

THE CENTRAL BANK OF THE RUSSIAN FEDERATION

BANKING SUPERVISION DEPARTMENT

# REVIEW OF THE BANKING SECTOR OF THE RUSSIAN FEDERATION

(INTERNET-VERSION)

*ANALYTICAL DATA*

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

**Table 1**

**Macroeconomic indicators**

Indicator		1.01.09	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 74,4	49 509,6 79,6	57423,1 86,0
2.	Banking sector own funds (capital) (billion rubles) <sup>1</sup> 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 9,8 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 41,6 55,9 5 550,9 9,9 13,3 15,6	27 708,5 44,5 56,0 7 737,1 12,4 15,6 19,5	32456,3 48,6 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) 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 11,1 14,9	7 034,9 11,3 14,2	7822,3 11,7 13,6
5.	Individual deposits (billion rubles) as % of GDP as % of the banking sector liabilities <sup>2</sup> 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 21,2 28,5 33,3	14 251,0 22,9 28,8 36,0	16957,5 25,4 29,5 38,6
6.	Funds raised from organisations (billion rubles) <sup>3</sup> as % of GDP as % of the banking sector liabilities <sup>2</sup>	8 774,6 21,3 31,3	9 557,2 24,6 32,5	11 126,9 24,0 32,9	13 995,7 25,0 33,6	15 648,2 25,2 31,6	17787,0 26,6 31,0
<b>Reference data</b>							
<b>Indicator (billion rubles)</b>		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	55 967,2	62 218,4	66 755,3
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.

<sup>1</sup> 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.

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

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

Table 2

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

Date	Assets		Own funds (capital) <sup>1</sup>		Loans and other placements with non-financial organisations		Loans and other placements with individuals				Individual deposits		Funds raised from organisations	
	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	Total		Unsecured consumer loans <sup>2</sup>		over a month	over 12 months before reporting date	over a month	over 12 months before reporting date
							over a month	over 12 months before reporting date	over a month	over 12 months before reporting date				
1.01.09	8,1	39,2	4,2	42,7	1,2	34,3	-0,9	35,2	-1,6	39,2	6,9	14,5	5,6	24,4
1.01.10	2,6	5,0	-0,5	21,2	-1,2	0,3	-0,3	-11,0	-0,6	-11,0	6,9	26,7	2,0	8,9
1.01.11	3,5	14,9	1,5	2,4	1,1	12,1	2,2	14,3	2,8	20,4	6,1	31,2	5,4	16,4
1.01.12	4,4	23,1	4,5	10,8	1,5	26,0	4,0	35,9	5,1	50,1	7,3	20,9	2,8	25,8
1.01.13	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
1.03.14	1,2	20,3	2,5	17,2	1,2	17,0	1,2	27,4	0,8	28,8	1,3	17,4	3,6	24,3
1.04.14	0,4	19,1	0,7	15,9	1,8	18,1	1,3	26,3	1,2	27,0	-2,0	12,4	0,2	22,3
1.05.14	1,4	18,8	0,6	15,9	2,0	18,0	1,8	24,6	1,5	24,4	1,7	10,8	0,1	20,3
<b>Reference data:</b>														
Increase from the beginning of the current year	4,9		4,0		8,1		4,6		3,6		-0,6		9,1	
Increase over the same period of the previous year	2,4		3,7		3,2		8,0		9,4		6,7		3,1	

<sup>1</sup> 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.

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

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

	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
<b>Reference Data:</b>								
Gross Domestic Product	24,6	23,5	24,2	-6,0	19,3	20,9	11,2	7,3

## Institutional features of the banking sector

**Table 4**

### Number of Russian credit institutions

Indicator	1.01.12	1.01.13	1.01.14	1.04.14	1.05.14
Credit institutions registered by the Bank of Russia and other authorities	1112	1094	1071	1065	1064
Operating credit institutions (credit institutions that have the right to conduct banking operations)	978	956	923	900	894
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	148	165	170
Credit institutions licensed to conduct operations in foreign currency	661	648	623	603	599
Credit institutions holding general licences	273	270	270	268	267

Table 5

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

Federal district	1.01.12		1.01.13		1.01.14		1.04.14		1.05.14	
	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	547	59,3	535	59,4	532	59,5
of which the City of Moscow and Moscow Region	512	52,4	506	52,9	498	54,0	487	54,1	484	54,1
North-Western	69	7,1	70	7,3	70	7,6	71	7,9	70	7,8
Southern	45	4,6	46	4,8	46	5,0	46	5,1	46	5,1
North-Caucasian	56	5,7	50	5,2	43	4,7	37	4,1	36	4,0
Volga	111	11,3	106	11,1	102	11,1	101	11,2	100	11,2
Ural	45	4,6	44	4,6	42	4,6	40	4,4	40	4,5
Siberian	54	5,5	53	5,5	51	5,5	48	5,3	48	5,4
Far Eastern	26	2,7	23	2,4	22	2,4	22	2,4	22	2,5
Crimea	-	-	-	-	-	-	0	0,0	0	0,0
<b>Russian Federation</b>	<b>978</b>	<b>100,0</b>	<b>956</b>	<b>100,0</b>	<b>923</b>	<b>100,0</b>	<b>900</b>	<b>100,0</b>	<b>894</b>	<b>100,0</b>

Table 6

## Branches of credit institutions (CIs), by federal districts

Federal district	CIs of the district			Branches of CIs of the district			Branches of operating CIs from other districts in the given district			Share, %								
										Branches from other districts relative to the total of CIs of the district and their branches			CIs and branches of the district relative to the total of CIs and branches in Russia			Branches from other districts relative to the total number of branches in Russia		
	1.01.13	1.01.14	1.05.14	1.01.13	1.01.14	1.05.14	1.01.13	1.01.14	1.05.14	1.01.13	1.01.14	1.05.14	1.01.13	1.01.14	1.05.14	1.01.13	1.01.14	1.05.14
Central	564	547	532	102	75	72	356	322	315	53,5	52,0	52,2	20,2	21,0	21,4	15,2	16,0	16,4
of which the City of Moscow and Moscow Region <sup>1</sup>	506	498	484	90	63	60	127	124	123	21,3	22,0	22,6	18,0	19,0	19,3	5,4	6,0	6,4
North-Western	70	70	70	9	8	9	302	280	269	382,3	359,0	340,5	2,4	3,0	2,8	12,9	14,0	14,0
Southern	46	46	46	17	15	15	232	209	201	368,3	343,0	329,5	1,9	2,0	2,2	9,9	10,0	10,4
North-Caucasian	50	43	36	82	72	65	87	83	84	65,9	72,0	83,2	4,0	4,0	3,6	3,7	4,0	4,4
Volga	106	102	100	85	67	60	433	322	313	226,7	191,0	195,6	5,8	6,0	5,7	18,4	16,0	16,2
Ural	44	42	40	80	74	67	174	157	147	140,3	135,0	137,4	3,8	4,0	3,8	7,4	8,0	7,6
Siberian	53	51	48	21	21	21	248	204	189	335,1	283,0	273,9	2,2	2,0	2,5	10,6	10,0	9,8
Far Eastern	23	22	22	7	7	7	114	89	89	380,0	307,0	306,9	0,9	1,0	1,0	4,9	4,0	4,6
Crimea	-	-	-	-	-	0	-	-	4	-	-	-	-	-	0,0	-	-	0,2
<b>Russian Federation</b>	<b>956</b>	<b>923</b>	<b>894</b>	<b>403</b>	<b>339</b>	<b>316</b>	<b>1946</b>	<b>1666</b>	<b>1611</b>	<b>143,2</b>	<b>132,0</b>	<b>133,1</b>	<b>41,1</b>	<b>43,0</b>	<b>42,9</b>	<b>82,8</b>	<b>83,0</b>	<b>83,6</b>

<sup>1</sup> as one region

Table 7

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

Distribution of credit institutions ranged by assets (descending)	1.01.12		1.01.13		1.01.14		1.04.14		1.05.14	
	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	30 235 131	52,7	31 881 002	53,7	32 684 332	54,3
From 6 to 20	8 413 454	20,2	9 660 925	19,5	10 905 104	19,0	11 179 928	18,8	11 336 159	18,8
From 21 to 50	4 564 408	11,0	5 745 193	11,6	6 383 544	11,1	6 564 684	11,1	6 588 289	10,9
From 51 to 200	5 389 002	13,0	6 399 522	12,9	6 982 880	12,2	6 996 903	11,8	6 927 552	11,5
From 201 to 500	1 916 580	4,6	2 246 789	4,5	2 376 786	4,1	2 261 399	3,8	2 204 466	3,7
From 501	539 359	1,3	562 302	1,1	539 625	0,9	493 330	0,8	467 329	0,8
<b>Total</b>	<b>41 627 520</b>	<b>100,0</b>	<b>49 509 647</b>	<b>100,0</b>	<b>57 423 070</b>	<b>100,0</b>	<b>59 377 245</b>	<b>100,0</b>	<b>60 208 127</b>	<b>100,0</b>



Table 8

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

	(%)				
Federal district	1.01.12	1.01.13	1.01.14	1.04.14	1.05.14
Central	56,3	56,4	58,8	59,7	60,2
of which the City of Moscow and Moscow Region	56,8	56,9	59,2	60,1	60,6
North-Western	68,7	66,2	67,3	67,5	69,5
Southern	68,6	68,7	68,6	65,0	65,5
North-Caucasian	43,4	52,8	46,9	52,4	53,7
Volga	44,8	46,5	46,9	47,6	48,5
Ural	66,5	68,8	69,8	70,4	69,8
Siberian	75,1	72,9	72,7	74,5	75,4
Far Eastern	74,8	82,9	85,1	85,6	86,3
Crimea	-	-	-	-	-
<b>Russian Federation</b>	<b>50,0</b>	<b>50,3</b>	<b>52,7</b>	<b>53,7</b>	<b>54,3</b>

Table 9

**Operating credit institutions ranged by assets (distribution and change  
over the period 1.01.14 - 1.05.14)**

Groups of credit institutions ranged by assets as of 1.01.14		Number of credit institutions as of 1.01.14	Groups as of 1.05.14						Licences revoked (cancelled)	Reorganised credit institution
			1	2	3	4	5	6		
<b>1</b>	First 5	5	5							
<b>2</b>	From 6 to 20	15		14	1					
<b>3</b>	From 21 to 50	30		1	27	2				
<b>4</b>	From 51 to 200	150			2	141	2		4	1
<b>5</b>	From 201 to 500	300				7	283	3	7	
<b>6</b>	From 501	422					15	387	18	
Became operating after 1.01.14								1		
<b>Total over the period</b>									29	1
<b>Total as of 1.01.14<sup>1</sup></b>		<b>923</b>								
<b>Total as of 1.05.14<sup>1</sup></b>		<b>894</b>	<b>5</b>	<b>15</b>	<b>30</b>	<b>150</b>	<b>300</b>	<b>391</b>		

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

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

Table 10

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

	1.01.12	1.01.13	1.01.14	1.04.14	1.05.14
<b>Credit institutions with foreign participation over 50%</b>					
Assets	16,9	17,8	15,3	14,7	14,5
Own funds (capital) <sup>1</sup>	17,6	19,3	17,3	16,7	16,5
Correspondent accounts with non-resident banks	14,3	21,7	18,6	14,6	14,9
Loans and other placements with non-financial organisations	14,0	14,2	12,0	11,7	11,6
Loans and other placements with individuals	22,0	22,6	21,0	20,3	20,2
Loans, deposits and other placements with credit institutions	30,0	27,3	19,9	20,5	18,8
Individual deposits	11,4	13,5	12,5	12,2	12,2
Funds raised from organisations <sup>2</sup>	17,4	18,6	15,6	14,3	13,9
Profit (loss) of the current year	17,4	19,6	15,2	16,4	13,0
<b>Reference data:</b>					
Number of credit institutions	113	117	122	119	119
<b>of which 100% foreign-owned credit institutions</b>					
Assets	10,0	9,8	9,0	8,8	8,6
Own funds (capital) <sup>1</sup>	11,1	11,4	11,1	10,9	10,6
Correspondent accounts with non-resident banks	6,9	15,2	12,8	10,7	10,6
Loans and other placements with non-financial organisations	8,3	7,5	7,2	7,2	7,1
Loans and other placements with individuals	10,7	11,1	10,8	10,6	10,6
Loans, deposits and other placements with credit institutions	24,2	20,0	16,4	16,7	15,1
Individual deposits	5,4	6,1	6,2	6,2	6,3
Funds raised from organisations <sup>2</sup>	10,7	11,0	10,3	9,4	9,0
Profit (loss) of the current year	12,0	13,4	12,7	13,7	11,3
<b>Reference data:</b>					
Number of credit institutions	77	73	76	78	78

<sup>1</sup> 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.

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

Table 11

Selected indicators of credit institutions going through insolvency prevention measures<sup>1</sup>

	1.01.12		1.01.13		1.01.14		1.04.14		1.05.14	
	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	2105,9	3,7	2158,3	3,6	2125,5	3,5
Own funds (capital) <sup>2</sup>	249,7	4,8	212,4	3,5	202,8	2,9	224,1	3,1	230,8	3,1
Loans and other placements with non-financial organisations	680,0	3,8	685,9	3,4	838,9	3,7	828,0	3,5	805,0	3,3
of which overdue claims	163,4	19,9	230,2	24,9	222,7	23,8	225,7	22,5	224,6	21,6
Loans and other placements with individuals	129,3	2,3	142,3	1,8	154,6	1,6	192,0	1,9	197,3	1,9
of which overdue claims	19,5	6,7	12,9	4,1	10,4	2,4	14,9	3,0	15,2	2,9
Individual deposits	303,2	2,6	298,7	2,1	312,5	1,8	342,4	2,1	336,7	2,0
Funds raised from organisations	799,6	5,7	778,2	5,0	794,7	4,5	832,4	4,3	798,9	4,1
<b>Reference data:</b>										
Number of credit institutions <sup>1</sup>	8	0,8	5	0,5	5	0,5	6	0,7	5	0,6

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

<sup>2</sup> 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	1.01.14	1.04.14	1.05.14
1.	Money, precious metals and gemstones	1 225,6	1 554,0	1 608,7	1 645,0	1 619,3
1.1.	of which: money	1 125,0	1 423,5	1 523,1	1 556,6	1 568,6
2.	Accounts with the Bank of Russia and authorised agencies of other countries	1 747,4	2 159,9	2 264,9	2 067,4	1 648,4
3.	Correspondent accounts with credit institutions	1 000,6	1 483,3	1 496,5	1 674,8	1 757,2
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	227,4	315,8	398,3	399,9	377,1
3.2.	Correspondent accounts with non-resident banks	773,1	1 167,5	1 098,2	1 274,9	1 380,1
4.	Securities acquired by credit institutions, total	6 211,7	7 034,9	7 822,3	7 948,0	7 816,4
	of which					
4.1.	Debt securities	4 676,2	5 265,1	6 162,9	6 217,8	6 135,4
4.2.	Shares	914,4	791,6	790,4	785,3	366,9
4.3.	Discounted promissory notes	233,9	398,8	274,1	249,1	245,8
4.4.	Shares in associates and subsidiaries <sup>1</sup>	387,3	579,4	594,9	696,0	1 068,3
5.	Other participation in authorised capital	291,9	333,4	353,9	376,8	436,0
6.	Derivatives with fair value being an asset	-	163,9	175,8	397,5	404,0
7.	Loans, total	28 737,0	33 993,1	40 535,3	42 140,0	43 300,5
	of which:					
7.1.	Loans, deposits and other placements	28 699,2	33 960,1	40 417,7	42 005,7	43 162,3
	of which overdue claims	1 133,0	1 257,4	1 398,0	1 525,9	1 585,9
	of which:					
7.1.1.	Loans and other placements with non-financial organisations	17 715,3	19 971,4	22 499,2	23 841,7	24 330,3
	of which overdue claims	822,6	924,1	933,7	1 003,0	1 040,3
7.1.2.	Loans and other placements with individuals	5 550,9	7 737,1	9 957,1	10 228,1	10 412,2
	of which overdue claims	291,1	313,0	440,3	498,1	523,7
7.1.3.	Loans, deposits and other placements with credit institutions	3 958,0	4 230,4	5 130,6	5 152,2	5 611,0
	of which overdue claims	5,1	5,2	11,3	13,1	10,2
8.	Fixed assets (tangible and intangible), other real estate and inventories	973,8	1 090,5	1 147,5	1 154,0	1 148,2
8.1	of which real estate, temporarily out of use in operating activities	-	96,7	64,8	66,1	68,3
9.	Allocation of profit	173,2	210,2	192,2	66,0	51,5
9.1.	of which income tax	155,4	204,4	188,6	66,0	51,5
10.	Other assets, total	1 266,4	1 486,3	1 826,0	1 907,6	2 026,6
	of which:					
10.1.	Float	589,8	647,8	790,5	848,3	917,3
10.2.	Receivables	181,0	210,0	312,2	295,9	311,5
10.3.	Deferred expenses	94,3	121,5	123,4	125,2	127,2
<b>Banking sector assets</b>		<b>41 627,5</b>	<b>49 509,6</b>	<b>57 423,1</b>	<b>59 377,2</b>	<b>60 208,1</b>

<sup>1</sup>Before 1.05.2014 unit funds shares were included in items "Shares". Starting from 1.05.2014 due to changes in Bank of Russia Regulation No. 385-P dated July 16 2012, "On the Rules of Accounting in Credit Institutions on the Territory of the Russian Federation" some part of the investment in unit funds shares are recorded on the account "Shares in associates and subsidiaries, unit funds" (as at 1st may 2014 - 359,3 bln. rubles). Accordingly, these investments are excluded from "Shares" and assigned to "Shares in associates and subsidiaries".

Table 13

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

(billion rubles)

Liabilities <sup>1</sup>		1.01.12	1.01.13	1.01.14	1.04.14	1.05.14
1.	Funds and profit of credit institutions	4 963,0	5 911,0	6 629,2	6 607,0	6 615,1
	Of which:					
1.1.	Funds of credit institutions	2 719,9	3 049,7	3 261,0	3 247,7	3 205,3
1.2.	Profit (losses), including financial result of the previous year	2 243,1	2 861,3	3 368,3	3 357,9	3 401,8
	Of which:					
1.2.1.	Profit (losses) of the current year	848,2	1 011,9	993,6	232,1	291,7
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	1 212,1	2 690,9	4 439,1	4 702,2	5 050,6
3.	Accounts of credit institutions	336,4	462,8	584,1	574,3	525,6
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	216,6	289,6	365,8	353,0	333,7
3.2.	Correspondent accounts of non-resident credit institutions	105,5	145,5	123,0	118,1	113,0
4.	Loans, deposits and other funds raised from other credit institutions	4 560,2	4 738,4	4 806,0	4 814,6	4 904,1
5.	Clients' funds <sup>2</sup>	26 082,1	30 120,0	34 930,9	36 162,0	36 457,2
	Of which:					
5.1.	Budgetary funds in settlement accounts	37,8	38,5	41,9	52,7	52,2
5.2.	Government and other extra-budgetary funds in settlement accounts	7,1	1,6	0,2	0,7	0,2
5.3.	Funds of legal entities in settlement and other accounts	5 326,7	5 706,6	6 516,1	7 324,5	6 855,4
5.4.	Clients' float	288,1	296,4	400,3	488,5	463,6
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	8 367,4	9 619,5	10 838,3	11 555,3	12 066,2
5.6.	Individual deposits	11 871,4	14 251,0	16 957,5	16 563,9	16 847,5
5.7.	Clients' funds in factoring and forfeiting operations	21,9	37,2	43,8	35,0	32,4
6.	Bonds	666,7	1 037,4	1 213,1	1 149,0	1 126,2
7.	Promissory notes and bank acceptances	859,5	1 149,3	1 004,3	965,7	974,1
8.	Derivatives with fair value being a liability	-	135,3	134,7	286,2	284,4
9.	Other liabilities <sup>1</sup> , total	2 947,5	3 264,7	3 681,7	4 116,3	4 270,8
	Of which:					
9.1.	Provisions	2 318,8	2 441,3	2 851,9	3 074,4	3 152,9
9.2.	Float	325,0	395,3	309,0	470,0	578,4
9.3.	Payables	46,4	72,3	95,7	113,6	78,7
9.4.	Deferred income	5,5	10,2	8,1	6,2	5,9
9.5.	Interest payable	251,7	345,5	417,0	452,1	453,9
	Of which:					
9.5.1.	Overdue interest	0,0	0,0	0,0	0,0	0,0
<b>Banking sector liabilities<sup>1</sup></b>		<b>41 627,5</b>	<b>49 509,6</b>	<b>57 423,1</b>	<b>59 377,2</b>	<b>60 208,1</b>

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

<sup>2</sup> Including certificates of deposit and savings certificates.

Table 14

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

Assets		1.01.12	1.01.13	1.01.14	1.04.14	1.05.14
1.	Money, precious metals and gemstones	2,9	3,1	2,8	2,8	2,7
1.1.	of which: money	2,7	2,9	2,7	2,6	2,6
2.	Accounts with the Bank of Russia and authorised agencies of other countries	4,2	4,4	3,9	3,5	2,7
3.	Accounts with credit institutions of which:	2,4	3,0	2,6	2,8	2,9
3.1.	Correspondent accounts with correspondent credit institutions	0,5	0,6	0,7	0,7	0,6
3.2.	Correspondent accounts with non-resident banks	1,9	2,4	1,9	2,1	2,3
4.	Securities acquired by credit institutions, total of which	14,9	14,2	13,6	13,4	13,0
4.1.	Debt securities	11,2	10,6	10,7	10,5	10,2
4.2.	Shares	2,2	1,6	1,4	1,3	0,6
4.3.	Discounted promissory notes	0,6	0,8	0,5	0,4	0,4
4.4.	Shares in associates and subsidiaries	0,9	1,2	1,0	1,2	1,8
5.	Other participation in authorised capital	0,7	0,7	0,6	0,6	0,7
6.	Derivatives with fair value being an asset	-	0,3	0,3	0,7	0,7
7.	Loans, total of which:	69,0	68,7	70,6	71,0	71,9
7.1.	Loans, deposits and other placements of which overdue claims	68,9	68,6	70,4	70,7	71,7
	of which:	2,7	2,5	2,4	2,6	2,6
7.1.1.	Loans and other placements with non-financial organisations of which overdue claims	42,6	40,3	39,2	40,2	40,4
	of which overdue claims	2,0	1,9	1,6	1,7	1,7
7.1.2.	Loans and other placements with individuals of which overdue claims	13,3	15,6	17,3	17,2	17,3
	of which overdue claims	0,7	0,6	0,8	0,8	0,9
7.1.3.	Loans, deposits and other placements with credit institutions of which overdue claims	9,5	8,5	8,9	8,7	9,3
	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	2,0	1,9	1,9
8.1	of which real estate, temporarily out of use in operating activities	-	0,2	0,1	0,1	0,1
9.	Allocation of profit	0,4	0,4	0,3	0,1	0,1
9.1.	of which income tax	0,4	0,4	0,3	0,1	0,1
10.	Other assets, total of which:	3,0	3,0	3,2	3,2	3,4
10.1.	Float	1,4	1,3	1,4	1,4	1,5
10.2.	Receivables	0,4	0,4	0,5	0,5	0,5
10.3.	Deferred expenses	0,2	0,2	0,2	0,2	0,2
<b>Banking sector assets</b>		<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>

Table 15

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

Liabilities <sup>1</sup>		1.01.12	1.01.13	1.01.14	1.04.14	1.05.14
1.	Funds and profit of credit institutions Of which:	11,9	11,9	11,5	11,1	11,0
1.1.	Funds of credit institutions	6,5	6,2	5,7	5,5	5,3
1.2.	Profit (losses), including financial result of the previous year Of which:	5,4	5,8	5,9	5,7	5,6
1.2.1.	Profit (losses) of the current year	2,0	2,0	1,7	0,4	0,5
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	2,9	5,4	7,7	7,9	8,4
3.	Accounts of credit institutions Of which:	0,8	0,9	1,0	1,0	0,9
3.1.	Correspondent accounts of correspondent credit institutions	0,5	0,6	0,6	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	8,4	8,1	8,1
5.	Clients' funds <sup>2</sup> Of which:	62,7	60,8	60,8	60,9	60,6
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	11,3	12,3	11,4
5.4.	Clients' float	0,7	0,6	0,7	0,8	0,8
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	20,1	19,4	18,9	19,5	20,0
5.6.	Individual deposits	28,5	28,8	29,5	27,9	28,0
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	1,9	1,9
7.	Promissory notes and bank acceptances	2,1	2,3	1,7	1,6	1,6
8.	Derivatives with fair value being a liability	-	0,3	0,2	0,5	0,5
9.	Other liabilities <sup>1</sup> , total Of which:	7,1	6,6	6,4	6,9	7,1
9.1.	Provisions	5,6	4,9	5,0	5,2	5,2
9.2.	Float	0,8	0,8	0,5	0,8	1,0
9.3.	Payables	0,1	0,1	0,2	0,2	0,1
9.4.	Deferred income	0,0	0,0	0,0	0,0	0,0
9.5.	Interest payable Of which:	0,6	0,7	0,7	0,8	0,8
9.5.1	Overdue interest	0,0	0,0	0,0	0,0	0,0
<b>Banking sector liabilities<sup>1</sup></b>		<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>

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

<sup>2</sup> Including certificates of deposit and savings certificates.



