

THE CENTRAL BANK OF THE RUSSIAN FEDERATION

BANKING SUPERVISION DEPARTMENT

REVIEW OF THE BANKING SECTOR OF THE RUSSIAN FEDERATION

(INTERNET-VERSION)

ANALYTICAL DATA

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

Table 1

Macroeconomic indicators

Indicator		1.01.10	1.01.11	1.01.12	1.01.13	1.01.14	1.01.15
1.	Banking sector assets (billion rubles) as % of GDP	29 430,0 75,8	33 804,6 73,0	41 627,5 74,4	49 509,6 79,6	57 423,1 86,8	77653,0 108,7
2.	Banking sector own funds (capital) (billion rubles) ¹ as % of GDP as % of the banking sector assets	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	7 064,3 10,7 12,3	7928,4 11,1 10,2
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	16 115,5 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 44,6 56,0 7 737,1 12,4 15,6 19,4	32 456,3 49,0 56,5 9 957,1 15,0 17,3 22,3	40865,5 57,2 52,6 11329,5 15,9 14,6 23,7
3a.	Banking loans in fixed capital investment of organisations of all forms of ownership (except small businesses) (billion rubles) as % of fixed capital investment of organisations of all forms of ownership (except small businesses)	621,5 10,3	595,8 9,0	725,7 8,6	806,3 8,4	1 003,6 10,0	918,0 9,3
4.	Securities acquired by credit institutions (billion rubles) as % of GDP as % of the banking sector assets	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	7 822,3 11,8 13,6	9724,0 13,6 12,5
5.	Individual deposits (billion rubles) as % of GDP as % of the banking sector liabilities ² as % of income of the population	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	16 957,5 25,6 29,5 38,0	18552,7 26,0 23,9 38,9
6.	Funds raised from organisations (billion rubles) ³ as % of GDP as % of the banking sector liabilities ²	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	17 787,0 26,9 31,0	25008,1 35,0 32,2
Reference data							
Indicator (billion rubles)		1.01.10	1.01.11	1.01.12	1.01.13	1.01.14	1.01.15
Gross Domestic Product		38 807,2	46 308,5	55 967,2	62 176,5	66 190,1	71 406,4
Fixed capital investment of organisations of all forms of ownership (except small businesses)		6 040,8	6 625,0	8 445,2	9 595,7	10 065,7	9 852,9
Income of the population		28 697,5	32 498,3	35 648,7	39 903,7	44 650,4	47 710,0

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
1.01.14	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
1.12.14	6,2	26,5	1,6	12,7	4,6	23,7	1,0	15,9	0,3	11,9	2,3	11,2	6,5	29,9
1.01.15	9,1	35,2	0,8	12,2	5,3	31,3	0,1	13,8	-1,1	8,9	2,6	9,4	8,7	40,6
1.02.15	4,0	38,2	-1,0	10,9	7,0	36,6	-0,7	12,8	-2,0	6,6	4,2	15,8	12,7	50,9
1.03.15	-5,4	29,2	-1,0	7,2	-4,7	28,7	-1,5	9,8	-1,6	4,0	-1,3	12,8	-6,8	35,8
Reference data:														
Increase from the beginning of the current year	-1,6		-2,0		2,0		-2,1		-3,6		2,8		5,1	
Increase over the same period of the previous year	3,0		2,7		4,0		1,4		0,9		-0,3		8,8	

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

² 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 (%)**

	2007	2008	2009	2010	2011	2012	2013	2014
Assets	44,1	39,2	5,0	14,9	23,1	18,9	16,0	35,2
Own funds (capital)	57,8	42,7	21,2	2,4	10,8	16,6	15,6	12,2
Loans and other placements with non-financial organisations	51,5	34,3	0,3	12,1	26,0	12,7	12,7	31,3
Loans and other placements with individuals	57,8	35,2	-11,0	14,3	35,9	39,4	28,7	13,8
Individual deposits	35,4	14,5	26,7	31,2	20,9	20,0	19,0	9,4
Funds raised from organisations	47,2	24,4	8,9	16,4	25,8	11,8	13,7	40,6
Reference Data:								
Gross Domestic Product	23,5	24,2	-6,0	19,3	20,9	11,1	6,5	7,9

Institutional features of the banking sector

Table 4

Number of Russian credit institutions

Indicator	1.01.13	1.01.14	1.01.15	1.02.15	1.03.15
Credit institutions registered by the Bank of Russia and other authorities	1094	1071	1049	1047	1046
Operating credit institutions (credit institutions that have the right to conduct banking operations)	956	923	834	830	827
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	0
Credit institutions with their banking licenses being revoked (cancelled)	137	148	214	217	219
Credit institutions licensed to conduct operations in foreign currency	648	623	554	551	549
Credit institutions holding general licences	270	270	256	256	255

Table 5

Operating credit institutions (CIs), by federal districts

Federal district	1.01.13		1.01.14		1.01.15		1.02.15		1.03.15	
	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	504	60,4	503	60,6	501	60,6
of which the City of Moscow and Moscow Region	506	52,9	498	54,0	459	55,0	458	55,2	456	55,1
North-Western	70	7,3	70	7,6	64	7,7	64	7,7	64	7,7
Southern	46	4,8	46	5,0	43	5,2	43	5,2	43	5,2
North-Caucasian	50	5,2	43	4,7	28	3,4	27	3,3	27	3,3
Volga	106	11,1	102	11,1	92	11,0	91	11,0	91	11,0
Ural	44	4,6	42	4,6	35	4,2	35	4,2	34	4,1
Siberian	53	5,5	51	5,5	44	5,3	43	5,2	43	5,2
Far Eastern	23	2,4	22	2,4	22	2,6	22	2,7	22	2,7
Crimea	-	-	-	-	2	0,2	2	0,2	2	0,2
Russian Federation	956	100,0	923	100,0	834	100,0	830	100,0	827	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		
	1.01.14	1.01.15	1.03.15	1.01.14	1.01.15	1.03.15	1.01.14	1.01.15	1.03.15	1.01.14	1.01.15	1.03.15	1.01.14	1.01.15	1.03.15	1.01.14	1.01.15	1.03.15
Central	547	504	501	75	66	67	322	282	277	51,8	49,6	48,8	21,2	22,4	22,7	16,1	16,5	16,5
of which the City of Moscow and Moscow Region ¹	498	459	456	63	60	61	124	110	107	22,1	21,2	20,7	19,2	20,4	20,6	6,2	6,4	6,4
North-Western	70	64	64	8	8	8	280	243	240	359,0	337,5	333,3	2,7	2,8	2,9	14,0	14,2	14,3
Southern	46	43	43	15	13	13	209	183	182	342,6	326,8	325,0	2,1	2,2	2,2	10,4	10,7	10,8
North-Caucasian	43	28	27	72	25	20	83	74	75	72,2	139,6	159,6	3,9	2,1	1,9	4,1	4,3	4,5
Volga	102	92	91	67	39	38	322	283	277	190,5	216,0	214,7	5,8	5,2	5,2	16,1	16,6	16,5
Ural	42	35	34	74	55	55	157	138	134	135,3	153,3	150,6	4,0	3,5	3,6	7,8	8,1	8,0
Siberian	51	44	43	21	20	18	204	172	170	283,3	268,8	278,7	2,5	2,5	2,4	10,2	10,1	10,1
Far Eastern	22	22	22	7	6	6	89	83	82	306,9	296,4	292,9	1,0	1,1	1,1	4,4	4,9	4,9
Crimea	-	2	2	-	0	0	-	18	18	-	900,0	900,0	-	0,1	0,1	-	1,1	1,1
Russian Federation	923	834	827	339	232	225	1666	1476	1455	132,0	138,6	138,3	43,1	41,9	42,0	83,1	86,4	86,6

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		1.01.15		1.02.15		1.03.15	
	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	41 593 833	53,6	43 253 727	53,6	41 046 552	53,7
From 6 to 20	9 660 925	19,5	10 905 104	19,0	16 674 162	21,5	17 525 712	21,7	16 334 967	21,4
From 21 to 50	5 745 193	11,6	6 383 544	11,1	8 259 743	10,6	8 610 570	10,7	8 216 312	10,8
From 51 to 200	6 399 522	12,9	6 982 880	12,2	8 406 233	10,8	8 586 374	10,6	8 121 227	10,6
From 201 to 500	2 246 789	4,5	2 376 786	4,1	2 309 299	3,0	2 369 444	2,9	2 260 318	3,0
From 501	562 302	1,1	539 625	0,9	409 725	0,5	407 045	0,5	398 324	0,5
Total	49 509 647	100,0	57 423 070	100,0	77 652 994	100,0	80 752 872	100,0	76 377 700	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	1.01.15	1.02.15	1.03.15
Central	56,4	58,8	58,2	58,1	58,4
of which the City of Moscow and Moscow Region	56,9	59,2	58,6	58,5	58,8
North-Western	66,2	67,3	74,1	74,4	75,0
Southern	68,7	68,6	69,4	68,9	68,6
North-Caucasian	52,8	46,9	64,4	65,5	64,3
Volga	46,5	46,9	52,4	52,4	52,0
Ural	68,8	69,8	70,2	71,8	72,4
Siberian	72,9	72,7	79,9	80,9	80,6
Far Eastern	82,9	85,1	85,6	85,8	85,9
Crimea	-	-	100,0	100,0	100,0
Russian Federation	50,3	52,7	53,6	53,6	53,7

Table 9

Operating credit institutions ranged by assets (distribution and change over the period 1.01.15 - 1.03.15)

Groups of credit institutions ranged by assets as of 1.01.15		Number of credit institutions as of 1.01.15	Groups as of 1.03.15						Licences revoked (cancelled)	Reorganised credit institution
			1	2	3	4	5	6		
1	First 5	5	5							
2	From 6 to 20	15		15						
3	From 21 to 50	30			28	2				
4	From 51 to 200	150			2	143	4		1	
5	From 201 to 500	300				5	286	8	1	
6	From 501	333					10	315	4	2
Became operating after 1.01.14										
Total over the period									6	2
Total as of 1.01.15¹		834								
Total as of 1.03.15¹		827	5	15	30	150	300	324		

	- 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	1.01.15	1.02.15	1.03.15
Credit institutions with foreign participation over 50%					
Assets	17,8	15,3	13,9	14,5	14,1
Own funds (capital) ¹	19,3	17,3	17,2	17,6	17,6
Correspondent accounts with non-resident banks	21,7	18,6	15,4	14,1	15,1
Loans and other placements with non-financial organisations	14,2	12,0	11,6	11,9	11,7
Loans and other placements with individuals	22,6	21,0	18,6	18,5	18,2
Loans, deposits and other placements with credit institutions	27,3	19,9	14,1	18,1	19,1
Individual deposits	13,5	12,5	12,0	12,3	12,2
Funds raised from organisations ²	18,6	15,6	13,7	13,9	13,6
Profit (loss) of the current year	19,6	15,2	20,2	4,5	-
Reference data:					
Number of credit institutions	117	122	113	112	111
of which 100% foreign-owned credit institutions					
Assets	9,8	9,0	8,5	9,0	8,7
Own funds (capital) ¹	11,4	11,1	10,9	11,1	11,3
Correspondent accounts with non-resident banks	15,2	12,8	12,0	10,8	10,8
Loans and other placements with non-financial organisations	7,5	7,2	7,8	8,2	8,1
Loans and other placements with individuals	11,1	10,8	10,1	10,0	9,8
Loans, deposits and other placements with credit institutions	20,0	16,4	11,1	14,1	15,6
Individual deposits	6,1	6,2	5,8	6,0	6,0
Funds raised from organisations ²	11,0	10,3	9,6	9,8	9,6
Profit (loss) of the current year	13,4	12,7	14,9	-	-
Reference data:					
Number of credit institutions	73	76	75	75	75

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		1.01.15		1.02.15		1.03.15	
	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	3831,3	4,9	3466,2	4,3	3470,0	4,5
Own funds (capital) ²	212,4	3,5	202,8	2,9	52,1	0,7	1,8	0,0	-15,9	-0,2
Loans and other placements with non-financial organisations	685,9	3,4	838,9	3,7	1209,1	4,1	1255,8	4,0	1312,3	4,4
of which overdue claims	230,2	24,9	222,7	23,8	287,6	23,0	328,8	23,0	360,5	25,1
Loans and other placements with individuals	142,3	1,8	154,6	1,6	410,7	3,6	412,6	3,7	409,1	3,7
of which overdue claims	12,9	4,1	10,4	2,4	35,8	5,4	38,4	5,4	40,2	5,5
Individual deposits	298,7	2,1	312,5	1,8	706,4	3,8	730,8	3,8	749,0	3,9
Funds raised from organisations	778,2	5,0	794,7	4,5	1163,4	4,7	1213,1	4,3	1171,1	4,5
Reference data:										
Number of credit institutions ¹	5	0,5	5	0,5	15	1,8	15	1,8	17	2,1

¹ Credit institutions going through insolvency prevention measures according to Federal Law No 127-FZ dated October 26, 2002 "On Insolvency (bankruptcy)" as well as credit institutions on which the decision of insolvency prevention was taken in September-October 2008.

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	1.01.15	1.02.15	1.03.15
1.	Money, precious metals and gemstones	1 554,0	1 608,7	2 754,2	2 195,1	1 938,3
1.1.	of which: money	1 423,5	1 523,1	2 671,8	2 080,2	1 830,3
2.	Accounts with the Bank of Russia and authorised agencies of other countries	2 159,9	2 264,9	3 297,8	2 455,6	2 173,2
3.	Correspondent accounts with credit institutions	1 483,3	1 496,5	2 675,2	3 101,5	2 799,5
3.1.	of which: Correspondent accounts with correspondent credit institutions	315,8	398,3	759,6	688,2	586,3
3.2.	Correspondent accounts with non-resident banks	1 167,5	1 098,2	1 915,6	2 413,3	2 213,2
4.	Securities acquired by credit institutions, total	7 034,9	7 822,3	9 724,0	10 193,5	10 019,1
4.1.	of which Debt securities	5 265,1	6 162,9	7 651,4	8 162,1	8 035,5
4.2.	Shares	791,6	790,4	488,7	472,4	439,6
4.3.	Discounted promissory notes	398,8	274,1	218,0	197,0	183,6
4.4.	Shares in associates and subsidiaries ¹	579,4	594,9	1 365,9	1 362,0	1 360,4
5.	Other participation in authorised capital	333,4	353,9	427,6	439,5	439,9
6.	Derivatives with fair value being an asset	163,9	175,8	2 298,6	3 101,7	2 109,6
7.	Loans, total	33 993,1	40 535,3	52 115,7	54 655,4	52 415,0
7.1.	of which: Loans, deposits and other placements	33 960,1	40 417,7	51 799,5	54 258,1	52 079,1
	of which overdue claims	1 257,4	1 398,0	1 978,0	2 205,5	2 221,4
	of which:					
7.1.1.	Loans and other placements with non-financial organisations	19 971,4	22 499,2	29 536,0	31 607,6	30 126,6
	of which overdue claims	924,1	933,7	1 250,7	1 430,5	1 436,1
7.1.2.	Loans and other placements with individuals	7 737,1	9 957,1	11 329,5	11 253,6	11 086,3
	of which overdue claims	313,0	440,3	667,5	707,3	731,9
7.1.3.	Loans, deposits and other placements with credit institutions	4 230,4	5 130,6	6 895,0	7 290,8	6 444,5
	of which overdue claims	5,2	11,3	44,3	50,6	34,8
8.	Fixed assets (tangible and intangible), other real estate and inventories	1 090,5	1 147,5	1 222,3	1 224,6	1 227,1
8.1.	of which real estate, temporarily out of use in operating activities	96,7	64,8	74,4	77,3	78,6
9.	Allocation of profit	210,2	192,2	177,0	181,8	139,1
9.1.	of which income tax	204,4	188,6	157,7	163,3	137,2
10.	Other assets, total	1 486,3	1 826,0	2 960,5	3 204,2	3 116,9
	of which:					
10.1.	Float	647,8	790,5	1 610,7	1 710,0	1 518,4
10.2.	Receivables	210,0	312,2	307,0	326,3	357,5
10.3.	Deferred expenses	121,5	123,4	148,4	146,5	144,5
Banking sector assets		49 509,6	57 423,1	77 653,0	80 752,9	76 377,7

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 recorded on the account "Shares in associates and subsidiaries, unit funds" (as at 1st may 2014 - 359,3 bln. rubles). Accordingly, these investments are excluded from "Shares" and assigned to "Shares in associates and subsidiaries".

