

THE CENTRAL BANK OF THE RUSSIAN FEDERATION
BANKING SUPERVISION DEPARTMENT

REVIEW OF THE BANKING SECTOR OF THE RUSSIAN FEDERATION

(INTERNET-VERSION)

ANALYTICAL DATA

№ 155 September 2015

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

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

Table 1

Macroeconomic indicators

Indicator		1.01.10	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	77 653,0 108,7
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	7 928,4 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	40 865,5 57,2 52,6 11 329,5 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	9 724,0 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	18 552,7 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	25 008,1 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
1.05.15	-2,8	20,1	-0,6	9,2	-3,5	17,6	-1,1	3,9	-1,4	-1,8	0,2	13,6	-5,6	21,5
1.06.15	-0,1	18,1	0,8	9,2	1,0	18,4	-0,5	2,4	-1,0	-4,2	1,3	15,7	0,7	20,2
1.07.15	1,7	19,8	1,0	10,8	1,7	20,7	-0,4	0,8	-0,7	-5,8	2,6	17,8	2,1	25,6
1.08.15	1,8	20,5	3,5	13,3	3,1	21,8	0,1	-0,8	-0,2	-7,2	2,6	19,2	2,0	27,2
Reference data:														
Increase from the beginning of the current year	-3,6		6,6		2,6		-5,2		-8,3		10,0		-1,1	
Increase over the same period of the previous year	8,2		5,6		10,5		8,7		7,6		0,9		9,4	

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 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	1.01.14	1.01.15	1.04.15	1.07.15	1.08.15
Credit institutions registered by the Bank of Russia and other authorities	1071	1049	1046	1040	1036
Operating credit institutions (credit institutions that have the right to conduct banking operations)	923	834	824	797	783
Credit institutions that have been registered by the Bank of Russia but have not yet paid up authorised capital and have not received a license (within established legal period)	0	1	0	1	0
Credit institutions with their banking licenses being revoked (cancelled)	148	214	222	242	253
Credit institutions licensed to conduct operations in foreign currency	623	554	547	528	517
Credit institutions holding general licences	270	256	254	247	243

Table 5

Operating credit institutions (CIs), by federal districts

Federal district	1.01.14		1.01.15		1.04.15		1.07.15		1.08.15	
	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	547	59,3	504	60,4	501	60,8	479	60,1	469	59,9
of which the City of Moscow and Moscow Region	498	54,0	459	55,0	456	55,3	433	54,3	424	54,2
North-Western	70	7,6	64	7,7	64	7,8	61	7,7	61	7,8
Southern	46	5,0	43	5,2	43	5,2	43	5,4	41	5,2
North-Caucasian	43	4,7	28	3,4	26	3,2	26	3,3	25	3,2
Volga	102	11,1	92	11,0	91	11,0	91	11,4	90	11,5
Ural	42	4,6	35	4,2	34	4,1	32	4,0	32	4,1
Siberian	51	5,5	44	5,3	41	5,0	41	5,1	42	5,4
Far Eastern	22	2,4	22	2,6	22	2,7	21	2,6	20	2,6
Crimea	-	-	2	0,2	2	0,2	3	0,4	3	0,4
Russian Federation	923	100,0	834	100,0	824	100,0	797	100,0	783	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	1.08.15	1.01.14	1.01.15	1.08.15	1.01.14	1.01.15	1.08.15	1.01.14	1.01.15	1.08.15	1.01.14	1.01.15	1.08.15	1.01.14	1.01.15	1.08.15
Central	547	504	469	75	66	65	322	282	251	51,8	49,6	47,0	21,2	22,4	22,8	16,1	16,5	16,1
of which the City of Moscow and Moscow Region ¹	498	459	424	63	60	60	124	110	101	22,1	21,2	20,9	19,2	20,4	20,6	6,2	6,4	6,5
North-Western	70	64	61	8	8	7	280	243	224	359,0	337,5	329,4	2,7	2,8	2,9	14,0	14,2	14,3
Southern	46	43	41	15	13	13	209	183	171	342,6	326,8	316,7	2,1	2,2	2,3	10,4	10,7	11,0
North-Caucasian	43	28	25	72	25	15	83	74	71	72,2	139,6	177,5	3,9	2,1	1,7	4,1	4,3	4,6
Volga	102	92	90	67	39	38	322	283	262	190,5	216,0	204,7	5,8	5,2	5,5	16,1	16,6	16,8
Ural	42	35	32	74	55	47	157	138	124	135,3	153,3	157,0	4,0	3,5	3,4	7,8	8,1	7,9
Siberian	51	44	42	21	20	16	204	172	160	283,3	268,8	275,9	2,5	2,5	2,5	10,2	10,1	10,2
Far Eastern	22	22	20	7	6	5	89	83	76	306,9	296,4	304,0	1,0	1,1	1,1	4,4	4,9	4,9
Crimea	-	2	3	-	0	0	-	18	17	-	900,0	566,7	-	0,1	0,1	-	1,1	1,1
Russian Federation	923	834	783	339	232	206	1666	1476	1356	132,0	138,6	137,1	43,1	41,9	42,2	83,1	86,4	86,8