Table 16

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

	Rubles					Foreign Currency					Total				
	1.01.12	1.01.13	1.01.14	1.04.14	1.05.14	1.01.12	1.01.13	1.01.14	1.04.14	1.05.14	1.01.12	1.01.13	1.01.14	1.04.14	1.05.14
<b>1. Loans, deposits and other placements, total</b>	<b>21378,5</b>	<b>26757,1</b>	<b>31300,2</b>	<b>31999,3</b>	<b>32741,5</b>	<b>7320,7</b>	<b>7203,0</b>	<b>9117,6</b>	<b>10006,4</b>	<b>10420,8</b>	<b>28699,2</b>	<b>33960,1</b>	<b>40417,7</b>	<b>42005,7</b>	<b>43162,3</b>
Of which															
- overdue claims	994,1	1122,8	1257,9	1370,6	1438,0	138,9	134,6	140,1	155,4	148,0	1133,0	1257,4	1398,0	1525,9	1585,9
<b>1.1 Loans and other placements with non-financial resident organisations</b>	<b>12799,6</b>	<b>15097,0</b>	<b>16542,7</b>	<b>17070,3</b>	<b>17388,0</b>	<b>3088,3</b>	<b>2988,9</b>	<b>3792,8</b>	<b>4124,1</b>	<b>4134,2</b>	<b>15887,9</b>	<b>18086,0</b>	<b>20335,5</b>	<b>21194,4</b>	<b>21522,2</b>
Of which															
- overdue claims	721,9	805,4	812,0	869,8	910,9	67,9	58,0	58,3	65,8	63,2	789,8	863,4	870,2	935,7	974,1
of which:															
1.1.1. Loans and other placements with individual entrepreneurs	430,8	568,4	666,9	675,8	684,1	7,0	5,3	5,5	6,6	6,6	437,9	573,7	672,4	682,4	690,6
Of which															
- overdue claims	27,3	24,9	33,2	38,0	40,5	0,5	0,4	0,3	0,3	0,3	27,9	25,2	33,5	38,3	40,9
<b>1.2 Loans and other placements with non-resident legal entities (except banks)</b>	<b>469,4</b>	<b>509,6</b>	<b>565,7</b>	<b>768,1</b>	<b>789,5</b>	<b>1357,9</b>	<b>1375,9</b>	<b>1598,0</b>	<b>1879,2</b>	<b>2018,7</b>	<b>1827,4</b>	<b>1885,4</b>	<b>2163,7</b>	<b>2647,3</b>	<b>2808,2</b>
Of which															
- overdue claims	9,7	21,9	20,8	21,6	22,3	23,0	38,9	42,7	45,8	43,9	32,8	60,8	63,5	67,4	66,2
<b>1.3 Loans, deposits and other placements with financial sector</b>	<b>1836,6</b>	<b>2306,7</b>	<b>2591,8</b>	<b>2320,4</b>	<b>2614,1</b>	<b>495,8</b>	<b>654,9</b>	<b>676,7</b>	<b>721,9</b>	<b>712,0</b>	<b>2332,4</b>	<b>2961,6</b>	<b>3268,5</b>	<b>3042,3</b>	<b>3326,1</b>
Of which															
- overdue claims	17,9	18,5	18,1	17,2	17,4	1,3	1,6	0,4	1,1	0,8	19,2	20,1	18,5	18,3	18,2
of which:															
1.3.1 Resident credit institutions	1227,1	1478,1	1508,3	1341,4	1596,6	419,7	537,6	581,4	578,4	559,0	1646,8	2015,6	2089,7	1919,7	2155,7
Of which															
- overdue claims	4,8	4,8	5,8	5,8	6,0	0,1	0,2	0,0	0,7	0,4	4,9	5,0	5,8	6,6	6,4
1.3.2 Resident financial institutions of different forms of ownership	609,5	828,6	1083,5	979,0	1017,5	76,1	117,4	95,3	143,6	153,0	685,6	945,9	1178,8	1122,6	1170,4
Of which															
- overdue claims	13,0	13,6	12,3	11,3	11,4	1,2	1,4	0,3	0,4	0,4	14,3	15,0	12,7	11,7	11,8
<b>1.4 Loans, deposits and other placements with non-resident banks</b>	<b>398,4</b>	<b>451,4</b>	<b>416,6</b>	<b>416,7</b>	<b>392,7</b>	<b>1912,8</b>	<b>1763,4</b>	<b>2624,4</b>	<b>2815,7</b>	<b>3062,7</b>	<b>2311,2</b>	<b>2214,8</b>	<b>3041,0</b>	<b>3232,4</b>	<b>3455,4</b>
Of which															
- overdue claims	0,0	0,0	0,0	0,3	0,2	0,2	0,2	5,4	6,2	3,6	0,2	0,2	5,4	6,5	3,8
<b>1.5 Loans and other placements with government financial agencies and extra-budgetary funds</b>	<b>367,7</b>	<b>530,2</b>	<b>816,0</b>	<b>818,8</b>	<b>754,2</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>367,7</b>	<b>530,2</b>	<b>816,0</b>	<b>818,8</b>	<b>754,2</b>
Of which															
- overdue claims	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
<b>1.6 Loans and other placements with resident individuals</b>	<b>5223,0</b>	<b>7484,4</b>	<b>9708,8</b>	<b>9972,0</b>	<b>10158,3</b>	<b>316,7</b>	<b>237,6</b>	<b>227,0</b>	<b>232,8</b>	<b>229,9</b>	<b>5539,7</b>	<b>7721,9</b>	<b>9935,8</b>	<b>10204,7</b>	<b>10388,2</b>
Of which															
- overdue claims	244,5	276,9	406,8	461,5	486,9	45,9	35,6	32,7	35,7	35,8	290,4	312,5	439,5	497,2	522,7
<b>1.7 Loans and other placements with non-resident individuals</b>	<b>4,3</b>	<b>8,3</b>	<b>11,1</b>	<b>12,3</b>	<b>13,0</b>	<b>6,9</b>	<b>6,8</b>	<b>10,2</b>	<b>11,1</b>	<b>11,0</b>	<b>11,2</b>	<b>15,1</b>	<b>21,3</b>	<b>23,4</b>	<b>24,0</b>
Of which															
- overdue claims	0,1	0,1	0,2	0,2	0,2	0,5	0,4	0,6	0,7	0,7	0,7	0,5	0,8	0,9	0,9
<b>Reference data:</b>															
Provisions on loans, deposits and other placements	1987,9	2095,7	2417,3	2612,6	2667,4	0,0	0,0	0,0	0,0	0,0	1987,9	2095,7	2417,3	2612,6	2667,4
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	42,2	58,7	80,6	100,5	105,1	4,7	4,6	6,6	6,8	6,7	46,9	63,4	87,1	107,3	111,8
Credit institutions' portfolio of promissory notes of residents	213,9	308,2	221,8	202,6	199,6	17,8	88,6	50,1	44,0	43,8	231,7	396,8	271,9	246,6	243,4
Credit institutions' portfolio of promissory notes of non-residents	0,0	0,0	0,0	0,0	0,0	2,1	2,0	2,2	2,4	2,4	2,1	2,0	2,2	2,4	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	1.01.14	1.04.14	1.05.14
<b>1. Loans, deposits and other placements, total</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>
	<b>68,9</b>	<b>68,6</b>	<b>70,4</b>	<b>70,7</b>	<b>71,7</b>
Of which:					
- overdue claims	3,9	3,7	3,5	3,6	3,7
	2,7	2,5	2,4	2,6	2,6
<b>1.1 Loans and other placements with non-financial resident organisations</b>	<b>55,4</b>	<b>53,3</b>	<b>50,3</b>	<b>50,5</b>	<b>49,9</b>
	<b>38,2</b>	<b>36,5</b>	<b>35,4</b>	<b>35,7</b>	<b>35,7</b>
Of which:					
- overdue claims	2,8	2,5	2,2	2,2	2,3
	1,9	1,7	1,5	1,6	1,6
of which:					
1.1.1. Loans and other placements with individual entrepreneurs	1,5	1,7	1,7	1,6	1,6
	1,1	1,2	1,2	1,1	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
<b>1.2 Loans and other placements with non-resident legal entities (except banks)</b>	<b>6,4</b>	<b>5,6</b>	<b>5,4</b>	<b>6,3</b>	<b>6,5</b>
	<b>4,4</b>	<b>3,8</b>	<b>3,8</b>	<b>4,5</b>	<b>4,7</b>
Of which:					
- overdue claims	0,1	0,2	0,2	0,2	0,2
	0,1	0,1	0,1	0,1	0,1
<b>1.3 Loans, deposits and other placements with financial sector</b>	<b>8,1</b>	<b>8,7</b>	<b>8,1</b>	<b>7,2</b>	<b>7,7</b>
	<b>5,6</b>	<b>6,0</b>	<b>5,7</b>	<b>5,1</b>	<b>5,5</b>
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	5,2	4,6	5,0
	4,0	4,1	3,6	3,2	3,6
Of which					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
1.3.2 Resident financial institutions of different forms of ownership	2,4	2,8	2,9	2,7	2,7
	1,6	1,9	2,1	1,9	1,9
Of which					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
<b>1.4 Loans, deposits and other placements with non-resident banks</b>	<b>8,1</b>	<b>6,5</b>	<b>7,5</b>	<b>7,7</b>	<b>8,0</b>
	<b>5,6</b>	<b>4,5</b>	<b>5,3</b>	<b>5,4</b>	<b>5,7</b>
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
<b>1.5 Loans and other placements with government financial agencies and extra-budgetary funds</b>	<b>1,3</b>	<b>1,6</b>	<b>2,0</b>	<b>1,9</b>	<b>1,7</b>
	<b>0,9</b>	<b>1,1</b>	<b>1,4</b>	<b>1,4</b>	<b>1,3</b>
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
<b>1.6 Loans and other placements with resident individuals</b>	<b>19,3</b>	<b>22,7</b>	<b>24,6</b>	<b>24,3</b>	<b>24,1</b>
	<b>13,3</b>	<b>15,6</b>	<b>17,3</b>	<b>17,2</b>	<b>17,3</b>
Of which:					
- overdue claims	1,0	0,9	1,1	1,2	1,2
	0,7	0,6	0,8	0,8	0,9
<b>1.7 Loans and other placements with non-resident individuals</b>	<b>0,0</b>	<b>0,0</b>	<b>0,1</b>	<b>0,1</b>	<b>0,1</b>
	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
<b>Reference data:</b>					
Provision on loans, deposits and other placements	6,9	6,2	6,0	6,2	6,2
	4,8	4,2	4,2	4,4	4,4
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	0,2	0,2	0,2	0,3	0,3
	0,1	0,1	0,2	0,2	0,2
Credit institutions' portfolio of promissory notes of residents	0,8	1,2	0,7	0,6	0,6
	0,6	0,8	0,5	0,4	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 portfolio<sup>1</sup>

	1.01.12		1.01.13		1.01.14		1.04.14		1.05.14	
	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
<b>Securities, total</b>	<b>5 977,9</b>	<b>100,0</b>	<b>6 636,1</b>	<b>100,0</b>	<b>7 548,2</b>	<b>100,0</b>	<b>7 699,0</b>	<b>100,0</b>	<b>7 570,6</b>	<b>100,0</b>
- in rubles	5 008,9	83,8	5 451,0	82,1	6 031,2	79,9	5 886,3	76,5	5 729,2	75,7
- in foreign currency	969,0	16,2	1 185,1	17,9	1 517,0	20,1	1 812,7	23,5	1 841,4	24,3
Of which:										
Securities at fair value through profit or loss	1 662,6	27,8	1 782,6	26,9	2 214,2	29,3	2 027,6	26,3	1 862,9	24,6
- in rubles	1 458,8	24,4	1 640,3	24,7	1 897,5	25,1	1 657,1	21,5	1 511,0	20,0
- in foreign currency	203,8	3,4	142,3	2,1	316,6	4,2	370,5	4,8	351,9	4,6
Securities available for sale	3 074,5	51,4	3 464,7	52,2	3 856,4	51,1	3 966,2	51,5	3 603,3	47,6
- in rubles	2 465,4	41,2	2 723,6	41,0	3 024,5	40,1	2 954,9	38,4	2 576,6	34,0
- in foreign currency	609,1	10,2	741,1	11,2	831,9	11,0	1 011,3	13,1	1 026,8	13,6
Securities held-to-maturity	840,8	14,1	800,9	12,1	876,4	11,6	1 002,8	13,0	1 029,9	13,6
- in rubles	806,3	13,5	769,5	11,6	800,0	10,6	887,2	11,5	896,7	11,8
- in foreign currency	34,5	0,6	31,4	0,5	76,4	1,0	115,7	1,5	133,2	1,8
Shares in associates and subsidiaries <sup>2</sup>	387,3	6,5	579,4	8,7	594,9	7,9	696,0	9,0	1 068,3	14,1
- in rubles	267,8	4,5	310,0	4,7	304,0	4,0	382,0	5,0	739,7	9,8
- in foreign currency	119,5	2,0	269,3	4,1	290,9	3,9	313,9	4,1	328,6	4,3
Reference data:										
Revaluation of securities	-63,5		31,4		-37,1		-136,7		-174,1	
Provisions for losses on securities available for sale	20,4		27,2		49,3		69,7		14,4	
Provisions for losses on securities held-to-maturity	1,6		1,1		3,3		3,1		3,2	
Provisions for losses on portfolio of shares in associates and subsidiaries	7,9		8,4		5,3		5,7		69,3	

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

<sup>2</sup> Explanation of significant changes in the indicators from 01.05.14 given in the notes to Table 12

Table 19

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

	1.01.12		1.01.13		1.01.14		1.04.14		1.05.14	
	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	6 162,9	100,0	6 217,8	100,0	6 135,4	100,0
- in rubles	3 907,2	83,6	4 434,5	84,2	5 059,3	82,1	4 855,9	78,1	4 757,3	77,5
- in foreign currency	769,0	16,4	830,6	15,8	1 103,5	17,9	1 361,8	21,9	1 378,1	22,5
of which: revaluation	-48,8	-1,0	50,6	1,0	-19,5	-0,3	-103,1	-1,7	-148,5	-2,4
Debt securities at book value held (without revaluation)	4 725,0	100,0	5 214,5	100,0	6 182,4	100,0	6 320,9	100,0	6 283,9	100,0
of which:										
debt securities of the Russian Federation	1 496,3	31,7	945,1	18,1	814,1	13,2	868,0	13,7	791,6	12,6
- in rubles	1 397,1	29,6	750,4	14,4	677,5	11,0	688,3	10,9	626,9	10,0
- in foreign currency	99,2	2,1	194,7	3,7	136,6	2,2	179,7	2,8	164,7	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	131,8	2,1	96,3	1,5	77,9	1,2
- in rubles	223,6	4,7	98,1	1,9	131,8	2,1	96,3	1,5	77,9	1,2
- 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	410,3	6,6	388,4	6,1	338,5	5,4
- in rubles	408,5	8,6	487,4	9,3	400,1	6,5	384,0	6,1	329,9	5,2
- in foreign currency	0,0	0,0	5,5	0,1	10,2	0,2	4,4	0,1	8,6	0,1
other debt securities of residents	997,5	21,1	863,8	16,6	687,8	11,1	720,3	11,4	642,3	10,2
- in rubles	997,4	21,1	863,4	16,6	687,5	11,1	720,0	11,4	641,9	10,2
- in foreign currency	0,1	0,0	0,4	0,0	0,4	0,0	0,3	0,0	0,4	0,0
debt securities of other countries	40,3	0,9	19,6	0,4	17,6	0,3	23,8	0,4	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	17,6	0,3	23,8	0,4	24,5	0,4
debt securities of non-resident banks	169,5	3,6	218,4	4,2	97,4	1,6	99,1	1,6	98,1	1,6
- in rubles	23,0	0,5	42,4	0,8	39,7	0,6	39,9	0,6	35,5	0,6
- in foreign currency	146,5	3,1	176,0	3,4	57,6	0,9	59,3	0,9	62,6	1,0
other debt securities of non-residents	629,7	13,3	553,4	10,6	768,2	12,4	875,9	13,9	822,7	13,1
- in rubles	245,0	5,2	221,4	4,2	218,4	3,5	226,1	3,6	221,3	3,5
- in foreign currency	384,7	8,1	331,9	6,4	549,8	8,9	649,9	10,3	601,4	9,6
debt securities delivered without derecognition in the balance sheet	747,0	15,8	2 014,9	38,6	3 248,9	52,6	3 242,7	51,3	3 482,1	55,4
- in rubles	645,9	13,7	1 913,4	36,7	2 918,7	47,2	2 799,4	44,3	2 967,2	47,2
- in foreign currency	101,1	2,1	101,5	1,9	330,2	5,3	443,3	7,0	514,9	8,2
overdue debt securities	12,6	0,3	8,4	0,2	6,3	0,1	6,4	0,1	6,2	0,1
- in rubles	10,6	0,2	7,5	0,1	5,2	0,1	5,2	0,1	5,2	0,1
- in foreign currency	2,0	0,0	1,0	0,0	1,1	0,0	1,2	0,0	1,0	0,0
<b>Reference data:</b>										
Provisions for losses on debt securities	19,6		15,5		14,9		14,1		13,9	

Table 20

Structure of credit institutions' portfolio of shares<sup>1</sup>

	1.01.12		1.01.13		1.01.14		1.04.14		1.05.14	
	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	790,4	100,0	785,3	100,0	366,9	100,0
- in rubles	833,9	91,2	706,4	89,2	667,9	84,5	648,4	82,6	232,2	63,3
- in foreign currency	80,5	8,8	85,2	10,8	122,5	15,5	136,9	17,4	134,7	36,7
of which: revaluation	-14,7	-1,6	-19,1	-2,4	-17,5	-2,2	-33,6	-4,3	-25,6	-7,0
Shares held at book value (without revaluation)	929,1	100,0	810,8	100,0	807,9	100,0	818,8	100,0	392,5	100,0
of which shares of:										
resident credit institutions	10,6	1,1	8,5	1,0	5,1	0,6	5,3	0,6	5,1	1,3
- in rubles	10,5	1,1	8,4	1,0	5,1	0,6	5,3	0,6	5,1	1,3
- 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	591,7	73,2	583,1	71,2	129,2	32,9
- in rubles	784,2	84,4	644,2	79,5	588,8	72,9	579,4	70,8	125,7	32,0
- in foreign currency	2,4	0,3	1,9	0,2	2,8	0,3	3,7	0,4	3,6	0,9
non-resident credit institutions	13,9	1,5	8,5	1,0	8,7	1,1	2,7	0,3	2,5	0,6
- 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	8,7	1,1	2,7	0,3	2,5	0,6
other non-residents	64,5	6,9	73,8	9,1	85,8	10,6	93,0	11,4	20,3	5,2
- in rubles	8,4	0,9	8,4	1,0	8,7	1,1	9,0	1,1	0,0	0,0
- in foreign currency	56,2	6,0	65,4	8,1	77,1	9,5	83,9	10,2	20,3	5,2
shares delivered without derecognition in the balance sheet	53,5	5,8	74,0	9,1	116,6	14,4	134,8	16,5	115,4	29,4
- in rubles	45,5	4,9	64,6	8,0	82,8	10,2	88,2	10,8	68,9	17,6
- in foreign currency	8,0	0,9	9,4	1,2	33,8	4,2	46,6	5,7	46,5	11,8
Shares valued at cost <sup>2</sup>	-	-	-	-	-	-	-	-	119,9	30,6
- in rubles	-	-	-	-	-	-	-	-	58,2	14,8
- in foreign currency	-	-	-	-	-	-	-	-	61,7	15,7
<b>Reference data:</b>										
Provisions for losses on shares	14,7		21,3		44,0		65,1		9,8	

<sup>1</sup> Explanation of significant changes in the indicator from 01.05.14 given in the notes to Table 12

<sup>2</sup> Calculated by 0409101 form "Reverse statement of Credit Institution's accounts" (Bank's Balance Sheet), balance account No 50709

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

(billion rubles)

	1.01.12	1.01.13	1.01.14	1.04.14	1.05.14
Portfolio of promissory notes discounted by a credit institution, in rubles	213,9	308,2	221,8	202,6	199,6
of which promissory notes, not paid when due	1,8	4,4	4,9	4,2	4,7
Portfolio of promissory notes discounted by a credit institution, in foreign currency	19,9	90,6	52,3	46,4	46,2
of which promissory notes, not paid when due	0,03	0,01	1,33	1,45	1,45
<b>Total</b>	<b>233,9</b>	<b>398,8</b>	<b>274,1</b>	<b>249,1</b>	<b>245,8</b>

Table 22

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

	1.01.12		1.01.13		1.01.14		1.04.14		1.05.14	
	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
<b>Discounted promissory notes, total</b>	<b>233,9</b>	<b>100,0</b>	<b>398,8</b>	<b>100,0</b>	<b>274,1</b>	<b>100,0</b>	<b>249,1</b>	<b>100,0</b>	<b>245,8</b>	<b>100,0</b>
Of which:										
- promissory notes of federal governments	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of regional and local governments	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of resident credit institutions	199,2	85,2	338,5	84,9	223,0	81,4	189,8	76,2	186,7	76,0
- other promissory notes of residents	32,5	13,9	58,3	14,6	48,9	17,8	56,8	22,8	56,6	23,0
- 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	0,8	2,4	1,0	2,4	1,0
<b>Reference data:</b>										
Provisions for losses on promissory notes	8,6		10,2		12,9		13,4		11,7	

<sup>1</sup> including overdue promissory notes.

Table 23

## Real estate temporarily out of use in operating activities

(billion rubles)

	1.02.12	1.01.13	1.01.14	1.04.14	1.05.14
Land temporarily out of use in operating activities	69,5	49,3	5,5	4,9	6,2
Land temporarily out of use in operating activities, leased out	0,5	0,9	0,6	0,5	0,7
Land temporarily out of use in operating activities, at current (fair) value	6,3	7,9	8,7	9,2	9,2
Land temporarily out of use in operating activities, at current (fair) value, leased out	0,3	0,8	3,5	2,1	2,3
Real estate (except land) temporarily out of use in operating activities*	3,2	4,2	3,5	3,2	3,2
Real estate (except land) temporarily out of use in operating activities, leased out*	9,1	10,3	14,0	8,8	9,5
Real estate (except land) temporarily out of use in operating activities, at current (fair) value	6,9	6,9	12,4	12,7	12,2
Real estate (except land) temporarily out of use in operating activities, at current (fair) value, leased out	7,7	13,9	15,5	23,2	23,7
Investments in construction of objects of real estate, temporarily out of use in operating activities	2,5	2,4	1,2	1,4	1,4
Non-current inventories	50,4	66,2	80,0	86,9	89,0
Provisions calculated on the basis of assets listed in point 2.7 of the Bank of Russia's Regulation No. 283-P, dated March 20, 2006, "On the Loss Provisioning Procedure for Credit Institutions"	12,5	13,8	27,8	42,7	43,3

\* At residual value (less amortisation).



Table 24

## Funds raised by credit institutions from organisations

(billion rubles)

	1.01.12	1.01.13	1.01.14	1.04.14	1.05.14
1. Funds raised from organisations, total	13 995,7	15 648,2	17 787,0	19 389,9	19 406,6
- in rubles	10 330,4	11 054,1	12 092,7	12 361,4	12 363,7
- in foreign currency	3 665,3	4 594,1	5 694,4	7 028,4	7 042,9
of which:					
1.1. Funds of legal entities in settlement and other accounts <sup>1</sup>	5 326,7	5 706,6	6 516,1	7 324,5	6 855,4
- in rubles	4 701,0	4 821,8	5 547,8	5 732,1	5 334,0
- in foreign currency	625,7	884,8	968,3	1 592,5	1 521,4
Of which:					
1.1.1. Funds of individual entrepreneurs	146,0	172,8	192,7	177,9	161,4
- in rubles	144,0	170,0	190,0	173,6	157,2
- in foreign currency	2,0	2,8	2,7	4,4	4,2
1.2. Government and other extra budgetary funds in settlement accounts	7,1	1,6	0,2	0,7	0,2
1.3. Float	272,7	283,3	386,4	474,0	450,9
1.4. Deposits and other funds raised from legal entities (except credit institutions)	8 367,4	9 619,5	10 838,3	11 555,3	12 066,2
- in rubles	5 488,0	6 089,7	6 371,5	6 385,9	6 832,9
- in foreign currency	2 879,4	3 529,8	4 466,8	5 169,4	5 233,3
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	453,9	1 026,4	1 282,7
1.4.2. Certificates of deposit	13,4	4,1	5,3	6,5	5,6
1.4.3. Unexecuted liabilities on contracts of deposit and other raised funds	0,0	0,0	0,2	0,4	0,4
1.5. Clients' funds in factoring and forfeiting operations	21,9	37,2	43,8	35,0	32,4
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	2,2	0,3	1,5
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	1 812,6	1 443,5	1 397,2
- in rubles	1 191,4	1 362,2	1 624,9	1 207,0	1 264,6
- in foreign currency	196,1	191,3	187,7	236,5	132,6
with maturity from 31 days to 1 year	3 183,5	3 321,2	3 292,3	3 887,2	4 367,6
- in rubles	2 728,6	2 838,8	2 520,2	3 033,3	3 421,5
- in foreign currency	454,9	482,3	772,2	853,9	946,1
with maturity in excess of 1 year	3 796,4	4 744,9	5 733,4	6 224,6	6 301,4
- in rubles	1 568,1	1 888,7	2 226,4	2 145,5	2 146,8
- in foreign currency	2 228,3	2 856,2	3 507,0	4 079,1	4 154,6
<b>Reference data</b>					
Funds raised from non-resident organisations, total	1 924,3	2 750,8	3 271,2	3 760,9	3 755,5
- in rubles	381,2	507,4	535,7	598,9	544,6
- in foreign currency	1 543,1	2 243,5	2 735,5	3 162,0	3 210,9
of which:					
Funds of non-resident organisations in settlement and other accounts	179,7	228,2	265,5	378,4	436,8
Deposits raised from non-resident legal entities (excluding certificates of deposit)	350,1	418,2	526,7	471,1	491,0
Other funds raised from non-resident legal entities	1 381,6	2 088,3	2 463,7	2 893,9	2 806,6
Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0,0	0,0	0,0	0,1	0,1

<sup>1</sup> Funds mentioned in paragraphs 1.2, 1.3, 1.5 and 1.6 are not included.