Table 13

Structure of liabilities¹, by source of funds

(billion rubles)

Liabilities ¹		1.01.13	1.01.14	1.01.15	1.02.15	1.03.15
1.	Funds and profit of credit institutions Of which:	5 911,0	6 629,2	6 921,9	6 820,8	6 842,0
1.1.	Funds of credit institutions	3 049,7	3 261,0	3 357,4	3 321,4	3 436,5
1.2.	Profit (losses), including financial result of the previous year Of which:	2 861,3	3 368,3	3 479,1	3 413,8	3 364,6
1.2.1.	Profit (losses) of the current year	1 011,9	993,6	589,1	-23,6	-35,8
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	2 690,9	4 439,1	9 287,0	7 727,6	7 690,5
3.	Accounts of credit institutions Of which:	462,8	584,1	964,8	936,6	714,2
3.1.	Correspondent accounts of correspondent credit institutions	289,6	365,8	688,3	603,3	508,8
3.2.	Correspondent accounts of non-resident credit institutions	145,5	123,0	169,5	180,8	117,8
4.	Loans, deposits and other funds raised from other credit institutions	4 738,4	4 806,0	6 594,2	6 116,7	5 428,9
5.	Clients' funds ² Of which:	30 120,0	34 930,9	43 814,0	47 817,3	45 625,7
5.1.	Budgetary funds in settlement accounts	38,5	41,9	72,2	89,8	88,4
5.2.	Government and other extra-budgetary funds in settlement accounts	1,6	0,2	0,1	0,1	0,1
5.3.	Funds of legal entities in settlement and other accounts	5 706,6	6 516,1	7 434,7	8 901,9	8 527,5
5.4.	Clients' float	296,4	400,3	550,6	696,2	606,2
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	9 619,5	10 838,3	17 007,9	18 564,5	17 134,6
5.6.	Individual deposits	14 251,0	16 957,5	18 552,7	19 328,7	19 077,3
5.7.	Clients' funds in factoring and forfeiting operations	37,2	43,8	26,4	20,6	18,0
6.	Bonds	1 037,4	1 213,1	1 357,5	1 359,2	1 334,7
7.	Promissory notes and bank acceptances	1 149,3	1 004,3	868,1	882,9	774,8
8.	Derivatives with fair value being a liability	135,3	134,7	1 953,3	2 639,7	1 665,9
9.	Other liabilities ¹ , total Of which:	3 264,7	3 681,7	5 892,1	6 452,1	6 301,0
9.1.	Provisions	2 441,3	2 851,9	4 054,1	4 338,2	4 323,3
9.2.	Float	395,3	309,0	1 159,7	1 282,8	1 109,9
9.3.	Payables	72,3	95,7	77,9	106,8	107,2
9.4.	Deferred income	10,2	8,1	13,3	10,7	10,7
9.5.	Interest payable Of which:	345,5	417,0	526,6	642,6	639,9
9.5.1.	Overdue interest	0,0	0,0	0,0	0,1	0,0
Banking sector liabilities¹		49 509,6	57 423,1	77 653,0	80 752,9	76 377,7

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».

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	1.01.15	1.02.15	1.03.15
1.	Money, precious metals and gemstones	3,1	2,8	3,5	2,7	2,5
1.1.	of which: money	2,9	2,7	3,4	2,6	2,4
2.	Accounts with the Bank of Russia and authorised agencies of other countries	4,4	3,9	4,2	3,0	2,8
3.	Correspondent accounts with credit institutions	3,0	2,6	3,4	3,8	3,7
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	0,6	0,7	1,0	0,9	0,8
3.2.	Correspondent accounts with non-resident banks	2,4	1,9	2,5	3,0	2,9
4.	Securities acquired by credit institutions, total	14,2	13,6	12,5	12,6	13,1
	of which					
4.1.	Debt securities	10,6	10,7	9,9	10,1	10,5
4.2.	Shares	1,6	1,4	0,6	0,6	0,6
4.3.	Discounted promissory notes	0,8	0,5	0,3	0,2	0,2
4.4.	Shares in associates and subsidiaries	1,2	1,0	1,8	1,7	1,8
5.	Other participation in authorised capital	0,7	0,6	0,6	0,5	0,6
6.	Derivatives with fair value being an asset	0,3	0,3	3,0	3,8	2,8
7.	Loans, total	68,7	70,6	67,1	67,7	68,6
	of which:					
7.1.	Loans, deposits and other placements	68,6	70,4	66,7	67,2	68,2
	of which overdue claims	2,5	2,4	2,5	2,7	2,9
	of which:					
7.1.1.	Loans and other placements with non-financial organisations	40,3	39,2	38,0	39,1	39,4
	of which overdue claims	1,9	1,6	1,6	1,8	1,9
7.1.2.	Loans and other placements with individuals	15,6	17,3	14,6	13,9	14,5
	of which overdue claims	0,6	0,8	0,9	0,9	1,0
7.1.3.	Loans, deposits and other placements with credit institutions	8,5	8,9	8,9	9,0	8,4
	of which overdue claims	0,0	0,0	0,1	0,1	0,0
8.	Fixed assets (tangible and intangible), other real estate and inventories	2,2	2,0	1,6	1,5	1,6
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	0,2	0,2	0,2
9.1.	of which income tax	0,4	0,3	0,2	0,2	0,2
10.	Other assets, total	3,0	3,2	3,8	4,0	4,1
	of which:					
10.1.	Float	1,3	1,4	2,1	2,1	2,0
10.2.	Receivables	0,4	0,5	0,4	0,4	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	1.01.15	1.02.15	1.03.15
1.	Funds and profit of credit institutions Of which:	11,9	11,5	8,9	8,4	9,0
1.1.	Funds of credit institutions	6,2	5,7	4,3	4,1	4,5
1.2.	Profit (losses), including financial result of the previous year Of which:	5,8	5,9	4,5	4,2	4,4
1.2.1.	Profit (losses) of the current year	2,0	1,7	0,8	0,0	0,0
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	5,4	7,7	12,0	9,6	10,1
3.	Accounts of credit institutions Of which:	0,9	1,0	1,2	1,2	0,9
3.1.	Correspondent accounts of correspondent credit institutions	0,6	0,6	0,9	0,7	0,7
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	8,5	7,6	7,1
5.	Clients' funds ² Of which:	60,8	60,8	56,4	59,2	59,7
5.1.	Budgetary funds in settlement accounts	0,1	0,1	0,1	0,1	0,1
5.2.	Government and other extra-budgetary funds in settlement accounts	0,0	0,0	0,0	0,0	0,0
5.3.	Funds of legal entities in settlement and other accounts	11,5	11,3	9,6	11,0	11,2
5.4.	Clients' float	0,6	0,7	0,7	0,9	0,8
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	19,4	18,9	21,9	23,0	22,4
5.6.	Individual deposits	28,8	29,5	23,9	23,9	25,0
5.7.	Clients' funds in factoring and forfeiting operations	0,1	0,1	0,0	0,0	0,0
6.	Bonds	2,1	2,1	1,7	1,7	1,7
7.	Promissory notes and bank acceptances	2,3	1,7	1,1	1,1	1,0
8.	Derivatives with fair value being a liability	0,3	0,2	2,5	3,3	2,2
9.	Other liabilities ¹ , total Of which:	6,6	6,4	7,6	8,0	8,2
9.1.	Provisions	4,9	5,0	5,2	5,4	5,7
9.2.	Float	0,8	0,5	1,5	1,6	1,5
9.3.	Payables	0,1	0,2	0,1	0,1	0,1
9.4.	Deferred income	0,0	0,0	0,0	0,0	0,0
9.5.	Interest payable Of which:	0,7	0,7	0,7	0,8	0,8
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	1.01.15	1.02.15	1.03.15	1.01.13	1.01.14	1.01.15	1.02.15	1.03.15	1.01.13	1.01.14	1.01.15	1.02.15	1.03.15
1. Loans, deposits and other placements, total	26757,1	31300,2	36664,1	35694,8	35290,1	7203,0	9117,6	15135,3	18563,2	16789,0	33960,1	40417,7	51799,5	54258,1	52079,1
Of which															
- overdue claims	1122,8	1257,9	1725,9	1841,5	1932,7	134,6	140,1	252,1	364,0	288,7	1257,4	1398,0	1978,0	2205,5	2221,4
1.1 Loans and other placements with non-financial resident organisations	15097,0	16542,7	19018,4	18900,7	18690,9	2988,9	3792,8	6680,2	8164,6	7397,8	18086,0	20335,5	25698,5	27065,3	26088,7
Of which															
- overdue claims	805,4	812,0	1020,8	1101,0	1147,7	58,0	58,3	86,5	119,8	112,3	863,4	870,2	1107,3	1220,8	1260,0
of which:															
1.1.1. Loans and other placements with individual entrepreneurs	568,4	666,9	668,1	649,7	632,2	5,3	5,5	7,8	9,3	8,2	573,7	672,4	675,8	659,0	640,4
Of which															
- overdue claims	24,9	33,2	53,1	57,6	60,8	0,4	0,3	0,3	0,4	0,5	25,2	33,5	53,4	57,9	61,3
1.2 Loans and other placements with non-resident legal entities (except banks)	509,6	565,7	695,7	710,8	705,8	1375,9	1598,0	3141,7	3831,6	3332,1	1885,4	2163,7	3837,5	4542,3	4037,9
Of which															
- overdue claims	21,9	20,8	63,5	66,9	81,2	38,9	42,7	79,9	142,8	95,0	60,8	63,5	143,4	209,7	176,2
1.3 Loans, deposits and other placements with financial sector	2306,7	2591,8	3907,8	3206,7	3138,6	654,9	676,7	1178,9	1346,8	1543,7	2961,6	3268,5	5086,7	4553,5	4682,3
Of which															
- overdue claims	18,5	18,1	20,6	21,9	20,9	1,6	0,4	1,9	3,2	3,8	20,1	18,5	22,5	25,1	24,7
of which:															
1.3.1 Resident credit institutions	1478,1	1508,3	2772,1	2114,8	2017,3	537,6	581,4	1008,2	1141,2	1039,6	2015,6	2089,7	3780,3	3256,0	3056,9
Of which															
- overdue claims	4,8	5,8	6,9	7,1	6,7	0,2	0,0	0,0	0,9	1,1	5,0	5,8	7,0	8,0	7,8
1.3.2 Resident financial institutions of different forms of ownership	828,6	1083,5	1135,7	1091,9	1121,3	117,4	95,3	170,7	205,6	504,1	945,9	1178,8	1306,4	1297,5	1625,4
Of which															
- overdue claims	13,6	12,3	13,7	14,8	14,1	1,4	0,3	1,8	2,3	2,8	15,0	12,7	15,5	17,1	16,9
1.4 Loans, deposits and other placements with non-resident banks	451,4	416,6	237,8	261,7	267,4	1763,4	2624,4	2876,9	3773,1	3120,2	2214,8	3041,0	3114,7	4034,7	3387,6
Of which															
- overdue claims	0,0	0,0	0,0	1,0	0,0	0,2	5,4	37,3	41,6	27,0	0,2	5,4	37,4	42,6	27,0
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	530,2	816,0	1033,9	1012,4	1007,6	0,0	0,0	0,0	0,0	0,0	530,2	816,0	1033,9	1012,4	1007,6
Of which															
- overdue claims	0,0	0,0	0,0	0,0	1,7	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	1,7
1.6 Loans and other placements with resident individuals	7484,4	9708,8	11014,0	10878,0	10755,5	237,6	227,0	289,6	347,3	304,4	7721,9	9935,8	11303,7	11225,3	11059,9
Of which															
- overdue claims	276,9	406,8	620,8	650,4	681,0	35,6	32,7	45,4	55,3	49,4	312,5	439,5	666,2	705,7	730,4
1.7 Loans and other placements with non-resident individuals	8,3	11,1	14,8	14,9	14,6	6,8	10,2	11,1	13,4	11,8	15,1	21,3	25,9	28,3	26,4
Of which															
- overdue claims	0,1	0,2	0,2	0,3	0,3	0,4	0,6	1,1	1,3	1,2	0,5	0,8	1,3	1,6	1,5
Reference data:															
Provisions on loans, deposits and other placements	2095,7	2417,3	3459,8	3712,2	3681,1	0,0	0,0	0,0	0,0	0,0	2095,7	2417,3	3459,8	3712,2	3681,1
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	58,7	80,6	153,5	166,8	164,9	4,6	6,6	20,6	25,5	23,7	63,4	87,1	174,1	192,3	188,6
Credit institutions' portfolio of promissory notes of residents	308,2	221,8	188,7	162,4	163,0	88,6	50,1	25,7	30,2	16,8	396,8	271,9	214,4	192,7	179,8
Credit institutions' portfolio of promissory notes of non-residents	0,0	0,0	0,0	0,0	0,0	2,0	2,2	3,5	4,3	3,8	2,0	2,2	3,6	4,3	3,8

**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	1.01.15	1.02.15	1.03.15
1. Loans, deposits and other placements, total	100,0	100,0	100,0	100,0	100,0
	68,6	70,4	66,7	67,2	68,2
Of which:					
- overdue claims	3,7	3,5	3,8	4,1	4,3
	2,5	2,4	2,5	2,7	2,9
1.1 Loans and other placements with non-financial resident organisations	53,3	50,3	49,6	49,9	50,1
	36,5	35,4	33,1	33,5	34,2
Of which:					
- overdue claims	2,5	2,2	2,1	2,3	2,4
	1,7	1,5	1,4	1,5	1,6
of which:					
1.1.1. Loans and other placements with individual entrepreneurs	1,7	1,7	1,3	1,2	1,2
	1,2	1,2	0,9	0,8	0,8
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	7,4	8,4	7,8
	3,8	3,8	4,9	5,6	5,3
Of which:					
- overdue claims	0,2	0,2	0,3	0,4	0,3
	0,1	0,1	0,2	0,3	0,2
1.3 Loans, deposits and other placements with financial sector	8,7	8,1	9,8	8,4	9,0
	6,0	5,7	6,6	5,6	6,1
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	7,3	6,0	5,9
	4,1	3,6	4,9	4,0	4,0
Of which					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
1.3.2 Resident financial institutions of different forms of ownership	2,8	2,9	2,5	2,4	3,1
	1,9	2,1	1,7	1,6	2,1
Of which					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
1.4 Loans, deposits and other placements with non-resident banks	6,5	7,5	6,0	7,4	6,5
	4,5	5,3	4,0	5,0	4,4
Of which:					
- overdue claims	0,0	0,0	0,1	0,1	0,1
	0,0	0,0	0,0	0,1	0,0
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	1,6	2,0	2,0	1,9	1,9
	1,1	1,4	1,3	1,3	1,3
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
1.6 Loans and other placements with resident individuals	22,7	24,6	21,8	20,7	21,2
	15,6	17,3	14,6	13,9	14,5
Of which:					
- overdue claims	0,9	1,1	1,3	1,3	1,4
	0,6	0,8	0,9	0,9	1,0
1.7 Loans and other placements with non-resident individuals	0,0	0,1	0,0	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	6,7	6,8	7,1
	4,2	4,2	4,5	4,6	4,8
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	0,2	0,2	0,3	0,4	0,4
	0,1	0,2	0,2	0,2	0,2
Credit institutions' portfolio of promissory notes of residents	1,2	0,7	0,4	0,4	0,3
	0,8	0,5	0,3	0,2	0,2
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		1.01.15		1.02.15		1.03.15	
	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	9 506,1	100,0	9 996,4	100,0	9 835,5	100,0
- in rubles	5 451,0	82,1	6 031,2	79,9	6 721,7	70,7	6 686,3	66,9	6 805,0	69,2
- in foreign currency	1 185,1	17,9	1 517,0	20,1	2 784,4	29,3	3 310,2	33,1	3 030,5	30,8
Of which:										
Securities at fair value through profit or loss	1 782,6	26,9	2 214,2	29,3	1 700,5	17,9	1 757,8	17,6	1 725,4	17,5
- in rubles	1 640,3	24,7	1 897,5	25,1	1 089,0	11,5	1 103,7	11,0	1 147,8	11,7
- in foreign currency	142,3	2,1	316,6	4,2	611,5	6,4	654,1	6,5	577,6	5,9
Securities available for sale	3 464,7	52,2	3 856,4	51,1	4 210,4	44,3	4 425,8	44,3	4 405,1	44,8
- in rubles	2 723,6	41,0	3 024,5	40,1	2 751,2	28,9	2 685,2	26,9	2 772,8	28,2
- in foreign currency	741,1	11,2	831,9	11,0	1 459,2	15,4	1 740,6	17,4	1 632,3	16,6
Securities held-to-maturity	800,9	12,1	876,4	11,6	2 224,1	23,4	2 445,4	24,5	2 339,4	23,8
- in rubles	769,5	11,6	800,0	10,6	1 512,5	15,9	1 532,3	15,3	1 521,0	15,5
- in foreign currency	31,4	0,5	76,4	1,0	711,6	7,5	913,1	9,1	818,4	8,3
Shares in associates and subsidiaries ²	579,4	8,7	594,9	7,9	1 365,9	14,4	1 362,0	13,6	1 360,4	13,8
- in rubles	310,0	4,7	304,0	4,0	1 365,2	14,4	1 361,3	13,6	1 359,7	13,8
- in foreign currency	269,3	4,1	290,9	3,9	0,7	0,0	0,7	0,0	0,7	0,0
Reference data:										
Revaluation of securities	31,4		-37,1		-433,2		-473,1		-344,8	
Provisions for losses on securities available for sale	27,2		49,3		21,1		23,3		25,2	
Provisions for losses on securities held-to-maturity	1,1		3,3		4,4		6,2		4,1	
Provisions for losses on portfolio of shares in associates and subsidiaries	8,4		5,3		86,6		88,5		89,0	

