	2 523 809	75 609
Kursk Region	140 221	0	0	0	27 345	0
Lipetsk Region	464 309	0	0	0	19 930	0
Moscow Region	179 352	90 206	0	0	321 715	162 284
Orel Region	7 636	0	0	0	20 809	0
Ryazan Region	484 905	0	0	0	50 208	6 911
Smolensk Region	124 496	0	5 000	0	17 953	0
Tambov Region	87 491	0	0	0	24 113	0
Tver Region	92 354	0	0	0	14 069	0
Tula Region	93 687	0	0	0	3 373	0
Yaroslavl Region	85 453	0	0	0	31 118	0
City of Moscow	772 264 377	103 231 088	5 038 057	6 108 555	369 714 104	34 369 029
North-Western Federal District	18 732 579	1 128 867	211 520	0	5 167 915	394 349
Republic of Karelia	5 010	0	0	0	2 132	0
Komi Republic	49 433	0	0	0	44	0
Akhangel'sk Region	62 235	0	0	0	2 325	0
Vologda Region	1 532 381	47 395	45 000	0	2 116 344	1 459
Kaliningrad Region	220 284	8 003	9 689	0	26 051	785
Leningrad Region	357 723	0	0	0	31 784	3 031
Murmansk Region	66 524	2 693	0	0	19 870	0
Novgorod Region	127 929	0	0	0	8 030	1 234
Pskov Region	21 125	0	0	0	2 463	0
St Petersburg	16 289 935	1 070 776	156 831	0	2 958 872	387 840
Southern Federal District	3 136 648	4 825	103 000	0	1 700 035	29 723
Republic of Adygeya	51 171	0	0	0	36 139	0
Republic of Kalmykia	58	0	0	0	5 801	0
Krasnodar Territory	919 407	4 703	68 000	0	1 235 069	14 147
Astrakhan Region	42 042	0	0	0	32 018	0
Volgograd Region	322 505	0	35 000	0	66 683	467
Rostov Region	1 801 465	122	0	0	324 325	15 109
North-Caucasian Federal District	719 114	0	8 000	0	581 490	1 989
Republic of Dagestan	352 647	0	3 000	0	135 844	13
Republic of Ingushetia	20 217	0	0	0	158	0

Kabardino-Balkar Republic	152 671	0	0	0	122 811	0
Karachai-Cherkess Republic	51 621	0	0	0	39 366	1 976
Republic of North Ossetia - Alania	81 253	0	5 000	0	49 845	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	60 705	0	0	0	233 466	0
Volga Federal District	18 517 372	176 183	149 000	0	21 182 146	464 971
Republic of Bashkortostan	1 515 834	0	0	0	1 499 623	24 737
Republic of Marii El	1 123	0	0	0	1 418	0
Republic of Mordovia	164 414	0	0	0	83 003	0
Republic of Tatarstan	9 446 444	7 256	50 000	0	5 179 467	44 662
Udmurt Republic	79 130	0	0	0	693 869	0
Chuvash Republic	98 819	0	0	0	79 632	0
Perm Territory	111 178	0	0	0	214 495	1 810
Kirov Region	517 807	0	0	0	277 739	10
Nizhny Novgogrod Region	1 463 063	103 657	4 000	0	631 894	8 414
Orenburg Region	721 754	0	55 000	0	227 232	2 401
Penza Region	115 393	0	0	0	30 339	0
Samara Region	3 566 503	59 431	40 000	0	10 847 091	350 720
Saratov Region	640 631	5 839	0	0	1 301 251	32 217
Ulyanovsk Region	75 279	0	0	0	115 093	0
Ural Federal District	17 651 927	758 141	90 000	1 458	9 549 519	87 271
Kurgan Region	100 745	0	0	0	5 314	0
Sverdlovsk Region	5 107 661	107 418	90 000	0	6 895 050	37 895
Tyumen Region	10 239 892	382 978	0	0	2 272 715	49 143
Chelyabinsk Region	2 203 629	267 745	0	1 458	376 440	233
Siberian Federal District	11 801 551	4 784 243	157 480	4 037	9 296 654	269 221
Republic of Altai	29 608	0	0	0	34 735	0
Republic of Buryatiya	149 973	0	0	0	103 819	210
Republic of Tuva	610	0	0	397	7 434	0
Republic of Khakassia	58 693	0	15 000	0	31 567	0
Altai Territory	303 236	0	40 000	0	68 911	71
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	488 829	38 558	0	0	569 414	6 519
Irkutsk Region	145 187	3 132	55 000	0	96 723	352
Kemerovo Region	33 225	0	10 000	0	92 651	0
Novosibirsk Region	10 060 865	4 742 553	27 480	3 640	7 848 285	262 025
Omsk Region	345 759	0	0	0	392 947	44
Tomsk Region	185 566	0	10 000	0	50 168	0
Far Eastern Federal District	3 472 571	24 571	63 135	2 861	9 340 521	5 611
Republic of Sakha (Yakutia)	208 040	0	0	2 861	157 608	0
Kamchatka Territory	221 287	0	0	0	98 335	1 321
Primorskiy Territory	1 763 827	0	63 135	0	450 330	562
Khabarovsk Territory	41 884	0	0	0	285 568	0
Amur Region	1 056 521	24 571	0	0	8 268 112	3 728
Magadan Region	0	0	0	0	0	0
Sakhalin Region	181 012	0	0	0	80 568	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 1.02.14

thousand rubles

1	on loans and other placements with non-financial organisations		on loans, deposits and other placements with credit institutions		on loans and other funds placements with individuals	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
1	2	3	4	5	6	7
Central Federal District	484 576 053	100 796 195	5 069 262	6 112 195	232 252 510	30 617 127
Belgorod Region	1 629 703	0	0	0	40 854	0
Bryansk Region	466 001	0	0	0	111 249	1 072
Vladimir Region	1 492 761	17 673	0	0	287 219	504
Voronezh Region	19 992 985	191 557	0	0	9 442 912	120 932
Ivanovo Region	915 850	0	0	0	510 172	0
Kaluga Region	808 443	0	40 000	0	559 005	2 946
Kostroma Region	428 185	0	4 703	0	333 273	0
Kursk Region	518 855	0	0	0	152 575	196
Lipetsk Region	3 682 512	0	0	0	965 274	94
Moscow Region	30 924 230	186 467	0	0	3 574 194	437 724
Orel Region	1 104 136	0	0	0	151 902	0
Ryazan Region	1 603 908	21 548	0	0	354 563	7 788
Smolensk Region	4 430 464	6 025	5 000	0	160 336	16 770
Tambov Region	570 038	0	0	0	47 670	0
Tver Region	648 023	0	0	0	233 601	10 054
Tula Region	1 543 582	16 029	0	0	224 201	4 262
Yaroslavl Region	11 252 502	25 126	0	0	3 016 705	8 382
City of Moscow	402 563 875	100 331 770	5 019 559	6 112 195	212 086 805	30 006 403
North-Western Federal District	81 805 343	4 901 735	211 520	0	24 001 638	2 597 509
Republic of Karelia	3 659 205	0	0	0	469 380	2 133
Komi Republic	4 245 701	0	0	0	464 388	593
Akhangel'sk Region	2 336 822	235 379	0	0	198 958	2 019
Vologda Region	6 165 456	11 494	45 000	0	741 714	1 775
Kaliningrad Region	4 976 067	185 803	9 689	0	538 470	98 719
Leningrad Region	1 251 419	0	0	0	137 911	5 311
Murmansk Region	4 620 506	2 693	0	0	566 083	18 659
Novgorod Region	3 688 272	0	0	0	290 955	1 786
Pskov Region	5 096 850	0	0	0	161 819	302
St Petersburg	45 765 045	4 466 366	156 831	0	20 431 960	2 466 212
Southern Federal District	70 767 657	721 923	127 861	0	23 205 278	294 839
Republic of Adygeya	374 975	0	0	0	137 771	478
Republic of Kalmykia	421 759	0	0	0	47 980	0
Krasnodar Territory	43 170 531	71 723	92 861	0	10 802 628	170 595
Astrakhan Region	712 811	0	0	0	244 015	0
Volgograd Region	3 403 979	121 576	35 000	0	1 319 314	7 696
Rostov Region	22 683 602	528 624	0	0	10 653 570	116 070
North-Caucasian Federal District	13 189 659	0	8 000	0	7 184 476	97 894
Republic of Dagestan	1 189 967	0	3 000	0	1 842 962	1 146
Republic of Ingushetia	1 506 999	0	0	0	545 217	0
Kabardino-Balkar Republic	828 743	0	0	0	399 273	0
Karachai-Cherkess Republic	1 169 211	0	0	0	502 767	0

Republic of North Ossetia - Alania	642 946	0	5 000	0	90 043	0
Chechen Republic	43 424	0	0	0	15 445	0
Stavropol Territory	7 808 369	0	0	0	3 788 769	96 748
Volga Federal District	89 902 939	1 468 152	149 000	0	57 124 774	1 106 099
Republic of Bashkortostan	5 341 025	0	0	0	6 204 866	86 261
Republic of Marii El	535 467	1 293	0	0	198 239	1 716
Republic of Mordovia	2 052 367	0	0	0	187 576	0
Republic of Tatarstan	13 397 860	6 661	50 000	0	6 950 286	66 133
Udmurt Republic	1 449 566	0	0	0	1 537 136	7 866
Chuvash Republic	1 422 877	0	0	0	342 217	2 852
Perm Territory	9 873 023	43 185	0	0	4 144 133	148 346
Kirov Region	5 276 987	0	0	0	473 012	632
Nizhny Novgorod Region	20 268 462	1 322 638	4 000	0	8 211 889	233 329
Orenburg Region	1 987 677	0	55 000	0	557 226	2 401
Penza Region	1 092 192	0	0	0	127 051	585
Samara Region	23 065 026	64 319	40 000	0	26 675 161	518 159
Saratov Region	1 492 300	29 921	0	0	1 138 497	37 052
Ulyanovsk Region	2 648 110	135	0	0	377 485	767
Ural Federal District	46 533 877	1 353 548	91 118	1 458	30 332 883	365 504
Kurgan Region	796 228	0	0	0	318 337	4
Sverdlovsk Region	23 312 135	829 797	91 118	0	20 844 186	227 392
Tyumen Region	13 901 554	256 006	0	0	5 273 587	17 684
Chelyabinsk Region	8 523 960	267 745	0	1 458	3 896 773	120 424
Siberian Federal District	47 695 038	358 236	130 000	397	44 543 130	625 808
Republic of Altai	139 803	0	0	0	118 049	54
Republic of Buryatiya	1 011 009	1 873	0	0	720 717	210
Republic of Tuva	63 103	0	0	397	403 538	0
Republic of Khakassia	782 734	0	15 000	0	345 540	793
Altai Territory	5 277 196	84 138	40 000	0	978 100	6 009
Zabaykal Territory	86 920	0	0	0	462 472	0
Krasnoyarsk Territory	5 829 593	8 393	0	0	6 894 622	18 909
Irkutsk Region	4 398 873	8 211	55 000	0	4 116 490	19 350
Kemerovo Region	1 654 640	0	10 000	0	2 383 521	8 448
Novosibirsk Region	24 377 154	108 680	0	0	24 501 367	530 926
Omsk Region	3 525 021	61 793	0	0	2 995 843	40 598
Tomsk Region	548 992	85 148	10 000	0	622 871	511
Far Eastern Federal District	14 215 951	560 020	83 135	2 861	11 719 025	187 374
Republic of Sakha (Yakutia)	304 580	0	20 000	2 861	200 264	0
Kamchatka Territory	1 473 841	0	0	0	135 627	0
Primorskiy Territory	1 810 038	3 122	63 135	0	1 783 605	8 610
Khabarovsk Territory	8 457 419	556 898	0	0	7 622 083	175 892
Amur Region	595 259	0	0	0	884 979	521
Magadan Region	752 183	0	0	0	945 714	2 351
Sakhalin Region	268 588	0	0	0	132 343	0
Jewish Autonomous Region	554 043	0	0	0	14 410	0
Chukotka Autonomous Area	0	0	0	0	0	0

*Indicators are formed on the basis of reporting form 0409101 of head offices and branches, which are located in the respective regions.