Table 25

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

	1.01.12	1.01.13	1.01.14	1.04.14	1.05.14
<b>Issued debt obligations - total</b>	<b>1 551,1</b>	<b>2 419,2</b>	<b>2 572,4</b>	<b>2 467,2</b>	<b>2 450,5</b>
including:					
bonds:	666,7	1 037,4	1 213,1	1 149,0	1 126,2
of which					
with maturities less than one year	1,2	17,1	3,7	3,3	3,0
with maturities in excess of one year	665,5	1 020,3	1 209,4	1 145,7	1 121,3
deposit certificates <sup>1</sup>	13,4	4,1	5,3	6,5	5,6
of which					
with maturities in excess of one year	2,3	2,7	3,1	4,0	3,8
with maturities in excess of one year	11,0	1,3	2,1	2,3	1,7
savings certificates <sup>2</sup>	11,5	228,4	349,7	346,0	344,6
of which					
with maturities in excess of one year	4,8	61,8	63,2	58,8	58,4
with maturities in excess of one year	5,3	162,0	273,8	272,2	270,8
promissory notes and banker's acceptances	859,5	1 149,3	1 004,3	965,7	974,1
of which					
with maturities in excess of one year	483,1	596,6	465,2	379,7	384,7
with maturities in excess of one year	359,7	528,6	517,3	562,9	565,0

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

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

Table 26

## Individual deposit structure

(billion rubles)

		1.01.12	1.01.13	1.01.14	1.04.14	1.05.14
1	Individual deposits	11 871,4	14 251,0	16 957,5	16 563,9	16 847,5
	- of which savings certificates	11,5	228,4	349,7	346,0	344,6
1.1.	Individual demand deposits and deposits with maturity up to 30 days	2 281,3	2 723,8	3 210,8	2 821,6	3 056,3
	- in rubles	2 059,3	2 474,9	2 913,0	2 441,1	2 673,2
	- in foreign currency	222,1	248,9	297,8	380,5	383,1
1.2.	Individual deposits with maturity from 31 days to 1 year	2 376,7	3 138,2	3 264,3	3 215,9	3 151,3
	- in rubles	1 981,1	2 684,5	2 788,8	2 672,4	2 627,0
	- in foreign currency	395,6	453,8	475,5	543,5	524,3
1.3.	Individual deposits with maturity in excess of 1 year	7 213,4	8 389,0	10 482,4	10 526,4	10 639,9
	- in rubles	5 661,9	6 604,1	8 298,8	8 093,5	8 207,3
	- in foreign currency	1 551,5	1 784,9	2 183,6	2 432,9	2 432,6
Reference data:						
	Deposits of non-resident individuals (excluding saving certificates)	134,7	167,1	223,9	195,4	203,1

Table 27

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

(billion rubles)

	1.01.12	1.01.13	1.01.14	1.04.14	1.05.14
<b>Loans, deposits and other funds raised from other credit institutions, total</b>	<b>4 560,2</b>	<b>4 738,4</b>	<b>4 806,0</b>	<b>4 814,6</b>	<b>4 904,1</b>
- in rubles	2 197,7	2 530,1	2 369,5	2 157,2	2 428,4
- in foreign currency	2 362,5	2 208,2	2 436,5	2 657,4	2 475,8
of which:					
- loans, deposits and other funds raised from resident credit institutions	2 123,6	2 500,9	2 556,6	2 429,6	2 579,3
- in rubles	1 767,2	2 061,1	1 962,6	1 798,8	2 054,9
- in foreign currency	356,4	439,8	594,0	630,8	524,4
of which					
overdue debt	0,0	0,0	0,2	1,7	0,0
- in rubles	0,0	0,0	0,2	0,2	0,0
- in foreign currency	0,0	0,0	0,0	1,6	0,0
- loans, deposits and other funds raised from non-resident banks	2 436,6	2 237,4	2 249,4	2 385,0	2 324,8
- in rubles	430,5	469,0	406,9	358,4	373,5
- in foreign currency	2 006,0	1 768,4	1 842,5	2 026,6	1 951,3
of which					
overdue debt	0,0	0,0	0,0	1,3	0,0
- in rubles	0,0	0,0	0,0	0,3	0,0
- in foreign currency	0,0	0,0	0,0	1,0	0,0

Table 28

**Distribution of budgetary funds in settlement accounts by groups of credit institutions on 1.05.14**

Share of budgetary funds in settlement accounts in liabilities	Number of credit institutions	Budgetary funds in settlement accounts <sup>1</sup>		Assets of credit institutions	
		mln.roubles	share in Russia, %	mln.roubles	share in Russia, %
25% and more	1	28 420	54,5	79 946	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%	68	23 747	45,5	40 382 288	67,1
No budgetary funds	822	0	0,0	19 745 893	32,8
Data not available	3	0	0,0	0	0,0
<b>Total</b>	<b>894</b>	<b>52 167</b>	<b>100,0</b>	<b>60 208 127</b>	<b>100,0</b>

<sup>1</sup> Without government and other extra-budgetary funds.

## Funds raised from and placed with non-residents

№	Indicator	1.01.12		1.01.13		1.01.14		1.04.14		1.05.14	
		billion rubles	Share in liabilities <sup>1</sup> (assets) of the banking sector, %	billion rubles	Share in liabilities <sup>1</sup> (assets) of the banking sector, %	billion rubles	Share in liabilities <sup>1</sup> (assets) of the banking sector, %	billion rubles	Share in liabilities <sup>1</sup> (assets) of the banking sector, %	billion rubles	Share in liabilities <sup>1</sup> (assets) of the banking sector, %
<b><i>Raised funds</i></b>											
1.	<b>Clients' funds (except credit institutions)</b>	<b>2 059,6</b>	<b>4,9</b>	<b>2 924,6</b>	<b>5,9</b>	<b>3 502,6</b>	<b>6,1</b>	<b>3 965,2</b>	<b>6,7</b>	<b>3 967,5</b>	<b>6,6</b>
1.1	Funds in accounts of legal entities (excluding certificates of deposit)	1 911,3	4,6	2 734,7	5,5	3 255,8	5,7	3 743,4	6,3	3 734,4	6,2
1.1.1	of which deposits and other raised funds (excluding certificates of deposit)	1 731,7	4,2	2 506,5	5,1	2 990,4	5,2	3 365,1	5,7	3 297,7	5,5
1.2	Individual deposits (excluding saving certificates)	134,7	0,3	167,1	0,3	223,9	0,4	195,4	0,3	203,1	0,3
1.2.1	of which deposits and other raised funds (excluding saving certificates)	98,9	0,2	121,5	0,2	168,3	0,3	141,3	0,2	146,7	0,2
1.3	Funds in other accounts	13,5	0,0	22,8	0,0	22,9	0,0	26,4	0,0	29,9	0,1
2.	<b>Funds in correspondent and other accounts of credit institutions</b>	<b>119,9</b>	<b>0,3</b>	<b>173,2</b>	<b>0,4</b>	<b>162,9</b>	<b>0,3</b>	<b>130,6</b>	<b>0,2</b>	<b>122,0</b>	<b>0,2</b>
3.	<b>Loans, deposits and other funds raised from credit institutions</b>	<b>2 436,6</b>	<b>5,9</b>	<b>2 237,4</b>	<b>4,5</b>	<b>2 249,4</b>	<b>3,9</b>	<b>2 385,0</b>	<b>4,0</b>	<b>2 324,8</b>	<b>3,9</b>
4.	<b>Loans from other countries</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>
	<b><i>Raised funds, total</i></b>	<b>4 616,0</b>	<b>11,1</b>	<b>5 335,2</b>	<b>10,8</b>	<b>5 914,9</b>	<b>10,3</b>	<b>6 480,7</b>	<b>10,9</b>	<b>6 414,3</b>	<b>10,7</b>
	<b><i>Reference data:</i></b>										
	Liabilities of authorized banks to non-residents on issued debt securities - total <sup>2</sup>	124,9	0,3	237,7	0,5	211,7	0,4	221,4	0,4		
	Overdue interest on liabilities of credit institutions	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
<b><i>Placed funds</i></b>											
1.	<b>Loans, total</b>	<b>4 149,8</b>	<b>10,0</b>	<b>4 115,3</b>	<b>8,3</b>	<b>5 226,0</b>	<b>9,1</b>	<b>5 903,1</b>	<b>9,9</b>	<b>6 287,6</b>	<b>10,4</b>
	of which overdue claims	33,6	0,1	61,4	0,1	69,7	0,1	74,8	0,1	70,9	0,1
	of which:										
1.1.	Loans, deposits and other placements	2 311,2	5,6	2 214,8	4,5	3 041,0	5,3	3 232,4	5,4	3 455,4	5,7
1.2	Loans and other placements with legal entities	1 827,4	4,4	1 885,4	3,8	2 163,7	3,8	2 647,3	4,5	2 808,2	4,7
1.3	Loans and other placements with individuals	11,2	0,0	15,1	0,0	21,3	0,0	23,4	0,0	24,0	0,0
2.	<b>Correspondent accounts with banks</b>	<b>773,1</b>	<b>1,9</b>	<b>1 167,5</b>	<b>2,4</b>	<b>1 098,2</b>	<b>1,9</b>	<b>1 274,9</b>	<b>2,1</b>	<b>1 380,1</b>	<b>2,3</b>
3.	<b>Securities acquired by credit institutions, total</b>	<b>919,9</b>	<b>2,2</b>	<b>875,6</b>	<b>1,8</b>	<b>980,0</b>	<b>1,7</b>	<b>1 096,9</b>	<b>1,8</b>	<b>970,6</b>	<b>1,6</b>
	of which:										
3.1	Debt securities (without revaluation and delivered without derecognition in the balance sheet)	839,4	2,0	791,3	1,6	883,2	1,5	998,9	1,7	945,3	1,6
3.2	Shares (without revaluation and delivered without derecognition in the balance sheet)	78,4	0,2	82,2	0,2	94,5	0,2	95,6	0,2	22,9	0,0
3.3	Discounted promissory notes	2,1	0,0	2,0	0,0	2,2	0,0	2,4	0,0	2,4	0,0
4.	<b>Shares in associates and subsidiaries</b>	<b>122,9</b>	<b>0,3</b>	<b>273,0</b>	<b>0,6</b>	<b>295,0</b>	<b>0,5</b>	<b>317,9</b>	<b>0,5</b>	<b>330,4</b>	<b>0,5</b>
5.	<b>Loans provided to other countries</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>
	<b><i>Placed funds, total</i></b>	<b>5 965,7</b>	<b>14,3</b>	<b>6 431,5</b>	<b>13,0</b>	<b>7 599,1</b>	<b>13,2</b>	<b>8 592,9</b>	<b>14,5</b>	<b>8 968,7</b>	<b>14,9</b>
	<b><i>Reference data:</i></b>										
	Overdue interest on claims of credit institutions	1,8	0,0	1,5	0,0	3,4	0,0	3,6	0,0	3,6	0,0

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

## Financial Condition

Table 30

### Financial result of operating credit institutions (CIs)

	Profit (+) / loss (-) of the current year, million rubles					Number of credit institutions					Reference: allocation of profit of the current year, million rubles				
	1.01.12	1.01.13	1.01.14	1.04.14	1.05.14	1.01.12	1.01.13	1.01.14	1.04.14	1.05.14	1.01.12	1.01.13	1.01.14	1.04.14	1.05.14
Total	848 216,8	1 011 888,7	993 584,5	232 075,8	291 704,4	978	956	922	896	891	173 170,6	210 229,8	192 177,5	45 888,5	48 571,1
Profit-making CIs <sup>1</sup>	853 842,3	1 021 250,1	1 012 252,5	248 048,9	314 348,3	928	901	834	722	661	172 913,2	209 438,1	191 145,8	44 657,5	46 787,5
Loss-making CIs	-5 625,5	-9 361,4	-18 667,9	-15 973,1	-22 643,9	50	55	88	174	230	257,4	791,7	1 031,7	1 231,0	1 783,6
CIs that have not provided their reporting	0,0	0,0	0,0	0,0	0,0	0	0	1	4	3	0,0	0,0	0,0	0,0	0,0
<b>Total</b>						<b>978</b>	<b>956</b>	<b>923</b>	<b>900</b>	<b>894</b>					

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

Table 31

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

	1.01.12		1.01.13		1.01.14		1.04.14	
	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)
<b>1. Income of credit institution, total</b>	<b>27 399,1</b>	<b>100,0</b>	<b>31 905,4</b>	<b>100,0</b>	<b>31 023,0</b>	<b>100,0</b>	<b>11 169,1</b>	<b>100,0</b>
1.1. Interest income on placements with legal entities (except income on securities)	1 637,0	6,0	2 041,8	6,4	2 386,0	7,7	654,1	5,9
1.2. Interest income on loans to individuals	778,7	2,8	1 136,4	3,6	1 576,6	5,1	438,8	3,9
1.3. Income on securities	799,0	2,9	1 214,7	3,8	1 896,2	6,1	638,0	5,7
1.4. Income on operations with foreign currency	17 923,0	65,4	21 100,8	66,1	17 853,0	57,5	7 273,7	65,1
1.5. Commissions	587,1	2,1	689,7	2,2	806,4	2,6	201,3	1,8
1.6. Recovery of loss provision	3 963,9	14,5	3 942,6	12,4	4 825,6	15,6	1 237,0	11,1
1.7. Other income	1 710,4	6,2	1 779,5	5,6	1 679,2	5,4	726,2	6,5
Of which:								
1.7.1. Fines, penalties, forfeits	68,6	0,3	57,6	0,2	77,0	0,2	19,7	0,2
<b>2. Expenses of credit institution, total</b>	<b>26 550,8</b>	<b>100,0</b>	<b>30 892,5</b>	<b>100,0</b>	<b>30 029,0</b>	<b>100,0</b>	<b>10 937,1</b>	<b>100,0</b>
2.1. Interest expenses on funds raised from legal entities (except expense on securities)	629,8	2,4	941,3	3,0	1 130,0	3,8	319,8	2,9
2.2. Interest expenses on funds raised from individuals	542,8	2,0	665,9	2,2	857,6	2,9	222,3	2,0
2.3. Expenses on operations with securities	495,5	1,9	874,9	2,8	1 552,0	5,2	608,1	5,6
2.4. Expenses on operations with foreign currency	17 829,3	67,2	21 042,2	68,1	17 742,7	59,1	7 232,8	66,1
2.5. Commissions	88,6	0,3	124,3	0,4	152,2	0,5	36,4	0,3
2.6. Expenses on loss provision	4 074,1	15,3	4 147,9	13,4	5 438,8	18,1	1 495,0	13,7
2.7. Management expenses (including personnel costs)	894,0	3,4	1 061,0	3,4	1 179,6	3,9	258,8	2,4
2.8. Other expenses	1 996,6	7,5	2 035,0	6,6	1 976,2	6,6	763,8	7,0
Of which:								
2.8.1. Fines, penalties, forfeits	1,7	0,0	2,7	0,0	2,5	0,0	1,0	0,0

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



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

**Assets and liabilities<sup>1</sup> of credit institutions (with balancing of some accounts), registered in respective regions, as of 1.05.14**

thousand rubles

	Assets in rubles	Assets in foreign currency	Liabilities <sup>1</sup> in rubles	Liabilities <sup>1</sup> in foreign currency
1	2	3	4	5
<b>Central Federal District</b>	39 885 641 042	14 446 735 106	40 669 954 818	13 662 421 330
Belgorod Region	11 227 333	1 419 737	11 329 768	1 317 302
Bryansk Region	0	0	0	0
Vladimir Region	9 246 020	1 238 536	8 886 876	1 597 680
Voronezh Region	3 344 052	677 353	3 273 059	748 346
Ivanovo Region	13 484 253	989 201	13 525 187	948 267
Kaluga Region	18 919 725	1 514 803	18 934 302	1 500 226
Kostroma Region	176 455 808	27 167 920	185 537 443	18 086 285
Kursk Region	16 869 183	743 319	16 863 873	748 629
Lipetsk Region	25 851 251	1 307 798	25 870 689	1 288 360
Moscow Region	56 021 845	18 890 105	60 118 347	14 793 603
Orel Region	3 593 994	199 712	3 503 421	290 285
Ryazan Region	16 270 869	1 004 725	16 284 668	990 926
Smolensk Region	5 075 405	1 278 856	5 696 912	657 349
Tambov Region	3 132 127	20 367	3 134 618	17 876
Tver Region	10 955 253	1 844 792	10 922 015	1 878 030
Tula Region	5 169 596	123 398	5 186 431	106 563
Yaroslavl Region	10 187 941	344 218	9 635 993	896 166
City of Moscow	39 499 836 387	14 387 970 266	40 271 251 216	13 616 555 437
	1 286 386 734	278 451 942	1 312 315 982	252 522 694
<b>North-Western Federal District</b>				
Republic of Karelia	1 198 633	32 197	1 209 313	21 517
Komi Republic	5 162 068	843 465	5 194 631	810 902
Akhangel'sk Region	496 145	20 992	502 156	14 981
Vologda Region	82 537 046	7 049 341	83 639 547	5 946 840
Kaliningrad Region	21 817 059	5 823 405	22 128 829	5 511 635
Leningrad Region	13 291 132	1 721 630	13 041 681	1 971 081
Murmansk Region	7 787 551	1 963 904	8 029 027	1 722 428
Novgorod Region	4 899 315	213 414	4 962 882	149 847
Pskov Region	2 142 431	10 528	2 149 540	3 419
St Petersburg	1 147 055 354	260 773 066	1 171 458 376	236 370 044
<b>Southern Federal District</b>	273 644 761	19 650 739	272 873 667	20 421 833
Republic of Adygeya	6 979 378	88 819	6 983 574	84 623
Republic of Kalmykia	1 993 701	102 268	1 968 297	127 672
Krasnodar Territory	144 249 842	7 588 815	143 697 983	8 140 674
Astrakhan Region	8 112 115	683 868	8 179 449	616 534
Volgograd Region	14 581 086	976 552	14 656 281	901 357
Rostov Region	97 728 639	10 210 417	97 388 083	10 550 973
<b>North-Caucasian Federal District</b>	42 704 746	4 335 742	42 890 715	4 149 773
Republik of Dagestan	13 968 111	293 625	14 024 409	237 327
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	5 803 245	146 335	5 820 251	129 329
Karachai-Cherkess Republic	7 816 214	3 560 516	7 974 739	3 401 991
Republic of North Ossetia - Alania	5 622 862	68 959	5 553 285	138 536

Chechen Republic	0	0	0	0
Stavropol Territory	9 494 314	266 307	9 518 031	242 590
<b>Volga Federal District</b>	1 431 560 689	137 875 018	1 431 594 676	137 841 031
Republic of Bashkortostan	60 630 260	3 628 739	61 230 922	3 028 077
Republic of Marii El	2 376 482	90 880	2 384 420	82 942
Republic of Mordovia	21 669 696	312 619	21 699 812	282 503
Republic of Tatarstan	678 751 408	78 914 216	672 715 352	84 950 272
Udmurt Republic	36 011 910	5 181 332	39 177 055	2 016 187
Chuvash Republic	10 575 942	444 328	10 594 032	426 238
Perm Territory	38 417 455	3 541 538	38 673 764	3 285 229
Kirov Region	29 967 403	3 801 169	32 099 871	1 668 701
Nizhny Novgorod Region	101 058 328	5 698 477	101 595 608	5 161 197
Orenburg Region	46 721 693	2 826 580	46 877 133	2 671 140
Penza Region	4 141 017	48 490	4 140 068	49 439
Samara Region	326 939 664	26 716 026	325 736 378	27 919 312
Saratov Region	68 377 469	6 579 324	68 736 017	6 220 776
Ulyanovsk Region	5 921 962	91 300	5 934 244	79 018
<b>Ural Federal District</b>	1 066 098 911	171 503 728	1 099 210 053	138 392 586
Kurgan Region	2 398 152	22 442	2 414 281	6 313
Sverdlovsk Region	435 213 921	67 054 493	454 451 077	47 817 337
Tyumen Region	515 951 260	93 029 777	527 358 982	81 622 055
Chelyabinsk Region	112 535 578	11 397 016	114 985 713	8 946 881
<b>Siberian Federal District</b>	506 060 238	94 595 208	526 154 754	74 500 692
Republic of Altai	1 145 711	78 597	1 196 323	27 985
Republic of Buryatiya	11 748 302	1 140 454	11 142 002	1 746 754
Republic of Tuva	358 699	2 297	359 836	1 160
Republic of Khakassia	5 860 643	89 958	5 883 355	67 246
Altai Territory	17 309 945	417 288	17 253 774	473 459
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	33 924 095	4 007 757	33 023 533	4 908 319
Irkutsk Region	20 514 952	718 820	20 402 713	831 059
Kemerovo Region	10 390 385	809 173	10 815 216	384 342
Novosibirsk Region	363 820 596	83 237 993	383 455 614	63 602 975
Omsk Region	29 358 232	3 679 191	30 991 952	2 045 471
Tomsk Region	11 628 678	413 680	11 630 436	411 922
<b>Far Eastern Federal District</b>	516 275 200	46 607 034	520 752 544	42 129 690
Republic of Sakha (Yakutia)	26 723 203	1 630 156	26 768 114	1 585 245
Kamchatka Territory	19 441 067	1 371 628	19 557 935	1 254 760
Primorskiy Territory	83 517 620	9 992 732	84 692 251	8 818 101
Khabarovsk Territory	7 074 513	305 201	7 083 012	296 702
Amur Region	363 630 563	31 439 848	366 843 727	28 226 684
Magadan Region	0	0	0	0
Sakhalin Region	15 888 234	1 867 469	15 807 505	1 948 198
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
<b>Crimean District</b>	0	0	0	0
Republic of Crimea	0	0	0	0
City of Sevastopol	0	0	0	0

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

Table 32.2

**Assets and liabilities<sup>1</sup> with balancing of some accounts of credit institutions (head-office and branches located in respective regions), as of 1.05.14**

thousand rubles

	Assets in rubles	Assets in foreign currency	Liabilities <sup>1</sup> in rubles	Liabilities <sup>1</sup> in foreign currency
1	2	3	4	5
<b>Central Federal District</b>	31 630 453 163	13 249 364 418	32 312 986 103	12 566 831 478
Belgorod Region	117 520 432	24 099 625	117 089 560	24 530 497
Bryansk Region	61 832 709	5 530 101	58 556 761	8 806 049
Vladimir Region	131 951 617	8 949 134	129 132 427	11 768 324
Voronezh Region	945 091 893	21 468 973	916 728 299	49 832 567
Ivanovo Region	71 633 068	5 776 439	70 635 390	6 774 117
Kaluga Region	113 248 929	7 515 130	110 191 170	10 572 889
Kostroma Region	88 258 590	7 918 202	90 878 774	5 298 018
Kursk Region	69 923 833	4 274 977	69 918 750	4 280 060
Lipetsk Region	97 660 641	6 191 106	97 311 133	6 540 614
Moscow Region	1 125 454 572	189 570 304	1 127 674 562	187 350 314
Orel Region	51 426 240	2 371 597	50 991 427	2 806 410
Ryazan Region	104 981 471	125 981	97 838 750	7 268 702
Smolensk Region	65 862 834	10 282 636	66 355 716	9 789 754
Tambov Region	60 515 718	2 551 622	60 381 507	2 685 833
Tver Region	97 889 644	9 132 870	96 503 545	10 518 969
Tula Region	108 895 571	17 774 344	114 869 786	11 800 129
Yaroslavl Region	427 004 327	15 417 480	415 761 514	26 660 293
City of Moscow	27 891 301 074	12 910 413 897	28 622 167 032	12 179 547 939
<b>North-Western Federal District</b>	3 502 486 954	495 985 867	3 271 663 889	726 808 932
Republic of Karelia	58 028 776	1 162 353	62 093 943	-2 902 814
Komi Republic	88 451 149	6 670 794	88 356 554	6 765 389
Akhangel'sk Region	149 900 866	9 656 432	151 304 383	8 252 915
Vologda Region	120 801 486	19 369 890	127 378 004	12 793 372
Kaliningrad Region	106 272 498	33 640 841	24 735 216	115 178 123
Leningrad Region	20 819 961	12 528 233	29 328 862	4 019 332
Murmansk Region	82 824 029	25 169 772	117 779 861	-9 786 060
Novgorod Region	53 668 176	11 448 499	49 212 471	15 904 204
Pskov Region	57 845 741	815 310	48 034 872	10 626 179
St Petersburg	2 763 874 272	375 523 743	2 573 439 723	565 958 292
<b>Southern Federal District</b>	1 938 778 478	116 508 449	1 928 974 172	126 312 755
Republic of Adygeya	29 352 827	139 562	29 136 686	355 703
Republic of Kalmykia	11 142 907	103 279	10 721 066	525 120
Krasnodar Territory	885 905 068	43 991 858	845 112 262	84 784 664
Astrakhan Region	64 985 968	4 168 071	64 132 408	5 021 631
Volgograd Region	192 669 568	-5 841 790	171 537 071	15 290 707
Rostov Region	754 722 140	73 947 469	808 334 679	20 334 930
<b>North-Caucasian Federal District</b>	552 381 492	6 665 130	520 534 177	38 512 445
Republic of Dagestan	62 786 641	-2 174 715	58 671 092	1 940 834
Republic of Ingushetia	11 574 061	247 687	10 587 369	1 234 379
Kabardino-Balkar Republic	41 590 533	539 989	37 962 190	4 168 332
Karachai-Cherkess Republic	25 009 006	856 577	21 805 824	4 059 759
Republic of North Ossetia - Alania	30 963 557	47 582	29 523 138	1 488 001
Chechen Republic	24 856 807	186 055	22 290 826	2 752 036
Stavropol Territory	355 600 887	6 961 955	339 693 738	22 869 104
<b>Volga Federal District</b>	5 207 286 876	382 831 488	5 483 955 916	106 162 448