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		1.01.15		1.02.15		1.03.15	
	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	7 651,4	100,0	8 162,1	100,0	8 035,5	100,0
- in rubles	4 434,5	84,2	5 059,3	82,1	5 070,6	66,3	5 079,6	62,2	5 203,2	64,8
- in foreign currency	830,6	15,8	1 103,5	17,9	2 580,8	33,7	3 082,5	37,8	2 832,3	35,2
of which: revaluation	50,6	1,0	-19,5	-0,3	-416,8	-5,4	-471,6	-5,8	-347,9	-4,3
Debt securities at book value held (without revaluation)	5 214,5	100,0	6 182,4	100,0	8 068,2	100,0	8 633,7	100,0	8 383,4	100,0
of which:										
debt securities of the Russian Federation	945,1	18,1	814,1	13,2	1 268,4	15,7	1 649,3	19,1	1 856,7	22,1
- in rubles	750,4	14,4	677,5	11,0	1 013,8	12,6	1 251,2	14,5	1 441,5	17,2
- in foreign currency	194,7	3,7	136,6	2,2	254,6	3,2	398,1	4,6	415,2	5,0
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	108,9	1,3	163,6	1,9	197,5	2,4
- in rubles	98,1	1,9	131,8	2,1	108,8	1,3	163,4	1,9	197,3	2,4
- in foreign currency	0,0	0,0	0,0	0,0	0,1	0,0	0,1	0,0	0,1	0,0
debt securities of resident credit institutions	492,9	9,5	410,3	6,6	456,4	5,7	659,0	7,6	663,4	7,9
- in rubles	487,4	9,3	400,1	6,5	442,2	5,5	608,5	7,0	633,5	7,6
- in foreign currency	5,5	0,1	10,2	0,2	14,2	0,2	50,5	0,6	29,8	0,4
other debt securities of residents	863,8	16,6	687,8	11,1	666,4	8,3	931,1	10,8	1 072,4	12,8
- in rubles	863,4	16,6	687,5	11,1	665,9	8,3	925,8	10,7	1 071,0	12,8
- in foreign currency	0,4	0,0	0,4	0,0	0,6	0,0	5,3	0,1	1,4	0,0
debt securities of other countries	19,6	0,4	17,6	0,3	38,4	0,5	36,0	0,4	89,5	1,1
- in rubles	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in foreign currency	19,6	0,4	17,6	0,3	38,4	0,5	36,0	0,4	89,5	1,1
debt securities of non-resident banks	218,4	4,2	97,4	1,6	358,5	4,4	386,9	4,5	360,6	4,3
- in rubles	42,4	0,8	39,7	0,6	114,8	1,4	117,3	1,4	114,3	1,4
- in foreign currency	176,0	3,4	57,6	0,9	243,7	3,0	269,7	3,1	246,3	2,9
other debt securities of non-residents	553,4	10,6	768,2	12,4	904,2	11,2	1 422,2	16,5	1 346,0	16,1
- in rubles	221,4	4,2	218,4	3,5	188,3	2,3	192,2	2,2	180,2	2,1
- in foreign currency	331,9	6,4	549,8	8,9	715,9	8,9	1 230,0	14,2	1 165,8	13,9
debt securities delivered without derecognition in the balance sheet	2 014,9	38,6	3 248,9	52,6	4 261,8	52,8	3 380,1	39,1	2 792,2	33,3
- in rubles	1 913,4	36,7	2 918,7	47,2	2 949,9	36,6	2 289,1	26,5	1 909,4	22,8
- in foreign currency	101,5	1,9	330,2	5,3	1 311,9	16,3	1 091,0	12,6	882,7	10,5
overdue debt securities	8,4	0,2	6,3	0,1	5,2	0,1	5,5	0,1	5,2	0,1
- in rubles	7,5	0,1	5,2	0,1	3,8	0,0	3,9	0,0	3,7	0,0
- in foreign currency	1,0	0,0	1,1	0,0	1,4	0,0	1,7	0,0	1,5	0,0
Reference data:										
Provisions for losses on debt securities	15,5		14,9		15,8		18,1		19,1	

Table 20

Structure of credit institutions' portfolio of shares¹

	1.01.13		1.01.14		1.01.15		1.02.15		1.03.15	
	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	488,7	100,0	472,4	100,0	439,6	100,0
- in rubles	706,4	89,2	667,9	84,5	285,9	58,5	245,4	52,0	242,1	55,1
- in foreign currency	85,2	10,8	122,5	15,5	202,8	41,5	227,0	48,0	197,5	44,9
of which: revaluation	-19,1	-2,4	-17,5	-2,2	-16,4	-3,4	-1,5	-0,3	3,1	0,7
Shares held at book value (without revaluation)	810,8	100,0	807,9	100,0	505,1	100,0	473,9	100,0	436,5	100,0
of which shares of:										
resident credit institutions	8,5	1,0	5,1	0,6	4,1	0,8	6,2	1,3	4,6	1,0
- in rubles	8,4	1,0	5,1	0,6	4,1	0,8	6,2	1,3	4,6	1,0
- 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	197,8	39,2	139,7	29,5	145,0	33,2
- in rubles	644,2	79,5	588,8	72,9	192,3	38,1	135,8	28,7	141,6	32,4
- in foreign currency	1,9	0,2	2,8	0,3	5,5	1,1	3,9	0,8	3,5	0,8
non-resident credit institutions	8,5	1,0	8,7	1,1	2,7	0,5	3,2	0,7	3,2	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	2,7	0,5	3,2	0,7	3,2	0,7
other non-residents	73,8	9,1	85,8	10,6	81,8	16,2	81,9	17,3	85,1	19,5
- 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	81,8	16,2	81,9	17,3	85,1	19,5
shares delivered without derecognition in the balance sheet	74,0	9,1	116,6	14,4	124,8	24,7	138,3	29,2	96,6	22,1
- in rubles	64,6	8,0	82,8	10,2	67,0	13,3	65,4	13,8	48,4	11,1
- in foreign currency	9,4	1,2	33,8	4,2	57,8	11,4	72,8	15,4	48,1	11,0
Shares valued at cost ²	-	-	-	-	93,9	18,6	104,6	22,1	102,1	23,4
- in rubles	-	-	-	-	38,9	7,7	39,5	8,3	44,5	10,2
- in foreign currency	-	-	-	-	55,0	10,9	65,1	13,7	57,6	13,2
Reference data:										
Provisions for losses on shares	21,3		44,0		14,8		16,8		15,4	

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	1.01.15	1.02.15	1.03.15
Portfolio of promissory notes discounted by a credit institution, in rubles	308,2	221,8	188,7	162,5	163,0
of which promissory notes, not paid when due	4,4	4,9	9,2	9,8	10,0
Portfolio of promissory notes discounted by a credit institution, in foreign currency	90,6	52,3	29,2	34,6	20,6
of which promissory notes, not paid when due	0,01	1,33	3,45	4,22	3,74
Total	398,8	274,1	218,0	197,0	183,6

Table 22

The structure of credit institutions' portfolio of discounted promissory notes¹

	1.01.13		1.01.14		1.01.15		1.02.15		1.03.15	
	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	218,0	100,0	197,0	100,0	183,6	100,0
Of which:										
- promissory notes of federal governments	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of regional and local governments	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of resident credit institutions	338,5	84,9	223,0	81,4	154,9	71,1	135,5	68,8	120,1	65,4
- other promissory notes of residents	58,3	14,6	48,9	17,8	59,5	27,3	57,2	29,0	59,7	32,5
- 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	3,6	1,6	4,3	2,2	3,8	2,1
Reference data:										
Provisions for losses on promissory notes	10,2		12,9		13,8		14,5		15,2	

¹ including overdue promissory notes.

Table 23

Real estate temporarily out of use in operating activities

(billion rubles)

	1.01.13	1.01.14	1.01.15	1.02.15	1.03.15
Land temporarily out of use in operating activities	49,3	5,5	6,6	5,7	5,8
Land temporarily out of use in operating activities, leased out	0,9	0,6	0,9	0,7	0,6
Land temporarily out of use in operating activities, at current (fair) value	7,9	8,7	10,2	13,1	13,6
Land temporarily out of use in operating activities, at current (fair) value, leased out	0,8	3,5	2,9	3,3	2,8
Real estate (except land) temporarily out of use in operating activities*	4,2	3,5	2,0	1,7	1,8
Real estate (except land) temporarily out of use in operating activities, leased out*	10,3	14,0	9,5	9,4	8,8
Real estate (except land) temporarily out of use in operating activities, at current (fair) value	6,9	12,4	13,3	13,1	14,3
Real estate (except land) temporarily out of use in operating activities, at current (fair) value, leased out	13,9	15,5	27,6	28,6	29,2
Investments in construction of objects of real estate, temporarily out of use in operating activities	2,4	1,2	1,4	1,7	1,7
Non-current inventories	66,2	80,0	129,8	129,1	130,4
Provisions calculated on the basis of assets listed in point 2.7 of the Bank of Russia's Regulation No. 283-P, dated March 20, 2006, "On the Loss Provisioning Procedure for Credit Institutions"	13,8	27,8	58,5	63,9	65,0

* At residual value (less amortisation).

Table 24

Funds raised by credit institutions from organisations

(billion rubles)

		1.01.13	1.01.14	1.01.15	1.02.15	1.03.15
1.	Funds raised from organisations, total	15 648,2	17 787,0	25 008,1	28 180,7	26 274,5
	- in rubles	11 054,1	12 092,7	14 222,9	14 703,3	14 402,5
	- in foreign currency	4 594,1	5 694,4	10 785,2	13 477,4	11 872,0
	of which:					
1.1.	Funds of legal entities in settlement and other accounts ¹	5 706,6	6 516,1	7 434,7	8 901,9	8 527,5
	- in rubles	4 821,8	5 547,8	5 549,6	6 024,7	6 171,3
	- in foreign currency	884,8	968,3	1 885,1	2 877,1	2 356,1
	Of which:					
1.1.1	Funds of individual entrepreneurs	172,8	192,7	180,1	176,8	172,7
	- in rubles	170,0	190,0	172,1	167,2	165,3
	- in foreign currency	2,8	2,7	7,9	9,6	7,4
1.2.	Government and other extra budgetary funds in settlement accounts	1,6	0,2	0,1	0,1	0,1
1.3.	Float	283,3	386,4	535,3	682,7	591,2
1.4.	Deposits and other funds raised from legal entities (except credit institutions)	9 619,5	10 838,3	17 007,9	18 564,5	17 134,6
	- in rubles	6 089,7	6 371,5	8 471,8	8 427,9	8 001,6
	- in foreign currency	3 529,8	4 466,8	8 536,1	10 136,6	9 133,1
	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	1 023,8	1 609,0	1 311,7
1.4.2.	Certificates of deposit	4,1	5,3	5,8	5,6	5,4
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	0,0	0,2	0,5	4,0	1,2
1.5.	Clients' funds in factoring and forfeiting operations	37,2	43,8	26,4	20,6	18,0
1.6.	Funds written down from clients' accounts but not entered in correspondent account of a credit institution because of shortage of money	0,0	2,2	3,8	10,9	3,1
	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	3 405,3	2 495,8	2 183,6
	- in rubles	1 362,2	1 624,9	2 686,8	1 984,5	1 639,5
	- in foreign currency	191,3	187,7	718,5	511,3	544,0
	with maturity from 31 days to 1 year	3 321,2	3 292,3	4 565,0	5 561,4	5 588,3
	- in rubles	2 838,8	2 520,2	3 327,2	4 048,2	3 974,6
	- in foreign currency	482,3	772,2	1 237,8	1 513,2	1 613,7
	with maturity in excess of 1 year	4 744,9	5 733,4	9 037,5	10 507,3	9 362,8
	- in rubles	1 888,7	2 226,4	2 457,8	2 395,2	2 387,4
	- in foreign currency	2 856,2	3 507,0	6 579,8	8 112,1	6 975,3
	Reference data					
	Funds raised from non-resident organisations, total	2 750,8	3 271,2	5 143,3	5 980,6	5 223,2
	- in rubles	507,4	535,7	591,3	510,7	504,5
	- in foreign currency	2 243,5	2 735,5	4 552,0	5 469,9	4 718,7
	of which:					
	Funds of non-resident organisations in settlement and other accounts	228,2	265,5	521,0	600,6	480,5
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	418,2	526,7	502,0	542,7	491,4
	Other funds raised from non-resident legal entities	2 088,3	2 463,7	4 074,3	4 786,2	4 210,3
	Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0,0	0,0	0,0	1,5	0,0

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

Table 25

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

	1.01.13	1.01.14	1.01.15	1.02.15	1.03.15
Issued debt obligations - total	2 419,2	2 572,4	2 692,0	2 726,5	2 615,1
including:					
bonds:	1 037,4	1 213,1	1 357,5	1 359,2	1 334,7
of which					
with maturities less than one year	17,1	3,7	12,0	11,7	8,5
with maturities in excess of one year	1 020,3	1 209,4	1 344,5	1 337,5	1 325,9
deposit certificates ¹	4,1	5,3	5,8	5,6	5,4
of which					
with maturities in excess of one year	2,7	3,1	3,3	3,2	3,3
with maturities in excess of one year	1,3	2,1	2,2	1,9	1,8
savings certificates ²	228,4	349,7	460,5	478,8	500,3
of which					
with maturities in excess of one year	61,8	63,2	148,6	191,9	228,0
with maturities in excess of one year	162,0	273,8	300,2	264,1	260,4
promissory notes and banker's acceptances	1 149,3	1 004,3	868,1	882,9	774,8
of which					
with maturities in excess of one year	596,6	465,2	364,8	351,9	301,8
with maturities in excess of one year	528,6	517,3	482,2	509,2	449,8

¹ Included in corporate deposits.

² Included in retail deposits.

