

THE CENTRAL BANK OF THE RUSSIAN FEDERATION

BANKING SUPERVISION DEPARTMENT

REVIEW OF THE BANKING SECTOR OF THE RUSSIAN FEDERATION

(INTERNET-VERSION)

ANALYTICAL DATA

№ 146 December 2014

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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) ¹ 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 19,4	32456,3 48,6 56,5 9957,1 14,9 17,3 22,5
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	1 000,9 10,0
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 ² as % of income of the population	5 907,0 14,3 21,1 23,4	7 485,0 19,3 25,4 26,1	9 818,0 21,2 29,0 30,2	11 871,4 21,2 28,5 33,3	14 251,0 22,9 28,8 35,7	16957,5 25,4 29,5 38,4
6.	Funds raised from organisations (billion rubles) ³ as % of GDP as % of the banking sector liabilities ²	8 774,6 21,3 31,3	9 557,2 24,6 32,5	11 126,9 24,0 32,9	13 995,7 25,0 33,6	15 648,2 25,2 31,6	17787,0 26,6 31,0
Reference data							
Indicator (billion rubles)		1.01.09	1.01.10	1.01.11	1.01.12	1.01.13	1.01.14
Gross Domestic Product		41 276,8	38 807,2	46 308,5	55 967,2	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	10 047,5
Income of the population		25 244,0	28 697,5	32 498,3	35 648,7	39 903,7	44 165,6

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

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

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

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

Table 2

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

Date	Assets		Own funds (capital) ¹		Loans and other placements with non-financial organisations		Loans and other placements with individuals				Individual deposits		Funds raised from organisations	
	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	Total		Unsecured consumer loans ²		over a month	over 12 months before reporting date	over a month	over 12 months before reporting date
							over a month	over 12 months before reporting date	over a month	over 12 months before reporting date				
1.01.09	8,1	39,2	4,2	42,7	1,2	34,3	-0,9	35,2	-1,6	39,2	6,9	14,5	5,6	24,4
1.01.10	2,6	5,0	-0,5	21,2	-1,2	0,3	-0,3	-11,0	-0,6	-11,0	6,9	26,7	2,0	8,9
1.01.11	3,5	14,9	1,5	2,4	1,1	12,1	2,2	14,3	2,8	20,4	6,1	31,2	5,4	16,4
1.01.12	4,4	23,1	4,5	10,8	1,5	26,0	4,0	35,9	5,1	50,1	7,3	20,9	2,8	25,8
1.01.13	3,9	18,9	1,2	16,6	0,8	12,7	2,3	39,4	2,6	53,0	6,1	20,0	4,1	11,8
1.02.13	-2,2	17,7	0,3	16,3	-0,2	13,5	0,8	39,6	1,3	52,4	-1,3	20,9	-2,2	13,6
1.03.13	1,5	20,3	0,9	17,5	0,4	15,0	1,7	39,1	1,6	50,1	2,3	22,1	1,7	18,3
1.04.13	1,4	20,0	1,8	17,1	0,9	13,9	2,2	37,4	2,6	47,3	2,4	23,0	1,8	19,5
1.05.13	1,7	20,3	0,6	17,5	2,1	13,6	3,2	36,5	3,6	45,4	3,2	24,1	1,8	20,9
1.06.13	1,8	19,3	0,7	16,8	0,7	11,8	2,7	34,8	3,2	43,0	0,1	21,7	2,6	18,5
1.07.13	2,2	19,2	2,9	20,1	1,4	11,8	2,6	33,9	2,7	41,2	2,7	21,8	3,6	23,4
1.08.13	1,2	18,3	0,9	18,9	2,0	12,9	2,8	33,8	2,7	39,4	1,1	23,1	0,2	21,8
1.09.13	1,0	18,4	1,3	18,1	1,5	12,3	2,5	32,5	2,8	37,3	0,9	22,4	0,5	20,3
1.10.13	0,9	18,5	1,3	20,4	1,0	12,8	1,4	31,0	2,1	35,7	0,0	22,1	0,9	19,0
1.11.13	1,2	16,7	1,4	18,8	1,4	12,8	2,3	30,1	2,1	34,3	0,7	21,7	-0,2	15,1
1.12.13	2,3	18,0	1,2	15,4	1,6	14,3	1,6	29,1	1,3	32,6	1,2	21,0	1,8	17,8
1.01.14	2,1	16,0	1,3	15,6	-0,7	12,7	1,9	28,7	1,6	31,3	4,3	19,0	0,4	13,7
1.02.14	1,8	20,7	0,1	15,3	2,8	16,1	0,2	28,0	0,1	29,8	-1,6	18,6	5,0	22,0
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
1.06.14	1,6	18,6	0,8	16,0	0,2	17,5	1,0	22,6	1,5	22,3	-0,5	10,0	1,8	19,2
1.07.14	0,3	16,4	-0,5	12,2	-0,2	15,7	1,1	20,9	1,0	20,4	0,8	8,0	-2,2	12,5
1.08.14	1,2	16,4	1,3	12,6	2,2	16,0	1,7	19,7	1,3	18,7	1,4	8,3	0,8	13,1
1.09.14	0,5	15,9	0,9	12,2	1,4	15,9	1,3	18,2	1,1	16,8	0,9	8,3	1,3	14,1
1.10.14	2,6	17,9	1,3	12,2	2,3	17,3	1,3	18,0	0,8	15,3	0,2	8,5	4,0	17,6
1.11.14	4,5	21,8	1,4	12,3	3,8	20,1	1,0	16,6	0,1	13,0	2,2	10,1	5,4	24,1
Reference data:														
Increase from the beginning of the current year	16,6		9,6		19,1		12,6		9,7		4,3		21,5	
Increase over the same period of the previous year	11,1		12,8		11,7		24,3		27,5		12,7		11,2	

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

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

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

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

Institutional features of the banking sector

Table 4

Number of Russian credit institutions

Indicator	1.01.13	1.01.14	1.07.14	1.10.14	1.11.14
Credit institutions registered by the Bank of Russia and other authorities	1094	1071	1059	1056	1056
Operating credit institutions (credit institutions that have the right to conduct banking operations)	956	923	884	859	850
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)	1	0	1	0	1
Credit institutions with their banking licenses being revoked (cancelled)	137	148	174	197	205
Credit institutions licensed to conduct operations in foreign currency	648	623	593	572	567
Credit institutions holding general licences	270	270	263	262	259

Table 5

Operating credit institutions (CIs), by federal districts

Federal district	1.01.13		1.01.14		1.07.14		1.10.14		1.11.14	
	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	564	59,0	547	59,3	525	59,4	513	59,7	507	59,6
of which the City of Moscow and Moscow Region	506	52,9	498	54,0	476	53,8	466	54,2	460	54,1
North-Western	70	7,3	70	7,6	70	7,9	66	7,7	66	7,8
Southern	46	4,8	46	5,0	45	5,1	45	5,2	43	5,1
North-Caucasian	50	5,2	43	4,7	35	4,0	30	3,5	30	3,5
Volga	106	11,1	102	11,1	100	11,3	98	11,4	98	11,5
Ural	44	4,6	42	4,6	40	4,5	38	4,4	37	4,4
Siberian	53	5,5	51	5,5	47	5,3	45	5,2	45	5,3
Far Eastern	23	2,4	22	2,4	22	2,5	22	2,6	22	2,6
Crimea	-	-	-	-	0	0,0	2	0,2	2	0,2
Russian Federation	956	100,0	923	100,0	884	100,0	859	100,0	850	100,0

Table 6

Branches of credit institutions (CIs), by federal districts

Federal district	CIs of the district			Branches of CIs of the district			Branches of operating CIs from other districts in the given district			Share, %								
										Branches from other districts relative to the total of CIs of the district and their branches			CIs and branches of the district relative to the total of CIs and branches in Russia			Branches from other districts relative to the total number of branches in Russia		
	1.01.13	1.01.14	1.11.14	1.01.13	1.01.14	1.11.14	1.01.13	1.01.14	1.11.14	1.01.13	1.01.14	1.11.14	1.01.13	1.01.14	1.11.14	1.01.13	1.01.14	1.11.14
Central	564	547	507	102	75	66	356	322	293	53,5	51,8	51,1	20,2	21,2	21,9	15,2	16,1	16,6
of which the City of Moscow and Moscow Region ¹	506	498	460	90	63	59	127	124	114	21,3	22,1	22,0	18,0	19,2	19,8	5,4	6,2	6,4
North-Western	70	70	66	9	8	7	302	280	246	382,3	359,0	337,0	2,4	2,7	2,8	12,9	14,0	13,9
Southern	46	46	43	17	15	13	232	209	189	368,3	342,6	337,5	1,9	2,1	2,1	9,9	10,4	10,7
North-Caucasian	50	43	30	82	72	31	87	83	76	65,9	72,2	124,6	4,0	3,9	2,3	3,7	4,1	4,3
Volga	106	102	98	85	67	46	433	322	299	226,7	190,5	207,6	5,8	5,8	5,5	18,4	16,1	16,9
Ural	44	42	37	80	74	59	174	157	137	140,3	135,3	142,7	3,8	4,0	3,7	7,4	7,8	7,7
Siberian	53	51	45	21	21	20	248	204	177	335,1	283,3	272,3	2,2	2,5	2,5	10,6	10,2	10,0
Far Eastern	23	22	22	7	7	7	114	89	85	380,0	306,9	293,1	0,9	1,0	1,1	4,9	4,4	4,8
Crimea	-	-	2	-	-	0	-	-	18	-	-	900,0	-	-	0,1	-	-	1,0
Russian Federation	956	923	850	403	339	249	1946	1666	1520	143,2	132,0	138,3	41,1	43,1	42,0	82,8	83,1	85,9

¹ as one region

Table 7

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

Distribution of credit institutions ranged by assets (descending)	1.01.13		1.01.14		1.07.14		1.10.14		1.11.14	
	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total
First 5	24 894 916	50,3	30 235 131	52,7	33 010 159	53,8	34 266 357	53,5	35 775 484	53,4
From 6 to 20	9 660 925	19,5	10 905 104	19,0	11 787 795	19,2	12 661 067	19,8	13 560 624	20,3
From 21 to 50	5 745 193	11,6	6 383 544	11,1	6 815 288	11,1	7 121 860	11,1	7 356 660	11,0
From 51 to 200	6 399 522	12,9	6 982 880	12,2	7 121 152	11,6	7 381 869	11,5	7 644 221	11,4
From 201 to 500	2 246 789	4,5	2 376 786	4,1	2 193 740	3,6	2 206 301	3,4	2 224 837	3,3
From 501	562 302	1,1	539 625	0,9	457 074	0,7	435 054	0,7	420 531	0,6
Total	49 509 647	100,0	57 423 070	100,0	61 385 208	100,0	64 072 509	100,0	66 982 357	100,0

Table 8

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

Federal district	(%)				
	1.01.13	1.01.14	1.07.14	1.10.14	1.11.14
Central	56,4	58,8	59,6	59,1	58,9
of which the City of Moscow and Moscow Region	56,9	59,2	60,1	59,5	59,3
North-Western	66,2	67,3	70,3	72,0	72,7
Southern	68,7	68,6	66,8	67,6	68,3
North-Caucasian	52,8	46,9	55,7	60,2	61,4
Volga	46,5	46,9	48,1	49,3	49,8
Ural	68,8	69,8	69,3	70,6	70,7
Siberian	72,9	72,7	75,5	77,1	78,1
Far Eastern	82,9	85,1	86,2	85,9	86,2
Crimea	-	-	-	100	100,0
Russian Federation	50,3	52,7	53,8	53,5	53,4

Table 9

**Operating credit institutions ranged by assets (distribution and change
over the period 1.01.14 - 1.11.14)**

Groups of credit institutions ranged by assets as of 1.01.14		Number of credit institutions as of 1.01.14	Groups as of 1.11.14						Licences revoked (cancelled)	Reorganised credit institution
			1	2	3	4	5	6		
1	First 5	5	4	1						
2	From 6 to 20	15	1	12	2					
3	From 21 to 50	30		2	24	4				
4	From 51 to 200	150			4	129	8		8	1
5	From 201 to 500	300				15	258	7	20	
6	From 501	422				1	32	338	48	1
Became operating after 1.01.14						1	2	2		
Total over the period									76	2
Total as of 1.01.14¹		923								
Total as of 1.11.14¹		850	5	15	30	150	300	348		

- credit institutions that moved up to the higher group by assets

- credit institutions remaining in the same group

- credit institutions that moved down to a lower group

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

Table 10

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

	1.01.13	1.01.14	1.07.14	1.10.14	1.11.14
Credit institutions with foreign participation over 50%					
Assets	17,8	15,3	14,4	14,0	14,3
Own funds (capital) ¹	19,3	17,3	16,7	16,2	16,5
Correspondent accounts with non-resident banks	21,7	18,6	16,5	14,5	17,6
Loans and other placements with non-financial organisations	14,2	12,0	11,5	11,8	11,9
Loans and other placements with individuals	22,6	21,0	19,6	19,0	18,8
Loans, deposits and other placements with credit institutions	27,3	19,9	19,0	16,0	17,7
Individual deposits	13,5	12,5	12,0	11,8	12,0
Funds raised from organisations ²	18,6	15,6	14,3	13,8	13,9
Profit (loss) of the current year	19,6	15,2	11,8	10,5	10,8
Reference data:					
Number of credit institutions	117	122	117	113	113
of which 100% foreign-owned credit institutions					
Assets	9,8	9,0	8,4	8,3	8,7
Own funds (capital) ¹	11,4	11,1	10,5	10,5	10,8
Correspondent accounts with non-resident banks	15,2	12,8	12,5	11,4	12,9
Loans and other placements with non-financial organisations	7,5	7,2	7,1	7,8	8,0
Loans and other placements with individuals	11,1	10,8	10,2	10,2	10,2
Loans, deposits and other placements with credit institutions	20,0	16,4	15,2	12,5	14,0
Individual deposits	6,1	6,2	6,1	5,7	5,8
Funds raised from organisations ²	11,0	10,3	9,3	9,4	9,5
Profit (loss) of the current year	13,4	12,7	9,5	8,0	8,7
Reference data:					
Number of credit institutions	73	76	75	76	76

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

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

Table 11

Selected indicators of credit institutions going through insolvency prevention measures¹

	1.01.13		1.01.14		1.07.14		1.10.14		1.11.14	
	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	1943,6	3,9	2105,9	3,7	2626,4	4,3	2801,8	4,4	2894,7	4,3
Own funds (capital) ²	212,4	3,5	202,8	2,9	227,2	3,1	228,7	3,0	209,5	2,7
Loans and other placements with non-financial organisations	685,9	3,4	838,9	3,7	941,1	3,9	1030,2	4,0	1043,5	3,9
of which overdue claims	230,2	24,9	222,7	23,8	218,9	20,5	230,2	20,8	234,4	20,6
Loans and other placements with individuals	142,3	1,8	154,6	1,6	203,7	1,9	240,5	2,2	244,2	2,2
of which overdue claims	12,9	4,1	10,4	2,4	16,4	2,9	19,7	3,1	20,4	3,1
Individual deposits	298,7	2,1	312,5	1,8	435,4	2,6	492,6	2,8	491,9	2,8
Funds raised from organisations	778,2	5,0	794,7	4,5	908,2	4,7	1022,3	5,0	1033,1	4,8
Reference data:										
Number of credit institutions ¹	5	0,5	5	0,5	9	1,0	11	1,3	10	1,2

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

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

Activities of Credit Institutions Main Trends

Table 12

Structure of assets, by type of investment

(billion rubles)

Assets		1.01.13	1.01.14	1.07.14	1.10.14	1.11.14
1.	Money, precious metals and gemstones	1 554,0	1 608,7	1 447,9	1 468,0	1 592,8
1.1.	of which: money	1 423,5	1 523,1	1 387,3	1 397,7	1 507,3
2.	Accounts with the Bank of Russia and authorised agencies of other countries	2 159,9	2 264,9	2 007,2	2 160,0	1 892,4
3.	Correspondent accounts with credit institutions	1 483,3	1 496,5	1 848,8	1 490,7	1 956,5
3.1.	of which: Correspondent accounts with correspondent credit institutions	315,8	398,3	460,8	382,6	440,0
3.2.	Correspondent accounts with non-resident banks	1 167,5	1 098,2	1 388,0	1 108,1	1 516,5
4.	Securities acquired by credit institutions, total	7 034,9	7 822,3	7 891,1	8 382,0	8 645,9
	of which					
4.1.	Debt securities	5 265,1	6 162,9	6 216,3	6 410,2	6 633,8
4.2.	Shares	791,6	790,4	397,2	375,9	386,0
4.3.	Discounted promissory notes	398,8	274,1	227,5	223,9	212,8
4.4.	Shares in associates and subsidiaries ¹	579,4	594,9	1 050,1	1 372,1	1 413,3
5.	Other participation in authorised capital	333,4	353,9	446,6	441,6	442,7
6.	Derivatives with fair value being an asset	163,9	175,8	316,4	615,5	989,7
7.	Loans, total	33 993,1	40 535,3	43 954,6	45 926,1	47 648,3
	of which:					
7.1.	Loans, deposits and other placements	33 960,1	40 417,7	43 816,4	45 735,1	47 430,0
	of which overdue claims	1 257,4	1 398,0	1 655,9	1 782,0	1 821,9
	of which:					
7.1.1.	Loans and other placements with non-financial organisations	19 971,4	22 499,2	24 338,2	25 806,2	26 797,4
	of which overdue claims	924,1	933,7	1 069,0	1 105,7	1 137,0
7.1.2.	Loans and other placements with individuals	7 737,1	9 957,1	10 639,2	11 096,4	11 208,0
	of which overdue claims	313,0	440,3	565,2	630,4	647,9
7.1.3.	Loans, deposits and other placements with credit institutions	4 230,4	5 130,6	5 815,8	5 646,5	5 879,4
	of which overdue claims	5,2	11,3	9,9	32,4	23,4
8.	Fixed assets (tangible and intangible), other real estate and inventories	1 090,5	1 147,5	1 181,9	1 190,4	1 189,3
8.1.	of which real estate, temporarily out of use in operating activities	96,7	64,8	74,1	75,6	73,5
9.	Allocation of profit	210,2	192,2	77,4	144,0	147,9
9.1.	of which income tax	204,4	188,6	77,3	132,6	136,2
10.	Other assets, total	1 486,3	1 826,0	2 213,3	2 254,2	2 476,8
	of which:					
10.1.	Float	647,8	790,5	1 046,5	1 010,3	1 151,8
10.2.	Receivables	210,0	312,2	290,9	304,6	320,3
10.3.	Deferred expenses	121,5	123,4	122,9	127,1	129,2
Banking sector assets		49 509,6	57 423,1	61 385,2	64 072,5	66 982,4

¹Before 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 recordered 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 liabilities¹, by source of funds

(billion rubles)

Liabilities ¹		1.01.13	1.01.14	1.07.14	1.10.14	1.11.14
1.	Funds and profit of credit institutions	5 911,0	6 629,2	6 727,8	7 145,6	7 189,9
	Of which:					
1.1.	Funds of credit institutions	3 049,7	3 261,0	3 264,1	3 469,3	3 462,6
1.2.	Profit (losses), including financial result of the previous year	2 861,3	3 368,3	3 390,6	3 587,8	3 633,9
	Of which:					
1.2.1.	Profit (losses) of the current year	1 011,9	993,6	451,4	685,2	732,0
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	2 690,9	4 439,1	5 368,5	5 643,6	6 157,3
3.	Accounts of credit institutions	462,8	584,1	651,0	551,7	611,1
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	289,6	365,8	421,3	337,4	389,3
3.2.	Correspondent accounts of non-resident credit institutions	145,5	123,0	118,3	131,4	138,1
4.	Loans, deposits and other funds raised from other credit institutions	4 738,4	4 806,0	5 339,0	5 307,7	5 434,1
5.	Clients' funds ²	30 120,0	34 930,9	36 400,4	38 009,1	39 512,1
	Of which:					
5.1.	Budgetary funds in settlement accounts	38,5	41,9	67,5	68,9	69,4
5.2.	Government and other extra-budgetary funds in settlement accounts	1,6	0,2	0,2	0,4	0,4
5.3.	Funds of legal entities in settlement and other accounts	5 706,6	6 516,1	6 805,4	6 573,8	6 340,7
5.4.	Clients' float	296,4	400,3	503,5	487,0	514,4
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	9 619,5	10 838,3	11 975,7	13 422,3	14 734,9
5.6.	Individual deposits	14 251,0	16 957,5	16 883,2	17 297,5	17 685,4
5.7.	Clients' funds in factoring and forfeiting operations	37,2	43,8	33,6	29,2	26,6
6.	Bonds	1 037,4	1 213,1	1 203,8	1 220,2	1 223,9
7.	Promissory notes and bank acceptances	1 149,3	1 004,3	863,1	871,8	857,9
8.	Derivatives with fair value being a liability	135,3	134,7	225,7	526,2	853,1
9.	Other liabilities ¹ , total	3 264,7	3 681,7	4 605,9	4 796,6	5 143,0
	Of which:					
9.1.	Provisions	2 441,3	2 851,9	3 250,4	3 500,9	3 656,1
9.2.	Float	395,3	309,0	719,4	601,5	782,4
9.3.	Payables	72,3	95,7	118,8	115,4	116,5
9.4.	Deferred income	10,2	8,1	7,1	6,5	6,9
9.5.	Interest payable	345,5	417,0	454,8	517,3	523,6
	Of which:					
9.5.1.	Overdue interest	0,0	0,0	0,0	0,0	0,0
Banking sector liabilities¹		49 509,6	57 423,1	61 385,2	64 072,5	66 982,4

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

² Including certificates of deposit and savings certificates.