Republic of Bashkortostan	437 854 471	22 556 102	732 639 242	-272 228 669
Republic of Marii El	71 077 147	1 841 892	69 103 897	3 815 142
Republic of Mordovia	99 446 182	435 638	99 321 549	560 271
Republic of Tatarstan	883 162 006	86 848 516	872 854 586	97 155 936
Udmurt Republic	140 169 575	5 328 628	136 427 702	9 070 501
Chuvash Republic	89 255 340	5 755 711	88 432 494	6 578 557
Perm Territory	417 590 673	34 203 223	409 666 906	42 126 990
Kirov Region	123 085 272	5 301 632	126 367 877	2 019 027
Nizhny Novgograd Region	995 675 995	101 818 457	1 029 796 471	67 697 981
Orenburg Region	152 345 497	7 649 525	150 052 690	9 942 332
Penza Region	85 308 966	3 363 388	84 222 089	4 450 265
Samara Region	1 388 070 702	84 757 462	1 366 281 643	106 546 521
Saratov Region	219 883 147	12 268 118	213 027 275	19 123 990
Ulyanovsk Region	104 361 903	10 703 196	105 761 495	9 303 604
<b>Ural Federal District</b>	<b>2 828 668 110</b>	<b>479 481 179</b>	<b>3 032 284 072</b>	<b>275 865 217</b>
Kurgan Region	44 119 551	227 918	43 518 522	828 947
Sverdlovsk Region	1 432 623 459	335 190 981	1 662 801 783	105 012 657
Tyumen Region	960 701 665	111 434 880	949 959 483	122 177 062
Chelyabinsk Region	391 223 435	32 627 400	376 004 284	47 846 551
<b>Siberian Federal District</b>	<b>2 833 866 437</b>	<b>241 519 112</b>	<b>2 912 883 209</b>	<b>162 502 340</b>
Republic of Altai	8 264 036	70 656	7 730 423	604 269
Republic of Buryatiya	78 348 984	-17 438 581	55 347 188	5 563 215
Republic of Tuva	14 988 440	36 743	14 941 850	83 333
Republic of Khakassia	36 467 942	254 205	35 255 928	1 466 219
Altai Territory	132 363 233	8 492 563	131 205 469	9 650 327
Zabaykal Territory	44 670 815	1 148 144	43 725 776	2 093 183
Krasnoyarsk Territory	557 293 002	43 828 148	587 056 415	14 064 735
Irkutsk Region	380 426 005	9 894 785	380 374 148	9 946 642
Kemerovo Region	107 088 730	95 737 640	187 315 468	15 510 902
Novosibirsk Region	1 207 566 658	94 424 656	1 228 683 627	73 307 687
Omsk Region	175 313 194	4 741 205	159 825 847	20 228 552
Tomsk Region	91 075 398	328 948	81 421 070	9 983 276
<b>Far Eastern Federal District</b>	<b>1 390 567 804</b>	<b>110 755 804</b>	<b>1 369 299 902</b>	<b>132 023 706</b>
Republic of Sakha (Yakutia)	92 799 873	2 807 830	92 811 184	2 796 519
Kamchatka Territory	52 206 932	3 827 819	52 206 054	3 828 697
Primorskiy Territory	234 914 813	37 156 370	241 493 225	30 577 958
Khabarovsk Territory	590 919 863	70 838 969	596 962 229	64 796 603
Amur Region	215 419 022	-24 963 722	175 399 652	15 055 648
Magadan Region	125 121 284	10 213 743	128 832 250	6 502 777
Sakhalin Region	70 169 063	10 360 740	72 431 994	8 097 809
Jewish Autonomous Region	7 459 206	525 457	7 616 971	367 692
Chukotka Autonomous Area	1 557 748	-11 402	1 546 343	3
<b>Crimean District</b>				
Republic of Crimea				
City of Sevastopol				

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

\*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 1.05.14

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
<b>Central Federal District</b>	5 492 615 252	710 884 790	324 257 090	1 014 799 721	154 951 856	42 202 510
Belgorod Region	1 320 763	0	1 150	0	242 050	75 093
Bryansk Region	0	0	0	0	0	0
Vladimir Region	1 785 714	21 059	277 110	0	8 811	0
Voronezh Region	1 368 887	0	0	0	28 646	0
Ivanovo Region	1 512 086	373 627	40 103	0	0	192 523
Kaluga Region	199 973	0	585 839	249 999	0	0
Kostroma Region	72 946 466	26 595	175 643	4 909 440	29 208	0
Kursk Region	1 007 200	726 935	0	148 712	0	0
Lipetsk Region	2 144 576	333 912	1	0	220 891	0
Moscow Region	10 746 459	768 676	605 042	0	462 845	139 986
Orel Region	497 041	0	16 080	0	0	0
Ryazan Region	1 245 386	949 196	211	219 757	0	0
Smolensk Region	0	0	17	0	0	0
Tambov Region	0	0	0	0	0	0
Tver Region	367 633	60 612	0	0	0	0
Tula Region	301 401	41 125	9 544	0	101 775	0
Yaroslavl Region	10 989	0	15	0	81 013	0
City of Moscow	5 397 160 678	707 583 053	322 546 335	1 009 271 813	153 776 617	41 794 908
<b>North-Western Federal District</b>	243 843 080	13 247 158	10 382 783	3 951 508	7 037 241	2 733 770
Republic of Karelia	0	0	0	0	0	0
Komi Republic	1 495 265	908 074	146 640	0	35 396	160 515
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	18 638 550	443 646	25 997	1 000	374 334	0
Kaliningrad Region	2 806 437	0	7 531	0	0	0
Leningrad Region	699 547	61 632	244 695	20	326 664	0
Murmansk Region	740 020	541 792	0	0	0	0
Novgorod Region	828 277	333 127	146 742	0	578 197	0
Pskov Region	153 469	0	0	0	0	0
St Petersburg	218 481 515	10 958 887	9 811 178	3 950 488	5 722 650	2 573 255
<b>Southern Federal District</b>	13 340 226	3 954 630	1 203 783	125 169	10 697 973	113 641
Republic of Adygeya	12 922	13 052	1 278	0	39 577	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	9 943 936	2 532 196	520 174	100 000	9 817 690	35 225
Astrakhan Region	1 683 196	1 102 587	211 183	5 288	434 549	0
Volgograd Region	694 880	142 512	39 644	0	329 986	56 757
Rostov Region	1 005 292	164 283	431 504	19 881	76 171	21 659
<b>North-Caucasian Federal District</b>	1 943 913	165 159	143 804	0	251 406	0
Republic of Dagestan	0	0	16 011	0	0	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 456	0	16 911	0	0	0
Karachai-Cherkess Republic	1 235 996	0	110 882	0	207 288	0
Republic of North Ossetia - Alania	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	703 461	165 159	0	0	44 118	0
<b>Volga Federal District</b>	131 869 903	26 860 773	22 179 202	11 037 985	16 169 772	334 499
Republic of Bashkortostan	6 703 693	1 147 486	341 185	180 419	464 049	0
Republic of Marii El	0	0	0	0	119 813	0

Republic of Mordovia	290 058	122 897	40 652	0	289 793	0
Republic of Tatarstan	81 532 351	21 180 075	12 488 392	2 964 906	4 940 811	0
Udmurt Republic	2 428 816	0	2	0	413 219	0
Chuvash Republic	775 097	326 093	173 481	0	257 120	0
Perm Territory	1 070 648	0	457 858	1 906 401	754 155	0
Kirov Region	3 543 492	10 823	211 751	0	19 056	0
Nizhny Novgograd Region	9 457 204	1 788 284	5 271 450	0	4 111 412	177 747
Orenburg Region	5 744 511	177 387	670 619	35 246	4 222 868	127 255
Penza Region	207 090	103 697	0	0	0	0
Samara Region	18 360 673	1 415 223	794 367	5 951 013	457 382	29 497
Saratov Region	1 756 270	588 808	1 643 087	0	120 094	0
Ulyanovsk Region	0	0	86 358	0	0	0
<b>Ural Federal District</b>	<b>156 386 844</b>	<b>25 420 601</b>	<b>5 978 370</b>	<b>11 876 737</b>	<b>4 914 067</b>	<b>145 123</b>
Kurgan Region	0	0	0	0	0	0
Sverdlovsk Region	84 768 704	10 298 836	4 768 511	9 000 657	1 906 456	17 404
Tyumen Region	55 175 511	9 000 719	1 081 862	2 876 080	2 697 494	0
Chelyabinsk Region	16 442 629	6 121 046	127 997	0	310 117	127 719
<b>Siberian Federal District</b>	<b>53 842 211</b>	<b>5 319 734</b>	<b>1 697 007</b>	<b>26 540 016</b>	<b>3 924 687</b>	<b>704 369</b>
Republic of Altai	38 919	0	0	0	207 078	0
Republic of Buryatiya	83 001	0	224 199	0	597 322	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	14 315	14 841	0	0	0	0
Altai Territory	128 129	38 898	58 905	0	989	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	705 796	22 310	1 092	0	0	0
Irkutsk Region	407 948	7 391	222 739	0	82 012	0
Kemerovo Region	1 829 703	951 964	42 226	0	7 506	0
Novosibirsk Region	46 342 857	3 690 675	1 074 885	25 739 970	2 323 557	105 402
Omsk Region	3 437 057	238 628	69 840	800 046	570 677	598 967
Tomsk Region	854 486	355 027	3 121	0	135 546	0
<b>Far Eastern Federal District</b>	<b>41 587 562</b>	<b>5 789 305</b>	<b>1 039 132</b>	<b>0</b>	<b>1 618 712</b>	<b>0</b>
Republic of Sakha (Yakutia)	1 606 275	131 204	375 491	0	491 922	0
Kamchatka Territory	925 750	101 896	26 781	0	302 323	0
Primorskiy Territory	10 634 092	4 128 774	63 002	0	187 376	0
Khabarovsk Territory	152 078	0	0	0	0	0
Amur Region	28 023 659	1 425 899	7 640	0	595 239	0
Magadan Region	0	0	0	0	0	0
Sakhalin Region	245 708	1 532	566 218	0	41 852	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
<b>Crimean District</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Republic of Crimea	0	0	0	0	0	0
City of Sevastopol	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**  
**1.05.14**

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
<b>Central Federal District</b>	5 562 431 963	717 893 551	329 045 010	#####	157 670 806	42 560 831
Belgorod Region	1 320 763	0	1 582	0	242 050	75 093
Bryansk Region	0	0	0	0	0	0
Vladimir Region	93 037	21 059	119 797	2 243	0	0
Voronezh Region	1 368 887	0	477	0	28 646	0
Ivanovo Region	1 512 086	373 627	40 469	0	0	192 523
Kaluga Region	199 973	0	585 839	249 999	0	0
Kostroma Region	18 835 359	26 595	175 643	0	29 208	0
Kursk Region	1 007 200	726 935	0	148 712	0	0
Lipetsk Region	2 144 576	333 912	1	0	220 891	0
Moscow Region	10 746 459	768 676	605 042	0	462 845	139 986
Orel Region	497 041	0	16 080	0	0	0
Ryazan Region	1 245 386	949 196	211	219 757	38 782	0
Smolensk Region	0	0	17	0	0	0
Tambov Region	0	0	0	0	0	0
Tver Region	367 633	60 612	0	0	0	0
Tula Region	301 401	41 125	9 575	0	453 340	0
Yaroslavl Region	10 989	0	15	0	79 434	0
City of Moscow	5 522 781 173	714 591 814	327 490 262	#####	156 115 610	42 153 229
<b>North-Western Federal District</b>	232 274 939	11 899 908	10 347 251	14 912 655	6 857 430	2 632 310
Republic of Karelia	0	0	0	0	0	0
Komi Republic	1 217 957	754 707	111 109	0	0	59 055
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	8 759 898	443 646	25 997	1 000	344 314	0
Kaliningrad Region	2 806 437	0	7 531	0	0	0
Leningrad Region	699 547	61 632	244 695	20	326 664	0
Murmansk Region	740 020	541 792	0	0	58 000	0
Novgorod Region	828 277	333 127	146 742	0	578 197	0
Pskov Region	153 469	0	0	0	0	0
St Petersburg	217 069 334	9 765 004	9 811 177	14 911 635	5 550 255	2 573 255
<b>Southern Federal District</b>	10 757 774	3 359 000	1 042 722	125 169	10 585 506	0
Republic of Adygeya	12 922	13 052	1 278	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	8 380 872	2 521 499	446 509	100 000	9 996 917	0
Astrakhan Region	730 180	517 654	212 964	5 288	434 549	0
Volgograd Region	628 508	142 512	39 742	0	67 869	0
Rostov Region	1 005 292	164 283	342 229	19 881	86 171	0
<b>North-Caucasian Federal District</b>	707 917	165 159	144 862	0	44 118	0
Republik of Daghestan	0	0	16 011	0	0	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 456	0	16 911	0	0	0
Karachai-Cherkess Republic	0	0	110 882	0	0	0
Republic of North Ossetia - Alania	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0

Stavropol Territory	703 461	165 159	1 058	0	44 118	0
<b>Volga Federal District</b>	131 586 922	26 859 942	22 104 145	11 037 985	16 275 176	296 681
Republic of Bashkortostan	6 516 510	1 146 655	265 052	180 419	409 545	0
Republic of Marii El	0	0	0	0	119 813	0
Republic of Mordovia	290 058	122 897	40 652	0	24 619	0
Republic of Tatarstan	81 436 554	21 180 075	12 488 392	2 964 906	4 940 811	0
Udmurt Republic	2 428 816	0	2	0	413 219	0
Chuvash Republic	775 097	326 093	172 686	0	257 120	0
Perm Territory	1 070 648	0	458 251	1 906 401	614 349	0
Kirov Region	3 543 492	10 823	211 751	0	405 240	0
Nizhny Novgogrod Region	9 457 204	1 788 284	5 271 500	0	4 338 139	177 747
Orenburg Region	5 744 511	177 387	671 553	35 246	4 104 167	89 437
Penza Region	207 090	103 697	0	0	35 640	0
Samara Region	18 360 672	1 415 223	794 369	5 951 013	492 420	29 497
Saratov Region	1 756 270	588 808	1 643 579	0	120 094	0
Ulyanovsk Region	0	0	86 358	0	0	0
<b>Ural Federal District</b>	149 743 385	23 413 623	2 531 812	11 876 737	4 575 704	145 123
Kurgan Region	0	0	0	0	0	0
Sverdlovsk Region	78 125 245	8 291 858	1 320 140	9 000 657	1 731 946	17 404
Tyumen Region	55 175 511	9 000 719	1 083 675	2 876 080	2 533 641	0
Chelyabinsk Region	16 442 629	6 121 046	127 997	0	310 117	127 719
<b>Siberian Federal District</b>	21 296 883	3 228 982	626 238	800 046	2 319 677	598 967
Republic of Altai	0	0	0	0	207 078	0
Republic of Buryatiya	83 001	0	224 199	0	597 322	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	14 315	14 841	0	0	0	0
Altai Territory	128 129	38 898	58 905	0	989	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	703 498	22 310	1 092	0	22 558	0
Irkutsk Region	407 948	7 391	222 739	0	82 012	0
Kemerovo Region	1 829 703	951 964	42 355	0	7 506	0
Novosibirsk Region	13 838 746	1 599 923	3 027	0	528 084	0
Omsk Region	3 437 057	238 628	70 800	800 046	777 364	598 967
Tomsk Region	854 486	355 027	3 121	0	96 764	0
<b>Far Eastern Federal District</b>	26 331 417	4 821 985	1 039 132	0	1 237 297	0
Republic of Sakha (Yakutia)	1 606 275	131 204	375 491	0	891 850	0
Kamchatka Territory	665 627	101 896	26 781	0	24 040	0
Primorskiy Territory	10 786 170	4 128 774	63 002	0	187 376	0
Khabarovsk Territory	0	0	0	0	92 179	0
Amur Region	13 027 637	458 579	7 640	0	0	0
Magadan Region	0	0	0	0	0	0
Sakhalin Region	245 708	1 532	566 218	0	41 852	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
<b>Crimean District</b>						
Republic of Crimea						
City of Sevastopol						

\*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 1.05.14**

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
<b>Central Federal District</b>	29 258 643 543	16 366 371 348	1 792 927 060	8 902 086 306
Belgorod Region	6 730 121	5 570 205	45 000	420 428
Bryansk Region	0	0	0	0
Vladimir Region	5 347 950	3 293 378	135 000	1 766 205
Voronezh Region	1 555 508	1 040 204	225 111	200 775
Ivanovo Region	9 914 408	5 104 065	545 810	3 940 215
Kaluga Region	14 705 666	3 179 278	6 751 000	4 557 182
Kostroma Region	87 028 459	8 184 452	10 942 485	66 416 459
Kursk Region	13 665 143	9 492 564	2 150 000	1 415 262
Lipetsk Region	19 573 800	14 427 960	830 000	2 516 428
Moscow Region	34 295 612	22 603 732	160 559	10 143 511
Orel Region	2 595 396	1 008 888	125 000	428 780
Ryazan Region	11 914 311	9 042 128	883 000	1 655 224
Smolensk Region	3 600 095	2 797 938	7 000	795 157
Tambov Region	2 558 698	2 197 491	0	361 029
Tver Region	7 601 173	4 848 108	770 000	1 969 909
Tula Region	3 421 573	2 964 224	180 000	277 349
Yaroslavl Region	8 030 517	5 198 638	452 901	2 177 258
City of Moscow	29 026 105 113	16 265 418 095	1 768 724 194	8 803 045 135
<b>North-Western Federal District</b>	830 869 581	573 518 698	58 256 255	122 083 271
Republic of Karelia	960 377	430 778	120 000	320 182
Komi Republic	2 586 127	1 857 609	250 350	478 118
Akhangel'sk Region	170 152	170 152	0	0
Vologda Region	52 673 476	23 751 372	786 400	26 903 605
Kaliningrad Region	13 849 879	8 532 079	3 330 864	1 986 936
Leningrad Region	8 020 198	4 292 431	991 650	2 170 151
Murmansk Region	4 747 342	1 620 868	470 000	2 605 339
Novgorod Region	2 143 450	1 275 976	90 000	690 870
Pskov Region	1 462 286	1 259 685	0	202 601
St Petersburg	744 256 294	530 327 748	52 216 991	86 725 469
<b>Southern Federal District</b>	187 161 248	117 715 508	4 494 987	57 884 601
Republic of Adygeya	5 291 749	4 284 318	20 000	987 431
Republic of Kalmykia	1 119 073	637 279	400 000	81 794
Krasnodar Territory	86 871 471	57 293 900	1 295 037	22 943 534
Astrakhan Region	2 592 736	951 825	50 000	880 483
Volgograd Region	11 020 402	8 464 653	1 130 000	1 246 129
Rostov Region	80 265 817	46 083 533	1 599 950	31 745 230
<b>North-Caucasian Federal District</b>	28 011 964	20 154 690	2 289 656	5 523 683
Republic of Dagestan	7 447 096	5 274 792	8 876	2 155 481
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	3 869 481	2 900 308	300	968 873
Karachai-Cherkess Republic	5 839 506	4 544 934	670 000	589 656

Republic of North Ossetia - Alania	4 383 700	3 432 004	5 150	945 474
Chechen Republic	0	0	0	0
Stavropol Territory	6 472 181	4 002 652	1 605 330	864 199
<b>Volga Federal District</b>	996 191 700	560 481 419	44 129 757	346 984 339
Republic of Bashkortostan	43 040 792	20 521 010	5 406 838	15 847 080
Republic of Marii El	1 732 981	1 384 856	150 000	154 545
Republic of Mordovia	16 022 763	13 121 326	100 000	2 429 302
Republic of Tatarstan	442 435 759	295 444 360	11 525 239	106 623 548
Udmurt Republic	28 838 907	6 002 081	725 000	21 572 899
Chuvash Republic	7 343 264	3 443 000	311 000	3 416 302
Perm Territory	25 770 586	12 138 525	171 500	12 481 226
Kirov Region	21 229 853	14 213 075	201 680	6 480 436
Nizhny Novgograd Region	65 856 330	41 765 851	10 089 010	10 261 504
Orenburg Region	30 507 747	14 648 619	500 050	14 773 451
Penza Region	2 996 279	2 049 300	930	881 004
Samara Region	267 860 272	112 474 618	11 448 128	138 707 221
Saratov Region	37 890 704	19 966 634	3 230 382	12 298 760
Ulyanovsk Region	4 665 463	3 308 164	270 000	1 057 061
<b>Ural Federal District</b>	744 089 278	306 658 589	51 858 656	334 884 221
Kurgan Region	1 794 834	1 595 460	0	149 037
Sverdlovsk Region	268 853 899	95 124 663	10 513 922	157 359 779
Tyumen Region	398 401 704	170 628 471	37 490 539	150 398 956
Chelyabinsk Region	75 038 841	39 309 995	3 854 195	26 976 449
<b>Siberian Federal District</b>	297 150 703	150 550 096	18 456 737	113 276 975
Republic of Altai	663 818	408 412	87 000	149 656
Republic of Buryatiya	8 541 077	2 659 608	0	5 539 220
Republic of Tuva	261 774	115 807	0	145 967
Republic of Khakassia	4 430 701	1 689 311	15 000	2 593 688
Altai Territory	13 840 277	10 615 096	585 000	2 347 385
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	22 303 937	11 364 607	150 210	8 809 532
Irkutsk Region	15 741 551	9 677 710	810 000	4 624 789
Kemerovo Region	6 044 015	2 629 711	10 152	3 404 152
Novosibirsk Region	197 842 545	99 874 724	16 679 375	71 717 394
Omsk Region	19 259 418	7 086 894	110 000	10 619 669
Tomsk Region	8 221 590	4 428 216	10 000	3 325 523
<b>Far Eastern Federal District</b>	399 401 635	82 024 948	16 901 053	288 515 382
Republic of Sakha (Yakutia)	16 315 009	9 298 725	1 499	6 443 597
Kamchatka Territory	15 214 624	10 401 273	2 081 673	2 624 102
Primorskiy Territory	55 245 300	33 550 547	4 016 135	15 727 264
Khabarovsk Territory	5 203 017	1 383 429	490 000	3 132 135
Amur Region	296 933 461	21 273 241	8 619 746	258 043 629
Magadan Region	0	0	0	0
Sakhalin Region	10 490 224	6 117 733	1 692 000	2 544 655
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
<b>Crimean District</b>	0	0	0	0
Republic of Crimea	0	0	0	0
City of Sevastopol	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 1.05.14**

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
<b>Central Federal District</b>	18 242 147 791	10 682 474 713	1 814 359 583	4 188 024 285
Belgorod Region	53 583 937	45 172 126	45 100	7 672 223
Bryansk Region	28 475 008	21 822 329	0	6 350 055
Vladimir Region	82 916 494	55 290 296	120 000	26 521 787
Voronezh Region	883 192 935	532 007 192	225 111	299 514 940
Ivanovo Region	22 030 931	13 560 047	545 810	7 534 318
Kaluga Region	43 851 321	21 963 899	6 735 000	14 934 216
Kostroma Region	14 131 906	9 682 335	54 703	4 098 914
Kursk Region	56 498 049	47 770 702	2 150 000	5 968 639
Lipetsk Region	52 488 250	29 238 045	830 000	21 164 002
Moscow Region	961 952 432	535 395 520	160 559	328 268 329
Orel Region	21 827 220	16 933 169	125 000	3 735 263
Ryazan Region	46 797 261	31 210 908	883 000	13 439 985
Smolensk Region	37 326 778	29 402 507	7 000	7 886 136
Tambov Region	22 696 606	19 826 986	0	2 869 442
Tver Region	28 584 781	15 684 880	670 000	11 565 857
Tula Region	72 123 146	56 894 668	180 000	15 003 011
Yaroslavl Region	394 799 682	191 084 097	217 901	153 765 550
City of Moscow	15 418 871 054	9 009 535 007	1 801 410 399	3 257 731 618
<b>North-Western Federal District</b>	2 415 036 985	1 380 597 250	57 854 148	815 013 654
Republic of Karelia	50 894 601	16 372 392	120 000	28 633 110
Komi Republic	75 240 545	17 528 172	250 350	45 752 519
Akhangel'sk Region	29 450 450	16 186 887	0	7 617 188
Vologda Region	61 490 634	40 773 528	786 400	17 638 630
Kaliningrad Region	87 431 711	55 837 932	3 330 864	24 617 925
Leningrad Region	23 409 501	14 204 358	991 650	4 041 186
Murmansk Region	68 700 212	20 157 900	470 000	37 859 415
Novgorod Region	45 318 449	19 450 322	90 000	17 627 496
Pskov Region	51 674 926	33 514 437	0	12 873 292
St Petersburg	1 921 425 956	1 146 571 322	51 814 884	618 352 893
<b>Southern Federal District</b>	1 602 840 012	917 013 556	3 604 848	579 449 248
Republic of Adygeya	25 429 643	15 235 701	20 000	10 022 880
Republic of Kalmykia	9 608 114	5 295 319	0	4 312 795
Krasnodar Territory	774 617 483	428 928 986	954 898	293 302 571
Astrakhan Region	25 483 064	11 812 936	50 000	12 884 009
Volgograd Region	102 473 299	70 764 400	1 070 000	29 053 965
Rostov Region	665 228 409	384 976 214	1 509 950	229 873 028
<b>North-Caucasian Federal District</b>	455 444 508	255 255 379	1 809 656	184 797 918
Republic of Dagestan	37 935 415	23 980 403	8 876	13 938 189
Republic of Ingushetia	8 288 134	5 694 383	0	2 593 751
Kabardino-Balkar Republic	32 757 232	22 033 081	300	10 723 543
Karachai-Cherkess Republic	22 200 511	15 256 282	190 000	6 753 476