Table 26

Individual deposit structure

(billion rubles)

		1.01.13	1.01.14	1.01.15	1.02.15	1.03.15
1	Individual deposits	14 251,0	16 957,5	18 552,7	19 328,7	19 077,3
	- of which savings certificates	228,4	349,7	460,5	478,8	500,3
1.1.	Individual demand deposits and deposits with maturity up to 30 days	2 723,8	3 210,8	3 214,6	2 886,9	2 930,4
	- in rubles	2 474,9	2 913,0	2 664,9	2 276,4	2 406,5
	- in foreign currency	248,9	297,8	549,7	610,5	523,9
1.2.	Individual deposits with maturity from 31 days to 1 year	3 138,2	3 264,3	5 124,0	6 459,7	6 988,3
	- in rubles	2 684,5	2 788,8	3 814,6	4 578,8	5 101,1
	- in foreign currency	453,8	475,5	1 309,4	1 880,9	1 887,3
1.3.	Individual deposits with maturity in excess of 1 year	8 389,0	10 482,4	10 214,1	9 982,1	9 158,6
	- in rubles	6 604,1	8 298,8	7 227,1	6 664,1	6 380,9
	- in foreign currency	1 784,9	2 183,6	2 987,0	3 318,0	2 777,7
Reference data:						
	Deposits of non-resident individuals (excluding saving certificates)	167,1	223,9	245,2	280,6	260,9

Table 27

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

(billion rubles)

	1.01.13	1.01.14	1.01.15	1.02.15	1.03.15
Loans, deposits and other funds raised from other credit institutions, total	4 738,4	4 806,0	6 594,2	6 116,7	5 428,9
- in rubles	2 530,1	2 369,5	3 223,4	2 437,4	2 324,5
- in foreign currency	2 208,2	2 436,5	3 370,8	3 679,2	3 104,4
of which:					
- loans, deposits and other funds raised from resident credit institutions	2 500,9	2 556,6	4 016,5	3 227,7	2 980,9
- in rubles	2 061,1	1 962,6	2 900,5	2 125,0	2 029,7
- in foreign currency	439,8	594,0	1 116,0	1 102,7	951,1
of which					
overdue debt	0,0	0,2	0,0	1,0	0,0
- in rubles	0,0	0,2	0,0	0,2	0,0
- in foreign currency	0,0	0,0	0,0	0,9	0,0
- loans, deposits and other funds raised from non-resident banks	2 237,4	2 249,4	2 577,8	2 888,9	2 448,1
- in rubles	469,0	406,9	322,9	312,4	294,8
- in foreign currency	1 768,4	1 842,5	2 254,8	2 576,5	2 153,3
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 1.03.15

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	49 195	55,6	89 744	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%	56	39 245	44,4	50 362 714	65,9
No budgetary funds	767	0	0,0	25 925 242	33,9
Data not available	3	0	0,0	0	0,0
Total	827	88 440	100,0	76 377 700	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		1.01.15		1.02.15		1.03.15	
		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	5 389,4	6,9	6 262,3	7,8	5 485,2	7,2
1.1	Funds in accounts of legal entities (excluding certificates of deposit)	2 734,7	5,5	3 255,8	5,7	5 097,2	6,6	5 931,0	7,3	5 182,1	6,8
1.1.1	of which deposits and other raised funds (excluding certificates of deposit)	2 506,5	5,1	2 990,4	5,2	4 576,3	5,9	5 330,4	6,6	4 701,6	6,2
1.2	Individual deposits (excluding saving certificates)	167,1	0,3	223,9	0,4	245,2	0,3	280,6	0,3	260,9	0,3
1.2.1	of which deposits and other raised funds (excluding saving certificates)	121,5	0,2	168,3	0,3	179,5	0,2	209,5	0,3	192,5	0,3
1.3	Funds in other accounts	22,8	0,0	22,9	0,0	47,0	0,1	50,8	0,1	42,1	0,1
2.	Funds in correspondent and other accounts of credit institutions	173,2	0,4	162,9	0,3	180,0	0,2	194,0	0,2	127,1	0,2
3.	Loans, deposits and other funds raised from credit institutions	2 237,4	4,5	2 249,4	3,9	2 577,8	3,3	2 888,9	3,6	2 448,1	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	8 147,1	10,5	9 345,3	11,6	8 060,3	10,6
	Reference data:										
	Liabilities of authorized banks to non-residents on issued debt securities - total ²	237,7	0,5	211,7	0,4	291,2	0,4	359,0	0,4	287,4	0,4
	Overdue interest on liabilities of credit institutions	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Placed funds											
1.	Loans, total	4 115,3	8,3	5 226,0	9,1	6 978,0	9,0	8 605,4	10,7	7 451,9	9,8
	of which overdue claims	61,4	0,1	69,7	0,1	182,1	0,2	253,9	0,3	204,6	0,3
	of which:										
1.1.	Loans, deposits and other placements	2 214,8	4,5	3 041,0	5,3	3 114,7	4,0	4 034,7	5,0	3 387,6	4,4
1.2	Loans and other placements with legal entities	1 885,4	3,8	2 163,7	3,8	3 837,5	4,9	4 542,3	5,6	4 037,9	5,3
1.3	Loans and other placements with individuals	15,1	0,0	21,3	0,0	25,9	0,0	28,3	0,0	26,4	0,0
2.	Correspondent accounts with banks	1 167,5	2,4	1 098,2	1,9	1 915,6	2,5	2 413,3	3,0	2 213,2	2,9
3.	Securities acquired by credit institutions, total	875,6	1,8	980,0	1,7	1 389,1	1,8	1 934,6	2,4	1 888,1	2,5
	of which:										
3.1	Debt securities (without revaluation and delivered without derecognition in the balance sheet)	791,3	1,6	883,2	1,5	1 301,0	1,7	1 845,1	2,3	1 796,1	2,4
3.2	Shares (without revaluation and delivered without derecognition in the balance sheet)	82,2	0,2	94,5	0,2	84,5	0,1	85,2	0,1	88,3	0,1
3.3	Discounted promissory notes	2,0	0,0	2,2	0,0	3,6	0,0	4,3	0,0	3,8	0,0
4.	Shares in associates and subsidiaries	273,0	0,6	295,0	0,5	351,1	0,5	351,1	0,4	352,5	0,5
5.	Loans provided to other countries	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
	Placed funds, total	6 431,5	13,0	7 599,1	13,2	#####	13,7	13 304,5	16,5	11 905,7	15,6
	Reference data:										
	Overdue interest on claims of credit institutions	1,5	0,0	3,4	0,0	38,1	0,0	41,4	0,1	30,7	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	1.01.15	1.02.15	1.03.15	1.01.13	1.01.14	1.01.15	1.02.15	1.03.15	1.01.13	1.01.14	1.01.15	1.02.15	1.03.15
Total	1 011 888,7	993 584,5	589 141,3	-23 555,4	-35 826,4	956	922	833	827	824	210 229,8	192 177,5	177 032,1	10 584,9	23 814,9
Profit-making CIs ¹	1 021 250,1	1 012 252,5	853 239,6	86 544,4	104 081,4	901	834	707	585	575	209 438,1	191 145,8	166 058,7	10 024,1	21 751,3
Loss-making CIs	-9 361,4	-18 667,9	-264 098,3	-110 099,9	-139 907,9	55	88	126	242	249	791,7	1 031,7	10 973,4	560,8	2 063,6
CIs that have not provided their reporting	0,0	0,0	0,0	0,0	0,0	0	1	1	3	3	0,0	0,0	0,0	0,0	0,0
Total						956	923	834	830	827					

¹ including CIs with zero profit.

Table 31

Structure of operating credit institutions' income and expenses¹

	1.01.13		1.01.14		1.10.14		1.01.15	
	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	38 398,9	100,0	110 406,6	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	2 083,2	5,4	2 943,2	2,7
1.2. Interest income on loans to individuals	1 136,4	3,6	1 576,6	5,1	1 359,4	3,5	1 833,3	1,7
1.3. Income on securities	1 214,7	3,8	1 896,2	6,1	1 738,4	4,5	2 599,5	2,4
1.4. Income on operations with foreign currency	21 100,8	66,1	17 853,0	57,5	26 777,0	69,7	91 197,9	82,6
1.5. Commissions	689,7	2,2	806,4	2,6	645,3	1,7	906,6	0,8
1.6. Recovery of loss provision	3 942,6	12,4	4 825,6	15,6	3 942,0	10,3	6 063,3	5,5
1.7. Other income	1 779,5	5,6	1 679,2	5,4	1 853,6	4,8	4 862,9	4,4
Of which:								
1.7.1. Fines, penalties, forfeits	57,6	0,2	77,0	0,2	67,3	0,2	98,4	0,1
2. Expenses of credit institution, total	30 892,5	100,0	30 029,0	100,0	37 709,2	100,0	109 815,9	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	1 127,0	3,0	1 702,7	1,6
2.2. Interest expenses on funds raised from individuals	665,9	2,2	857,6	2,9	660,6	1,8	862,8	0,8
2.3. Expenses on operations with securities	874,9	2,8	1 552,0	5,2	1 518,1	4,0	2 372,0	2,2
2.4. Expenses on operations with foreign currency	21 042,2	68,1	17 742,7	59,1	26 587,9	70,5	90 776,9	82,7
2.5. Commissions	124,3	0,4	152,2	0,5	126,0	0,3	181,4	0,2
2.6. Expenses on loss provision	4 147,9	13,4	5 438,8	18,1	4 776,7	12,7	7 568,7	6,9
2.7. Management expenses (including personnel costs)	1 061,0	3,4	1 179,6	3,9	882,1	2,3	1 246,1	1,1
2.8. Other expenses	2 035,0	6,6	1 976,2	6,6	2 030,9	5,4	5 105,3	4,6
Of which:								
2.8.1. Fines, penalties, forfeits	2,7	0,0	2,5	0,0	2,7	0,0	4,4	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 1.03.15

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	46 319 310 953	23 926 750 135	46 970 718 653	23 275 342 435
Belgorod Region	10 513 971	1 048 111	10 538 318	1 023 764
Bryansk Region	0	0	0	0
Vladimir Region	6 595 145	267 154	6 586 441	275 858
Voronezh Region	3 450 680	1 331 100	3 539 948	1 241 832
Ivanovo Region	12 025 080	903 767	12 142 563	786 284
Kaluga Region	26 657 705	1 510 381	25 667 055	2 501 031
Kostroma Region	194 886 413	112 680 684	205 206 393	102 360 704
Kursk Region	17 133 606	801 232	17 133 170	801 668
Lipetsk Region	25 325 187	2 412 323	25 378 321	2 359 189
Moscow Region	55 881 926	19 676 411	57 875 249	17 683 088
Orel Region	2 891 803	287 250	2 902 957	276 096
Ryazan Region	18 468 527	1 601 487	18 424 676	1 645 338
Smolensk Region	5 656 432	668 067	5 871 626	452 873
Tambov Region	3 147 281	29 464	3 152 140	24 605
Tver Region	13 293 248	2 362 896	13 293 202	2 362 942
Tula Region	5 079 822	154 003	5 083 846	149 979
Yaroslavl Region	20 325 841	2 378 296	19 535 056	3 169 081
City of Moscow	45 897 978 286	23 778 637 509	46 538 387 692	23 138 228 103
	1 384 313 874	401 158 857	1 416 728 405	368 744 326
North-Western Federal District				
Republic of Karelia	1 019 738	26 181	1 025 392	20 527
Komi Republic	4 816 246	801 987	4 898 428	719 805
Akhangel'sk Region	0	0	0	0
Vologda Region	83 651 169	10 154 928	84 937 986	8 868 111
Kaliningrad Region	11 902 473	3 327 371	11 031 260	4 198 584
Leningrad Region	15 281 774	3 068 467	15 142 647	3 207 594
Murmansk Region	8 049 751	2 873 782	8 073 680	2 849 853
Novgorod Region	4 603 511	455 059	4 690 780	367 790
Pskov Region	2 229 073	12 499	2 232 575	8 997
St Petersburg	1 252 760 139	380 438 583	1 284 695 657	348 503 065
Southern Federal District	272 365 113	41 493 530	275 967 853	37 890 790
Republic of Adygeya	7 450 694	269 939	7 472 804	247 829
Republic of Kalmykia	293 464	106 370	312 892	86 942
Krasnodar Territory	139 756 691	17 873 491	142 370 557	15 259 625
Astrakhan Region	9 424 890	3 609 794	9 516 398	3 518 286
Volgograd Region	11 958 450	1 793 603	12 612 518	1 139 535
Rostov Region	103 480 924	17 840 333	103 682 684	17 638 573
North-Caucasian Federal District	40 470 120	5 461 003	40 066 083	5 865 040
Republik of Daghestan	9 270 889	148 192	9 308 974	110 107
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	6 061 385	153 192	6 104 285	110 292
Karachai-Cherkess Republic	12 339 350	4 397 748	11 767 728	4 969 370
Republic of North Ossetia - Alania	2 106 676	119 280	2 165 083	60 873

Chechen Republic	0	0	0	0
Stavropol Territory	10 691 820	642 591	10 720 013	614 398
Volga Federal District	1 492 293 028	188 686 241	1 462 993 079	217 986 190
Republic of Bashkortostan	65 078 049	4 578 746	63 754 105	5 902 690
Republic of Marii El	2 487 720	129 154	2 495 369	121 505
Republic of Mordovia	21 484 516	409 995	21 512 950	381 561
Republic of Tatarstan	767 174 134	115 410 490	743 907 203	138 677 421
Udmurt Republic	36 712 120	2 851 072	37 520 031	2 043 161
Chuvash Republic	11 375 601	626 645	11 354 361	647 885
Perm Territory	26 747 660	3 849 673	26 756 963	3 840 370
Kirov Region	30 277 480	3 147 926	30 710 282	2 715 124
Nizhny Novgograd Region	77 432 588	7 080 993	78 451 149	6 062 432
Orenburg Region	45 284 998	3 542 224	44 907 152	3 920 070
Penza Region	4 202 492	54 760	4 201 888	55 364
Samara Region	316 830 048	41 403 399	311 994 667	46 238 780
Saratov Region	81 383 935	5 491 348	79 550 646	7 324 637
Ulyanovsk Region	5 821 687	109 816	5 876 313	55 190
Ural Federal District	757 299 757	318 105 010	837 546 987	237 857 780
Kurgan Region	2 495 964	61 971	2 538 240	19 695
Sverdlovsk Region	407 504 737	116 284 315	445 316 589	78 472 463
Tyumen Region	236 412 476	182 635 648	273 395 799	145 652 325
Chelyabinsk Region	110 886 580	19 123 076	116 296 359	13 713 297
Siberian Federal District	493 090 770	155 194 399	521 566 276	126 718 893
Republic of Altai	1 457 283	88 572	1 489 536	56 319
Republic of Buryatiya	13 203 084	1 065 326	12 976 315	1 292 095
Republic of Tuva	482 447	1 488	483 896	39
Republic of Khakassia	6 354 573	93 970	6 368 639	79 904
Altai Territory	15 195 717	531 763	14 585 518	1 141 962
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	32 879 173	6 563 542	32 970 814	6 471 901
Irkutsk Region	13 818 666	1 363 583	14 473 649	708 600
Kemerovo Region	11 054 701	530 298	11 123 510	461 489
Novosibirsk Region	368 071 671	139 839 819	394 915 658	112 995 832
Omsk Region	17 901 468	4 483 233	19 504 121	2 880 580
Tomsk Region	12 671 987	632 805	12 674 620	630 172
Far Eastern Federal District	495 210 383	74 204 976	497 916 348	71 499 011
Republic of Sakha (Yakutia)	28 259 233	2 820 574	28 309 776	2 770 031
Kamchatka Territory	19 810 361	2 388 549	20 025 260	2 173 650
Primorskiy Territory	82 827 630	18 235 841	86 364 014	14 699 457
Khabarovsk Territory	7 219 108	419 200	7 276 946	361 362
Amur Region	343 986 899	47 559 743	342 890 990	48 655 652
Magadan Region	0	0	0	0
Sakhalin Region	13 107 152	2 781 069	13 049 362	2 838 859
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Crimean District	9 946 998	2 344 412	10 388 494	1 902 916
Republic of Crimea	5 321 967	775 841	5 713 536	384 272
City of Sevastopol	4 625 031	1 568 571	4 674 958	1 518 644

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 1.03.15

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	7 259 323 147	1 751 455 966	379 110 904	1 338 430 812	119 919 901	18 062 584
Belgorod Region	1 644 101	0	0	0	10 056	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	76 083	20 943	321 015	0	148 517	0
Voronezh Region	1 074 736	0	0	0	0	0
Ivanovo Region	395 148	281 337	16 220	0	29 469	120 198
Kaluga Region	2 014 993	1 657 626	182 652	0	0	0
Kostroma Region	160 552 504	23 071	333 049	0	1 116 835	214 477
Kursk Region	902 149	902 149	0	148 712	0	0
Lipetsk Region	1 590 970	333 609	1 115	0	320 069	0
Moscow Region	7 921 259	1 912 441	574 607	0	2 155 495	0
Orel Region	628 592	3 163	0	0	0	0
Ryazan Region	647 131	424 362	0	219 757	0	0
Smolensk Region	0	0	0	0	0	0
Tambov Region	0	0	0	0	0	0
Tver Region	88 107	0	0	0	0	0
Tula Region	301 703	40 658	9 505	82 992	0	0
Yaroslavl Region	2 221 198	101 660	33 604	0	127 827	0
City of Moscow	7 079 264 473	1 745 754 947	377 639 137	1 337 979 351	116 011 633	17 727 909
North-Western Federal District	295 655 935	11 758 801	20 448 286	6 150 178	11 631 078	695 137
Republic of Karelia	0	0	0	0	0	0
Komi Republic	1 238 485	915 848	173 014	0	32 088	125 950
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	16 812 118	2 839 455	35 670	0	23 193	0
Kaliningrad Region	3 874 145	0	8 202	0	0	0
Leningrad Region	1 353 247	93 502	18	250 197	353 251	0
Murmansk Region	0	0	767 363	0	0	0
Novgorod Region	563 042	286 579	241 961	0	49 953	0
Pskov Region	140 521	0	0	0	0	0
St Petersburg	271 674 377	7 623 417	19 222 058	5 899 981	11 172 593	569 187
Southern Federal District	15 996 476	4 481 772	915 644	110 177	10 320 002	1 259 251
Republic of Adygeya	12 423	12 910	1 278	0	169 776	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	10 158 261	2 946 978	255 308	85 008	9 786 667	1 191 012
Astrakhan Region	1 885 413	1 263 115	370 501	5 288	233 613	0
Volgograd Region	390 481	96 843	56 754	0	59 912	36 715
Rostov Region	3 549 898	161 926	231 803	19 881	70 034	31 524
North-Caucasian Federal District	2 612 762	228 887	185 414	0	44 333	0
Republik of Daghestan	0	0	16 011	0	0	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 586	0	21 268	0	0	0
Karachai-Cherkess Republic	1 736 357	0	148 135	0	0	0
Republic of North Ossetia - Alania	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	871 819	228 887	0	0	44 333	0
Volga Federal District	187 525 249	38 236 234	22 068 973	7 223 811	14 397 499	508 383