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)	1.01.14		1.01.15		1.04.15		1.07.15		1.08.15	
	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total
First 5	30 235 131	52,7	41 593 833	53,6	39 739 334	53,4	39 096 568	53,2	40 411 253	54,0
From 6 to 20	10 905 104	19,0	16 674 162	21,5	15 986 891	21,5	15 819 234	21,5	15 951 580	21,3
From 21 to 50	6 383 544	11,1	8 259 743	10,6	8 073 416	10,8	8 089 706	11,0	8 226 817	11,0
From 51 to 200	6 982 880	12,2	8 406 233	10,8	8 012 523	10,8	7 964 177	10,8	7 785 677	10,4
From 201 to 500	2 376 786	4,1	2 309 299	3,0	2 237 380	3,0	2 184 811	3,0	2 133 048	2,9
From 501	539 625	0,9	409 725	0,5	397 687	0,5	358 882	0,5	332 940	0,4
Total	57 423 070	100,0	77 652 994	100,0	74 447 231	100,0	73 513 379	100,0	74 841 315	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	1.01.14	1.01.15	1.04.15	1.07.15	1.08.15
Central	58,8	58,2	57,8	58,0	58,9
of which the City of Moscow and Moscow Region	59,2	58,6	58,3	58,5	59,4
North-Western	67,3	74,1	74,9	72,8	72,1
Southern	68,6	69,4	68,6	68,0	68,8
North-Caucasian	46,9	64,4	65,2	67,3	67,6
Volga	46,9	52,4	52,6	51,9	52,9
Ural	69,8	70,2	73,5	75,8	77,4
Siberian	72,7	79,9	54,6	55,1	55,7
Far Eastern	85,1	85,6	86,1	86,3	86,3
Crimea	-	100	100,0	100,0	100,0
Russian Federation	52,7	53,6	53,4	53,2	54,0

Table 9

Operating credit institutions ranged by assets (distribution and change over the period 1.01.15 - 1.08.15)

Groups of credit institutions ranged by assets as of 1.01.15		Number of credit institutions as of 1.01.15	Groups as of 1.08.15						Licences revoked (cancelled)	Reorganised credit institution
			1	2	3	4	5	6		
1	First 5	5	5							
2	From 6 to 20	15		15						
3	From 21 to 50	30			27	1			1	1
4	From 51 to 200	150			3	138	2		7	
5	From 201 to 500	300				11	268	7	13	1
6	From 501	333					30	270	28	3
Became operating after 1.01.15								1		
Total over the period									49	5
Total as of 1.01.15¹		834								
Total as of 1.08.15¹		783	5	15	30	150	300	279		

	- 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)