Republic of North Ossetia - Alania	15 143 957	9 933 829	5 150	5 204 978
Chechen Republic	18 982 091	9 817 899	0	9 164 192
Stavropol Territory	320 137 168	168 539 502	1 605 330	136 419 789
<b>Volga Federal District</b>	<b>4 220 976 848</b>	<b>2 308 323 481</b>	<b>40 229 754</b>	<b>1 618 106 095</b>
Republic of Bashkortostan	389 615 111	193 405 537	138 100	183 384 772
Republic of Marii El	67 415 475	44 863 453	150 000	15 970 829
Republic of Mordovia	89 464 014	69 341 425	65 000	17 028 314
Republic of Tatarstan	635 883 085	427 005 890	11 525 198	174 172 826
Udmurt Republic	125 873 993	35 278 278	725 000	73 424 645
Chuvash Republic	81 398 434	42 197 106	261 000	37 908 341
Perm Territory	363 945 301	206 348 349	171 500	154 806 823
Kirov Region	105 493 458	55 691 732	201 680	34 488 738
Nizhny Novgorod Region	871 807 021	561 934 642	10 059 050	227 134 962
Orenburg Region	93 231 896	60 539 073	480 000	31 199 995
Penza Region	37 066 392	28 101 999	930	8 606 965
Samara Region	1 248 374 873	510 908 315	12 951 914	629 184 581
Saratov Region	83 565 579	53 518 328	3 230 382	22 491 804
Ulyanovsk Region	27 842 216	19 189 354	270 000	8 302 500
<b>Ural Federal District</b>	<b>2 366 575 789</b>	<b>1 141 421 265</b>	<b>49 859 697</b>	<b>1 058 720 931</b>
Kurgan Region	40 722 530	17 086 626	0	22 544 603
Sverdlovsk Region	1 193 396 299	647 192 100	8 514 963	500 431 579
Tyumen Region	795 348 944	307 384 327	37 490 539	391 635 441
Chelyabinsk Region	337 108 016	169 758 212	3 854 195	144 109 308
<b>Siberian Federal District</b>	<b>2 496 386 182</b>	<b>1 066 951 372</b>	<b>9 130 943</b>	<b>1 281 198 189</b>
Republic of Altai	6 757 599	2 206 273	87 000	4 445 576
Republic of Buryatiya	47 590 392	12 611 283	0	34 408 952
Republic of Tuva	13 949 300	2 421 716	0	11 477 584
Republic of Khakassia	32 756 499	11 254 473	15 000	17 874 156
Altai Territory	109 594 582	48 241 710	585 000	60 317 722
Zabaykal Territory	15 714 749	3 286 147	0	12 428 602
Krasnoyarsk Territory	507 079 707	215 465 048	150 210	238 501 321
Irkutsk Region	339 813 955	132 316 632	810 000	193 811 300
Kemerovo Region	129 395 063	39 811 709	10 247	89 293 505
Novosibirsk Region	1 066 792 462	501 582 559	7 353 406	506 162 545
Omsk Region	154 580 276	66 359 517	110 080	71 693 521
Tomsk Region	72 361 598	31 394 305	10 000	40 783 405
<b>Far Eastern Federal District</b>	<b>934 574 116</b>	<b>417 954 889</b>	<b>12 465 532</b>	<b>445 874 435</b>
Republic of Sakha (Yakutia)	39 727 597	22 948 899	21 499	16 012 727
Kamchatka Territory	21 696 311	14 982 227	2 051 623	4 522 553
Primorskiy Territory	137 659 695	84 266 984	4 471 135	45 268 370
Khabarovsk Territory	544 782 985	228 723 556	35 000	278 511 485
Amur Region	57 139 145	13 715 955	4 194 275	35 511 879
Magadan Region	112 855 877	42 359 065	0	58 127 370
Sakhalin Region	17 711 750	9 481 027	1 692 000	6 396 471
Jewish Autonomous Region	2 605 107	1 410 056	0	1 195 051
Chukotka Autonomous Area	395 649	67 120	0	328 529
<b>Crimean District</b>				
Republic of Crimea				
City of Sevastopol				

\*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 1.05.14**

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
<b>Central Federal District</b>	10 038 509 204	5 894 615 198	3 548 819 567	222 685 191
Belgorod Region	946 769	945 698	1 071	0
Bryansk Region	0	0	0	0
Vladimir Region	862 734	363 014	0	417 072
Voronezh Region	565 689	449 087	536	105 445
Ivanovo Region	173 028	72 610	3 035	7 550
Kaluga Region	1 768	1 005	753	10
Kostroma Region	3 780 648	2 125 872	1 331 244	323 532
Kursk Region	203 932	203 537	0	395
Lipetsk Region	249 370	0	227 998	21 372
Moscow Region	6 459 210	4 425 080	46 704	1 987 426
Orel Region	2 168	0	2 168	0
Ryazan Region	87 632	25 390	2 069	37 120
Smolensk Region	84 186	83 294	892	0
Tambov Region	1 071	0	1 071	0
Tver Region	215 261	0	215 261	0
Tula Region	31 072	30 165	0	907
Yaroslavl Region	75 520	63 441	1 902	10 177
City of Moscow	10 024 769 146	5 885 827 005	3 546 984 863	219 774 185
<b>North-Western Federal District</b>	168 757 346	115 127 658	17 565 621	11 558 085
Republic of Karelia	0	0	0	0
Komi Republic	128 139	30 826	94 264	3 049
Akhangel'sk Region	0	0	0	0
Vologda Region	2 419 370	1 324 858	29 919	18 449
Kaliningrad Region	629 376	396 543	535	232 298
Leningrad Region	999 229	959 151	1 758	19 755
Murmansk Region	326 794	325 080	1 714	0
Novgorod Region	57 850	0	55 587	2 263
Pskov Region	0	0	0	0
St Petersburg	164 196 588	112 091 200	17 381 844	11 282 271
<b>Southern Federal District</b>	8 023 713	6 357 719	1 049 250	385 486
Republic of Adygeya	7 854	0	0	7 854
Republic of Kalmykia	1 785	0	1 785	0
Krasnodar Territory	1 414 552	1 044 880	305 845	51 202
Astrakhan Region	1 606	0	1 606	0
Volgograd Region	458 209	0	447 319	1 374
Rostov Region	6 139 707	5 312 839	292 695	325 056
<b>North-Caucasian Federal District</b>	1 407 066	1 196 251	137 071	73 744
Republik of Daghestan	50 837	24 989	8 071	17 777
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	1 569	0	1 569	0
Karachai-Cherkess Republic	1 253 829	1 171 262	30 475	52 092

Republic of North Ossetia - Alania	2 330	0	1 938	392
Chechen Republic	0	0	0	0
Stavropol Territory	98 501	0	95 018	3 483
<b>Volga Federal District</b>	49 040 018	40 860 771	4 745 798	2 526 604
Republic of Bashkortostan	310 903	33 046	123 759	104 592
Republic of Marii El	535	0	535	0
Republic of Mordovia	8 745	0	8 745	0
Republic of Tatarstan	31 337 289	27 757 111	2 985 070	432 175
Udmurt Republic	1 641 735	755 747	538 069	113 212
Chuvash Republic	146 203	44 623	5 369	22 662
Perm Territory	1 847 775	1 583 112	20 150	244 513
Kirov Region	1 603 595	1 525 104	1 754	76 737
Nizhny Novgogrod Region	1 514 190	944 125	49 259	134 656
Orenburg Region	534 270	187 928	135 103	211 239
Penza Region	0	0	0	0
Samara Region	9 983 486	7 958 197	873 768	1 151 521
Saratov Region	109 727	71 778	2 714	35 235
Ulyanovsk Region	1 565	0	1 503	62
<b>Ural Federal District</b>	96 523 284	56 481 458	36 830 036	1 411 976
Kurgan Region	0	0	0	0
Sverdlovsk Region	29 928 366	13 996 509	15 641 207	290 650
Tyumen Region	64 435 167	41 690 402	19 827 777	1 117 174
Chelyabinsk Region	2 159 751	794 547	1 361 052	4 152
<b>Siberian Federal District</b>	47 405 782	31 260 300	11 207 963	1 778 819
Republic of Altai	0	0	0	0
Republic of Buryatiya	244 733	200 058	1 614	43 061
Republic of Tuva	397	0	397	0
Republic of Khakassia	0	0	0	0
Altai Territory	79 481	27 455	2 142	49 884
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	2 073 939	1 664 269	3 252	384 216
Irkutsk Region	109 639	4 957	104 322	360
Kemerovo Region	2 321	0	250	2 071
Novosibirsk Region	43 857 078	28 437 420	11 088 872	1 194 288
Omsk Region	968 318	858 867	4 512	104 939
Tomsk Region	69 876	67 274	2 602	0
<b>Far Eastern Federal District</b>	11 144 280	6 967 591	1 369 860	507 137
Republic of Sakha (Yakutia)	756 941	451 352	20 305	285 284
Kamchatka Territory	237 233	221 124	8 346	7 763
Primorskiy Territory	3 405 676	2 346 158	92 190	130 058
Khabarovsk Territory	11 692	10 727	965	0
Amur Region	6 674 596	3 884 682	1 243 899	83 593
Magadan Region	0	0	0	0
Sakhalin Region	58 142	53 548	4 155	439
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
<b>Crimean District</b>	0	0	0	0
Republic of Crimea	0	0	0	0
City of Sevastopol	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 1.05.14**

thousand rubles

1	2	of which		
		3	4	5
	Total	Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other placements with individuals
<b>Central Federal District</b>	9 012 426 537	4 886 897 754	3 552 921 335	210 354 744
Belgorod Region	6 351 478	6 342 656	2 683	6 139
Bryansk Region	2 477 241	2 462 183	0	15 058
Vladimir Region	2 920 894	2 875 501	0	45 393
Voronezh Region	18 886 377	18 389 550	536	438 924
Ivanovo Region	1 123 551	1 023 133	3 035	7 550
Kaluga Region	2 883 138	2 692 049	753	190 336
Kostroma Region	76 609	74 475	2 134	0
Kursk Region	204 763	203 537	0	1 226
Lipetsk Region	261 914	0	227 998	33 916
Moscow Region	172 733 151	148 131 435	12 298 493	2 752 559
Orel Region	85 080	82 912	2 168	0
Ryazan Region	189 976	125 637	2 069	39 217
Smolensk Region	157 029	101 863	892	54 274
Tambov Region	1 713 017	1 711 946	1 071	0
Tver Region	844 517	611 281	215 261	17 530
Tula Region	4 721 364	4 693 382	0	27 982
Yaroslavl Region	13 770 929	13 636 774	1 902	57 209
City of Moscow	8 783 025 509	4 683 739 440	3 540 162 340	206 667 431
<b>North-Western Federal District</b>	354 790 141	300 028 004	17 563 587	18 432 958
Republic of Karelia	445 621	432 169	0	13 452
Komi Republic	3 025 352	2 925 391	94 264	5 697
Akhangel'sk Region	489 106	485 391	0	3 715
Vologda Region	2 132 868	1 038 063	29 919	18 742
Kaliningrad Region	26 472 680	25 826 965	1 428	615 544
Leningrad Region	748 990	737 006	1 758	10 226
Murmansk Region	22 676 957	22 636 020	1 714	39 223
Novgorod Region	10 821 188	10 762 153	55 587	3 448
Pskov Region	81 624	79 796	0	1 828
St Petersburg	287 895 755	235 105 050	17 378 917	17 721 083
<b>Southern Federal District</b>	101 719 492	97 907 091	1 008 269	2 020 762
Republic of Adygeya	22 364	20 498	0	1 866
Republic of Kalmykia	1 785	0	1 785	0
Krasnodar Territory	34 442 616	32 687 231	304 310	1 204 119
Astrakhan Region	474 745	472 991	0	1 754
Volgograd Region	1 564 224	1 119 096	409 479	35 649
Rostov Region	65 213 758	63 607 275	292 695	777 374
<b>North-Caucasian Federal District</b>	4 897 530	4 253 996	107 367	534 171
Republic of Dagestan	26 126	0	8 071	18 055
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	1 569	0	1 569	0
Karachai-Cherkess Republic	295 674	285 002	771	9 901

Republic of North Ossetia - Alania	2 330	0	1 938	392
Chechen Republic	0	0	0	0
Stavropol Territory	4 571 831	3 968 994	95 018	505 823
<b>Volga Federal District</b>	<b>255 601 690</b>	<b>235 208 988</b>	<b>4 751 522</b>	<b>4 585 593</b>
Republic of Bashkortostan	16 412 980	15 929 734	123 224	304 365
Republic of Marii El	1 607 703	1 592 375	535	14 793
Republic of Mordovia	9 105	0	8 567	538
Republic of Tatarstan	40 848 423	37 111 175	2 993 485	690 149
Udmurt Republic	1 130 691	318 965	538 069	38 950
Chuvash Republic	60 415	44 623	3 570	12 222
Perm Territory	31 087 070	30 611 549	20 150	455 371
Kirov Region	2 666 989	2 663 869	1 754	1 366
Nizhny Novgogrod Region	92 026 561	90 247 923	48 902	1 275 753
Orenburg Region	2 734 252	2 361 392	135 103	237 757
Penza Region	60 768	59 903	178	687
Samara Region	65 432 654	52 789 863	873 768	1 511 397
Saratov Region	1 364 848	1 321 927	2 714	40 207
Ulyanovsk Region	159 231	155 690	1 503	2 038
<b>Ural Federal District</b>	<b>399 566 923</b>	<b>355 402 996</b>	<b>34 640 811</b>	<b>1 199 907</b>
Kurgan Region	1 460	0	0	1 460
Sverdlovsk Region	296 190 065	279 547 539	13 499 309	910 258
Tyumen Region	82 513 282	56 513 411	19 780 450	129 557
Chelyabinsk Region	20 862 116	19 342 046	1 361 052	158 632
<b>Siberian Federal District</b>	<b>178 430 322</b>	<b>174 635 463</b>	<b>1 097 909</b>	<b>2 351 667</b>
Republic of Altai	55	0	0	55
Republic of Buryatiya	465 609	420 934	1 614	43 061
Republic of Tuva	397	0	397	0
Republic of Khakassia	20 494	19 655	0	839
Altai Territory	257 272	232 979	2 142	22 151
Zabaykal Territory	10 710	10 710	0	0
Krasnoyarsk Territory	40 916 055	40 620 393	3 288	146 000
Irkutsk Region	8 224 424	8 057 475	103 787	61 780
Kemerovo Region	50 978 341	50 947 110	250	30 171
Novosibirsk Region	76 169 946	73 096 572	979 317	1 898 158
Omsk Region	1 122 347	975 964	4 512	141 053
Tomsk Region	264 672	253 671	2 602	8 399
<b>Far Eastern Federal District</b>	<b>83 611 319</b>	<b>77 739 382</b>	<b>805 986</b>	<b>1 302 154</b>
Republic of Sakha (Yakutia)	406 945	389 032	17 913	0
Kamchatka Territory	1 055 052	1 046 706	8 346	0
Primorskiy Territory	3 771 535	2 684 630	92 190	161 686
Khabarovsk Territory	66 664 585	63 183 653	139 170	1 132 306
Amur Region	1 696 126	1 144 162	544 212	3 165
Magadan Region	9 782 663	9 061 597	0	4 341
Sakhalin Region	234 413	229 602	4 155	656
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
<b>Crimean District</b>				
Republic of Crimea				
City of Sevastopol				

\*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 1.05.14**

thousand rubles

1	on loans and other placements with non-financial organisations		on loans, deposits and other placements with credit institutions		on loans and other placements with individuals	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
1	2	3	4	5	6	7
<b>Central Federal District</b>	852 165 576	100 996 145	5 398 069	3 988 634	424 529 940	34 979 443
Belgorod Region	54 282	0	0	0	29 478	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	71 152	0	0	0	15 025	21 419
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	128 057	0	0	0	468 803	80
Kaluga Region	193 789	0	40 000	0	295 679	0
Kostroma Region	141 607	0	4 703	0	2 846 163	94 025
Kursk Region	60 968	0	0	0	26 543	0
Lipetsk Region	574 575	0	0	0	24 602	0
Moscow Region	664 837	63 731	0	0	385 865	188 814
Orel Region	50 150	0	0	0	15 029	0
Ryazan Region	627 011	0	0	0	62 244	0
Smolensk Region	127 431	0	5 700	0	19 146	0
Tambov Region	113 822	0	0	0	23 867	0
Tver Region	96 828	0	0	0	17 433	0
Tula Region	31 909	0	0	0	3 802	0
Yaroslavl Region	109 157	0	0	0	40 031	6 425
City of Moscow	849 120 001	100 932 414	5 347 666	3 988 634	420 256 230	34 668 680
<b>North-Western Federal District</b>	18 376 213	118 919	211 520	0	5 662 914	320 652
Republic of Karelia	5 145	0	0	0	2 126	0
Komi Republic	51 662	0	0	0	178	0
Akhangel'sk Region	75 666	0	0	0	0	0
Vologda Region	1 798 230	48 569	45 000	0	2 363 936	1 832
Kaliningrad Region	374 235	10 768	9 689	0	30 471	263
Leningrad Region	365 229	0	0	0	46 715	2 971
Murmansk Region	69 196	2 773	0	0	25 354	0
Novgorod Region	131 388	0	0	0	8 538	1 250
Pskov Region	22 359	0	0	0	638	0
St Petersburg	15 483 103	56 809	156 831	0	3 184 958	314 336
<b>Southern Federal District</b>	3 415 315	4 887	104 000	0	1 882 609	26 145
Republic of Adygeya	69 980	0	0	0	38 711	0
Republic of Kalmykia	1 594	0	0	0	5 596	0
Krasnodar Territory	1 174 386	4 763	68 000	0	1 390 981	14 857
Astrakhan Region	41 279	0	0	0	31 162	0
Volgograd Region	312 632	0	36 000	0	66 671	0
Rostov Region	1 815 444	124	0	0	349 488	11 288
<b>North-Caucasian Federal District</b>	897 293	0	8 330	0	548 632	2 218
Republic of Dagestan	453 652	0	3 000	0	115 973	43
Republic of Ingushetia	0	0	0	0	0	0

Kabardino-Balkar Republic	168 291	0	0	0	122 822	0
Karachai-Cherkess Republic	76 421	0	0	0	30 716	2 175
Republic of North Ossetia - Alania	124 789	0	5 000	0	64 554	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	74 140	0	330	0	214 567	0
<b>Volga Federal District</b>	19 685 318	142 839	175 720	0	21 787 319	718 248
Republic of Bashkortostan	1 212 978	0	0	0	1 382 434	25 157
Republic of Marii El	0	0	0	0	1 407	0
Republic of Mordovia	122 802	0	0	0	84 816	0
Republic of Tatarstan	9 705 967	59 112	50 220	0	5 637 237	41 098
Udmurt Republic	86 802	0	0	0	874 742	0
Chuvash Republic	103 362	0	0	0	74 662	0
Perm Territory	110 649	0	26 500	0	265 486	2 203
Kirov Region	488 772	0	0	0	327 690	0
Nizhny Novgogrod Region	1 997 195	8 253	4 000	0	669 536	55 386
Orenburg Region	991 937	0	55 000	0	215 290	2 432
Penza Region	146 361	0	0	0	43 043	0
Samara Region	3 951 928	67 739	40 000	0	10 565 108	559 330
Saratov Region	676 165	7 735	0	0	1 498 858	32 642
Ulyanovsk Region	90 400	0	0	0	147 010	0
<b>Ural Federal District</b>	21 760 878	704 129	90 000	1 458	9 891 764	89 105
Kurgan Region	100 703	0	0	0	4 235	0
Sverdlovsk Region	5 461 432	49 572	90 000	0	6 887 458	38 851
Tyumen Region	13 954 120	383 367	0	0	2 606 893	50 055
Chelyabinsk Region	2 244 623	271 190	0	1 458	393 178	199
<b>Siberian Federal District</b>	13 280 095	5 080 908	117 480	743	9 982 505	389 495
Republic of Altai	26 720	0	0	0	32 706	0
Republic of Buryatiya	153 001	0	0	0	114 657	213
Republic of Tuva	533	0	0	397	7 448	0
Republic of Khakassia	61 382	0	15 000	0	33 090	0
Altai Territory	336 073	0	0	0	70 195	66
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	774 844	37 703	0	0	572 944	121 690
Irkutsk Region	193 715	3 173	55 000	0	92 873	357
Kemerovo Region	33 166	0	10 000	0	96 051	0
Novosibirsk Region	11 187 091	5 040 032	27 480	346	8 448 831	267 091
Omsk Region	346 934	0	0	0	456 619	78
Tomsk Region	166 636	0	10 000	0	57 091	0
<b>Far Eastern Federal District</b>	3 640 186	33 255	96 135	2 861	12 838 656	6 661
Republic of Sakha (Yakutia)	271 316	0	0	2 861	159 038	0
Kamchatka Territory	225 729	0	0	0	106 140	1 338
Primorskiy Territory	1 852 552	8 104	26 135	0	514 962	385
Khabarovsk Territory	28 496	0	0	0	333 846	0
Amur Region	1 023 022	25 151	70 000	0	11 616 426	4 938
Magadan Region	0	0	0	0	0	0
Sakhalin Region	239 071	0	0	0	108 244	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
<b>Crimean District</b>	0	0	0	0	0	0
Republic of Crimea	0	0	0	0	0	0
City of Sevastopol	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 1.05.14**

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
<b>Central Federal District</b>	510 623 866	95 601 797	5 379 571	3 988 981	259 008 976	30 922 928
Belgorod Region	2 031 399	0	0	0	75 144	0
Bryansk Region	528 060	0	0	0	120 385	1 297
Vladimir Region	2 283 715	18 167	0	0	318 171	739
Voronezh Region	22 493 317	196 017	0	0	11 598 172	120 197
Ivanovo Region	819 992	0	0	0	574 754	80
Kaluga Region	917 275	0	40 000	0	673 090	3 025
Kostroma Region	542 323	0	4 703	0	333 771	0
Kursk Region	485 292	0	0	0	154 812	195
Lipetsk Region	4 387 689	0	0	0	1 010 420	165
Moscow Region	32 291 131	94 445	0	0	3 531 424	291 596
Orel Region	1 113 846	0	0	0	149 210	0
Ryazan Region	1 911 489	21 826	0	0	426 764	1 148
Smolensk Region	6 101 419	6 126	5 700	0	154 577	14 083
Tambov Region	650 193	0	0	0	50 693	0
Tver Region	693 035	0	0	0	249 895	9 872
Tula Region	2 232 252	16 499	0	0	248 105	4 488
Yaroslavl Region	11 517 857	25 448	0	0	3 377 341	7 641
City of Moscow	419 623 582	95 223 269	5 329 168	3 988 981	235 962 248	30 468 402
<b>North-Western Federal District</b>	83 924 763	3 838 288	211 520	0	28 175 661	2 612 616
Republic of Karelia	3 867 920	0	0	0	609 937	1 720
Komi Republic	2 016 941	0	0	0	560 564	943
Akhangel'sk Region	2 430 294	242 286	0	0	157 790	2 070
Vologda Region	7 548 002	9 639	45 000	0	894 678	2 125
Kaliningrad Region	5 261 046	91 909	9 689	0	582 471	89 757
Leningrad Region	1 249 288	0	0	0	139 733	5 426
Murmansk Region	4 701 283	2 773	0	0	687 791	11 602
Novgorod Region	3 614 242	0	0	0	323 265	1 829
Pskov Region	5 480 401	0	0	0	195 360	306
St Petersburg	47 755 346	3 491 681	156 831	0	24 024 072	2 496 838
<b>Southern Federal District</b>	78 371 728	3 620 167	128 861	0	27 569 068	293 074
Republic of Adygeya	403 824	0	0	0	170 003	488
Republic of Kalmykia	655 856	0	0	0	67 554	0
Krasnodar Territory	45 425 702	93 256	92 861	0	12 767 635	175 983
Astrakhan Region	930 498	0	0	0	287 943	0
Volgograd Region	4 656 992	126 966	36 000	0	1 530 966	7 322
Rostov Region	26 298 856	3 399 945	0	0	12 744 967	109 281
<b>North-Caucasian Federal District</b>	14 093 933	0	8 330	0	7 915 588	98 534
Republic of Dagestan	1 439 287	0	3 000	0	2 027 161	1 735
Republic of Ingushetia	1 482 796	0	0	0	668 911	0
Kabardino-Balkar Republic	821 576	0	0	0	437 921	0

Karachai-Cherkess Republic	1 483 819	0	0	0	625 154	0
Republic of North Ossetia - Alania	741 212	0	5 000	0	117 979	0
Chechen Republic	48 227	0	0	0	22 884	0
Stavropol Territory	8 077 016	0	330	0	4 015 578	96 799
<b>Volga Federal District</b>	97 051 729	1 041 813	175 720	0	64 246 963	1 328 312
Republic of Bashkortostan	5 412 447	515	0	0	7 075 243	80 246
Republic of Marii El	739 904	1 894	0	0	237 769	1 608
Republic of Mordovia	2 787 053	0	0	0	213 532	1
Republic of Tatarstan	13 365 354	58 509	50 220	0	8 205 311	65 074
Udmurt Republic	1 634 605	0	0	0	1 843 935	8 058
Chuvash Republic	1 348 707	0	0	0	357 635	2 168
Perm Territory	10 825 805	43 150	26 500	0	5 111 026	127 250
Kirov Region	5 278 670	0	0	0	625 006	519
Nizhny Novgogrod Region	21 855 577	799 510	4 000	0	9 198 984	288 086
Orenburg Region	3 593 740	0	55 000	0	581 392	2 432
Penza Region	1 159 681	0	0	0	158 254	592
Samara Region	23 921 202	71 993	40 000	0	28 875 013	713 843
Saratov Region	1 963 389	66 102	0	0	1 401 120	37 375
Ulyanovsk Region	3 165 595	140	0	0	362 743	1 060
<b>Ural Federal District</b>	49 835 469	1 379 982	91 118	1 458	33 856 700	353 807
Kurgan Region	838 565	0	0	0	389 381	4
Sverdlovsk Region	29 018 517	947 341	91 118	0	23 330 417	223 424
Tyumen Region	11 895 212	161 451	0	0	5 781 930	12 523
Chelyabinsk Region	8 083 175	271 190	0	1 458	4 354 972	117 856
<b>Siberian Federal District</b>	84 272 975	547 935	90 000	397	52 316 190	614 609
Republic of Altai	160 269	0	0	0	128 855	55
Republic of Buryatiya	991 940	1 927	0	0	905 947	213
Republic of Tuva	74 325	0	0	397	440 012	0
Republic of Khakassia	1 034 585	0	15 000	0	396 265	785
Altai Territory	4 086 616	85 221	0	0	1 128 005	5 669
Zabaykal Territory	89 659	0	0	0	530 495	0
Krasnoyarsk Territory	6 578 900	8 639	0	0	8 398 492	22 864
Irkutsk Region	4 537 014	258 163	55 000	0	4 723 310	17 534
Kemerovo Region	1 684 630	0	10 000	0	2 824 625	8 488
Novosibirsk Region	35 755 251	106 219	0	0	28 991 007	531 797
Omsk Region	28 706 077	0	0	0	3 083 094	26 460
Tomsk Region	573 709	87 766	10 000	0	766 083	744
<b>Far Eastern Federal District</b>	15 052 446	1 017 257	116 135	2 861	14 034 119	205 397
Republic of Sakha (Yakutia)	845 517	0	20 000	2 861	213 931	0
Kamchatka Territory	1 405 307	0	0	0	143 793	0
Primorskiy Territory	1 795 139	11 247	26 135	0	2 026 437	8 529
Khabarovsk Territory	8 483 350	1 005 776	0	0	9 158 094	193 898
Amur Region	757 898	234	70 000	0	1 104 808	528
Magadan Region	857 637	0	0	0	1 196 573	2 442
Sakhalin Region	363 458	0	0	0	173 225	0
Jewish Autonomous Region	544 140	0	0	0	17 214	0
Chukotka Autonomous Area	0	0	0	0	44	0
<b>Crimean District</b>						
Republic of Crimea						
City of Sevastopol						