Republic of Bashkortostan	10 151 855	3 880 608	183 708	179 038	592 046	0
Republic of Marii El	0	0	0	0	0	0
Republic of Mordovia	232 285	139 065	28 097	0	0	0
Republic of Tatarstan	122 846 876	27 448 001	19 839 036	2 151 410	9 814 515	0
Udmurt Republic	2 274 565	0	1	0	16 319	0
Chuvash Republic	542 646	166 819	148 863	0	100 651	0
Perm Territory	1 698 540	69 946	511 646	0	150 595	0
Kirov Region	8 675 165	10 966	6 284	0	429 374	0
Nizhny Novgograd Region	8 329 783	1 944 573	59 586	0	974 596	425 959
Orenburg Region	6 070 083	217 518	36 307	35 246	1 977 407	82 424
Penza Region	147 514	97 427	0	0	0	0
Samara Region	24 972 790	3 116 454	1 021 637	4 858 117	285 605	0
Saratov Region	1 583 147	1 144 857	144 264	0	56 391	0
Ulyanovsk Region	0	0	89 544	0	0	0
Ural Federal District	151 054 112	38 512 765	7 063 709	303 091	2 977 545	0
Kurgan Region	0	0	0	0	0	0
Sverdlovsk Region	93 411 434	8 824 469	6 440 569	303 091	1 276 236	0
Tyumen Region	41 650 485	23 181 979	569 122	0	1 569 340	0
Chelyabinsk Region	15 992 193	6 506 317	54 018	0	131 969	0
Siberian Federal District	69 478 341	6 817 453	8 923 246	8 186 541	1 947 981	57 886
Republic of Altai	104 393	13 481	0	0	210 297	0
Republic of Buryatiya	84 456	0	252 792	0	0	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	13 497	14 710	0	0	0	0
Altai Territory	36 433	42 970	1 671	0	15 000	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	488 022	4 207	293 917	0	0	0
Irkutsk Region	82 766	0	101 427	0	93 309	0
Kemerovo Region	1 906 331	1 150 747	45 198	0	30 173	0
Novosibirsk Region	62 337 099	5 119 497	8 225 141	8 186 541	991 791	0
Omsk Region	3 950 471	245 455	127	0	402 780	57 886
Tomsk Region	474 873	226 386	2 973	0	204 631	0
Far Eastern Federal District	53 864 361	5 246 934	877 067	0	1 795 134	0
Republic of Sakha (Yakutia)	979 293	130 230	443 605	0	26 608	0
Kamchatka Territory	1 125 062	102 663	41 000	0	17 761	0
Primorskiy Territory	10 461 391	4 622 083	63 000	0	788 635	0
Khabarovsk Territory	371 998	33 936	0	0	0	0
Amur Region	40 926 617	358 022	6 340	0	962 130	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	188	76	0	0
Republic of Crimea	0	0	177	0	0	0
City of Sevastopol	0	0	11	76	0	0

Table 34

Distribution of loans, deposits and other placements in rubles by credit institutions, registered in respective regions, as of 1.03.15

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	32 077 794 422	17 725 336 236	2 054 989 169	9 653 450 191
Belgorod Region	6 803 877	5 763 429	26	232 148
Bryansk Region	0	0	0	0
Vladimir Region	4 357 825	2 638 371	140 000	1 526 970
Voronezh Region	1 793 664	1 369 893	75 000	152 068
Ivanovo Region	9 048 345	5 922 403	938 750	1 824 062
Kaluga Region	20 589 015	3 782 345	12 315 000	4 040 146
Kostroma Region	98 307 743	10 416 258	471 203	68 260 225
Kursk Region	13 631 864	10 102 282	1 200 000	1 481 564
Lipetsk Region	19 850 085	13 738 239	1 410 000	2 707 664
Moscow Region	33 351 979	19 986 924	1 020 884	10 064 793
Orel Region	2 053 616	853 076	30 000	217 147
Ryazan Region	13 839 190	10 956 285	750 050	1 768 391
Smolensk Region	4 768 400	2 318 847	1 142 225	625 694
Tambov Region	2 479 351	1 920 011	200 000	359 261
Tver Region	10 110 347	4 744 164	1 922 000	1 696 744
Tula Region	3 625 217	2 709 140	625 000	285 437
Yaroslavl Region	13 383 347	7 217 971	845 000	4 285 656
City of Moscow	31 819 800 557	17 620 896 598	2 031 904 031	9 553 922 221
	878 284 072	571 170 234	106 097 349	121 786 494
North-Western Federal District				
Republic of Karelia	856 423	268 545	170 000	347 877
Komi Republic	2 572 498	2 040 406	0	531 990
Akhangel'sk Region	0	0	0	0
Vologda Region	51 743 695	21 361 729	454 500	28 730 536
Kaliningrad Region	6 809 096	5 595 281	9 689	1 204 126
Leningrad Region	9 829 577	5 833 577	155 000	2 729 050
Murmansk Region	4 217 245	1 708 533	100 000	2 356 522
Novgorod Region	2 386 495	1 478 297	80 000	784 827
Pskov Region	1 254 915	1 080 349	0	174 566
St Petersburg	798 614 128	531 803 517	105 128 160	84 927 000
Southern Federal District	194 741 255	116 065 428	9 405 297	63 650 863
Republic of Adygeya	5 640 559	4 522 678	15 000	1 097 476
Republic of Kalmykia	45 075	33 818	0	11 257
Krasnodar Territory	91 726 781	57 168 002	8 307 447	22 632 749
Astrakhan Region	2 615 373	863 494	0	830 489
Volgograd Region	9 118 579	7 355 425	380 000	1 307 450
Rostov Region	85 594 888	46 122 011	702 850	37 771 442
North-Caucasian Federal District	24 393 835	18 382 256	2 101 930	3 686 992
Republik of Dagestan	4 737 127	3 653 866	134 300	941 014
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	4 123 053	2 709 296	615 300	798 457
Karachai-Cherkess Republic	7 410 802	5 957 263	304 000	1 001 029

Republic of North Ossetia - Alania	1 585 423	1 334 208	0	251 215
Chechen Republic	0	0	0	0
Stavropol Territory	6 537 430	4 727 623	1 048 330	695 277
Volga Federal District	960 437 319	531 468 401	41 202 246	335 156 861
Republic of Bashkortostan	42 930 221	21 675 834	5 446 532	14 649 269
Republic of Marii El	1 918 739	1 432 958	240 000	163 261
Republic of Mordovia	14 432 851	11 650 646	25 000	2 463 282
Republic of Tatarstan	446 204 689	288 633 596	15 286 649	105 382 210
Udmurt Republic	27 879 084	5 431 491	25 000	22 125 713
Chuvash Republic	7 818 278	3 101 360	1 186 000	3 334 908
Perm Territory	19 638 259	8 368 275	191 500	10 679 504
Kirov Region	17 474 181	11 340 790	101 500	5 723 440
Nizhny Novgorod Region	50 983 060	33 966 905	2 315 868	10 071 243
Orenburg Region	31 876 027	15 137 631	712 050	15 255 900
Penza Region	2 848 765	1 564 318	351 440	859 256
Samara Region	255 766 331	106 024 678	12 016 397	132 712 501
Saratov Region	36 004 602	19 522 065	3 054 310	10 952 996
Ulyanovsk Region	4 662 232	3 617 854	250 000	783 378
Ural Federal District	504 169 437	214 750 236	27 624 865	234 251 180
Kurgan Region	1 789 182	1 593 135	0	146 589
Sverdlovsk Region	255 336 441	93 844 554	10 255 159	139 564 127
Tyumen Region	176 104 943	83 021 088	13 925 116	67 762 197
Chelyabinsk Region	70 938 871	36 291 459	3 444 590	26 778 267
Siberian Federal District	283 783 924	137 926 978	34 643 426	93 649 690
Republic of Altai	888 784	458 156	0	121 246
Republic of Buryatiya	9 371 695	3 729 244	0	5 305 613
Republic of Tuva	218 596	93 992	0	124 604
Republic of Khakassia	4 455 938	1 878 350	15 000	2 449 531
Altai Territory	12 136 341	8 913 771	920 000	2 071 755
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	22 810 101	8 009 186	4 830 210	7 898 142
Irkutsk Region	10 746 322	5 703 612	535 000	3 303 738
Kemerovo Region	6 027 960	2 701 532	110 152	3 216 276
Novosibirsk Region	196 942 823	93 878 162	27 299 448	63 950 209
Omsk Region	11 364 515	7 410 990	923 616	1 884 511
Tomsk Region	8 820 849	5 149 983	10 000	3 324 065
Far Eastern Federal District	362 874 065	80 181 635	6 581 639	264 424 453
Republic of Sakha (Yakutia)	18 371 973	10 652 104	44 087	7 037 877
Kamchatka Territory	15 342 203	10 160 669	2 328 008	2 665 321
Primorskiy Territory	56 192 742	35 575 156	2 528 058	15 697 046
Khabarovsk Territory	5 244 948	1 716 124	330 000	2 830 843
Amur Region	260 455 959	17 863 932	547 486	234 158 758
Magadan Region	0	0	0	0
Sakhalin Region	7 266 240	4 213 650	804 000	2 034 608
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Crimean District	3 574 344	1 514 238	2 030 000	30 106
Republic of Crimea	379 705	302 133	50 000	27 572
City of Sevastopol	3 194 639	1 212 105	1 980 000	2 534

Table 35

Distribution of loans, deposits and other placements in foreign currency by credit institutions, registered in respective regions, as of 1.03.15

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	16 276 666 572	10 376 108 566	4 087 955 590	299 584 315
Belgorod Region	455 599	453 760	1 839	0
Bryansk Region	0	0	0	0
Vladimir Region	57 105	57 105	0	0
Voronezh Region	1 147 734	950 566	1 225	177 818
Ivanovo Region	156 934	37 213	3 603	6 314
Kaluga Region	1 662	0	1 611	51
Kostroma Region	9 595 036	4 292 129	999 331	1 167 738
Kursk Region	283 556	283 126	0	430
Lipetsk Region	320 245	0	306 359	13 886
Moscow Region	9 256 154	5 959 389	54 535	3 242 230
Orel Region	4 143	0	4 143	0
Ryazan Region	70 074	19 622	3 132	47 320
Smolensk Region	261 673	83 345	124 348	0
Tambov Region	1 838	0	1 838	0
Tver Region	102 477	0	102 477	0
Tula Region	13 051	0	13 051	0
Yaroslavl Region	1 007 986	191 682	63 762	752 542
City of Moscow	16 253 931 305	10 363 780 629	4 086 274 336	294 175 986
North-Western Federal District	211 501 327	122 673 737	29 965 787	8 588 693
Republic of Karelia	0	0	0	0
Komi Republic	120 802	31 511	89 291	0
Akhangel'sk Region	0	0	0	0
Vologda Region	2 304 051	1 193 481	34 465	13 600
Kaliningrad Region	182 136	19 759	919	161 458
Leningrad Region	1 260 628	1 226 676	919	33 033
Murmansk Region	438 754	435 813	2 941	0
Novgorod Region	6 090	0	1 225	4 865
Pskov Region	0	0	0	0
St Petersburg	207 188 866	119 766 497	29 836 027	8 375 737
Southern Federal District	11 363 414	9 993 813	664 528	540 885
Republic of Adygeya	50 614	33 588	0	17 026
Republic of Kalmykia	3 064	0	3 064	0
Krasnodar Territory	2 003 910	1 516 669	469 680	17 561
Astrakhan Region	2 757	0	2 757	0
Volgograd Region	48 143	0	37 777	3
Rostov Region	9 254 926	8 443 556	151 250	506 295
North-Caucasian Federal District	1 646 620	1 205 867	361 763	78 990
Republik of Daghestan	44 067	25 275	7 750	11 042
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	2 599	0	2 599	0
Karachai-Cherkess Republic	1 237 210	1 021 285	147 977	67 948

Republic of North Ossetia - Alania	1 532	0	1 532	0
Chechen Republic	0	0	0	0
Stavropol Territory	361 212	159 307	201 905	0
Volga Federal District	46 378 159	38 315 611	3 283 104	3 382 626
Republic of Bashkortostan	425 407	45 848	83 732	295 827
Republic of Marii El	919	0	919	0
Republic of Mordovia	2 145	0	2 145	0
Republic of Tatarstan	30 894 561	26 023 258	2 492 280	982 205
Udmurt Republic	900 193	532 384	325 568	42 241
Chuvash Republic	231 279	182 081	9 215	39 983
Perm Territory	1 854 273	1 497 973	120 437	235 863
Kirov Region	637 117	492 630	2 561	141 926
Nizhny Novgogrod Region	1 587 123	1 397 095	82 612	107 416
Orenburg Region	599 039	356 443	69 042	173 554
Penza Region	0	0	0	0
Samara Region	9 147 326	7 695 935	88 390	1 363 001
Saratov Region	97 547	91 964	4 973	610
Ulyanovsk Region	1 230	0	1 230	0
Ural Federal District	142 645 580	120 554 787	17 388 421	810 996
Kurgan Region	0	0	0	0
Sverdlovsk Region	32 763 858	17 530 432	14 910 794	322 632
Tyumen Region	106 806 928	102 349 989	77 439	488 124
Chelyabinsk Region	3 074 794	674 366	2 400 188	240
Siberian Federal District	66 399 692	41 660 769	14 471 002	2 059 769
Republic of Altai	0	0	0	0
Republic of Buryatiya	115 419	39 476	2 769	73 174
Republic of Tuva	342	0	342	0
Republic of Khakassia	0	0	0	0
Altai Territory	132 987	30 845	3 643	98 499
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	4 004 185	1 368 594	2 361 556	274 035
Irkutsk Region	89 617	5 395	84 222	0
Kemerovo Region	3 077	0	306	2 771
Novosibirsk Region	61 711 192	40 022 395	12 007 889	1 472 756
Omsk Region	310 234	168 169	5 242	136 823
Tomsk Region	32 639	25 895	5 033	1 711
Far Eastern Federal District	31 017 533	18 507 210	5 505 406	800 818
Republic of Sakha (Yakutia)	1 515 557	984 081	147 056	384 420
Kamchatka Territory	282 116	215 565	5 840	60 711
Primorskiy Territory	5 479 886	3 584 339	839 706	157 120
Khabarovsk Territory	22 547	15 080	7 467	0
Amur Region	23 431 153	13 647 524	4 279 684	198 567
Magadan Region	0	0	0	0
Sakhalin Region	286 274	60 621	225 653	0
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Crimean District	1 394 908	825 861	182 072	386 975
Republic of Crimea	385 887	230 856	12 655	142 376
City of Sevastopol	1 009 021	595 005	169 417	244 599

Table 36

Overdue claims on loans, deposits and other placements by credit institutions registered in respective regions, as of 1.03.15

thousand rubles

	on loans and other placements with non-financial organisations		on loans, deposits and other placements with credit institutions		on loans and other placements with individuals	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
1	2	3	4	5	6	7
Central Federal District	1 147 883 792	198 607 360	5 964 520	28 007 443	596 929 729	48 304 604
Belgorod Region	62 589	0	0	0	572	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	146 020	0	0	0	18 780	0
Voronezh Region	0	0	0	0	362	0
Ivanovo Region	119 286	0	0	0	211 671	0
Kaluga Region	390 464	0	40 000	0	367 426	0
Kostroma Region	149 912	0	4 703	0	4 412 924	81 303
Kursk Region	33 674	0	0	0	24 367	0
Lipetsk Region	895 646	0	0	0	56 724	0
Moscow Region	1 780 048	96 669	13 300	0	552 475	177 703
Orel Region	102 793	0	0	0	23 515	0
Ryazan Region	803 535	0	0	0	58 969	0
Smolensk Region	279 100	0	5 700	0	10 931	0
Tambov Region	73 883	0	0	0	23 917	0
Tver Region	82 874	0	0	0	19 197	0
Tula Region	50 844	0	0	0	2 927	0
Yaroslavl Region	163 029	0	0	0	54 646	50 242
City of Moscow	1 142 750 095	198 510 691	5 900 817	28 007 443	591 090 326	47 995 356
North-Western Federal District	22 465 220	388 480	181 520	0	5 558 953	329 608
Republic of Karelia	2 509	0	0	0	2 093	0
Komi Republic	123 084	0	0	0	5 745	0
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	2 183 503	6 401	45 000	0	2 633 949	151
Kaliningrad Region	87 075	0	9 689	0	15 097	51
Leningrad Region	347 374	0	0	0	121 585	5 681
Murmansk Region	220 747	3 847	0	0	33 500	0
Novgorod Region	121 849	0	0	0	7 034	2 145
Pskov Region	45 630	0	0	0	1 140	0
St Petersburg	19 333 449	378 232	126 831	0	2 738 810	321 580
Southern Federal District	3 687 405	8 629	68 000	0	2 573 075	49 735
Republic of Adygeya	38 750	0	0	0	60 200	0
Republic of Kalmykia	58	0	0	0	215	0
Krasnodar Territory	1 166 871	8 176	68 000	0	1 886 395	2 540
Astrakhan Region	99 315	0	0	0	37 727	0
Volgograd Region	186 430	0	0	0	64 913	0
Rostov Region	2 195 981	453	0	0	523 625	47 195
North-Caucasian Federal District	1 215 090	0	330	0	485 574	3 211
Republik of Daghestan	759 236	0	0	0	102 728	0
Republic of Ingushetia	0	0	0	0	0	0