Regional distribution of indicators is determined solely by the location of the head offices (branches) that have provided statements and does not include the actual place of fund offering.

Information on indicators, based on the reporting form 0409302 (takes into account the actual place of fund offering) is given contained in the Bulletin of Banking Statistics.

Table 37.1

Distribution of clients' funds in rubles by credit institutions registered in respective regions, as of 1.02.14

thousand rubles

	Total	of which				
		Budgetary funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other raised funds from legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
Central Federal District	22 195 714 270	4 901 291	144 558	4 758 235 995	5 524 148 774	11 722 930 465
Belgorod Region	7 503 064	0	0	1 894 059	1 180 298	4 412 468
Bryansk Region	0	0	0	0	0	0
Vladimir Region	5 415 225	0	71	909 392	690 213	3 777 734
Voronezh Region	1 262 562	0	0	97 558	927 971	236 755
Ivanovo Region	10 149 118	0	0	2 493 947	639 271	6 839 226
Kaluga Region	15 985 814	0	0	2 793 975	2 015 174	11 160 693
Kostroma Region	87 215 809	0	0	3 075 628	4 263 950	79 826 190
Kursk Region	12 745 396	0	0	2 768 710	602 600	9 355 529
Lipetsk Region	19 673 143	0	0	3 009 535	4 558 059	12 093 726
Moscow Region	40 432 907	3 042	0	11 120 497	7 050 023	22 077 025
Orel Region	3 733 937	0	0	1 045 862	419 536	2 226 598
Ryazan Region	12 575 414	0	0	3 396 284	451 422	8 557 823
Smolensk Region	3 606 966	0	0	545 797	343 326	2 692 047
Tambov Region	2 485 290	0	0	566 398	413 105	1 498 124
Tver Region	8 842 710	142	0	3 117 011	452 278	5 258 450
Tula Region	3 093 348	0	0	579 087	469 253	2 039 939
Yaroslavl Region	5 740 398	0	0	2 855 644	336 179	2 466 482
City of Moscow	21 955 253 169	4 898 107	144 487	4 717 966 611	5 499 336 116	11 548 411 656
North-Western Federal District	853 370 787	1 050 776	513	344 153 137	247 298 230	247 678 658
Republic of Karelia	1 013 098	0	0	623 624	182 031	199 479
Komi Republic	4 232 632	0	0	1 536 990	757 372	1 849 672
Akhangel'sk Region	1 535 074	0	0	715 701	280 269	533 273
Vologda Region	49 523 897	0	0	10 431 028	12 862 891	26 053 852
Kaliningrad Region	11 406 220	0	0	4 287 007	3 301 150	3 779 013
Leningrad Region	9 895 079	3 783	0	1 646 947	699 750	7 490 404
Murmansk Region	4 790 785	0	0	2 405 212	121 450	2 171 096
Novgorod Region	3 481 880	0	513	1 398 902	91 410	1 937 018
Pskov Region	2 123 023	0	0	543 665	2 000	1 466 857
St Petersburg	765 369 099	1 046 993	0	320 564 061	228 999 907	202 197 994
Southern Federal District	189 693 478	135 423	31 317	43 444 763	24 376 163	121 143 411
Republic of Adygeya	4 921 146	0	0	1 030 087	353 720	3 514 171
Republic of Kalmykia	670 417	0	0	265 894	20 000	383 837
Krasnodar Territory	105 952 225	62 510	31 317	21 270 182	16 264 714	67 984 662
Astrakhan Region	6 117 731	0	0	3 613 812	1 097 922	1 371 769
Volgograd Region	10 312 785	3 382	0	3 005 398	1 966 651	5 304 099
Rostov Region	61 719 174	69 531	0	14 259 390	4 673 156	42 584 873
North-Caucasian Federal District	28 901 773	0	0	12 397 393	1 917 904	14 391 221
Republic of Dagestan	9 688 951	0	0	4 682 053	391 043	4 588 514
Republic of Ingushetia	654 399	0	0	583 887	0	67 955
Kabardino-Balkar Republic	3 339 606	0	0	554 614	25 164	2 747 800
Karachai-Cherkess Republic	5 190 193	0	0	3 257 661	660 544	1 202 519
Republic of North Ossetia - Alania	3 762 299	0	0	406 500	152 000	3 182 816
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	6 266 325	0	0	2 912 678	689 153	2 601 617
Volga Federal District	902 085 488	8 955 289	465	168 424 550	225 154 560	496 090 324

Republic of Bashkortostan	56 870 454	12 350	0	8 366 580	11 014 616	37 401 123
Republic of Marii El	1 997 043	0	0	618 972	114 892	1 247 178
Republic of Mordovia	17 539 141	0	0	3 045 566	1 589 597	12 831 863
Republic of Tatarstan	403 595 992	8 919 766	0	80 972 401	128 352 985	183 803 031
Udmurt Republic	29 142 425	237	0	3 872 085	2 181 898	23 071 735
Chuvash Republic	8 564 082	0	0	2 534 455	1 145 057	4 822 744
Perm Territory	29 968 799	9 392	0	5 710 451	6 996 492	17 156 059
Kirov Region	24 436 881	131	0	4 607 765	2 009 383	17 600 016
Nizhny Novgograd Region	73 959 514	2 898	0	15 861 958	10 816 414	47 086 759
Orenburg Region	32 430 896	10 160	0	6 212 258	6 988 221	19 168 540
Penza Region	3 374 875	0	0	800 710	301 419	2 224 529
Samara Region	160 523 003	355	465	26 702 519	51 177 499	81 658 516
Saratov Region	55 357 838	0	0	8 293 690	2 131 077	44 861 518
Ulyanovsk Region	4 324 545	0	0	825 140	335 010	3 156 713
Ural Federal District	755 540 317	214 635	5	135 571 286	214 864 150	400 370 225
Kurgan Region	1 671 228	0	0	719 257	277 965	669 688
Sverdlovsk Region	307 239 569	40 834	0	54 989 317	55 154 222	195 814 913
Tyumen Region	369 327 704	169 600	5	63 942 148	154 862 452	148 133 394
Chelyabinsk Region	77 301 816	4 201	0	15 920 564	4 569 511	55 752 230
Siberian Federal District	312 758 701	38 415	0	70 496 280	50 919 080	187 225 485
Republic of Altai	926 113	0	0	181 590	335 263	404 980
Republic of Buryatiya	9 821 747	0	0	3 010 635	1 727 361	5 026 438
Republic of Tuva	214 829	0	0	120 470	8 450	85 613
Republic of Khakassia	4 626 897	0	0	1 021 623	318 086	3 181 700
Altai Territory	11 775 088	0	0	4 038 196	1 718 849	5 969 511
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	26 764 878	7 869	0	4 586 144	1 925 158	19 771 479
Irkutsk Region	16 217 527	0	0	3 742 198	1 928 587	10 463 765
Kemerovo Region	8 314 471	0	0	1 650 873	800 921	5 847 789
Novosibirsk Region	201 382 394	30 273	0	46 118 815	38 505 635	113 567 476
Omsk Region	22 996 682	0	0	3 516 883	3 408 310	16 013 703
Tomsk Region	9 718 075	273	0	2 508 853	242 460	6 893 031
Far Eastern Federal District	342 182 560	34 017	32 973	56 692 015	40 919 068	243 291 502
Republic of Sakha (Yakutia)	22 395 478	3 319	0	5 264 861	2 765 399	14 283 530
Kamchatka Territory	14 707 093	12 932	0	3 503 564	1 801 610	9 323 666
Primorskiy Territory	65 021 801	9 019	0	20 819 783	3 596 906	40 435 102
Khabarovsk Territory	5 643 172	0	0	323 907	868 968	4 448 904
Amur Region	220 825 207	4	32 973	21 868 913	30 649 826	168 157 086
Magadan Region	0	0	0	0	0	0
Sakhalin Region	13 589 809	8 743	0	4 910 987	1 236 359	6 643 214
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 1.02.14