\*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 1.05.14

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
<b>Central Federal District</b>	22 651 176 999	5 426 793	95 435	4 608 466 665	6 034 586 279	11 826 465 183
Belgorod Region	7 305 478	0	0	1 839 438	1 215 419	4 227 600
Bryansk Region	0	0	0	0	0	0
Vladimir Region	5 572 097	0	112	755 250	914 968	3 876 034
Voronezh Region	1 216 711	0	0	105 501	718 403	392 561
Ivanovo Region	9 026 542	0	0	1 566 215	584 637	6 773 214
Kaluga Region	14 457 878	0	0	2 284 242	1 495 738	10 665 053
Kostroma Region	93 423 578	0	0	3 926 011	4 074 138	85 359 026
Kursk Region	12 460 197	0	0	2 389 781	833 100	9 224 140
Lipetsk Region	19 990 837	0	0	2 613 298	5 142 165	12 209 715
Moscow Region	38 449 764	2 061	0	9 957 374	6 124 610	22 182 869
Orel Region	2 636 890	0	0	451 780	273 084	1 833 082
Ryazan Region	12 410 755	0	0	3 129 157	556 592	8 526 028
Smolensk Region	3 988 256	0	0	752 212	339 458	2 859 387
Tambov Region	2 404 306	0	0	519 946	389 446	1 486 758
Tver Region	7 632 889	1 982	0	2 003 916	204 754	5 002 423
Tula Region	3 438 164	0	0	492 430	568 764	2 370 856
Yaroslavl Region	5 294 904	0	0	2 430 688	326 115	2 375 956
City of Moscow	22 411 467 753	5 422 750	95 323	4 573 249 426	6 010 824 888	11 647 100 481
<b>North-Western Federal District</b>	805 765 704	1 383 420	413	309 155 281	239 192 468	239 117 267
Republic of Karelia	817 330	0	0	493 277	94 852	219 185
Komi Republic	4 000 564	0	0	1 205 844	797 195	1 828 416
Akhangel'sk Region	274 662	0	0	193 797	80 805	0
Vologda Region	47 727 139	0	0	10 845 128	11 050 350	25 745 899
Kaliningrad Region	13 576 215	0	0	5 745 503	3 935 902	3 838 224
Leningrad Region	10 029 465	1 588	0	1 585 948	943 269	7 472 010
Murmansk Region	4 450 137	0	0	2 002 421	143 050	2 225 244
Novgorod Region	3 593 269	0	413	1 475 799	50 619	1 961 985
Pskov Region	1 247 359	0	0	384 863	0	861 759
St Petersburg	720 049 564	1 381 832	0	285 222 701	222 096 426	194 964 545
<b>Southern Federal District</b>	183 408 512	139 147	25 621	45 246 080	19 541 555	117 321 056
Republic of Adygeya	4 635 416	0	0	764 223	364 450	3 487 986
Republic of Kalmykia	1 396 209	0	0	997 215	20 000	376 689
Krasnodar Territory	102 747 692	44 193	25 621	24 185 723	12 109 675	65 569 769
Astrakhan Region	5 694 616	0	0	3 259 647	1 088 267	1 319 626
Volgograd Region	8 745 348	1 785	0	2 825 472	1 080 889	4 816 719
Rostov Region	60 189 231	93 169	0	13 213 800	4 878 274	41 750 267
<b>North-Caucasian Federal District</b>	24 510 523	0	0	8 456 410	2 429 308	13 480 370
Republic of Dagestan	7 481 054	0	0	2 980 455	345 567	4 128 681
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	3 195 980	0	0	483 502	28 264	2 675 240
Karachai-Cherkess Republic	4 381 874	0	0	2 429 902	994 203	952 819
Republic of North Ossetia - Alania	3 489 251	0	0	312 491	175 500	2 985 365
Chechen Republic	0	0	0	0	0	0

Stavropol Territory	5 962 364	0	0	2 250 060	885 774	2 738 265
<b>Volga Federal District</b>	874 430 889	9 891 166	0	145 809 258	229 214 442	485 784 831
Republic of Bashkortostan	45 494 350	19 179	0	6 375 021	9 912 213	29 117 527
Republic of Marii El	1 882 694	0	0	438 647	132 592	1 281 931
Republic of Mordovia	17 158 772	0	0	2 568 721	1 536 492	12 993 619
Republic of Tatarstan	395 357 309	9 824 654	0	72 472 117	129 937 320	181 186 479
Udmurt Republic	28 437 086	443	0	2 676 719	1 804 282	23 929 590
Chuvash Republic	7 986 336	0	0	2 203 941	1 014 916	4 691 281
Perm Territory	28 063 474	12 773	0	4 711 271	6 901 187	16 331 122
Kirov Region	23 460 049	404	0	3 808 208	1 925 940	17 492 743
Nizhny Novgogrod Region	75 266 720	19 261	0	14 082 001	14 747 550	46 163 843
Orenburg Region	31 864 973	14 378	0	5 785 117	6 838 900	19 148 054
Penza Region	3 395 830	0	0	721 331	473 980	2 184 723
Samara Region	158 697 598	74	0	21 542 501	51 560 576	84 817 936
Saratov Region	53 084 126	0	0	7 632 950	1 959 889	43 436 540
Ulyanovsk Region	4 281 572	0	0	790 713	468 605	3 009 443
<b>Ural Federal District</b>	724 099 929	547 076	15	109 627 798	207 145 421	401 856 844
Kurgan Region	1 258 621	0	0	422 112	184 553	648 767
Sverdlovsk Region	301 574 199	48 196	0	50 522 055	55 876 587	193 768 718
Tyumen Region	343 990 889	492 572	15	44 481 014	145 573 706	151 305 756
Chelyabinsk Region	77 276 220	6 308	0	14 202 617	5 510 575	56 133 603
<b>Siberian Federal District</b>	309 889 629	63 836	0	57 076 470	63 120 047	184 248 795
Republic of Altai	830 043	23	0	137 535	327 983	363 846
Republic of Buryatiya	8 651 399	0	0	1 411 111	2 229 533	4 985 608
Republic of Tuva	152 676	0	0	62 655	7 500	82 518
Republic of Khakassia	4 557 581	0	0	874 720	608 277	3 014 370
Altai Territory	10 864 641	0	0	3 196 133	1 767 680	5 867 129
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	25 998 172	10 727	0	4 073 945	1 926 114	19 584 776
Irkutsk Region	15 040 804	0	0	3 070 826	1 803 602	10 048 117
Kemerovo Region	7 490 078	0	0	1 117 038	776 784	5 571 813
Novosibirsk Region	204 240 204	53 086	0	38 635 490	49 952 332	111 004 956
Omsk Region	22 571 426	0	0	2 498 974	3 279 852	16 712 534
Tomsk Region	9 492 605	0	0	1 998 043	440 390	7 013 128
<b>Far Eastern Federal District</b>	327 857 929	39 270	43 577	50 118 012	37 666 582	239 141 660
Republic of Sakha (Yakutia)	21 449 073	9 363	0	4 522 389	2 741 454	14 089 950
Kamchatka Territory	14 265 853	14 526	0	3 178 866	1 732 981	9 298 425
1	63 350 921	13 372	0	19 888 065	3 436 021	39 681 644
Khabarovsk Territory	5 521 701	0	0	400 045	684 893	4 430 401
Amur Region	211 162 798	0	43 577	17 812 911	28 041 886	165 130 422
Magadan Region	0	0	0	0	0	0
Sakhalin Region	12 107 583	2 009	0	4 315 736	1 029 347	6 510 818
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
<b>Crimean District</b>	0	0	0	0	0	0
Republic of Crimea	0	0	0	0	0	0
City of Sevastopol	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 1.05.14**

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
<b>Central Federal District</b>	15 159 879 451	2 012 240	94 819	3 408 372 425	5 166 917 569	6 436 491 073
Belgorod Region	110 780 813	3 416	6 795	14 479 837	12 010 280	84 135 683
Bryansk Region	55 922 123	2 274	0	5 013 012	4 348 090	46 423 627
Vladimir Region	118 269 369	22 966	1 442	10 528 385	9 062 331	98 394 882
Voronezh Region	318 448 437	58 019	0	50 251 880	50 713 042	214 014 711
Ivanovo Region	64 875 669	19 678	0	6 217 465	3 370 802	55 108 971
Kaluga Region	102 582 860	22 734	0	13 096 187	15 615 493	73 719 515
Kostroma Region	56 168 488	11 667	0	3 509 919	3 466 628	49 129 299
Kursk Region	62 234 000	8 149	0	6 506 684	4 635 223	51 011 389
Lipetsk Region	84 118 178	7 388	0	9 219 879	8 080 206	66 538 022
Moscow Region	843 381 134	555 116	14 102	180 771 622	96 260 448	561 317 372
Orel Region	47 783 956	659	0	4 767 472	2 294 152	40 342 822
Ryazan Region	88 612 893	12 491	0	10 481 324	6 087 457	71 734 720
Smolensk Region	60 388 316	20 440	0	6 896 220	4 983 409	48 294 933
Tambov Region	58 098 608	3 947	0	7 136 476	3 867 436	46 637 340
Tver Region	89 513 729	16 903	0	13 919 865	3 161 427	72 240 784
Tula Region	107 624 532	14 402	1 393	11 542 386	11 820 919	84 078 173
Yaroslavl Region	123 414 959	15 170	0	18 842 207	20 080 104	83 911 858
City of Moscow	12 767 661 387	1 216 821	71 087	3 035 191 605	4 907 060 122	4 689 456 972
<b>North-Western Federal District</b>	2 537 693 648	3 116 467	715	542 792 243	514 437 884	1 454 731 893
Republic of Karelia	37 513 726	9 176	0	3 586 527	1 747 113	31 917 885
Komi Republic	79 574 959	29 859	0	7 226 459	4 964 493	67 038 482
Akhangel'sk Region	147 442 871	7 087	0	23 493 980	36 189 614	87 588 546
Vologda Region	100 942 591	17 671	0	13 210 518	15 187 696	72 378 824
Kaliningrad Region	77 858 092	2 536	0	14 064 392	7 877 137	55 589 593
Leningrad Region	24 059 717	29 087	0	3 718 669	4 016 771	16 233 661
Murmansk Region	78 629 600	15 657	0	10 213 479	4 504 680	63 683 278
Novgorod Region	35 097 052	2 019	715	5 199 254	3 033 142	26 596 937
Pskov Region	35 035 246	2 124	0	4 487 832	6 067 790	24 345 126
St Petersburg	1 921 539 794	3 001 251	0	457 591 133	430 849 448	1 009 359 561
<b>Southern Federal District</b>	1 106 703 672	193 605	25 621	193 772 483	82 225 580	823 989 373
Republic of Adygeya	16 758 551	1 351	0	1 534 693	806 206	14 376 033
Republic of Kalmykia	7 155 649	393	0	980 910	258 960	5 893 739
Krasnodar Territory	496 730 795	56 674	25 621	86 679 863	38 899 922	369 314 720
Astrakhan Region	59 814 437	11 141	0	10 604 947	1 938 662	47 139 092
Volgograd Region	154 858 694	13 995	0	22 139 198	8 357 286	123 994 898
Rostov Region	371 385 546	110 051	0	71 832 872	31 964 544	263 270 891
<b>North-Caucasian Federal District</b>	308 680 249	571 706	42	51 249 057	20 222 820	235 975 564
Republic of Dagestan	48 008 514	237 694	7	7 982 425	1 968 657	37 739 222
Republic of Ingushetia	5 763 147	655	0	1 249 537	691 250	3 812 688
Kabardino-Balkar Republic	27 499 519	468	0	4 804 342	821 680	21 840 730
Karachai-Cherkess Republic	13 187 851	3 531	0	2 267 939	1 096 938	9 786 160
Republic of North Ossetia - Alania	26 841 347	11 343	0	2 385 099	893 209	23 501 226
Chechen Republic	10 150 798	49 302	35	2 948 326	983 334	6 150 935
Stavropol Territory	177 229 073	268 713	0	29 611 389	13 767 752	133 144 603
<b>Volga Federal District</b>	2 911 615 608	10 500 258	22	493 114 960	500 787 027	1 892 503 680
Republic of Bashkortostan	312 313 406	41 979	0	40 082 866	69 387 713	201 912 908

Republic of Marii El	33 797 342	14 215	0	3 065 347	5 907 506	24 728 678
Republic of Mordovia	45 477 288	180 959	0	4 863 705	4 814 662	35 540 544
Republic of Tatarstan	569 898 124	9 828 470	0	98 550 769	157 602 201	301 691 207
Udmurt Republic	100 270 224	6 678	0	13 540 823	12 729 824	73 877 789
Chuvash Republic	70 002 331	27 644	0	7 160 538	8 200 422	54 463 044
Perm Territory	234 582 593	93 522	0	43 778 187	23 367 820	166 692 762
Kirov Region	79 278 913	27 958	22	10 741 538	6 676 084	61 502 174
Nizhny Novgograd Region	504 347 900	89 879	0	142 327 844	101 602 951	258 860 825
Orenburg Region	130 245 983	29 108	0	15 929 574	12 482 610	95 469 525
Penza Region	80 460 866	42 330	0	9 389 351	4 608 230	66 255 096
Samara Region	453 718 225	25 597	0	55 286 435	73 849 806	322 793 054
Saratov Region	195 203 298	17 692	0	34 723 797	13 306 052	146 858 442
Ulyanovsk Region	102 019 115	74 227	0	13 674 186	6 251 146	81 857 632
<b>Ural Federal District</b>	<b>1 593 429 038</b>	<b>704 115</b>	<b>100</b>	<b>261 521 599</b>	<b>310 164 823</b>	<b>1 013 130 065</b>
Kurgan Region	33 126 196	6 636	2	3 778 225	1 742 267	27 537 442
Sverdlovsk Region	663 142 619	127 786	0	127 988 987	108 494 861	423 211 981
Tyumen Region	636 274 986	536 238	98	90 742 706	173 271 146	369 049 772
Chelyabinsk Region	260 885 237	33 455	0	39 011 681	26 656 549	193 330 870
<b>Siberian Federal District</b>	<b>1 452 081 584</b>	<b>213 935</b>	<b>0</b>	<b>223 848 531</b>	<b>142 877 699</b>	<b>1 075 744 452</b>
Republic of Altai	6 562 851	2 973	0	609 048	633 753	5 308 208
Republic of Buryatiya	47 595 249	5 505	0	6 863 320	5 376 712	35 263 582
Republic of Tuva	5 435 674	3 111	0	611 391	104 241	4 693 987
Republic of Khakassia	24 156 352	8 560	0	3 281 796	1 546 130	19 211 820
Altai Territory	109 837 501	7 852	0	13 365 571	9 383 600	86 935 055
Zabaykal Territory	41 590 213	43 593	0	3 825 958	1 310 205	36 299 463
Krasnoyarsk Territory	255 557 266	29 489	0	53 568 949	22 187 080	175 936 932
Irkutsk Region	167 142 795	26 182	0	20 886 694	22 093 771	123 652 956
Kemerovo Region	164 643 936	6 019	0	18 548 009	10 416 350	135 244 656
Novosibirsk Region	427 869 419	66 437	0	77 388 996	52 135 759	295 072 017
Omsk Region	125 774 025	9 746	0	13 107 400	12 234 162	100 226 008
Tomsk Region	75 916 303	4 468	0	11 791 399	5 455 936	57 899 768
<b>Far Eastern Federal District</b>	<b>816 012 767</b>	<b>178 192</b>	<b>43 741</b>	<b>155 634 702</b>	<b>84 031 541</b>	<b>574 303 219</b>
Republic of Sakha (Yakutia)	85 540 513	55 276	0	13 998 604	14 728 013	56 475 699
Kamchatka Territory	42 894 484	13 946	0	5 877 843	2 143 227	34 756 453
Primorskiy Territory	212 975 169	23 372	0	51 366 691	13 008 236	148 192 172
Khabarovsk Territory	270 970 021	10 807	0	50 692 778	31 105 254	188 707 264
Amur Region	88 745 649	19 054	0	15 463 690	12 534 533	60 515 081
Magadan Region	39 439 413	9 129	43 577	5 356 604	5 040 181	28 953 867
Sakhalin Region	67 013 479	46 252	164	11 735 096	5 059 988	49 832 829
Jewish Autonomous Region	6 910 418	356	0	647 753	247 105	6 008 427
Chukotka Autonomous Area	1 523 621	0	0	495 643	165 004	861 427
<b>Crimean District</b>						
Republic of Crimea						
City of Sevastopol						

\*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  
1.05.14**

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
<b>Central Federal District</b>	9 978 605 425	34 633 624	0	1 458 608 464	5 032 854 667	3 058 157 919
Belgorod Region	1 312 564	0	0	85 581	0	1 226 980
Bryansk Region	0	0	0	0	0	0
Vladimir Region	1 597 279	0	0	5 482	0	1 591 788
Voronezh Region	740 619	0	0	353	107 095	633 167
Ivanovo Region	928 313	0	0	22 106	0	906 207
Kaluga Region	1 490 239	0	0	84 171	1 683	1 404 385
Kostroma Region	14 143 519	0	0	1 528 000	2 483 163	10 128 500
Kursk Region	700 375	0	0	149 093	0	495 928
Lipetsk Region	1 274 801	0	0	557 303	3 168	709 793
Moscow Region	10 681 635	0	0	1 324 011	1 574 441	7 745 963
Orel Region	286 017	0	0	36 762	93 824	155 431
Ryazan Region	985 941	0	0	237 010	41 352	707 116
Smolensk Region	646 988	0	0	65 029	0	581 959
Tambov Region	17 841	0	0	1 792	0	16 039
Tver Region	1 873 662	0	0	148 267	162 734	1 562 585
Tula Region	92 587	0	0	6 146	0	86 441
Yaroslavl Region	862 932	0	0	66 682	0	794 689
City of Moscow	9 940 970 113	34 633 624	0	1 454 290 676	5 028 387 207	3 029 410 948
<b>North-Western Federal District</b>	226 622 014	35	0	27 643 444	98 068 163	91 849 659
Republic of Karelia	21 500	0	0	16 573	0	4 522
Komi Republic	802 080	0	0	5 868	0	796 212
Akhangel'sk Region	14 976	0	0	18	14 958	0
Vologda Region	5 751 678	0	0	1 336 601	466 089	3 948 938
Kaliningrad Region	5 328 961	0	0	1 124 770	1 504 600	2 553 012
Leningrad Region	1 950 852	0	0	68 034	1 628	1 879 850
Murmansk Region	1 559 988	0	0	1 294 158	0	263 227
Novgorod Region	148 315	0	0	11 886	41 224	95 198
Pskov Region	3 416	0	0	1 138	0	2 278
St Petersburg	211 040 248	35	0	23 784 398	96 039 664	82 306 422
<b>Southern Federal District</b>	17 981 765	0	0	2 369 820	4 012 036	11 288 736
Republic of Adygeya	84 555	0	0	1 679	0	82 861
Republic of Kalmykia	126 717	0	0	25	50 282	76 410
Krasnodar Territory	7 103 017	0	0	644 018	208 935	6 000 472
Astrakhan Region	615 961	0	0	544 170	0	64 802
Volgograd Region	862 140	0	0	38 248	234 367	589 523
Rostov Region	9 189 375	0	0	1 141 680	3 518 452	4 474 668
<b>North-Caucasian Federal District</b>	3 725 851	0	0	284 823	86 404	3 305 663
Republic of Dagestan	226 008	0	0	16 704	0	179 610
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	127 605	0	0	21 305	0	106 283
Karachai-Cherkess Republic	2 995 667	0	0	243 894	0	2 732 548
Republic of North Ossetia - Alania	134 728	0	0	350	0	134 357
Chechen Republic	0	0	0	0	0	0

Stavropol Territory	241 843	0	0	2 570	86 404	152 865
<b>Volga Federal District</b>	120 832 742	7 020	0	12 854 325	51 984 243	54 251 750
Republic of Bashkortostan	2 986 595	0	0	664 356	147 607	2 172 518
Republic of Marii El	34 978	0	0	19 847	0	5 943
Republic of Mordovia	281 158	0	0	26 785	0	252 989
Republic of Tatarstan	70 895 615	7 020	0	3 436 377	44 738 726	21 596 488
Udmurt Republic	1 391 597	0	0	11 668	234 707	1 145 203
Chuvash Republic	388 221	0	0	23 837	0	364 242
Perm Territory	3 256 202	0	0	358 718	52 612	2 844 312
Kirov Region	1 596 804	0	0	102 009	510 827	983 937
Nizhny Novgograd Region	4 633 964	0	0	725 456	483 171	3 368 143
Orenburg Region	2 632 340	0	0	56 660	821 860	1 663 469
Penza Region	573	0	0	38	535	0
Samara Region	26 492 642	0	0	6 523 828	4 521 627	15 026 879
Saratov Region	6 163 709	0	0	901 355	472 571	4 752 682
Ulyanovsk Region	78 344	0	0	3 391	0	74 945
<b>Ural Federal District</b>	112 241 674	36 064	0	7 701 194	30 724 807	60 551 946
Kurgan Region	5 907	0	0	1	0	5 906
Sverdlovsk Region	40 562 716	0	0	2 919 622	15 704 964	20 918 115
Tyumen Region	63 497 197	35 688	0	3 014 455	14 402 060	34 365 874
Chelyabinsk Region	8 175 854	376	0	1 767 116	617 783	5 262 051
<b>Siberian Federal District</b>	56 178 406	0	14 609	6 993 280	5 744 126	36 327 477
Republic of Altai	27 960	0	0	9 294	0	18 666
Republic of Buryatiya	1 742 873	0	0	1 045 688	0	357 591
Republic of Tuva	1 150	0	0	0	0	1 150
Republic of Khakassia	66 317	0	0	1 445	0	62 470
Altai Territory	464 827	0	0	53 092	973	410 762
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	4 885 892	0	0	66 580	126 466	4 653 284
Irkutsk Region	821 353	0	0	273 183	46 256	499 433
Kemerovo Region	367 257	0	0	165 404	0	201 853
Novosibirsk Region	46 532 210	0	14 609	5 233 463	5 569 393	29 010 318
Omsk Region	887 982	0	0	97 257	1 038	779 258
Tomsk Region	380 585	0	0	47 874	0	332 692
<b>Far Eastern Federal District</b>	39 884 420	0	0	4 970 683	9 823 424	24 321 477
Republic of Sakha (Yakutia)	1 439 762	0	0	45 839	25 950	1 294 562
Kamchatka Territory	1 216 740	0	0	253 144	1 017	942 802
Primorskiy Territory	8 666 214	0	0	1 448 268	135 248	6 935 859
Khabarovsk Territory	296 364	0	0	4 217	0	291 762
Amur Region	26 339 671	0	0	1 964 868	9 661 209	14 186 754
Magadan Region	0	0	0	0	0	0
Sakhalin Region	1 925 669	0	0	1 254 347	0	669 738
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
<b>Crimean District</b>	0	0	0	0	0	0
Republic of Crimea	0	0	0	0	0	0
City of Sevastopol	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 1.05.14**

