

THE CENTRAL BANK OF THE RUSSIAN FEDERATION

BANKING SUPERVISION DEPARTMENT

REVIEW OF THE BANKING SECTOR OF THE RUSSIAN FEDERATION

(INTERNET-VERSION)

ANALYTICAL DATA

№ 151 May 2015

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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
1.04.15	-2,5	25,4	3,8	10,5	-1,6	24,3	-1,3	7,0	-1,7	1,1	0,1	15,3	-4,9	28,8
Reference data:														
Increase from the beginning of the current year	-4,1		1,8		0,3		-3,4		-5,2		2,9		-0,1	
Increase over the same period of the previous year	3,4		3,4		6,0		2,7		2,1		-2,3		9,0	

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 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	1.03.15	1.04.15
Credit institutions registered by the Bank of Russia and other authorities	1094	1071	1049	1046	1046
Operating credit institutions (credit institutions that have the right to conduct banking operations)	956	923	834	827	824
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	219	222
Credit institutions licensed to conduct operations in foreign currency	648	623	554	549	547
Credit institutions holding general licences	270	270	256	255	254

Table 5

Operating credit institutions (CIs), by federal districts

Federal district	1.01.13		1.01.14		1.01.15		1.03.15		1.04.15	
	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	501	60,6	501	60,8
of which the City of Moscow and Moscow Region	506	52,9	498	54,0	459	55,0	456	55,1	456	55,3
North-Western	70	7,3	70	7,6	64	7,7	64	7,7	64	7,8
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	26	3,2
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	34	4,1	34	4,1
Siberian	53	5,5	51	5,5	44	5,3	43	5,2	41	5,0
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	827	100,0	824	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	1.04.15	1.01.14	1.01.15	1.04.15	1.01.14	1.01.15	1.04.15	1.01.14	1.01.15	1.04.15	1.01.14	1.01.15	1.04.15	1.01.14	1.01.15	1.04.15
Central	547	504	501	75	66	68	322	282	274	51,8	49,6	48,2	21,2	22,4	22,8	16,1	16,5	16,4
of which the City of Moscow and Moscow Region ¹	498	459	456	63	60	62	124	110	104	22,1	21,2	20,1	19,2	20,4	20,8	6,2	6,4	6,2
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	14,4
Southern	46	43	43	15	13	13	209	183	181	342,6	326,8	323,2	2,1	2,2	2,2	10,4	10,7	10,8
North-Caucasian	43	28	26	72	25	20	83	74	75	72,2	139,6	163,0	3,9	2,1	1,8	4,1	4,3	4,5
Volga	102	92	91	67	39	38	322	283	274	190,5	216,0	212,4	5,8	5,2	5,2	16,1	16,6	16,4
Ural	42	35	34	74	55	54	157	138	131	135,3	153,3	148,9	4,0	3,5	3,5	7,8	8,1	7,8
Siberian	51	44	41	21	20	18	204	172	172	283,3	268,8	291,5	2,5	2,5	2,4	10,2	10,1	10,3
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	824	339	232	225	1666	1476	1447	132,0	138,6	137,9	43,1	41,9	42,0	83,1	86,4	86,5

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		1.03.15		1.04.15	
	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	41 046 552	53,7	39 739 334	53,4
From 6 to 20	9 660 925	19,5	10 905 104	19,0	16 674 162	21,5	16 334 967	21,4	15 986 891	21,5
From 21 to 50	5 745 193	11,6	6 383 544	11,1	8 259 743	10,6	8 216 312	10,8	8 073 416	10,8
From 51 to 200	6 399 522	12,9	6 982 880	12,2	8 406 233	10,8	8 121 227	10,6	8 012 523	10,8
From 201 to 500	2 246 789	4,5	2 376 786	4,1	2 309 299	3,0	2 260 318	3,0	2 237 380	3,0
From 501	562 302	1,1	539 625	0,9	409 725	0,5	398 324	0,5	397 687	0,5
Total	49 509 647	100,0	57 423 070	100,0	77 652 994	100,0	76 377 700	100,0	74 447 231	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	1.03.15	1.04.15
Central	56,4	58,8	58,2	58,4	57,8
of which the City of Moscow and Moscow Region	56,9	59,2	58,6	58,8	58,3
North-Western	66,2	67,3	74,1	75,0	74,9
Southern	68,7	68,6	69,4	68,6	68,6
North-Caucasian	52,8	46,9	64,4	64,3	65,2
Volga	46,5	46,9	52,4	52,0	52,6
Ural	68,8	69,8	70,2	72,4	73,5
Siberian	72,9	72,7	79,9	80,6	54,6
Far Eastern	82,9	85,1	85,6	85,9	86,1
Crimea	-	-	100,0	100,0	100,0
Russian Federation	50,3	52,7	53,6	53,7	53,4

Table 9

Operating credit institutions ranged by assets (distribution and change over the period 1.01.15 - 1.04.15)

Groups of credit institutions ranged by assets as of 1.01.15		Number of credit institutions as of 1.01.15	Groups as of 1.04.15						Licences revoked (cancelled)	Reorganised credit institution
			1	2	3	4	5	6		
1	First 5	5	4	1						
2	From 6 to 20	15	1	14						
3	From 21 to 50	30			29	1				
4	From 51 to 200	150			1	144	4		1	
5	From 201 to 500	300				5	282	11	2	
6	From 501	333					14	309	6	2
Became operating after 1.01.14										
Total over the period									9	2
Total as of 1.01.15¹		834								
Total as of 1.04.15¹		824	5	15	30	150	300	321		

	- 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	1.03.15	1.04.15
Credit institutions with foreign participation over 50%					
Assets	17,8	15,3	13,9	14,1	13,6
Own funds (capital) ¹	19,3	17,3	17,2	17,6	16,5
Correspondent accounts with non-resident banks	21,7	18,6	15,4	15,1	13,0
Loans and other placements with non-financial organisations	14,2	12,0	11,6	11,7	11,3
Loans and other placements with individuals	22,6	21,0	18,6	18,2	17,7
Loans, deposits and other placements with credit institutions	27,3	19,9	14,1	19,1	20,5
Individual deposits	13,5	12,5	12,0	12,2	11,6
Funds raised from organisations ²	18,6	15,6	13,7	13,6	13,3
Profit (loss) of the current year	19,6	15,2	20,2	-	104,7
Reference data:					
Number of credit institutions	117	122	113	111	109
of which 100% foreign-owned credit institutions					
Assets	9,8	9,0	8,5	8,7	8,5
Own funds (capital) ¹	11,4	11,1	10,9	11,3	11,0
Correspondent accounts with non-resident banks	15,2	12,8	12,0	10,8	8,7
Loans and other placements with non-financial organisations	7,5	7,2	7,8	8,1	8,0
Loans and other placements with individuals	11,1	10,8	10,1	9,8	9,7
Loans, deposits and other placements with credit institutions	20,0	16,4	11,1	15,6	16,7
Individual deposits	6,1	6,2	5,8	6,0	5,9
Funds raised from organisations ²	11,0	10,3	9,6	9,6	9,6
Profit (loss) of the current year	13,4	12,7	14,9	-	426,7
Reference data:					
Number of credit institutions	73	76	75	75	73

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		1.03.15		1.04.15	
	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	3470,0	4,5	3502,5	4,7
Own funds (capital) ²	212,4	3,5	202,8	2,9	52,1	0,7	-15,9	-0,2	1,5	0,0
Loans and other placements with non-financial organisations	685,9	3,4	838,9	3,7	1209,1	4,1	1312,3	4,4	1275,5	4,3
of which overdue claims	230,2	24,9	222,7	23,8	287,6	23,0	360,5	25,1	400,8	26,9
Loans and other placements with individuals	142,3	1,8	154,6	1,6	410,7	3,6	409,1	3,7	403,3	3,7
of which overdue claims	12,9	4,1	10,4	2,4	35,8	5,4	40,2	5,5	42,5	5,6
Individual deposits	298,7	2,1	312,5	1,8	706,4	3,8	749,0	3,9	748,8	3,9
Funds raised from organisations	778,2	5,0	794,7	4,5	1163,4	4,7	1171,1	4,5	1139,5	4,6
Reference data:										
Number of credit institutions ¹	5	0,5	5	0,5	15	1,8	17	2,1	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	1.03.15	1.04.15
1.	Money, precious metals and gemstones	1 554,0	1 608,7	2 754,2	1 938,3	1 741,9
1.1.	of which: money	1 423,5	1 523,1	2 671,8	1 830,3	1 681,3
2.	Accounts with the Bank of Russia and authorised agencies of other countries	2 159,9	2 264,9	3 297,8	2 173,2	2 389,4
3.	Correspondent accounts with credit institutions	1 483,3	1 496,5	2 675,2	2 799,5	2 543,8
3.1.	of which: Correspondent accounts with correspondent credit institutions	315,8	398,3	759,6	586,3	597,0
3.2.	Correspondent accounts with non-resident banks	1 167,5	1 098,2	1 915,6	2 213,2	1 946,8
4.	Securities acquired by credit institutions, total	7 034,9	7 822,3	9 724,0	10 019,1	9 543,8
4.1.	of which Debt securities	5 265,1	6 162,9	7 651,4	8 035,5	7 665,7
4.2.	Shares	791,6	790,4	488,7	439,6	338,6
4.3.	Discounted promissory notes	398,8	274,1	218,0	183,6	168,3
4.4.	Shares in associates and subsidiaries ¹	579,4	594,9	1 365,9	1 360,4	1 371,2
5.	Other participation in authorised capital	333,4	353,9	427,6	439,9	448,5
6.	Derivatives with fair value being an asset	163,9	175,8	2 298,6	2 109,6	1 727,2
7.	Loans, total	33 993,1	40 535,3	52 115,7	52 415,0	51 442,4
7.1.	of which: Loans, deposits and other placements	33 960,1	40 417,7	51 799,5	52 079,1	51 110,6
	of which overdue claims	1 257,4	1 398,0	1 978,0	2 221,4	2 301,4
7.1.1.	of which: Loans and other placements with non-financial organisations	19 971,4	22 499,2	29 536,0	30 126,6	29 631,6
	of which overdue claims	924,1	933,7	1 250,7	1 436,1	1 487,6
7.1.2.	Loans and other placements with individuals	7 737,1	9 957,1	11 329,5	11 086,3	10 940,8
	of which overdue claims	313,0	440,3	667,5	731,9	758,5
7.1.3.	Loans, deposits and other placements with credit institutions	4 230,4	5 130,6	6 895,0	6 444,5	6 190,0
	of which overdue claims	5,2	11,3	44,3	34,8	37,8
8.	Fixed assets (tangible and intangible), other real estate and inventories	1 090,5	1 147,5	1 222,3	1 227,1	1 225,0
8.1.	of which real estate, temporarily out of use in operating activities	96,7	64,8	74,4	78,6	81,4
9.	Allocation of profit	210,2	192,2	177,0	139,1	49,6
9.1.	of which income tax	204,4	188,6	157,7	137,2	48,1
10.	Other assets, total	1 486,3	1 826,0	2 960,5	3 116,9	3 335,7
10.1.	of which: Float	647,8	790,5	1 610,7	1 518,4	1 694,6
10.2.	Receivables	210,0	312,2	307,0	357,5	425,5
10.3.	Deferred expenses	121,5	123,4	148,4	144,5	148,8
Banking sector assets		49 509,6	57 423,1	77 653,0	76 377,7	74 447,2

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	1.03.15	1.04.15
1.	Funds and profit of credit institutions	5 911,0	6 629,2	6 921,9	6 842,0	6 883,5
	Of which:					
1.1.	Funds of credit institutions	3 049,7	3 261,0	3 357,4	3 436,5	3 550,1
1.2.	Profit (losses), including financial result of the previous year	2 861,3	3 368,3	3 479,1	3 364,6	3 319,0
	Of which:					
1.2.1.	Profit (losses) of the current year	1 011,9	993,6	589,1	-35,8	6,0
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	2 690,9	4 439,1	9 287,0	7 690,5	7 572,8
3.	Accounts of credit institutions	462,8	584,1	964,8	714,2	742,3
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	289,6	365,8	688,3	508,8	526,0
3.2.	Correspondent accounts of non-resident credit institutions	145,5	123,0	169,5	117,8	138,8
4.	Loans, deposits and other funds raised from other credit institutions	4 738,4	4 806,0	6 594,2	5 428,9	5 044,7
5.	Clients' funds ²	30 120,0	34 930,9	43 814,0	45 625,7	44 332,1
	Of which:					
5.1.	Budgetary funds in settlement accounts	38,5	41,9	72,2	88,4	90,3
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	8 527,5	8 272,3
5.4.	Clients' float	296,4	400,3	550,6	606,2	613,5
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	9 619,5	10 838,3	17 007,9	17 134,6	16 090,6
5.6.	Individual deposits	14 251,0	16 957,5	18 552,7	19 077,3	19 092,9
5.7.	Clients' funds in factoring and forfeiting operations	37,2	43,8	26,4	18,0	15,5
6.	Bonds	1 037,4	1 213,1	1 357,5	1 334,7	1 322,7
7.	Promissory notes and bank acceptances	1 149,3	1 004,3	868,1	774,8	751,9
8.	Derivatives with fair value being a liability	135,3	134,7	1 953,3	1 665,9	1 333,0
9.	Other liabilities ¹ , total	3 264,7	3 681,7	5 892,1	6 301,0	6 464,0
	Of which:					
9.1.	Provisions	2 441,3	2 851,9	4 054,1	4 323,3	4 362,5
9.2.	Float	395,3	309,0	1 159,7	1 109,9	1 172,6
9.3.	Payables	72,3	95,7	77,9	107,2	124,2
9.4.	Deferred income	10,2	8,1	13,3	10,7	10,8
9.5.	Interest payable	345,5	417,0	526,6	639,9	637,2
	Of which:					
9.5.1	Overdue interest	0,0	0,0	0,0	0,0	0,0
Banking sector liabilities¹		49 509,6	57 423,1	77 653,0	76 377,7	74 447,2