Table 14

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

Assets		1.01.13	1.01.14	1.07.14	1.10.14	1.11.14
1.	Money, precious metals and gemstones	3,1	2,8	2,4	2,3	2,4
1.1.	of which: money	2,9	2,7	2,3	2,2	2,3
2.	Accounts with the Bank of Russia and authorised agencies of other countries	4,4	3,9	3,3	3,4	2,8
3.	Correspondent accounts with credit institutions	3,0	2,6	3,0	2,3	2,9
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	0,6	0,7	0,8	0,6	0,7
3.2.	Correspondent accounts with non-resident banks	2,4	1,9	2,3	1,7	2,3
4.	Securities acquired by credit institutions, total	14,2	13,6	12,9	13,1	12,9
	of which					
4.1.	Debt securities	10,6	10,7	10,1	10,0	9,9
4.2.	Shares	1,6	1,4	0,6	0,6	0,6
4.3.	Discounted promissory notes	0,8	0,5	0,4	0,3	0,3
4.4.	Shares in associates and subsidiaries	1,2	1,0	1,7	2,1	2,1
5.	Other participation in authorised capital	0,7	0,6	0,7	0,7	0,7
6.	Derivatives with fair value being an asset	0,3	0,3	0,5	1,0	1,5
7.	Loans, total	68,7	70,6	71,6	71,7	71,1
	of which:					
7.1.	Loans, deposits and other placements	68,6	70,4	71,4	71,4	70,8
	of which overdue claims	2,5	2,4	2,7	2,8	2,7
	of which:					
7.1.1.	Loans and other placements with non-financial organisations	40,3	39,2	39,6	40,3	40,0
	of which overdue claims	1,9	1,6	1,7	1,7	1,7
7.1.2.	Loans and other placements with individuals	15,6	17,3	17,3	17,3	16,7
	of which overdue claims	0,6	0,8	0,9	1,0	1,0
7.1.3.	Loans, deposits and other placements with credit institutions	8,5	8,9	9,5	8,8	8,8
	of which overdue claims	0,0	0,0	0,0	0,1	0,0
8.	Fixed assets (tangible and intangible), other real estate and inventories	2,2	2,0	1,9	1,9	1,8
8.1	of which real estate, temporarily out of use in operating activities	0,2	0,1	0,1	0,1	0,1
9.	Allocation of profit	0,4	0,3	0,1	0,2	0,2
9.1.	of which income tax	0,4	0,3	0,1	0,2	0,2
10.	Other assets, total	3,0	3,2	3,6	3,5	3,7
	of which:					
10.1.	Float	1,3	1,4	1,7	1,6	1,7
10.2.	Receivables	0,4	0,5	0,5	0,5	0,5
10.3.	Deferred expenses	0,2	0,2	0,2	0,2	0,2
Banking sector assets		100,0	100,0	100,0	100,0	100,0

Table 15

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

Liabilities ¹		1.01.13	1.01.14	1.07.14	1.10.14	1.11.14
1.	Funds and profit of credit institutions	11,9	11,5	11,0	11,2	10,7
	Of which:					
1.1.	Funds of credit institutions	6,2	5,7	5,3	5,4	5,2
1.2.	Profit (losses), including financial result of the previous year	5,8	5,9	5,5	5,6	5,4
	Of which:					
1.2.1.	Profit (losses) of the current year	2,0	1,7	0,7	1,1	1,1
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	5,4	7,7	8,7	8,8	9,2
3.	Accounts of credit institutions	0,9	1,0	1,1	0,9	0,9
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	0,6	0,6	0,7	0,5	0,6
3.2.	Correspondent accounts of non-resident credit institutions	0,3	0,2	0,2	0,2	0,2
4.	Loans, deposits and other funds raised from other credit institutions	9,6	8,4	8,7	8,3	8,1
5.	Clients' funds ²	60,8	60,8	59,3	59,3	59,0
	Of which:					
5.1.	Budgetary funds in settlement accounts	0,1	0,1	0,1	0,1	0,1
5.2.	Government and other extra-budgetary funds in settlement accounts	0,0	0,0	0,0	0,0	0,0
5.3.	Funds of legal entities in settlement and other accounts	11,5	11,3	11,1	10,3	9,5
5.4.	Clients' float	0,6	0,7	0,8	0,8	0,8
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	19,4	18,9	19,5	20,9	22,0
5.6.	Individual deposits	28,8	29,5	27,5	27,0	26,4
5.7.	Clients' funds in factoring and forfeiting operations	0,1	0,1	0,1	0,0	0,0
6.	Bonds	2,1	2,1	2,0	1,9	1,8
7.	Promissory notes and bank acceptances	2,3	1,7	1,4	1,4	1,3
8.	Derivatives with fair value being a liability	0,3	0,2	0,4	0,8	1,3
9.	Other liabilities ¹ , total	6,6	6,4	7,5	7,5	7,7
	Of which:					
9.1.	Provisions	4,9	5,0	5,3	5,5	5,5
9.2.	Float	0,8	0,5	1,2	0,9	1,2
9.3.	Payables	0,1	0,2	0,2	0,2	0,2
9.4.	Deferred income	0,0	0,0	0,0	0,0	0,0
9.5.	Interest payable	0,7	0,7	0,7	0,8	0,8
	Of which:					
9.5.1	Overdue interest	0,0	0,0	0,0	0,0	0,0
Banking sector liabilities¹		100,0	100,0	100,0	100,0	100,0

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

² Including certificates of deposit and savings certificates.

Table 16

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

	Rubles					Foreign Currency					Total				
	1.01.13	1.01.14	1.07.14	1.10.14	1.11.14	1.01.13	1.01.14	1.07.14	1.10.14	1.11.14	1.01.13	1.01.14	1.07.14	1.10.14	1.11.14
1. Loans, deposits and other placements, total	26757,1	31300,2	34143,8	35175,4	35690,0	7203,0	9117,6	9672,7	10559,7	11740,0	33960,1	40417,7	43816,4	45735,1	47430,0
Of which															
- overdue claims	1122,8	1257,9	1513,8	1601,2	1622,2	134,6	140,1	142,0	180,9	199,7	1257,4	1398,0	1655,9	1782,0	1821,9
1.1 Loans and other placements with non-financial resident organisations	15097,0	16542,7	17718,4	18235,2	18498,3	2988,9	3792,8	3843,7	4602,4	5023,5	18086,0	20335,5	21562,0	22837,6	23521,8
Of which															
- overdue claims	805,4	812,0	904,0	923,8	934,8	58,0	58,3	61,5	71,0	85,8	863,4	870,2	965,5	994,7	1020,6
of which:															
1.1.1. Loans and other placements with individual entrepreneurs	568,4	666,9	692,7	682,5	677,3	5,3	5,5	5,9	6,6	7,2	573,7	672,4	698,7	689,1	684,5
Of which															
- overdue claims	24,9	33,2	43,8	49,9	52,9	0,4	0,3	0,3	0,3	0,3	25,2	33,5	44,1	50,2	53,2
1.2 Loans and other placements with non-resident legal entities (except banks)	509,6	565,7	787,2	806,6	832,8	1375,9	1598,0	1989,0	2162,0	2442,8	1885,4	2163,7	2776,2	2968,6	3275,6
Of which															
- overdue claims	21,9	20,8	61,3	61,9	62,5	38,9	42,7	42,2	49,0	53,9	60,8	63,5	103,4	111,0	116,4
1.3 Loans, deposits and other placements with financial sector	2306,7	2591,8	3329,2	3484,7	3594,9	654,9	676,7	712,1	791,4	841,0	2961,6	3268,5	4041,3	4276,1	4435,9
Of which															
- overdue claims	18,5	18,1	17,4	19,9	19,9	1,6	0,4	0,9	1,1	0,8	20,1	18,5	18,3	21,0	20,6
of which:															
1.3.1 Resident credit institutions	1478,1	1508,3	2208,9	2345,4	2452,3	537,6	581,4	568,2	620,7	655,5	2015,6	2089,7	2777,1	2966,1	3107,9
Of which															
- overdue claims	4,8	5,8	6,0	7,0	6,9	0,2	0,0	0,5	0,6	0,2	5,0	5,8	6,5	7,5	7,1
1.3.2 Resident financial institutions of different forms of ownership	828,6	1083,5	1120,2	1139,3	1142,6	117,4	95,3	143,9	170,7	185,4	945,9	1178,8	1264,2	1310,0	1328,0
Of which															
- overdue claims	13,6	12,3	11,4	12,9	13,0	1,4	0,3	0,4	0,6	0,6	15,0	12,7	11,7	13,5	13,6
1.4 Loans, deposits and other placements with non-resident banks	451,4	416,6	410,0	346,3	341,7	1763,4	2624,4	2628,7	2334,1	2429,8	2214,8	3041,0	3038,7	2680,4	2771,5
Of which															
- overdue claims	0,0	0,0	0,0	3,1	0,2	0,2	5,4	3,4	21,7	16,2	0,2	5,4	3,4	24,8	16,4
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	530,2	816,0	796,1	776,0	759,4	0,0	0,0	0,0	0,0	0,0	530,2	816,0	796,1	776,0	759,4
Of which															
- overdue claims	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
1.6 Loans and other placements with resident individuals	7484,4	9708,8	10409,2	10841,5	10935,3	237,6	227,0	206,1	228,5	246,0	7721,9	9935,8	10615,3	11070,0	11181,4
Of which															
- overdue claims	276,9	406,8	531,0	592,3	604,7	35,6	32,7	33,3	37,1	42,1	312,5	439,5	564,2	629,4	646,8
1.7 Loans and other placements with non-resident individuals	8,3	11,1	13,8	14,7	14,5	6,8	10,2	10,1	11,7	12,1	15,1	21,3	23,8	26,4	26,6
Of which															
- overdue claims	0,1	0,2	0,2	0,2	0,2	0,4	0,6	0,8	0,8	0,9	0,5	0,8	1,0	1,0	1,1
Reference data:															
Provisions on loans, deposits and other placements	2095,7	2417,3	2771,5	2969,8	3108,5	0,0	0,0	0,0	0,0	0,0	2095,7	2417,3	2771,5	2969,8	3108,5
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	58,7	80,6	131,6	146,3	147,6	4,6	6,6	6,3	14,1	13,0	63,4	87,1	137,9	160,4	160,6
Credit institutions' portfolio of promissory notes of residents	308,2	221,8	202,5	208,3	195,0	88,6	50,1	22,9	13,1	15,0	396,8	271,9	225,4	221,5	210,0
Credit institutions' portfolio of promissory notes of non-residents	0,0	0,0	0,0	0,0	0,0	2,0	2,2	2,1	2,5	2,7	2,0	2,2	2,1	2,5	2,7

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

	1.01.13	1.01.14	1.07.14	1.10.14	1.11.14
1. Loans, deposits and other placements, total	100,0	100,0	100,0	100,0	100,0
	68,6	70,4	71,4	71,4	70,8
Of which:					
- overdue claims	3,7	3,5	3,8	3,9	3,8
	2,5	2,4	2,7	2,8	2,7
1.1 Loans and other placements with non-financial resident organisations	53,3	50,3	49,2	49,9	49,6
	36,5	35,4	35,1	35,6	35,1
Of which:					
- overdue claims	2,5	2,2	2,2	2,2	2,2
	1,7	1,5	1,6	1,6	1,5
of which:					
1.1.1. Loans and other placements with individual entrepreneurs	1,7	1,7	1,6	1,5	1,4
	1,2	1,2	1,1	1,1	1,0
Of which:					
- overdue claims	0,1	0,1	0,1	0,1	0,1
	0,1	0,1	0,1	0,1	0,1
1.2 Loans and other placements with non-resident legal entities (except banks)	5,6	5,4	6,3	6,5	6,9
	3,8	3,8	4,5	4,6	4,9
Of which:					
- overdue claims	0,2	0,2	0,2	0,2	0,2
	0,1	0,1	0,2	0,2	0,2
1.3 Loans, deposits and other placements with financial sector	8,7	8,1	9,2	9,3	9,4
	6,0	5,7	6,6	6,7	6,6
Of which:					
- overdue claims	0,1	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
of which:					
1.3.1 Resident credit institutions	5,9	5,2	6,3	6,5	6,6
	4,1	3,6	4,5	4,6	4,6
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	2,8	2,9	2,9	2,9	2,8
	1,9	2,1	2,1	2,0	2,0
Of which					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
1.4 Loans, deposits and other placements with non-resident banks	6,5	7,5	6,9	5,9	5,8
	4,5	5,3	5,0	4,2	4,1
Of which:					
- overdue claims	0,0	0,0	0,0	0,1	0,0
	0,0	0,0	0,0	0,0	0,0
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	1,6	2,0	1,8	1,7	1,6
	1,1	1,4	1,3	1,2	1,1
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
1.6 Loans and other placements with resident individuals	22,7	24,6	24,2	24,2	23,6
	15,6	17,3	17,3	17,3	16,7
Of which:					
- overdue claims	0,9	1,1	1,3	1,4	1,4
	0,6	0,8	0,9	1,0	1,0
1.7 Loans and other placements with non-resident individuals	0,0	0,1	0,1	0,1	0,1
	0,0	0,0	0,0	0,0	0,0
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
Reference data:					
Provision on loans, deposits and other placements	6,2	6,0	6,3	6,5	6,6
	4,2	4,2	4,5	4,6	4,6
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	0,2	0,2	0,3	0,4	0,3
	0,1	0,2	0,2	0,3	0,2
Credit institutions' portfolio of promissory notes of residents	1,2	0,7	0,5	0,5	0,4
	0,8	0,5	0,4	0,3	0,3
Credit institutions' portfolio of promissory notes of non-residents	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0

Table 18

The structure of credit institutions' security portfolio¹

	1.01.13		1.01.14		1.07.14		1.10.14		1.11.14	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total
Securities, total	6 636,1	100,0	7 548,2	100,0	7 663,6	100,0	8 158,1	100,0	8 433,2	100,0
- in rubles	5 451,0	82,1	6 031,2	79,9	5 888,2	76,8	5 966,6	73,1	6 020,6	71,4
- in foreign currency	1 185,1	17,9	1 517,0	20,1	1 775,3	23,2	2 191,5	26,9	2 412,5	28,6
Of which:										
Securities at fair value through profit or loss	1 782,6	26,9	2 214,2	29,3	1 960,2	25,6	1 972,0	24,2	2 027,5	24,0
- in rubles	1 640,3	24,7	1 897,5	25,1	1 584,2	20,7	1 458,4	17,9	1 489,4	17,7
- in foreign currency	142,3	2,1	316,6	4,2	376,0	4,9	513,6	6,3	538,0	6,4
Securities available for sale	3 464,7	52,2	3 856,4	51,1	3 588,3	46,8	3 655,1	44,8	3 784,2	44,9
- in rubles	2 723,6	41,0	3 024,5	40,1	2 679,1	35,0	2 603,2	31,9	2 608,1	30,9
- in foreign currency	741,1	11,2	831,9	11,0	909,2	11,9	1 051,9	12,9	1 176,2	13,9
Securities held-to-maturity	800,9	12,1	876,4	11,6	1 059,2	13,8	1 153,8	14,1	1 202,9	14,3
- in rubles	769,5	11,6	800,0	10,6	882,3	11,5	885,0	10,8	899,2	10,7
- in foreign currency	31,4	0,5	76,4	1,0	176,8	2,3	268,8	3,3	303,7	3,6
Shares in associates and subsidiaries ²	579,4	8,7	594,9	7,9	1 050,1	13,7	1 372,1	16,8	1 413,3	16,8
- in rubles	310,0	4,7	304,0	4,0	737,7	9,6	1 015,8	12,5	1 019,8	12,1
- in foreign currency	269,3	4,1	290,9	3,9	312,4	4,1	356,2	4,4	393,5	4,7
Reference data:										
Revaluation of securities	31,4		-37,1		-71,5		-175,2		-213,3	
Provisions for losses on securities available for sale	27,2		49,3		12,7		12,6		17,4	
Provisions for losses on securities held-to-maturity	1,1		3,3		2,9		2,9		3,3	
Provisions for losses on portfolio of shares in associates and subsidiaries	8,4		5,3		73,8		76,8		77,9	

¹ Excluding promissory notes.