	1.01.14	1.01.15	1.04.15	1.07.15	1.08.15
Credit institutions with foreign participation over 50%					
Assets	15,3	13,9	13,6	12,6	12,5
Own funds (capital) ¹	17,3	17,2	16,5	15,9	15,5
Correspondent accounts with non-resident banks	18,6	15,4	13,0	15,7	14,7
Loans and other placements with non-financial organisations	12,0	11,6	11,3	10,1	10,1
Loans and other placements with individuals	21,0	18,6	17,7	16,5	16,4
Loans, deposits and other placements with credit institutions	19,9	14,1	20,5	17,7	17,3
Individual deposits	12,5	12,0	11,6	10,5	10,3
Funds raised from organisations ²	15,6	13,7	13,3	12,6	12,5
Profit (loss) of the current year	15,2	20,2	104,7	52,5	88,5
Reference data:					
Number of credit institutions	122	113	109	106	106
of which 100% foreign-owned credit institutions					
Assets	9,0	8,5	8,5	8,4	8,3
Own funds (capital) ¹	11,1	10,9	11,0	11,0	10,8
Correspondent accounts with non-resident banks	12,8	12,0	8,7	11,9	11,0
Loans and other placements with non-financial organisations	7,2	7,8	8,0	7,7	7,6
Loans and other placements with individuals	10,8	10,1	9,7	9,3	9,3
Loans, deposits and other placements with credit institutions	16,4	11,1	16,7	15,3	14,9
Individual deposits	6,2	5,8	5,9	5,8	5,7
Funds raised from organisations ²	10,3	9,6	9,6	9,8	9,8
Profit (loss) of the current year	12,7	14,9	426,7	100,3	164,1
Reference data:					
Number of credit institutions	76	75	73	72	72

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

	1.01.14		1.01.15		1.04.15		1.07.15		1.08.15	
	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	2105,9	3,7	3831,3	4,9	3502,5	4,7	3564,8	4,8	3705,0	5,0
Own funds (capital) ²	202,8	2,9	52,1	0,7	1,5	0,0	0,9	0,0	-3,0	0,0
Loans and other placements with non-financial organisations	838,9	3,7	1209,1	4,1	1275,5	4,3	1257,3	4,3	1353,7	4,5
of which overdue claims	222,7	23,8	287,6	23,0	400,8	26,9	487,9	28,4	525,9	29,0
Loans and other placements with individuals	154,6	1,6	410,7	3,6	403,3	3,7	400,9	3,7	405,9	3,8
of which overdue claims	10,4	2,4	35,8	5,4	42,5	5,6	49,0	6,1	51,5	6,2
Individual deposits	312,5	1,8	706,4	3,8	748,8	3,9	772,2	3,9	817,5	4,0
Funds raised from organisations	794,7	4,5	1163,4	4,7	1139,5	4,6	1097,0	4,5	1164,2	4,7
Reference data:										
Number of credit institutions ¹	5	0,5	15	1,8	17	2,1	17	2,1	18	2,3