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

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	1.03.15	1.04.15
1.	Money, precious metals and gemstones	3,1	2,8	3,5	2,5	2,3
1.1.	of which: money	2,9	2,7	3,4	2,4	2,3
2.	Accounts with the Bank of Russia and authorised agencies of other countries	4,4	3,9	4,2	2,8	3,2
3.	Correspondent accounts with credit institutions	3,0	2,6	3,4	3,7	3,4
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	0,6	0,7	1,0	0,8	0,8
3.2.	Correspondent accounts with non-resident banks	2,4	1,9	2,5	2,9	2,6
4.	Securities acquired by credit institutions, total	14,2	13,6	12,5	13,1	12,8
	of which					
4.1.	Debt securities	10,6	10,7	9,9	10,5	10,3
4.2.	Shares	1,6	1,4	0,6	0,6	0,5
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	1,8	1,8
5.	Other participation in authorised capital	0,7	0,6	0,6	0,6	0,6
6.	Derivatives with fair value being an asset	0,3	0,3	3,0	2,8	2,3
7.	Loans, total	68,7	70,6	67,1	68,6	69,1
	of which:					
7.1.	Loans, deposits and other placements	68,6	70,4	66,7	68,2	68,7
	of which overdue claims	2,5	2,4	2,5	2,9	3,1
	of which:					
7.1.1.	Loans and other placements with non-financial organisations	40,3	39,2	38,0	39,4	39,8
	of which overdue claims	1,9	1,6	1,6	1,9	2,0
7.1.2.	Loans and other placements with individuals	15,6	17,3	14,6	14,5	14,7
	of which overdue claims	0,6	0,8	0,9	1,0	1,0
7.1.3.	Loans, deposits and other placements with credit institutions	8,5	8,9	8,9	8,4	8,3
	of which overdue claims	0,0	0,0	0,1	0,0	0,1
8.	Fixed assets (tangible and intangible), other real estate and inventories	2,2	2,0	1,6	1,6	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	0,1
9.1.	of which income tax	0,4	0,3	0,2	0,2	0,1
10.	Other assets, total	3,0	3,2	3,8	4,1	4,5
	of which:					
10.1.	Float	1,3	1,4	2,1	2,0	2,3
10.2.	Receivables	0,4	0,5	0,4	0,5	0,6
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	1.03.15	1.04.15
1.	Funds and profit of credit institutions	11,9	11,5	8,9	9,0	9,2
	Of which:					
1.1.	Funds of credit institutions	6,2	5,7	4,3	4,5	4,8
1.2.	Profit (losses), including financial result of the previous year	5,8	5,9	4,5	4,4	4,5
	Of which:					
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	10,1	10,2
3.	Accounts of credit institutions	0,9	1,0	1,2	0,9	1,0
	Of which:					
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	7,1	6,8
5.	Clients' funds ²	60,8	60,8	56,4	59,7	59,5
	Of which:					
5.1.	Budgetary funds in settlement accounts	0,1	0,1	0,1	0,1	0,1
5.2.	Government and other extra-budgetary funds in settlement accounts	0,0	0,0	0,0	0,0	0,0
5.3.	Funds of legal entities in settlement and other accounts	11,5	11,3	9,6	11,2	11,1
5.4.	Clients' float	0,6	0,7	0,7	0,8	0,8
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	19,4	18,9	21,9	22,4	21,6
5.6.	Individual deposits	28,8	29,5	23,9	25,0	25,6
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	1,8
7.	Promissory notes and bank acceptances	2,3	1,7	1,1	1,0	1,0
8.	Derivatives with fair value being a liability	0,3	0,2	2,5	2,2	1,8
9.	Other liabilities ¹ , total	6,6	6,4	7,6	8,2	8,7
	Of which:					
9.1.	Provisions	4,9	5,0	5,2	5,7	5,9
9.2.	Float	0,8	0,5	1,5	1,5	1,6
9.3.	Payables	0,1	0,2	0,1	0,1	0,2
9.4.	Deferred income	0,0	0,0	0,0	0,0	0,0
9.5.	Interest payable	0,7	0,7	0,7	0,8	0,9
	Of which:					
9.5.1	Overdue interest	0,0	0,0	0,0	0,0	0,0
Banking sector liabilities¹		100,0	100,0	100,0	100,0	100,0

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

² Including certificates of deposit and savings certificates.

Table 16

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

	Rubles					Foreign Currency					Total				
	1.01.13	1.01.14	1.01.15	1.03.15	1.04.15	1.01.13	1.01.14	1.01.15	1.03.15	1.04.15	1.01.13	1.01.14	1.01.15	1.03.15	1.04.15
1. Loans, deposits and other placements, total	26757,1	31300,2	36664,1	35290,1	35102,9	7203,0	9117,6	15135,3	16789,0	16007,7	33960,1	40417,7	51799,5	52079,1	51110,6
Of which															
- overdue claims	1122,8	1257,9	1725,9	1932,7	2022,9	134,6	140,1	252,1	288,7	278,6	1257,4	1398,0	1978,0	2221,4	2301,4
1.1 Loans and other placements with non-financial resident organisations	15097,0	16542,7	19018,4	18690,9	18647,4	2988,9	3792,8	6680,2	7397,8	7168,5	18086,0	20335,5	25698,5	26088,7	25815,9
Of which															
- overdue claims	805,4	812,0	1020,8	1147,7	1207,4	58,0	58,3	86,5	112,3	104,5	863,4	870,2	1107,3	1260,0	1311,9
of which:															
1.1.1. Loans and other placements with individual entrepreneurs	568,4	666,9	668,1	632,2	617,6	5,3	5,5	7,8	8,2	7,7	573,7	672,4	675,8	640,4	625,3
Of which															
- overdue claims	24,9	33,2	53,1	60,8	63,8	0,4	0,3	0,3	0,5	0,5	25,2	33,5	53,4	61,3	64,2
1.2 Loans and other placements with non-resident legal entities (except banks)	509,6	565,7	695,7	705,8	702,1	1375,9	1598,0	3141,7	3332,1	3113,6	1885,4	2163,7	3837,5	4037,9	3815,7
Of which															
- overdue claims	21,9	20,8	63,5	81,2	82,5	38,9	42,7	79,9	95,0	93,2	60,8	63,5	143,4	176,2	175,7
1.3 Loans, deposits and other placements with financial sector	2306,7	2591,8	3907,8	3138,6	3094,3	654,9	676,7	1178,9	1543,7	1463,6	2961,6	3268,5	5086,7	4682,3	4557,9
Of which															
- overdue claims	18,5	18,1	20,6	20,9	22,3	1,6	0,4	1,9	3,8	2,2	20,1	18,5	22,5	24,7	24,5
of which:															
1.3.1 Resident credit institutions	1478,1	1508,3	2772,1	2017,3	1959,0	537,6	581,4	1008,2	1039,6	958,6	2015,6	2089,7	3780,3	3056,9	2917,6
Of which															
- overdue claims	4,8	5,8	6,9	6,7	6,8	0,2	0,0	0,0	1,1	0,3	5,0	5,8	7,0	7,8	7,1
1.3.2 Resident financial institutions of different forms of ownership	828,6	1083,5	1135,7	1121,3	1135,3	117,4	95,3	170,7	504,1	505,1	945,9	1178,8	1306,4	1625,4	1640,4
Of which															
- overdue claims	13,6	12,3	13,7	14,1	15,5	1,4	0,3	1,8	2,8	1,9	15,0	12,7	15,5	16,9	17,4
1.4 Loans, deposits and other placements with non-resident banks	451,4	416,6	237,8	267,4	325,0	1763,4	2624,4	2876,9	3120,2	2947,5	2214,8	3041,0	3114,7	3387,6	3272,5
Of which															
- overdue claims	0,0	0,0	0,0	0,0	0,0	0,2	5,4	37,3	27,0	30,8	0,2	5,4	37,4	27,0	30,8
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	530,2	816,0	1033,9	1007,6	978,2	0,0	0,0	0,0	0,0	0,0	530,2	816,0	1033,9	1007,6	978,2
Of which															
- overdue claims	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	0,0
1.6 Loans and other placements with resident individuals	7484,4	9708,8	11014,0	10755,5	10631,6	237,6	227,0	289,6	304,4	283,6	7721,9	9935,8	11303,7	11059,9	10915,3
Of which															
- overdue claims	276,9	406,8	620,8	681,0	710,5	35,6	32,7	45,4	49,4	46,6	312,5	439,5	666,2	730,4	757,1
1.7 Loans and other placements with non-resident individuals	8,3	11,1	14,8	14,6	14,3	6,8	10,2	11,1	11,8	11,2	15,1	21,3	25,9	26,4	25,5
Of which															
- overdue claims	0,1	0,2	0,2	0,3	0,3	0,4	0,6	1,1	1,2	1,2	0,5	0,8	1,3	1,5	1,5
Reference data:															
Provisions on loans, deposits and other placements	2095,7	2417,3	3459,8	3681,1	3710,0	0,0	0,0	0,0	0,0	0,0	2095,7	2417,3	3459,8	3681,1	3710,0
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	58,7	80,6	153,5	164,9	173,6	4,6	6,6	20,6	23,7	24,3	63,4	87,1	174,1	188,6	197,9
Credit institutions' portfolio of promissory notes of residents	308,2	221,8	188,7	163,0	146,5	88,6	50,1	25,7	16,8	20,5	396,8	271,9	214,4	179,8	167,0
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	3,8	1,3	2,0	2,2	3,6	3,8	1,3

**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	1.03.15	1.04.15
1. Loans, deposits and other placements, total	100,0	100,0	100,0	100,0	100,0
	68,6	70,4	66,7	68,2	68,7
Of which:					
- overdue claims	3,7	3,5	3,8	4,3	4,5
	2,5	2,4	2,5	2,9	3,1
1.1 Loans and other placements with non-financial resident organisations	53,3	50,3	49,6	50,1	50,5
	36,5	35,4	33,1	34,2	34,7
Of which:					
- overdue claims	2,5	2,2	2,1	2,4	2,6
	1,7	1,5	1,4	1,6	1,8
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	7,8	7,5
	3,8	3,8	4,9	5,3	5,1
Of which:					
- overdue claims	0,2	0,2	0,3	0,3	0,3
	0,1	0,1	0,2	0,2	0,2
1.3 Loans, deposits and other placements with financial sector	8,7	8,1	9,8	9,0	8,9
	6,0	5,7	6,6	6,1	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	5,9	5,7
	4,1	3,6	4,9	4,0	3,9
Of which					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
1.3.2 Resident financial institutions of different forms of ownership	2,8	2,9	2,5	3,1	3,2
	1,9	2,1	1,7	2,1	2,2
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	6,5	6,4
	4,5	5,3	4,0	4,4	4,4
Of which:					
- overdue claims	0,0	0,0	0,1	0,1	0,1
	0,0	0,0	0,0	0,0	0,0
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	1,6	2,0	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	21,2	21,4
	15,6	17,3	14,6	14,5	14,7
Of which:					
- overdue claims	0,9	1,1	1,3	1,4	1,5
	0,6	0,8	0,9	1,0	1,0
1.7 Loans and other placements with non-resident individuals	0,0	0,1	0,0	0,1	0,0
	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	7,1	7,3
	4,2	4,2	4,5	4,8	5,0
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	0,3
Credit institutions' portfolio of promissory notes of residents	1,2	0,7	0,4	0,3	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		1.03.15		1.04.15	
	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	9 835,5	100,0	9 375,5	100,0
- in rubles	5 451,0	82,1	6 031,2	79,9	6 721,7	70,7	6 805,0	69,2	6 465,4	69,0
- in foreign currency	1 185,1	17,9	1 517,0	20,1	2 784,4	29,3	3 030,5	30,8	2 910,1	31,0
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	1 725,4	17,5	1 364,2	14,6
- in rubles	1 640,3	24,7	1 897,5	25,1	1 089,0	11,5	1 147,8	11,7	810,1	8,6
- in foreign currency	142,3	2,1	316,6	4,2	611,5	6,4	577,6	5,9	554,1	5,9
Securities available for sale	3 464,7	52,2	3 856,4	51,1	4 210,4	44,3	4 405,1	44,8	4 345,7	46,4
- in rubles	2 723,6	41,0	3 024,5	40,1	2 751,2	28,9	2 772,8	28,2	2 852,4	30,4
- in foreign currency	741,1	11,2	831,9	11,0	1 459,2	15,4	1 632,3	16,6	1 493,4	15,9
Securities held-to-maturity	800,9	12,1	876,4	11,6	2 224,1	23,4	2 339,4	23,8	2 288,1	24,4
- in rubles	769,5	11,6	800,0	10,6	1 512,5	15,9	1 521,0	15,5	1 428,8	15,2
- in foreign currency	31,4	0,5	76,4	1,0	711,6	7,5	818,4	8,3	859,4	9,2
Shares in associates and subsidiaries ²	579,4	8,7	594,9	7,9	1 365,9	14,4	1 360,4	13,8	1 371,2	14,6
- in rubles	310,0	4,7	304,0	4,0	1 365,2	14,4	1 359,7	13,8	1 370,5	14,6
- 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		-344,8		-261,6	
Provisions for losses on securities available for sale	27,2		49,3		21,1		25,2		24,6	
Provisions for losses on securities held-to-maturity	1,1		3,3		4,4		4,1		3,9	
Provisions for losses on portfolio of shares in associates and subsidiaries	8,4		5,3		86,6		89,0		93,2	

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		1.03.15		1.04.15	
	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	8 035,5	100,0	7 665,7	100,0
- in rubles	4 434,5	84,2	5 059,3	82,1	5 070,6	66,3	5 203,2	64,8	4 917,6	64,2
- in foreign currency	830,6	15,8	1 103,5	17,9	2 580,8	33,7	2 832,3	35,2	2 748,2	35,8
of which: revaluation	50,6	1,0	-19,5	-0,3	-416,8	-5,4	-347,9	-4,3	-247,1	-3,2
Debt securities at book value held (without revaluation)	5 214,5	100,0	6 182,4	100,0	8 068,2	100,0	8 383,4	100,0	7 912,8	100,0
of which:										
debt securities of the Russian Federation	945,1	18,1	814,1	13,2	1 268,4	15,7	1 856,7	22,1	1 707,8	21,6
- in rubles	750,4	14,4	677,5	11,0	1 013,8	12,6	1 441,5	17,2	1 246,6	15,8
- in foreign currency	194,7	3,7	136,6	2,2	254,6	3,2	415,2	5,0	461,1	5,8
debt securities of the Bank of Russia	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in rubles	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
debt securities of federal districts and local government	98,1	1,9	131,8	2,1	108,9	1,3	197,5	2,4	196,6	2,5
- in rubles	98,1	1,9	131,8	2,1	108,8	1,3	197,3	2,4	196,5	2,5
- 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	663,4	7,9	597,7	7,6
- in rubles	487,4	9,3	400,1	6,5	442,2	5,5	633,5	7,6	576,9	7,3
- in foreign currency	5,5	0,1	10,2	0,2	14,2	0,2	29,8	0,4	20,8	0,3
other debt securities of residents	863,8	16,6	687,8	11,1	666,4	8,3	1 072,4	12,8	1 037,1	13,1
- in rubles	863,4	16,6	687,5	11,1	665,9	8,3	1 071,0	12,8	1 035,0	13,1
- in foreign currency	0,4	0,0	0,4	0,0	0,6	0,0	1,4	0,0	2,1	0,0
debt securities of other countries	19,6	0,4	17,6	0,3	38,4	0,5	89,5	1,1	90,6	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	89,5	1,1	90,6	1,1
debt securities of non-resident banks	218,4	4,2	97,4	1,6	358,5	4,4	360,6	4,3	324,0	4,1
- in rubles	42,4	0,8	39,7	0,6	114,8	1,4	114,3	1,4	96,7	1,2
- in foreign currency	176,0	3,4	57,6	0,9	243,7	3,0	246,3	2,9	227,3	2,9
other debt securities of non-residents	553,4	10,6	768,2	12,4	904,2	11,2	1 346,0	16,1	1 235,3	15,6
- in rubles	221,4	4,2	218,4	3,5	188,3	2,3	180,2	2,1	188,2	2,4
- in foreign currency	331,9	6,4	549,8	8,9	715,9	8,9	1 165,8	13,9	1 047,1	13,2
debt securities delivered without derecognition in the balance sheet	2 014,9	38,6	3 248,9	52,6	4 261,8	52,8	2 792,2	33,3	2 717,6	34,3
- in rubles	1 913,4	36,7	2 918,7	47,2	2 949,9	36,6	1 909,4	22,8	1 821,1	23,0
- in foreign currency	101,5	1,9	330,2	5,3	1 311,9	16,3	882,7	10,5	896,5	11,3
overdue debt securities	8,4	0,2	6,3	0,1	5,2	0,1	5,2	0,1	6,2	0,1
- in rubles	7,5	0,1	5,2	0,1	3,8	0,0	3,7	0,0	3,6	0,0
- in foreign currency	1,0	0,0	1,1	0,0	1,4	0,0	1,5	0,0	2,6	0,0
Reference data:										
Provisions for losses on debt securities	15,5		14,9		15,8		19,1		18,8	