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
<b>Central Federal District</b>	8 803 386 383	34 125 614	14 609	1 258 628 217	4 802 755 880	2 435 274 565
Belgorod Region	24 423 200	9	0	514 835	4 627 360	17 293 339
Bryansk Region	8 729 509	1 479	0	257 628	5 087 898	2 913 888
Vladimir Region	11 679 807	257	0	495 319	651 271	8 053 852
Voronezh Region	69 660 207	0	0	7 290 744	32 943 611	23 974 399
Ivanovo Region	6 734 922	1 084	0	528 475	26 755	5 590 284
Kaluga Region	10 531 371	785	0	1 356 817	792 176	6 465 337
Kostroma Region	5 215 050	0	0	160 414	1 977 501	2 677 839
Kursk Region	4 228 298	0	0	224 350	50 415	3 039 195
Lipetsk Region	6 522 191	0	0	739 354	740 407	4 115 705
Moscow Region	85 537 135	121	0	14 555 926	8 964 772	55 244 719
Orel Region	2 761 993	20	0	234 351	93 824	1 989 771
Ryazan Region	7 234 368	0	0	210 793	1 571 650	4 481 302
Smolensk Region	9 771 461	317	0	2 969 131	200 102	4 328 444
Tambov Region	2 683 433	0	0	32 856	0	2 001 038
Tver Region	10 158 323	558	0	414 367	941 389	5 782 932
Tula Region	11 725 437	0	0	2 528 670	1 186 626	6 259 673
Yaroslavl Region	11 958 257	27	0	2 303 118	1 603 749	6 886 077
City of Moscow	8 513 831 421	34 120 957	14 609	1 223 811 069	4 741 296 374	2 274 176 771
<b>North-Western Federal District</b>	609 749 213	97 539	0	105 981 759	162 090 477	306 423 210
Republic of Karelia	3 481 636	0	0	214 581	14 280	2 885 105
Komi Republic	6 751 987	0	0	395 259	4 465	4 667 741
Akhangel'sk Region	8 235 248	97	0	456 344	911 134	5 948 280
Vologda Region	12 567 015	4	0	4 921 759	960 789	4 895 342
Kaliningrad Region	22 480 534	147	0	3 352 891	2 309 770	13 430 439
Leningrad Region	3 978 280	0	0	419 279	507 432	3 050 229
Murmansk Region	11 866 065	0	0	4 568 743	547 726	5 983 943
Novgorod Region	6 480 147	145	0	1 310 093	2 406 057	2 330 067
Pskov Region	3 034 976	0	0	141 611	252 576	1 977 252
St Petersburg	530 873 325	97 146	0	90 201 199	154 176 248	261 254 812
<b>Southern Federal District</b>	124 004 698	1 454	0	19 458 002	9 083 785	83 675 964
Republic of Adygeya	749 242	0	0	29 180	61 873	521 258
Republic of Kalmykia	462 198	0	0	6 377	50 282	338 639
Krasnodar Territory	54 211 483	1 305	0	4 456 562	3 125 509	43 085 047
Astrakhan Region	5 012 995	116	0	715 968	492 637	3 315 871
Volgograd Region	15 208 002	0	0	1 874 142	282 497	10 330 120
Rostov Region	48 360 778	33	0	12 375 773	5 070 987	26 085 029
<b>North-Caucasian Federal District</b>	22 829 639	27	0	1 572 478	946 363	16 222 059
Republic of Dagestan	1 931 286	0	0	329 865	75 680	1 050 770
Republic of Ingushetia	226 438	0	0	3 798	0	195 330
Kabardino-Balkar Republic	2 267 162	0	0	36 365	22 668	1 554 505
Karachai-Cherkess Republic	808 934	0	0	10 039	11 959	637 574
Republic of North Ossetia - Alania	1 473 430	0	0	30 814	32 485	1 011 979
Chechen Republic	165 986	0	0	6 522	1 785	156 759
Stavropol Territory	15 956 403	27	0	1 155 075	801 786	11 615 142

<b>Volga Federal District</b>	442 323 949	364 714	0	60 498 087	126 428 040	209 719 864
Republic of Bashkortostan	30 150 664	764	0	4 246 790	4 660 755	16 803 313
Republic of Marii El	2 045 168	0	0	243 493	318 488	974 069
Republic of Mordovia	2 309 190	64	0	211 723	11 403	1 377 848
Republic of Tatarstan	91 773 696	7 321	0	4 833 165	44 448 146	34 427 896
Udmurt Republic	7 433 561	476	0	737 901	585 899	3 614 224
Chuvash Republic	6 563 501	0	0	1 543 942	979 203	2 538 340
Perm Territory	42 003 686	41	0	13 914 613	1 428 107	23 147 027
Kirov Region	4 474 343	10	0	496 822	818 128	2 436 006
Nizhny Novgorod Region	58 039 276	355 814	0	13 741 973	4 504 735	25 449 374
Orenburg Region	9 890 502	0	0	1 123 877	1 185 122	6 668 244
Penza Region	4 395 001	224	0	287 443	40 914	3 016 360
Samara Region	155 945 941	0	0	17 365 872	65 993 305	67 338 950
Saratov Region	18 131 581	0	0	1 371 054	1 345 435	14 131 629
Ulyanovsk Region	9 167 839	0	0	379 419	108 400	7 796 584
<b>Ural Federal District</b>	245 213 766	72 251	0	23 790 381	36 014 513	156 662 905
Kurgan Region	1 610 404	0	0	297 531	25 875	919 310
Sverdlovsk Region	99 261 187	36 352	0	14 193 512	22 145 398	56 471 485
Tyumen Region	113 551 775	35 407	0	5 102 912	10 719 959	81 800 509
Chelyabinsk Region	30 790 400	492	0	4 196 426	3 123 281	17 471 601
<b>Siberian Federal District</b>	150 013 034	13 762	0	19 064 442	28 601 872	80 522 122
Republic of Altai	221 034	0	0	12 797	0	139 413
Republic of Buryatiya	5 545 743	0	0	2 069 491	22 423	2 063 642
Republic of Tuva	343 610	0	0	211 566	0	62 789
Republic of Khakassia	1 237 381	1	0	7 269	199 304	920 233
Altai Territory	9 577 066	114	0	519 591	1 524 537	5 940 473
Zabaykal Territory	2 091 767	0	0	142 538	37 837	1 065 939
Krasnoyarsk Territory	20 592 452	13	0	3 109 630	4 894 619	10 388 888
Irkutsk Region	28 984 462	262	0	1 746 058	15 321 873	8 139 232
Kemerovo Region	15 441 069	0	0	1 697 840	1 611 400	8 109 320
Novosibirsk Region	46 834 673	12 588	0	7 313 895	3 907 938	31 812 402
Omsk Region	9 261 554	311	0	666 185	156 031	7 294 021
Tomsk Region	9 882 223	473	0	1 567 582	925 910	4 585 770
<b>Far Eastern Federal District</b>	107 652 996	1 380	0	15 942 596	37 586 359	47 097 174
Republic of Sakha (Yakutia)	2 776 728	0	0	204 891	9 856	1 702 268
Kamchatka Territory	3 804 464	0	0	386 594	0	3 120 550
Primorskiy Territory	30 387 403	1 126	0	5 361 731	7 434 075	16 101 720
Khabarovsk Territory	46 097 239	79	0	6 846 399	20 282 032	16 908 677
Amur Region	13 362 860	0	0	221 822	8 668 167	3 441 237
Magadan Region	2 786 780	175	0	553 560	0	1 444 511
Sakhalin Region	8 070 276	0	0	2 345 896	1 192 229	4 080 815
Jewish Autonomous Region	367 243	0	0	21 703	0	297 396
Chukotka Autonomous Area	3	0	0	0	0	0
<b>Crimean District</b>						
Republic of Crimea						
City of Sevastopol						

\*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 1.05.14**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
<b>Central Federal District</b>	4 655 430 707	2 238 045 922	2 417 384 785
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	0	0	0
Voronezh Region	10 000	10 000	0
Ivanovo Region	1 042 992	1 042 992	0
Kaluga Region	156 700	156 700	0
Kostroma Region	9 336 356	7 175 841	2 160 515
Kursk Region	0	0	0
Lipetsk Region	614 000	614 000	0
Moscow Region	160 098	160 097	1
Orel Region	902	902	0
Ryazan Region	0	0	0
Smolensk Region	50 000	50 000	0
Tambov Region	55 118	55 118	0
Tver Region	50 000	50 000	0
Tula Region	13 875	0	13 875
Yaroslavl Region	275 000	275 000	0
City of Moscow	4 643 665 666	2 228 455 272	2 415 210 394
<b>North-Western Federal District</b>	92 175 724	76 351 078	15 824 646
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangel'sk Region	75 000	75 000	0
Vologda Region	976 960	860 331	116 629
Kaliningrad Region	232 417	232 417	0
Leningrad Region	70 000	70 000	0
Murmansk Region	1 042 793	900 000	142 793
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	89 778 554	74 213 330	15 565 224
<b>Southern Federal District</b>	12 872 692	10 982 894	1 889 798
Republic of Adygeya	345 000	345 000	0
Republic of Kalmykia	49 700	49 700	0
Krasnodar Territory	5 235 502	4 642 600	592 902
Astrakhan Region	20 000	20 000	0
Volgograd Region	224 200	224 200	0
Rostov Region	6 998 290	5 701 394	1 296 896
<b>North-Caucasian Federal District</b>	208 225	190 376	17 849
Republic of Dagestan	376	376	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	0	0	0
Karachai-Cherkess Republic	207 849	190 000	17 849
Republic of North Ossetia - Alania	0	0	0
Chechen Republic	0	0	0
Stavropol Territory	0	0	0

<b>Volga Federal District</b>	59 640 607	52 590 342	7 050 265
Republic of Bashkortostan	660 499	660 499	0
Republic of Marii El	3 927	3 927	0
Republic of Mordovia	40 000	40 000	0
Republic of Tatarstan	19 801 146	13 811 365	5 989 781
Udmurt Republic	965 205	357 827	607 378
Chuvash Republic	235 936	200 238	35 698
Perm Territory	0	0	0
Kirov Region	420 631	420 631	0
Nizhny Novgogrod Region	3 721 787	3 699 465	22 322
Orenburg Region	420 778	388 650	32 128
Penza Region	8 332	8 332	0
Samara Region	30 958 732	30 615 408	343 324
Saratov Region	2 403 634	2 384 000	19 634
Ulyanovsk Region	0	0	0
<b>Ural Federal District</b>	47 561 955	24 818 266	22 743 689
Kurgan Region	0	0	0
Sverdlovsk Region	12 244 035	6 267 506	5 976 529
Tyumen Region	34 626 416	17 859 256	16 767 160
Chelyabinsk Region	691 504	691 504	0
<b>Siberian Federal District</b>	21 779 329	12 009 344	9 769 985
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	738 333	738 333	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	366 362	366 362	0
Irkutsk Region	600 000	600 000	0
Kemerovo Region	0	0	0
Novosibirsk Region	19 541 953	10 164 649	9 377 304
Omsk Region	532 681	140 000	392 681
Tomsk Region	0	0	0
<b>Far Eastern Federal District</b>	14 468 892	13 391 379	1 077 513
Republic of Sakha (Yakutia)	212 375	212 375	0
Kamchatka Territory	497 156	497 156	0
Primorskiy Territory	105 007	105 007	0
Khabarovsk Territory	0	0	0
Amur Region	13 491 187	12 413 674	1 077 513
Magadan Region	0	0	0
Sakhalin Region	163 167	163 167	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0
<b>Crimean District</b>	0	0	0
Republic of Crimea	0	0	0
City of Sevastopol	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 1.05.14**

	thousand rubles		
	Total	in rubles	in foreign currency
1	2	3	4
<b>Central Federal District</b>	4 669 006 050	2 242 986 848	2 426 019 202
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	35 694	0	35 694
Voronezh Region	10 111	10 111	0
Ivanovo Region	1 042 992	1 042 992	0
Kaluga Region	156 700	156 700	0
Kostroma Region	6 030 998	6 030 998	0
Kursk Region	0	0	0
Lipetsk Region	614 000	614 000	0
Moscow Region	160 098	160 097	1
Orel Region	38 257	902	37 355
Ryazan Region	0	0	0
Smolensk Region	50 000	50 000	0
Tambov Region	55 118	55 118	0
Tver Region	50 000	50 000	0
Tula Region	13 875	0	13 875
Yaroslavl Region	117 901	117 901	0
City of Moscow	4 660 630 306	2 234 698 029	2 425 932 277
<b>North-Western Federal District</b>	95 374 507	79 550 405	15 824 102
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangelsk Region	75 000	75 000	0
Vologda Region	1 021 260	904 631	116 629
Kaliningrad Region	232 417	232 417	0
Leningrad Region	70 000	70 000	0
Murmansk Region	1 042 793	900 000	142 793
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	92 933 037	77 368 357	15 564 680
<b>Southern Federal District</b>	12 820 648	10 912 194	1 908 454
Republic of Adygeya	345 000	345 000	0
Republic of Kalmykia	0	0	0
Krasnodar Territory	5 035 502	4 442 600	592 902
Astrakhan Region	20 000	20 000	0
Volgograd Region	242 856	224 200	18 656
Rostov Region	7 177 290	5 880 394	1 296 896
<b>North-Caucasian Federal District</b>	376	376	0
Republik of Daghestan	376	376	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	0	0	0
Karachai-Cherkess Republic	0	0	0
Republic of North Ossetia - Alania	0	0	0
Chechen Republic	0	0	0
Stavropol Territory	0	0	0

<b>Volga Federal District</b>	60 839 433	53 802 019	7 037 414
Republic of Bashkortostan	784 176	784 176	0
Republic of Marii El	3 927	3 927	0
Republic of Mordovia	40 000	40 000	0
Republic of Tatarstan	20 479 146	14 489 365	5 989 781
Udmurt Republic	965 205	357 827	607 378
Chuvash Republic	205 238	205 238	0
Perm Territory	0	0	0
Kirov Region	420 631	420 631	0
Nizhny Novgogrod Region	3 854 634	3 809 465	45 169
Orenburg Region	420 778	388 650	32 128
Penza Region	8 332	8 332	0
Samara Region	31 253 732	30 910 408	343 324
Saratov Region	2 403 634	2 384 000	19 634
Ulyanovsk Region	0	0	0
<b>Ural Federal District</b>	49 661 673	26 936 119	22 725 554
Kurgan Region	0	0	0
Sverdlovsk Region	14 507 047	8 477 506	6 029 541
Tyumen Region	34 437 883	17 767 109	16 670 774
Chelyabinsk Region	716 743	691 504	25 239
<b>Siberian Federal District</b>	3 549 259	3 117 635	431 624
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	738 333	738 333	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	366 362	366 362	0
Irkutsk Region	630 000	630 000	0
Kemerovo Region	0	0	0
Novosibirsk Region	1 281 883	1 242 940	38 943
Omsk Region	532 681	140 000	392 681
Tomsk Region	0	0	0
<b>Far Eastern Federal District</b>	11 897 120	10 942 006	955 114
Republic of Sakha (Yakutia)	186 125	186 125	0
Kamchatka Territory	497 156	497 156	0
Primorskiy Territory	105 007	105 007	0
Khabarovsk Territory	35 000	35 000	0
Amur Region	10 910 665	9 955 551	955 114
Magadan Region	0	0	0
Sakhalin Region	163 167	163 167	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0
<b>Crimean District</b>			
Republic of Crimea			
City of Sevastopol			

\*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.



## Macprudential Indicators of the Banking Sector

Table 40

### Some indicators of the banking sector financial soundness (percent)

	1.01.12	1.01.13	1.01.14	1.04.14	1.05.14
<b>Own funds (capital) adequacy</b>					
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio) <sup>1</sup>	14,7	13,7	13,5	13,2	13,0
Tier I capital ratio N1.2 (Basel III) <sup>2</sup>	9,3	8,5	9,1	9,4	8,9
Risk-weighted assets (Basel III) to total assets ratio]	58,8	50,7	51,4	51,0	51,3
<b>Credit risk</b>					
Share of problem (IV quality category) and bad (V quality category) loans in total loans <sup>3</sup>	6,6	6,0	6,0	6,4	6,5
Loan loss provisions made as percent of total loans <sup>4</sup>	6,9	6,1	5,9	6,2	6,1
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	1,1	1,0	1,1
Ratio of a bank's aggregate claims on insiders to own funds (capital) (N10.1)	0,7	0,7	0,7	0,7	0,7
Ratio of total large credit risks to own funds (capital) (N7)	228,4	209,0	204,3	209,5	216,4
<i>Distribution of loans provided by credit institutions</i>					
agriculture, hunting and forestry	4,8	4,6	4,3	4,1	4,1
mining	2,9	3,2	3,1	3,3	3,3
manufacturing	15,2	14,0	13,6	14,1	14,1
production and distribution of energy, gas and water	2,9	2,7	2,5	2,5	2,6
constructing	5,6	5,5	5,6	5,4	5,4
wholesale and retail trade, car and household appliance repair	15,6	14,9	13,7	14,0	13,9
transport and communication	5,4	5,4	4,2	4,3	4,3
other economic activities	22,3	20,5	21,1	20,7	20,5
individuals	25,3	29,2	32,0	31,7	31,7
of which					
mortgage loans	6,7	7,5	8,5	8,7	8,9
<i>Geographical distribution of interbank loans and deposits</i> <sup>4</sup>					
Russian Federation	41,6	47,1	39,7	36,8	38,0
United Kingdom	20,2	17,5	23,8	27,5	25,2
USA	3,0	3,6	6,8	3,0	6,1
Germany	4,2	1,6	0,6	2,3	3,1
Austria	6,6	5,9	7,3	8,8	7,1
France	2,7	1,6	1,9	2,1	2,0
Italy	2,7	2,7	0,1	0,1	0,0
Cyprus	6,6	8,7	4,7	5,0	4,0
Netherlands	3,2	1,5	1,5	1,7	1,5
Other	9,0	9,8	13,6	12,7	12,9
<b>Liquidity</b>					
Ratio of high liquid assets to total assets	11,8	11,1	9,9	11,0	9,7
Ratio of liquid assets to total assets	23,9	23,2	20,5	19,9	19,6
Ratio of high liquid assets to demand liabilities (N2)	60,1	58,0	57,5	59,3	55,2
Ratio of liquid assets to short-term liabilities (N3)	81,6	82,9	78,7	75,2	77,2
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	88,9	89,6	91,6
Ratio of clients' funds to total loans <sup>5</sup>	105,3	101,2	98,7	97,8	96,7
<b>Market risk to total own funds (capital)</b> <sup>7</sup>	49,7	47,3	45,6	45,1	42,2
of which					
Interest rate risk	33,8	36,0	37,8	36,0	33,8
Equity position risk	12,9	6,0	3,3	3,5	2,8
Foreign exchange risk	3,0	5,4	4,5	5,5	5,6
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	4,2	2,2	1,8	5,9	6,9
<b>Banks' financial result over the reporting period (billion rubles)</b>	848,2	1011,9	993,6	232,1	291,7
as percent of the banking sector assets <sup>8</sup>	2,4	2,3	1,9	0,4	0,5
as percent of the banking sector own funds (capital) <sup>8</sup>	17,6	18,2	15,2	3,2	4,0
<b>Return on assets</b> <sup>9</sup>	2,4	2,3	1,9	1,8	1,7
<b>Return on equity</b> <sup>9</sup>	17,6	18,2	15,2	14,5	14,0

<sup>1</sup>Starting from 1.02.14 – Basel III capital adequacy ratio N1.0; before 1.02.14 N1- capital adequacy ratio

<sup>2</sup>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)

<sup>3</sup> Only balance sheet items are included.

<sup>4</sup> Calculated by form 0409115 paragraphs 1, 2, 3.

<sup>5</sup> By 0409501 form "Information on interbank loans and deposits".

<sup>6</sup> Except loans, deposits and other funds, placed in interbank market.

<sup>7</sup> Capital of credit institutions that conduct operations that calculate market risk.

<sup>8</sup> Assets and capital calculated as averages over the reporting period.

<sup>9</sup> Indicators are calculated as ratio of financial result (before tax) over 12 months before reporting date to average amount of assets (own funds (capital)) of credit institutions over the same period.

## Capital Adequacy

Table 41

### Distribution of credit institutions (CIs) by own funds (capital)<sup>1</sup>

Date	Own funds (capital) of CIs, billion rubles	of which									
		CIs going through insolvency prevention measures <sup>2</sup>		CIs with capital less than 180 million rubles		CIs with capital from 180 to 300 million rubles		CIs with capital from 300 to 900 million rubles		CIs with capital more than 900 million rubles	
		Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs
1.01.09	3 811,1	62,6	20	26,4	339	45,9	200	133,7	268	3 542,4	279
1.01.10	4 620,6	70,3	18	27,4	280	44,5	193	136,7	275	4 341,7	292
1.01.11	4 732,3	105,4	14	24,3	232	45,0	192	144,9	279	4 412,6	295
1.01.12	5 242,1	249,7	8	2,2	52	66,4	302	152,6	297	4 771,1	319
1.01.13	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
1.03.14	7 252,9	210,4	6	2,6	52	41,0	172	144,0	289	6 855,0	387
1.04.14	7 303,3	224,1	6	2,7	50	38,9	163	143,7	291	6 893,9	386
1.05.14	7 344,5	230,8	5	3,3	54	37,1	155	147,0	294	6 926,2	383
Reference data: own funds (capital) adequacy ratio as of 1.05.14, %	13,0	13,1		41,4		26,1		17,9		12,9	

<sup>1</sup> 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.

<sup>2</sup> Credit institutions going through insolvency prevention measures according to Federal Law No 175-FZ dated October 27, 2008 "On Additional Measures to Support the Financial System of the Russian Federation in the period up to December 31, 2014" as well as credit institutions on which the decision on insolvency prevention was taken in September-October 2008, before the said Federal Law came into effect.

Table 42

## Basel III capital Tiers and adequacy ratios

Basel III capital <sup>1</sup> structure	1.02.14		1.03.14		1.04.14		1.05.14	
	billion rubles	share in own funds (Basel III capital)	billion rubles	share in own funds (Basel III capital)	billion rubles	share in own funds (Basel III capital)	billion rubles	share in own funds (Basel III capital)
Own funds ( Basel III capital):	7 073,5	100,0	7 252,5	100,0	7 303,1	100,0	7 344,3	100,0
of which:								
1. Tier I capital	4 838,1	68,4	4 940,2	68,1	5 188,0	71,0	5 341,7	72,7
of which:								
1.1. Common Equity Tier 1	4 812,0	68,0	4 914,1	67,8	5 160,9	70,7	5 314,2	72,4
1.2. Additional Tier 1	26,0	0,4	26,1	0,4	27,1	0,4	27,5	0,4
2. Tier 2 Capital	2 235,4	31,6	2 312,3	31,9	2 115,0	29,0	2 002,6	27,3
<b>Basel III capital adequacy ratios<sup>2</sup></b>	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio)	12,9	1	13,1	0	13,2	2	13,0	1
Common equity Tier I ratio (N1.1)	8,8	1	8,9	0	9,3	1	9,4	1
Tier I capital ratio (N1.2)	8,8	2	9,0	0	9,4	3	9,5	1

<sup>1</sup> Basel III capital is calculated starting from 1.02.2014 on the basis of credit institutions'

<sup>2</sup> 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%.

Table 43

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

Indicators	1.01.12		1.01.13		1.01.14		1.04.14		1.05.14	
	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
<b>1. Factors of own funds (capital) increase</b>	<b>6 040,7</b>	<b>115,2</b>	<b>7 174,4</b>	<b>117,4</b>	<b>8 202,0</b>	<b>116,1</b>	<b>8 370,0</b>	<b>114,6</b>	<b>8 402,5</b>	<b>114,4</b>
1.1. Authorized capital	1 283,2	24,5	1 394,5	22,8	1 533,2	21,7	1 555,3	21,3	1 546,5	21,1
1.2. Issue income	1 127,2	21,5	1 240,1	20,3	1 347,5	19,1	1 368,1	18,7	1 369,6	18,6
1.3. Credit institutions' profit and funds	2 250,5	42,9	2 858,7	46,8	3 377,7	47,8	3 503,7	48,0	3 541,8	48,2
1.4. Subordinated loans	1 187,4	22,7	1 477,2	24,2	1 723,2	24,4	1 713,7	23,5	1 717,9	23,4
1.5. Increase in value of property due to revaluation	192,4	3,7	203,9	3,3	220,5	3,1	229,3	3,1	226,6	3,1
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
<b>2. Factors of own funds (capital) decrease</b>	<b>798,6</b>	<b>15,2</b>	<b>1 061,5</b>	<b>17,4</b>	<b>1 137,7</b>	<b>16,1</b>	<b>1 067,0</b>	<b>14,6</b>	<b>1 058,1</b>	<b>14,4</b>
2.1. Losses	91,3	1,7	105,6	1,7	114,6	1,6	175,8	2,4	160,2	2,2
2.2. Intangible assets	6,1	0,1	8,7	0,1	13,5	0,2	14,0	0,2	14,1	0,2
2.3. Treasury stocks (shares)	1,2	0,0	0,2	0,0	0,2	0,0	0,5	0,0	0,5	0,0
2.4. Sources of own funds (capital), created using improper assets	2,8	0,1	4,8	0,1	5,6	0,1	4,3	0,1	4,4	0,1
2.5. Subordinated loans granted to credit institutions	35,4	0,7	25,3	0,4	77,0	1,1	99,5	1,4	105,0	1,4
2.6. Investments in shares of dependent organizations and credit institutions	649,6	12,4	885,4	14,5	914,5	12,9	769,7	10,5	770,6	10,5
2.7. Other factors of which:	12,2	0,2	31,5	0,5	12,2	0,2	3,2	0,0	3,4	0,0
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	9,0	0,1	0,0	0,0	0,0	0,0
<b>Own funds (capital), total</b>	<b>5 242,1</b>	<b>100,0</b>	<b>6 112,9</b>	<b>100,0</b>	<b>7 064,3</b>	<b>100,0</b>	<b>7 303,1</b>	<b>100,0</b>	<b>7 344,3</b>	<b>100,0</b>

<sup>1</sup> 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 N1.0<sup>1</sup> (Basel III), bln rubles**

The value of credit risk on balance sheet assets <sup>2</sup>	1.01.12	1.01.13	1.01.14	1.04.14	1.05.14
1 <sup>st</sup> group of assets	0,0	0,0	0,0	0,0	0,0
2 <sup>nd</sup> group of assets	829,7	975,1	986,9	997,1	1 037,1
3 <sup>rd</sup> group of assets	146,7	210,6	326,5	287,1	383,6
4 <sup>th</sup> group of assets	23 482,4	23 897,1	28 182,0	28 985,1	29 466,1
5 <sup>th</sup> group of assets	0,6	7,4	6,9	11,6	12,0
The value of credit risk on balance sheet assets	24 459,4	25 090,2	29 502,1	30 280,8	30 898,8

Reference data:

	1.01.12	1.01.13	1.01.14	1.04.14	1.05.14
1 <sup>st</sup> group of assets without risk weighting	-	-	7 855,7	7 983,2	7 751,9

<sup>1</sup> Starting from 1.02.2014 - Basel III capital adequacy ratio N1.0. Before 1.02.2014 - N1 capital adequacy ratio.