thousand rubles

	Total	of which				
		Budgetary funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other raised funds from legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
Central Federal District	14 991 497 612	2 120 238	99 025	3 592 006 759	4 771 191 974	6 473 307 513
Belgorod Region	117 045 972	2 146	4 611	13 742 355	15 217 017	87 927 201
Bryansk Region	55 518 901	1 589	0	5 064 987	3 677 629	46 622 611
Vladimir Region	116 558 176	7 869	2 488	11 024 070	9 648 759	95 562 096
Voronezh Region	309 633 836	142 436	0	49 832 103	44 092 034	212 724 264
Ivanovo Region	65 597 050	11 991	0	7 081 202	3 815 362	54 516 913
Kaluga Region	94 428 520	35 134	0	15 144 782	7 008 470	72 095 935
Kostroma Region	55 625 826	5 979	0	3 817 328	3 629 325	48 138 581
Kursk Region	61 977 142	8 155	0	7 832 630	4 001 857	49 982 350
Lipetsk Region	83 372 506	3 553	0	9 918 632	7 569 994	65 489 282
Moscow Region	846 828 667	511 214	14 085	193 407 323	102 177 579	548 179 809
Orel Region	48 408 703	286	0	5 781 514	2 144 520	40 263 878
Ryazan Region	86 634 052	5 473	0	11 337 414	4 873 690	70 155 104
Smolensk Region	59 234 793	11 417	1	6 937 514	5 037 403	47 119 240
Tambov Region	56 530 613	1 411	0	6 695 411	3 166 677	46 088 796
Tver Region	88 228 451	15 073	0	13 540 837	3 927 672	70 660 500
Tula Region	107 945 655	13 787	1 189	12 618 373	13 126 344	82 017 606
Yaroslavl Region	131 638 370	8 035	0	20 273 983	28 240 342	82 674 286
City of Moscow	12 606 290 379	1 334 690	76 651	3 197 956 301	4 509 837 300	4 753 089 061
	2 483 916 886	2 473 294	817	564 795 417	460 710 643	1 433 514 047
North-Western Federal District						
Republic of Karelia	37 883 417	1 382	0	3 959 752	1 863 461	31 817 076
Komi Republic	82 516 224	23 822	0	8 616 673	3 813 364	69 770 543
Akhangel'sk Region	126 513 474	9 752	0	19 127 015	21 133 874	86 076 623
Vologda Region	95 035 378	20 458	0	13 776 575	10 163 143	70 842 950
Kaliningrad Region	81 025 186	6 099	0	14 793 777	7 163 885	58 819 738
Leningrad Region	24 656 506	27 835	0	4 307 478	3 971 534	16 232 182
Murmansk Region	76 966 093	989	0	9 261 316	4 753 141	62 697 618
Novgorod Region	34 518 983	1 973	815	5 559 671	2 647 467	26 087 321
Pskov Region	36 991 484	764	0	6 527 077	5 405 413	24 817 910
St Petersburg	1 887 810 141	2 380 220	2	478 866 083	399 795 361	986 352 086
Southern Federal District	1 100 147 385	175 703	31 317	190 576 357	86 024 425	817 986 113
Republic of Adygeya	16 919 887	368	0	2 044 563	646 626	14 191 240
Republic of Kalmykia	6 976 799	90	0	1 048 672	254 163	5 655 278
Krasnodar Territory	508 015 532	73 521	31 317	94 560 326	40 717 854	371 471 822
Astrakhan Region	61 083 023	3 766	0	7 457 055	6 980 827	46 546 079
Volgograd Region	149 234 885	12 515	0	21 037 333	8 929 032	118 806 043
Rostov Region	357 917 259	85 443	0	64 428 408	28 495 923	261 315 651
	311 883 372	325 299	53	61 317 422	21 304 598	228 157 988
North-Caucasian Federal District						
Republik of Daghestan	48 875 665	110 239	18	9 927 375	2 213 089	36 535 536
Republic of Ingushetia	5 571 133	3 853	0	2 099 125	220 550	3 220 315
Kabardino-Balkar Republic	26 678 289	54	0	4 519 041	929 446	21 191 831
Karachai-Cherkess Republic	13 785 033	0	0	3 348 639	852 445	9 544 049
Republic of North Ossetia - Alania	25 175 350	10	0	2 576 146	810 381	21 741 606
Chechen Republic	10 670 451	3 843	35	4 872 460	808 214	4 971 739
Stavropol Territory	181 127 451	207 300	0	33 974 636	15 470 473	130 952 912
Volga Federal District	2 855 950 250	9 474 877	558	497 768 357	466 775 481	1 868 887 548

Republic of Bashkortostan	327 377 378	35 656	0	43 502 866	77 418 460	205 737 797
Republic of Marii El	33 094 117	9 762	0	5 123 322	3 621 722	24 292 208
Republic of Mordovia	44 336 461	167 440	0	5 346 426	4 056 027	34 672 335
Republic of Tatarstan	550 291 835	8 924 836	74	104 629 668	134 563 320	300 466 575
Udmurt Republic	94 872 720	1 676	0	13 636 884	10 105 405	71 021 495
Chuvash Republic	68 514 790	17 580	0	8 025 837	7 522 841	52 799 147
Perm Territory	247 191 695	60 721	0	52 978 105	28 181 466	165 333 029
Kirov Region	78 358 220	19 734	19	12 179 518	5 876 107	60 007 190
Nizhny Novgorod Region	470 668 201	55 603	0	122 721 351	88 062 826	258 819 896
Orenburg Region	128 412 954	25 551	0	16 927 618	13 015 135	92 226 049
Penza Region	79 319 682	38 048	0	10 091 740	4 109 039	64 918 308
Samara Region	455 426 514	43 801	465	63 200 499	72 100 602	318 532 389
Saratov Region	181 214 424	8 683	0	27 117 847	11 712 207	142 125 749
Ulyanovsk Region	96 871 259	65 786	0	12 286 676	6 430 324	77 935 381
Ural Federal District	1 565 969 512	345 082	44 918	270 705 554	297 853 602	989 575 571
Kurgan Region	32 353 272	7 999	2	3 926 858	1 712 618	26 607 927
Sverdlovsk Region	637 774 078	104 592	44 840	124 798 516	92 226 267	417 221 243
Tyumen Region	645 451 720	207 159	76	97 431 146	186 190 197	359 010 037
Chelyabinsk Region	250 390 442	25 332	0	44 549 034	17 724 520	186 736 364
Siberian Federal District	1 445 133 941	238 372	5	241 136 021	137 821 401	1 057 420 138
Republic of Altai	6 598 790	9 516	3	868 270	661 727	5 045 937
Republic of Buryatiya	47 707 101	5 468	0	7 521 953	5 164 284	34 884 567
Republic of Tuva	5 780 685	7 821	0	1 069 497	121 095	4 570 187
Republic of Khakassia	24 439 901	10 823	0	3 335 964	1 960 661	18 991 656
Altai Territory	112 512 101	8 247	0	14 385 918	11 402 033	86 559 736
Zabaykal Territory	40 836 179	23 895	0	4 515 623	1 365 311	34 851 023
Krasnoyarsk Territory	250 545 950	31 239	0	50 718 630	20 740 252	175 529 750
Irkutsk Region	163 356 688	32 139	0	23 886 182	18 880 116	120 223 887
Kemerovo Region	165 899 737	4 143	0	21 305 012	10 799 721	133 419 286
Novosibirsk Region	424 131 501	86 828	0	86 106 731	49 617 640	285 677 289
Omsk Region	129 234 119	11 683	2	15 677 428	12 528 769	100 805 555
Tomsk Region	74 091 189	6 570	0	11 744 813	4 579 792	56 861 265
Far Eastern Federal District	814 666 216	176 977	33 137	163 022 092	84 592 615	564 589 819
Republic of Sakha (Yakutia)	87 461 223	17 894	0	17 445 471	13 723 950	55 988 520
Kamchatka Territory	42 353 236	12 412	0	6 217 267	2 737 226	33 281 875
Primorskiy Territory	198 300 210	29 528	0	37 809 544	15 083 144	145 081 661
Khabarovsk Territory	280 992 404	23 635	0	60 124 378	32 600 061	187 817 988
Amur Region	87 642 971	15 324	0	20 565 064	7 671 290	59 226 342
Magadan Region	40 396 271	27 963	32 973	5 644 910	6 550 970	28 108 108
Sakhalin Region	69 569 777	50 087	164	14 207 950	5 898 362	48 478 789
Jewish Autonomous Region	6 793 395	134	0	760 825	285 405	5 738 873
Chukotka Autonomous Area	1 156 729	0	0	246 683	42 207	867 663

*Indicators are formed on the basis of reporting form 0409101 of head offices and branches, which are located in the respective regions.

Regional distribution of indicators is determined solely by the location of the head offices (branches) that have provided statements and does not include the actual place of fund attraction.

Information on indicators, based on the reporting form 0409302 (takes into account the actual place of fund attraction) is given contained in the Bulletin of Banking Statistics.

Table 38.1

**Distribution of clients' funds in foreign currency by credit institutions registered in respective regions, as of
1.02.14**

thousand rubles

	Total	of which				
		Budgetary funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other raised funds from legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
Central Federal District	9 401 200 395	40 845 719	0	1 489 659 120	4 522 369 261	2 966 737 291
Belgorod Region	1 222 567	0	0	15 889	0	1 206 675
Bryansk Region	0	0	0	0	0	0
Vladimir Region	1 681 892	0	0	4 914	0	1 676 978
Voronezh Region	559 709	0	0	66	105 735	453 904
Ivanovo Region	869 682	0	0	15 848	0	853 834
Kaluga Region	1 476 092	0	0	81 077	1 278	1 393 737
Kostroma Region	11 771 638	0	0	590 830	2 163 304	9 009 910
Kursk Region	575 480	0	0	75 476	0	480 538
Lipetsk Region	1 293 381	0	0	572 188	3 078	718 115
Moscow Region	11 007 222	0	0	1 224 054	1 906 251	7 837 852
Orel Region	309 288	0	0	22 037	67 000	220 251
Ryazan Region	983 486	0	0	304 492	39 954	638 991
Smolensk Region	579 028	0	0	41 442	10 138	527 446
Tambov Region	16 634	0	0	1 742	0	14 882
Tver Region	1 005 501	0	0	39 945	339 788	625 693
Tula Region	102 999	0	0	3 630	0	99 369
Yaroslavl Region	712 117	0	0	24 949	0	687 135
City of Moscow	9 367 033 679	40 845 719	0	1 486 640 541	4 517 732 735	2 940 291 981
North-Western Federal District	256 713 636	479	0	27 857 585	113 195 976	107 880 612
Republic of Karelia	20 249	479	0	15 322	0	4 439
Komi Republic	779 809	0	0	3 234	0	776 575
Akhangel'sk Region	67 033	0	0	257	18 702	48 074
Vologda Region	8 948 581	0	0	4 046 429	368 270	4 533 825
Kaliningrad Region	4 974 759	0	0	1 094 408	1 868 688	1 952 334
Leningrad Region	2 178 900	0	0	100 677	1 603	2 075 621
Murmansk Region	1 445 710	0	0	1 133 095	0	308 005
Novgorod Region	96 633	0	0	4 722	0	91 904
Pskov Region	216 807	0	0	4 626	0	212 181
St Petersburg	237 985 155	0	0	21 454 815	110 938 713	97 877 654
Southern Federal District	17 292 298	0	0	1 380 132	3 786 052	11 846 349
Republic of Adygeya	50 539	0	0	1 702	0	48 823
Republic of Kalmykia	125 055	0	0	25	49 643	75 387
Krasnodar Territory	6 639 750	0	0	490 788	278 037	5 618 848
Astrakhan Region	361 208	0	0	292 574	0	61 911
Volgograd Region	1 908 012	0	0	54 678	185 248	1 668 084
Rostov Region	8 207 734	0	0	540 365	3 273 124	4 373 296
North-Caucasian Federal District	4 255 783	0	0	429 928	75 123	3 727 487
Republic of Dagestan	214 152	0	0	30 479	0	178 972
Republic of Ingushetia	4 509	0	0	2 177	0	2 269
Kabardino-Balkar Republic	81 188	0	0	3 095	0	78 077
Karachai-Cherkess Republic	3 563 651	0	0	383 540	0	3 161 670
Republic of North Ossetia - Alania	149 719	0	0	629	0	149 071
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	242 564	0	0	10 008	75 123	157 428