Table 20

Structure of credit institutions' portfolio of shares¹

	1.01.13		1.01.14		1.01.15		1.03.15		1.04.15	
	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	439,6	100,0	338,6	100,0
- in rubles	706,4	89,2	667,9	84,5	285,9	58,5	242,1	55,1	177,3	52,4
- in foreign currency	85,2	10,8	122,5	15,5	202,8	41,5	197,5	44,9	161,2	47,6
of which: revaluation	-19,1	-2,4	-17,5	-2,2	-16,4	-3,4	3,1	0,7	-14,5	-4,3
Shares held at book value (without revaluation)	810,8	100,0	807,9	100,0	505,1	100,0	436,5	100,0	353,0	100,0
of which shares of:										
resident credit institutions	8,5	1,0	5,1	0,6	4,1	0,8	4,6	1,0	3,3	0,9
- in rubles	8,4	1,0	5,1	0,6	4,1	0,8	4,6	1,0	3,3	0,9
- 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	145,0	33,2	137,9	39,1
- in rubles	644,2	79,5	588,8	72,9	192,3	38,1	141,6	32,4	134,6	38,1
- in foreign currency	1,9	0,2	2,8	0,3	5,5	1,1	3,5	0,8	3,3	0,9
non-resident credit institutions	8,5	1,0	8,7	1,1	2,7	0,5	3,2	0,7	3,1	0,9
- in rubles	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in foreign currency	8,5	1,0	8,7	1,1	2,7	0,5	3,2	0,7	3,1	0,9
other non-residents	73,8	9,1	85,8	10,6	81,8	16,2	85,1	19,5	80,9	22,9
- 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	85,1	19,5	80,9	22,9
shares delivered without derecognition in the balance sheet	74,0	9,1	116,6	14,4	124,8	24,7	96,6	22,1	29,3	8,3
- in rubles	64,6	8,0	82,8	10,2	67,0	13,3	48,4	11,1	9,3	2,6
- in foreign currency	9,4	1,2	33,8	4,2	57,8	11,4	48,1	11,0	20,0	5,7
Shares valued at cost ²	-	-	-	-	93,9	18,6	102,1	23,4	98,5	27,9
- in rubles	-	-	-	-	38,9	7,7	44,5	10,2	44,5	12,6
- in foreign currency	-	-	-	-	55,0	10,9	57,6	13,2	54,0	15,3
Reference data:										
Provisions for losses on shares	21,3		44,0		14,8		15,4		15,0	

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	1.03.15	1.04.15
Portfolio of promissory notes discounted by a credit institution, in rubles	308,2	221,8	188,7	163,0	146,5
of which promissory notes, not paid when due	4,4	4,9	9,2	10,0	10,3
Portfolio of promissory notes discounted by a credit institution, in foreign currency	90,6	52,3	29,2	20,6	21,8
of which promissory notes, not paid when due	0,01	1,33	3,45	3,74	1,25
Total	398,8	274,1	218,0	183,6	168,3

Table 22

The structure of credit institutions' portfolio of discounted promissory notes¹

	1.01.13		1.01.14		1.01.15		1.03.15		1.04.15	
	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	183,6	100,0	168,3	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	120,1	65,4	106,6	63,3
- other promissory notes of residents	58,3	14,6	48,9	17,8	59,5	27,3	59,7	32,5	60,4	35,9
- 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	3,8	2,1	1,3	0,8
Reference data:										
Provisions for losses on promissory notes	10,2		12,9		13,8		15,2		13,5	

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	1.03.15	1.04.15
Land temporarily out of use in operating activities	49,3	5,5	6,6	5,8	6,8
Land temporarily out of use in operating activities, leased out	0,9	0,6	0,9	0,6	0,5
Land temporarily out of use in operating activities, at current (fair) value	7,9	8,7	10,2	13,6	13,2
Land temporarily out of use in operating activities, at current (fair) value, leased out	0,8	3,5	2,9	2,8	2,6
Real estate (except land) temporarily out of use in operating activities*	4,2	3,5	2,0	1,8	2,0
Real estate (except land) temporarily out of use in operating activities, leased out*	10,3	14,0	9,5	8,8	10,9
Real estate (except land) temporarily out of use in operating activities, at current (fair) value	6,9	12,4	13,3	14,3	14,9
Real estate (except land) temporarily out of use in operating activities, at current (fair) value, leased out	13,9	15,5	27,6	29,2	28,8
Investments in construction of objects of real estate, temporarily out of use in operating activities	2,4	1,2	1,4	1,7	1,8
Non-current inventories	66,2	80,0	129,8	130,4	134,3
Provisions calculated on the basis of assets listed in point 2.7 of the Bank of Russia's Regulation No. 283-P, dated March 20, 2006, "On the Loss Provisioning Procedure for Credit Institutions"	13,8	27,8	58,5	65,0	66,1

* 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	1.03.15	1.04.15
1.	Funds raised from organisations, total	15 648,2	17 787,0	25 008,1	26 274,5	24 980,3
	- in rubles	11 054,1	12 092,7	14 222,9	14 402,5	13 900,8
	- in foreign currency	4 594,1	5 694,4	10 785,2	11 872,0	11 079,5
	of which:					
1.1.	Funds of legal entities in settlement and other accounts ¹	5 706,6	6 516,1	7 434,7	8 527,5	8 272,3
	- in rubles	4 821,8	5 547,8	5 549,6	6 171,3	6 047,3
	- in foreign currency	884,8	968,3	1 885,1	2 356,1	2 225,0
	Of which:					
1.1.1	Funds of individual entrepreneurs	172,8	192,7	180,1	172,7	180,0
	- in rubles	170,0	190,0	172,1	165,3	173,0
	- in foreign currency	2,8	2,7	7,9	7,4	7,0
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	591,2	600,7
1.4.	Deposits and other funds raised from legal entities (except credit institutions)	9 619,5	10 838,3	17 007,9	17 134,6	16 090,6
	- in rubles	6 089,7	6 371,5	8 471,8	8 001,6	7 628,4
	- in foreign currency	3 529,8	4 466,8	8 536,1	9 133,1	8 462,2
	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	1 311,7	1 282,3
1.4.2.	Certificates of deposit	4,1	5,3	5,8	5,4	5,3
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	0,0	0,2	0,5	1,2	1,1
1.5.	Clients' funds in factoring and forfeiting operations	37,2	43,8	26,4	18,0	15,5
1.6.	Funds written down from clients' accounts but not entered in correspondent account of a credit institution because of shortage of money	0,0	2,2	3,8	3,1	1,0
	Deposits and other funds raised from legal entities (as paragraph 1.4.) by maturity:					
	demand deposits and deposits with maturity up to 30 days	1 553,4	1 812,6	3 405,3	2 183,6	2 116,6
	- in rubles	1 362,2	1 624,9	2 686,8	1 639,5	1 580,6
	- in foreign currency	191,3	187,7	718,5	544,0	536,0
	with maturity from 31 days to 1 year	3 321,2	3 292,3	4 565,0	5 588,3	5 218,3
	- in rubles	2 838,8	2 520,2	3 327,2	3 974,6	3 654,5
	- in foreign currency	482,3	772,2	1 237,8	1 613,7	1 563,8
	with maturity in excess of 1 year	4 744,9	5 733,4	9 037,5	9 362,8	8 755,7
	- in rubles	1 888,7	2 226,4	2 457,8	2 387,4	2 393,3
	- in foreign currency	2 856,2	3 507,0	6 579,8	6 975,3	6 362,4
	Reference data					
	Funds raised from non-resident organisations, total	2 750,8	3 271,2	5 143,3	5 223,2	4 700,1
	- in rubles	507,4	535,7	591,3	504,5	430,7
	- in foreign currency	2 243,5	2 735,5	4 552,0	4 718,7	4 269,5
	of which:					
	Funds of non-resident organisations in settlement and other accounts	228,2	265,5	521,0	480,5	415,1
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	418,2	526,7	502,0	491,4	432,2
	Other funds raised from non-resident legal entities	2 088,3	2 463,7	4 074,3	4 210,3	3 818,5
	Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0,0	0,0	0,0	0,0	0,0

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

Table 25

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

	1.01.13	1.01.14	1.01.15	1.03.15	1.04.15
Issued debt obligations - total	2 419,2	2 572,4	2 692,0	2 615,1	2 605,6
including:					
bonds:	1 037,4	1 213,1	1 357,5	1 334,7	1 322,7
of which					
with maturities less than one year	17,1	3,7	12,0	8,5	8,5
with maturities in excess of one year	1 020,3	1 209,4	1 344,5	1 325,9	1 314,2
deposit certificates ¹	4,1	5,3	5,8	5,4	5,3
of which					
with maturities in excess of one year	2,7	3,1	3,3	3,3	3,1
with maturities in excess of one year	1,3	2,1	2,2	1,8	1,7
savings certificates ²	228,4	349,7	460,5	500,3	525,7
of which					
with maturities in excess of one year	61,8	63,2	148,6	228,0	265,6
with maturities in excess of one year	162,0	273,8	300,2	260,4	246,7
promissory notes and banker's acceptances	1 149,3	1 004,3	868,1	774,8	751,9
of which					
with maturities in excess of one year	596,6	465,2	364,8	301,8	310,5
with maturities in excess of one year	528,6	517,3	482,2	449,8	421,1

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	1.03.15	1.04.15
1	Individual deposits	14 251,0	16 957,5	18 552,7	19 077,3	19 092,9
	- of which savings certificates	228,4	349,7	460,5	500,3	525,7
1.1.	Individual demand deposits and deposits with maturity up to 30 days	2 723,8	3 210,8	3 214,6	2 930,4	2 819,3
	- in rubles	2 474,9	2 913,0	2 664,9	2 406,5	2 326,4
	- in foreign currency	248,9	297,8	549,7	523,9	492,9
1.2.	Individual deposits with maturity from 31 days to 1 year	3 138,2	3 264,3	5 124,0	6 988,3	7 450,3
	- in rubles	2 684,5	2 788,8	3 814,6	5 101,1	5 497,4
	- in foreign currency	453,8	475,5	1 309,4	1 887,3	1 952,9
1.3.	Individual deposits with maturity in excess of 1 year	8 389,0	10 482,4	10 214,1	9 158,6	8 823,2
	- in rubles	6 604,1	8 298,8	7 227,1	6 380,9	6 251,3
	- in foreign currency	1 784,9	2 183,6	2 987,0	2 777,7	2 572,0
Reference data:						
	Deposits of non-resident individuals (excluding saving certificates)	167,1	223,9	245,2	260,9	256,4

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	1.03.15	1.04.15
Loans, deposits and other funds raised from other credit institutions, total	4 738,4	4 806,0	6 594,2	5 428,9	5 044,7
- in rubles	2 530,1	2 369,5	3 223,4	2 324,5	2 272,8
- in foreign currency	2 208,2	2 436,5	3 370,8	3 104,4	2 772,0
of which:					
- loans, deposits and other funds raised from resident credit institutions	2 500,9	2 556,6	4 016,5	2 980,9	2 844,4
- in rubles	2 061,1	1 962,6	2 900,5	2 029,7	1 980,4
- in foreign currency	439,8	594,0	1 116,0	951,1	864,0
of which					
overdue debt	0,0	0,2	0,0	0,0	0,0
- in rubles	0,0	0,2	0,0	0,0	0,0
- in foreign currency	0,0	0,0	0,0	0,0	0,0
- loans, deposits and other funds raised from non-resident banks	2 237,4	2 249,4	2 577,8	2 448,1	2 200,4
- in rubles	469,0	406,9	322,9	294,8	292,4
- in foreign currency	1 768,4	1 842,5	2 254,8	2 153,3	1 907,9
of which					
overdue debt	0,0	0,0	0,0	0,0	0,1
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,0	0,0	0,0	0,1

Table 28

Distribution of budgetary funds in settlement accounts by groups of credit institutions on 1.04.15

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	46 943	52,0	83 578	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%	54	43 369	48,0	49 183 407	66,1
No budgetary funds	766	0	0,0	25 180 246	33,8
Data not available	3	0	0,0	0	0,0
Total	824	90 312	100,0	74 447 231	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		1.03.15		1.04.15	
		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	5 485,2	7,2	4 957,4	6,7
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	5 182,1	6,8	4 665,7	6,3
1.1.1	of which deposits and other raised funds (excluding certificates of deposit)	2 506,5	5,1	2 990,4	5,2	4 576,3	5,9	4 701,6	6,2	4 250,7	5,7
1.2	Individual deposits (excluding saving certificates)	167,1	0,3	223,9	0,4	245,2	0,3	260,9	0,3	256,4	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	192,5	0,3	189,9	0,3
1.3	Funds in other accounts	22,8	0,0	22,9	0,0	47,0	0,1	42,1	0,1	35,3	0,0
2.	Funds in correspondent and other accounts of credit institutions	173,2	0,4	162,9	0,3	180,0	0,2	127,1	0,2	143,2	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	2 448,1	3,2	2 200,4	3,0
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	8 060,3	10,6	7 301,0	9,8
	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	287,4	0,4	288,2	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	7 451,9	9,8	7 113,7	9,6
	of which overdue claims	61,4	0,1	69,7	0,1	182,1	0,2	204,6	0,3	208,0	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	3 387,6	4,4	3 272,5	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	4 037,9	5,3	3 815,7	5,1
1.3	Loans and other placements with individuals	15,1	0,0	21,3	0,0	25,9	0,0	26,4	0,0	25,5	0,0
2.	Correspondent accounts with banks	1 167,5	2,4	1 098,2	1,9	1 915,6	2,5	2 213,2	2,9	1 946,8	2,6
3.	Securities acquired by credit institutions, total	875,6	1,8	980,0	1,7	1 389,1	1,8	1 888,1	2,5	1 735,1	2,3
	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	1 796,1	2,4	1 649,9	2,2
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	88,3	0,1	84,0	0,1
3.3	Discounted promissory notes	2,0	0,0	2,2	0,0	3,6	0,0	3,8	0,0	1,3	0,0
4.	Shares in associates and subsidiaries	273,0	0,6	295,0	0,5	351,1	0,5	352,5	0,5	367,0	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	10 633,8	13,7	11 905,7	15,6	11 162,6	15,0
	Reference data:										
	Overdue interest on claims of credit institutions	1,5	0,0	3,4	0,0	38,1	0,0	30,7	0,0	30,5	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	1.03.15	1.04.15	1.01.13	1.01.14	1.01.15	1.03.15	1.04.15	1.01.13	1.01.14	1.01.15	1.03.15	1.04.15
Total	1 011 888,7	993 584,5	589 141,3	-35 826,4	6 015,0	956	922	833	824	821	210 229,8	192 177,5	177 032,1	23 814,9	37 804,1
Profit-making CIs ¹	1 021 250,1	1 012 252,5	853 239,6	104 081,4	161 134,8	901	834	707	575	617	209 438,1	191 145,8	166 058,7	21 751,3	34 695,4
Loss-making CIs	-9 361,4	-18 667,9	-264 098,3	-139 907,9	-155 119,7	55	88	126	249	204	791,7	1 031,7	10 973,4	2 063,6	3 108,6
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	827	824					

¹ including CIs with zero profit.