² 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

	1.01.13		1.01.14		1.07.14		1.10.14		1.11.14	
	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	5 265,1	100,0	6 162,9	100,0	6 216,3	100,0	6 410,2	100,0	6 633,8	100,0
- in rubles	4 434,5	84,2	5 059,3	82,1	4 894,3	78,7	4 733,8	73,8	4 781,8	72,1
- in foreign currency	830,6	15,8	1 103,5	17,9	1 322,1	21,3	1 676,4	26,2	1 852,1	27,9
of which: revaluation	50,6	1,0	-19,5	-0,3	-62,9	-1,0	-158,4	-2,5	-201,0	-3,0
Debt securities at book value held (without revaluation)	5 214,5	100,0	6 182,4	100,0	6 279,2	100,0	6 568,6	100,0	6 834,9	100,0
of which:										
debt securities of the Russian Federation	945,1	18,1	814,1	13,2	1 151,9	18,3	1 137,3	17,3	1 206,2	17,6
- in rubles	750,4	14,4	677,5	11,0	974,4	15,5	826,7	12,6	877,0	12,8
- in foreign currency	194,7	3,7	136,6	2,2	177,6	2,8	310,6	4,7	329,2	4,8
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	98,1	1,9	131,8	2,1	151,5	2,4	143,1	2,2	132,6	1,9
- in rubles	98,1	1,9	131,8	2,1	151,5	2,4	143,1	2,2	132,5	1,9
- in foreign currency	0,0	0,0	0,0	0,0	0,0	0,0	0,1	0,0	0,1	0,0
debt securities of resident credit institutions	492,9	9,5	410,3	6,6	422,5	6,7	517,8	7,9	471,8	6,9
- in rubles	487,4	9,3	400,1	6,5	401,2	6,4	490,8	7,5	443,5	6,5
- in foreign currency	5,5	0,1	10,2	0,2	21,4	0,3	27,0	0,4	28,3	0,4
other debt securities of residents	863,8	16,6	687,8	11,1	850,6	13,5	856,6	13,0	714,2	10,4
- in rubles	863,4	16,6	687,5	11,1	850,3	13,5	854,3	13,0	711,7	10,4
- in foreign currency	0,4	0,0	0,4	0,0	0,3	0,0	2,3	0,0	2,6	0,0
debt securities of other countries	19,6	0,4	17,6	0,3	24,1	0,4	32,8	0,5	64,8	0,9
- 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	19,6	0,4	17,6	0,3	24,1	0,4	32,8	0,5	64,8	0,9
debt securities of non-resident banks	218,4	4,2	97,4	1,6	100,2	1,6	112,5	1,7	121,0	1,8
- in rubles	42,4	0,8	39,7	0,6	38,3	0,6	37,9	0,6	36,3	0,5
- in foreign currency	176,0	3,4	57,6	0,9	61,8	1,0	74,6	1,1	84,7	1,2
other debt securities of non-residents	553,4	10,6	768,2	12,4	774,3	12,3	902,6	13,7	934,8	13,7
- in rubles	221,4	4,2	218,4	3,5	232,9	3,7	205,1	3,1	192,3	2,8
- in foreign currency	331,9	6,4	549,8	8,9	541,4	8,6	697,5	10,6	742,6	10,9
debt securities delivered without derecognition in the balance sheet	2 014,9	38,6	3 248,9	52,6	2 798,2	44,6	2 860,8	43,6	3 184,2	46,6
- in rubles	1 913,4	36,7	2 918,7	47,2	2 303,7	36,7	2 330,2	35,5	2 585,3	37,8
- in foreign currency	101,5	1,9	330,2	5,3	494,5	7,9	530,6	8,1	598,9	8,8
overdue debt securities	8,4	0,2	6,3	0,1	5,9	0,1	5,1	0,1	5,2	0,1
- in rubles	7,5	0,1	5,2	0,1	5,0	0,1	4,1	0,1	4,1	0,1
- in foreign currency	1,0	0,0	1,1	0,0	0,9	0,0	1,0	0,0	1,1	0,0
Reference data:										
Provisions for losses on debt securities	15,5		14,9		12,2		11,3		12,0	

Table 20

Structure of credit institutions' portfolio of shares¹

	1.01.13		1.01.14		1.07.14		1.10.14		1.11.14	
	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	791,6	100,0	790,4	100,0	397,2	100,0	375,9	100,0	386,0	100,0
- in rubles	706,4	89,2	667,9	84,5	256,3	64,5	217,0	57,7	219,0	56,7
- in foreign currency	85,2	10,8	122,5	15,5	140,8	35,5	158,9	42,3	166,9	43,3
of which: revaluation	-19,1	-2,4	-17,5	-2,2	-8,6	-2,2	-16,8	-4,5	-12,2	-3,2
Shares held at book value (without revaluation)	810,8	100,0	807,9	100,0	405,8	100,0	392,7	100,0	398,2	100,0
of which shares of:										
resident credit institutions	8,5	1,0	5,1	0,6	3,9	1,0	3,9	1,0	6,4	1,6
- in rubles	8,4	1,0	5,1	0,6	3,9	1,0	3,9	1,0	6,4	1,6
- in foreign currency	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
other residents	646,1	79,7	591,7	73,2	160,1	39,4	151,9	38,7	131,5	33,0
- in rubles	644,2	79,5	588,8	72,9	156,7	38,6	148,9	37,9	128,1	32,2
- in foreign currency	1,9	0,2	2,8	0,3	3,3	0,8	3,1	0,8	3,4	0,8
non-resident credit institutions	8,5	1,0	8,7	1,1	2,0	0,5	3,1	0,8	2,7	0,7
- 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	8,5	1,0	8,7	1,1	2,0	0,5	3,1	0,8	2,7	0,7
other non-residents	73,8	9,1	85,8	10,6	51,4	12,7	76,2	19,4	63,6	16,0
- in rubles	8,4	1,0	8,7	1,1	0,0	0,0	0,0	0,0	0,0	0,0
- in foreign currency	65,4	8,1	77,1	9,5	51,4	12,7	76,2	19,4	63,6	16,0
shares delivered without derecognition in the balance sheet	74,0	9,1	116,6	14,4	114,8	28,3	87,7	22,3	111,5	28,0
- in rubles	64,6	8,0	82,8	10,2	59,8	14,7	42,0	10,7	53,2	13,4
- in foreign currency	9,4	1,2	33,8	4,2	55,0	13,6	45,7	11,6	58,3	14,6
Shares valued at cost ²	-	-	-	-	73,6	18,1	69,8	17,8	82,6	20,7
- in rubles	-	-	-	-	44,5	11,0	39,0	9,9	43,5	10,9
- in foreign currency	-	-	-	-	29,1	7,2	30,8	7,8	39,1	9,8
Reference data:										
Provisions for losses on shares	21,3		44,0		9,3		9,2		13,9	

¹ Explanation of significant changes in the indicator from 01.05.14 given in the notes to Table 12

² 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)

	1.01.13	1.01.14	1.07.14	1.10.14	1.11.14
Portfolio of promissory notes discounted by a credit institution, in rubles	308,2	221,8	202,6	208,3	195,0
of which promissory notes, not paid when due	4,4	4,9	5,0	8,1	9,0
Portfolio of promissory notes discounted by a credit institution, in foreign currency	90,6	52,3	25,0	15,6	17,7
of which promissory notes, not paid when due	0,01	1,33	1,35	1,60	1,76
Total	398,8	274,1	227,5	223,9	212,8

Table 22

The structure of credit institutions' portfolio of discounted promissory notes¹

	1.01.13		1.01.14		1.07.14		1.10.14		1.11.14	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total
Discounted promissory notes, total	398,8	100,0	274,1	100,0	227,5	100,0	223,9	100,0	212,8	100,0
Of which:										
- promissory notes of federal governments	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of regional and local governments	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of resident credit institutions	338,5	84,9	223,0	81,4	167,5	73,6	164,2	73,3	155,9	73,3
- other promissory notes of residents	58,3	14,6	48,9	17,8	58,0	25,5	57,3	25,6	54,1	25,4
- 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	2,0	0,5	2,2	0,8	2,1	0,9	2,5	1,1	2,7	1,3
Reference data:										
Provisions for losses on promissory notes	10,2		12,9		11,3		11,8		11,7	

¹ including overdue promissory notes.

Table 23

Real estate temporarily out of use in operating activities

(billion rubles)

	1.01.13	1.01.14	1.07.14	1.10.14	1.11.14
Land temporarily out of use in operating activities	49,3	5,5	6,6	6,9	6,9
Land temporarily out of use in operating activities, leased out	0,9	0,6	0,5	0,9	0,9
Land temporarily out of use in operating activities, at current (fair) value	7,9	8,7	8,5	9,5	9,0
Land temporarily out of use in operating activities, at current (fair) value, leased out	0,8	3,5	2,1	2,7	2,7
Real estate (except land) temporarily out of use in operating activities*	4,2	3,5	6,4	2,6	2,5
Real estate (except land) temporarily out of use in operating activities, leased out*	10,3	14,0	13,1	12,4	12,3
Real estate (except land) temporarily out of use in operating activities, at current (fair) value	6,9	12,4	13,3	14,8	12,8
Real estate (except land) temporarily out of use in operating activities, at current (fair) value, leased out	13,9	15,5	22,2	24,4	25,2
Investments in construction of objects of real estate, temporarily out of use in operating activities	2,4	1,2	1,3	1,4	1,2
Non-current inventories	66,2	80,0	114,1	122,9	124,1
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"	13,8	27,8	44,1	46,2	46,5

* At residual value (less amortisation).

Table 24

Funds raised by credit institutions from organisations

(billion rubles)

	1.01.13	1.01.14	1.07.14	1.10.14	1.11.14
1. Funds raised from organisations, total	15 648,2	17 787,0	19 304,4	20 501,4	21 605,3
- in rubles	11 054,1	12 092,7	12 722,2	12 978,6	12 998,8
- in foreign currency	4 594,1	5 694,4	6 582,2	7 522,8	8 606,5
of which:					
1.1. Funds of legal entities in settlement and other accounts ¹	5 706,6	6 516,1	6 805,4	6 573,8	6 340,7
- in rubles	4 821,8	5 547,8	5 507,8	5 292,3	4 834,1
- in foreign currency	884,8	968,3	1 297,6	1 281,4	1 506,6
Of which:					
1.1.1 Funds of individual entrepreneurs	172,8	192,7	182,1	193,9	179,1
- in rubles	170,0	190,0	177,7	189,7	173,8
- in foreign currency	2,8	2,7	4,3	4,2	5,3
1.2. Government and other extra budgetary funds in settlement accounts	1,6	0,2	0,2	0,4	0,4
1.3. Float	283,3	386,4	489,5	475,4	502,7
1.4. Deposits and other funds raised from legal entities (except credit institutions)	9 619,5	10 838,3	11 975,7	13 422,3	14 734,9
- in rubles	6 089,7	6 371,5	6 944,2	7 457,9	7 940,6
- in foreign currency	3 529,8	4 466,8	5 031,4	5 964,4	6 794,3
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	761,0	453,9	1 335,2	1 770,0	2 028,5
1.4.2. Certificates of deposit	4,1	5,3	6,1	6,1	6,5
1.4.3. Unexecuted liabilities on contracts of deposit and other raised funds	0,0	0,2	0,0	0,0	0,4
1.5. Clients' funds in factoring and forfeiting operations	37,2	43,8	33,6	29,2	26,6
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	2,2	0,0	0,3	0,0
Deposits and other funds raised from legal entities (as paragraph 1.4.) by maturity:					
demand deposits and deposits with maturity up to 30 days	1 553,4	1 812,6	1 512,9	1 657,2	1 642,8
- in rubles	1 362,2	1 624,9	1 330,1	1 437,4	1 354,3
- in foreign currency	191,3	187,7	182,8	219,9	288,5
with maturity from 31 days to 1 year	3 321,2	3 292,3	4 297,7	4 706,2	5 475,9
- in rubles	2 838,8	2 520,2	3 417,7	3 736,8	4 287,0
- in foreign currency	482,3	772,2	880,0	969,4	1 188,9
with maturity in excess of 1 year	4 744,9	5 733,4	6 165,1	7 058,8	7 616,2
- in rubles	1 888,7	2 226,4	2 196,5	2 283,8	2 299,3
- in foreign currency	2 856,2	3 507,0	3 968,6	4 775,0	5 316,9
Reference data					
Funds raised from non-resident organisations, total	2 750,8	3 271,2	3 494,0	3 882,3	4 236,0
- in rubles	507,4	535,7	573,8	481,4	474,0
- in foreign currency	2 243,5	2 735,5	2 920,3	3 401,0	3 762,0
of which:					
Funds of non-resident organisations in settlement and other accounts	228,2	265,5	365,3	401,7	419,1
Deposits raised from non-resident legal entities (excluding certificates of deposit)	418,2	526,7	448,0	483,0	535,3
Other funds raised from non-resident legal entities	2 088,3	2 463,7	2 665,5	2 980,8	3 258,3
Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0,0	0,0	0,0	0,0	0,4

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

Table 25

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

	1.01.13	1.01.14	1.07.14	1.10.14	1.11.14
Issued debt obligations - total	2 419,2	2 572,4	2 416,5	2 464,0	2 466,8
including:					
bonds:	1 037,4	1 213,1	1 203,8	1 220,2	1 223,9
of which					
with maturities less than one year	17,1	3,7	3,1	5,5	5,8
with maturities in excess of one year	1 020,3	1 209,4	1 200,1	1 214,8	1 218,0
deposit certificates ¹	4,1	5,3	6,1	6,1	6,5
of which					
with maturities in excess of one year	2,7	3,1	4,2	3,8	4,2
with maturities in excess of one year	1,3	2,1	1,7	2,2	2,2
savings certificates ²	228,4	349,7	343,5	365,8	378,6
of which					
with maturities in excess of one year	61,8	63,2	56,5	62,8	66,6
with maturities in excess of one year	162,0	273,8	269,0	286,3	296,8
promissory notes and banker's acceptances	1 149,3	1 004,3	863,1	871,8	857,9
of which					
with maturities in excess of one year	596,6	465,2	346,7	342,4	348,0
with maturities in excess of one year	528,6	517,3	492,9	502,8	491,0

¹ Included in corporate deposits.

² Included in retail deposits.

Table 26

Individual deposit structure

(billion rubles)

		1.01.13	1.01.14	1.07.14	1.10.14	1.11.14
1	Individual deposits	14 251,0	16 957,5	16 883,2	17 297,5	17 685,4
	- of which savings certificates	228,4	349,7	343,5	365,8	378,6
1.1.	Individual demand deposits and deposits with maturity up to 30 days	2 723,8	3 210,8	3 059,8	2 987,8	3 036,7
	- in rubles	2 474,9	2 913,0	2 690,0	2 598,8	2 582,6
	- in foreign currency	248,9	297,8	369,8	389,0	454,1
1.2.	Individual deposits with maturity from 31 days to 1 year	3 138,2	3 264,3	3 119,8	3 183,4	3 271,2
	- in rubles	2 684,5	2 788,8	2 638,2	2 688,4	2 717,3
	- in foreign currency	453,8	475,5	481,6	495,1	553,9
1.3.	Individual deposits with maturity in excess of 1 year	8 389,0	10 482,4	10 703,7	11 126,4	11 377,5
	- in rubles	6 604,1	8 298,8	8 371,1	8 589,1	8 529,2
	- in foreign currency	1 784,9	2 183,6	2 332,6	2 537,2	2 848,3
Reference data:						
	Deposits of non-resident individuals (excluding saving certificates)	167,1	223,9	197,1	213,4	221,8

Table 27

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

(billion rubles)

	1.01.13	1.01.14	1.07.14	1.10.14	1.11.14
Loans, deposits and other funds raised from other credit institutions, total	4 738,4	4 806,0	5 339,0	5 307,7	5 434,1
- in rubles	2 530,1	2 369,5	3 012,7	2 867,3	2 826,9
- in foreign currency	2 208,2	2 436,5	2 326,4	2 440,4	2 607,2
of which:					
- loans, deposits and other funds raised from resident credit institutions	2 500,9	2 556,6	3 190,1	3 187,7	3 267,2
- in rubles	2 061,1	1 962,6	2 637,4	2 505,1	2 498,9
- in foreign currency	439,8	594,0	552,7	682,6	768,3
of which					
overdue debt	0,0	0,2	0,1	0,0	0,0
- in rubles	0,0	0,2	0,1	0,0	0,0
- in foreign currency	0,0	0,0	0,0	0,0	0,0
- loans, deposits and other funds raised from non-resident banks	2 237,4	2 249,4	2 148,9	2 120,0	2 167,0
- in rubles	469,0	406,9	375,2	362,2	328,0
- in foreign currency	1 768,4	1 842,5	1 773,7	1 757,8	1 838,9
of which					
overdue debt	0,0	0,0	0,0	0,0	0,0
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,0	0,0	0,0	0,0

Table 28

Distribution of budgetary funds in settlement accounts by groups of credit institutions on 1.11.14

Share of budgetary funds in settlement accounts in liabilities	Number of credit institutions	Budgetary funds in settlement accounts ¹		Assets of credit institutions	
		mln.roubles	share in Russia, %	mln.roubles	share in Russia, %
25% and more	1	38 022	54,8	78 299	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%	70	31 379	45,2	45 365 793	67,7
No budgetary funds	777	0	0,0	21 538 265	32,2
Data not available	2	0	0,0	0	0,0
Total	850	69 402	100,0	66 982 357	100,0

¹ Without government and other extra-budgetary funds.