Volga Federal District	114 059 704	6 826	0	14 033 834	46 881 658	51 744 861
Republic of Bashkortostan	3 982 020	0	0	901 665	132 559	2 946 311
Republic of Marii El	4 513	0	0	1	0	4 512
Republic of Mordovia	241 685	0	0	8 858	0	231 426
Republic of Tatarstan	66 526 541	6 826	0	3 151 806	41 592 807	20 837 141
Udmurt Republic	1 334 084	0	0	280 946	0	1 053 138
Chuvash Republic	350 978	0	0	13 216	0	337 635
Perm Territory	3 138 667	0	0	504 680	38 691	2 595 296
Kirov Region	1 573 675	0	0	94 806	468 141	1 010 697
Nizhny Novgogrod Region	4 115 047	0	0	681 438	436 154	2 956 697
Orenburg Region	2 372 653	0	0	52 155	776 992	1 543 501
Penza Region	793	0	0	264	529	0
Samara Region	24 087 177	0	0	7 434 497	2 971 774	13 305 768
Saratov Region	6 255 726	0	0	906 480	464 011	4 849 624
Ulyanovsk Region	76 145	0	0	3 022	0	73 115
Ural Federal District	106 963 216	36 260	0	4 520 507	32 154 488	55 519 213
Kurgan Region	7 624	0	0	38	0	7 492
Sverdlovsk Region	39 532 771	0	0	1 363 800	18 044 889	19 477 654
Tyumen Region	59 639 884	35 891	0	1 803 748	12 804 082	31 429 512
Chelyabinsk Region	7 782 937	369	0	1 352 921	1 305 517	4 604 555
Siberian Federal District	49 478 732	0	5 976	6 224 458	3 238 983	34 489 847
Republic of Altai	31 569	0	0	14 251	0	17 318
Republic of Buryatiya	1 722 552	0	0	1 025 984	0	320 025
Republic of Tuva	1 843	0	0	0	0	1 843
Republic of Khakassia	57 556	0	0	630	0	54 803
Altai Territory	345 156	0	0	63 011	0	282 145
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	4 989 367	0	0	70 464	139 576	4 768 590
Irkutsk Region	606 076	0	0	189 772	0	413 702
Kemerovo Region	331 127	0	0	154 737	0	176 342
Novosibirsk Region	40 340 500	0	5 976	4 452 644	3 079 160	27 675 532
Omsk Region	767 467	0	0	223 973	20 247	523 039
Tomsk Region	285 519	0	0	28 992	0	256 508
Far Eastern Federal District	39 750 153	0	0	6 226 749	8 595 424	24 352 925
Republic of Sakha (Yakutia)	1 556 860	0	0	41 473	26 985	1 409 381
Kamchatka Territory	1 582 043	0	0	446 967	176 755	939 705
Primorskiy Territory	9 106 340	0	0	1 665 215	106 732	7 214 696
Khabarovsk Territory	365 408	0	0	16 554	0	346 978
Amur Region	25 102 084	0	0	2 690 225	8 284 952	13 771 076
Magadan Region	0	0	0	0	0	0
Sakhalin Region	2 037 418	0	0	1 366 315	0	671 089
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 1.02.14

thousand rubles

	Total	of which				
		Budgetary funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other raised funds from legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
Central Federal District	8 446 262 646	40 342 912	5 975	1 356 146 509	4 395 921 414	2 390 223 859
Belgorod Region	18 067 936	0	0	630 784	3 754 880	11 722 876
Bryansk Region	4 218 558	1 481	0	311 258	689 167	2 764 502
Vladimir Region	12 482 589	253	0	811 189	604 081	8 537 229
Voronezh Region	46 378 760	0	0	5 002 605	12 927 008	22 762 879
Ivanovo Region	5 964 111	26	0	118 192	23 627	5 279 545
Kaluga Region	9 590 397	775	0	585 897	783 078	6 212 443
Kostroma Region	4 858 656	65	0	135 960	1 927 966	2 383 516
Kursk Region	3 908 380	0	0	244 422	71 343	2 769 178
Lipetsk Region	6 130 541	0	0	809 732	712 773	3 700 637
Moscow Region	83 983 856	119	0	8 825 509	10 572 892	58 056 112
Orel Region	2 697 296	20	0	185 772	83 482	1 946 942
Ryazan Region	7 103 316	0	0	243 508	1 640 161	4 219 123
Smolensk Region	7 102 001	282	0	516 375	137 458	4 175 757
Tambov Region	2 465 131	0	0	44 933	9 459	1 772 633
Tver Region	9 575 166	551	0	514 914	997 470	5 051 532
Tula Region	11 191 393	0	0	3 258 745	390 617	5 784 566
Yaroslavl Region	10 176 254	27	0	977 231	1 397 700	6 566 759
City of Moscow	8 200 368 305	40 339 313	5 975	1 332 929 483	4 359 198 252	2 236 517 630
North-Western Federal District	581 279 930	88 854	0	75 638 629	170 564 411	302 666 665
Republic of Karelia	3 298 531	479	0	125 237	12 687	2 771 016
Komi Republic	6 634 402	17	0	74 336	4 164	4 749 596
Akhangel'sk Region	7 821 496	97	0	590 047	904 953	5 519 969
Vologda Region	13 525 721	4	0	2 202 252	4 417 888	4 962 188
Kaliningrad Region	23 251 920	381	0	4 584 453	2 437 687	12 960 717
Leningrad Region	4 233 750	0	0	399 800	484 445	3 166 976
Murmansk Region	10 123 975	0	0	3 288 178	461 221	5 607 868
Novgorod Region	4 126 403	143	0	1 428 314	48 095	2 238 615
Pskov Region	3 234 456	0	0	207 335	229 092	2 105 994
St Petersburg	505 029 276	87 733	0	62 738 677	161 564 179	258 583 726
Southern Federal District	111 216 155	1 436	0	10 456 578	7 344 854	81 648 588
Republic of Adygeya	708 588	0	0	24 399	69 554	481 081
Republic of Kalmykia	388 841	0	0	6 646	49 643	274 110
Krasnodar Territory	49 727 635	1 290	0	3 793 341	2 004 173	40 417 275
Astrakhan Region	4 718 458	114	0	341 710	750 714	3 143 769
Volgograd Region	15 205 033	0	0	1 200 702	219 530	10 965 760
Rostov Region	40 467 600	32	0	5 089 780	4 251 240	26 366 593
North-Caucasian Federal District	21 905 636	14 693	0	1 838 440	395 187	15 605 664
Republic of Dagestan	1 603 563	0	0	46 196	74 719	1 046 580
Republic of Ingushetia	234 469	0	0	3 815	0	197 981
Kabardino-Balkar Republic	1 883 102	0	0	31 331	11 983	1 450 843
Karachai-Cherkess Republic	1 068 792	0	0	247 432	11 807	663 893
Republic of North Ossetia - Alania	1 418 747	14 670	0	21 305	32 072	964 613
Chechen Republic	160 198	0	0	3 712	0	156 176
Stavropol Territory	15 536 765	23	0	1 484 649	264 606	11 125 578

Volga Federal District	367 733 518	356 086	0	45 363 555	81 364 932	195 544 907
Republic of Bashkortostan	29 139 036	744	0	5 425 677	2 099 243	17 064 963
Republic of Marii El	1 781 982	0	0	74 278	295 850	872 312
Republic of Mordovia	2 111 896	63	0	149 024	11 054	1 211 706
Republic of Tatarstan	86 634 307	7 122	0	5 828 494	41 189 912	31 694 538
Udmurt Republic	6 110 077	464	0	767 944	44 123	3 278 387
Chuvash Republic	6 259 145	0	0	1 833 508	715 280	2 273 888
Perm Territory	32 122 899	77	0	7 179 265	1 329 351	20 077 187
Kirov Region	4 826 579	10	0	1 152 919	692 229	2 263 177
Nizhny Novgograd Region	50 457 654	347 389	0	8 255 572	4 285 840	23 416 269
Orenburg Region	14 715 385	0	0	1 187 626	6 391 285	6 305 500
Penza Region	4 123 829	217	0	253 502	35 421	2 806 381
Samara Region	99 776 875	0	0	8 560 377	22 375 619	63 320 397
Saratov Region	18 226 449	0	0	1 459 137	1 755 049	13 792 815
Ulyanovsk Region	11 447 405	0	0	3 236 232	144 676	7 167 387
Ural Federal District	222 996 505	71 028	0	15 546 707	34 682 259	146 602 438
Kurgan Region	1 361 665	0	0	121 963	25 545	856 773
Sverdlovsk Region	87 788 528	35 342	0	9 983 666	20 304 587	51 569 917
Tyumen Region	105 540 590	34 871	0	2 471 374	10 488 592	78 202 826
Chelyabinsk Region	28 305 722	815	0	2 969 704	3 863 535	15 972 922
Siberian Federal District	123 880 903	12 987	0	15 077 274	13 772 578	74 406 383
Republic of Altai	212 337	0	0	24 286	0	117 789
Republic of Buryatiya	4 444 644	0	0	1 132 925	12 335	1 872 991
Republic of Tuva	289 174	0	0	176 396	0	49 452
Republic of Khakassia	1 202 069	1	0	4 500	210 492	873 815
Altai Territory	10 169 771	112	0	422 972	2 388 081	5 346 385
Zabaykal Territory	1 939 615	0	0	73 615	16 222	943 407
Krasnoyarsk Territory	15 567 105	13	0	2 892 230	857 845	9 643 368
Irkutsk Region	17 757 639	38	0	906 946	5 653 758	7 602 077
Kemerovo Region	14 101 890	0	0	1 522 544	1 038 619	7 766 256
Novosibirsk Region	41 784 371	12 247	0	6 665 943	2 399 878	29 003 541
Omsk Region	9 088 136	309	0	682 556	176 653	7 129 047
Tomsk Region	7 324 152	267	0	572 361	1 018 695	4 058 255
Far Eastern Federal District	73 899 079	1 290	0	10 390 195	9 873 211	45 387 181
Republic of Sakha (Yakutia)	3 795 203	0	0	215 136	5 991	1 615 545
Kamchatka Territory	4 388 555	0	0	697 935	176 224	3 186 245
Primorskiy Territory	21 297 906	1 111	0	3 281 368	363 667	16 156 239
Khabarovsk Territory	22 207 337	6	0	3 018 645	1 048 459	15 814 814
Amur Region	11 412 687	0	0	405 447	7 129 116	3 048 369
Magadan Region	2 271 145	173	0	116 154	0	1 339 462
Sakhalin Region	8 180 353	0	0	2 640 455	1 149 754	3 942 870
Jewish Autonomous Region	345 893	0	0	15 055	0	283 637
Chukotka Autonomous Area	0	0	0	0	0	0

*Indicators are formed on the basis of reporting form 0409101 of head offices and branches, which are located in the respective regions.

Regional distribution of indicators is determined solely by the location of the head offices (branches) that have provided statements and does not include the actual place of fund attraction.

Information on indicators, based on the reporting form 0409302 (takes into account the actual place of fund attraction) is given contained in the Bulletin of Banking Statistics.