Table 31

Structure of operating credit institutions' income and expenses¹

	1.01.13		1.01.14		1.01.15		1.04.15	
	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	110 406,6	100,0	54 196,9	100,0
1.1. Interest income on placements with legal entities (except income on securities)	2 041,8	6,4	2 386,0	7,7	2 943,2	2,7	1 008,4	1,9
1.2. Interest income on loans to individuals	1 136,4	3,6	1 576,6	5,1	1 833,3	1,7	456,7	0,8
1.3. Income on securities	1 214,7	3,8	1 896,2	6,1	2 599,5	2,4	459,7	0,8
1.4. Income on operations with foreign currency	21 100,8	66,1	17 853,0	57,5	91 197,9	82,6	48 425,7	89,4
1.5. Commissions	689,7	2,2	806,4	2,6	906,6	0,8	213,9	0,4
1.6. Recovery of loss provision	3 942,6	12,4	4 825,6	15,6	6 063,3	5,5	1 898,5	3,5
1.7. Other income	1 779,5	5,6	1 679,2	5,4	4 862,9	4,4	1 734,0	3,2
Of which:								
1.7.1. Fines, penalties, forfeits	57,6	0,2	77,0	0,2	98,4	0,1	16,4	0,0
2. Expenses of credit institution, total	30 892,5	100,0	30 029,0	100,0	109 815,9	100,0	54 191,0	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	1 702,7	1,6	808,6	1,5
2.2. Interest expenses on funds raised from individuals	665,9	2,2	857,6	2,9	862,8	0,8	335,9	0,6
2.3. Expenses on operations with securities	874,9	2,8	1 552,0	5,2	2 372,0	2,2	322,4	0,6
2.4. Expenses on operations with foreign currency	21 042,2	68,1	17 742,7	59,1	90 776,9	82,7	48 331,9	89,2
2.5. Commissions	124,3	0,4	152,2	0,5	181,4	0,2	45,6	0,1
2.6. Expenses on loss provision	4 147,9	13,4	5 438,8	18,1	7 568,7	6,9	2 240,1	4,1
2.7. Management expenses (including personnel costs)	1 061,0	3,4	1 179,6	3,9	1 246,1	1,1	275,1	0,5
2.8. Other expenses	2 035,0	6,6	1 976,2	6,6	5 105,3	4,6	1 831,2	3,4
Of which:								
2.8.1. Fines, penalties, forfeits	2,7	0,0	2,5	0,0	4,4	0,0	0,9	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 1.04.15

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	45 848 552 429	22 854 861 489	46 720 476 606	21 982 937 312
Belgorod Region	10 517 822	972 573	10 534 519	955 876
Bryansk Region	0	0	0	0
Vladimir Region	6 530 322	389 923	6 472 749	447 496
Voronezh Region	3 490 309	1 266 253	3 445 969	1 310 593
Ivanovo Region	12 107 220	801 253	12 237 680	670 793
Kaluga Region	26 880 137	1 352 519	25 938 764	2 293 892
Kostroma Region	182 221 053	115 167 328	192 472 236	104 916 145
Kursk Region	17 114 589	772 547	17 128 871	758 265
Lipetsk Region	24 213 673	1 445 906	24 258 609	1 400 970
Moscow Region	58 886 904	17 660 964	59 532 869	17 014 999
Orel Region	2 841 025	251 873	2 862 335	230 563
Ryazan Region	18 911 731	1 650 668	18 904 529	1 657 870
Smolensk Region	5 775 635	543 206	6 004 873	313 968
Tambov Region	3 128 056	26 810	3 131 850	23 016
Tver Region	13 842 958	2 358 237	13 849 416	2 351 779
Tula Region	5 096 135	117 315	5 105 927	107 523
Yaroslavl Region	21 391 851	2 554 977	20 966 455	2 980 373
City of Moscow	45 435 603 009	22 707 529 137	46 297 628 955	21 845 503 191
	1 343 378 944	394 535 058	1 393 911 950	344 002 052
North-Western Federal District				
Republic of Karelia	1 053 538	22 232	1 058 252	17 518
Komi Republic	4 630 438	758 515	4 707 307	681 646
Akhangel'sk Region	0	0	0	0
Vologda Region	79 383 057	13 030 748	81 975 890	10 437 915
Kaliningrad Region	11 653 369	4 179 017	11 711 365	4 121 021
Leningrad Region	15 484 768	3 174 876	15 663 216	2 996 428
Murmansk Region	7 140 738	3 037 760	7 170 606	3 007 892
Novgorod Region	5 111 311	302 803	5 134 931	279 183
Pskov Region	2 244 879	9 089	2 246 502	7 466
St Petersburg	1 216 676 846	370 020 018	1 264 243 881	322 452 983
Southern Federal District	275 932 695	38 167 858	278 173 585	35 926 968
Republic of Adygeya	7 601 750	253 173	7 622 746	232 177
Republic of Kalmykia	297 726	104 152	318 606	83 272
Krasnodar Territory	142 387 972	16 907 586	145 006 699	14 288 859
Astrakhan Region	8 800 438	3 425 248	8 898 395	3 327 291
Volgograd Region	11 737 017	1 751 149	12 777 268	710 898
Rostov Region	105 107 792	15 726 550	103 549 871	17 284 471
North-Caucasian Federal District	35 798 177	5 126 060	35 176 069	5 748 168
Republik of Dagestan	4 931 780	97 314	4 971 105	57 989
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	5 872 762	174 358	5 908 256	138 864
Karachai-Cherkess Republic	11 628 853	4 076 866	10 842 270	4 863 449
Republic of North Ossetia - Alania	2 250 456	115 728	2 309 225	56 959

Chechen Republic	0	0	0	0
Stavropol Territory	11 114 326	661 794	11 145 213	630 907
Volga Federal District	1 513 952 647	187 047 389	1 500 543 607	200 456 429
Republic of Bashkortostan	64 417 223	5 133 396	64 365 141	5 185 478
Republic of Marii El	2 525 484	101 325	2 533 050	93 759
Republic of Mordovia	21 486 068	369 491	21 509 888	345 671
Republic of Tatarstan	789 946 949	114 758 921	776 281 664	128 424 206
Udmurt Republic	36 945 320	3 752 891	38 987 788	1 710 423
Chuvash Republic	11 255 808	757 607	11 454 480	558 935
Perm Territory	26 396 204	4 002 650	26 437 287	3 961 567
Kirov Region	30 058 286	3 384 377	30 587 296	2 855 367
Nizhny Novgograd Region	77 457 026	6 301 811	78 060 691	5 698 146
Orenburg Region	44 717 705	3 678 115	44 791 421	3 604 399
Penza Region	3 961 999	53 792	3 961 944	53 847
Samara Region	316 648 162	39 458 783	315 028 943	41 078 002
Saratov Region	81 980 428	5 214 231	80 353 765	6 840 894
Ulyanovsk Region	6 155 985	79 999	6 190 249	45 735
Ural Federal District	773 659 446	347 065 879	863 323 877	257 401 448
Kurgan Region	2 554 002	59 328	2 597 780	15 550
Sverdlovsk Region	414 253 908	124 672 805	455 413 244	83 513 469
Tyumen Region	243 637 868	203 760 181	287 504 208	159 893 841
Chelyabinsk Region	113 213 668	18 573 565	117 808 645	13 978 588
Siberian Federal District	196 741 623	47 540 473	210 143 986	34 138 110
Republic of Altai	1 137 943	54 960	1 137 754	55 149
Republic of Buryatiya	12 477 452	976 238	12 274 402	1 179 288
Republic of Tuva	482 303	1 292	483 559	36
Republic of Khakassia	6 348 445	87 105	6 360 851	74 699
Altai Territory	15 398 070	672 507	14 921 315	1 149 262
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	33 662 217	6 132 272	33 739 591	6 054 898
Irkutsk Region	13 880 914	1 193 328	14 366 378	707 864
Kemerovo Region	10 919 785	488 456	10 961 121	447 120
Novosibirsk Region	71 530 110	33 276 226	83 588 569	21 217 767
Omsk Region	18 287 016	4 110 805	19 687 546	2 710 275
Tomsk Region	12 617 368	547 284	12 622 900	541 752
Far Eastern Federal District	496 969 375	75 518 545	500 738 949	71 748 971
Republic of Sakha (Yakutia)	29 027 050	2 523 978	29 081 245	2 469 783
Kamchatka Territory	19 770 746	2 462 888	19 923 752	2 309 882
Primorskiy Territory	80 799 466	18 550 588	85 666 115	13 683 939
Khabarovsk Territory	7 379 671	355 537	7 421 422	313 786
Amur Region	347 423 726	49 425 303	346 602 107	50 246 922
Magadan Region	0	0	0	0
Sakhalin Region	12 568 716	2 200 251	12 044 308	2 724 659
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Crimean District	10 067 401	2 315 073	10 582 541	1 799 933
Republic of Crimea	4 366 318	743 657	4 847 583	262 392
City of Sevastopol	5 701 083	1 571 416	5 734 958	1 537 541

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 1.04.15

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	6 887 398 178	1 623 008 097	289 801 590	1 357 674 229	113 535 662	17 587 220
Belgorod Region	1 640 503	0	0	0	0	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	33 126	20 946	348 808	0	80 113	0
Voronezh Region	970 507	2 671	0	0	0	0
Ivanovo Region	404 955	274 014	16 220	0	29 968	115 208
Kaluga Region	2 031 386	1 660 506	182 652	0	0	0
Kostroma Region	163 033 949	29 434	379 320	0	1 380 760	204 719
Kursk Region	902 014	902 014	0	148 712	0	0
Lipetsk Region	1 466 362	331 963	1 115	0	568 294	0
Moscow Region	8 354 513	2 415 132	574 607	0	2 109 296	0
Orel Region	595 294	3 067	0	0	0	0
Ryazan Region	774 984	527 971	0	219 757	0	0
Smolensk Region	0	0	0	0	0	0
Tambov Region	0	0	0	0	0	0
Tver Region	84 974	0	0	0	0	0
Tula Region	271 562	40 899	9 467	82 992	49 655	0
Yaroslavl Region	2 761 975	112 429	27 647	0	1 461	0
City of Moscow	6 704 072 074	1 616 687 051	288 261 754	1 357 222 768	109 316 115	17 267 293
North-Western Federal District	303 463 260	7 443 408	19 086 077	5 899 981	3 181 113	675 445
Republic of Karelia	0	0	0	0	0	0
Komi Republic	1 229 144	900 163	157 543	0	16 474	76 905
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	17 526 584	1 399 342	130 194	0	58 218	0
Kaliningrad Region	4 075 708	0	8 164	0	0	0
Leningrad Region	1 324 987	93 964	250 215	0	356 484	0
Murmansk Region	0	0	0	0	0	0
Novgorod Region	511 017	286 914	218 825	0	0	0
Pskov Region	136 251	0	0	0	0	0
St Petersburg	278 659 569	4 763 025	18 321 136	5 899 981	2 749 937	598 540
Southern Federal District	15 503 772	4 264 423	1 130 556	110 177	10 706 241	1 171 571
Republic of Adygeya	12 662	12 986	1 278	0	149 641	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	9 887 220	2 577 021	333 460	85 008	10 313 279	1 141 345
Astrakhan Region	2 096 494	1 413 655	510 717	5 288	172 647	0
Volgograd Region	391 497	97 746	58 519	0	0	0
Rostov Region	3 115 899	163 015	226 582	19 881	70 674	30 226
North-Caucasian Federal District	2 308 510	228 072	188 314	0	70 374	0
Republik of Daghestan	0	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 438	0	50 409	0	0	0
Karachai-Cherkess Republic	1 431 461	0	137 905	0	0	0
Republic of North Ossetia - Alania	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	872 611	228 072	0	0	70 374	0
Volga Federal District	194 068 867	37 809 117	21 634 703	7 207 460	13 028 334	929 584

Republic of Bashkortostan	10 798 391	3 954 702	212 050	183 334	503 699	0
Republic of Marii El	0	0	0	0	0	0
Republic of Mordovia	232 602	136 850	26 918	0	0	0
Republic of Tatarstan	129 296 033	27 970 925	19 201 942	2 151 410	8 713 989	562 795
Udmurt Republic	2 280 695	0	1	0	406 839	0
Chuvash Republic	552 251	167 364	204 831	0	364	0
Perm Territory	1 742 509	70 486	480 145	0	150 595	0
Kirov Region	9 703 805	11 102	5 674	0	307 092	0
Nizhny Novgograd Region	8 095 433	2 033 707	55 079	0	549 505	288 781
Orenburg Region	5 891 428	281 237	33 470	35 246	2 055 275	78 008
Penza Region	148 555	98 056	22 435	0	0	0
Samara Region	23 695 616	1 982 674	1 160 498	4 837 470	284 326	0
Saratov Region	1 631 549	1 102 014	142 304	0	56 650	0
Ulyanovsk Region	0	0	89 356	0	0	0
Ural Federal District	177 172 932	26 549 886	5 225 376	303 091	2 245 731	1 241 538
Kurgan Region	0	0	0	0	0	0
Sverdlovsk Region	105 401 920	4 005 860	4 662 973	303 091	1 246 159	0
Tyumen Region	55 186 444	15 788 510	524 385	0	813 541	1 182 932
Chelyabinsk Region	16 584 568	6 755 516	38 018	0	186 031	58 606
Siberian Federal District	25 083 874	3 093 048	606 425	0	809 860	55 514
Republic of Altai	9 753	0	0	0	97 627	0
Republic of Buryatiya	60 419	0	258 379	0	0	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	13 718	14 761	0	0	0	0
Altai Territory	37 903	43 227	2 169	0	73 411	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	388 849	4 169	198 663	0	64 807	0
Irkutsk Region	83 506	0	101 427	0	93 631	0
Kemerovo Region	1 875 886	1 143 183	40 356	0	0	0
Novosibirsk Region	18 317 833	1 414 071	2 331	0	3 733	0
Omsk Region	3 819 404	246 816	127	0	304 240	55 514
Tomsk Region	476 603	226 821	2 973	0	172 411	0
Far Eastern Federal District	60 732 743	5 364 769	894 071	0	2 915 489	116 093
Republic of Sakha (Yakutia)	949 581	130 670	409 773	0	26 608	0
Kamchatka Territory	982 124	102 372	37 840	0	17 761	0
Primorskiy Territory	11 752 707	4 647 555	63 000	0	684 536	116 093
Khabarovsk Territory	326 597	33 628	0	0	0	0
Amur Region	46 721 734	450 544	60 336	0	2 186 584	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	236	76	0	0
Republic of Crimea	0	0	236	0	0	0
City of Sevastopol	0	0	0	76	0	0

Table 34

Distribution of loans, deposits and other placements in rubles by credit institutions, registered in respective regions, as of 1.04.15

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	32 046 294 481	17 740 113 311	2 081 708 417	9 596 557 216
Belgorod Region	6 379 372	5 781 451	32	231 924
Bryansk Region	0	0	0	0
Vladimir Region	4 404 427	2 865 876	0	1 508 633
Voronezh Region	2 077 164	1 625 764	105 000	156 014
Ivanovo Region	8 924 892	5 892 481	862 500	1 802 682
Kaluga Region	21 505 226	3 932 019	13 160 000	3 976 250
Kostroma Region	92 943 732	8 404 822	630 914	66 863 629
Kursk Region	13 625 761	10 134 003	1 200 000	1 465 530
Lipetsk Region	18 945 947	13 631 986	800 000	2 705 309
Moscow Region	33 953 605	20 858 165	244 691	10 294 356
Orel Region	2 022 703	893 744	30 000	220 645
Ryazan Region	14 318 968	11 443 753	840 050	1 719 907
Smolensk Region	4 698 953	2 287 051	1 227 225	612 383
Tambov Region	2 184 089	1 821 627	0	362 393
Tver Region	10 575 598	4 780 324	2 507 000	1 640 449
Tula Region	3 500 162	2 620 072	595 000	280 450
Yaroslavl Region	14 191 290	7 665 922	1 085 000	4 438 621
City of Moscow	31 792 042 592	17 635 474 251	2 058 421 005	9 498 278 041
North-Western Federal District	868 597 080	571 809 371	98 697 536	120 233 149
Republic of Karelia	887 882	237 104	240 000	342 443
Komi Republic	2 585 805	2 048 899	0	536 820
Akhangel'sk Region	0	0	0	0
Vologda Region	50 922 331	20 875 739	744 942	28 295 145
Kaliningrad Region	6 771 909	4 775 180	809 689	1 187 040
Leningrad Region	9 717 678	5 732 996	172 500	2 714 217
Murmansk Region	4 240 102	1 814 522	70 000	2 302 020
Novgorod Region	2 520 553	1 611 656	80 000	787 077
Pskov Region	1 243 953	1 071 111	0	172 842
St Petersburg	789 706 867	533 642 164	96 580 405	83 895 545
Southern Federal District	195 561 885	117 463 723	8 187 567	63 886 114
Republic of Adygeya	5 808 755	4 683 544	15 000	1 105 319
Republic of Kalmykia	43 014	32 798	0	10 216
Krasnodar Territory	90 768 190	57 685 073	6 500 717	22 427 096
Astrakhan Region	2 556 557	812 787	0	826 959
Volgograd Region	8 960 036	7 248 205	360 000	1 281 742
Rostov Region	87 425 333	47 001 316	1 311 850	38 234 782
North-Caucasian Federal District	22 132 342	16 277 824	2 117 430	3 523 964
Republik of Dagestan	1 924 989	980 073	132 800	812 116
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	4 128 072	2 727 733	609 300	791 039
Karachai-Cherkess Republic	7 467 648	6 063 865	280 000	976 759