Funds raised from and placed with non-residents

№	Indicator	1.01.13		1.01.14		1.07.14		1.10.14		1.11.14	
		billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %
Raised funds											
1.	Clients' funds (except credit institutions)	2 924,6	5,9	3 502,6	6,1	3 699,7	6,0	4 096,4	6,4	4 458,5	6,7
1.1	Funds in accounts of legal entities (excluding certificates of deposit)	2 734,7	5,5	3 255,8	5,7	3 478,8	5,7	3 865,5	6,0	4 213,0	6,3
1.1.1	of which deposits and other raised funds (excluding certificates of deposit)	2 506,5	5,1	2 990,4	5,2	3 113,5	5,1	3 463,8	5,4	3 793,9	5,7
1.2	Individual deposits (excluding saving certificates)	167,1	0,3	223,9	0,4	197,1	0,3	213,4	0,3	221,8	0,3
1.2.1	of which deposits and other raised funds (excluding saving certificates)	121,5	0,2	168,3	0,3	143,2	0,2	157,2	0,2	162,3	0,2
1.3	Funds in other accounts	22,8	0,0	22,9	0,0	23,7	0,0	17,4	0,0	23,7	0,0
2.	Funds in correspondent and other accounts of credit institutions	173,2	0,4	162,9	0,3	129,4	0,2	141,4	0,2	153,7	0,2
3.	Loans, deposits and other funds raised from credit institutions	2 237,4	4,5	2 249,4	3,9	2 148,9	3,5	2 120,0	3,3	2 167,0	3,2
4.	Loans from other countries	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
	Raised funds, total	5 335,2	10,8	5 914,9	10,3	5 978,0	9,7	6 357,8	9,9	6 779,2	10,1
	Reference data:										
	Liabilities of authorized banks to non-residents on issued debt securities - total ²	237,7	0,5	211,7	0,4	208,7	0,3	228,2	0,4	247,3	0,4
	Overdue interest on liabilities of credit institutions	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Placed funds											
1.	Loans, total	4 115,3	8,3	5 226,0	9,1	5 838,7	9,5	5 675,3	8,9	6 073,8	9,1
	of which overdue claims	61,4	0,1	69,7	0,1	107,8	0,2	136,9	0,2	133,9	0,2
	of which:										
1.1.	Loans, deposits and other placements	2 214,8	4,5	3 041,0	5,3	3 038,7	5,0	2 680,4	4,2	2 771,5	4,1
1.2	Loans and other placements with legal entities	1 885,4	3,8	2 163,7	3,8	2 776,2	4,5	2 968,6	4,6	3 275,6	4,9
1.3	Loans and other placements with individuals	15,1	0,0	21,3	0,0	23,8	0,0	26,4	0,0	26,6	0,0
2.	Correspondent accounts with banks	1 167,5	2,4	1 098,2	1,9	1 388,0	2,3	1 108,1	1,7	1 516,5	2,3
3.	Securities acquired by credit institutions, total	875,6	1,8	980,0	1,7	954,1	1,6	1 129,7	1,8	1 189,6	1,8
	of which:										
3.1	Debt securities (without revaluation and delivered without derecognition in the balance sheet)	791,3	1,6	883,2	1,5	898,6	1,5	1 047,9	1,6	1 120,6	1,7
3.2	Shares (without revaluation and delivered without derecognition in the balance sheet)	82,2	0,2	94,5	0,2	53,4	0,1	79,3	0,1	66,2	0,1
3.3	Discounted promissory notes	2,0	0,0	2,2	0,0	2,1	0,0	2,5	0,0	2,7	0,0
4.	Shares in associates and subsidiaries	273,0	0,6	295,0	0,5	313,7	0,5	357,7	0,6	395,1	0,6
5.	Loans provided to other countries	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
	Placed funds, total	6 431,5	13,0	7 599,1	13,2	8 494,5	13,8	8 270,8	12,9	9 174,9	13,7
	Reference data:										
	Overdue interest on claims of credit institutions	1,5	0,0	3,4	0,0	25,9	0,0	32,2	0,1	30,9	0,0

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

Financial Condition

Table 30

Financial result of operating credit institutions (CIs)

	Profit (+) / loss (-) of the current year, million rubles					Number of credit institutions					Reference: allocation of profit of the current year, million rubles				
	1.01.13	1.01.14	1.07.14	1.10.14	1.11.14	1.01.13	1.01.14	1.07.14	1.10.14	1.11.14	1.01.13	1.01.14	1.07.14	1.10.14	1.11.14
Total	1 011 888,7	993 584,5	451 385,8	685 241,0	731 981,9	956	922	883	857	848	210 229,8	192 177,5	77 421,1	143 997,0	147 942,7
Profit-making CIs ¹	1 021 250,1	1 012 252,5	486 637,0	749 871,2	806 938,6	901	834	679	666	646	209 438,1	191 145,8	68 748,5	132 981,0	143 386,4
Loss-making CIs	-9 361,4	-18 667,9	-35 251,3	-64 630,1	-74 956,7	55	88	204	191	202	791,7	1 031,7	8 672,6	11 016,0	4 556,4
CIs that have not provided their reporting	0,0	0,0	0,0	0,0	0,0	0	1	1	2	2	0,0	0,0	0,0	0,0	0,0
Total						956	923	884	859	850					

¹ including CIs with zero profit.

Table 31

Structure of operating credit institutions' income and expenses¹

	1.01.13		1.01.14		1.07.14		1.10.14	
	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)
1. Income of credit institution, total	31 905,4	100,0	31 023,0	100,0	22 993,7	100,0	38 398,9	100,0
1.1. Interest income on placements with legal entities (except income on securities)	2 041,8	6,4	2 386,0	7,7	1 339,2	5,8	2 083,2	5,4
1.2. Interest income on loans to individuals	1 136,4	3,6	1 576,6	5,1	889,1	3,9	1 359,4	3,5
1.3. Income on securities	1 214,7	3,8	1 896,2	6,1	1 237,4	5,4	1 738,4	4,5
1.4. Income on operations with foreign currency	21 100,8	66,1	17 853,0	57,5	15 353,4	66,8	26 777,0	69,7
1.5. Commissions	689,7	2,2	806,4	2,6	420,5	1,8	645,3	1,7
1.6. Recovery of loss provision	3 942,6	12,4	4 825,6	15,6	2 625,5	11,4	3 942,0	10,3
1.7. Other income	1 779,5	5,6	1 679,2	5,4	1 128,6	4,9	1 853,6	4,8
Of which:								
1.7.1. Fines, penalties, forfeits	57,6	0,2	77,0	0,2	43,3	0,2	67,3	0,2
2. Expenses of credit institution, total	30 892,5	100,0	30 029,0	100,0	22 542,4	100,0	37 709,2	100,0
2.1. Interest expenses on funds raised from legal entities (except expense on securities)	941,3	3,0	1 130,0	3,8	701,1	3,1	1 127,0	3,0
2.2. Interest expenses on funds raised from individuals	665,9	2,2	857,6	2,9	437,6	1,9	660,6	1,8
2.3. Expenses on operations with securities	874,9	2,8	1 552,0	5,2	1 082,1	4,8	1 518,1	4,0
2.4. Expenses on operations with foreign currency	21 042,2	68,1	17 742,7	59,1	15 333,0	68,0	26 587,9	70,5
2.5. Commissions	124,3	0,4	152,2	0,5	79,9	0,4	126,0	0,3
2.6. Expenses on loss provision	4 147,9	13,4	5 438,8	18,1	3 136,6	13,9	4 776,7	12,7
2.7. Management expenses (including personnel costs)	1 061,0	3,4	1 179,6	3,9	576,6	2,6	882,1	2,3
2.8. Other expenses	2 035,0	6,6	1 976,2	6,6	1 195,3	5,3	2 030,9	5,4
Of which:								
2.8.1. Fines, penalties, forfeits	2,7	0,0	2,5	0,0	1,8	0,0	2,7	0,0

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

Some indicators that characterise assets and liabilities of credit institutions by federal districts and subjects of the Russian Federation
Table 32

Assets and liabilities¹ of credit institutions (with balancing of some accounts), registered in respective regions, as of 1.11.14

thousand rubles

	Assets in rubles	Assets in foreign currency	Liabilities ¹ in rubles	Liabilities ¹ in foreign currency
1	2	3	4	5
Central Federal District	44 034 626 606	16 741 013 645	44 903 802 068	15 871 838 183
Belgorod Region	10 687 158	1 346 053	10 671 789	1 361 422
Bryansk Region	0	0	0	0
Vladimir Region	11 998 315	944 131	11 115 984	1 826 462
Voronezh Region	2 636 336	997 543	2 667 177	966 702
Ivanovo Region	13 554 394	841 061	13 544 053	851 402
Kaluga Region	23 713 409	1 031 543	22 819 537	1 925 415
Kostroma Region	215 372 088	32 050 379	227 553 081	19 869 386
Kursk Region	17 774 074	648 359	17 792 364	630 069
Lipetsk Region	24 522 319	1 305 379	24 541 628	1 286 070
Moscow Region	58 170 658	13 562 623	57 942 705	13 790 576
Orel Region	3 441 160	250 113	3 431 624	259 649
Ryazan Region	17 465 328	1 434 013	17 466 757	1 432 584
Smolensk Region	4 826 105	870 590	5 229 702	466 993
Tambov Region	3 347 737	24 760	3 351 135	21 362
Tver Region	11 857 917	1 358 638	11 198 147	2 018 408
Tula Region	5 283 635	117 179	5 287 717	113 097
Yaroslavl Region	12 159 015	471 367	11 437 804	1 192 578
City of Moscow	43 597 816 958	16 683 759 914	44 457 750 864	15 823 826 008
	1 370 576 600	312 112 576	1 391 813 675	290 875 501
North-Western Federal District				
Republic of Karelia	1 069 902	18 996	1 073 586	15 312
Komi Republic	5 068 391	804 684	5 121 850	751 225
Akhangel'sk Region	0	0	0	0
Vologda Region	83 636 771	10 339 397	85 041 563	8 934 605
Kaliningrad Region	18 537 341	5 615 224	17 782 541	6 370 024
Leningrad Region	14 743 582	2 040 245	14 049 244	2 734 583
Murmansk Region	8 171 855	3 071 891	8 172 981	3 070 765
Novgorod Region	4 823 754	195 331	4 838 138	180 947
Pskov Region	2 292 560	19 649	2 296 040	16 169
St Petersburg	1 232 232 444	290 007 159	1 253 437 732	268 801 871
Southern Federal District	271 380 121	27 017 078	271 761 754	26 635 445
Republic of Adygeya	7 329 417	180 367	7 338 181	171 603
Republic of Kalmykia	292 813	58 088	289 550	61 351
Krasnodar Territory	142 609 221	9 787 084	142 746 449	9 649 856
Astrakhan Region	8 337 915	1 441 694	8 396 790	1 382 819
Volgograd Region	14 736 560	1 571 246	15 088 160	1 219 646
Rostov Region	98 074 195	13 978 599	97 902 624	14 150 170
North-Caucasian Federal District	39 109 330	4 381 680	39 216 024	4 274 986
Republik of Daghestan	10 593 267	278 289	10 626 390	245 166
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	5 976 875	111 543	5 992 960	95 458
Karachai-Cherkess Republic	9 779 522	3 482 945	9 773 978	3 488 489
Republic of North Ossetia - Alania	1 887 912	68 166	1 910 306	45 772

Chechen Republic	0	0	0	0
Stavropol Territory	10 871 754	440 737	10 912 390	400 101
Volga Federal District	1 505 932 049	156 681 978	1 487 841 149	174 772 878
Republic of Bashkortostan	61 092 865	5 962 325	63 596 486	3 458 704
Republic of Marii El	2 379 316	99 733	2 380 379	98 670
Republic of Mordovia	22 299 983	335 902	22 315 233	320 652
Republic of Tatarstan	733 197 043	95 471 235	715 506 849	113 161 429
Udmurt Republic	38 995 154	3 443 383	41 085 080	1 353 457
Chuvash Republic	11 082 632	485 088	11 089 913	477 807
Perm Territory	27 679 009	3 011 979	27 823 209	2 867 779
Kirov Region	30 401 218	3 862 155	32 322 120	1 941 253
Nizhny Novgorod Region	104 581 836	6 893 605	105 191 343	6 284 098
Orenburg Region	47 542 161	2 420 775	46 938 680	3 024 256
Penza Region	4 082 999	58 716	4 081 993	59 722
Samara Region	344 145 752	29 223 706	337 916 251	35 453 207
Saratov Region	72 037 781	5 324 491	71 185 054	6 177 218
Ulyanovsk Region	6 414 300	88 885	6 408 559	94 626
Ural Federal District	1 097 197 582	210 100 149	1 131 898 692	175 399 039
Kurgan Region	2 348 036	33 989	2 355 819	26 206
Sverdlovsk Region	427 904 058	81 638 525	452 049 716	57 492 867
Tyumen Region	553 898 302	115 810 852	563 378 713	106 330 441
Chelyabinsk Region	113 047 186	12 616 783	114 114 444	11 549 525
Siberian Federal District	522 501 895	114 394 994	539 306 227	97 590 662
Republic of Altai	1 321 853	113 712	1 372 792	62 773
Republic of Buryatiya	12 854 263	1 171 313	11 601 435	2 424 141
Republic of Tuva	344 660	2 700	346 363	997
Republic of Khakassia	6 105 654	136 730	6 133 167	109 217
Altai Territory	17 893 550	542 280	17 454 861	980 969
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	33 468 573	4 192 621	32 311 324	5 349 870
Irkutsk Region	18 556 391	1 497 328	19 080 765	972 954
Kemerovo Region	11 140 132	405 029	11 193 070	352 091
Novosibirsk Region	390 287 033	102 632 277	407 416 613	85 502 697
Omsk Region	17 600 508	2 904 238	19 319 813	1 184 933
Tomsk Region	12 929 278	796 766	13 076 024	650 020
Far Eastern Federal District	511 378 730	52 717 790	512 699 929	51 396 591
Republic of Sakha (Yakutia)	27 925 678	2 038 933	27 960 179	2 004 432
Kamchatka Territory	19 310 051	1 793 357	19 472 728	1 630 680
Primorskiy Territory	86 508 982	10 881 665	86 562 713	10 827 934
Khabarovsk Territory	7 229 502	323 930	7 226 497	326 935
Amur Region	355 877 253	36 228 107	357 290 083	34 815 277
Magadan Region	0	0	0	0
Sakhalin Region	14 527 264	1 451 798	14 187 729	1 791 333
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Crimean District	8 805 391	2 428 805	9 377 776	1 856 420
Republic of Crimea	6 063 616	917 516	6 499 336	481 796
City of Sevastopol	2 741 775	1 511 289	2 878 440	1 374 624

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

Table 33

Securities acquired by credit institutions registered in respective regions, as of 1.11.14

thousand rubles

	Debt securities		Shares	Shares in associates and subsidiaries	Discounted promissory notes	
	Total	of which debt securities of the Russian Federation (without revaluation)			nominated in rubles	nominated in foreign currency
1	2	3	4	5	6	7
Central Federal District	5 942 198 151	1 125 197 543	335 978 330	1 374 376 136	141 933 245	16 501 956
Belgorod Region	1 637 167	0	0	0	211 723	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	1 765 974	170 735	214 514	0	410 285	0
Voronezh Region	1 016 127	0	0	0	0	0
Ivanovo Region	410 485	244 190	16 305	0	0	174 687
Kaluga Region	1 952 638	9 043	224 525	0	0	0
Kostroma Region	87 693 708	31 619	21 449	4 909 440	30 987	0
Kursk Region	891 451	927 446	0	148 712	502 258	0
Lipetsk Region	1 957 253	334 034	1	0	220 891	0
Moscow Region	10 255 258	2 618 545	575 726	0	795 525	0
Orel Region	673 018	17 863	0	0	0	0
Ryazan Region	948 754	696 472	178	219 757	10 268	0
Smolensk Region	0	0	0	0	0	0
Tambov Region	0	0	0	0	0	0
Tver Region	71 052	0	0	0	0	0
Tula Region	308 789	41 141	9 537	82 992	49 937	0
Yaroslavl Region	9 835	0	7	0	69 899	0
City of Moscow	5 832 606 642	1 120 106 455	334 916 088	1 369 015 235	139 631 472	16 327 269
North-Western Federal District	269 125 577	10 608 459	9 830 914	11 026 314	9 469 389	332 696
Republic of Karelia	0	0	0	0	0	0
Komi Republic	1 545 943	1 136 399	160 835	0	37 483	190 948
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	18 141 177	310 340	34 821	1 000	434 635	0
Kaliningrad Region	3 682 594	0	7 540	0	0	0
Leningrad Region	834 678	108 430	245 559	0	138 933	0
Murmansk Region	223 190	226 765	764 249	0	0	0
Novgorod Region	704 690	333 265	201 896	0	217 202	0
Pskov Region	168 547	0	0	0	0	0
St Petersburg	243 824 758	8 493 260	8 416 014	11 025 314	8 641 136	141 748
Southern Federal District	12 323 288	3 775 678	1 006 290	110 177	11 151 434	170 036
Republic of Adygeya	12 823	13 057	1 278	0	237 207	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	9 337 228	2 178 467	433 919	85 008	9 621 134	17 026
Astrakhan Region	1 876 634	1 279 789	251 275	5 288	505 474	0
Volgograd Region	502 755	121 049	33 807	0	719 390	116 549
Rostov Region	593 848	183 316	286 011	19 881	68 229	36 461
North-Caucasian Federal District	2 036 690	229 143	208 518	0	319 915	0
Republic of Dagestan	0	0	16 011	0	0	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 464	0	20 603	0	0	0
Karachai-Cherkess Republic	976 838	0	171 904	0	0	0
Republic of North Ossetia - Alania	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	1 055 388	229 143	0	0	319 915	0
Volga Federal District	150 632 614	30 210 864	24 602 159	9 101 234	19 143 248	645 804

Republic of Bashkortostan	8 725 537	1 365 961	109 197	189 299	200 933	0
Republic of Marii El	0	0	0	0	0	0
Republic of Mordovia	222 476	104 369	34 565	0	0	0
Republic of Tatarstan	88 755 587	22 319 313	19 379 468	2 957 508	11 294 706	0
Udmurt Republic	3 469 990	0	1	0	368 962	0
Chuvash Republic	718 328	269 798	175 704	0	201 520	0
Perm Territory	1 470 968	69 246	513 269	0	150 595	0
Kirov Region	6 249 737	12 809	222 849	0	277 234	0
Nizhny Novgograd Region	9 769 506	1 799 094	1 058 824	0	3 152 497	469 182
Orenburg Region	5 606 097	25 911	157 011	35 246	2 770 598	176 622
Penza Region	147 069	103 736	0	0	0	0
Samara Region	22 629 191	2 599 621	1 352 292	5 919 181	556 267	0
Saratov Region	2 868 128	1 541 006	1 509 482	0	169 936	0
Ulyanovsk Region	0	0	89 497	0	0	0
Ural Federal District	150 467 463	23 518 266	5 130 054	9 857 620	4 274 848	42 694
Kurgan Region	0	0	0	0	0	0
Sverdlovsk Region	71 963 030	6 224 161	3 945 179	6 981 540	1 820 815	0
Tyumen Region	62 368 251	11 743 673	1 091 663	2 876 080	2 194 522	0
Chelyabinsk Region	16 136 182	5 550 432	93 212	0	259 511	42 694
Siberian Federal District	63 168 617	6 107 122	8 396 309	8 875 628	4 373 018	43 277
Republic of Altai	166 722	14 678	0	0	242 783	0
Republic of Buryatiya	84 423	0	240 586	0	692 155	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	14 104	14 846	0	0	0	0
Altai Territory	457 451	42 366	57 705	0	125 616	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	695 657	4 407	43 710	0	0	0
Irkutsk Region	335 051	2 473	209 599	0	106 218	0
Kemerovo Region	1 773 336	955 619	47 297	0	0	0
Novosibirsk Region	55 910 343	4 509 580	7 794 164	8 875 628	2 450 857	43 277
Omsk Region	2 876 764	208 214	127	0	540 406	0
Tomsk Region	854 766	354 939	3 121	0	214 983	0
Far Eastern Federal District	43 884 879	6 530 111	823 971	0	4 352 157	0
Republic of Sakha (Yakutia)	1 338 803	131 366	398 844	0	73 182	0
Kamchatka Territory	1 010 975	102 000	32 621	0	66 634	0
Primorskiy Territory	10 024 517	5 170 229	63 044	0	393 513	0
Khabarovsk Territory	353 733	20 239	0	0	0	0
Amur Region	31 156 851	1 106 277	6 340	0	3 818 828	0
Magadan Region	0	0	0	0	0	0
Sakhalin Region	0	0	323 122	0	0	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Crimean District	0	0	333	76	0	0
Republic of Crimea	0	0	315	0	0	0
City of Sevastopol	0	0	18	76	0	0

Table 34

Distribution of loans, deposits and other placements in rubles by credit institutions, registered in respective regions, as of 1.11.14