Table 39.1

**Loans, deposits and other funds raised from other credit institutions
(by credit institutions registered in respective regions), as of 1.02.14**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	4 723 159 998	2 072 670 554	2 650 489 444
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	0	0	0
Voronezh Region	75 440	75 440	0
Ivanovo Region	1 082 102	1 082 102	0
Kaluga Region	123 200	123 200	0
Kostroma Region	5 872 923	4 877 404	995 519
Kursk Region	0	0	0
Lipetsk Region	816 050	816 050	0
Moscow Region	230 000	230 000	0
Orel Region	0	0	0
Ryazan Region	0	0	0
Smolensk Region	0	0	0
Tambov Region	58 148	58 148	0
Tver Region	0	0	0
Tula Region	16 762	15 000	1 762
Yaroslavl Region	156 000	156 000	0
City of Moscow	4 714 729 373	2 065 237 210	2 649 492 163
	74 521 212	52 392 316	22 128 896
North-Western Federal District			
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangel'sk Region	68 000	68 000	0
Vologda Region	1 402 468	1 019 718	382 750
Kaliningrad Region	220 737	220 737	0
Leningrad Region	0	0	0
Murmansk Region	1 040 979	900 000	140 979
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	71 789 028	50 183 861	21 605 167
Southern Federal District	10 665 758	9 125 765	1 539 993
Republic of Adygeya	150 000	150 000	0
Republic of Kalmykia	57 000	57 000	0
Krasnodar Territory	4 248 160	3 717 603	530 557
Astrakhan Region	0	0	0
Volgograd Region	212 000	212 000	0
Rostov Region	5 998 598	4 989 162	1 009 436
	277 622	168 363	109 259
North-Caucasian Federal District			
Republic of Dagestan	18 363	18 363	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	0	0	0
Karachai-Cherkess Republic	259 259	150 000	109 259
Republic of North Ossetia - Alania	0	0	0
Chechen Republic	0	0	0
Stavropol Territory	0	0	0

Volga Federal District	73 369 147	66 931 402	6 437 745
Republic of Bashkortostan	747 245	747 245	0
Republic of Marii El	3 927	3 927	0
Republic of Mordovia	0	0	0
Republic of Tatarstan	29 495 481	24 301 282	5 194 199
Udmurt Republic	1 027 165	432 588	594 577
Chuvash Republic	219 210	201 588	17 622
Perm Territory	0	0	0
Kirov Region	336 345	336 345	0
Nizhny Novgogrod Region	3 302 686	3 266 421	36 265
Orenburg Region	503 937	486 315	17 622
Penza Region	8 749	8 749	0
Samara Region	37 195 017	36 636 942	558 075
Saratov Region	529 385	510 000	19 385
Ulyanovsk Region	0	0	0
Ural Federal District	58 912 241	32 668 051	26 244 190
Kurgan Region	0	0	0
Sverdlovsk Region	16 505 620	11 750 452	4 755 168
Tyumen Region	40 976 596	19 614 455	21 362 141
Chelyabinsk Region	1 430 025	1 303 144	126 881
Siberian Federal District	26 548 361	16 573 749	9 974 612
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	896 883	896 883	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	230 030	230 030	0
Irkutsk Region	380 000	380 000	0
Kemerovo Region	0	0	0
Novosibirsk Region	24 375 447	14 904 836	9 470 611
Omsk Region	666 001	162 000	504 001
Tomsk Region	0	0	0
Far Eastern Federal District	11 521 295	10 660 830	860 465
Republic of Sakha (Yakutia)	245 700	245 700	0
Kamchatka Territory	530 892	530 892	0
Primorskiy Territory	180 968	180 968	0
Khabarovsk Territory	0	0	0
Amur Region	10 457 579	9 597 114	860 465
Magadan Region	0	0	0
Sakhalin Region	106 156	106 156	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 1.02.14**

	thousand rubles		
	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	4 737 184 542	2 077 215 651	2 659 968 891
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	39 630	0	39 630
Voronezh Region	75 526	75 526	0
Ivanovo Region	1 082 102	1 082 102	0
Kaluga Region	123 200	123 200	0
Kostroma Region	4 827 404	4 827 404	0
Kursk Region	0	0	0
Lipetsk Region	816 050	816 050	0
Moscow Region	230 000	230 000	0
Orel Region	54 435	0	54 435
Ryazan Region	0	0	0
Smolensk Region	0	0	0
Tambov Region	58 148	58 148	0
Tver Region	0	0	0
Tula Region	16 762	15 000	1 762
Yaroslavl Region	133 436	133 436	0
City of Moscow	4 729 727 849	2 069 854 785	2 659 873 064
North-Western Federal District	80 152 874	58 024 115	22 128 759
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangel'sk Region	68 000	68 000	0
Vologda Region	1 261 874	879 124	382 750
Kaliningrad Region	220 737	220 737	0
Leningrad Region	0	0	0
Murmansk Region	1 040 979	900 000	140 979
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	77 561 284	55 956 254	21 605 030
Southern Federal District	10 905 339	9 357 765	1 547 574
Republic of Adygeya	150 000	150 000	0
Republic of Kalmykia	0	0	0
Krasnodar Territory	3 908 160	3 377 603	530 557
Astrakhan Region	400 000	400 000	0
Volgograd Region	269 581	262 000	7 581
Rostov Region	6 177 598	5 168 162	1 009 436
North-Caucasian Federal District	18 363	18 363	0
Republic of Dagestan	18 363	18 363	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	0	0	0
Karachai-Cherkess Republic	0	0	0
Republic of North Ossetia - Alania	0	0	0
Chechen Republic	0	0	0

Stavropol Territory	0	0	0
Volga Federal District	74 943 242	68 505 496	6 437 746
Republic of Bashkortostan	641 339	641 339	0
Republic of Marii El	3 927	3 927	0
Republic of Mordovia	0	0	0
Republic of Tatarstan	29 845 481	24 651 282	5 194 199
Udmurt Republic	1 027 165	432 588	594 577
Chuvash Republic	441 588	441 588	0
Perm Territory	0	0	0
Kirov Region	336 345	336 345	0
Nizhny Novgogrod Region	3 470 309	3 416 421	53 888
Orenburg Region	603 937	586 315	17 622
Penza Region	8 749	8 749	0
Samara Region	38 035 017	37 476 942	558 075
Saratov Region	529 385	510 000	19 385
Ulyanovsk Region	0	0	0
Ural Federal District	60 773 688	34 469 829	26 303 859
Kurgan Region	0	0	0
Sverdlovsk Region	18 489 367	13 650 452	4 838 915
Tyumen Region	40 832 556	19 516 233	21 316 323
Chelyabinsk Region	1 451 765	1 303 144	148 621
Siberian Federal District	5 954 847	5 412 398	542 449
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	896 883	896 883	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	400 030	400 030	0
Irkutsk Region	380 000	380 000	0
Kemerovo Region	0	0	0
Novosibirsk Region	3 611 933	3 573 485	38 448
Omsk Region	666 001	162 000	504 001
Tomsk Region	0	0	0
Far Eastern Federal District	8 995 722	8 177 413	818 309
Republic of Sakha (Yakutia)	188 200	188 200	0
Kamchatka Territory	469 892	469 892	0
Primorskiy Territory	180 968	180 968	0
Khabarovsk Territory	10 545	0	10 545
Amur Region	8 039 961	7 232 197	807 764
Magadan Region	0	0	0
Sakhalin Region	106 156	106 156	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0

*Indicators are formed on the basis of reporting form 0409101 of head offices and branches, which are located in the respective regions.

Regional distribution of indicators is determined solely by the location of the head offices (branches) that have provided statements and does not include the actual place of fund attraction.

Macroprudential 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	1.01.14	1.02.14
Own funds (capital) adequacy					
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio) ¹	14,7	13,7	13,4	13,5	12,9
Tier I capital ratio N1.2 (Basel III)	9,3	8,5	9,1	9,1	8,8
Risk-weighted assets (Basel III) to total assets ratio]	58,8	50,7	52,0	51,4	51,1
Credit risk					
Share of problem (IV quality category) and bad (V quality category) loans in total loans ³	6,6	6,0	6,3	6,0	6,1
Loan loss provisions made as percent of total loans ³	6,9	6,1	6,1	5,9	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	1,0
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	204,3	217,5
<i>Distribution of loans provided by credit institutions</i>					
agriculture, hunting and forestry	4,8	4,6	4,4	4,3	4,2
mining	2,9	3,2	2,9	3,1	3,1
manufacturing	15,2	14,0	13,5	13,6	13,8
production and distribution of energy, gas and water	2,9	2,7	2,7	2,5	2,6
constructing	5,6	5,5	5,8	5,6	5,4
wholesale and retail trade, car and household appliance repair	15,6	14,9	14,3	13,7	14,0
transport and communication	5,4	5,4	4,2	4,2	4,2
other economic activities	22,3	20,5	21,3	21,1	21,1
individuals	25,3	29,2	30,9	32,0	31,6
of which					
mortgage loans	6,7	7,5	7,9	8,5	8,5
<i>Geographical distribution of interbank loans and deposits ⁴</i>					
Russian Federation	41,6	47,1	37,7	39,7	36,9
United Kingdom	20,2	17,5	22,5	23,8	23,9
USA	3,0	3,6	6,5	6,8	7,1
Germany	4,2	1,6	2,0	0,6	2,2
Austria	6,6	5,9	7,0	7,3	8,6
France	2,7	1,6	2,2	1,9	2,1
Italy	2,7	2,7	0,6	0,1	0,3
Cyprus	6,6	8,7	4,8	4,7	4,2
Netherlands	3,2	1,5	1,7	1,5	1,7
Other	9,0	9,8	15,0	13,6	13,2
Liquidity					
Ratio of high liquid assets to total assets	11,8	11,1	11,0	9,9	10,3
Ratio of liquid assets to total assets	23,9	23,2	20,5	20,5	20,6
Ratio of high liquid assets to demand liabilities (N2)	60,1	58,0	63,3	57,5	57,7
Ratio of liquid assets to short-term liabilities (N3)	81,6	82,9	82,0	78,7	82,1
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	88,9	88,9
Ratio of clients' funds to total loans ⁵	105,3	101,2	98,9	98,7	98,8
Market risk ⁴ to total own funds (capital) ⁶					
of which					
Interest rate risk	33,8	36,0	36,9	37,8	36,9
Equity position risk	12,9	6,0	4,2	3,3	4,3
Foreign exchange risk	3,0	5,4	4,8	4,5	5,4
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	4,2	2,2	2,2	1,8	4,9
Banks' financial result over the reporting period (billion rubles)					
as percent of the banking sector assets ⁷	2,4	2,3	1,5	1,9	0,2
as percent of the banking sector own funds (capital) ⁷	17,6	18,2	11,7	15,2	1,3
Return on assets ⁸					
	2,4	2,3	2,0	1,9	1,9
Return on equity ⁸					
	17,6	18,2	16,1	15,2	15,2

¹ Starting from 1.02.14 – Basel III capital adequacy ratio N1.0; before 1.02.14 N1– capital adequacy ratio

² Starting from 1.02.14 – Basel III Tier I capital adequacy Basel III ratio (N1.1). Before 1.02.14 – The ratio of Tier I capital (calculated in accordance with Bank of Russia Ordinance No. 215-P) to risk-weighted assets (N1 ratio denominator)

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

⁴ By 0409501 form "Information on interbank loans and deposits".

⁵ Except loans, deposits and other funds, placed in interbank market.

⁶ Calculated by form 0409135 (before 1.01.11 - by form 0409153).

⁷ Capital of credit institutions that conduct operations that calculate market risk.