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		1.01.14	1.01.15	1.04.15	1.07.15	1.08.15
1.	Money, precious metals and gemstones	1 608,7	2 754,2	1 741,9	1 597,3	1 568,2
1.1.	of which: money	1 523,1	2 671,8	1 681,3	1 524,4	1 471,7
2.	Accounts with the Bank of Russia and authorised agencies of other countries	2 264,9	3 297,8	2 389,4	2 135,9	2 066,7
3.	Correspondent accounts with credit institutions	1 496,5	2 675,2	2 543,8	2 672,3	2 354,9
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	398,3	759,6	597,0	575,9	463,8
3.2.	Correspondent accounts with non-resident banks	1 098,2	1 915,6	1 946,8	2 096,4	1 891,1
4.	Securities acquired by credit institutions, total	7 822,3	9 724,0	9 543,8	9 696,1	10 202,6
	of which					
4.1.	Debt securities	6 162,9	7 651,4	7 665,7	7 715,8	8 210,2
4.2.	Shares	790,4	488,7	338,6	319,6	311,4
4.3.	Discounted promissory notes	274,1	218,0	168,3	172,7	193,1
4.4.	Shares in associates and subsidiaries	594,9	1 365,9	1 371,2	1 488,1	1 487,8
5.	Other participation in authorised capital	353,9	427,6	448,5	468,3	479,1
6.	Derivatives with fair value being an asset	175,8	2 298,6	1 727,2	1 204,2	1 284,0
7.	Loans, total	40 535,3	52 115,7	51 442,4	51 223,2	52 496,4
	of which:					
7.1.	Loans, deposits and other placements	40 417,7	51 799,5	51 110,6	50 882,2	52 134,7
	of which overdue claims	1 398,0	1 978,0	2 301,4	2 590,4	2 715,2
	of which:					
7.1.1.	Loans and other placements with non-financial organisations	22 499,2	29 536,0	29 631,6	29 384,4	30 292,7
	of which overdue claims	933,7	1 250,7	1 487,6	1 720,5	1 812,8
7.1.2.	Loans and other placements with individuals	9 957,1	11 329,5	10 940,8	10 726,8	10 738,3
	of which overdue claims	440,3	667,5	758,5	806,3	836,1
7.1.3.	Loans, deposits and other placements with credit institutions	5 130,6	6 895,0	6 190,0	6 723,6	7 030,3
	of which overdue claims	11,3	44,3	37,8	30,3	34,3
8.	Fixed assets (tangible and intangible), other real estate and inventories	1 147,5	1 222,3	1 225,0	1 227,6	1 225,2
8.1	of which real estate, temporarily out of use in operating activities	64,8	74,4	81,4	85,3	82,9
9.	Allocation of profit	192,2	177,0	49,6	47,8	73,7
9.1.	of which income tax	188,6	157,7	48,1	46,9	72,7
10.	Other assets, total	1 826,0	2 960,5	3 335,7	3 240,7	3 090,5
	of which:					
10.1.	Float	790,5	1 610,7	1 694,6	1 626,5	1 426,0
10.2.	Receivables	312,2	307,0	425,5	402,4	389,5
10.3.	Deferred expenses	123,4	148,4	148,8	145,6	149,2
Banking sector assets		57 423,1	77 653,0	74 447,2	73 513,4	74 841,3

Table 13

Structure of liabilities¹, by source of funds

(billion rubles)

Liabilities ¹		1.01.14	1.01.15	1.04.15	1.07.15	1.08.15
1.	Funds and profit of credit institutions	6 629,2	6 921,9	6 883,5	6 974,1	7 176,4
	Of which:					
1.1.	Funds of credit institutions	3 261,0	3 357,4	3 550,1	3 674,5	3 936,7
1.2.	Profit (losses), including financial result of the previous year	3 368,3	3 479,1	3 319,0	3 292,5	3 228,0
	Of which:					
1.2.1.	Profit (losses) of the current year	993,6	589,1	6,0	51,5	34,1
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	4 439,1	9 287,0	7 572,8	6 931,3	6 692,8
3.	Accounts of credit institutions	584,1	964,8	742,3	719,2	621,2
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	365,8	688,3	526,0	510,8	396,7
3.2.	Correspondent accounts of non-resident credit institutions	123,0	169,5	138,8	134,6	133,7
4.	Loans, deposits and other funds raised from other credit institutions	4 806,0	6 594,2	5 044,7	4 967,5	5 232,1
5.	Clients' funds ²	34 930,9	43 814,0	44 332,1	44 375,7	45 378,0
	Of which:					
5.1.	Budgetary funds in settlement accounts	41,9	72,2	90,3	84,0	79,2
5.2.	Government and other extra-budgetary funds in settlement accounts	0,2	0,1	0,1	0,1	0,1
5.3.	Funds of legal entities in settlement and other accounts	6 516,1	7 434,7	8 272,3	7 927,1	7 634,2
5.4.	Clients' float	400,3	550,6	613,5	526,0	494,3
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	10 838,3	17 007,9	16 090,6	15 793,0	16 614,7
5.6.	Individual deposits	16 957,5	18 552,7	19 092,9	19 892,3	20 402,6
5.7.	Clients' funds in factoring and forfeiting operations	43,8	26,4	15,5	14,2	13,1
6.	Bonds	1 213,1	1 357,5	1 322,7	1 330,6	1 354,8
7.	Promissory notes and bank acceptances	1 004,3	868,1	751,9	658,1	662,7
8.	Derivatives with fair value being a liability	134,7	1 953,3	1 333,0	871,9	954,9
9.	Other liabilities ¹ , total	3 681,7	5 892,1	6 464,0	6 684,9	6 768,5
	Of which:					
9.1.	Provisions	2 851,9	4 054,1	4 362,5	4 625,3	4 808,3
9.2.	Float	309,0	1 159,7	1 172,6	1 128,0	1 012,8
9.3.	Payables	95,7	77,9	124,2	122,3	97,0
9.4.	Deferred income	8,1	13,3	10,8	10,1	9,7
9.5.	Interest payable	417,0	526,6	637,2	643,9	691,2
	Of which:					
9.5.1	Overdue interest	0,0	0,0	0,0	0,0	0,0
Banking sector liabilities¹		57 423,1	77 653,0	74 447,2	73 513,4	74 841,3