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other placements with individuals
1	2	3	4	5
Central Federal District	32 076 286 620	17 464 632 647	2 557 680 567	9 673 391 424
Belgorod Region	6 877 954	5 623 174	300 051	233 163
Bryansk Region	0	0	0	0
Vladimir Region	7 148 377	3 973 307	320 000	2 549 864
Voronezh Region	1 132 993	580 143	200 000	143 190
Ivanovo Region	10 874 966	5 982 188	633 750	3 879 083
Kaluga Region	17 638 438	4 195 905	8 553 000	4 412 412
Kostroma Region	117 758 343	8 482 410	14 399 293	73 734 223
Kursk Region	13 630 247	10 838 668	300 000	1 574 169
Lipetsk Region	19 269 981	14 087 075	320 000	2 844 463
Moscow Region	35 692 330	21 991 835	328 527	10 709 636
Orel Region	2 341 741	939 638	140 000	266 681
Ryazan Region	13 087 437	10 142 595	713 000	1 856 078
Smolensk Region	3 678 814	2 507 726	7 225	681 460
Tambov Region	2 604 187	2 203 239	0	400 829
Tver Region	8 555 191	4 117 765	630 000	1 877 004
Tula Region	3 909 326	2 788 464	820 000	296 267
Yaroslavl Region	9 376 624	5 313 144	510 000	3 110 641
City of Moscow	31 802 709 671	17 360 865 371	2 529 505 721	9 564 822 261
North-Western Federal District	904 343 647	615 370 327	77 401 806	126 918 976
Republic of Karelia	826 065	314 527	128 000	356 520
Komi Republic	2 853 763	2 004 925	350 000	498 701
Akhangel'sk Region	0	0	0	0
Vologda Region	53 358 147	21 896 243	975 600	29 256 538
Kaliningrad Region	12 631 711	9 594 983	791 719	2 245 009
Leningrad Region	9 094 596	5 058 756	610 000	2 685 516
Murmansk Region	4 733 688	1 779 440	350 000	2 550 448
Novgorod Region	2 273 778	1 402 639	85 000	725 210
Pskov Region	1 436 498	1 247 634	0	188 864
St Petersburg	817 135 401	572 071 180	74 111 487	88 412 170
Southern Federal District	190 717 581	114 423 081	7 418 935	61 920 491
Republic of Adygeya	5 493 544	4 385 461	80 100	1 020 646
Republic of Kalmykia	45 771	36 834	0	8 937
Krasnodar Territory	90 004 651	57 048 829	4 633 000	23 235 678
Astrakhan Region	2 475 613	848 253	0	865 357
Volgograd Region	10 788 854	8 012 475	1 226 000	1 429 653
Rostov Region	81 909 148	44 091 229	1 479 835	35 360 220
North-Caucasian Federal District	24 806 458	17 705 851	2 817 130	4 031 672
Republik of Dagestan	5 586 771	4 323 611	5 500	1 249 713
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	4 014 979	2 818 698	350 300	845 981
Karachai-Cherkess Republic	7 031 328	5 012 031	918 000	923 639

Republic of North Ossetia - Alania	1 505 858	1 282 984	0	222 874
Chechen Republic	0	0	0	0
Stavropol Territory	6 667 522	4 268 527	1 543 330	789 465
Volga Federal District	1 039 076 970	566 055 795	60 179 856	358 324 593
Republic of Bashkortostan	43 005 976	20 914 977	4 649 566	16 277 519
Republic of Marii El	1 813 337	1 386 557	190 000	165 180
Republic of Mordovia	17 225 568	13 946 158	165 000	2 642 303
Republic of Tatarstan	467 644 957	297 948 625	19 520 065	112 836 736
Udmurt Republic	30 916 679	6 261 419	1 205 000	23 063 691
Chuvash Republic	7 802 252	3 858 501	351 000	3 417 201
Perm Territory	20 851 030	8 782 855	206 500	11 201 807
Kirov Region	20 519 865	13 259 361	354 680	6 533 766
Nizhny Novgorod Region	68 994 775	46 998 849	5 872 216	11 094 556
Orenburg Region	33 344 417	15 909 379	538 050	16 066 848
Penza Region	2 903 430	1 827 331	101 300	905 969
Samara Region	281 365 233	111 667 859	23 668 592	141 057 281
Saratov Region	37 212 952	19 220 152	3 127 887	11 899 577
Ulyanovsk Region	5 476 499	4 073 772	230 000	1 162 159
Ural Federal District	761 616 634	317 690 229	46 801 077	340 189 607
Kurgan Region	1 772 479	1 577 778	0	145 863
Sverdlovsk Region	275 153 757	102 447 579	12 495 179	153 205 615
Tyumen Region	410 186 475	175 259 969	31 241 142	158 564 607
Chelyabinsk Region	74 503 923	38 404 903	3 064 756	28 273 522
Siberian Federal District	307 361 588	152 742 339	27 785 489	105 260 380
Republic of Altai	617 997	465 455	0	143 160
Republic of Buryatiya	9 091 155	2 955 624	0	5 890 383
Republic of Tuva	242 530	96 707	0	145 823
Republic of Khakassia	4 755 544	1 853 727	15 000	2 735 883
Altai Territory	13 720 186	10 232 383	573 000	2 702 317
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	23 605 717	10 997 494	1 025 210	8 793 806
Irkutsk Region	14 277 779	7 616 512	835 000	4 209 504
Kemerovo Region	6 582 820	2 456 889	740 154	3 385 777
Novosibirsk Region	213 689 584	103 237 054	23 937 125	71 806 273
Omsk Region	11 622 832	7 773 544	450 000	2 043 577
Tomsk Region	9 155 444	5 056 950	210 000	3 403 877
Far Eastern Federal District	383 824 419	81 456 608	12 984 197	279 811 035
Republic of Sakha (Yakutia)	18 379 980	10 520 961	1 499	7 295 716
Kamchatka Territory	15 142 190	10 509 497	1 655 847	2 852 954
Primorskiy Territory	57 933 898	35 362 397	3 117 980	16 987 065
Khabarovsk Territory	5 233 941	1 632 949	170 000	3 112 208
Amur Region	277 553 625	17 892 190	6 370 871	247 323 431
Magadan Region	0	0	0	0
Sakhalin Region	9 580 785	5 538 614	1 668 000	2 239 661
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Crimean District	1 993 278	978 985	985 000	29 293
Republic of Crimea	421 963	273 495	120 000	28 468
City of Sevastopol	1 571 315	705 490	865 000	825

Table 35

Distribution of loans, deposits and other placements in foreign currency by credit institutions, registered in respective regions, as of 1.11.14

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
Central Federal District	11 340 955 856	7 194 268 187	3 022 012 901	242 942 864
Belgorod Region	832 644	831 342	1 302	0
Bryansk Region	0	0	0	0
Vladimir Region	496 273	40 443	0	455 830
Voronezh Region	940 774	811 534	0	116 374
Ivanovo Region	189 154	81 975	3 523	7 677
Kaluga Region	49 320	48 168	1 141	11
Kostroma Region	2 597 539	1 596 055	237 661	624 216
Kursk Region	261 816	261 464	0	352
Lipetsk Region	331 224	0	315 004	16 220
Moscow Region	7 093 029	4 693 044	65 818	2 334 167
Orel Region	2 975	0	2 975	0
Ryazan Region	48 698	25 228	2 790	19 006
Smolensk Region	86 325	85 240	1 085	0
Tambov Region	1 302	0	1 302	0
Tver Region	48 727	0	48 727	0
Tula Region	14 103	14 103	0	0
Yaroslavl Region	30 479	17 401	1 877	11 201
City of Moscow	11 327 931 474	7 185 762 190	3 021 329 696	239 357 810
North-Western Federal District	163 604 794	99 709 542	19 152 484	6 841 359
Republic of Karelia	0	0	0	0
Komi Republic	131 852	28 040	103 812	0
Akhangel'sk Region	0	0	0	0
Vologda Region	2 558 483	1 488 760	14 949	10 211
Kaliningrad Region	586 379	365 420	651	220 308
Leningrad Region	1 048 361	1 022 565	651	25 145
Murmansk Region	354 901	352 384	2 517	0
Novgorod Region	4 313	0	868	3 445
Pskov Region	0	0	0	0
St Petersburg	158 920 505	96 452 373	19 029 036	6 582 250
Southern Federal District	9 001 667	7 363 280	1 023 623	425 730
Republic of Adygeya	38 296	26 238	0	12 058
Republic of Kalmykia	2 170	0	2 170	0
Krasnodar Territory	1 344 975	1 113 158	217 251	14 566
Astrakhan Region	1 953	0	1 953	0
Volgograd Region	329 675	0	321 930	282
Rostov Region	7 284 598	6 223 884	480 319	398 824
North-Caucasian Federal District	1 341 274	1 065 991	212 936	62 347
Republik of Daghestan	48 548	26 036	9 155	13 357
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	1 879	0	1 879	0
Karachai-Cherkess Republic	1 084 517	927 130	108 397	48 990

Republic of North Ossetia - Alania	1 085	0	1 085	0
Chechen Republic	0	0	0	0
Stavropol Territory	205 245	112 825	92 420	0
Volga Federal District	49 354 887	41 453 108	4 171 665	3 184 210
Republic of Bashkortostan	366 586	36 471	102 277	173 200
Republic of Marii El	651	0	651	0
Republic of Mordovia	3 254	0	3 254	0
Republic of Tatarstan	34 063 688	30 564 099	2 614 813	819 685
Udmurt Republic	651 437	433 147	108 462	109 828
Chuvash Republic	109 433	76 809	6 526	26 098
Perm Territory	1 340 327	1 068 063	22 339	249 925
Kirov Region	1 176 863	1 088 795	2 104	85 964
Nizhny Novgogrod Region	1 558 255	1 029 016	44 962	58 102
Orenburg Region	417 032	229 873	42 948	144 211
Penza Region	0	0	0	0
Samara Region	9 587 793	6 854 310	1 219 115	1 514 368
Saratov Region	78 657	72 525	3 345	2 787
Ulyanovsk Region	911	0	869	42
Ural Federal District	108 878 327	76 649 797	27 231 967	2 110 300
Kurgan Region	0	0	0	0
Sverdlovsk Region	33 158 843	18 275 065	14 588 841	294 937
Tyumen Region	72 823 597	57 496 614	10 625 528	1 815 192
Chelyabinsk Region	2 895 887	878 118	2 017 598	171
Siberian Federal District	48 933 238	34 317 859	9 354 999	1 592 277
Republic of Altai	0	0	0	0
Republic of Buryatiya	288 433	234 127	1 961	52 345
Republic of Tuva	342	0	342	0
Republic of Khakassia	0	0	0	0
Altai Territory	86 309	24 536	2 604	59 169
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	1 592 845	1 258 994	12 632	236 611
Irkutsk Region	90 550	3 856	67 890	434
Kemerovo Region	2 704	476	217	2 011
Novosibirsk Region	46 613 829	32 650 529	9 262 096	1 136 079
Omsk Region	226 262	116 957	3 677	105 628
Tomsk Region	31 964	28 384	3 580	0
Far Eastern Federal District	16 522 417	10 592 978	2 158 990	580 044
Republic of Sakha (Yakutia)	1 064 781	665 972	107 890	290 919
Kamchatka Territory	412 223	335 859	6 253	70 111
Primorskiy Territory	4 027 538	2 547 960	539 688	136 687
Khabarovsk Territory	12 321	11 255	1 066	0
Amur Region	10 935 094	6 966 840	1 499 042	82 010
Magadan Region	0	0	0	0
Sakhalin Region	70 460	65 092	5 051	317
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Crimean District	1 358 427	954 677	46 102	357 648
Republic of Crimea	384 114	254 578	15 726	113 810
City of Sevastopol	974 313	700 099	30 376	243 838

Table 36

Overdue claims on loans, deposits and other placements by credit institutions registered in respective regions, as of 1.11.14

thousand rubles

1	on loans and other placements with non-financial organisations		on loans, deposits and other placements with credit institutions		on loans and other placements with individuals	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
1	2	3	4	5	6	7
Central Federal District	910 703 494	132 388 382	6 272 280	16 371 779	532 442 714	41 206 097
Belgorod Region	28 710	0	0	0	311	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	47 018	0	0	0	24 482	26 037
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	68 907	0	0	0	456 213	0
Kaluga Region	293 106	0	40 000	0	296 725	0
Kostroma Region	174 443	0	4 703	0	3 882 286	65 283
Kursk Region	48 046	0	0	0	24 576	0
Lipetsk Region	973 137	0	0	0	46 715	0
Moscow Region	1 367 432	69 225	13 300	0	540 490	138 404
Orel Region	4 696	0	0	0	17 295	0
Ryazan Region	734 728	0	0	0	59 280	0
Smolensk Region	181 834	0	5 700	0	5 870	0
Tambov Region	76 765	0	0	0	24 395	0
Tver Region	110 022	0	0	0	17 154	0
Tula Region	53 413	0	0	0	4 730	0
Yaroslavl Region	150 295	0	0	0	69 098	7 811
City of Moscow	906 390 942	132 319 157	6 208 577	16 371 779	526 973 094	40 968 562
North-Western Federal District	17 081 410	50 683	211 520	0	5 544 053	308 985
Republic of Karelia	5 389	0	0	0	2 191	0
Komi Republic	140 101	0	0	0	4 180	0
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	2 044 999	4 534	45 000	0	2 344 397	174
Kaliningrad Region	409 984	18 355	9 689	0	41 009	1 600
Leningrad Region	276 576	0	0	0	83 162	3 874
Murmansk Region	231 265	3 060	0	0	29 842	0
Novgorod Region	140 105	0	0	0	7 263	1 519
Pskov Region	41 721	0	0	0	762	0
St Petersburg	13 791 270	24 734	156 831	0	3 031 247	301 818
Southern Federal District	3 520 353	5 941	104 000	0	2 349 144	17 592
Republic of Adygeya	56 627	0	0	0	53 487	0
Republic of Kalmykia	58	0	0	0	150	0
Krasnodar Territory	1 001 422	5 790	68 000	0	1 716 717	0
Astrakhan Region	32 208	0	0	0	38 092	0
Volgograd Region	333 967	0	36 000	0	86 695	0
Rostov Region	2 096 071	151	0	0	454 003	17 592
North-Caucasian Federal District	895 514	0	330	0	514 311	3 664
Republic of Dagestan	489 775	0	0	0	99 170	1 198
Republic of Ingushetia	0	0	0	0	0	0

Kabardino-Balkar Republic	178 542	0	0	0	127 355	0
Karachai-Cherkess Republic	78 728	0	0	0	59 395	2 466
Republic of North Ossetia - Alania	74 903	0	0	0	61 031	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	73 566	0	330	0	167 360	0
Volga Federal District	20 197 677	536 476	175 720	0	23 081 808	853 806
Republic of Bashkortostan	1 390 327	0	0	0	1 637 224	30 579
Republic of Marii El	898	0	0	0	1 854	0
Republic of Mordovia	292 724	0	0	0	97 932	0
Republic of Tatarstan	7 343 766	508 804	50 220	0	6 179 246	49 282
Udmurt Republic	77 921	0	0	0	951 431	0
Chuvash Republic	125 822	0	0	0	79 652	0
Perm Territory	157 624	0	26 500	0	261 792	3 025
Kirov Region	522 375	0	0	0	428 841	0
Nizhny Novgogrod Region	3 474 741	6 911	4 000	0	752 292	5 197
Orenburg Region	960 601	0	55 000	0	255 831	2 956
Penza Region	102 693	0	0	0	39 090	0
Samara Region	4 849 280	12 225	40 000	0	10 468 659	762 457
Saratov Region	712 482	8 536	0	0	1 760 462	310
Ulyanovsk Region	186 423	0	0	0	167 502	0
Ural Federal District	25 780 247	727 320	80 000	1 458	13 187 789	103 115
Kurgan Region	87 134	0	0	0	1 392	0
Sverdlovsk Region	6 213 150	124 226	80 000	0	9 268 652	47 912
Tyumen Region	17 063 338	273 439	0	0	3 452 983	55 033
Chelyabinsk Region	2 416 625	329 655	0	1 458	464 762	170
Siberian Federal District	15 111 526	5 640 312	102 480	342	10 515 845	359 410
Republic of Altai	11 047	0	0	0	31 931	0
Republic of Buryatiya	188 368	0	0	0	161 822	259
Republic of Tuva	696	0	0	342	9 090	0
Republic of Khakassia	48 649	0	15 000	0	40 276	0
Altai Territory	345 398	0	0	0	74 602	69
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	367 491	43 864	0	0	603 614	116 996
Irkutsk Region	294 801	3 856	40 000	0	107 005	434
Kemerovo Region	122 409	0	10 000	0	98 535	0
Novosibirsk Region	13 257 372	5 592 592	27 480	0	9 228 016	241 652
Omsk Region	306 428	0	0	0	86 395	0
Tomsk Region	168 867	0	10 000	0	74 559	0
Far Eastern Federal District	3 869 521	90 565	96 135	2 861	17 307 840	37 808
Republic of Sakha (Yakutia)	264 083	0	0	2 861	195 671	0
Kamchatka Territory	212 794	0	0	0	133 776	1 626
Primorskiy Territory	1 950 394	0	26 135	0	634 628	30 124
Khabarovsk Territory	29 255	0	0	0	379 091	0
Amur Region	1 072 953	90 565	70 000	0	15 788 694	6 058
Magadan Region	0	0	0	0	0	0
Sakhalin Region	340 042	0	0	0	175 980	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Crimean District	86 450	302 796	0	0	6	100 794
Republic of Crimea	0	124 141	0	0	3	53 271
City of Sevastopol	86 450	178 655	0	0	3	47 523