⁸ Assets and capital calculated as averages over the reporting period.

⁸ 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)¹

Date	Own funds (capital) of CIs, billion rubles	of which									
		CIs going through insolvency prevention measures ²		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
1.01.13	6 112,9	212,4	5	2,4	53	57,1	247	148,7	293	5 692,3	357
1.02.13	6 133,6	211,1	5	2,2	47	57,4	247	149,8	293	5 713,0	357
1.03.13	6 187,7	214,9	5	2,1	45	57,4	247	148,6	290	5 764,6	361
1.04.13	6 299,8	216,0	5	2,1	47	55,8	240	145,3	288	5 880,7	369
1.05.13	6 339,4	216,2	5	2,3	46	54,4	234	148,4	294	5 918,2	368
1.06.13	6 385,3	215,5	5	2,7	48	53,6	230	149,3	294	5 964,3	370
1.07.13	6 567,6	210,5	5	2,9	60	53,0	226	146,5	291	6 154,6	374
1.08.13	6 625,9	221,0	5	2,9	59	53,3	226	143,7	285	6 205,0	375
1.09.13	6 713,4	227,9	5	2,6	55	49,8	213	149,3	297	6 283,7	374
1.10.13	6 798,2	227,7	5	2,5	54	48,0	204	150,4	300	6 369,6	376
1.11.13	6 894,6	225,6	5	2,8	56	47,5	201	148,9	295	6 469,9	376
1.12.13	6 975,1	227,6	6	2,0	54	46,6	198	148,7	294	6 550,2	375
1.01.14	7 064,3	202,8	5	2,5	56	42,6	181	148,9	299	6 667,6	381
1.02.14	7 073,9	205,8	5	3,0	53	41,8	177	145,6	294	6 677,7	382
Reference data: own funds (capital) adequacy ratio as of 1.02.14, %	12,9	11,9		36,9		24,8		17,7		12,8	

¹ Starting from 01.02.14 own funds (capital) are calculated in accordance with Basel III (Bank of Russia Ordinance No. 395-P dated December 28, 2012). Before 01.02.08 own funds (capital) were calculated in accordance with Bank of Russia Ordinance No. 215-P dated February 10, 2003.

² 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 effect.

Table 42

Basel III capital Tiers and adequacy ratios

	1.02.14	
Basel III capital¹ structure	billion rubles	share in own funds (Basel III capital)
Own funds (Basel III capital):	7 073,5	100,0
1. Tier I capital of which:	4 838,1	68,4
1.1. Common Equity Tier 1	4 812,0	68,0
1.2. Additional Tier 1	26,0	0,4
2. Tier 2 Capital	2 235,4	31,6
Basel III capital adequacy ratios²	Ratio, %	Number of credit institutions with disturbing capital requirements
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio)	12,9	1
Common equity Tier I ratio (N1.1)	8,8	1
Tier I capital ratio (N1.2)	8,8	2

¹ Basel III capital is calculated starting from 1.02.2014 on the basis of credit institutions' reporting by form 0409123.

² Basel III capital adequacy ratios calculated starting from 1.02.2014. Minimum capital requirements set: N1.0 - 10%, N1.1 - 5%, N1.2 - 5,5%.

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

Indicators	1.01.12		1.01.13		1.10.13		1.01.14		1.02.14	
	billion rubles	share in own funds	billion rubles	share in own funds	billion rubles	share in own funds	billion rubles	share in own funds	billion rubles	share in own funds
1. Factors of own funds (capital) increase	6 040,7	115,2	7 174,4	117,4	7 909,4	116,3	8 202,0	116,1	8 145,7	115,2
1.1. Authorized capital	1 283,2	24,5	1 394,5	22,8	1 463,2	21,5	1 533,2	21,7	1 532,6	21,7
1.2. Issue income	1 127,2	21,5	1 240,1	20,3	1 348,4	19,8	1 347,5	19,1	1 345,5	19,0
1.3. Credit institutions' profit and funds	2 250,5	42,9	2 858,7	46,8	3 226,9	47,5	3 377,7	47,8	3 442,5	48,7
1.4. Subordinated loans	1 187,4	22,7	1 477,2	24,2	1 646,8	24,2	1 723,2	24,4	1 602,0	22,6
1.5. Increase in value of property due to revaluation	192,4	3,7	203,9	3,3	224,2	3,3	220,5	3,1	223,1	3,2
1.6. Other factors of increase	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
2. Factors of own funds (capital) decrease	798,6	15,2	1 061,5	17,4	1 111,2	16,3	1 137,7	16,1	1 072,2	15,2
2.1. Losses	91,3	1,7	105,6	1,7	112,4	1,7	114,6	1,6	171,8	2,4
2.2. Intangible assets	6,1	0,1	8,7	0,1	9,7	0,1	13,5	0,2	13,7	0,2
2.3. Treasury stocks (shares)	1,2	0,0	0,2	0,0	0,4	0,0	0,2	0,0	0,4	0,0
2.4. Sources of own funds (capital), created using improper assets	2,8	0,1	4,8	0,1	5,2	0,1	5,6	0,1	4,7	0,1
2.5. Subordinated loans granted to credit institutions	35,4	0,7	25,3	0,4	69,2	1,0	77,0	1,1	97,3	1,4
2.6. Investments in shares of dependent organizations and credit institutions	649,6	12,4	885,4	14,5	904,1	13,3	914,5	12,9	777,9	11,0
2.7. Other factors	12,2	0,2	31,5	0,5	10,2	0,2	12,2	0,2	6,3	0,1
of which:										
2.7.1 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	11,2	0,2	30,6	0,5	8,9	0,1	9,0	0,1	-	-
Own funds (capital), total	5 242,1	100,0	6 112,9	100,0	6 798,2	100,0	7 064,3	100,0	7 073,5	100,0

¹ Starting from 1.02.2014 structure of own funds is calculated by credit institutions' reporting by form 0409123 (Basel III capital); before 1.02.2014 - by credit institutions' reporting by form 0409134.

Table 44

The value of credit risk on balance sheet assets (billion rubles) used in calculation capital adequacy ratio N1.0¹ (Basel III), bln rubles

The value of credit risk on balance sheet assets ²	1.01.12	1.01.13	1.10.13	1.01.14	1.02.14
1 st group of assets	0,0	0,0	0,0	0,0	0,0
2 nd group of assets	829,7	975,1	953,3	986,9	1 100,5
3 rd group of assets	146,7	210,6	343,5	326,5	287,6
4 th group of assets	23 482,4	23 897,1	26 941,8	28 182,0	28 481,9
5 th group of assets	0,6	7,4	6,6	6,9	7,5
The value of credit risk on balance sheet assets	24 459,4	25 090,2	28 245,3	29 502,1	29 877,3

Reference data:

	1.01.12	1.01.13	1.10.13	1.01.14	1.02.14
1 st group of assets without risk weighting	-	-	6 461,6	7 855,7	7 107,6

¹ Starting from 1.02.2014 - Basel III capital adequacy ratio N1.0. Before 1.02.2014 - N1 capital adequacy ratio.

² 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)¹ adequacy ratio of the banking sector

		1.01.12	1.01.13	1.10.13	1.01.14	1.02.14
1	Banking sector own funds (capital), billion rubles	5 242,1	6 112,9	6 798,2	7 064,3	7 073,9
2	Risk-weighted assets, billion rubles	35 760,6	44 640,7	50 878,4	52 473,9	54 847,8
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	24 460,3	25 090,2	28 245,3	29 502,1	29 877,3
	- risk-weighted claims on counterparties related to a bank (code 8957.0 ² , before 01.02.14 - code 8957 ²), billion rubles	1 367,5	1 781,6	2 123,7	2 087,6	1 916,7
	- the amount of mortgage loans and accrued (accumulated) interest claims (code 8807 ²), billion rubles	67,7	109,5	119,5	147,4	157,5
	- the value of credit risk on contingent credit liabilities, billion rubles	2 976,4	3 448,0	3 706,2	3 971,4	4 061,1
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles ²	303,7	198,0	282,6	289,3	405,6
	- the value of operational risk (starting from 1.02.14 - calculated with risk coefficient 12,5, before 1.02.14 - calculated with risk coefficient 10)	1 959,0	3 148,3	3 585,5	3 558,1	4 445,6
	- market risk, billion rubles	2 377,7	2 646,9	3 013,7	3 101,5	3 178,9
	- credit claims of clearing participants (codes 8847 ²)	-	-	0,1	13,4	17,0
	- higher-risk transactions, billion rubles	2 248,3	8 501,0	9 525,4	9 078,3	9 707,5
	- corrective coefficient of own funds (capital) adequacy ratio's N1.0 (before 1.02.14 - N1) denominator which eliminates double counting of credit claims on higher-risk transactions	-	-282,9	-384,8	-374,4	-362,9
	- the value of credit risk on the part of unsecured consumer loans, extended after 1.07.2013 at higher interest rates ³	-	-	635,6	1 082,1	1 217,4
	- elevated requirements for respective levels of capital to cover certain assets classes in accordance with international approaches to increase the stability of the banking sector	-	-	25,6	17,3	226,1
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	14,7	13,7	13,4	13,5	12,9

Calculated by form 0409135

¹ Starting from 1.02.14 – Basel III capital adequacy ratio N1.0; before – 1.02.14 N1 capital adequacy ratio

² Detailed definition of risk-weighted assets included in calculation of the denominator of capital adequacy ratio N1.0 (N1) is given in Annex 1 to Bank of Russia Instruction No. 139-I dated December 3, 2012 "On Banks' Required Ratios".

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

Table 46

**Distribution of credit institutions (CIs) grouped by own funds (capital) adequacy ratio
(N1.0)¹**

Own funds (capital) adequacy ratio	1.01.12		1.01.13		1.10.13		1.01.14		1.02.14	
	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %
Less than 10% ²	1	0,0	1	0,0	1	0,0	2	0,1	3	0,1
From 10% to 12%	107	34,3	142	19,7	194	23,8	112	18,8	173	40,3
From 12% to 14%	125	16,6	143	53,2	148	63,1	183	64,6	146	45,9
14% and more	744	49,1	663	27,0	584	13,1	612	16,6	578	13,7
Banking sector, total	978	100,0	956	100,0	942	100,0	923	100,0	915	100,0

¹Starting from 1.02.14 – Basel III capital adequacy ratio N1.0; before 1.02.14 – N1 capital adequacy ratio

² CIs with negative capital on which measures on financial support are being taken by financial rehabilitator.