Republic of North Ossetia - Alania	1 733 838	1 465 336	0	268 502
Chechen Republic	0	0	0	0
Stavropol Territory	6 877 795	5 040 817	1 095 330	675 548
Volga Federal District	969 776 042	539 347 037	43 136 600	325 547 298
Republic of Bashkortostan	42 107 614	22 196 218	4 736 393	14 028 930
Republic of Marii El	1 938 111	1 480 046	220 000	155 425
Republic of Mordovia	14 501 063	11 567 554	125 000	2 485 902
Republic of Tatarstan	456 108 182	294 631 456	15 696 579	101 053 464
Udmurt Republic	28 468 893	5 947 915	525 000	21 708 031
Chuvash Republic	8 032 357	3 205 262	1 310 000	3 319 445
Perm Territory	19 419 559	8 736 827	111 500	10 206 061
Kirov Region	17 353 785	11 250 193	1 500	5 782 013
Nizhny Novgorod Region	51 723 144	33 004 547	3 368 780	9 882 213
Orenburg Region	31 532 842	15 190 978	612 050	14 970 406
Penza Region	2 751 399	1 626 374	151 440	843 113
Samara Region	254 645 081	106 508 432	13 507 781	129 633 741
Saratov Region	36 292 904	20 013 492	2 620 577	10 726 189
Ulyanovsk Region	4 901 108	3 987 743	150 000	752 365
Ural Federal District	509 253 096	220 856 544	25 868 732	232 885 298
Kurgan Region	1 816 133	1 621 620	0	145 062
Sverdlovsk Region	262 115 808	96 827 470	12 444 030	139 788 483
Tyumen Region	174 225 420	85 390 734	10 014 111	66 619 342
Chelyabinsk Region	71 095 735	37 016 720	3 410 591	26 332 411
Siberian Federal District	127 722 920	61 115 821	15 651 005	43 187 127
Republic of Altai	847 551	439 262	0	98 907
Republic of Buryatiya	8 437 419	4 065 035	0	4 356 577
Republic of Tuva	212 449	92 498	0	119 951
Republic of Khakassia	4 338 395	1 824 198	15 000	2 389 010
Altai Territory	11 811 034	8 758 728	830 000	2 018 367
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	24 389 618	7 233 752	7 543 210	7 680 784
Irkutsk Region	10 729 002	5 873 662	420 000	3 253 660
Kemerovo Region	6 040 560	2 737 361	129 152	3 174 047
Novosibirsk Region	40 201 001	16 795 597	5 843 643	14 904 547
Omsk Region	11 948 130	8 155 645	780 000	1 909 755
Tomsk Region	8 767 761	5 140 083	90 000	3 281 522
Far Eastern Federal District	359 898 611	81 119 545	6 411 690	260 094 391
Republic of Sakha (Yakutia)	18 726 855	11 067 149	44 087	7 000 034
Kamchatka Territory	15 297 191	10 294 125	2 261 253	2 574 651
Primorskiy Territory	53 749 550	34 596 810	1 250 359	15 298 582
Khabarovsk Territory	5 311 517	1 822 643	375 000	2 770 111
Amur Region	259 792 783	19 105 968	1 877 991	230 473 352
Magadan Region	0	0	0	0
Sakhalin Region	7 020 715	4 232 850	603 000	1 977 661
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Crimean District	3 701 700	1 472 747	2 200 000	28 953
Republic of Crimea	323 552	297 233	0	26 319
City of Sevastopol	3 378 148	1 175 514	2 200 000	2 634

Table 35

Distribution of loans, deposits and other placements in foreign currency by credit institutions, registered in respective regions, as of 1.04.15

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	15 570 777 028	9 981 220 971	3 852 542 318	280 582 187
Belgorod Region	415 279	413 525	1 754	0
Bryansk Region	0	0	0	0
Vladimir Region	56 243	54 489	0	1 754
Voronezh Region	1 083 037	899 503	1 169	165 083
Ivanovo Region	146 933	35 097	3 437	5 684
Kaluga Region	1 584	0	1 538	46
Kostroma Region	9 779 335	5 437 569	1 437 461	875 221
Kursk Region	222 103	221 708	0	395
Lipetsk Region	245 248	0	233 857	11 391
Moscow Region	8 650 266	5 287 704	61 552	3 301 010
Orel Region	3 939	0	3 939	0
Ryazan Region	63 660	17 975	2 986	42 699
Smolensk Region	301 529	79 323	172 745	0
Tambov Region	1 754	0	1 754	0
Tver Region	96 604	0	96 604	0
Tula Region	12 453	0	12 453	0
Yaroslavl Region	994 192	296 949	60 834	636 409
City of Moscow	15 548 702 869	9 968 477 129	3 850 450 235	275 542 495
North-Western Federal District	204 403 036	114 482 599	26 163 858	8 095 701
Republic of Karelia	0	0	0	0
Komi Republic	115 719	33 339	82 380	0
Akhangel'sk Region	0	0	0	0
Vologda Region	2 142 368	1 120 142	32 038	12 729
Kaliningrad Region	259 905	110 133	877	148 895
Leningrad Region	1 180 461	1 148 841	877	30 743
Murmansk Region	354 217	351 411	2 806	0
Novgorod Region	18 380	0	15 785	2 595
Pskov Region	0	0	0	0
St Petersburg	200 331 986	111 718 733	26 029 095	7 900 739
Southern Federal District	10 887 142	9 453 690	730 904	545 929
Republic of Adygeya	47 168	30 922	0	16 246
Republic of Kalmykia	2 923	0	2 923	0
Krasnodar Territory	1 700 223	1 231 183	453 037	16 003
Astrakhan Region	2 631	0	2 631	0
Volgograd Region	45 945	0	34 853	1 250
Rostov Region	9 088 252	8 191 585	237 460	512 430
North-Caucasian Federal District	1 460 483	1 077 830	308 471	74 182
Republic of Dagestan	12 290	0	1 754	10 536
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	2 479	0	2 479	0
Karachai-Cherkess Republic	1 088 440	884 898	139 896	63 646

Republic of North Ossetia - Alania	1 462	0	1 462	0
Chechen Republic	0	0	0	0
Stavropol Territory	355 812	192 932	162 880	0
Volga Federal District	42 340 241	35 527 151	2 488 499	3 101 258
Republic of Bashkortostan	339 484	40 934	61 783	236 767
Republic of Marii El	877	0	877	0
Republic of Mordovia	2 046	0	2 046	0
Republic of Tatarstan	28 043 200	24 110 582	1 716 323	992 962
Udmurt Republic	945 312	562 904	342 217	40 191
Chuvash Republic	217 948	172 004	8 793	37 151
Perm Territory	1 764 555	1 428 459	118 485	217 611
Kirov Region	481 470	469 261	2 433	9 776
Nizhny Novgogrod Region	1 566 644	1 339 802	122 874	103 968
Orenburg Region	594 364	359 094	71 724	163 546
Penza Region	0	0	0	0
Samara Region	8 293 460	6 959 712	35 041	1 298 707
Saratov Region	89 707	84 399	4 729	579
Ulyanovsk Region	1 174	0	1 174	0
Ural Federal District	141 385 757	120 709 347	16 260 441	702 897
Kurgan Region	0	0	0	0
Sverdlovsk Region	30 985 433	16 515 544	14 228 630	241 259
Tyumen Region	107 815 586	103 567 188	73 917	461 409
Chelyabinsk Region	2 584 738	626 615	1 957 894	229
Siberian Federal District	8 628 013	2 416 168	5 640 527	570 117
Republic of Altai	0	0	0	0
Republic of Buryatiya	41 531	28 234	2 642	10 655
Republic of Tuva	342	0	342	0
Republic of Khakassia	0	0	0	0
Altai Territory	125 265	28 452	3 508	93 305
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	4 340 923	1 009 359	3 079 550	252 014
Irkutsk Region	10 282	5 195	5 087	0
Kemerovo Region	2 868	0	292	2 576
Novosibirsk Region	3 847 725	1 223 011	2 539 282	84 231
Omsk Region	240 820	108 483	5 001	127 336
Tomsk Region	18 257	13 434	4 823	0
Far Eastern Federal District	26 491 808	16 312 241	1 845 234	793 452
Republic of Sakha (Yakutia)	1 429 089	929 157	140 449	359 483
Kamchatka Territory	260 166	196 241	5 515	58 410
Primorskiy Territory	5 023 321	3 342 828	665 786	157 173
Khabarovsk Territory	21 262	14 180	7 082	0
Amur Region	19 636 547	11 767 835	966 979	218 386
Magadan Region	0	0	0	0
Sakhalin Region	121 423	62 000	59 423	0
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Crimean District	1 293 675	841 254	59 241	393 180
Republic of Crimea	391 228	238 016	14 516	138 696
City of Sevastopol	902 447	603 238	44 725	254 484

Table 36

Overdue claims on loans, deposits and other placements by credit institutions registered in respective regions, as of 1.04.15

thousand rubles

1	on loans and other placements with non-financial organisations		on loans, deposits and other placements with credit institutions		on loans and other placements with individuals	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
1	2	3	4	5	6	7
Central Federal District	1 216 980 142	195 292 027	6 021 994	31 015 912	632 493 489	45 924 465
Belgorod Region	62 586	0	0	0	585	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	155 242	0	0	0	19 607	0
Voronezh Region	0	0	0	0	43	0
Ivanovo Region	111 478	0	0	0	166 498	0
Kaluga Region	485 223	0	40 000	0	384 693	0
Kostroma Region	223 585	0	4 703	0	4 375 074	38 446
Kursk Region	39 557	0	0	0	23 814	0
Lipetsk Region	891 201	0	0	0	59 882	0
Moscow Region	1 823 390	92 621	13 300	0	616 889	179 573
Orel Region	107 555	0	0	0	12 263	0
Ryazan Region	819 252	0	0	0	61 575	0
Smolensk Region	301 064	0	5 700	0	11 376	0
Tambov Region	63 064	0	0	0	23 619	0
Tver Region	29 035	0	0	0	20 134	0
Tula Region	35 932	0	0	0	2 896	0
Yaroslavl Region	157 056	0	0	0	56 586	49 110
City of Moscow	1 211 674 922	195 199 406	5 958 291	31 015 912	626 657 955	45 657 336
North-Western Federal District	28 553 846	1 143 492	181 520	0	5 656 183	342 109
Republic of Karelia	2 509	0	0	0	2 419	0
Komi Republic	119 208	0	0	0	6 168	0
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	2 153 871	6 109	45 000	0	2 666 638	374
Kaliningrad Region	87 244	0	9 689	0	20 606	47
Leningrad Region	340 743	3 524	0	0	135 226	5 599
Murmansk Region	234 274	3 549	0	0	35 288	0
Novgorod Region	107 349	0	0	0	7 170	0
Pskov Region	47 184	0	0	0	1 703	0
St Petersburg	25 461 464	1 130 310	126 831	0	2 780 965	336 089
Southern Federal District	3 972 442	8 004	68 000	0	2 690 533	47 543
Republic of Adygeya	39 291	0	0	0	62 813	0
Republic of Kalmykia	58	0	0	0	217	0
Krasnodar Territory	1 360 832	7 801	68 000	0	1 985 568	2 163
Astrakhan Region	37 653	0	0	0	38 317	0
Volgograd Region	179 013	0	0	0	63 675	0
Rostov Region	2 355 595	203	0	0	539 943	45 380
North-Caucasian Federal District	541 557	0	330	0	425 252	1 960
Republik of Daghestan	102 469	0	0	0	43 951	0
Republic of Ingushetia	0	0	0	0	0	0

Kabardino-Balkar Republic	206 020	0	0	0	103 777	0
Karachai-Cherkess Republic	67 801	0	0	0	64 089	1 960
Republic of North Ossetia - Alania	84 407	0	0	0	73 254	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	80 860	0	330	0	140 181	0
Volga Federal District	19 396 176	29 258	135 720	0	24 419 834	1 074 739
Republic of Bashkortostan	1 200 199	0	0	0	1 833 578	299
Republic of Marii El	0	0	0	0	1 688	0
Republic of Mordovia	155 535	0	0	0	54 779	0
Republic of Tatarstan	8 324 380	604	10 220	0	6 917 772	66 103
Udmurt Republic	80 699	0	0	0	1 407 635	0
Chuvash Republic	121 695	2 283	0	0	80 382	0
Perm Territory	233 711	0	26 500	0	273 521	0
Kirov Region	767 609	0	0	0	526 459	1 949
Nizhny Novgograd Region	831 683	0	4 000	0	427 622	4 310
Orenburg Region	939 058	0	55 000	0	255 552	0
Penza Region	89 418	0	0	0	52 199	0
Samara Region	5 762 263	16 470	40 000	0	10 655 876	1 001 622
Saratov Region	718 724	9 901	0	0	1 789 982	456
Ulyanovsk Region	171 202	0	0	0	142 789	0
Ural Federal District	12 083 179	382 569	159 932	1 458	9 253 470	28 573
Kurgan Region	62 133	0	0	0	3 911	0
Sverdlovsk Region	5 623 550	16 372	159 932	0	7 599 089	27 713
Tyumen Region	3 642 844	366 197	0	0	1 092 135	631
Chelyabinsk Region	2 754 652	0	0	1 458	558 335	229
Siberian Federal District	2 934 957	360 325	75 000	342	2 776 635	206 960
Republic of Altai	11 805	0	0	0	23 993	0
Republic of Buryatiya	202 447	0	0	0	236 932	348
Republic of Tuva	1 006	0	0	342	11 319	0
Republic of Khakassia	53 959	0	15 000	0	47 504	0
Altai Territory	418 333	0	0	0	61 813	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	710 810	355 130	0	0	872 040	137 675
Irkutsk Region	522 331	5 195	40 000	0	101 228	0
Kemerovo Region	134 455	0	10 000	0	110 131	0
Novosibirsk Region	400 658	0	0	0	1 119 070	68 738
Omsk Region	324 388	0	0	0	99 664	199
Tomsk Region	154 765	0	10 000	0	92 941	0
Far Eastern Federal District	5 219 552	121 613	138 723	2 861	33 026 484	59 128
Republic of Sakha (Yakutia)	393 114	0	42 588	2 861	195 070	0
Kamchatka Territory	272 805	0	0	0	160 965	2 191
Primorskiy Territory	2 439 658	0	26 135	0	715 445	42 860
Khabarovsk Territory	27 297	0	0	0	394 419	0
Amur Region	1 176 878	121 613	70 000	0	31 335 753	14 077
Magadan Region	0	0	0	0	0	0
Sakhalin Region	909 800	0	0	0	224 832	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Crimean District	181 555	415 499	0	40 925	85	116 894
Republic of Crimea	769	229 922	0	0	3	67 216
City of Sevastopol	180 786	185 577	0	40 925	82	49 678