Table 37

Distribution of clients' funds in rubles by credit institutions registered in respective regions, as of 1.11.14

thousand rubles

1	2	of which				7
		3	4	5	6	
	Total	Budgetary funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other raised funds from legal entities (except credit institutions)	Individual deposits
Central Federal District	23 543 695 398	6 590 872	99 322	4 119 751 050	7 097 805 903	12 118 867 489
Belgorod Region	7 234 603	0	0	1 730 138	1 089 640	4 399 199
Bryansk Region	0	0	0	0	0	0
Vladimir Region	7 173 462	0	28	1 248 858	1 473 670	4 416 435
Voronezh Region	1 211 453	0	0	143 317	533 415	506 606
Ivanovo Region	9 006 373	0	0	1 576 255	396 481	6 927 755
Kaluga Region	16 177 008	0	0	2 338 246	1 575 133	12 246 809
Kostroma Region	102 348 079	0	0	3 248 157	4 630 113	94 411 674
Kursk Region	12 444 191	0	0	2 462 868	729 395	9 234 853
Lipetsk Region	18 553 795	0	0	2 534 091	3 372 292	12 636 877
Moscow Region	35 716 144	14 596	0	6 987 613	5 381 256	23 201 578
Orel Region	2 321 781	0	0	346 672	180 103	1 791 563
Ryazan Region	13 062 799	0	0	3 312 689	545 647	9 041 539
Smolensk Region	3 687 133	0	0	552 867	296 572	2 772 416
Tambov Region	2 542 110	0	0	638 574	312 570	1 581 140
Tver Region	8 478 705	1 559	0	2 725 600	234 354	5 224 612
Tula Region	3 453 253	0	0	523 266	409 846	2 513 490
Yaroslavl Region	6 923 923	0	0	2 689 971	401 887	3 726 854
City of Moscow	23 293 360 586	6 574 717	99 294	4 086 691 868	7 076 243 529	11 924 234 089
North-Western Federal District	825 904 016	1 039 435	421	302 057 447	275 986 375	229 879 896
Republic of Karelia	700 232	0	0	421 965	31 349	239 486
Komi Republic	3 888 545	0	0	1 108 500	812 709	1 894 933
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	48 697 506	0	0	7 670 434	15 732 417	25 204 391
Kaliningrad Region	9 025 892	0	0	3 415 733	1 769 688	3 757 905
Leningrad Region	10 734 066	2 883	0	1 734 530	704 541	8 267 145
Murmansk Region	4 535 176	0	0	2 187 095	252 000	2 048 985
Novgorod Region	3 382 976	0	421	1 292 022	26 619	2 007 860
Pskov Region	1 304 797	0	0	438 369	0	865 438
St Petersburg	743 634 826	1 036 552	0	283 788 799	256 657 052	185 593 753
Southern Federal District	184 799 201	165 487	5 100	39 859 544	19 881 804	124 160 957
Republic of Adygeya	4 923 280	0	0	740 188	498 325	3 624 712
Republic of Kalmykia	44 340	0	0	36 230	0	6 241
Krasnodar Territory	104 204 729	85 619	5 100	19 968 092	12 765 145	70 888 278
Astrakhan Region	5 758 688	0	0	3 210 653	1 123 185	1 412 409
Volgograd Region	8 811 420	4 054	0	2 834 145	872 632	5 093 926
Rostov Region	61 056 744	75 814	0	13 070 236	4 622 517	43 135 391
North-Caucasian Federal District	21 777 392	0	0	6 952 410	2 789 048	11 523 467
Republic of Daghestan	5 879 737	0	0	1 971 216	334 664	3 558 771
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	3 229 193	0	0	545 197	16 458	2 636 007
Karachai-Cherkess Republic	4 445 584	0	0	1 425 233	1 689 554	940 857
Republic of North Ossetia - Alania	1 074 568	0	0	203 906	121 000	749 641
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	7 148 310	0	0	2 806 858	627 372	3 638 191

Volga Federal District	905 918 023	9 389 336	0	150 768 746	238 886 809	503 369 321
Republic of Bashkortostan	46 645 457	31 187	0	8 731 598	8 468 903	29 334 185
Republic of Marii El	1 843 051	0	0	475 119	49 800	1 291 260
Republic of Mordovia	17 463 242	0	0	2 302 902	1 285 255	13 807 205
Republic of Tatarstan	417 118 758	9 293 486	0	71 441 549	146 079 352	188 665 038
Udmurt Republic	29 712 210	5 552	0	3 348 507	1 506 366	24 836 875
Chuvash Republic	8 563 016	0	0	2 296 345	1 000 784	5 206 578
Perm Territory	21 322 445	9 310	0	3 081 032	5 229 853	12 981 328
Kirov Region	23 832 514	7 558	0	3 838 061	1 467 181	18 297 391
Nizhny Novgogrod Region	77 916 578	19 712	0	15 198 368	14 191 090	48 034 212
Orenburg Region	30 098 306	22 428	0	4 009 791	6 195 119	19 750 068
Penza Region	3 182 796	0	0	619 859	272 117	2 275 574
Samara Region	167 592 492	103	0	27 242 332	50 409 181	89 245 550
Saratov Region	56 172 381	0	0	7 465 127	2 229 523	46 427 480
Ulyanovsk Region	4 454 777	0	0	718 156	502 285	3 216 577
Ural Federal District	723 145 575	356 247	0	96 542 084	210 798 460	410 493 257
Kurgan Region	1 193 289	0	0	382 243	152 824	654 864
Sverdlovsk Region	291 512 303	60 259	0	40 102 817	61 534 263	188 886 258
Tyumen Region	355 266 131	257 831	0	41 912 079	144 118 018	166 428 402
Chelyabinsk Region	75 173 852	38 157	0	14 144 945	4 993 355	54 523 733
Siberian Federal District	316 349 062	96 243	0	60 243 935	60 815 643	188 308 519
Republic of Altai	869 341	141	0	185 337	334 633	348 966
Republic of Buryatiya	8 755 549	362	0	1 937 899	1 187 658	4 786 712
Republic of Tuva	141 476	0	0	61 970	1 000	78 500
Republic of Khakassia	4 729 189	0	0	837 709	555 909	3 257 748
Altai Territory	10 721 944	0	0	3 152 898	1 607 553	5 930 889
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	25 469 211	15 130	0	3 385 388	1 531 770	20 094 969
Irkutsk Region	14 041 641	0	0	3 068 243	1 567 368	9 321 143
Kemerovo Region	7 728 194	0	0	1 200 442	893 591	5 613 932
Novosibirsk Region	220 277 339	80 610	0	41 589 093	49 544 715	123 904 125
Omsk Region	13 224 612	0	0	2 664 146	3 162 765	7 256 457
Tomsk Region	10 390 566	0	0	2 160 810	428 681	7 715 078
Far Eastern Federal District	327 149 889	84 799	52 266	51 900 957	33 399 743	240 663 549
Republic of Sakha (Yakutia)	22 237 497	32 177	0	4 853 273	2 900 299	14 362 101
Kamchatka Territory	14 266 722	18 647	0	2 770 175	1 553 203	9 875 194
1	63 911 954	19 101	0	21 426 896	3 346 680	38 631 460
Khabarovsk Territory	5 566 332	0	0	403 742	533 227	4 627 443
Amur Region	210 775 266	0	52 266	18 381 992	24 401 027	167 767 376
Magadan Region	0	0	0	0	0	0
Sakhalin Region	10 392 118	14 874	0	4 064 879	665 307	5 399 975
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Crimean District	8 293 387	7 356	177 546	6 050 635	247 489	1 801 412
Republic of Crimea	5 993 329	7 356	177 546	4 951 720	103 341	745 263
City of Sevastopol	2 300 058	0	0	1 098 915	144 148	1 056 149

Table 38

**Distribution of clients' funds in foreign currency by credit institutions registered in respective regions, as of
1.11.14**

thousand rubles

	Total	of which				
		Budgetary funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other raised funds from legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
Central Federal District	11 947 675 068	51 628 374	0	1 409 751 962	6 548 172 011	3 522 580 482
Belgorod Region	1 357 051	0	0	152 333	0	1 204 718
Bryansk Region	0	0	0	0	0	0
Vladimir Region	1 826 292	0	0	15 283	0	1 810 973
Voronezh Region	957 704	0	0	113	139 322	818 265
Ivanovo Region	840 790	0	0	44 692	9 025	787 070
Kaluga Region	1 917 562	0	0	175 155	1 841	1 740 566
Kostroma Region	18 630 166	0	0	1 794 728	4 468 193	12 357 195
Kursk Region	629 537	0	0	52 244	0	546 913
Lipetsk Region	1 266 588	0	0	439 852	3 496	823 240
Moscow Region	10 915 407	0	0	692 799	2 311 899	7 886 029
Orel Region	256 753	0	0	10 585	0	246 168
Ryazan Region	1 391 541	0	0	407 906	46 394	937 070
Smolensk Region	463 583	0	0	69 724	0	393 815
Tambov Region	21 322	0	0	122	0	21 188
Tver Region	2 013 674	0	0	119 462	126 099	1 768 104
Tula Region	103 196	0	0	3 057	0	100 139
Yaroslavl Region	1 147 708	0	0	99 725	980	1 045 109
City of Moscow	11 903 936 194	51 628 374	0	1 405 674 182	6 541 064 762	3 490 093 920
North-Western Federal District	257 812 301	2	0	43 153 001	99 917 182	107 736 360
Republic of Karelia	15 294	0	0	7 491	0	6 972
Komi Republic	746 491	0	0	8 386	0	738 105
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	8 768 017	0	0	3 870 157	452 405	4 445 399
Kaliningrad Region	6 360 605	0	0	1 416 237	1 831 091	3 020 914
Leningrad Region	2 701 201	0	0	71 940	0	2 620 235
Murmansk Region	2 421 584	0	0	2 071 713	48 408	291 977
Novgorod Region	179 476	0	0	36 908	45 904	96 655
Pskov Region	16 166	0	0	14 822	0	1 344
St Petersburg	236 603 467	2	0	35 655 347	97 539 374	96 514 759
Southern Federal District	21 807 459	0	0	3 693 757	4 818 738	12 955 097
Republic of Adygeya	170 985	0	0	3 891	0	167 077
Republic of Kalmykia	61 127	0	0	0	61 122	5
Krasnodar Territory	8 382 639	0	0	734 226	254 984	7 145 226
Astrakhan Region	1 382 388	0	0	1 099 286	0	275 224
Volgograd Region	1 170 857	0	0	321 591	309 472	539 714
Rostov Region	10 639 463	0	0	1 534 763	4 193 160	4 827 851
North-Caucasian Federal District	4 092 144	0	0	123 698	107 613	3 835 561
Republic of Dagestan	234 503	0	0	81 703	0	151 182
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	94 304	0	0	1 538	0	92 762
Karachai-Cherkess Republic	3 317 408	0	0	31 652	0	3 262 109
Republic of North Ossetia - Alania	45 627	0	0	88	0	45 539
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	400 302	0	0	8 717	107 613	283 969

Volga Federal District	152 587 180	5	0	19 996 816	69 123 249	62 034 513
Republic of Bashkortostan	3 289 435	0	0	190 777	783 439	2 313 792
Republic of Marii El	31 181	0	0	11 551	0	10 728
Republic of Mordovia	318 832	0	0	22 850	0	294 408
Republic of Tatarstan	93 922 852	5	0	9 621 400	57 083 838	26 113 749
Udmurt Republic	1 349 717	0	0	359 613	954	989 034
Chuvash Republic	444 505	0	0	11 742	0	432 741
Perm Territory	2 837 283	0	0	614 578	0	2 222 705
Kirov Region	1 939 743	0	0	69 607	617 781	1 252 273
Nizhny Novgograd Region	5 648 779	0	0	961 327	777 086	3 895 456
Orenburg Region	2 989 096	0	0	74 302	968 952	1 940 674
Penza Region	937	0	0	286	651	0
Samara Region	33 601 882	0	0	7 495 095	8 314 585	17 538 107
Saratov Region	6 118 745	0	0	544 417	575 963	4 955 934
Ulyanovsk Region	94 193	0	0	19 271	0	74 912
Ural Federal District	147 342 516	43 421	0	14 442 632	45 678 256	73 033 663
Kurgan Region	25 808	0	0	7 986	0	17 822
Sverdlovsk Region	49 564 241	0	0	1 534 351	24 453 736	22 417 135
Tyumen Region	86 998 238	43 408	0	9 298 827	19 993 535	45 171 447
Chelyabinsk Region	10 754 229	13	0	3 601 468	1 230 985	5 427 259
Siberian Federal District	74 401 638	0	28 045	11 164 136	13 001 058	44 272 736
Republic of Altai	62 745	0	0	29 728	0	33 017
Republic of Buryatiya	2 416 077	0	0	796 363	0	1 065 081
Republic of Tuva	985	0	0	0	0	985
Republic of Khakassia	107 279	0	0	3 920	0	101 836
Altai Territory	976 788	0	0	120 922	390 549	465 317
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	5 322 532	0	0	139 467	115 060	5 052 141
Irkutsk Region	968 276	0	0	306 013	56 228	484 349
Kemerovo Region	342 897	0	0	143 834	0	199 052
Novosibirsk Region	62 409 341	0	28 045	9 042 737	12 425 778	35 673 368
Omsk Region	1 181 559	0	0	437 692	13 443	727 902
Tomsk Region	613 159	0	0	143 460	0	469 688
Far Eastern Federal District	47 760 583	0	0	3 904 553	13 390 669	28 726 217
Republic of Sakha (Yakutia)	1 953 001	0	0	43 519	31 544	1 822 389
Kamchatka Territory	1 615 568	0	0	387 036	8 679	1 200 462
Primorskiy Territory	10 722 035	0	0	1 874 692	718 901	7 892 726
Khabarovsk Territory	325 534	0	0	10 568	0	308 918
Amur Region	31 368 244	0	0	1 052 349	12 020 075	16 876 204
Magadan Region	0	0	0	0	0	0
Sakhalin Region	1 776 201	0	0	536 389	611 470	625 518
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Crimean District	1 582 129	0	0	321 444	117 583	1 140 860
Republic of Crimea	476 183	0	0	105 942	30 218	337 781
City of Sevastopol	1 105 946	0	0	215 502	87 365	803 079

Table 39

**Loans, deposits and other funds raised from other credit institutions
(by credit institutions registered in respective regions), as of 1.11.14**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	5 180 792 939	2 650 791 693	2 530 001 246
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	100 000	100 000	0
Voronezh Region	100 000	100 000	0
Ivanovo Region	1 053 915	1 053 915	0
Kaluga Region	168 175	168 175	0
Kostroma Region	21 943 035	21 694 950	248 085
Kursk Region	300 000	300 000	0
Lipetsk Region	598 175	598 175	0
Moscow Region	862 855	862 855	0
Orel Region	0	0	0
Ryazan Region	230 000	230 000	0
Smolensk Region	0	0	0
Tambov Region	55 118	55 118	0
Tver Region	0	0	0
Tula Region	34 803	25 000	9 803
Yaroslavl Region	276 000	276 000	0
City of Moscow	5 155 070 863	2 625 327 505	2 529 743 358
North-Western Federal District	72 226 586	48 699 594	23 526 992
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangel'sk Region	0	0	0
Vologda Region	1 085 370	981 066	104 304
Kaliningrad Region	188 645	188 645	0
Leningrad Region	80 000	80 000	0
Murmansk Region	1 572 360	954 000	618 360
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	69 300 211	46 495 883	22 804 328
Southern Federal District	13 116 738	9 298 748	3 817 990
Republic of Adygeya	179 900	179 900	0
Republic of Kalmykia	0	0	0
Krasnodar Territory	4 629 100	4 002 678	626 422
Astrakhan Region	0	0	0
Volgograd Region	267 722	267 722	0
Rostov Region	8 040 016	4 848 448	3 191 568
North-Caucasian Federal District	459 958	459 958	0
Republic of Dagestan	0	0	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	0	0	0
Karachai-Cherkess Republic	390 000	390 000	0
Republic of North Ossetia - Alania	0	0	0
Chechen Republic	0	0	0
Stavropol Territory	69 958	69 958	0

Volga Federal District	60 431 393	49 953 144	10 478 249
Republic of Bashkortostan	1 370 721	1 283 932	86 789
Republic of Marii El	2 237	2 237	0
Republic of Mordovia	165 000	165 000	0
Republic of Tatarstan	30 804 713	21 444 417	9 360 296
Udmurt Republic	392 640	392 640	0
Chuvash Republic	201 669	177 802	23 867
Perm Territory	100 000	100 000	0
Kirov Region	270 216	270 216	0
Nizhny Novgogrod Region	4 816 731	4 260 992	555 739
Orenburg Region	1 715 404	1 693 707	21 697
Penza Region	7 498	7 498	0
Samara Region	20 122 933	19 716 939	405 994
Saratov Region	248 867	225 000	23 867
Ulyanovsk Region	212 764	212 764	0
Ural Federal District	74 641 473	50 291 437	24 350 036
Kurgan Region	0	0	0
Sverdlovsk Region	14 308 418	7 647 075	6 661 343
Tyumen Region	59 541 610	41 852 917	17 688 693
Chelyabinsk Region	791 445	791 445	0
Siberian Federal District	21 419 254	8 944 664	12 474 590
Republic of Altai	14 000	14 000	0
Republic of Buryatiya	164 000	164 000	0
Republic of Tuva	0	0	0
Republic of Khakassia	0	0	0
Altai Territory	681 953	681 953	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	0	0	0
Irkutsk Region	25 000	25 000	0
Kemerovo Region	0	0	0
Novosibirsk Region	20 364 301	7 889 711	12 474 590
Omsk Region	70 000	70 000	0
Tomsk Region	100 000	100 000	0
Far Eastern Federal District	11 055 134	8 506 459	2 548 675
Republic of Sakha (Yakutia)	182 025	182 025	0
Kamchatka Territory	372 072	372 072	0
Primorskiy Territory	557 735	557 735	0
Khabarovsk Territory	0	0	0
Amur Region	9 930 802	7 382 127	2 548 675
Magadan Region	0	0	0
Sakhalin Region	12 500	12 500	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0
Crimean District	0	0	0
Republic of Crimea	0	0	0
City of Sevastopol	0	0	0

Macprudential Indicators of the Banking Sector

Table 40

Some indicators of the banking sector financial soundness (percent)

	1.01.13	1.01.14	1.07.14	1.10.14	1.11.14
Own funds (capital) adequacy					
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio) ¹	13,7	13,5	12,8	12,6	12,2
Tier I capital ratio N1.2 (Basel III) ²	8,5	9,1	9,2	9,4	9,0
Risk-weighted assets (Basel III) to total assets ratio]	50,7	51,4	52,1	52,7	52,1
Credit risk					
Share of problem (IV quality category) and bad (V quality category) loans in total loans ⁴	6,0	6,0	6,5	6,6	6,8
Loan loss provisions made as percent of total loans ⁴	6,1	5,9	6,2	6,4	6,5
Ratio of loans, bank guarantees and sureties granted by a bank to its owners (shareholders) to own funds (capital) (N9.1)	1,5	1,1	1,3	1,6	2,1
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)	209,0	204,3	218,1	236,2	243,8
<i>Distribution of loans provided by credit institutions</i>					
agriculture, hunting and forestry	4,6	4,3	4,1	3,9	3,7
mining	3,2	3,1	3,3	3,9	4,0
manufacturing	14,0	13,6	14,0	14,4	14,6
production and distribution of energy, gas and water	2,7	2,5	2,6	2,6	2,6
constructing	5,5	5,6	5,6	5,7	5,6
wholesale and retail trade, car and household appliance repair	14,9	13,7	13,7	13,5	13,4
transport and communication	5,4	4,2	4,2	4,0	4,0
other economic activities	20,5	21,1	20,5	20,3	20,6
individuals	29,2	32,0	32,1	31,8	31,3
of which					
mortgage loans	7,5	8,5	9,1	9,3	9,4
<i>Geographical distribution of interbank loans and deposits⁴</i>					
Russian Federation	47,1	39,7	47,0	48,9	49,9
United Kingdom	17,5	23,8	23,1	23,7	19,8
USA	3,6	6,8	3,1	3,1	3,0
Germany	1,6	0,6	0,4	0,6	1,0
Austria	5,9	7,3	7,2	6,7	8,0
France	1,6	1,9	1,6	1,3	1,7
Italy	2,7	0,1	0,1	0,0	0,1
Cyprus	8,7	4,7	3,7	3,1	3,1
Netherlands	1,5	1,5	1,4	0,7	1,0
Other	9,8	13,6	12,5	11,9	12,3
Liquidity					
Ratio of high liquid assets to total assets	11,1	9,9	11,1	9,9	9,7
Ratio of liquid assets to total assets	23,2	20,5	20,7	19,3	19,6
Ratio of high liquid assets to demand liabilities (N2)	58,0	57,5	60,9	52,8	60,3
Ratio of liquid assets to short-term liabilities (N3)	82,9	78,7	73,5	76,0	77,7
Ratio of long-term (over 365 or 366 days) claims on own funds (capital) adjusted for the minimum balance of short-term (up to 365 or 366 days) clients' accounts (N4)	85,5	88,9	90,9	92,9	93,3
Ratio of clients' funds to total loans ⁶	101,2	98,7	95,4	94,4	94,6
Market risk to total own funds (capital)⁷					
of which					
Interest rate risk	36,0	37,8	33,7	31,4	33,4
Equity position risk	6,0	3,3	2,7	3,0	3,4
Foreign exchange risk	5,4	4,5	5,2	3,1	3,5
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	2,2	1,8	7,2	7,6	7,7
Banks' financial result over the reporting period (billion rubles)					
as percent of the banking sector assets ⁸	1011,9	993,6	451,4	685,2	732,0
as percent of the banking sector own funds (capital) ⁸	2,3	1,9	0,8	1,1	1,2
as percent of the banking sector own funds (capital) ⁸	18,2	15,2	6,2	9,3	9,9
Return on assets⁹					
	2,3	1,9	1,7	1,6	1,5
Return on equity⁹					
	18,2	15,2	13,6	12,8	12,4

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

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

³ Only balance sheet items are included.