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».

² Including certificates of deposit and savings certificates.

Table 14

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

Assets		1.01.14	1.01.15	1.04.15	1.07.15	1.08.15
1.	Money, precious metals and gemstones	2,8	3,5	2,3	2,2	2,1
1.1.	of which: money	2,7	3,4	2,3	2,1	2,0
2.	Accounts with the Bank of Russia and authorised agencies of other countries	3,9	4,2	3,2	2,9	2,8
3.	Correspondent accounts with credit institutions	2,6	3,4	3,4	3,6	3,1
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	0,7	1,0	0,8	0,8	0,6
3.2.	Correspondent accounts with non-resident banks	1,9	2,5	2,6	2,9	2,5
4.	Securities acquired by credit institutions, total	13,6	12,5	12,8	13,2	13,6
	of which					
4.1.	Debt securities	10,7	9,9	10,3	10,5	11,0
4.2.	Shares	1,4	0,6	0,5	0,4	0,4
4.3.	Discounted promissory notes	0,5	0,3	0,2	0,2	0,3
4.4.	Shares in associates and subsidiaries	1,0	1,8	1,8	2,0	2,0
5.	Other participation in authorised capital	0,6	0,6	0,6	0,6	0,6
6.	Derivatives with fair value being an asset	0,3	3,0	2,3	1,6	1,7
7.	Loans, total	70,6	67,1	69,1	69,7	70,1
	of which:					
7.1.	Loans, deposits and other placements	70,4	66,7	68,7	69,2	69,7
	of which overdue claims	2,4	2,5	3,1	3,5	3,6
	of which:					
7.1.1.	Loans and other placements with non-financial organisations	39,2	38,0	39,8	40,0	40,5
	of which overdue claims	1,6	1,6	2,0	2,3	2,4
7.1.2.	Loans and other placements with individuals	17,3	14,6	14,7	14,6	14,3
	of which overdue claims	0,8	0,9	1,0	1,1	1,1
7.1.3.	Loans, deposits and other placements with credit institutions	8,9	8,9	8,3	9,1	9,4
	of which overdue claims	0,0	0,1	0,1	0,0	0,0
8.	Fixed assets (tangible and intangible), other real estate and inventories	2,0	1,6	1,6	1,7	1,6
8.1	of which real estate, temporarily out of use in operating activities	0,1	0,1	0,1	0,1	0,1
9.	Allocation of profit	0,3	0,2	0,1	0,1	0,1
9.1.	of which income tax	0,3	0,2	0,1	0,1	0,1
10.	Other assets, total	3,2	3,8	4,5	4,4	4,1
	of which:					
10.1.	Float	1,4	2,1	2,3	2,2	1,9
10.2.	Receivables	0,5	0,4	0,6	0,5	0,5
10.3.	Deferred expenses	0,2	0,2	0,2	0,2	0,2
Banking sector assets		100,0	100,0	100,0	100,0	100,0