Table 37

Distribution of clients' funds in rubles by credit institutions registered in respective regions, as of 1.04.15

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	24 995 231 728	4 622 747	82 671	5 387 893 610	6 948 644 353	12 448 883 590
Belgorod Region	7 259 853	0	0	1 518 056	845 877	4 875 647
Bryansk Region	0	0	0	0	0	0
Vladimir Region	5 223 281	0	107	750 188	463 710	3 983 575
Voronezh Region	2 030 092	0	0	201 514	1 006 392	818 288
Ivanovo Region	8 563 071	0	0	1 441 063	376 569	6 637 231
Kaluga Region	20 810 942	0	0	2 171 440	1 292 245	17 334 217
Kostroma Region	114 644 605	0	0	4 451 761	7 103 547	103 050 572
Kursk Region	12 022 668	0	0	2 124 216	1 114 100	8 770 295
Lipetsk Region	18 435 057	0	0	2 485 610	3 082 992	12 858 130
Moscow Region	36 792 014	0	0	9 139 696	4 464 636	23 028 927
Orel Region	2 230 764	0	0	329 929	104 735	1 793 139
Ryazan Region	14 119 053	0	0	3 303 187	525 945	10 125 767
Smolensk Region	3 868 854	0	0	570 520	438 765	2 789 334
Tambov Region	2 395 325	0	0	602 082	171 942	1 609 506
Tver Region	10 032 746	0	0	3 378 271	309 147	6 107 363
Tula Region	3 237 604	0	0	474 511	369 628	2 384 907
Yaroslavl Region	11 041 790	0	0	2 598 867	2 012 823	6 104 890
City of Moscow	24 722 524 009	4 622 747	82 564	5 352 352 699	6 924 961 300	12 236 611 802
North-Western Federal District	876 842 395	506 543	455	330 540 583	288 356 821	238 329 284
Republic of Karelia	670 455	0	0	371 024	29 625	259 455
Komi Republic	3 461 781	0	0	940 524	772 809	1 699 703
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	52 337 474	0	0	9 277 235	14 707 364	28 143 030
Kaliningrad Region	5 568 439	0	0	2 288 563	514 973	2 733 238
Leningrad Region	12 028 038	281	0	1 651 657	784 270	9 554 248
Murmansk Region	4 189 496	0	0	1 299 097	156 312	2 647 524
Novgorod Region	3 607 607	0	455	1 378 805	83 956	2 025 090
Pskov Region	1 222 195	0	0	363 725	0	857 564
St Petersburg	793 756 910	506 262	0	312 969 953	271 307 512	190 409 432
Southern Federal District	182 637 402	104 823	1 952	32 256 531	23 051 654	126 515 347
Republic of Adygeya	5 115 123	0	0	728 029	461 229	3 874 602
Republic of Kalmykia	33 219	0	0	28 617	0	3 538
Krasnodar Territory	104 850 380	35 538	1 952	14 509 089	15 833 654	73 977 392
Astrakhan Region	5 783 155	0	0	3 370 894	1 106 869	1 286 919
Volgograd Region	6 747 117	0	0	2 026 208	936 181	3 779 108
Rostov Region	60 108 408	69 285	0	11 593 694	4 713 721	43 593 788
North-Caucasian Federal District	18 740 879	0	0	5 639 901	3 386 965	9 463 594
Republic of Dagestan	1 980 469	0	0	1 222 145	317 372	423 890
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	3 101 387	0	0	626 289	119 066	2 337 899
Karachai-Cherkess Republic	5 024 644	0	0	1 364 152	2 099 837	1 429 316
Republic of North Ossetia - Alania	1 333 504	0	0	150 350	91 500	1 091 631
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	7 300 875	0	0	2 276 965	759 190	4 180 858

Volga Federal District	895 422 619	10 465 316	0	141 585 213	221 953 504	517 157 804
Republic of Bashkortostan	47 602 788	19 416	0	7 804 150	5 878 923	33 870 322
Republic of Marii El	1 868 774	0	0	465 010	50 185	1 316 987
Republic of Mordovia	17 718 184	0	0	1 855 567	800 180	15 022 825
Republic of Tatarstan	437 699 092	10 392 230	0	77 810 204	150 717 433	197 140 052
Udmurt Republic	27 834 137	15 697	0	3 283 269	1 540 968	22 972 240
Chuvash Republic	8 796 010	0	0	1 808 836	932 468	5 974 863
Perm Territory	19 992 272	8 363	0	2 762 288	4 770 529	12 394 625
Kirov Region	22 101 710	964	0	3 450 349	1 008 629	17 448 520
Nizhny Novgograd Region	56 197 813	16 469	0	12 160 862	3 334 167	39 983 222
Orenburg Region	29 555 770	12 116	0	3 679 961	6 155 368	19 690 664
Penza Region	3 117 294	0	0	655 583	324 848	2 127 546
Samara Region	153 394 826	61	0	18 818 986	42 790 811	90 418 720
Saratov Region	65 115 806	0	0	6 368 587	3 062 021	55 628 743
Ulyanovsk Region	4 428 143	0	0	661 561	586 974	3 168 475
Ural Federal District	582 783 588	170 568	0	70 534 603	102 948 046	405 027 693
Kurgan Region	1 387 271	0	0	401 672	190 197	791 674
Sverdlovsk Region	292 360 871	25 281	0	38 540 303	42 367 326	210 551 312
Tyumen Region	209 532 167	140 318	0	16 729 517	52 923 807	137 929 454
Chelyabinsk Region	79 503 279	4 969	0	14 863 111	7 466 716	55 755 253
Siberian Federal District	136 557 343	75 430	0	29 959 727	15 332 753	88 186 335
Republic of Altai	761 185	395	0	169 037	280 603	310 696
Republic of Buryatiya	8 460 614	95	0	1 915 399	278 418	5 298 179
Republic of Tuva	135 659	0	0	67 148	7 500	61 006
Republic of Khakassia	4 802 298	0	0	988 046	577 525	3 171 074
Altai Territory	8 556 719	0	0	2 715 950	1 057 039	4 701 645
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	22 985 191	19 156	0	2 406 044	1 623 753	18 624 036
Irkutsk Region	10 131 956	0	0	1 968 558	1 207 371	6 861 562
Kemerovo Region	7 088 911	0	0	1 122 863	619 664	5 335 609
Novosibirsk Region	49 674 886	55 784	0	14 249 849	5 746 395	28 228 026
Omsk Region	14 044 811	0	0	2 396 226	3 770 565	7 870 062
Tomsk Region	9 915 113	0	0	1 960 607	163 920	7 724 440
Far Eastern Federal District	306 871 528	57 852	33 632	42 184 533	24 346 013	239 186 091
Republic of Sakha (Yakutia)	22 890 528	27 724	0	5 064 728	3 638 870	13 968 666
Kamchatka Territory	14 758 071	14 962	0	2 952 576	1 693 922	10 048 659
1	61 736 597	6 126	0	19 054 053	3 190 143	39 063 884
Khabarovsk Territory	5 641 475	0	0	398 442	386 327	4 854 331
Amur Region	193 624 581	0	33 632	12 408 066	14 642 684	166 326 180
Magadan Region	0	0	0	0	0	0
Sakhalin Region	8 220 276	9 040	0	2 306 668	794 067	4 924 371
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Crimean District	9 445 888	0	0	6 724 313	346 645	2 344 561
Republic of Crimea	4 248 319	0	0	3 357 958	134 054	728 781
City of Sevastopol	5 197 569	0	0	3 366 355	212 591	1 615 780

Table 38

**Distribution of clients' funds in foreign currency by credit institutions registered in respective regions, as of
1.04.15**

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	15 567 377 548	74 250 900	11 004	2 110 448 855	8 163 841 822	4 691 912 160
Belgorod Region	897 469	0	0	56 525	0	840 944
Bryansk Region	0	0	0	0	0	0
Vladimir Region	446 147	0	0	23 834	0	422 270
Voronezh Region	1 293 133	0	0	3 089	0	1 290 038
Ivanovo Region	666 303	0	0	23 649	10 467	632 176
Kaluga Region	2 286 227	0	0	289 290	3 700	1 993 237
Kostroma Region	20 938 443	0	0	840 644	6 504 705	13 507 855
Kursk Region	757 884	0	0	162 115	0	565 338
Lipetsk Region	1 389 664	0	0	612 824	62 520	714 320
Moscow Region	15 162 936	0	0	1 037 563	2 866 166	11 245 776
Orel Region	226 364	0	0	69 134	0	157 230
Ryazan Region	1 621 032	0	0	779 063	42 078	799 260
Smolensk Region	311 512	0	0	70 865	0	240 647
Tambov Region	22 969	0	0	99	0	22 855
Tver Region	2 348 086	0	0	433 913	98 111	1 816 050
Tula Region	92 380	0	0	5 112	0	87 268
Yaroslavl Region	2 948 694	0	0	150 451	0	2 797 648
City of Moscow	15 515 968 305	74 250 900	11 004	2 105 890 685	8 154 254 075	4 654 779 248
North-Western Federal District	279 234 195	0	0	48 339 945	115 269 145	111 245 487
Republic of Karelia	17 510	0	0	12 694	0	4 041
Komi Republic	676 444	0	0	17 915	13 353	645 176
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	9 839 617	0	0	4 917 271	433 935	4 488 357
Kaliningrad Region	3 885 237	0	0	653 536	1 748 637	1 406 469
Leningrad Region	2 942 315	0	0	133 082	3 040	2 795 601
Murmansk Region	2 137 522	0	0	1 631 319	14 185	491 974
Novgorod Region	276 807	0	0	28 886	63 026	184 883
Pskov Region	7 461	0	0	3 687	0	3 774
St Petersburg	259 451 282	0	0	40 941 555	112 992 969	101 225 212
Southern Federal District	30 280 977	0	0	7 742 443	5 935 632	16 304 020
Republic of Adygeya	230 829	0	0	1 965	2 226	226 615
Republic of Kalmykia	82 366	0	0	0	82 348	6
Krasnodar Territory	12 963 147	0	0	2 331 187	147 576	10 234 061
Astrakhan Region	3 320 885	0	0	2 951 637	0	363 907
Volgograd Region	654 421	0	0	155 280	253 179	245 957
Rostov Region	13 029 329	0	0	2 302 374	5 450 303	5 233 474
North-Caucasian Federal District	4 916 907	0	0	165 646	148 028	4 571 908
Republic of Dagestan	44 506	0	0	235	0	44 271
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	137 397	0	0	38 047	0	99 346
Karachai-Cherkess Republic	4 047 867	0	0	37 757	0	3 978 793
Republic of North Ossetia - Alania	56 794	0	0	20	0	56 774
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	630 343	0	0	89 587	148 028	392 724

Volga Federal District	183 322 881	7	0	22 408 607	91 533 361	67 165 485
Republic of Bashkortostan	4 875 525	0	0	622 774	1 374 787	2 877 919
Republic of Marii El	39 216	0	0	18 361	0	10 787
Republic of Mordovia	344 180	0	0	41 614	0	300 314
Republic of Tatarstan	115 744 033	7	0	5 672 608	77 475 491	31 341 276
Udmurt Republic	1 704 265	0	0	397 896	180 519	1 125 847
Chuvash Republic	522 106	0	0	13 398	8 638	500 041
Perm Territory	3 517 181	0	0	1 076 174	0	2 441 007
Kirov Region	2 175 726	0	0	520 008	402 246	1 253 400
Nizhny Novgograd Region	4 787 340	0	0	628 968	918 496	3 230 046
Orenburg Region	3 563 547	0	0	84 752	960 360	2 172 038
Penza Region	18 912	0	0	1 082	17 821	0
Samara Region	39 188 305	0	0	12 672 250	9 399 642	16 580 283
Saratov Region	6 797 286	0	0	643 660	795 361	5 302 330
Ulyanovsk Region	45 259	0	0	15 062	0	30 197
Ural Federal District	177 722 866	57 705	0	17 571 763	67 142 735	80 133 225
Kurgan Region	14 373	0	0	0	0	14 373
Sverdlovsk Region	54 814 565	0	0	1 886 819	22 906 796	29 410 939
Tyumen Region	109 444 244	57 705	0	10 144 496	43 414 842	44 339 343
Chelyabinsk Region	13 449 684	0	0	5 540 448	821 097	6 368 570
Siberian Federal District	24 803 079	0	0	9 446 487	1 093 618	13 632 677
Republic of Altai	55 131	0	0	20 850	0	34 281
Republic of Buryatiya	1 174 511	0	0	58 629	0	583 309
Republic of Tuva	35	0	0	0	0	35
Republic of Khakassia	74 822	0	0	13 335	0	58 878
Altai Territory	967 683	0	0	81 222	331 960	554 501
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	6 026 988	0	0	68 033	123 559	5 829 447
Irkutsk Region	703 993	0	0	213 080	110 439	377 497
Kemerovo Region	431 449	0	0	178 857	0	252 591
Novosibirsk Region	12 404 216	0	0	7 104 968	372 508	4 844 075
Omsk Region	2 467 241	0	0	1 606 042	155 152	702 524
Tomsk Region	497 010	0	0	101 471	0	395 539
Far Eastern Federal District	58 352 453	0	0	8 574 616	17 166 517	31 634 952
Republic of Sakha (Yakutia)	2 402 595	0	0	47 418	84 966	2 199 053
Kamchatka Territory	2 173 341	0	0	503 900	11 693	1 649 799
Primorskiy Territory	13 458 913	0	0	4 425 061	814 774	8 012 060
Khabarovsk Territory	312 455	0	0	11 720	0	298 739
Amur Region	37 294 862	0	0	2 209 309	15 622 429	18 774 999
Magadan Region	0	0	0	0	0	0
Sakhalin Region	2 710 287	0	0	1 377 208	632 655	700 302
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Crimean District	1 591 043	0	0	297 062	113 927	1 179 153
Republic of Crimea	260 500	0	0	69 861	318	189 420
City of Sevastopol	1 330 543	0	0	227 201	113 609	989 733

Table 39

**Loans, deposits and other funds raised from other credit institutions
(by credit institutions registered in respective regions), as of 1.04.15**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	4 838 483 306	2 111 922 847	2 726 560 459
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	0	0	0
Voronezh Region	100 000	100 000	0
Ivanovo Region	511 301	511 301	0
Kaluga Region	166 300	166 300	0
Kostroma Region	3 857 705	3 857 705	0
Kursk Region	0	0	0
Lipetsk Region	717 000	717 000	0
Moscow Region	953 964	807 803	146 161
Orel Region	0	0	0
Ryazan Region	160 000	160 000	0
Smolensk Region	600 000	600 000	0
Tambov Region	49 641	49 641	0
Tver Region	850 000	850 000	0
Tula Region	15 107	0	15 107
Yaroslavl Region	495 000	495 000	0
City of Moscow	4 830 007 288	2 103 608 097	2 726 399 191
North-Western Federal District	84 593 142	69 674 897	14 918 245
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangel'sk Region	0	0	0
Vologda Region	3 209 321	3 091 134	118 187
Kaliningrad Region	99 498	99 498	0
Leningrad Region	0	0	0
Murmansk Region	1 033 105	200 000	833 105
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	80 251 218	66 284 265	13 966 953
Southern Federal District	12 523 112	7 872 376	4 650 736
Republic of Adygeya	38 834	38 834	0
Republic of Kalmykia	0	0	0
Krasnodar Territory	3 189 998	2 587 350	602 648
Astrakhan Region	0	0	0
Volgograd Region	243 535	243 535	0
Rostov Region	9 050 745	5 002 657	4 048 088
North-Caucasian Federal District	304 114	304 114	0
Republic of Dagestan	1 500	1 500	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	13 000	13 000	0
Karachai-Cherkess Republic	100 000	100 000	0
Republic of North Ossetia - Alania	0	0	0
Chechen Republic	0	0	0
Stavropol Territory	189 614	189 614	0