⁴ Calculated by form 0409115 paragraphs 1, 2, 3.

⁵ By 0409501 form "Information on interbank loans and deposits".

⁶ Except loans, deposits and other funds, placed in interbank market.

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

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

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

Capital Adequacy

Table 41

Distribution of credit institutions (CIs) by own funds (capital)¹

Date	Total		of which															
	Number of CIs	Own funds (capital) of CIs, billion rubles	CIs with capital less than 300 million rubles		CIs with capital from 300 to 500 million rubles		CIs with capital from 500 million to 1 billion rubles		CIs with capital from 1 to 3 billion rubles		CIs with capital from 3 to 5 billion rubles		CIs with capital from 5 to 10 billion rubles		CIs with capital more than 10 billion rubles		CIs going through insolvency prevention measures ²	
			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	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles
1.01.09	1108	3 811,6	541	72,4	156	60,6	125	85,4	157	264,8	30	114,7	38	264,6	41	2 886,6	20	62,6
1.01.10	1058	4 620,6	473	71,9	157	61,5	127	83,6	163	272,6	37	144,2	36	260,3	47	3 656,2	18	70,3
1.01.11	1012	4 732,3	424	69,3	140	54,7	150	100,7	159	275,4	35	133,8	37	263,1	53	3 729,8	14	105,4
1.01.12	978	5 242,1	354	68,6	155	59,0	152	103,1	171	298,0	38	144,0	41	284,5	59	4 035,2	8	249,7
1.01.13	956	6 112,9	301	59,5	163	62,3	145	100,4	176	300,9	52	192,1	45	318,1	69	4 867,2	5	212,4
1.02.13	955	6 133,6	300	59,7	159	60,6	150	104,3	175	306,0	52	193,4	44	309,8	70	4 888,6	5	211,1
1.03.13	956	6 187,7	300	59,5	158	60,7	151	105,8	178	316,4	50	188,1	44	311,9	70	4 930,3	5	214,9
1.04.13	954	6 299,8	292	57,9	160	60,9	153	107,9	175	310,2	55	206,3	45	327,3	69	5 013,2	5	216,0
1.05.13	955	6 339,4	288	56,6	165	62,7	150	105,4	179	319,9	54	204,8	46	342,5	68	5 031,2	5	216,2
1.06.13	958	6 385,3	289	56,2	162	61,4	152	106,8	182	324,6	53	202,5	48	354,2	67	5 064,2	5	215,5
1.07.13	956	6 567,6	286	55,9	162	61,2	156	110,6	178	321,0	51	195,6	50	363,6	68	5 249,1	5	210,5
1.08.13	951	6 625,9	286	56,2	164	62,7	148	106,3	177	315,7	51	195,1	50	362,1	70	5 306,7	5	221,0
1.09.13	947	6 713,4	271	52,5	170	64,2	151	107,8	173	306,7	53	198,9	55	402,9	69	5 352,5	5	227,9
1.10.13	942	6 798,2	261	50,5	175	66,5	149	106,7	173	304,7	56	211,1	50	368,4	73	5 462,5	5	227,7
1.11.13	936	6 894,6	260	50,3	167	63,5	149	105,6	176	307,5	57	216,3	48	355,1	74	5 570,8	5	225,6
1.12.13	930	6 975,1	255	48,6	167	63,3	148	105,5	174	300,7	60	227,3	46	335,3	74	5 666,8	6	227,6
1.01.14	923	7 064,3	238	45,1	176	66,7	140	98,3	183	306,3	61	232,9	41	294,3	79	5 818,0	5	202,8
1.02.14	915	7 073,9	234	44,8	176	66,9	140	99,6	181	303,9	59	228,5	42	302,7	78	5 821,7	5	205,8
1.03.14	910	7 252,9	228	43,6	173	66,0	141	101,8	183	308,8	57	220,7	45	323,5	77	5 978,2	6	210,4
1.04.14	900	7 303,3	217	41,6	175	66,3	138	98,3	189	318,7	53	207,9	46	330,9	76	6 015,5	6	224,1
1.05.14	894	7 344,5	212	40,4	167	62,6	143	99,6	190	311,8	56	219,1	45	322,8	76	6 057,4	5	230,8
1.06.14	888	7 405,3	212	40,5	166	62,6	137	95,6	188	303,3	56	221,0	46	333,8	74	6 089,5	9	259,0
1.07.14	884	7 370,2	205	38,6	173	65,1	132	91,9	189	307,6	55	217,0	47	342,5	74	6 080,3	9	227,2
1.08.14	877	7 463,1	198	37,4	173	64,8	132	92,2	187	301,9	57	225,0	41	292,9	80	6 226,7	9	222,2
1.09.14	869	7 533,8	184	34,4	178	66,5	133	92,3	189	310,1	52	204,8	43	303,1	80	6 299,1	10	223,6
1.10.14	859	7 630,7	157	27,0	194	71,1	135	94,2	186	307,0	52	204,5	44	310,1	80	6 388,1	11	228,7
1.11.14	850	7 739,6	142	24,6	199	72,8	132	91,6	189	308,7	53	207,9	46	330,7	79	6 493,7	10	209,5
Reference data: own funds (capital) adequacy ratio as of 1.11.14, %	12,2		28,9		21,1		17,1		15,8		15,7		14,7		11,9		10,4	

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

² Credit institutions going through insolvency prevention measures according to Federal Law No 175-FZ dated October 27, 2008 "On Additional Measures to Support the Financial System of the Russian Federation in the period up to December 31, 2014".

Basel III capital Tiers and adequacy ratios

Basel III capital ¹ structure	1.02.14		1.04.14		1.07.14		1.10.14		1.11.14	
	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)	billion rubles	share in own funds (Basel III capital)
Own funds (Basel III capital):	7 073,5	100,0	7 303,1	100,0	7 370,2	100,0	7 630,7	100,0	7 739,6	100,0
of which:										
1. Tier I capital	4 838,1	68,4	5 188,0	71,0	5 274,8	71,6	5 659,9	74,2	5 681,6	73,4
of which:										
1.1. Common Equity Tier 1	4 812,0	68,0	5 160,9	70,7	5 243,6	71,1	5 616,4	73,6	5 633,3	72,8
1.2. Additional Tier 1	26,0	0,4	27,1	0,4	31,2	0,4	43,4	0,6	48,3	0,6
2. Tier 2 Capital	2 235,4	31,6	2 115,0	29,0	2 095,4	28,4	1 970,9	25,8	2 058,0	26,6
Basel III capital adequacy ratios²	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, %	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	13,2	2	12,8	2	12,6	6	12,2	4
Common equity Tier I ratio (N1.1)	8,8	1	9,3	1	9,1	2	9,3	5	8,9	2
Tier I capital ratio (N1.2)	8,8	2	9,4	3	9,2	2	9,4	5	9,0	2

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

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

Table 43

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

Indicators	1.01.13		1.01.14		1.07.14		1.10.14		1.11.14	
	billion rubles	share in own funds	billion rubles	share in own funds	billion rubles	share in own funds	billion rubles	share in own funds	billion rubles	share in own funds
1. Factors of own funds (capital) increase	7 174,4	117,4	8 202,0	116,1	8 387,3	113,8	8 752,5	114,7	8 937,8	115,5
1.1. Authorized capital	1 394,5	22,8	1 533,2	21,7	1 549,8	21,0	1 825,4	23,9	1 850,6	23,9
1.2. Issue income	1 240,1	20,3	1 347,5	19,1	1 380,6	18,7	1 389,1	18,2	1 388,3	17,9
1.3. Credit institutions' profit and funds	2 858,7	46,8	3 377,7	47,8	3 532,7	47,9	3 669,4	48,1	3 792,4	49,0
1.4. Subordinated loans	1 477,2	24,2	1 723,2	24,4	1 697,7	23,0	1 645,5	21,6	1 684,2	21,8
1.5. Increase in value of property due to revaluation	203,9	3,3	220,5	3,1	226,5	3,1	223,0	2,9	222,3	2,9
1.6. Other factors of increase	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
2. Factors of own funds (capital) decrease	1 061,5	17,4	1 137,7	16,1	1 017,1	13,8	1 121,8	14,7	1 198,2	15,5
2.1. Losses	105,6	1,7	114,6	1,6	128,3	1,7	154,9	2,0	163,3	2,1
2.2. Intangible assets	8,7	0,1	13,5	0,2	14,5	0,2	16,2	0,2	17,0	0,2
2.3. Treasury stocks (shares)	0,2	0,0	0,2	0,0	0,6	0,0	0,6	0,0	0,7	0,0
2.4. Sources of own funds (capital), created using improper assets	4,8	0,1	5,6	0,1	5,1	0,1	5,2	0,1	5,3	0,1
2.5. Subordinated loans granted to credit institutions	25,3	0,4	77,0	1,1	102,7	1,4	130,9	1,7	136,7	1,8
2.6. Investments in shares of dependent organizations and credit institutions	885,4	14,5	914,5	12,9	753,8	10,2	797,7	10,5	834,2	10,8
2.7. Other factors of which:	31,5	0,5	12,2	0,2	12,2	0,2	16,2	0,2	41,1	0,5
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	30,6	0,5	9,0	0,1						
Own funds (capital), total	6 112,9	100,0	7 064,3	100,0	7 370,2	100,0	7 630,7	100,0	7 739,6	100,0

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

Table 44

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

The value of credit risk on balance sheet assets ²	1.01.13	1.01.14	1.07.14	1.10.14	1.11.14
1 st group of assets	0,0	0,0	0,0	0,0	0,0
2 nd group of assets	975,1	986,9	1 117,4	969,3	1 097,3
3 rd group of assets	210,6	326,5	409,6	384,9	467,8
4 th group of assets	23 897,1	28 182,0	30 447,9	32 400,9	33 294,9
5 th group of assets	7,4	6,9	7,5	10,1	9,1
The value of credit risk on balance sheet assets	25 090,2	29 502,1	31 982,3	33 765,2	34 869,1

Reference data:

	1.01.13	1.01.14	1.07.14	1.10.14	1.11.14
1 st group of assets without risk weighting	-	7 855,7	7 567,8	7 707,3	7 981,6

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

² Assets recognized in balance sheet are taken into account

Own funds (capital)¹ adequacy ratio of the banking sector

		1.01.13	1.01.14	1.07.14	1.10.14	1.11.14
1	Banking sector own funds (capital), billion rubles	6 112,9	7 064,3	7 370,2	7 630,7	7 739,6
2	Risk-weighted assets, billion rubles	44 640,7	52 473,9	57 595,1	60 485,8	63 388,2
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	25 090,2	29 502,1	31 982,3	33 765,2	34 869,1
	- risk-weighted claims on counterparties related to a bank (code 8957.0 ² , before 01.02.14 - code 8957 ²), billion rubles	1 781,6	2 087,6	2 017,3	2 036,5	2 185,3
	- the amount of mortgage loans and accrued (accumulated) interest claims (code 8807 ²), billion rubles	109,5	147,4	188,1	216,2	214,5
	- the value of credit risk on contingent credit liabilities, billion rubles	3 448,0	3 971,4	4 445,0	4 724,9	4 860,9
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles ²	198,0	289,3	338,3	596,5	845,4
	- 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)	3 148,3	3 558,1	5 059,1	5 295,0	5 288,7
	- market risk, billion rubles	2 646,9	3 101,5	2 949,1	2 737,0	3 000,2
	- credit claims of clearing participants (codes 8847 ²)	-	13,4	34,5	36,0	43,9
	- higher-risk transactions, billion rubles	8 501,0	9 078,3	9 063,7	9 464,8	9 818,0
	- 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	-305,1	-311,2	-336,4
	- the value of credit risk on the part of unsecured consumer loans, extended after 1.07.2013 at higher interest rates ³	-	1 082,1	1 566,5	1 647,1	1 635,8
	- 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	256,2	277,8	279,1
	- the risk of change of credit claim value (credit valuation adjustment) resulting from the deterioration of counterparty credit quality.B10	-	-	-	-	683,5
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	13,7	13,5	12,8	12,6	12,2

Calculated by form 0409135

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

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

³ With the full cost of a loan (calculated by the credit institutions to the notice of an individual borrower according to the Federal Law No. 353-FZ, dated December 21, 2013, «On Consumer Credits (Loans)»; before 1.07.2014 – according to the 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.

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

Own funds (capital) adequacy ratio	1.01.13		1.01.14		1.07.14		1.10.14		1.11.14	
	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %
Less than 10% ²	1	0,0	2	0,1	4	0,4	9	0,8	6	0,7
From 10% to 12%	142	19,7	112	18,8	144	40,2	143	41,7	145	76,1
From 12% to 14%	143	53,2	183	64,6	147	45,5	128	44,7	130	11,0
14% and more	663	27,0	612	16,6	575	13,9	566	12,8	555	12,1
Banking sector, total	956	100,0	923	100,0	884	100,0	859	100,0	850	100,0

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

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

Credit risk

Table 47

Structure of loans of the banking sector

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

		1.01.13		1.01.14		1.07.14		1.10.14		1.11.14	
		bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %
Loans	Standard	15 595,5	45,0	17 609,7	42,9	19 497,8	43,8	20 269,4	43,7	21 328,6	44,2
	Substandard	14 430,9	41,7	18 101,6	44,1	18 999,8	42,7	19 759,8	42,6	20 316,2	42,1
	Doubtful	2 530,7	7,3	2 837,4	6,9	3 150,2	7,1	3 274,8	7,1	3 309,4	6,9
	Problem	750,4	2,2	824,5	2,0	947,8	2,1	980,0	2,1	1 030,7	2,1
	Loss	1 337,4	3,9	1 636,4	4,0	1 944,5	4,4	2 092,0	4,5	2 237,2	4,6
Loan loss provision (LLP) made		2 120,8	6,1	2 435,8	5,9	2 766,9	6,2	2 965,2	6,4	3 115,4	6,5
Reference data: less loans grouped into portfolios of homogeneous loans											
Loans	Standard	15 593,4	58,5	17 608,5	57,4	19 496,8	58,4	20 268,4	58,1	21 327,4	58,2
	Substandard	6 932,9	26,0	8 728,5	28,5	9 228,2	27,6	9 736,0	27,9	10 216,4	27,9
	Doubtful	2 428,2	9,1	2 520,4	8,2	2 659,0	8,0	2 764,7	7,9	2 818,0	7,7
	Problem	672,1	2,5	682,0	2,2	759,8	2,3	803,4	2,3	848,6	2,3
	Loss	1 024,9	3,8	1 128,7	3,7	1 245,9	3,7	1 288,4	3,7	1 410,9	3,9
Loan loss provision (LLP)	Estimated LLP	2 222,3	8,3	2 365,7	7,7	2 569,0	7,7	2 687,1	7,7	2 857,7	7,8
	Estimated LLP adjusted for collateral	1 726,4	6,5	1 787,6	5,8	1 903,0	5,7	2 008,6	5,8	2 138,5	5,8
	LLP made	1 722,7	6,5	1 788,7	5,8	1 906,5	5,7	2 010,6	5,8	2 139,7	5,8
	LLP made as percent of estimated LLP		77,5		75,6		74,2		74,8		74,9
	LLP made as percent of estimated LLP adjusted for collateral		99,8		100,1		100,2		100,1		100,1

¹ Calculated on the basis of credit institutions' reporting by form 0409115, parts 1,2,3.

² Calculated on the basis of credit institutions' reporting by form 0409115, part 1.