Kabardino-Balkar Republic	199 600	0	0	0	103 262	0
Karachai-Cherkess Republic	79 061	0	0	0	64 143	3 211
Republic of North Ossetia - Alania	88 707	0	0	0	69 174	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	88 486	0	330	0	146 267	0
Volga Federal District	19 011 587	27 993	135 720	0	24 419 308	1 176 674
Republic of Bashkortostan	1 215 114	0	0	0	1 799 962	43 178
Republic of Marii El	1 798	0	0	0	1 661	0
Republic of Mordovia	164 554	0	0	0	53 235	0
Republic of Tatarstan	8 249 239	0	10 220	0	6 833 871	69 636
Udmurt Republic	75 655	0	0	0	1 271 485	0
Chuvash Republic	118 710	0	0	0	80 970	0
Perm Territory	220 198	0	26 500	0	364 104	0
Kirov Region	736 792	0	0	0	521 535	0
Nizhny Novgogrod Region	762 603	0	4 000	0	442 708	4 152
Orenburg Region	882 357	0	55 000	0	245 700	0
Penza Region	94 821	0	0	0	47 343	0
Samara Region	5 588 389	17 261	40 000	0	10 876 583	1 059 229
Saratov Region	718 254	10 732	0	0	1 731 959	479
Ulyanovsk Region	183 103	0	0	0	148 192	0
Ural Federal District	12 264 700	399 985	159 932	1 458	8 514 978	29 549
Kurgan Region	73 289	0	0	0	2 814	0
Sverdlovsk Region	5 673 193	16 203	159 932	0	6 979 458	28 684
Tyumen Region	3 699 839	383 782	0	0	1 010 678	625
Chelyabinsk Region	2 818 379	0	0	1 458	522 028	240
Siberian Federal District	17 074 692	7 337 083	106 096	342	11 643 604	554 976
Republic of Altai	16 515	0	0	0	30 529	0
Republic of Buryatiya	206 742	0	0	0	227 979	365
Republic of Tuva	1 056	0	0	342	8 632	0
Republic of Khakassia	54 349	0	15 000	0	46 181	0
Altai Territory	415 977	0	0	0	62 990	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	803 983	55 210	0	0	730 364	155 354
Irkutsk Region	497 407	5 395	40 000	0	100 794	0
Kemerovo Region	132 062	0	10 000	0	104 256	0
Novosibirsk Region	14 484 812	7 276 478	27 480	0	10 137 233	399 093
Omsk Region	309 841	0	3 616	0	102 864	164
Tomsk Region	151 948	0	10 000	0	91 782	0
Far Eastern Federal District	5 068 600	128 904	138 723	2 861	31 164 669	58 883
Republic of Sakha (Yakutia)	317 823	0	42 588	2 861	189 828	0
Kamchatka Territory	262 675	0	0	0	149 140	2 297
Primorskiy Territory	2 439 420	0	26 135	0	692 239	42 628
Khabarovsk Territory	26 006	0	0	0	368 212	0
Amur Region	1 200 617	128 904	70 000	0	29 558 748	13 958
Magadan Region	0	0	0	0	0	0
Sakhalin Region	822 059	0	0	0	206 502	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Crimean District	170 956	386 017	0	42 890	7	116 337
Republic of Crimea	985	224 421	0	0	3	68 691
City of Sevastopol	169 971	161 596	0	42 890	4	47 646

Table 37

Distribution of clients' funds in rubles by credit institutions registered in respective regions, as of 1.03.15

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	25 089 104 551	4 983 179	70 762	5 435 581 112	7 270 855 558	12 175 481 321
Belgorod Region	7 079 550	0	0	1 523 465	810 687	4 718 896
Bryansk Region	0	0	0	0	0	0
Vladimir Region	5 332 302	0	29	721 457	486 509	3 928 907
Voronezh Region	2 058 822	0	0	265 394	1 008 800	769 707
Ivanovo Region	8 501 229	0	0	1 388 879	391 705	6 608 826
Kaluga Region	20 591 596	0	0	2 317 216	1 344 049	16 909 558
Kostroma Region	115 483 212	0	0	3 799 864	6 951 933	104 680 919
Kursk Region	12 099 116	0	0	2 182 476	1 078 100	8 817 024
Lipetsk Region	19 482 345	0	0	2 712 843	4 213 686	12 538 258
Moscow Region	35 632 418	0	0	7 936 222	4 674 051	22 862 383
Orel Region	2 229 272	0	0	501 836	107 119	1 616 216
Ryazan Region	13 716 475	0	0	3 084 031	575 825	9 871 868
Smolensk Region	3 751 942	0	0	600 722	448 665	2 661 497
Tambov Region	2 408 528	0	0	498 238	258 472	1 638 632
Tver Region	9 496 505	0	0	2 631 847	374 497	5 988 333
Tula Region	3 174 723	0	0	495 854	355 812	2 317 759
Yaroslavl Region	10 512 182	0	0	2 603 475	1 669 934	5 838 067
City of Moscow	24 817 554 334	4 983 179	70 733	5 402 317 293	7 246 105 714	11 963 714 471
North-Western Federal District	930 740 609	535 782	493	359 794 296	314 863 143	232 968 397
Republic of Karelia	641 263	0	0	333 557	45 225	249 027
Komi Republic	3 637 065	0	0	1 005 373	792 809	1 640 550
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	58 021 434	0	0	9 198 443	20 163 824	28 447 029
Kaliningrad Region	4 806 944	0	0	1 450 309	708 634	2 620 740
Leningrad Region	11 496 248	281	0	1 435 329	684 000	9 332 522
Murmansk Region	4 307 286	0	0	1 454 571	219 812	2 572 929
Novgorod Region	3 161 076	0	493	938 841	83 960	2 039 993
Pskov Region	1 216 010	0	0	363 355	0	851 739
St Petersburg	843 453 283	535 501	0	343 614 518	292 164 879	185 213 868
Southern Federal District	179 948 973	97 130	2 359	36 375 946	19 583 485	123 108 727
Republic of Adygeya	5 005 485	0	0	741 160	482 709	3 753 702
Republic of Kalmykia	24 450	0	0	20 763	0	2 950
Krasnodar Territory	103 214 359	28 164	2 359	18 415 063	12 197 758	72 042 971
Astrakhan Region	6 376 040	0	0	3 963 236	1 070 470	1 322 888
Volgograd Region	6 592 105	0	0	2 148 731	792 470	3 643 201
Rostov Region	58 736 534	68 966	0	11 086 993	5 040 078	42 343 015
North-Caucasian Federal District	21 982 080	0	0	6 427 544	3 468 396	11 576 625
Republic of Dagestan	4 729 992	0	0	1 575 727	311 802	2 790 180
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	3 267 107	0	0	740 060	113 350	2 378 238
Karachai-Cherkess Republic	5 759 319	0	0	1 727 133	2 181 641	1 589 514
Republic of North Ossetia - Alania	1 176 859	0	0	116 529	91 500	968 814
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	7 048 803	0	0	2 268 095	770 103	3 849 879

Volga Federal District	893 558 014	10 140 734	0	146 091 141	222 445 625	509 709 094
Republic of Bashkortostan	46 045 646	21 439	0	7 443 011	6 407 538	32 119 537
Republic of Marii El	1 904 102	0	0	490 949	53 485	1 322 134
Republic of Mordovia	17 735 179	0	0	1 846 437	959 957	14 842 111
Republic of Tatarstan	434 091 807	10 064 214	0	74 842 331	151 352 969	195 837 761
Udmurt Republic	27 667 909	19 176	0	2 683 722	1 453 190	23 488 799
Chuvash Republic	8 667 669	0	0	1 828 773	955 646	5 813 058
Perm Territory	20 592 115	6 895	0	2 881 712	5 181 142	12 350 996
Kirov Region	22 343 689	907	0	3 375 848	1 173 270	17 510 364
Nizhny Novgograd Region	57 264 588	16 467	0	14 103 813	3 435 277	39 398 663
Orenburg Region	29 062 763	11 575	0	3 289 498	6 148 684	19 583 100
Penza Region	3 239 060	0	0	863 414	347 932	2 002 081
Samara Region	156 371 597	61	0	25 166 417	41 188 928	88 091 138
Saratov Region	64 435 143	0	0	6 689 282	3 284 933	54 313 179
Ulyanovsk Region	4 136 747	0	0	585 934	502 674	3 036 173
Ural Federal District	563 911 418	165 278	0	71 695 585	100 388 031	387 579 498
Kurgan Region	1 325 497	0	0	344 358	202 795	772 006
Sverdlovsk Region	292 078 373	21 569	0	41 081 312	45 495 985	204 296 920
Tyumen Region	192 120 719	139 037	0	15 356 330	49 028 318	126 188 490
Chelyabinsk Region	78 386 829	4 672	0	14 913 585	5 660 933	56 322 082
Siberian Federal District	320 529 013	105 286	0	63 441 605	43 432 760	205 714 063
Republic of Altai	891 918	668	0	186 224	396 736	307 408
Republic of Buryatiya	8 886 065	1 163	0	2 384 383	324 918	5 177 675
Republic of Tuva	137 552	0	0	68 934	7 500	61 116
Republic of Khakassia	4 806 556	0	0	900 240	627 702	3 170 226
Altai Territory	8 409 841	0	0	2 759 925	1 159 916	4 427 806
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	22 367 899	21 277	0	2 395 250	1 629 651	18 045 424
Irkutsk Region	10 250 971	0	0	2 020 729	1 277 261	6 851 404
Kemerovo Region	7 263 861	0	0	1 076 495	760 003	5 390 457
Novosibirsk Region	233 665 388	82 178	0	46 787 579	33 496 983	147 187 455
Omsk Region	13 852 221	0	0	2 580 735	3 596 390	7 646 123
Tomsk Region	9 996 741	0	0	2 281 111	155 700	7 448 969
Far Eastern Federal District	312 627 963	77 427	29 516	45 207 929	26 207 531	240 053 656
Republic of Sakha (Yakutia)	22 111 641	32 232	0	4 595 506	3 724 928	13 606 846
Kamchatka Territory	14 703 660	26 260	0	2 804 306	1 712 435	10 121 827
1	61 932 136	8 153	0	19 207 291	3 078 305	39 075 192
Khabarovsk Territory	5 504 484	0	0	326 779	403 479	4 766 519
Amur Region	199 215 088	0	29 516	15 186 704	16 540 007	167 270 913
Magadan Region	0	0	0	0	0	0
Sakhalin Region	9 160 954	10 782	0	3 087 343	748 377	5 212 359
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Crimean District	9 346 417	0	0	6 703 651	331 626	2 285 013
Republic of Crimea	5 206 535	0	0	4 339 710	119 755	723 460
City of Sevastopol	4 139 882	0	0	2 363 941	211 871	1 561 553

Table 38

**Distribution of clients' funds in foreign currency by credit institutions registered in respective regions, as of
1.03.15**

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	16 412 999 449	72 274 638	363	2 215 749 208	8 802 377 091	4 796 944 711
Belgorod Region	962 577	0	0	82 761	0	879 816
Bryansk Region	0	0	0	0	0	0
Vladimir Region	274 028	0	0	11 354	0	262 629
Voronezh Region	1 223 599	0	0	892	0	1 222 701
Ivanovo Region	780 551	0	0	31 660	12 078	736 802
Kaluga Region	2 494 047	0	0	307 657	30 803	2 155 587
Kostroma Region	21 884 135	0	0	1 080 120	6 751 694	13 967 533
Kursk Region	801 030	0	0	145 168	0	622 765
Lipetsk Region	2 343 824	0	0	1 431 523	4 396	907 905
Moscow Region	15 604 982	0	0	1 697 843	3 053 784	10 839 286
Orel Region	272 085	0	0	47 111	0	224 974
Ryazan Region	1 607 490	0	0	720 633	45 383	841 144
Smolensk Region	396 842	0	0	145 104	0	251 738
Tambov Region	24 543	0	0	104	0	24 424
Tver Region	2 353 216	0	0	303 247	107 667	1 941 569
Tula Region	103 241	0	0	10 105	0	93 136
Yaroslavl Region	3 123 431	0	0	194 131	0	2 929 250
City of Moscow	16 358 749 828	72 274 638	363	2 209 539 795	8 792 371 286	4 759 043 452
North-Western Federal District	309 444 535	0	0	63 158 376	121 961 547	119 340 318
Republic of Karelia	20 508	0	0	4 705	0	4 987
Komi Republic	717 242	0	0	17 492	0	699 750
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	8 238 462	0	0	2 532 030	527 849	5 178 513
Kaliningrad Region	4 025 373	0	0	619 853	1 879 278	1 450 543
Leningrad Region	3 160 680	0	0	157 937	3 186	2 998 629
Murmansk Region	1 947 453	0	0	1 377 677	56 135	513 232
Novgorod Region	365 641	0	0	100 702	67 175	197 752
Pskov Region	8 992	0	0	5 989	0	3 003
St Petersburg	290 960 184	0	0	58 341 991	119 427 924	108 293 909
Southern Federal District	32 113 503	0	0	8 172 825	6 370 129	17 178 442
Republic of Adygeya	246 870	0	0	6 246	2 333	238 267
Republic of Kalmykia	86 309	0	0	0	86 302	7
Krasnodar Territory	14 124 125	0	0	2 885 808	232 142	10 719 842
Astrakhan Region	3 515 808	0	0	3 108 107	0	401 447
Volgograd Region	1 074 720	0	0	391 044	314 502	369 170
Rostov Region	13 065 671	0	0	1 781 620	5 734 850	5 449 709
North-Caucasian Federal District	5 300 617	0	0	183 877	153 865	4 929 537
Republic of Dagestan	105 020	0	0	2 624	0	102 376
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	108 513	0	0	2 162	0	106 347
Karachai-Cherkess Republic	4 414 220	0	0	131 737	0	4 249 176
Republic of North Ossetia - Alania	59 988	0	0	22	0	59 966
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	612 876	0	0	47 332	153 865	411 672

Volga Federal District	198 655 270	7	0	23 743 354	100 618 096	71 836 871
Republic of Bashkortostan	5 626 585	0	0	975 718	1 484 690	3 164 163
Republic of Marii El	53 965	0	0	31 439	0	11 958
Republic of Mordovia	380 126	0	0	49 302	0	328 387
Republic of Tatarstan	123 586 907	7	0	6 116 564	82 560 656	33 270 065
Udmurt Republic	2 036 983	0	0	593 607	220 810	1 222 534
Chuvash Republic	591 127	0	0	40 500	8 999	541 597
Perm Territory	3 373 834	0	0	560 098	99 834	2 713 902
Kirov Region	2 413 980	0	0	172 565	762 296	1 478 997
Nizhny Novgograd Region	5 291 323	0	0	760 735	967 699	3 552 589
Orenburg Region	3 908 428	0	0	30 309	1 092 577	2 410 085
Penza Region	18 265	0	0	6 459	11 797	0
Samara Region	44 040 784	0	0	13 790 963	12 574 941	17 318 202
Saratov Region	7 278 244	0	0	607 593	833 797	5 777 175
Ulyanovsk Region	54 719	0	0	7 502	0	47 217
Ural Federal District	188 856 693	60 425	0	19 220 511	70 655 103	84 628 658
Kurgan Region	19 255	0	0	2 452	0	16 497
Sverdlovsk Region	61 971 197	0	0	3 859 099	24 320 327	32 770 448
Tyumen Region	113 739 616	60 425	0	10 621 754	45 440 490	44 991 931
Chelyabinsk Region	13 126 625	0	0	4 737 206	894 286	6 849 782
Siberian Federal District	91 868 773	0	3 753	18 509 958	11 052 512	58 216 124
Republic of Altai	56 276	0	0	20 195	0	36 081
Republic of Buryatiya	1 282 201	0	0	53 386	0	683 173
Republic of Tuva	38	0	0	0	0	38
Republic of Khakassia	81 237	0	0	13 979	0	64 649
Altai Territory	1 132 601	0	0	91 071	428 903	612 627
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	6 446 511	0	0	149 557	138 274	6 151 986
Irkutsk Region	698 220	0	0	177 134	111 063	406 835
Kemerovo Region	437 806	0	0	167 771	0	270 034
Novosibirsk Region	78 483 458	0	3 753	15 967 691	10 206 104	48 777 690
Omsk Region	2 668 893	0	0	1 751 362	168 168	749 291
Tomsk Region	581 532	0	0	117 812	0	463 720
Far Eastern Federal District	62 950 966	539	0	7 082 047	19 763 545	34 486 575
Republic of Sakha (Yakutia)	2 685 111	0	0	72 880	89 046	2 437 118
Kamchatka Territory	2 135 828	0	0	410 096	249 028	1 468 146
Primorskiy Territory	14 527 684	0	0	3 948 187	851 635	9 429 961
Khabarovsk Territory	359 107	0	0	14 048	0	339 932
Amur Region	40 416 548	0	0	1 268 686	17 902 928	20 024 754
Magadan Region	0	0	0	0	0	0
Sakhalin Region	2 826 688	539	0	1 368 150	670 908	786 664
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Crimean District	1 726 679	0	0	312 988	118 936	1 294 081
Republic of Crimea	381 825	0	0	71 663	238	309 250
City of Sevastopol	1 344 854	0	0	241 325	118 698	984 831