Volga Federal District	66 621 113	56 577 025	10 044 088
Republic of Bashkortostan	919 596	705 092	214 504
Republic of Marii El	32 237	32 237	0
Republic of Mordovia	25 000	25 000	0
Republic of Tatarstan	37 096 823	28 231 762	8 865 061
Udmurt Republic	352 533	352 533	0
Chuvash Republic	173 116	143 884	29 232
Perm Territory	300 000	300 000	0
Kirov Region	396 321	396 321	0
Nizhny Novgogrod Region	3 542 888	2 995 008	547 880
Orenburg Region	774 368	742 213	32 155
Penza Region	43 631	7 081	36 550
Samara Region	22 342 600	22 023 894	318 706
Saratov Region	422 000	422 000	0
Ulyanovsk Region	200 000	200 000	0
Ural Federal District	25 855 472	15 229 911	10 625 561
Kurgan Region	0	0	0
Sverdlovsk Region	20 720 311	13 339 519	7 380 792
Tyumen Region	4 367 336	1 122 567	3 244 769
Chelyabinsk Region	767 825	767 825	0
Siberian Federal District	6 326 778	6 326 778	0
Republic of Altai	0	0	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	99 800	99 800	0
Altai Territory	661 790	661 790	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	4 145 893	4 145 893	0
Irkutsk Region	0	0	0
Kemerovo Region	19 000	19 000	0
Novosibirsk Region	1 360 295	1 360 295	0
Omsk Region	40 000	40 000	0
Tomsk Region	0	0	0
Far Eastern Federal District	10 041 043	4 867 060	5 173 983
Republic of Sakha (Yakutia)	269 808	269 175	633
Kamchatka Territory	268 644	268 644	0
Primorskiy Territory	1 086 555	1 086 555	0
Khabarovsk Territory	0	0	0
Amur Region	8 416 036	3 242 686	5 173 350
Magadan Region	0	0	0
Sakhalin Region	0	0	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	1.03.15	1.04.15
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	12,2	12,9
Tier I capital ratio N1.2 (Basel III) ²	8,5	9,1	9,0	8,8	9,1
Risk-weighted assets ³ (Basel III) to total assets ratio]	50,7	51,4	45,4	46,2	48,2
Credit risk					
Share of problem (IV quality category) and bad (V quality category) loans in total loans ⁴	6,0	6,0	6,7	7,2	7,5
Loan loss provisions made as percent of total loans ⁴	6,1	5,9	6,5	6,9	7,1
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	3,1	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	258,4	235,6
<i>Distribution of loans provided by credit institutions</i>					
agriculture, hunting and forestry	4,6	4,3	3,5	3,5	3,6
mining	3,2	3,1	4,2	4,6	4,4
manufacturing	14,0	13,6	15,5	15,6	15,6
production and distribution of energy, gas and water	2,7	2,5	2,5	2,6	2,6
constructing	5,5	5,6	5,3	5,2	5,2
wholesale and retail trade, car and household appliance repair	14,9	13,7	13,3	13,1	13,2
transport and communication	5,4	4,2	4,4	4,6	4,6
other economic activities	20,5	21,1	21,2	21,4	21,4
individuals	29,2	32,0	30,1	29,5	29,6
of which					
mortgage loans	7,5	8,5	9,4	9,5	9,7
<i>Geographical distribution of interbank loans and deposits⁵</i>					
Russian Federation	47,1	39,7	53,6	45,1	43,8
United Kingdom	17,5	23,8	13,9	13,0	13,3
USA	3,6	6,8	4,9	5,9	4,5
Germany	1,6	0,6	0,4	0,4	0,8
Austria	5,9	7,3	7,3	8,6	9,4
France	1,6	1,9	1,8	2,7	3,1
Italy	2,7	0,1	0,0	0,1	0,2
Cyprus	8,7	4,7	4,9	8,6	8,6
Netherlands	1,5	1,5	1,3	1,3	1,8
Other	9,8	13,6	11,8	14,1	14,4
Liquidity					
Ratio of high liquid assets to total assets	11,1	9,9	10,4	11,0	11,2
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	97,2	89,9
Ratio of liquid assets to short-term liabilities (N3)	82,9	78,7	80,4	120,4	127,1
Ratio of long-term (over 365 or 366 days) claims on own funds (capital) adjusted for the minimum balance of short-term (up to 365 or 366 days) clients' accounts (N4)	85,5	88,9	92,8	65,4	62,8
Ratio of clients' funds to total loans ⁶	101,2	98,7	96,9	99,3	98,0
Market risk to total own funds (capital)⁷					
of which					
Interest rate risk	36,0	37,8	28,6	29,6	29,4
Equity position risk	6,0	3,3	3,7	4,2	3,4
Foreign exchange risk	5,4	4,5	3,7	3,0	3,2
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	2,2	1,8	7,6	8,1	7,8
Banks' financial result over the reporting period (billion rubles)					
as percent of the banking sector assets ⁸	1011,9	993,6	589,1	-35,8	6,0
as percent of the banking sector own funds (capital) ⁸	2,3	1,9	0,9	0,0	0,0
as percent of the banking sector own funds (capital) ⁸	18,2	15,2	7,9	-0,5	0,1
Return on assets⁹	2,3	1,9	0,9	0,6	0,5
Return on equity⁹	18,2	15,2	7,9	5,1	4,8

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
1.04.15	824	8 070,2	51	2,2	261	93,8	135	93,0	181	302,4	52	200,9	45	305,4	82	7 071,0	17	1,5
Reference data: own funds (capital) adequacy ratio as of 1.04.15, %	12,9		48,3		25,9		18,2		16,8		15,8		16,3		13,1		10,4	

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

² Credit institutions going through insolvency prevention measures according to Federal Law No 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		1.03.15		1.04.15	
	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	7 772,3	100,0	8 070,2	100,0
of which:										
1. Tier I capital	4 838,1	68,4	5 274,8	71,6	5 718,4	72,1	5 563,4	71,6	5 709,5	70,8
of which:										
1.1. Common Equity Tier 1	4 812,0	68,0	5 243,6	71,1	5 638,3	71,1	5 485,3	70,6	5 630,6	69,8
1.2. Additional Tier 1	26,0	0,4	31,2	0,4	80,1	1,0	78,1	1,0	78,9	1,0
2. Tier 2 Capital	2 235,4	31,6	2 095,4	28,4	2 210,0	27,9	2 208,8	28,4	2 360,7	29,3
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	12,2	4	12,9	4
Common equity Tier I ratio (N1.1)	8,8	1	9,1	2	8,9	2	8,6	4	9,0	3
Tier I capital ratio (N1.2)	8,8	2	9,2	2	9,0	3	8,8	5	9,1	3

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

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		1.03.15		1.04.15	
	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	9 458,5	121,7	9 768,5	121,0
1.1. Authorized capital	1 394,5	22,8	1 533,2	21,7	1 914,3	24,1	1 917,1	24,7	1 917,7	23,8
1.2. Issue income	1 240,1	20,3	1 347,5	19,1	1 421,3	17,9	1 426,0	18,3	1 428,7	17,7
1.3. Credit institutions' profit and funds	2 858,7	46,8	3 377,7	47,8	3 761,5	47,4	3 816,1	49,1	3 886,4	48,2
1.4. Subordinated loans	1 477,2	24,2	1 723,2	24,4	2 018,3	25,5	2 072,2	26,7	2 299,5	28,5
1.5. Increase in value of property due to revaluation	203,9	3,3	220,5	3,1	222,4	2,8	227,1	2,9	236,1	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	1 686,2	21,7	1 698,3	21,0
2.1. Losses	105,6	1,7	114,6	1,6	352,5	4,4	589,6	7,6	595,0	7,4
2.2. Intangible assets	8,7	0,1	13,5	0,2	18,8	0,2	21,4	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	1,5	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	7,0	0,1	7,2	0,1
2.5. Subordinated loans granted to credit institutions	25,3	0,4	77,0	1,1	154,4	1,9	206,7	2,7	200,8	2,5
2.6. Investments in shares of dependent organizations and credit institutions	885,4	14,5	914,5	12,9	801,0	10,1	761,8	9,8	763,3	9,5
2.7. Other factors	31,5	0,5	12,2	0,2	74,4	0,9	98,1	1,3	109,1	1,4
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	7 772,2	100,0	8 070,2	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	1.03.15	1.04.15
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	1 395,7	1 313,0
3 rd group of assets	210,6	326,5	404,2	587,2	607,2
4 th group of assets	23 897,1	28 182,0	33 444,6	33 322,8	33 953,0
5 th group of assets	7,4	6,9	9,2	10,0	9,1
The value of credit risk on balance sheet assets	25 090,2	29 502,1	35 223,8	35 315,7	35 882,4

Reference data:

	1.01.13	1.01.14	1.01.15	1.03.15	1.04.15
1 st group of assets without risk weighting	-	7 855,7	11 479,3	8 821,6	8 629,9

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	1.03.15	1.04.15
1	Banking sector own funds (capital), billion rubles	6 112,9	7 064,3	7 928,4	7 772,2	8 070,2
2	Risk-weighted assets, billion rubles	44 640,7	52 473,9	63 456,9	63 592,3	62 706,5
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	25 090,2	29 502,1	35 225,2	35 315,7	35 882,4
	- 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	1 691,8	1 614,9
	- the amount of mortgage loans and accrued (accumulated) interest claims (code 8807 ²), billion rubles	109,5	147,4	225,8	128,0	131,8
	- the value of credit risk on contingent credit liabilities, billion rubles	3 448,0	3 971,4	4 802,0	4 609,1	4 501,7
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles ²	198,0	289,3	1 259,3	967,8	929,0
	- 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	5 259,4	5 322,1
	- market risk, billion rubles	2 646,9	3 101,5	2 734,6	2 751,8	2 802,5
	- credit claims of clearing participants (codes 8847 ²)	-	13,4	65,7	61,7	68,2
	- higher-risk transactions, billion rubles	8 501,0	9 078,3	9 592,6	9 958,6	9 519,7
	- 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	-332,6	-331,2
	- 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	1 533,0	656,9
	- elevated requirements for respective levels of capital to cover certain assets classes in accordance with international approaches to increase the stability of the banking sector	-	17,3	329,6	491,5	505,3
	- the risk of change of credit claim value (credit valuation adjustment) resulting from the deterioration of counterparty credit quality.	-	-	935,9	1 011,7	931,9
	- other	-	-	2,3	144,9	171,4
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	13,7	13,5	12,5	12,2	12,9

Calculated by form 0409135

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

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

³ With the full cost of a loan (calculated by the credit institutions to the notice of an individual borrower according to 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		1.03.15		1.04.15	
	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	12	1,5	13	1,7
From 10% to 12%	142	19,7	112	18,8	90	47,0	102	53,5	86	24,1
From 12% to 14%	143	53,2	183	64,6	144	39,4	126	34,7	119	56,7
14% and more	663	27,0	612	16,6	578	12,2	573	10,2	592	17,5
Banking sector, total	956	100,0	923	100,0	834	100,0	827	100,0	824	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		1.03.15		1.04.15	
		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	25 122,2	47,0	24 608,6	46,9
	Substandard	14 430,9	41,7	18 101,6	44,1	21 016,6	39,5	20 473,4	38,3	19 795,7	37,7
	Doubtful	2 530,7	7,3	2 837,4	6,9	3 603,2	6,8	4 023,7	7,5	4 191,9	8,0
	Problem	750,4	2,2	824,5	2,0	1 144,5	2,2	1 240,1	2,3	1 262,8	2,4
	Loss	1 337,4	3,9	1 636,4	4,0	2 433,0	4,6	2 587,7	4,8	2 658,3	5,1
Loan loss provision (LLP) made		2 120,8	6,1	2 435,8	5,9	3 461,0	6,5	3 687,4	6,9	3 706,6	7,1
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	25 017,4	59,5	24 503,0	59,4
	Substandard	6 932,9	26,0	8 728,5	28,5	10 893,5	26,3	10 891,4	25,9	10 409,7	25,2
	Doubtful	2 428,2	9,1	2 520,4	8,2	3 092,3	7,5	3 412,1	8,1	3 582,9	8,7
	Problem	672,1	2,5	682,0	2,2	971,2	2,3	1 055,4	2,5	1 080,1	2,6
	Loss	1 024,9	3,8	1 128,7	3,7	1 591,6	3,8	1 661,6	4,0	1 697,7	4,1
Loan loss provision (LLP)	Estimated LLP	2 222,3	8,3	2 365,7	7,7	3 219,0	7,8	3 436,3	8,2	3 474,8	8,4
	Estimated LLP adjusted for collateral	1 726,4	6,5	1 787,6	5,8	2 464,2	5,9	2 607,2	6,2	2 594,1	6,3
	LLP made	1 722,7	6,5	1 788,7	5,8	2 467,1	6,0	2 608,3	6,2	2 593,8	6,3
	LLP made as percent of estimated LLP		77,5		75,6		76,6		75,9		74,6
	LLP made as percent of estimated LLP adjusted for collateral		99,8		100,1		100,1		100,0		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		1.03.15		1.04.15	
	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	11 409,1	100,0	11 243,9	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	741,3	6,5	711,3	6,3
1.2. Loans to individuals	7 349,0	91,9	9 536,0	92,2	10 909,5	93,1	10 667,8	93,5	10 532,5	93,7
1.3. Loans to credit institutions	0,1	0,0	0,3	0,0	0,1	0,0	0,0	0,0	0,1	0,0
2. Loans grouped into portfolios of homogeneous loans as a share of total loans	-	23,1	-	25,2	-	22,0	-	21,3	-	21,4
3. Ratio of loan loss provisions made on loans grouped into portfolios of homogeneous loans to loans grouped into portfolios of homogeneous loans	-	5,0	-	6,3	-	8,5	-	9,5	-	9,9
4. Claims grouped into portfolios of homogeneous claims - total	59,0	100,0	62,2	100,0	75,8	100,0	69,2	100,0	73,1	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	27,3	39,5	29,8	40,8
4.2. Portfolios of homogeneous claims on individuals	33,5	56,7	34,0	54,7	48,1	63,5	41,9	60,5	43,3	59,2
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	-	54,9	-	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 1.04.15¹