Table 15

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

Liabilities ¹		1.01.14	1.01.15	1.04.15	1.07.15	1.08.15
1.	Funds and profit of credit institutions Of which:	11,5	8,9	9,2	9,5	9,6
1.1.	Funds of credit institutions	5,7	4,3	4,8	5,0	5,3
1.2.	Profit (losses), including financial result of the previous year Of which:	5,9	4,5	4,5	4,5	4,3
1.2.1.	Profit (losses) of the current year	1,7	0,8	0,0	0,1	0,0
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	7,7	12,0	10,2	9,4	8,9
3.	Accounts of credit institutions Of which:	1,0	1,2	1,0	1,0	0,8
3.1.	Correspondent accounts of correspondent credit institutions	0,6	0,9	0,7	0,7	0,5
3.2.	Correspondent accounts of non-resident credit institutions	0,2	0,2	0,2	0,2	0,2
4.	Loans, deposits and other funds raised from other credit institutions	8,4	8,5	6,8	6,8	7,0
5.	Clients' funds ² Of which:	60,8	56,4	59,5	60,4	60,6
5.1.	Budgetary funds in settlement accounts	0,1	0,1	0,1	0,1	0,1
5.2.	Government and other extra-budgetary funds in settlement accounts	0,0	0,0	0,0	0,0	0,0
5.3.	Funds of legal entities in settlement and other accounts	11,3	9,6	11,1	10,8	10,2
5.4.	Clients' float	0,7	0,7	0,8	0,7	0,7
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	18,9	21,9	21,6	21,5	22,2
5.6.	Individual deposits	29,5	23,9	25,6	27,1	27,3
5.7.	Clients' funds in factoring and forfeiting operations	0,1	0,0	0,0	0,0	0,0
6.	Bonds	2,1	1,7	1,8	1,8	1,8
7.	Promissory notes and bank acceptances	1,7	1,1	1,0	0,9	0,9
8.	Derivatives with fair value being a liability	0,2	2,5	1,8	1,2	1,3
9.	Other liabilities ¹ , total Of which:	6,4	7,6	8,7	9,1	9,0
9.1.	Provisions	5,0	5,2	5,9	6,3	6,4
9.2.	Float	0,5	1,5	1,6	1,5	1,4
9.3.	Payables	0,2	0,1	0,2	0,2	0,1
9.4.	Deferred income	0,0	0,0	0,0	0,0	0,0
9.5.	Interest payable Of which:	0,7	0,7	0,9	0,9	0,9
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				
	1.01.14	1.01.15	1.04.15	1.07.15	1.08.15	1.01.14	1.01.15	1.04.15	1.07.15	1.08.15	1.01.14	1.01.15	1.04.15	1.07.15	1.08.15
1. Loans, deposits and other placements, total	31300,2	36664,1	35102,9	35408,3	35658,1	9117,6	15135,3	16007,7	15473,9	16476,6	40417,7	51799,5	51110,6	50882,2	52134,7
Of which															
- overdue claims	1257,9	1725,9	2022,9	2273,9	2379,5	140,1	252,1	278,6	316,5	335,6	1398,0	1978,0	2301,4	2590,4	2715,2
1.1 Loans and other placements with non-financial resident organisations	16542,7	19018,4	18647,4	18721,7	18922,3	3792,8	6680,2	7168,5	7037,5	7441,8	20335,5	25698,5	25815,9	25759,1	26364,1
Of which															
- overdue claims	812,0	1020,8	1207,4	1394,5	1466,3	58,3	86,5	104,5	132,8	137,8	870,2	1107,3	1311,9	1527,3	1604,2
of which:															
1.1.1. Loans and other placements with individual entrepreneurs	666,9	668,1	617,6	582,8	570,9	5,5	7,8	7,7	7,0	7,2	672,4	675,8	625,3	589,8	578,1
Of which															