Table 39

**Loans, deposits and other funds raised from other credit institutions
(by credit institutions registered in respective regions), as of 1.03.15**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	5 238 662 492	2 187 109 968	3 051 552 524
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	0	0	0
Voronezh Region	100 000	100 000	0
Ivanovo Region	512 381	512 381	0
Kaluga Region	166 300	166 300	0
Kostroma Region	1 152 506	1 152 506	0
Kursk Region	0	0	0
Lipetsk Region	717 000	717 000	0
Moscow Region	1 011 378	858 198	153 180
Orel Region	0	0	0
Ryazan Region	200 000	200 000	0
Smolensk Region	600 000	600 000	0
Tambov Region	50 781	50 781	0
Tver Region	830 000	830 000	0
Tula Region	96 695	50 000	46 695
Yaroslavl Region	464 000	464 000	0
City of Moscow	5 232 761 451	2 181 408 802	3 051 352 649
North-Western Federal District	50 936 172	36 184 240	14 751 932
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangel'sk Region	0	0	0
Vologda Region	1 823 511	1 695 414	128 097
Kaliningrad Region	68 171	68 171	0
Leningrad Region	0	0	0
Murmansk Region	1 827 111	954 000	873 111
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	47 217 379	33 466 655	13 750 724
Southern Federal District	12 502 292	7 537 066	4 965 226
Republic of Adygeya	34 867	34 867	0
Republic of Kalmykia	0	0	0
Krasnodar Territory	3 227 585	2 608 106	619 479
Astrakhan Region	62 000	62 000	0
Volgograd Region	245 208	245 208	0
Rostov Region	8 932 632	4 586 885	4 345 747
North-Caucasian Federal District	165 674	165 674	0
Republic of Dagestan	0	0	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	20 000	20 000	0
Karachai-Cherkess Republic	70 000	70 000	0
Republic of North Ossetia - Alania	0	0	0
Chechen Republic	0	0	0
Stavropol Territory	75 674	75 674	0

Volga Federal District	57 734 260	47 375 090	10 359 170
Republic of Bashkortostan	1 163 278	945 092	218 186
Republic of Marii El	2 237	2 237	0
Republic of Mordovia	25 000	25 000	0
Republic of Tatarstan	30 684 273	21 792 398	8 891 875
Udmurt Republic	401 846	401 846	0
Chuvash Republic	197 947	148 929	49 018
Perm Territory	100 000	100 000	0
Kirov Region	347 300	347 300	0
Nizhny Novgogrod Region	3 458 509	2 892 257	566 252
Orenburg Region	717 796	717 796	0
Penza Region	46 068	7 081	38 987
Samara Region	20 165 006	19 570 154	594 852
Saratov Region	225 000	225 000	0
Ulyanovsk Region	200 000	200 000	0
Ural Federal District	34 430 044	23 265 140	11 164 904
Kurgan Region	0	0	0
Sverdlovsk Region	28 528 988	20 764 669	7 764 319
Tyumen Region	5 170 053	1 769 468	3 400 585
Chelyabinsk Region	731 003	731 003	0
Siberian Federal District	22 082 558	15 275 926	6 806 632
Republic of Altai	105 000	105 000	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	100 000	100 000	0
Altai Territory	576 750	576 750	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	4 142 594	4 142 594	0
Irkutsk Region	0	0	0
Kemerovo Region	0	0	0
Novosibirsk Region	17 158 214	10 351 582	6 806 632
Omsk Region	0	0	0
Tomsk Region	0	0	0
Far Eastern Federal District	12 433 560	7 624 304	4 809 256
Republic of Sakha (Yakutia)	243 175	243 175	0
Kamchatka Territory	296 188	296 188	0
Primorskiy Territory	1 401 343	1 401 343	0
Khabarovsk Territory	0	0	0
Amur Region	10 480 354	5 671 098	4 809 256
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

Macroprudential Indicators of the Banking Sector

Table 40

Some indicators of the banking sector financial soundness (percent)

	1.01.13	1.01.14	1.01.15	1.02.15	1.03.15
Own funds (capital) adequacy					
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio) ¹	13,7	13,5	12,5	12,0	12,2
Tier I capital ratio N1.2 (Basel III) ²	8,5	9,1	9,0	8,5	8,8
Risk-weighted assets ³ (Basel III) to total assets ratio]	50,7	51,4	45,4	44,5	46,2
Credit risk					
Share of problem (IV quality category) and bad (V quality category) loans in total loans ⁴	6,0	6,0	6,7	6,8	7,2
Loan loss provisions made as percent of total loans ⁴	6,1	5,9	6,5	6,6	6,9
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	2,6	3,0	3,1
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	245,5	264,2	258,4
<i>Distribution of loans provided by credit institutions</i>					
agriculture, hunting and forestry	4,6	4,3	3,5	3,4	3,5
mining	3,2	3,1	4,2	4,5	4,6
manufacturing	14,0	13,6	15,5	16,2	15,6
production and distribution of energy, gas and water	2,7	2,5	2,5	2,5	2,6
constructing	5,5	5,6	5,3	5,3	5,2
wholesale and retail trade, car and household appliance repair	14,9	13,7	13,3	13,1	13,1
transport and communication	5,4	4,2	4,4	4,4	4,6
other economic activities	20,5	21,1	21,2	21,6	21,4
individuals	29,2	32,0	30,1	29,0	29,5
of which					
mortgage loans	7,5	8,5	9,4	9,2	9,5
<i>Geographical distribution of interbank loans and deposits⁵</i>					
Russian Federation	47,1	39,7	53,6	42,8	45,1
United Kingdom	17,5	23,8	13,9	15,8	13,0
USA	3,6	6,8	4,9	6,1	5,9
Germany	1,6	0,6	0,4	0,5	0,4
Austria	5,9	7,3	7,3	8,9	8,6
France	1,6	1,9	1,8	2,8	2,7
Italy	2,7	0,1	0,0	0,1	0,1
Cyprus	8,7	4,7	4,9	8,6	8,6
Netherlands	1,5	1,5	1,3	1,0	1,3
Other	9,8	13,6	11,8	13,4	14,1
Liquidity					
Ratio of high liquid assets to total assets	11,1	9,9	10,4	11,0	11,0
Ratio of liquid assets to total assets	23,2	20,5	22,0	22,7	22,7
Ratio of high liquid assets to demand liabilities (N2)	58,0	57,5	67,0	88,8	97,2
Ratio of liquid assets to short-term liabilities (N3)	82,9	78,7	80,4	114,2	120,4
Ratio of long-term (over 365 or 366 days) claims on own funds (capital) adjusted for the minimum balance of short-term (up to 365 or 366 days) clients' accounts (N4)	85,5	88,9	92,8	67,8	65,4
Ratio of clients' funds to total loans ⁶	101,2	98,7	96,9	101,0	99,3
Market risk to total own funds (capital)⁷					
of which					
Interest rate risk	36,0	37,8	28,6	28,8	29,6
Equity position risk	6,0	3,3	3,7	4,2	4,2
Foreign exchange risk	5,4	4,5	3,7	4,3	3,0
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	2,2	1,8	7,6	8,6	8,1
Banks' financial result over the reporting period (billion rubles)					
as percent of the banking sector assets ⁸	1011,9	993,6	589,1	-23,6	-35,8
as percent of the banking sector own funds (capital) ⁸	2,3	1,9	0,9	0,0	0,0
	18,2	15,2	7,9	-0,3	-0,5
Return on assets⁹	2,3	1,9	0,9	0,7	0,6
Return on equity⁹	18,2	15,2	7,9	6,3	5,1

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
1.01.14	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
1.12.14	842	7 862,2	111	17,4	219	79,0	135	93,4	188	312,0	50	197,5	43	299,1	81	6 664,0	15	199,8
1.01.15	834	7 928,4	57	4,7	270	97,2	130	89,7	181	299,2	53	203,3	45	308,8	83	6 873,3	15	52,1
1.02.15	830	7 848,0	53	3,0	263	94,4	138	95,4	186	313,2	50	197,5	45	320,0	80	6 822,8	15	1,8
1.03.15	827	7 772,2	53	4,0	259	92,6	140	96,6	185	315,8	49	196,2	41	279,9	83	6 803,1	17	-15,9
Reference data: own funds (capital) adequacy ratio as of 1.03.15, %	12,2		34,9		25,7		18,2		16,1		15,9		16,1		12,4		10,0	

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 127-FZ dated October 26, 2002 "On Insolvency (bankruptcy)" as well as credit institutions on which the decision of insolvency prevention was taken in September-October 2008.

Table 42

Basel III capital Tiers and adequacy ratios

Basel III capital ¹ structure	1.02.14		1.07.14		1.01.15		1.02.15		1.03.15	
	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	7 370,2	100,0	7 928,4	100,0	7 848,0	100,0	7 772,3	100,0
of which:										
1. Tier I capital	4 838,1	68,4	5 274,8	71,6	5 718,4	72,1	5 553,5	70,8	5 563,4	71,6
of which:										
1.1. Common Equity Tier 1	4 812,0	68,0	5 243,6	71,1	5 638,3	71,1	5 462,4	69,6	5 485,3	70,6
1.2. Additional Tier 1	26,0	0,4	31,2	0,4	80,1	1,0	91,1	1,2	78,1	1,0
2. Tier 2 Capital	2 235,4	31,6	2 095,4	28,4	2 210,0	27,9	2 294,5	29,2	2 208,8	28,4
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	12,8	2	12,5	4	12,0	3	12,2	4
Common equity Tier I ratio (N1.1)	8,8	1	9,1	2	8,9	2	8,4	4	8,6	4
Tier I capital ratio (N1.2)	8,8	2	9,2	2	9,0	3	8,5	5	8,8	5

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

² Basel III capital adequacy ratios calculated starting from 1.02.2014. Minimum capital requirements set: N1.0 - 10%, N1.1 - 5%, N1.2 - 6,0% (before 01.01.2015 - 5,5%).

Table 43

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

Indicators	1.01.13		1.01.14		1.01.15		1.02.15		1.03.15	
	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	9 337,9	117,8	9 551,8	121,7	9 458,5	121,7
1.1. Authorized capital	1 394,5	22,8	1 533,2	21,7	1 914,3	24,1	1 915,1	24,4	1 917,1	24,7
1.2. Issue income	1 240,1	20,3	1 347,5	19,1	1 421,3	17,9	1 421,5	18,1	1 426,0	18,3
1.3. Credit institutions' profit and funds	2 858,7	46,8	3 377,7	47,8	3 761,5	47,4	3 837,2	48,9	3 816,1	49,1
1.4. Subordinated loans	1 477,2	24,2	1 723,2	24,4	2 018,3	25,5	2 152,6	27,4	2 072,2	26,7
1.5. Increase in value of property due to revaluation	203,9	3,3	220,5	3,1	222,4	2,8	225,3	2,9	227,1	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	1 409,5	17,8	1 703,8	21,7	1 686,2	21,7
2.1. Losses	105,6	1,7	114,6	1,6	352,5	4,4	599,3	7,6	589,6	7,6
2.2. Intangible assets	8,7	0,1	13,5	0,2	18,8	0,2	21,5	0,3	21,4	0,3
2.3. Treasury stocks (shares)	0,2	0,0	0,2	0,0	1,2	0,0	1,6	0,0	1,6	0,0
2.4. Sources of own funds (capital), created using improper assets	4,8	0,1	5,6	0,1	7,2	0,1	6,4	0,1	7,0	0,1
2.5. Subordinated loans granted to credit institutions	25,3	0,4	77,0	1,1	154,4	1,9	220,3	2,8	206,7	2,7
2.6. Investments in shares of dependent organizations and credit institutions	885,4	14,5	914,5	12,9	801,0	10,1	760,0	9,7	761,8	9,8
2.7. Other factors	31,5	0,5	12,2	0,2	74,4	0,9	94,7	1,2	98,1	1,3
of which:										
2.7.1 Decrease of supplementary capital's sources according to limits under paragraph 3.11 of Instruction of Bank of Russia No. 215-P dated February 10, 2003	30,6	0,5	9,0	0,1						
Own funds (capital), total	6 112,9	100,0	7 064,3	100,0	7 928,4	100,0	7 848,0	100,0	7 772,2	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	1.01.15	1.02.15	1.03.15
1 st group of assets	0,0	0,0	0,0	0,0	0,0
2 nd group of assets	975,1	986,9	1 365,7	1 502,8	1 395,7
3 rd group of assets	210,6	326,5	404,2	516,4	587,2
4 th group of assets	23 897,1	28 182,0	33 444,6	33 909,3	33 322,8
5 th group of assets	7,4	6,9	9,2	9,1	10,0
The value of credit risk on balance sheet assets	25 090,2	29 502,1	35 223,8	35 937,6	35 315,7

Reference data:

	1.01.13	1.01.14	1.01.15	1.02.15	1.03.15
1 st group of assets without risk weighting	-	7 855,7	11 479,3	9 424,6	8 821,6

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	1.01.15	1.02.15	1.03.15
1	Banking sector own funds (capital), billion rubles	6 112,9	7 064,3	7 928,4	7 848,0	7 772,2
2	Risk-weighted assets, billion rubles	44 640,7	52 473,9	63 456,9	65 173,6	63 592,3
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	25 090,2	29 502,1	35 225,2	35 937,6	35 315,7
	- 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	1 700,4	1 818,9	1 691,8
	- the amount of mortgage loans and accrued (accumulated) interest claims (code 8807 ²), billion rubles	109,5	147,4	225,8	124,3	128,0
	- the value of credit risk on contingent credit liabilities, billion rubles	3 448,0	3 971,4	4 802,0	4 826,1	4 609,1
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles ²	198,0	289,3	1 259,3	1 441,9	967,8
	- 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	5 264,7	5 263,1	5 259,4
	- market risk, billion rubles	2 646,9	3 101,5	2 734,6	2 811,5	2 751,8
	- credit claims of clearing participants (codes 8847 ²)	-	13,4	65,7	78,3	61,7
	- higher-risk transactions, billion rubles	8 501,0	9 078,3	9 592,6	9 707,5	9 958,6
	- 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	-305,7	-325,4	-332,6
	- 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	1 624,6	1 603,9	1 533,0
	- 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	329,6	529,5	491,5
	- the risk of change of credit claim value (credit valuation adjustment) resulting from the deterioration of counterparty credit quality.	-	-	935,9	1 176,6	1 011,7
	- other	-	-	2,3	179,8	144,9
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	13,7	13,5	12,5	12,0	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		1.01.15		1.02.15		1.03.15	
	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	8	1,4	11	1,5	12	1,5
From 10% to 12%	142	19,7	112	18,8	90	47,0	116	50,7	102	53,5
From 12% to 14%	143	53,2	183	64,6	144	39,4	123	36,1	126	34,7
14% and more	663	27,0	612	16,6	578	12,2	566	11,8	573	10,2
Banking sector, total	956	100,0	923	100,0	834	100,0	830	100,0	827	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		1.01.15		1.02.15		1.03.15	
		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	24 885,6	46,8	26 529,4	47,5	25 122,2	47,0
	Substandard	14 430,9	41,7	18 101,6	44,1	21 016,6	39,5	21 373,3	38,3	20 473,4	38,3
	Doubtful	2 530,7	7,3	2 837,4	6,9	3 603,2	6,8	4 178,5	7,5	4 023,7	7,5
	Problem	750,4	2,2	824,5	2,0	1 144,5	2,2	1 259,7	2,3	1 240,1	2,3
	Loss	1 337,4	3,9	1 636,4	4,0	2 433,0	4,6	2 534,6	4,5	2 587,7	4,8
Loan loss provision (LLP) made		2 120,8	6,1	2 435,8	5,9	3 461,0	6,5	3 708,1	6,6	3 687,4	6,9
Reference data: less loans grouped into portfolios of homogeneous loans ²											
Loans	Standard	15 593,4	58,5	17 608,5	57,4	24 884,9	60,1	26 426,7	59,7	25 017,4	59,5
	Substandard	6 932,9	26,0	8 728,5	28,5	10 893,5	26,3	11 570,7	26,1	10 891,4	25,9
	Doubtful	2 428,2	9,1	2 520,4	8,2	3 092,3	7,5	3 576,8	8,1	3 412,1	8,1
	Problem	672,1	2,5	682,0	2,2	971,2	2,3	1 073,2	2,4	1 055,4	2,5
	Loss	1 024,9	3,8	1 128,7	3,7	1 591,6	3,8	1 644,1	3,7	1 661,6	4,0
Loan loss provision (LLP)	Estimated LLP	2 222,3	8,3	2 365,7	7,7	3 219,0	7,8	3 482,1	7,9	3 436,3	8,2
	Estimated LLP adjusted for collateral	1 726,4	6,5	1 787,6	5,8	2 464,2	5,9	2 656,0	6,0	2 607,2	6,2
	LLP made	1 722,7	6,5	1 788,7	5,8	2 467,1	6,0	2 657,9	6,0	2 608,3	6,2
	LLP made as percent of estimated LLP		77,5		75,6		76,6		76,3		75,9
	LLP made as percent of estimated LLP adjusted for collateral		99,8		100,1		100,1		100,1		100,0