Structure of loans and claims grouped into homogeneous portfolios ¹

	1.01.13		1.01.14		1.07.14		1.10.14		1.11.14	
	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %
1. Loans grouped into portfolios of homogeneous loans - total	7 993,4	100,0	10 341,5	100,0	11 150,3	100,0	11 573,4	100,0	11 661,6	100,0
of which:										
1.1. Loans to legal entities (except credit institutions)	644,2	8,1	805,2	7,8	860,3	7,7	844,3	7,3	829,3	7,1
1.2. Loans to individuals	7 349,0	91,9	9 536,0	92,2	10 289,9	92,3	10 728,8	92,7	10 831,8	92,9
1.3. Loans to credit institutions	0,1	0,0	0,3	0,0	0,1	0,0	0,3	0,0	0,5	0,0
2. Loans grouped into portfolios of homogeneous loans as a share of total loans	-	23,1	-	25,2	-	25,0	-	24,9	-	24,2
3. Ratio of loan loss provisions made on loans grouped into portfolios of homogeneous loans to loans grouped into portfolios of homogeneous loans	-	5,0	-	6,3	-	7,7	-	8,2	-	8,4
4. Claims grouped into portfolios of homogeneous claims - total	59,0	100,0	62,2	100,0	69,6	100,0	70,9	100,0	73,0	100,0
of which:										
4.1. Portfolios of homogeneous claims on legal entities	25,5	43,3	28,1	45,3	31,1	44,7	29,7	41,9	30,1	41,3
4.2. Portfolios of homogeneous claims on individuals	33,5	56,7	34,0	54,7	38,5	55,3	41,2	58,1	42,9	58,7
5. Ratio of provisions made on claims grouped into portfolios of homogeneous claims to claims grouped into portfolios of homogeneous claims	-	27,6	-	36,4	-	44,2	-	47,7	-	48,8

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

Homogeneous loans and claims on legal entities and provisions made as of 1.11.14¹

	Loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims in % of corresponding loans and claims portfolios
	mln. rubles	in % of total loans and claims	mln. rubles	in % of total provision made	
1. Loans to legal entities (except credit institutions) grouped into portfolios of homogeneous loans - total	829 263,0	100,0	53 454,8	100,0	6,4
of which by quality categories					
1.1. Quality Category I	725,9	0,1	0,0	0,0	0,0
1.2. Quality Category II	754 939,1	91,0	7 277,7	13,6	1,0
1.3. Quality Category III	17 697,8	2,1	2 604,7	4,9	14,7
1.4. Quality Category IV	7 985,8	1,0	3 041,5	5,7	38,1
1.5. Quality Category V	47 914,4	5,8	40 531,0	75,8	84,6
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	499,7	100,0	0,0	0,0	0,0
of which by quality categories					
2.1. Quality Category I	499,7	100,0	0,0	0,0	0,0
2.2. Quality Category II	0,0	0,0	0,0	0,0	0,0
2.3. Quality Category III	0,0	0,0	0,0	0,0	0,0
2.4. Quality Category IV	0,0	0,0	0,0	0,0	0,0
2.5. Quality Category V	0,0	0,0	0,0	0,0	0,0
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	829 762,7		53 454,8		6,4
4. Homogeneous claims grouped into portfolios - total	30 143,5	100,0	13 283,2	100,0	44,1
of which by quality categories					
4.1. Quality Category I	11 005,0	36,5	0,0	0,0	0,0
4.2. Quality Category II	1 294,7	4,3	17,7	0,1	1,4
4.3. Quality Category III	4692,1	15,6	219,0	1,6	4,7
4.4. Quality Category IV	137,4	0,5	50,6	0,4	36,8
4.5. Quality Category V	13014,3	43,2	12996,0	97,8	99,9
5. Claims for interest payments - total	7 292,2	100,0	2 533,2	100,0	34,7
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	2 908,7	39,9	2 421,5	95,6	83,2

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

Homogeneous loans and claims on individuals and provisions made as of 1.11.14¹

	Loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims in % of corresponding loans and claims portfolios
	mln. rubles	in % of total loans and claims	mln. rubles	in % of total provision made	
1. Loans to individuals grouped into portfolios of homogeneous loans - total of which	10 831 843,5	100,0	922 269,7	100,0	8,5
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	872 611,9	8,1	22 069,0	2,4	2,5
1.1.2. residential real estate (mortgage) loans, total	2 578 226,5	23,8	40 189,9	4,4	1,6
1.1.3. car loans, total	904 044,6	8,3	57 496,6	6,2	6,4
1.1.4. other consumer loans, total	6 443 918,8	59,5	800 613,5	86,8	12,4
1.2. by duration of past dues					
1.2.1. a portfolio of loans without overdue payments and with payments being overdue from 1 calendar day to 30 calendar days ²	464 195,5	4,3	9 186,1	1,0	2,0
1.2.2. a portfolio of loans without overdue payments	8 962 486,2	82,7	129 018,5	14,0	1,4
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	330 355,6	3,1	18 231,5	2,0	5,5
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	181 900,6	1,7	48 745,9	5,3	26,8
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	187 133,5	1,7	104 991,4	11,4	56,1
1.2.6. a portfolio of loans with payments being overdue from 181 to 360 calendar days	296 319,0	2,7	235 543,9	25,5	79,5
1.2.7. a portfolio of loans with payments being overdue more than 360 calendar days	376 411,3	3,5	374 651,9	40,6	99,5
1.3. classified into the following loan quality categories:					
1.3.1. Quality category II	9 344 840,3	86,3	121 751,2	13,2	1,3
1.3.2. Quality category III	473 684,9	4,4	42 448,4	4,6	9,0
1.3.3. Quality category IV	174 072,9	1,6	74 170,8	8,0	42,6
1.3.4. Quality category V	778 428,9	7,2	683 899,3	74,2	87,9
2. Claims grouped into portfolios of homogeneous claims - total	42 868,9	5,5	22 361,2	3,3	52,2
of which by quality categories					
2.1. Quality category I	4 046,0	0,5	0,0	0,0	0,0
2.2. Quality category II	12 079,8	1,6	258,6	0,0	2,1
2.3. Quality category III	2631,2	0,3	319,4	0,0	12,1
2.4. Quality category IV	2072,9	0,3	993,1	0,1	47,9
2.5. Quality category V	22039,1	2,8	20790,1	3,0	94,3
3. Claims for interest payments - total	171 514,2	100,0	59 627,2	100,0	34,8
of which					
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	68 443,9	39,9	54 631,0	91,6	79,8

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

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

Loan loss provisions by credit risk categories¹

Loan quality category	Provisions made on loans of corresponding quality categories as a share of total, in %					Ratio of provisions made to loans of corresponding quality categories, in %				
	1.01.13	1.01.14	1.07.14	1.10.14	1.11.14	1.01.13	1.01.14	1.07.14	1.10.14	1.11.14
Substandard	8,9	9,6	9,6	9,8	10,3	2,2	2,0	2,0	2,0	2,2
Doubtful	21,1	20,5	20,4	20,7	19,5	14,9	14,5	14,6	15,1	14,8
Problem	16,3	15,2	15,3	15,5	15,5	41,8	39,9	38,5	38,8	39,1
Loss	53,6	54,4	54,3	53,6	54,7	90,1	86,1	83,1	83,7	82,9

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

Table 52

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

Indicator	1.01.13	1.01.14	1.07.14	1.10.14	1.11.14
Overdue claims on loans, deposits and other placements, billion rubles	1257,4	1398,0	1655,9	1782,0	1821,9
Of which					
- among 20 largest-asset credit institutions, billion rubles	960,6	1052,0	1200,2	1280,7	1310,9
Share of overdue claims in loans, deposits and other placements of the banking sector, percent	3,7	3,5	3,8	3,9	3,8
Overdue claims in rubles					
- billion rubles	1122,8	1257,9	1513,8	1601,2	1622,2
- as percent of total loans, deposits and other placements in rubles	4,2	4,0	4,4	4,6	4,5
Overdue claims in foreign currency					
- billion rubles	134,6	140,1	142,0	180,9	199,7
- as percent of total loans, deposits and other placements in foreign currency	1,9	1,5	1,5	1,7	1,7
- dollar equivalent, billion \$	4,4	4,3	4,2	4,6	4,6
Overdue claims on loans and other placements with non-financial institutions	924,1	933,7	1069,0	1105,7	1137,0
Share of overdue claims in total volume of loans and other placements with non-financial institutions	4,6	4,2	4,4	4,3	4,2
Overdue claims on loans and other funds provided to individuals	313,0	440,3	565,2	630,4	647,9
Share of overdue claims in total volume of loans and other placements with individuals	4,0	4,4	5,3	5,7	5,8

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, %				
	1.01.13	1.01.14	1.07.14	1.10.14	1.11.14	1.01.13	1.01.14	1.07.14	1.10.14	1.11.14
No overdue claims	118	96	80	72	77	1,7	1,8	2,4	2,4	2,6
Less than 5%	644	598	551	539	512	81,2	81,6	75,8	75,8	75,2
From 5 to 10%	103	126	149	135	143	12,3	9,4	14,2	14,0	14,6
From 10 to 15%	28	37	34	37	42	1,2	3,7	3,1	2,9	5,9
From 15 to 20%	9	10	12	17	19	0,1	3,3	4,2	3,9	0,6
From 20 to 60%	11	8	13	16	18	3,2	0,0	0,0	0,9	0,9
From 60 to 90%	0	1	0	0	0	0,0	0,0	0,0	0,0	0,0
90% and more	0	1	1	1	1	0,0	0,0	0,0	0,0	0,0
No loans, deposits and other placements	43	45	43	40	36	0,3	0,2	0,3	0,2	0,2

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

Indicators	1.01.13	1.01.14	1.07.14	1.10.14	1.11.14
Large credit risks of the banking sector total, bln rubles	12 773,9	14 433,7	16 072,4	18 026,7	18 867,2
Share of large credit risks in the banking sector assets, %	25,8	25,1	26,2	28,1	28,2

Structure of large loans¹ grouped by types of collateral

	1.01.13	1.01.14	1.07.14	1.10.14	1.11.14
Volume of large loans, billion rubles	6 493,4	7 493,4	8 110,5	8 786,3	9 225,5
of which:					
Volume of secured loans , billion rubles	1 507,9	1 767,1	2 017,5	1 803,8	1 967,7
Volume of I quality category collateral, billion rubles	355,8	388,7	386,5	369,3	399,7
of which:					
collateral of quoted securities issued by legal entities, billion rubles	48,0	13,1	24,2	22,5	24,5
Volume of II quality category collateral, billion rubles	1 363,7	1 700,8	1 437,2	1 339,7	1 448,0
of which:					
collateral of securities, issued by legal entities, billion rubles	317,7	644,0	401,3	241,9	251,2
collateral of proprietary rights (claims), billion rubles	511,8	477,8	515,0	552,3	563,3

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

Table 56

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

(%)

	Self-financing ratio ¹						Current liquidity ratio ²						Share of liabilities to credit institutions in total organisations' liabilities						Return on assets		
	1						2						3						4		
	2012		2013		9 months of 2014		2012		2013		9 months of 2014		2012		2013		9 months of 2014		9 months of 2012	9 months of 2013	9 months of 2014
	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep			
Industry. total	65,6	63,9	44,9	41,6	60,7	58,6	183,4	152,4	120,1	120,2	153,3	161,4	32,1	30,5	43,1	41,4	30,1	30,9	6,3	4,8	2,6
Agriculture, hunting and forestry	43,7	44,8	45,0	42,2	42,2	43,0	182,0	186,5	182,8	167,7	178,3	180,2	68,6	70,6	71,1	67,3	67,1	62,9	6,0	3,2	5,9
Industrial production (mining, manufacturing, production and distribution of energy, gas and water)	67,6	66,0	47,7	44,2	64,5	62,2	195,4	159,4	125,1	124,3	162,1	172,4	30,8	28,8	43,2	42,9	27,7	28,8	6,3	5,1	2,4
-mining	77,3	76,3	44,7	44,1	75,9	74,2	283,0	206,1	116,0	128,1	220,4	235,2	11,3	8,4	33,6	31,9	6,8	6,9	7,3	6,2	1,8
-manufacturing	43,0	39,5	38,9	34,0	35,5	34,0	131,7	125,8	123,6	121,6	122,2	135,2	48,0	46,5	46,0	46,5	47,3	48,5	6,2	3,6	4,4
-production and distribution of energy, gas and water	69,3	67,2	66,5	64,9	55,4	53,3	151,9	133,8	132,7	133,1	78,6	73,8	40,5	39,6	38,0	34,9	39,4	39,8	0,8	2,1	1,1
Construction	16,9	14,7	12,2	10,6	17,4	17,5	102,2	100,7	98,8	100,7	124,8	121,0	23,6	20,0	22,0	19,0	26,4	23,4	0,8	1,0	1,2
Wholesale and retail trade, car and household appliance repair	22,3	22,1	18,1	18,2	25,0	24,0	139,0	140,4	125,3	123,7	145,3	140,0	47,3	50,6	41,7	41,8	54,8	52,3	3,3	1,3	2,7
Transport and communication	42,1	38,9	39,8	37,7	39,2	39,7	114,8	87,4	76,0	95,5	110,2	122,3	41,2	46,7	54,2	44,0	40,2	45,2	9,6	2,9	8,0

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

¹ Net gross assets in total assets (total of the balance)

² Without overdue receivables

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

Market Risk

Table 57

Structure of market risk of the banking sector

Risk	1.01.13		1.01.14		1.07.14		1.10.14		1.11.14	
	as % of total credit institutions' capital ¹	share in market risk %	as % of total credit institutions' capital ¹	share in market risk %	as % of total credit institutions' capital ¹	share in market risk %	as % of total credit institutions' capital ¹	share in market risk %	as % of total credit institutions' capital ¹	share in market risk %
Market risk (MR), total	47,3	100,0	45,6	100,0	41,6	100,0	37,4	100,0	40,3	100,0
Of which										
- interest rate risk (IRR)	36,0	76,0	37,8	82,9	33,7	81,1	31,4	83,9	33,4	82,8
- equity position risk (EPR)	6,0	12,6	3,3	7,3	2,7	6,5	3,0	7,9	3,4	8,5
- foreign exchange risk (FER)	5,4	11,4	4,5	9,8	5,2	12,4	3,1	8,2	3,5	8,7
Reference data:										
Number of credit institutions ¹	613		655		627		617		617	
Share of credit institutions' assets ¹ in total banking sector assets, %	92,5		97,5		97,6		97,6		97,8	

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

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

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

Table 58

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

	1.01.13	1.01.14	1.07.14	1.10.14	1.11.14
Share of assets in foreign currency in total assets, %	21,0	22,1	23,4	24,2	26,3
of which:					
- 20 largest-asset credit institutions	22,2	23,3	24,9	26,1	28,0
Share of liabilities in foreign currency in total liabilities, %	20,9	21,2	22,0	23,1	24,9
of which:					
- 20 largest-asset credit institutions	22,3	22,9	23,8	24,9	26,8
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total, b.p.	0,1	0,9	1,4	1,2	1,4
of which:					
- 20 largest-asset credit institutions	-0,1	0,5	1,0	1,2	1,2

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

	1.01.13	1.01.14	1.07.14	1.10.14	1.11.14
Balance sheet positions					
Claims, bln rubles	10 410,0	12 703,5	14 374,4	15 516,8	17 620,8
Liabilities, bln rubles	10 343,8	12 185,3	13 518,1	14 777,0	16 694,6
Net balance sheet position, bln rubles	66,2	518,2	856,2	739,8	926,2
Net balance sheet position to own funds (capital), % ¹	1,1	7,3	11,6	9,8	12,0
Off-balance sheet positions ²					
Claims, bln rubles	5 783,2	7 011,1	12 228,3	15 179,5	17 808,4
Liabilities, bln rubles	5 356,7	7 063,4	12 358,6	14 999,3	17 426,0
Net balance sheet position, bln rubles	426,5	-52,3	-130,3	180,1	382,4
Net balance sheet position to own funds (capital), % ¹	7,0	-0,7	-1,8	2,4	4,9

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

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

Compliance with open foreign exchange position (OFP) requirements

	2012 y.				2013 y.				2014 y.		
	I	II	III	IV	I	II	III	IV	I	II	III
Number of credit institutions that exceeded the OFXP limits	6	5	2	3	3	3	0	6	6	7	6
Of which:											
- 20 largest-asset credit institutions	0	0	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	0,4	0,8
- On 20 largest-asset credit institutions	0,0	0,0	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 (OFPX)				
				Long	Short	Net		
1. Credit institutions with net short OFXP								
1.01.09	431	583,0	-611,5	13,6	-42,1	-28,5	1 047,2	-2,7
1.01.10	361	-72,9	50,3	7,5	-30,1	-22,6	1 131,1	-2,0
1.01.11	427	-1,3	-29,8	10,9	-42,1	-31,2	1 618,8	-1,9
1.01.12	340	112,7	-146,5	21,6	-55,4	-33,8	1 573,4	-2,1
1.01.13	373	3,7	-25,4	24,0	-45,7	-21,7	1 863,0	-1,2
1.04.13	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
1.06.14	308	-24,5	-4,6	7,2	-36,3	-29,1	1 477,2	-2,0
1.07.14	319	-122,3	97,4	9,5	-34,5	-24,9	1 646,9	-1,5
1.08.14	294	72,0	-106,0	7,3	-41,3	-34,1	1 737,3	-2,0
1.09.14	304	-92,1	51,1	9,5	-50,5	-41,0	2 020,1	-2,0
1.10.14	322	-133,9	92,3	12,9	-54,4	-41,5	1 956,8	-2,1
1.11.14	284	79,4	-116,7	9,1	-46,4	-37,3	1 689,7	-2,2
2. Credit institutions with net long OFXP								
1.01.09	564	391,5	-334,1	85,9	-28,5	57,3	2 690,2	2,1
1.01.10	596	300,0	-233,8	100,4	-34,2	66,2	3 518,6	1,9
1.01.11	500	99,3	-39,7	105,0	-45,3	59,7	3 039,8	2,0
1.01.12	560	211,6	-147,6	131,1	-67,1	64,0	3 454,4	1,9
1.01.13	515	-107,6	279,7	271,6	-99,5	172,1	4 198,2	4,1
1.04.13	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
1.06.14	521	292,9	-34,6	378,5	-120,2	258,3	5 892,6	4,4
1.07.14	506	303,8	-63,3	346,3	-105,8	240,5	5 702,9	4,2
1.08.14	521	507,6	-200,3	372,2	-64,9	307,3	5 636,9	5,5
1.09.14	508	359,7	-62,9	356,5	-59,7	296,8	5 403,9	5,5
1.10.14	482	120,3	25,6	192,1	-46,2	145,9	5 565,5	2,6
1.11.14	514	165,0	51,4	270,7	-54,3	216,4	5 959,2	3,6

Open currency positions of the banking sector by currencies as of 1.11.14

Currency / position type	Number of CI	Net balance position, bln. rubles	Net OCP of CI to own funds (capital)	Total balance position, bln. rubles	Total off-balance position, bln. Rubles
USD					
short	313	-35,5	-2,0	91,1	-126,6
long	484	105,4	1,8	753,5	-648,1
EUR					
short	312	-12,5	-0,6	-91,6	79,1
long	481	69,3	1,2	-439,1	508,3
GBP					
short	88	-6,6	-0,2	-12,9	6,3
long	278	16,0	0,5	29,1	-13,1

Liquidity of Credit Institutions

Table 63

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

	1.01.13	1.01.14 ³	1.07.14	1.10.14	1.11.14
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	28,5	39,5	47,8	41,0	39,7
Liabilities with maturity in excess of 1 year, as percent of total liabilities	23,0	24,7	25,7	25,3	24,5
A measure of using short-term liabilities to fund long-term liquid assets, percent ²	-2,7	23,9	47,8	25,7	24,2

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

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

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

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

Indicator, %	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.13	1.01.14 ¹	1.07.14	1.10.14	1.11.14	1.01.13	1.01.14 ¹	1.07.14	1.10.14	1.11.14
Less than 0	616	264	252	267	252	57,1	6,6	5,6	6,4	6,4
From 0 to 20	300	410	390	345	365	42,3	25,2	27,9	25,1	26,7
More than 20	40	248	241	245	231	0,6	68,2	66,6	68,5	67,0
Data not available	0	1	1	2	2	0,0	0,0	0,0	0,0	0,0
Total	956	923	884	859	850	100,0	100,0	100,0	100,0	100,0

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

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

	1.01.13	1.01.14 ²	1.07.14	1.10.14	1.11.14
Liquid assets with maturity up to 30 days, as percent of liquid assets	48,0	35,0	28,2	31,5	33,4
Liabilities with maturity up to 30 days, as percent of total liabilities	43,6	41,4	41,4	38,8	39,8
Liquidity coverage deficit (ratio of excess of liabilities with maturity up to 30 days over liquid assets with the same maturity to total amount of the said short-term liabilities), %	18,9	8,6	12,9	11,8	9,7

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

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

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

Distribution of credit institutions classified by liquidity coverage deficit

Indicator, %	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.13	1.01.14 ¹	1.07.14	1.10.14	1.11.14	1.01.13	1.01.14 ¹	1.07.14	1.10.14	1.11.14
Less than 0	403	469	436	451	445	21,3	30,1	19,9	26,4	21,6
From 0 to 20	248	238	224	193	211	13,8	44,1	22,3	45,8	50,8
More than 20	305	215	223	213	192	64,9	25,9	57,8	27,8	27,6
Data not available	0	1	1	2	2	0,0	0,0	0,0	0,0	0,0
Total	956	923	884	859	850	100,0	100,0	100,0	100,0	100,0

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

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

(19th Issue)

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