<sup>2</sup> Assets recognized in balance sheet are taken into account

Own funds (capital)<sup>1</sup> adequacy ratio of the banking sector

		1.01.12	1.01.13	1.01.14	1.04.14	1.05.14
1	Banking sector own funds (capital), billion rubles	5 242,1	6 112,9	7 064,3	7 303,3	7 344,5
2	Risk-weighted assets, billion rubles	35 760,6	44 640,7	52 473,9	55 524,6	56 344,5
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	24 460,3	25 090,2	29 502,1	30 280,8	30 898,8
	- risk-weighted claims on counterparties related to a bank (code 8957.0 <sup>2</sup> , before 01.02.14 - code 8957 <sup>2</sup> ), billion rubles	1 367,5	1 781,6	2 087,6	1 990,6	1 982,4
	- the amount of mortgage loans and accrued (accumulated) interest claims (code 8807 <sup>2</sup> ), billion rubles	67,7	109,5	147,4	169,3	177,6
	- the value of credit risk on contingent credit liabilities, billion rubles	2 976,4	3 448,0	3 971,4	4 116,4	4 263,3
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles <sup>2</sup>	303,7	198,0	289,3	416,4	414,5
	- 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	3 558,1	4 449,5	4 536,6
	- market risk, billion rubles	2 377,7	2 646,9	3 101,5	3 176,6	2 987,8
	- credit claims of clearing participants (codes 8847 <sup>2</sup> )	-	-	13,4	25,9	32,7
	- higher-risk transactions, billion rubles	2 248,3	8 501,0	9 078,3	9 572,4	9 637,9
	- 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	-374,4	-333,4	-278,7
	- the value of credit risk on the part of unsecured consumer loans, extended after 1.07.2013 at higher interest rates <sup>3</sup>	-	-	1 082,1	1 424,9	1 464,9
	- 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	-	-	17,3	235,1	226,8
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	14,7	13,7	13,5	13,2	13,0

Calculated by form 0409135

<sup>1</sup> Starting from 1.02.14 – Basel III capital adequacy ratio N1.0; before – 1.02.14 N1 capital adequacy ratio

<sup>2</sup> 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".

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

Table 46

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

Own funds (capital) adequacy ratio	1.01.12		1.01.13		1.01.14		1.04.14		1.05.14	
	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% <sup>2</sup>	1	0,0	1	0,0	2	0,1	2	0,0	1	0,0
From 10% to 12%	107	34,3	142	19,7	112	18,8	157	39,3	141	38,2
From 12% to 14%	125	16,6	143	53,2	183	64,6	140	46,9	162	48,7
14% and more	744	49,1	663	27,0	612	16,6	587	13,7	574	13,0
Banking sector, total	978	100,0	956	100,0	923	100,0	900	100,0	894	100,0

<sup>1</sup>Starting from 1.02.14 – Basel III capital adequacy ratio N1.0; before 1.02.14 – N1 capital adequacy ratio

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

## Credit risk

Table 47

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

		1.01.12	1.01.13	1.01.14	1.04.14	1.05.14
Loans	Standard	53,4	58,5	57,4	57,6	58,2
	Substandard	29,4	26,0	28,5	28,2	27,9
	Doubtful	10,4	9,1	8,2	8,2	7,7
	Problem	2,7	2,5	2,2	2,4	2,4
	Loss	4,1	3,8	3,7	3,6	3,7
Loan loss provision (LLP)	Estimated LLP	9,1	8,3	7,7	7,8	7,7
	Estimated LLP adjusted for collateral	7,2	6,5	5,8	5,9	5,7
	LLP made	7,2	6,5	5,8	5,9	5,7
	LLP made as percent of estimated LLP	79,5	77,5	75,6	75,0	74,5
	LLP made as percent of estimated LLP adjusted for collateral	100,0	99,8	100,1	100,1	100,2
<b>Справочно:</b>						
Loans classified according to point 3.10 of the Bank of Russia's Regulation №254-P		14,7	13,8	16,2	16,0	15,8

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



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

	1.01.12		1.01.13		1.01.14		1.04.14		1.05.14	
	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %
1. Loans grouped into portfolios of homogeneous loans - total of which:	5 589,2	100,0	7 993,4	100,0	10 341,5	100,0	10 653,4	100,0	10 849,7	100,0
1.1. Loans to legal entities (except credit institutions)	474,2	8,5	644,2	8,1	805,2	7,8	837,9	7,9	851,0	7,8
1.2. Loans to individuals	5 115,1	91,5	7 349,0	91,9	9 536,0	92,2	9 815,4	92,1	9 998,4	92,2
1.3. Loans to credit institutions	0,0	0,0	0,1	0,0	0,3	0,0	0,1	0,0	0,3	0,0
2. Loans grouped into portfolios of homogeneous loans as a share of total loans	-	19,2	-	23,1	-	25,2	-	25,0	-	24,7
3. Ratio of loan loss provisions made on loans grouped into portfolios of homogeneous loans to loans grouped into portfolios of homogeneous loans	-	5,7	-	5,0	-	6,3	-	7,1	-	7,3
4. Claims grouped into portfolios of homogeneous claims - total of which:	38,6	100,0	59,0	100,0	62,2	100,0	64,5	100,0	64,8	100,0
4.1. Portfolios of homogeneous claims on legal entities	19,4	50,4	25,5	43,3	28,1	45,3	29,2	45,2	28,3	43,8
4.2. Portfolios of homogeneous claims on individuals	19,1	49,6	33,5	56,7	34,0	54,7	35,3	54,8	36,4	56,2
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	-	36,4	-	43,2	-	44,6

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

Homogeneous loans and claims on legal entities and provisions made as of 1.05.14<sup>1</sup>

	Loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims in % of corresponding loans and claims portfolios
	mln. rubles	in % of total loans and claims	mln. rubles	in % of total provision made	
1. Loans to legal entities (except credit institutions) grouped into portfolios of homogeneous loans - total	850 993,5	100,0	39 056,9	100,0	4,6
of which by quality categories					
1.1. Quality Category I	764,6	0,1	0,0	0,0	0,0
1.2. Quality Category II	796 947,6	93,6	7 842,0	20,1	1,0
1.3. Quality Category III	12 932,8	1,5	2 100,2	5,4	16,2
1.4. Quality Category IV	11 902,0	1,4	4 469,5	11,4	37,6
1.5. Quality Category V	28 446,5	3,3	24 645,1	63,1	86,6
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	329,3	100,0	0,0	100,0	0,0
of which by quality categories					
2.1. Quality Category I	329,2	100,0	0,0	0,0	0,0
2.2. Quality Category II	0,0	0,0	0,0	0,0	0,0
2.3. Quality Category III	0,1	0,0	0,0	100,0	10,2
2.4. Quality Category IV	0,0	0,0	0,0	0,0	0,0
2.5. Quality Category V	0,0	0,0	0,0	0,0	0,0
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	851 322,7		39 056,9		4,6
4. Homogeneous claims grouped into portfolios - total	28 345,6	100,0	11 375,0	100,0	40,1
of which by quality categories					
4.1. Quality Category I	10 692,6	37,7	0,0	0,0	0,0
4.2. Quality Category II	6 229,0	22,0	151,5	1,3	2,4
4.3. Quality Category III	178,9	0,6	30,4	0,3	17,0
4.4. Quality Category IV	46,9	0,2	14,4	0,1	30,8
4.5. Quality Category V	11 198,3	39,5	11 178,7	98,3	99,8
5. Claims for interest payments - total	6 516,5	100,0	1 850,2	100,0	28,4
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	2 243,3	34,4	1 759,1	95,1	78,4

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

Homogeneous loans and claims on individuals and provisions made as of 1.05.14<sup>1</sup>

	Loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims in % of corresponding loans and claims portfolios
	mln. rubles	in % of total loans and claims	mln. rubles	in % of total provision made	
1. Loans to individuals grouped into portfolios of homogeneous loans - total of which	9 998 418,2	100,0	748 534,8	100,0	7,5
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	767 771,3	7,7	19 612,7	2,6	2,6
1.1.2. residential real estate (mortgage) loans, total	2 215 514,8	22,2	37 393,0	5,0	1,7
1.1.3. car loans, total	897 794,3	9,0	48 118,4	6,4	5,4
1.1.4. other consumer loans, total	6 085 750,2	60,9	641 695,4	85,7	10,5
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 <sup>2</sup>	467 139,1	4,7	8 540,0	1,1	1,8
1.2.2. a portfolio of loans without overdue payments	8 318 176,6	83,2	116 758,0	15,6	1,4
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	318 736,8	3,2	19 113,4	2,6	6,0
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	187 280,9	1,9	49 322,3	6,6	26,3
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	173 351,9	1,7	96 821,8	12,9	55,9
1.2.6. a portfolio of loans with payments being overdue from 181 to 360 calendar days	219 107,3	2,2	174 693,9	23,3	79,7
1.2.7. a portfolio of loans with payments being overdue more than 360 calendar days	283 038,0	2,8	281 570,1	37,6	99,5
1.3. classified into the following loan quality categories:					
1.3.1. Quality category II	8 776 566,7	87,8	111 229,0	14,9	1,3
1.3.2. Quality category III	455 619,3	4,6	41 937,2	5,6	9,2
1.3.3. Quality category IV	158 978,1	1,6	67 300,0	9,0	42,3
1.3.4. Quality category V	607 254,2	6,1	528 068,6	70,5	87,0
2. Claims grouped into portfolios of homogeneous claims - total	36 407,8	6,0	17 510,7	3,3	48,1
of which by quality categories					
2.1. Quality category I	295,2	0,0	0,0	0,0	0,0
2.2. Quality category II	15 587,2	2,6	318,3	0,1	2,0
2.3. Quality category III	1745,5	0,3	254,3	0,0	14,6
2.4. Quality category IV	1760,7	0,3	832,1	0,2	47,3
2.5. Quality category V	17019,3	2,8	16105,9	3,1	94,6
3. Claims for interest payments - total	142 459,8	100,0	46 010,7	100,0	32,3
of which					
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	54 089,2	38,0	42 302,5	91,9	78,2

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

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

### Loan loss provisions by credit risk categories<sup>1</sup>

Loan quality category	Provisions made on loans of corresponding quality categories as a share of total, in %					Ratio of provisions made to loans of corresponding quality categories, in %				
	1.01.12	1.01.13	1.01.14	1.04.14	1.05.14	1.01.12	1.01.13	1.01.14	1.04.14	1.05.14
Substandard	8,3	8,9	9,6	10,0	9,9	2,1	2,2	2,0	2,1	2,0
Doubtful	22,9	21,1	20,5	20,3	18,9	15,9	14,9	14,5	14,5	14,1
Problem	16,3	16,3	15,2	16,4	16,2	44,3	41,8	39,9	39,7	38,1
Loss	52,4	53,6	54,4	53,0	54,6	91,5	90,1	86,1	85,6	83,9

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

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

Indicator	1.01.12	1.01.13	1.01.14	1.04.14	1.05.14
<b>Overdue claims on loans, deposits and other placements, billion rubles</b>	<b>1133,0</b>	<b>1257,4</b>	<b>1398,0</b>	<b>1525,9</b>	<b>1585,9</b>
Of which					
- among 20 largest-asset credit institutions, billion rubles	845,7	960,6	1052,0	1097,6	1179,6
Share of overdue claims in loans, deposits and other placements of the banking sector, percent	3,9	3,7	3,5	3,6	3,7
Overdue claims in rubles					
- billion rubles	994,1	1122,8	1257,9	1370,6	1438,0
- as percent of total loans, deposits and other placements in rubles	4,7	4,2	4,0	4,3	4,4
Overdue claims in foreign currency					
- billion rubles	138,9	134,6	140,1	155,4	148,0
- as percent of total loans, deposits and other placements in foreign currency	1,9	1,9	1,5	1,6	1,4
- dollar equivalent, billion \$	4,3	4,4	4,3	4,4	4,1
Overdue claims on loans and other placements with non-financial institutions	822,6	924,1	933,7	1003,0	1040,3
Share of overdue claims in total volume of loans and other placements with non-financial institutions	4,6	4,6	4,2	4,2	4,3
Overdue claims on loans and other funds provided to individuals	291,1	313,0	440,3	498,1	523,7
Share of overdue claims in total volume of loans and other placements with individuals	5,2	4,0	4,4	4,9	5,0

## 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	1.01.14	1.04.14	1.05.14	1.01.12	1.01.13	1.01.14	1.04.14	1.05.14
No overdue claims	134	118	96	83	81	1,9	1,7	1,8	2,0	2,0
Less than 5%	638	644	598	568	563	79,8	81,2	81,6	81,3	81,4
From 5 to 10%	110	103	126	138	141	13,4	12,3	9,4	9,5	9,4
From 10 to 15%	35	28	37	45	43	0,8	1,2	3,7	3,0	3,0
From 15 to 20%	10	9	10	11	9	3,4	0,1	3,3	4,0	3,9
From 20 to 60%	7	11	8	10	13	0,4	3,2	0,0	0,0	0,0
From 60 to 90%	2	0	1	1	0	0,0	0,0	0,0	0,0	0,0
90% and more	0	0	1	1	1	0,0	0,0	0,0	0,0	0,0
No loans, deposits and other placements	42	43	45	39	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	1.01.14	1.04.14	1.05.14
Large credit risks of the banking sector total, bln rubles	11 971,6	12 773,9	14 433,7	15 302,7	15 895,4
Share of large credit risks in the banking sector assets, %	28,8	25,8	25,1	25,8	26,4

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

	1.01.12	1.01.13	1.01.14	1.04.14	1.05.14
Volume of large loans, billion rubles	6 207,7	6 493,4	7 493,4	7 988,6	8 039,5
of which:					
Volume of secured loans , billion rubles	1 442,8	1 507,9	1 767,1	1 963,5	1 960,4
Volume of I quality category collateral, billion rubles	324,8	355,8	388,7	438,9	427,5
of which:					
collateral of quoted securities issued by legal entities, billion rubles	14,9	48,0	13,1	31,2	26,6
Volume of II quality category collateral, billion rubles	1 285,6	1 363,7	1 700,8	1 429,6	1 493,2
of which:					
collateral of securities, issued by legal entities, billion rubles	290,0	317,7	644,0	380,9	373,9
collateral of proprietary rights (claims), billion rubles	491,8	511,8	477,8	510,9	587,8

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



Table 56

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

(%)

	Self-financing ratio <sup>1</sup>						Current liquidity ratio <sup>2</sup>						Share of liabilities to credit institutions in total organisations' liabilities						Return on assets		
	1						2						3						4		
	2012		2013		1st quarter of 2014		2012		2013		1st quarter of 2014		2012		2013		1st quarter of 2014		1st quarter of 2012	1st quarter of 2013	1st quarter of 2014
	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep			
<b>Industry. total</b>	<b>65,6</b>	<b>63,9</b>	<b>44,9</b>	<b>41,6</b>	<b>41,0</b>	<b>40,6</b>	<b>183,4</b>	<b>152,4</b>	<b>120,1</b>	<b>120,2</b>	<b>126,0</b>	<b>128,7</b>	<b>32,1</b>	<b>30,5</b>	<b>43,1</b>	<b>41,4</b>	<b>43,5</b>	<b>43,4</b>	<b>2,9</b>	<b>1,0</b>	<b>0,5</b>
Agriculture, hunting and forestry	43,7	44,8	45,0	42,2	43,9	44,2	182,0	186,5	182,8	167,7	170,9	173,4	68,6	70,6	71,1	67,3	68,8	66,6	1,6	1,0	1,4
Industrial production (mining, manufacturing, production and distribution of energy, gas and water)	67,6	66,0	47,7	44,2	44,7	44,5	195,4	159,4	125,1	124,3	129,3	133,4	30,8	28,8	43,2	42,9	45,2	45,0	3,1	1,2	0,6
-mining	77,3	76,3	44,7	44,1	56,0	54,4	283,0	206,1	116,0	128,1	151,0	149,0	11,3	8,4	33,6	31,9	73,1	70,1	4,0	2,1	0,8
-manufacturing	43,0	39,5	38,9	34,0	35,2	33,7	131,7	125,8	123,6	121,6	125,5	131,4	48,0	46,5	46,0	46,5	46,7	45,6	2,1	0,9	0,1
-production and distribution of energy, gas and water	69,3	67,2	66,5	64,9	64,2	67,7	151,9	133,8	132,7	133,1	141,2	140,8	40,5	39,6	38,0	34,9	34,8	37,3	1,3	1,5	1,7
Construction	16,9	14,7	12,2	10,6	11,9	11,2	102,2	100,7	98,8	100,7	102,4	102,6	23,6	20,0	22,0	19,0	18,7	20,7	-0,5	0,1	-0,2
Wholesale and retail trade, car and household appliance repair	22,3	22,1	18,1	18,2	18,5	18,3	139,0	140,4	125,3	123,7	123,1	127,2	47,3	50,6	41,7	41,8	42,7	44,5	1,5	0,5	0,1
Transport and communication	42,1	38,9	39,8	37,7	38,4	33,3	114,8	87,4	76,0	95,5	115,9	113,6	41,2	46,7	54,2	44,0	45,9	47,2	2,4	-0,8	-0,6

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

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

<sup>2</sup> Without overdue receivables

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

## Market Risk

Table 57

**Structure of market risk of the banking sector**

Risk	1.01.12		1.01.13		1.01.14		1.04.14		1.05.14	
	as % of total credit institutions' capital <sup>1</sup>	share in market risk %	as % of total credit institutions' capital <sup>1</sup>	share in market risk %	as % of total credit institutions' capital <sup>1</sup>	share in market risk %	as % of total credit institutions' capital <sup>1</sup>	share in market risk %	as % of total credit institutions' capital <sup>1</sup>	share in market risk %
Market risk (MR), total	49,7	100,0	47,3	100,0	45,6	100,0	45,1	100,0	42,2	100,0
Of which										
- interest rate risk (IRR)	33,8	68,0	36,0	76,0	37,8	82,9	36,0	79,9	33,8	80,1
- equity position risk (EPR)	12,9	26,0	6,0	12,6	3,3	7,3	3,5	7,8	2,8	6,6
- foreign exchange risk (FER)	3,0	6,0	5,4	11,4	4,5	9,8	5,5	12,3	5,6	13,3
Reference data:										
Number of credit institutions <sup>1</sup>	621		613		655		645		642	
Share of credit institutions' assets <sup>1</sup> in total banking sector assets, %	92,3		92,5		97,5		97,7		97,7	

<sup>1</sup> Credit institutions that conduct operations on which market risk is calculated.

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

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

Table 58

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

	1.01.12	1.01.13	1.01.14	1.04.14	1.05.14
Share of assets in foreign currency in total assets, %	23,3	21,0	22,1	25,1	25,2
of which:					
- 20 largest-asset credit institutions	25,2	22,2	23,3	26,8	27,0
Share of liabilities in foreign currency in total liabilities, %	21,5	20,9	21,2	24,3	23,8
of which:					
- 20 largest-asset credit institutions	23,2	22,3	22,9	26,5	25,9
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total, b.p.	1,8	0,1	0,9	0,8	1,4
of which:					
- 20 largest-asset credit institutions	1,9	-0,1	0,5	0,3	1,1

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

	1.01.12	1.01.13	1.01.14	1.04.14	1.05.14
<b>Balance sheet positions</b>					
Claims, bln rubles	9 688,9	10 410,0	12 703,5	14 886,3	15 199,8
Liabilities, bln rubles	8 955,6	10 343,8	12 185,3	14 404,2	14 332,4
Net balance sheet position, bln rubles	733,4	66,2	518,2	482,1	867,4
Net balance sheet position to own funds (capital), % <sup>1</sup>	14,0	1,1	7,3	6,6	11,8
<b>Off-balance sheet positions<sup>2</sup></b>					
Claims, bln rubles	5 228,6	5 783,2	7 011,1	13 549,0	12 738,4
Liabilities, bln rubles	5 398,4	5 356,7	7 063,4	13 345,1	12 835,9
Net balance sheet position, bln rubles	-169,8	426,5	-52,3	203,9	-97,5
Net balance sheet position to own funds (capital), % <sup>1</sup>	-3,2	7,0	-0,7	2,8	-1,3

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

<sup>2</sup> Section D of the chart of accounts (the derivatives instruments)

## Compliance with open foreign exchange position (OFP) requirements

	2012 г.				2013 г.				2014 г.
	I	II	III	IV	I	II	III	IV	I
Number of credit institutions that exceeded the OFXP limits	6	5	2	3	3	3	0	6	6
Of which:									
- 20 largest-asset credit institutions	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	0,0	0,2	0,1	0,3	0,1	0,0	0,0	0,1	0,1
- On 20 largest-asset credit institutions	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		
<b>1. Credit institutions with net short OFXP</b>								
1.01.09	431	583,0	-611,5	13,6	-42,1	-28,5	1 047,2	-2,7
1.01.10	361	-72,9	50,3	7,5	-30,1	-22,6	1 131,1	-2,0
1.01.11	427	-1,3	-29,8	10,9	-42,1	-31,2	1 618,8	-1,9
1.01.12	340	112,7	-146,5	21,6	-55,4	-33,8	1 573,4	-2,1
1.01.13	373	3,7	-25,4	24,0	-45,7	-21,7	1 863,0	-1,2
1.04.13	324	45,3	-76,4	20,8	-51,9	-31,0	1 717,5	-1,8
1.07.13	395	182,7	-232,1	21,2	-70,7	-49,5	2 368,1	-2,1
1.10.13	327	187,4	-213,5	6,8	-32,8	-26,0	1 833,3	-1,4
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
1.03.14	366	24,2	-61,3	9,2	-46,3	-37,1	1 960,4	-1,9
1.04.14	257	4,4	-28,1	5,1	-28,8	-23,7	1 412,7	-1,7
1.05.14	314	-3,7	-25,8	6,8	-36,4	-29,6	1 508,3	-2,0
<b>2. Credit institutions with net long OFXP</b>								
1.01.09	564	391,5	-334,1	85,9	-28,5	57,3	2 690,2	2,1
1.01.10	596	300,0	-233,8	100,4	-34,2	66,2	3 518,6	1,9
1.01.11	500	99,3	-39,7	105,0	-45,3	59,7	3 039,8	2,0
1.01.12	560	211,6	-147,6	131,1	-67,1	64,0	3 454,4	1,9
1.01.13	515	-107,6	279,7	271,6	-99,5	172,1	4 198,2	4,1
1.04.13	568	-10,4	197,9	290,0	-102,5	187,5	4 480,4	4,2
1.07.13	500	217,9	-61,8	271,5	-115,4	156,1	4 026,4	3,9
1.10.13	554	1,6	179,7	301,3	-119,9	181,3	4 910,3	3,7
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
1.03.14	485	133,5	16,5	299,4	-149,4	150,0	5 122,8	2,9
1.04.14	586	277,4	-4,1	374,8	-101,5	273,3	5 882,1	4,6
1.05.14	525	365,5	-76,9	374,4	-85,8	288,5	5 790,6	5,0

## Open currency positions of the banking sector by currencies as of 1.05.14

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
<b>USD</b>					
short	323	-40,3	-1,8	56,4	-96,7
long	514	88,5	1,8	307,2	-218,7
<b>EUR</b>					
short	355	-41,5	-0,9	-168,7	127,2
long	476	54,5	2,0	46,2	8,2
<b>GBP</b>					
short	84	-10,5	-0,6	-18,0	7,5
long	291	9,6	0,2	14,2	-4,7

## Liquidity of Credit Institutions

Table 63

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

	1.01.12	1.01.13	1.01.14 <sup>3</sup>	1.04.14	1.05.14
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	28,5	28,5	39,5	46,9	48,0
Liabilities with maturity in excess of 1 year, as percent of total liabilities	24,1	23,0	24,7	30,4	32,5
A measure of using short-term liabilities to fund long-term liquid assets, percent <sup>2</sup>	-4,7	-2,7	23,9	36,4	34,6

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

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

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



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

Indicator, %	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.12	1.01.13	1.01.14 <sup>1</sup>	1.04.14	1.05.14	1.01.12	1.01.13	1.01.14 <sup>1</sup>	1.04.14	1.05.14
Less than 0	608	616	264	281	273	51,5	57,1	6,6	8,7	7,9
From 0 to 20	316	300	410	353	358	47,1	42,3	25,2	23,7	26,4
More than 20	54	40	248	262	260	1,4	0,6	68,2	67,6	65,7
Data not available	0	0	1	4	3	0,0	0,0	0,0	0,0	0,0
Total	978	956	923	900	894	100,0	100,0	100,0	100,0	100,0

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

**The relation of short-term assets and short-term liabilities<sup>1</sup> of the banking sector**

	1.01.12	1.01.13	1.01.14 <sup>2</sup>	1.04.14	1.05.14
Liquid assets with maturity up to 30 days, as percent of liquid assets	48,0	48,0	35,0	29,2	26,3
Liabilities with maturity up to 30 days, as percent of total liabilities	43,0	43,6	41,4	38,2	34,9
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	8,6	9,1	12,2

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

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

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

### Distribution of credit institutions classified by liquidity coverage deficit

Indicator, %	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.12	1.01.13	1.01.14 <sup>1</sup>	1.04.14	1.05.14	1.01.12	1.01.13	1.01.14 <sup>1</sup>	1.04.14	1.05.14
Less than 0	446	403	469	453	430	25,6	21,3	30,1	19,4	18,6
From 0 to 20	208	248	238	224	231	12,3	13,8	44,1	54,2	58,2
More than 20	324	305	215	219	230	62,1	64,9	25,9	26,4	23,2
Data not available	0	0	1	4	3	0,0	0,0	0,0	0,0	0,0
Total	978	956	923	900	894	100,0	100,0	100,0	100,0	100,0

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