	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	711 311,8	100,0	64 261,7	100,0	9,0
of which by quality categories					
1.1. Quality Category I	626,2	0,1	0,0	0,0	0,0
1.2. Quality Category II	621 988,1	87,4	5 990,4	9,3	1,0
1.3. Quality Category III	16 731,6	2,4	2 303,3	3,6	13,8
1.4. Quality Category IV	12 852,5	1,8	4 329,7	6,7	33,7
1.5. Quality Category V	59 113,4	8,3	51 638,3	80,4	87,4
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	77,5	100,0	4,4	100,0	5,7
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	72,7	93,8	0,8	18,1	1,1
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	4,8	6,2	3,6	81,9	75,0
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	711 389,3		64 266,1		9,0
4. Homogeneous claims grouped into portfolios - total	29 806,6	100,0	13 910,7	100,0	46,7
of which by quality categories					
4.1. Quality Category I	11 844,4	39,7	0,0	0,0	0,0
4.2. Quality Category II	642,7	2,2	9,3	0,1	1,4
4.3. Quality Category III	3517,6	11,8	187,1	1,3	5,3
4.4. Quality Category IV	104,6	0,4	38,3	0,3	36,6
4.5. Quality Category V	13697,3	46,0	13676,0	98,3	99,8
5. Claims for interest payments - total	7 471,2	100,0	2 926,0	100,0	39,2
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	3 271,5	43,8	2 811,0	96,1	85,9

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

Homogeneous loans and claims on individuals and provisions made as of 1.04.15¹

	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	10 532 495,5	100,0	1 048 517,4	100,0	10,0
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	871 186,5	8,3	24 696,5	2,4	2,8
1.1.2. residential real estate (mortgage) loans, total	2 762 616,6	26,2	48 243,4	4,6	1,7
1.1.3. car loans, total	808 677,7	7,7	59 163,7	5,6	7,3
1.1.4. other consumer loans, total	6 059 195,8	57,5	914 498,5	87,2	15,1
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	362 924,9	3,4	7 020,0	0,7	1,9
1.2.2. a portfolio of loans without overdue payments	8 591 916,2	81,6	127 858,8	12,2	1,5
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	356 793,8	3,4	19 997,4	1,9	5,6
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	217 522,0	2,1	62 106,5	5,9	28,6
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	197 136,0	1,9	112 190,2	10,7	56,9
1.2.6. a portfolio of loans with payments being overdue from 181 to 360 calendar days	294 481,5	2,8	236 534,4	22,6	80,3
1.2.7. a portfolio of loans with payments being overdue more than 360 calendar days	480 902,2	4,6	480 894,7	45,9	100,0
1.3. classified into the following loan quality categories:					
1.3.1. Quality category I	104 917,3	1,0	0,0	0,0	0,0
1.3.2. Quality category II	8 763 964,6	83,2	117 109,0	11,2	1,3
1.3.3. Quality category III	592 291,7	5,6	53 190,0	5,1	9,0
1.3.4. Quality category IV	169 840,8	1,6	72 408,9	6,9	42,6
1.3.5. Quality category V	901 481,1	8,6	805 809,4	76,9	89,4
2. Claims grouped into portfolios of homogeneous claims - total	43 308,2	4,8	26 212,8	3,3	60,5
of which by quality categories					
2.1. Quality category I	4 859,5	0,5	0,0	0,0	0,0
2.2. Quality category II	6 392,2	0,7	141,4	0,0	2,2
2.3. Quality category III	4112,7	0,5	491,1	0,1	11,9
2.4. Quality category IV	2215,2	0,2	1090,0	0,1	49,2
2.5. Quality category V	25728,6	2,9	24490,4	3,0	95,2
3. Claims for interest payments - total	186 550,7	100,0	74 372,0	100,0	39,9
of which					
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	82 572,3	44,3	68 266,4	91,8	82,7

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	1.03.15	1.04.15	1.01.13	1.01.14	1.01.15	1.03.15	1.04.15
Substandard	8,9	9,6	9,5	9,5	8,1	2,2	2,0	2,1	2,3	2,0
Doubtful	21,1	20,5	19,7	20,9	22,2	14,9	14,5	15,7	16,0	16,1
Problem	16,3	15,2	16,1	16,8	16,4	41,8	39,9	40,9	41,4	39,4
Loss	53,6	54,4	54,7	52,8	53,1	90,1	86,1	84,8	82,8	81,2

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

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

Indicator	1.01.13	1.01.14	1.01.15	1.03.15	1.04.15
Overdue claims on loans, deposits and other placements, billion rubles	1257,4	1398,0	1978,0	2221,4	2301,4
Of which					
- among 20 largest-asset credit institutions, billion rubles	960,6	1052,0	1404,5	1564,4	1611,9
Share of overdue claims in loans, deposits and other placements of the banking sector, percent	3,7	3,5	3,8	4,3	4,5
Overdue claims in rubles					
- billion rubles	1122,8	1257,9	1725,9	1932,7	2022,9
- as percent of total loans, deposits and other placements in rubles	4,2	4,0	4,7	5,5	5,8
Overdue claims in foreign currency					
- billion rubles	134,6	140,1	252,1	288,7	278,6
- as percent of total loans, deposits and other placements in foreign currency	1,9	1,5	1,7	1,7	1,7
- dollar equivalent, billion \$	4,4	4,3	4,5	4,7	4,8
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	4,8	5,0
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	6,6	6,9

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	1.03.15	1.04.15	1.01.13	1.01.14	1.01.15	1.03.15	1.04.15
No overdue claims	118	96	72	58	58	1,7	1,8	2,8	2,6	2,9
Less than 5%	644	598	508	488	476	81,2	81,6	72,9	71,2	70,4
From 5 to 10%	103	126	131	146	151	12,3	9,4	16,6	17,7	17,5
From 10 to 15%	28	37	40	48	43	1,2	3,7	5,9	3,1	2,6
From 15 to 20%	9	10	19	19	22	0,1	3,3	1,1	1,2	1,8
From 20 to 60%	11	8	23	25	31	3,2	0,0	0,4	3,7	4,6
From 60 to 90%	0	1	2	2	1	0,0	0,0	0,0	0,0	0,0
90% and more	0	1	1	1	2	0,0	0,0	0,0	0,0	0,0
No loans, deposits and other placements	43	45	37	37	37	0,3	0,2	0,3	0,4	0,2

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

Indicators	1.01.13	1.01.14	1.01.15	1.03.15	1.04.15
Large credit risks of the banking sector total, bln rubles	12 773,9	14 433,7	19 467,9	20 085,6	19 019,0
Share of large credit risks in the banking sector assets, %	25,8	25,1	25,1	26,3	25,5

Structure of large loans¹ grouped by types of collateral

	1.01.13	1.01.14	1.01.15	1.03.15	1.04.15
Volume of large loans, billion rubles	6 493,4	7 493,4	10 829,7	11 516,0	11 320,8
of which:					
Volume of secured loans , billion rubles	1 507,9	1 767,1	2 397,5	2 284,9	2 243,1
Volume of I quality category collateral, billion rubles	355,8	388,7	596,8	569,9	578,4
of which:					
collateral of quoted securities issued by legal entities, billion rubles	48,0	13,1	65,7	43,6	42,8
Volume of II quality category collateral, billion rubles	1 363,7	1 700,8	1 494,9	1 579,5	1 593,6
of which:					
collateral of securities, issued by legal entities, billion rubles	317,7	644,0	208,2	264,5	260,9
collateral of proprietary rights (claims), billion rubles	511,8	477,8	611,0	607,3	602,3

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		2014		2012		2013		2014		2012		2013		2014		2012	2013	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	44,5	41,1	38,4	32,0	183,4	152,4	121,8	121,3	122,8	126,6	32,1	30,5	42,9	41,4	42,2	44,9	6,8	4,1	2,0
Agriculture, hunting and forestry	43,7	44,8	45,1	42,2	40,8	43,5	182,0	186,5	182,6	167,1	170,7	167,8	68,6	70,6	70,7	67,7	63,9	60,5	7,6	2,5	8,3
Industrial production (mining, manufacturing, production and distribution of energy, gas and water)	67,6	66,0	47,1	43,6	40,5	31,8	195,4	159,4	127,4	126,2	123,3	132,7	30,8	28,8	43,1	42,7	43,9	46,8	7,1	3,8	1,9
-mining	77,3	76,3	44,9	44,4	57,4	42,8	283,0	206,1	117,9	129,0	155,0	164,7	11,3	8,4	33,4	32,5	49,4	49,3	8,2	9,2	4,7
-manufacturing	43,0	39,5	38,2	33,2	34,0	25,1	131,7	125,8	126,6	124,2	127,1	136,5	48,0	46,5	45,8	46,1	45,0	48,4	6,6	3,3	0,9
-production and distribution of energy, gas and water	69,3	67,2	66,5	64,8	54,6	53,0	151,9	133,8	132,7	132,6	80,5	82,7	40,5	39,6	38,0	34,8	32,4	32,6	1,4	2,9	3,8
Construction	16,9	14,7	12,5	10,9	17,6	17,8	102,2	100,7	99,2	100,8	125,5	111,6	23,6	20,0	22,0	19,0	26,7	25,2	1,0	1,6	-0,3
Wholesale and retail trade, car and household appliance repair	22,3	22,1	21,4	20,2	20,3	17,7	139,0	140,4	128,6	124,0	128,9	123,3	47,3	50,6	40,5	41,8	38,6	36,9	4,1	1,7	3,2
Transport and communication	42,1	38,9	39,0	36,9	36,8	31,5	114,8	87,4	73,7	92,7	95,1	88,0	41,2	46,7	53,2	43,3	44,0	48,6	5,4	11,9	3,2

* 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		1.03.15		1.04.15	
	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	36,8	100,0	36,1	100,0
Of which										
- interest rate risk (IRR)	36,0	76,0	37,8	82,9	28,6	79,5	29,6	80,4	29,4	81,6
- equity position risk (EPR)	6,0	12,6	3,3	7,3	3,7	10,3	4,2	11,3	3,4	9,5
- foreign exchange risk (FER)	5,4	11,4	4,5	9,8	3,7	10,2	3,0	8,3	3,2	8,9
Reference data:										
Number of credit institutions ¹	613		655		598		603		600	
Share of credit institutions' assets ¹ in total banking sector assets, %	92,5		97,5		97,8		98,1		98,0	

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	1.03.15	1.04.15
Share of assets in foreign currency in total assets, %	21,0	22,1	30,0	32,9	32,2
of which:					
- 20 largest-asset credit institutions	22,2	23,3	32,0	34,9	34,1
Share of liabilities in foreign currency in total liabilities, %	20,9	21,2	29,0	31,9	30,8
of which:					
- 20 largest-asset credit institutions	22,3	22,9	30,8	34,3	33,2
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total, b.p.	0,1	0,9	1,0	1,0	1,4
of which:					
- 20 largest-asset credit institutions	-0,1	0,5	1,3	0,6	0,9

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	1.03.15	1.04.15
Balance sheet positions					
Claims, bln rubles	10 410,0	12 703,5	23 291,9	25 113,4	23 952,2
Liabilities, bln rubles	10 343,8	12 185,3	22 502,6	24 343,8	22 934,2
Net balance sheet position, bln rubles	66,2	518,2	789,2	769,6	1 018,0
Net balance sheet position to own funds (capital), % ¹	1,1	7,3	10,0	9,9	12,6
Off-balance sheet positions ²					
Claims, bln rubles	5 783,2	7 011,1	18 124,3	19 370,5	17 623,0
Liabilities, bln rubles	5 356,7	7 063,4	17 638,1	18 646,4	17 201,8
Net balance sheet position, bln rubles	426,5	-52,3	486,2	724,1	421,2
Net balance sheet position to own funds (capital), % ¹	7,0	-0,7	6,1	9,3	5,2

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

	2013 y.				2014 y.				2015 y.
	I	II	III	IV	I	II	III	IV	I
Number of credit institutions that exceeded the OFXP limits	3	3	0	6	6	7	6	13	11
Of which:									
- 20 largest-asset credit institutions	0	0	0	0	0	0	0	1	0
Assets of credit institutions that exceeded the OFXP limits as a share of total banking sector assets, %									
- credit institutions with licence to conduct banking operations in foreign currency	0,1	0,0	0,0	0,1	0,1	0,4	0,8	3,5	1,8
- On 20 largest-asset credit institutions	0,0	0,0	0,0	0,0	0,0	0,0	0,0	2,4	0,0

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

Information on open foreign exchange positions of banking sector

Date	Number of credit institutions	Open foreign exchange positions and precious metals in bln. rubles					Own funds (capital), bln. rubles	Ratio of net OFXP to own funds (capital) of CIs, in %
		Total balance sheet position	Total off-balance sheet position	Total open foreign exchange positions (OFPX)				
				Long	Short	Net		
1. Credit institutions with net short OFXP								
1.01.09	431	583,0	-611,5	13,6	-42,1	-28,5	1 047,2	-2,7
1.01.10	361	-72,9	50,3	7,5	-30,1	-22,6	1 131,1	-2,0
1.01.11	427	-1,3	-29,8	10,9	-42,1	-31,2	1 618,8	-1,9
1.01.12	340	112,7	-146,5	21,6	-55,4	-33,8	1 573,4	-2,1
1.01.13	373	3,7	-25,4	24,0	-45,7	-21,7	1 863,0	-1,2
1.01.14	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
1.04.15	219	23,5	-55,8	7,0	-39,2	-32,2	1 080,7	-3,0
2. Credit institutions with net long OFXP								
1.01.09	564	391,5	-334,1	85,9	-28,5	57,3	2 690,2	2,1
1.01.10	596	300,0	-233,8	100,4	-34,2	66,2	3 518,6	1,9
1.01.11	500	99,3	-39,7	105,0	-45,3	59,7	3 039,8	2,0
1.01.12	560	211,6	-147,6	131,1	-67,1	64,0	3 454,4	1,9
1.01.13	515	-107,6	279,7	271,6	-99,5	172,1	4 198,2	4,1
1.01.14	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
1.04.15	556	-202,6	394,2	265,0	-73,3	191,7	6 667,0	2,9

Open currency positions of the banking sector by currencies as of 1.04.15

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	262	-40,1	-2,7	150,1	-190,1
long	512	151,9	2,4	252,9	-101,0
EUR					
short	257	-30,9	-1,0	-50,7	19,8
long	514	59,6	1,3	-392,2	451,8
GBP					
short	72	-16,5	-0,3	10,2	-26,7
long	283	12,6	0,5	20,4	-7,8

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	1.03.15	1.04.15
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	28,5	39,5	39,0	40,7	40,7
Liabilities with maturity in excess of 1 year, as percent of total liabilities	23,0	24,7	24,3	24,1	24,0
A measure of using short-term liabilities to fund long-term liquid assets, percent ²	-2,7	23,9	23,8	25,1	25,0

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.

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	1.03.15	1.04.15	1.01.13	1.01.14 ¹	1.01.15	1.03.15	1.04.15
Less than 0	616	264	256	246	247	57,1	6,6	8,0	9,6	9,6
From 0 to 20	300	410	338	339	342	42,3	25,2	27,5	33,7	33,5
More than 20	40	248	239	239	232	0,6	68,2	64,5	56,7	56,8
Data not available	0	1	1	3	3	0,0	0,0	0,0	0,0	0,0
Total	956	923	834	827	824	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	1.03.15	1.04.15
Liquid assets with maturity up to 30 days, as percent of liquid assets	48,0	35,0	33,6	33,5	33,9
Liabilities with maturity up to 30 days, as percent of total liabilities	43,6	41,4	40,8	41,6	40,8
Liquidity coverage deficit (ratio of excess of liabilities with maturity up to 30 days over liquid assets with the same maturity to total amount of the said short-term liabilities), %	18,9	8,6	10,7	14,7	12,3

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	1.03.15	1.04.15	1.01.13	1.01.14 ¹	1.01.15	1.03.15	1.04.15
Less than 0	403	469	436	449	472	21,3	30,1	15,4	15,1	16,7
From 0 to 20	248	238	226	192	178	13,8	44,1	60,3	25,4	53,0
More than 20	305	215	171	183	171	64,9	25,9	24,3	59,5	30,3
Data not available	0	1	1	3	3	0,0	0,0	0,0	0,0	0,0
Total	956	923	834	827	824	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.**