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		1.01.15		1.02.15		1.03.15	
	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	11 714,4	100,0	11 584,1	100,0	11 409,1	100,0
of which:										
1.1. Loans to legal entities (except credit institutions)	644,2	8,1	805,2	7,8	804,8	6,9	772,7	6,7	741,3	6,5
1.2. Loans to individuals	7 349,0	91,9	9 536,0	92,2	10 909,5	93,1	10 811,4	93,3	10 667,8	93,5
1.3. Loans to credit institutions	0,1	0,0	0,3	0,0	0,1	0,0	0,0	0,0	0,0	0,0
2. Loans grouped into portfolios of homogeneous loans as a share of total loans	-	23,1	-	25,2	-	22,0	-	20,7	-	21,3
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	-	8,5	-	9,1	-	9,5
4. Claims grouped into portfolios of homogeneous claims - total	59,0	100,0	62,2	100,0	75,8	100,0	68,7	100,0	69,2	100,0
of which:										
4.1. Portfolios of homogeneous claims on legal entities	25,5	43,3	28,1	45,3	27,7	36,5	27,8	40,5	27,3	39,5
4.2. Portfolios of homogeneous claims on individuals	33,5	56,7	34,0	54,7	48,1	63,5	40,9	59,5	41,9	60,5
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	-	44,8	-	53,3	-	54,9

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

Homogeneous loans and claims on legal entities and provisions made as of 1.03.15¹

	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	741 330,9	100,0	62 837,4	100,0	8,5
of which by quality categories					
1.1. Quality Category I	688,5	0,1	0,0	0,0	0,0
1.2. Quality Category II	651 919,0	87,9	6 288,2	10,0	1,0
1.3. Quality Category III	18 247,0	2,5	2 523,2	4,0	13,8
1.4. Quality Category IV	12 660,9	1,7	4 200,7	6,7	33,2
1.5. Quality Category V	57 815,5	7,8	49 825,3	79,3	86,2
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	0,0	0,0	0,0	0,0	0,0
of which by quality categories					
2.1. Quality Category I	0,0	0,0	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	741 330,9		62 837,4		8,5
4. Homogeneous claims grouped into portfolios - total	27 337,5	100,0	13 265,9	100,0	48,5
of which by quality categories					
4.1. Quality Category I	9 386,8	34,3	0,0	0,0	0,0
4.2. Quality Category II	1 033,0	3,8	14,6	0,1	1,4
4.3. Quality Category III	3767,4	13,8	193,7	1,5	5,1
4.4. Quality Category IV	103,5	0,4	33,2	0,3	32,1
4.5. Quality Category V	13046,7	47,7	13024,4	98,2	99,8
5. Claims for interest payments - total	7 627,8	100,0	2 865,8	100,0	37,6
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	3 235,4	42,4	2 745,2	95,8	84,8

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

Homogeneous loans and claims on individuals and provisions made as of 1.03.15¹

	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	10 667 753,9	100,0	1 016 235,7	100,0	9,5
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	898 092,1	8,4	24 240,6	2,4	2,7
1.1.2. residential real estate (mortgage) loans, total	2 744 435,9	25,7	47 105,2	4,6	1,7
1.1.3. car loans, total	832 180,6	7,8	58 656,2	5,8	7,0
1.1.4. other consumer loans, total	6 162 572,5	57,8	884 339,0	87,0	14,4
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	401 849,9	3,8	8 032,2	0,8	2,0
1.2.2. a portfolio of loans without overdue payments	8 734 259,5	81,9	124 882,4	12,3	1,4
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	337 066,9	3,2	19 405,6	1,9	5,8
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	218 009,5	2,0	58 052,7	5,7	26,6
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	185 523,1	1,7	104 205,3	10,3	56,2
1.2.6. a portfolio of loans with payments being overdue from 181 to 360 calendar days	303 697,5	2,8	242 897,8	23,9	80,0
1.2.7. a portfolio of loans with payments being overdue more than 360 calendar days	456 874,7	4,3	456 865,0	45,0	100,0
1.3. classified into the following loan quality categories:					
1.3.1. Quality category I	104 118,2	1,0	0,0	0,0	0,0
1.3.2. Quality category II	8 930 014,4	83,7	115 566,8	11,4	1,3
1.3.3. Quality category III	593 272,1	5,6	52 638,4	5,2	8,9
1.3.4. Quality category IV	172 071,6	1,6	74 149,0	7,3	43,1
1.3.5. Quality category V	868 277,6	8,1	773 881,6	76,2	89,1
2. Claims grouped into portfolios of homogeneous claims - total	41 897,8	4,8	24 724,3	3,2	59,0
of which by quality categories					
2.1. Quality category I	5 105,9	0,6	0,0	0,0	0,0
2.2. Quality category II	6 440,0	0,7	141,0	0,0	2,2
2.3. Quality category III	3757,0	0,4	432,3	0,1	11,5
2.4. Quality category IV	2401,4	0,3	1138,6	0,1	47,4
2.5. Quality category V	24193,3	2,8	23012,4	3,0	95,1
3. Claims for interest payments - total	182 988,1	100,0	71 449,8	100,0	39,0
of which					
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	80 751,6	44,1	66 195,6	92,6	82,0

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

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

Loan loss provisions by credit risk categories¹

Loan quality category	Provisions made on loans of corresponding quality categories as a share of total, in %					Ratio of provisions made to loans of corresponding quality categories, in %				
	1.01.13	1.01.14	1.01.15	1.02.15	1.03.15	1.01.13	1.01.14	1.01.15	1.02.15	1.03.15
Substandard	8,9	9,6	9,5	9,1	9,5	2,2	2,0	2,1	2,1	2,3
Doubtful	21,1	20,5	19,7	21,9	20,9	14,9	14,5	15,7	16,3	16,0
Problem	16,3	15,2	16,1	16,8	16,8	41,8	39,9	40,9	41,6	41,4
Loss	53,6	54,4	54,7	52,2	52,8	90,1	86,1	84,8	84,4	82,8

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

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

Indicator	1.01.13	1.01.14	1.01.15	1.02.15	1.03.15
Overdue claims on loans, deposits and other placements, billion rubles	1257,4	1398,0	1978,0	2205,5	2221,4
Of which					
- among 20 largest-asset credit institutions, billion rubles	960,6	1052,0	1404,5	1579,0	1564,4
Share of overdue claims in loans, deposits and other placements of the banking sector, percent	3,7	3,5	3,8	4,1	4,3
Overdue claims in rubles					
- billion rubles	1122,8	1257,9	1725,9	1841,5	1932,7
- as percent of total loans, deposits and other placements in rubles	4,2	4,0	4,7	5,2	5,5
Overdue claims in foreign currency					
- billion rubles	134,6	140,1	252,1	364,0	288,7
- as percent of total loans, deposits and other placements in foreign currency	1,9	1,5	1,7	2,0	1,7
- dollar equivalent, billion \$	4,4	4,3	4,5	5,3	4,7
Overdue claims on loans and other placements with non-financial institutions					
Share of overdue claims in total volume of loans and other placements with non-financial institutions	4,6	4,2	4,2	4,5	4,8
Overdue claims on loans and other funds provided to individuals					
Share of overdue claims in total volume of loans and other placements with individuals	4,0	4,4	5,9	6,3	6,6

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	1.01.15	1.02.15	1.03.15	1.01.13	1.01.14	1.01.15	1.02.15	1.03.15
No overdue claims	118	96	72	61	58	1,7	1,8	2,8	3,0	2,6
Less than 5%	644	598	508	496	488	81,2	81,6	72,9	72,7	71,2
From 5 to 10%	103	126	131	147	146	12,3	9,4	16,6	17,1	17,7
From 10 to 15%	28	37	40	40	48	1,2	3,7	5,9	2,5	3,1
From 15 to 20%	9	10	19	19	19	0,1	3,3	1,1	1,3	1,2
From 20 to 60%	11	8	23	24	25	3,2	0,0	0,4	3,1	3,7
From 60 to 90%	0	1	2	1	2	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	37	38	37	0,3	0,2	0,3	0,3	0,4

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

Indicators	1.01.13	1.01.14	1.01.15	1.02.15	1.03.15
Large credit risks of the banking sector total, bln rubles	12 773,9	14 433,7	19 467,9	20 735,4	20 085,6
Share of large credit risks in the banking sector assets, %	25,8	25,1	25,1	25,7	26,3

Structure of large loans¹ grouped by types of collateral

	1.01.13	1.01.14	1.01.15	1.02.15	1.03.15
Volume of large loans, billion rubles	6 493,4	7 493,4	10 829,7	12 219,2	11 516,0
of which:					
Volume of secured loans , billion rubles	1 507,9	1 767,1	2 397,5	2 683,1	2 284,9
Volume of I quality category collateral, billion rubles	355,8	388,7	596,8	665,2	569,9
of which:					
collateral of quoted securities issued by legal entities, billion rubles	48,0	13,1	65,7	87,2	43,6
Volume of II quality category collateral, billion rubles	1 363,7	1 700,8	1 494,9	1 632,0	1 579,5
of which:					
collateral of securities, issued by legal entities, billion rubles	317,7	644,0	208,2	280,7	264,5
collateral of proprietary rights (claims), billion rubles	511,8	477,8	611,0	637,0	607,3

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		1.01.15		1.02.15		1.03.15	
	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	36,0	100,0	37,3	100,0	36,8	100,0
Of which										
- interest rate risk (IRR)	36,0	76,0	37,8	82,9	28,6	79,5	28,8	77,2	29,6	80,4
- equity position risk (EPR)	6,0	12,6	3,3	7,3	3,7	10,3	4,2	11,2	4,2	11,3
- foreign exchange risk (FER)	5,4	11,4	4,5	9,8	3,7	10,2	4,3	11,5	3,0	8,3
Reference data:										
Number of credit institutions ¹	613		655		598		621		603	
Share of credit institutions' assets ¹ in total banking sector assets, %	92,5		97,5		97,8		97,9		98,1	

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	1.01.15	1.02.15	1.03.15
Share of assets in foreign currency in total assets, %	21,0	22,1	30,0	34,7	32,9
of which:					
- 20 largest-asset credit institutions	22,2	23,3	32,0	36,8	34,9
Share of liabilities in foreign currency in total liabilities, %	20,9	21,2	29,0	33,6	31,9
of which:					
- 20 largest-asset credit institutions	22,3	22,9	30,8	35,9	34,3
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total, b.p.	0,1	0,9	1,0	1,2	1,0
of which:					
- 20 largest-asset credit institutions	-0,1	0,5	1,3	0,9	0,6

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

	1.01.13	1.01.14	1.01.15	1.02.15	1.03.15
Balance sheet positions					
Claims, bln rubles	10 410,0	12 703,5	23 291,9	28 042,2	25 113,4
Liabilities, bln rubles	10 343,8	12 185,3	22 502,6	27 103,4	24 343,8
Net balance sheet position, bln rubles	66,2	518,2	789,2	938,8	769,6
Net balance sheet position to own funds (capital), % ¹	1,1	7,3	10,0	12,0	9,9
Off-balance sheet positions ²					
Claims, bln rubles	5 783,2	7 011,1	18 124,3	21 300,1	19 370,5
Liabilities, bln rubles	5 356,7	7 063,4	17 638,1	20 729,8	18 646,4
Net balance sheet position, bln rubles	426,5	-52,3	486,2	570,3	724,1
Net balance sheet position to own funds (capital), % ¹	7,0	-0,7	6,1	7,3	9,3

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	IV
Number of credit institutions that exceeded the OFXP limits	6	5	2	3	3	3	0	6	6	7	6	13
Of which:												
- 20 largest-asset credit institutions	0	0	0	0	0	0	0	0	0	0	0	1
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	3,5
- 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	2,4

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
1.01.14	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
1.12.14	290	188,6	-244,3	40,0	-95,7	-55,7	2 552,2	-2,2
1.01.15	263	-224,8	151,2	83,0	-156,7	-73,6	2 911,6	-2,5
1.02.15	246	-255,8	158,4	52,1	-149,5	-97,4	2 881,3	-3,4
1.03.15	235	-386,9	343,8	33,8	-76,9	-43,0	1 873,9	-2,3
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
1.01.14	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
1.12.14	497	-247,6	382,3	205,1	-70,4	134,7	5 228,8	2,6
1.01.15	520	312,8	-196,4	157,2	-40,7	116,4	4 926,7	2,4
1.02.15	534	8,9	136,1	187,1	-42,2	145,0	5 024,3	2,9
1.03.15	541	83,9	61,0	208,0	-63,1	144,9	5 862,4	2,5

Open currency positions of the banking sector by currencies as of 1.03.15

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	274	-67,7	-1,7	431,8	-499,5
long	501	100,9	2,6	-235,1	336,1
EUR					
short	288	-33,2	-1,4	-101,7	68,6
long	484	73,7	1,4	-294,1	367,8
GBP					
short	72	-15,5	-0,3	20,3	-35,7
long	287	12,3	0,5	11,9	0,4

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	1.01.15	1.02.15	1.03.15
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	28,5	39,5	39,0	40,5	40,7
Liabilities with maturity in excess of 1 year, as percent of total liabilities	23,0	24,7	24,3	25,0	24,1
A measure of using short-term liabilities to fund long-term liquid assets, percent ²	-2,7	23,9	23,8	24,1	25,1

¹ In this table «liabilities» stand for «bank funds and profits (capital items in the balance sheet) plus liabilities» or right side of accounting equation (total resources); this value is traditionally used in economic analysis in Russia as well as «pure liabilities». 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	1.01.15	1.02.15	1.03.15	1.01.13	1.01.14 ¹	1.01.15	1.02.15	1.03.15
Less than 0	616	264	256	249	246	57,1	6,6	8,0	8,8	9,6
From 0 to 20	300	410	338	338	339	42,3	25,2	27,5	25,2	33,7
More than 20	40	248	239	240	239	0,6	68,2	64,5	66,0	56,7
Data not available	0	1	1	3	3	0,0	0,0	0,0	0,0	0,0
Total	956	923	834	830	827	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	1.01.15	1.02.15	1.03.15
Liquid assets with maturity up to 30 days, as percent of liquid assets	48,0	35,0	33,6	33,2	33,5
Liabilities with maturity up to 30 days, as percent of total liabilities	43,6	41,4	40,8	39,6	41,6
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	10,7	11,0	14,7

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	1.01.15	1.02.15	1.03.15	1.01.13	1.01.14 ¹	1.01.15	1.02.15	1.03.15
Less than 0	403	469	436	490	449	21,3	30,1	15,4	28,1	15,1
From 0 to 20	248	238	226	182	192	13,8	44,1	60,3	18,4	25,4
More than 20	305	215	171	155	183	64,9	25,9	24,3	53,5	59,5
Data not available	0	1	1	3	3	0,0	0,0	0,0	0,0	0,0
Total	956	923	834	830	827	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.**