Credit risk

Table 47

Structure of loans of the banking sector (share of loans by quality categories and loan loss provisions as percent of total loans)¹

		1.01.12	1.01.13	1.10.13	1.01.14	1.02.14
Loans	Standard	53,4	58,5	56,9	57,4	58,1
	Substandard	29,4	26,0	28,1	28,5	27,9
	Doubtful	10,4	9,1	8,7	8,2	8,2
	Problem	2,7	2,5	2,3	2,2	2,3
	Loss	4,1	3,8	4,1	3,7	3,6
Loan loss provision (LLP)	Estimated LLP	9,1	8,3	8,2	7,7	7,6
	Estimated LLP adjusted for collateral	7,2	6,5	6,1	5,8	5,7
	LLP made	7,2	6,5	6,1	5,8	5,7
	LLP made as percent of estimated LLP	79,5	77,5	74,6	75,6	75,4
	LLP made as percent of estimated LLP adjusted for collateral	100,0	99,8	99,8	100,1	100,1
Справочно:						
Loans classified according to point 3.10 of the Bank of Russia's Regulation №254-P		14,7	13,8	15,0	16,2	16,5

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

Structure of loans and claims grouped into homogeneous portfolios ¹

	1.01.12		1.01.13		1.10.13		1.01.14		1.02.14	
	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %
1. Loans grouped into portfolios of homogeneous loans - total	5 589,2	100,0	7 993,4	100,0	9 726,3	100,0	10 341,5	100,0	10 356,7	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	805,2	7,8	794,8	7,7
1.2. Loans to individuals	5 115,1	91,5	7 349,0	91,9	8 949,4	92,0	9 536,0	92,2	9 561,7	92,3
1.3. Loans to credit institutions	0,0	0,0	0,1	0,0	0,1	0,0	0,3	0,0	0,2	0,0
2. Loans grouped into portfolios of homogeneous loans as a share of total loans	-	19,2	-	23,1	-	24,6	-	25,2	-	24,4
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	-	6,7
4. Claims grouped into portfolios of homogeneous claims - total	38,6	100,0	59,0	100,0	66,8	100,0	62,2	100,0	61,9	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	28,1	45,3	26,3	42,4
4.2. Portfolios of homogeneous claims on individuals	19,1	49,6	33,5	56,7	37,8	56,6	34,0	54,7	35,6	57,6
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	-	36,4	-	39,7

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

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

	Loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims in % of corresponding loans and claims portfolios
	mln. rubles	in % of total loans and claims	mln. rubles	in % of total provision made	
1. Loans to legal entities (except credit institutions) grouped into portfolios of homogeneous loans - total	794 820,8	100,0	30 918,4	100,0	3,9
of which by quality categories					
1.1. Quality Category I	1 081,3	0,1	0,0	0,0	0,0
1.2. Quality Category II	751 607,0	94,6	7 320,7	23,7	1,0
1.3. Quality Category III	11 483,9	1,4	1 861,8	6,0	16,2
1.4. Quality Category IV	9 551,5	1,2	3 706,4	12,0	38,8
1.5. Quality Category V	21 097,1	2,7	18 029,6	58,3	85,5
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	244,5	100,0	3,2	100,0	1,3
of which by quality categories					
2.1. Quality Category I	241,3	98,7	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	3,2	1,3	3,2	100,0	100,0
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	795 065,3		30 921,7		3,9
4. Homogeneous claims grouped into portfolios - total	26 253,8	100,0	10 231,0	100,0	39,0
of which by quality categories					
4.1. Quality Category I	10 198,5	38,8	0,0	0,0	0,0
4.2. Quality Category II	5 681,7	21,6	127,2	1,2	2,2
4.3. Quality Category III	249,4	1,0	31,8	0,3	12,7
4.4. Quality Category IV	51,6	0,2	15,8	0,2	30,7
4.5. Quality Category V	10072,6	38,4	10056,2	98,3	99,8
5. Claims for interest payments - total	6 230,0	100,0	1 450,1	100,0	23,3
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	1 769,0	28,4	1 355,4	93,5	76,6

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

Homogeneous loans and claims on individuals and provisions made as of 1.02.14¹

	Loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims in % of corresponding loans and claims portfolios
	mln. rubles	in % of total loans and claims	mln. rubles	in % of total provision made	
1. Loans to individuals grouped into portfolios of homogeneous loans - total of which	9 561 653,8	100,0	662 575,0	100,0	6,9
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	694 143,1	7,3	17 694,2	2,7	2,5
1.1.2. residential real estate (mortgage) loans, total	2 062 923,5	21,6	36 700,1	5,5	1,8
1.1.3. car loans, total	894 981,3	9,4	45 872,5	6,9	5,1
1.1.4. other consumer loans, total	5 877 961,0	61,5	560 922,9	84,7	9,5
1.2. by duration of past dues					
1.2.1. a portfolio of loans without overdue payments and with payments being overdue from 1 calendar day to 30 calendar days ²	495 333,1	5,2	8 396,1	1,3	1,7
1.2.2. a portfolio of loans without overdue payments	7 952 960,1	83,2	107 395,0	16,2	1,4
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	320 945,3	3,4	16 805,9	2,5	5,2
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	174 359,2	1,8	46 446,2	7,0	26,6
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	146 896,0	1,5	81 908,4	12,4	55,8
1.2.6. a portfolio of loans with payments being overdue from 181 to 360 calendar days	196 781,0	2,1	158 836,7	24,0	80,7
1.2.7. a portfolio of loans with payments being overdue more than 360 calendar days	242 734,3	2,5	241 401,4	36,4	99,5
1.3. classified into the following loan quality categories:					
1.3.1. Quality category II	8 524 130,1	89,1	104 052,8	15,7	1,2
1.3.2. Quality category III	361 626,9	3,8	35 019,7	5,3	9,7
1.3.3. Quality category IV	151 109,8	1,6	64 329,5	9,7	42,6
1.3.4. Quality category V	524 787,0	5,5	459 172,9	69,3	87,5
2. Claims grouped into portfolios of homogeneous claims - total	35 621,9	6,8	14 311,3	3,1	40,2
of which by quality categories					
2.1. Quality category I	371,9	0,1	0,0	0,0	0,0
2.2. Quality category II	18 455,2	3,5	356,1	0,1	1,9
2.3. Quality category III	1601,5	0,3	225,8	0,0	14,1
2.4. Quality category IV	1536,1	0,3	728,9	0,2	47,5
2.5. Quality category V	13657,3	2,6	13000,5	2,8	95,2
3. Claims for interest payments - total of which	133 748,4	100,0	39 483,3	100,0	29,5
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	45 245,7	33,8	35 515,4	90,0	78,5

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

² Credit institutions, having grouped loans without overdue payments and loans with payments being overdue from 1 calendar day to 30 calendar days into one portfolio to make the minimum loan loss provisions (Variant 2 of the Table 3 in point 5.1 of Regulation №254-P).

Loan loss provisions by credit risk categories¹

Loan quality category	Provisions made on loans of corresponding quality categories as a share of total, in %					Ratio of provisions made to loans of corresponding quality categories, in %				
	1.01.12	1.01.13	1.10.13	1.01.14	1.02.14	1.01.12	1.01.13	1.10.13	1.01.14	1.02.14
Substandard	8,3	8,9	9,4	9,6	9,7	2,1	2,2	2,0	2,0	2,0
Doubtful	22,9	21,1	19,4	20,5	21,0	15,9	14,9	13,7	14,5	14,7
Problem	16,3	16,3	14,4	15,2	15,3	44,3	41,8	37,8	39,9	39,0
Loss	52,4	53,6	56,5	54,4	53,7	91,5	90,1	85,2	86,1	86,2

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

The value and structure of overdue claims on loans, deposits and other placements

Indicator	1.01.12	1.01.13	1.10.13	1.01.14	1.02.14
Overdue claims on loans, deposits and other placements, billion rubles	1133,0	1257,4	1399,3	1398,0	1449,7
Of which					
- among 20 largest-asset credit institutions, billion rubles	845,7	960,6	1045,0	1052,0	1084,0
Share of overdue claims in loans, deposits and other placements of the banking sector, percent	3,9	3,7	3,6	3,5	3,5
Overdue claims in rubles					
- billion rubles	994,1	1122,8	1257,4	1257,9	1297,1
- as percent of total loans, deposits and other placements in rubles	4,7	4,2	4,2	4,0	4,1
Overdue claims in foreign currency					
- billion rubles	138,9	134,6	141,9	140,1	152,6
- as percent of total loans, deposits and other placements in foreign currency	1,9	1,9	1,6	1,5	1,5
- dollar equivalent, billion \$	4,3	4,4	4,4	4,3	4,3
Overdue claims on loans and other placements with non-financial institutions	822,6	924,1	956,2	933,7	958,8
Share of overdue claims in total volume of loans and other placements with non-financial institutions	4,6	4,6	4,3	4,2	4,1
Overdue claims on loans and other funds provided to individuals	291,1	313,0	422,5	440,3	466,1
Share of overdue claims in total volume of loans and other placements with individuals	5,2	4,0	4,5	4,4	4,7

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	1.01.14	1.02.14	1.01.12	1.01.13	1.10.13	1.01.14	1.02.14
No overdue claims	134	118	97	96	87	1,9	1,7	1,0	1,8	1,8
Less than 5%	638	644	638	598	591	79,8	81,2	82,1	81,6	81,4
From 5 to 10%	110	103	116	126	130	13,4	12,3	10,9	9,4	9,7
From 10 to 15%	35	28	28	37	41	0,8	1,2	2,5	3,7	3,6
From 15 to 20%	10	9	8	10	11	3,4	0,1	3,2	3,3	3,2
From 20 to 60%	7	11	9	8	9	0,4	3,2	0,0	0,0	0,0
From 60 to 90%	2	0	0	1	1	0,0	0,0	0,0	0,0	0,0
90% and more	0	0	1	1	1	0,0	0,0	0,0	0,0	0,0
No loans, deposits and other placements	42	43	42	45	40	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	1.01.14	1.02.14
Large credit risks of the banking sector total, bln rubles	11 971,6	12 773,9	14 300,2	14 433,7	15 384,6
Share of large credit risks in the banking sector assets, %	28,8	25,8	26,3	25,1	26,3

Structure of large loans¹ grouped by types of collateral

	1.01.12	1.01.13	1.10.13	1.01.14	1.02.14
Volume of large loans, billion rubles	6 207,7	6 493,4	7 223,2	7 493,4	7 743,7
of which:					
Volume of secured loans , billion rubles	1 442,8	1 507,9	1 711,6	1 767,1	1 902,5
Volume of I quality category collateral, billion rubles	324,8	355,8	401,1	388,7	397,9
of which:					
collateral of quoted securities issued by legal entities, billion rubles	14,9	48,0	35,2	13,1	13,5
Volume of II quality category collateral, billion rubles	1 285,6	1 363,7	1 731,3	1 700,8	1 704,0
of which:					
collateral of securities, issued by legal entities, billion rubles	290,0	317,7	531,3	644,0	645,3
collateral of proprietary rights (claims), billion rubles	491,8	511,8	501,9	477,8	480,2

¹ Calculated on the basis of credit institutions' reporting by form 0409117 "Information on large loans" (includes information on 30 largest (for reported credit institution) loans to corporate entities other than credit institutions).