- overdue claims	33,2	53,1	63,8	71,9	75,2	0,3	0,3	0,5	0,6	0,6	33,5	53,4	64,2	72,5	75,8
1.2 Loans and other placements with non-resident legal entities (except banks)	565,7	695,7	702,1	684,2	733,0	1598,0	3141,7	3113,6	2941,1	3195,6	2163,7	3837,5	3815,7	3625,2	3928,5
Of which															
- overdue claims	20,8	63,5	82,5	87,4	94,4	42,7	79,9	93,2	105,8	114,3	63,5	143,4	175,7	193,2	208,7
1.3 Loans, deposits and other placements with financial sector	2591,8	3907,8	3094,3	3412,7	3508,0	676,7	1178,9	1463,6	1438,6	1521,7	3268,5	5086,7	4557,9	4851,3	5029,8
Of which															
- overdue claims	18,1	20,6	22,3	32,8	33,5	0,4	1,9	2,2	7,0	7,7	18,5	22,5	24,5	39,8	41,2
of which:															
1.3.1 Resident credit institutions	1508,3	2772,1	1959,0	2291,4	2391,7	581,4	1008,2	958,6	974,9	1037,4	2089,7	3780,3	2917,6	3266,4	3429,2
Of which															
- overdue claims	5,8	6,9	6,8	6,6	8,8	0,0	0,0	0,3	0,3	0,5	5,8	7,0	7,1	6,9	9,3
1.3.2 Resident financial institutions of different forms of ownership	1083,5	1135,7	1135,3	1121,3	1116,3	95,3	170,7	505,1	463,6	484,3	1178,8	1306,4	1640,4	1584,9	1600,6
Of which															
- overdue claims	12,3	13,7	15,5	26,2	24,7	0,3	1,8	1,9	6,7	7,1	12,7	15,5	17,4	32,9	31,8
1.4 Loans, deposits and other placements with non-resident banks	416,6	237,8	325,0	431,5	375,0	2624,4	2876,9	2947,5	3025,7	3226,1	3041,0	3114,7	3272,5	3457,2	3601,1
Of which															
- overdue claims	0,0	0,0	0,0	0,0	0,0	5,4	37,3	30,8	23,4	25,0	5,4	37,4	30,8	23,4	25,0
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	816,0	1033,9	978,2	938,4	939,9	0,0	0,0	0,0	0,0	0,0	816,0	1033,9	978,2	938,4	939,9
Of which															
- overdue claims	0,0	0,0	0,0	0,3	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,3	0,0
1.6 Loans and other placements with resident individuals	9708,8	11014,0	10631,6	10456,0	10458,6	227,0	289,6	283,6	247,6	256,3	9935,8	11303,7	10915,3	10703,6	10714,9
Of which															
- overdue claims	406,8	620,8	710,5	758,7	785,1	32,7	45,4	46,6	46,2	49,5	439,5	666,2	757,1	804,9	834,6
1.7 Loans and other placements with non-resident individuals	11,1	14,8	14,3	14,0	13,5	10,2	11,1	11,2	9,2	9,9	21,3	25,9	25,5	23,2	23,3
Of which															
- overdue claims	0,2	0,2	0,3	0,2	0,2	0,6	1,1	1,2	1,2	1,3	0,8	1,3	1,5	1,4	1,5
Reference data:															
Provisions on loans, deposits and other placements	2417,3	3459,8	3710,0	3913,6	4082,4	0,0	0,0	0,0	0,0	0,0	2417,3	3459,8	3710,0	3913,6	4082,4
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	80,6	153,5	173,6	184,9	190,1	6,6	20,6	24,3	25,2	24,5	87,1	174,1	197,9	210,1	214,6
Credit institutions' portfolio of promissory notes of residents	221,8	188,7	146,5	128,5	137,3	50,1	25,7	20,5	44,2	55,8	271,9	214,4	167,0	172,7	193,1
Credit institutions' portfolio of promissory notes of non-residents	0,0	0,0	0,0	0,0	0,0	2,2	3,5	1,3	0,0	0,0	2,2	3,6	1,3	0,0	0,0