Table 56

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

(%)

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

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

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

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

Market Risk

Table 57

Structure of market risk of the banking sector

Risk	1.01.12		1.01.13		1.10.13		1.01.14		1.02.14	
	as % of total credit institutions' capital ¹	share in market risk %	as % of total credit institutions' capital ¹	share in market risk %	as % of total credit institutions' capital ¹	share in market risk %	as % of total credit institutions' capital ¹	share in market risk %	as % of total credit institutions' capital ¹	share in market risk %
Market risk (MR), total	49,7	100,0	47,3	100,0	46,0	100,0	45,6	100,0	46,6	100,0
Of which										
- interest rate risk (IRR)	33,8	68,0	36,0	76,0	36,9	80,2	37,8	82,9	36,9	79,2
- equity position risk (EPR)	12,9	26,0	6,0	12,6	4,2	9,2	3,3	7,3	4,3	9,1
- foreign exchange risk (FER)	3,0	6,0	5,4	11,4	4,8	10,5	4,5	9,8	5,4	11,7
Reference data:										
Number of credit institutions ¹	621		613		646		655		647	
Share of credit institutions' assets ¹ in total banking sector assets, %	92,3		92,5		97,6		97,5		97,8	

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

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

Prior to 1.02.2013 – according to Bank of Russia Regulation No. 313-P dated November 14, 2007 “On the Procedure for Calculating Market Risk by Credit Institutions”.
Starting from 1.03.2013 – according to Bank of Russia Regulation No. 387-P dated September 28, 2012 “On the Procedure for Calculating Market Risk by Credit Institutions”.

Table 58

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

	1.01.12	1.01.13	1.10.13	1.01.14	1.02.14
Share of assets in foreign currency in total assets, %	23,3	21,0	22,9	22,1	24,4
of which:					
- 20 largest-asset credit institutions	25,2	22,2	24,2	23,3	26,1
Share of liabilities in foreign currency in total liabilities, %	21,5	20,9	21,9	21,2	23,5
of which:					
- 20 largest-asset credit institutions	23,2	22,3	23,9	22,9	25,9
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total, b.p.	1,8	0,1	1,0	0,9	0,9
of which:					
- 20 largest-asset credit institutions	1,9	-0,1	0,3	0,5	0,2

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	1.01.14	1.02.14
Balance sheet positions					
Claims, bln rubles	9 688,9	10 410,0	12 420,0	12 703,5	14 257,3
Liabilities, bln rubles	8 955,6	10 343,8	11 901,1	12 185,3	13 735,7
Net balance sheet position, bln rubles	733,4	66,2	519,0	518,2	521,6
Net balance sheet position to own funds (capital), % ¹	14,0	1,1	7,6	7,3	7,4
Off-balance sheet positions ²					
Claims, bln rubles	5 228,6	5 783,2	7 939,9	7 011,1	12 695,0
Liabilities, bln rubles	5 398,4	5 356,7	7 878,1	7 063,4	12 622,8
Net balance sheet position, bln rubles	-169,8	426,5	61,8	-52,3	72,2
Net balance sheet position to own funds (capital), % ¹	-3,2	7,0	0,9	-0,7	1,0

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

² Section D of the chart of accounts (the derivatives instruments)

Compliance with open foreign exchange position (OFP) requirements

	2011 r.				2012 r.				2013 r.			
	I	II	III	IV	I	II	III	IV	I	II	III	IV
Number of credit institutions that exceeded the OFXP limits	6	4	5	5	6	5	2	3	3	3	0	6
Of which:												
- 20 largest-asset credit institutions	0	0	1	0	0	0	0	0	0	0	0	0
Assets of credit institutions that exceeded the OFXP limits as a share of total banking sector assets, %												
- credit institutions with licence to conduct banking operations in foreign currency	0,2	0,1	3,4	0,03	0,0	0,2	0,1	0,3	0,1	0,0	0,0	0,1
- On 20 largest-asset credit institutions	0,0	0,0	4,4	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0

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

Information on open foreign exchange positions of banking sector

Date	Number of credit institutions	Open foreign exchange positions and precious metals in bln. rubles					Own funds (capital), bln. rubles	Ratio of net OFXP to own funds (capital) of CIs, in %
		Total balance sheet position	Total off-balance sheet position	Total open foreign exchange positions (OFP)				
				Long	Short	Net		
1. Credit institutions with net short OFXP								
1.01.09	431	583,0	-611,5	13,6	-42,1	-28,5	1 047,2	-2,7
1.01.10	361	-72,9	50,3	7,5	-30,1	-22,6	1 131,1	-2,0
1.01.11	427	-1,3	-29,8	10,9	-42,1	-31,2	1 618,8	-1,9
1.01.12	340	112,7	-146,5	21,6	-55,4	-33,8	1 573,4	-2,1
1.01.13	373	3,7	-25,4	24,0	-45,7	-21,7	1 863,0	-1,2
1.02.13	318	37,2	-61,1	23,4	-47,2	-23,8	1 875,9	-1,3
1.03.13	286	54,6	-75,2	6,8	-27,4	-20,6	1 162,0	-1,8
1.04.13	324	45,3	-76,4	20,8	-51,9	-31,0	1 717,5	-1,8
1.05.13	309	114,8	-138,1	5,1	-28,3	-23,3	1 398,8	-1,7
1.06.13	360	124,3	-158,0	21,1	-54,7	-33,6	2 040,5	-1,6
1.07.13	395	182,7	-232,1	21,2	-70,7	-49,5	2 368,1	-2,1
1.08.13	382	264,3	-305,6	7,8	-49,1	-41,3	1 955,4	-2,1
1.09.13	376	304,6	-342,5	9,4	-47,3	-37,8	2 137,3	-1,8
1.10.13	327	187,4	-213,5	6,8	-32,8	-26,0	1 833,3	-1,4
1.11.13	276	57,0	-79,4	4,8	-27,2	-22,4	1 263,5	-1,8
1.12.13	362	254,8	-297,7	13,1	-56,0	-42,9	2 175,2	-2,0
1.01.14	376	115,4	-144,4	5,5	-34,5	-29,0	1 797,5	-1,6
1.02.14	339	118,2	-153,7	7,3	-42,8	-35,5	1 739,3	-2,0
2. Credit institutions with net long OFXP								
1.01.09	564	391,5	-334,1	85,9	-28,5	57,3	2 690,2	2,1
1.01.10	596	300,0	-233,8	100,4	-34,2	66,2	3 518,6	1,9
1.01.11	500	99,3	-39,7	105,0	-45,3	59,7	3 039,8	2,0
1.01.12	560	211,6	-147,6	131,1	-67,1	64,0	3 454,4	1,9
1.01.13	515	-107,6	279,7	271,6	-99,5	172,1	4 198,2	4,1
1.02.13	572	-137,3	312,2	286,5	-111,6	174,9	4 228,4	4,1
1.03.13	604	-7,3	198,3	307,5	-116,5	191,0	4 990,3	3,8
1.04.13	568	-10,4	197,9	290,0	-102,5	187,5	4 480,4	4,2
1.05.13	585	262,6	-60,3	309,3	-107,0	202,3	4 904,2	4,1
1.06.13	536	292,4	-108,9	277,0	-93,5	183,5	4 298,3	4,3
1.07.13	500	217,9	-61,8	271,5	-115,4	156,1	4 026,4	3,9
1.08.13	506	42,0	114,1	286,0	-129,9	156,1	4 649,9	3,4
1.09.13	508	-34,9	192,7	286,2	-128,4	157,8	4 502,1	3,5
1.10.13	554	1,6	179,7	301,3	-119,9	181,3	4 910,3	3,7
1.11.13	599	72,9	114,3	309,6	-122,4	187,2	5 542,0	3,4
1.12.13	507	-88,1	264,7	296,8	-120,2	176,6	4 694,3	3,8
1.01.14	484	-15,0	166,7	283,0	-131,3	151,7	5 184,7	2,9
1.02.14	517	145,9	49,8	341,2	-145,5	195,7	5 307,4	3,7

Open currency positions of the banking sector by currencies as of 1.02.14

Currency / position type	Number of CI	Net balance position, bln. rubles	Net OCP of CI to own funds (capital)	Total balance position, bln. rubles	Total off-balance position, bln. Rubles
USD					
short	377	-46,0	-1,1	141,5	-187,5
long	478	82,4	2,7	221,0	-138,6
EUR					
short	367	-109,9	-2,2	-215,9	106,1
long	482	21,7	1,1	-36,7	58,4
GBP					
short	91	-9,4	-0,2	-0,9	-8,5
long	295	6,9	0,3	3,2	3,7

Liquidity of Credit Institutions

Table 63

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

	1.01.12	1.01.13	1.10.13 ³	1.01.14	1.02.14
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	28,5	28,5	37,9	39,5	38,8
Liabilities with maturity in excess of 1 year, as percent of total liabilities	24,1	23,0	23,7	24,7	25,8
A measure of using short-term liabilities to fund long-term liquid assets, percent ²	-4,7	-2,7	21,1	23,9	20,2

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

² Calculated as ratio of excess of long-term (in excess of 1 year) liquid assets over liabilities with maturity in excess of 1 year to short-term liabilities (less than 1 year) on the basis of credit institutions' reporting by form 0409125.

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

**Distribution of credit institutions classified by use of short-term liabilities (less than 1 year)
to fund long-term assets (in excess of 1 year)**

Indicator, %	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.12	1.01.13	1.10.13 ¹	1.01.14	1.02.14	1.01.12	1.01.13	1.10.13 ¹	1.01.14	1.02.14
Less than 0	608	616	257	264	279	51,5	57,1	7,8	6,6	8,4
From 0 to 20	316	300	415	410	386	47,1	42,3	25,1	25,2	25,0
More than 20	54	40	267	248	246	1,4	0,6	67,2	68,2	66,6
Data not available	0	0	3	1	4	0,0	0,0	0,0	0,0	0,0
Total	978	956	942	923	915	100,0	100,0	100,0	100,0	100,0

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

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

	1.01.12	1.01.13	1.10.13 ²	1.01.14	1.02.14
Liquid assets with maturity up to 30 days, as percent of liquid assets	48,0	48,0	35,5	35,0	35,1
Liabilities with maturity up to 30 days, as percent of total liabilities	43,0	43,6	41,4	41,4	40,4
Liquidity coverage deficit (ratio of excess of liabilities with maturity up to 30 days over liquid assets with the same maturity to total amount of the said short-term liabilities), %	19,9	18,9	10,0	8,6	8,7

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

² Starting from 1.08.2013 liquid assets contain assets of quality category II less estimated loss provisions on them (Bank of Russia Ordinance No. 2332-U dated November 12, 2009).

Comment. Calculated on the basis of credit institutions' reporting by form 0409125.

Distribution of credit institutions classified by liquidity coverage deficit

Indicator, %	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.12	1.01.13	1.10.13 ¹	1.01.14	1.02.14	1.01.12	1.01.13	1.10.13 ¹	1.01.14	1.02.14
Less than 0	446	403	452	469	489	25,6	21,3	25,6	30,1	30,1
From 0 to 20	208	248	237	238	244	12,3	13,8	52,1	44,1	52,9
More than 20	324	305	250	215	178	62,1	64,9	22,2	25,9	17,1
Data not available	0	0	3	1	4	0,0	0,0	0,0	0,0	0,0
Total	978	956	942	923	915	100,0	100,0	100,0	100,0	100,0

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

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

(19th Issue)

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