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

	1.01.14	1.01.15	1.04.15	1.07.15	1.08.15
1. Loans, deposits and other placements, total	100,0	100,0	100,0	100,0	100,0
	70,4	66,7	68,7	69,2	69,7
Of which:					
- overdue claims	3,5	3,8	4,5	5,1	5,2
	2,4	2,5	3,1	3,5	3,6
1.1 Loans and other placements with non-financial resident organisations	50,3	49,6	50,5	50,6	50,6
	35,4	33,1	34,7	35,0	35,2
Of which:					
- overdue claims	2,2	2,1	2,6	3,0	3,1
	1,5	1,4	1,8	2,1	2,1
of which:					
1.1.1. Loans and other placements with individual entrepreneurs	1,7	1,3	1,2	1,2	1,1
	1,2	0,9	0,8	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)	5,4	7,4	7,5	7,1	7,5
	3,8	4,9	5,1	4,9	5,2
Of which:					
- overdue claims	0,2	0,3	0,3	0,4	0,4
	0,1	0,2	0,2	0,3	0,3
1.3 Loans, deposits and other placements with financial sector	8,1	9,8	8,9	9,5	9,6
	5,7	6,6	6,1	6,6	6,7
Of which:					
- overdue claims	0,0	0,0	0,0	0,1	0,1
	0,0	0,0	0,0	0,1	0,1
of which:					
1.3.1 Resident credit institutions	5,2	7,3	5,7	6,4	6,6
	3,6	4,9	3,9	4,4	4,6
Of which					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
1.3.2 Resident financial institutions of different forms of ownership	2,9	2,5	3,2	3,1	3,1
	2,1	1,7	2,2	2,2	2,1
Of which					
- overdue claims	0,0	0,0	0,0	0,1	0,1
	0,0	0,0	0,0	0,0	0,0
1.4 Loans, deposits and other placements with non-resident banks	7,5	6,0	6,4	6,8	6,9
	5,3	4,0	4,4	4,7	4,8
Of which:					
- overdue claims	0,0	0,1	0,1	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	2,0	2,0	1,9	1,8	1,8
	1,4	1,3	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	24,6	21,8	21,4	21,0	20,6
	17,3	14,6	14,7	14,6	14,3
Of which:					
- overdue claims	1,1	1,3	1,5	1,6	1,6
	0,8	0,9	1,0	1,1	1,1
1.7 Loans and other placements with non-resident individuals	0,1	0,0	0,0	0,0	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	6,0	6,7	7,3	7,7	7,8
	4,2	4,5	5,0	5,3	5,5
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	0,2	0,3	0,4	0,4	0,4
	0,2	0,2	0,3	0,3	0,3
Credit institutions' portfolio of promissory notes of residents	0,7	0,4	0,3	0,3	0,4
	0,5	0,3	0,2	0,2	0,3
Credit institutions' portfolio of promissory notes of non-residents	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0

Table 18

The structure of credit institutions' security portfolio¹

	1.01.14		1.01.15		1.04.15		1.07.15		1.08.15	
	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	7 548,2	100,0	9 506,1	100,0	9 375,5	100,0	9 523,5	100,0	10 009,4	100,0
- in rubles	6 031,2	79,9	6 721,7	70,7	6 465,4	69,0	6 769,4	71,1	7 052,4	70,5
- in foreign currency	1 517,0	20,1	2 784,4	29,3	2 910,1	31,0	2 754,1	28,9	2 957,0	29,5
Of which:										
Securities at fair value through profit or loss	2 214,2	29,3	1 700,5	17,9	1 364,2	14,6	1 415,2	14,9	1 489,8	14,9
- in rubles	1 897,5	25,1	1 089,0	11,5	810,1	8,6	872,4	9,2	910,9	9,1
- in foreign currency	316,6	4,2	611,5	6,4	554,1	5,9	542,7	5,7	579,0	5,8
Securities available for sale	3 856,4	51,1	4 210,4	44,3	4 345,7	46,4	4 173,9	43,8	4 500,6	45,0
- in rubles	3 024,5	40,1	2 751,2	28,9	2 852,4	30,4	2 934,0	30,8	3 175,7	31,7
- in foreign currency	831,9	11,0	1 459,2	15,4	1 493,4	15,9	1 239,9	13,0	1 325,0	13,2
Securities held-to-maturity	876,4	11,6	2 224,1	23,4	2 288,1	24,4	2 441,5	25,6	2 525,2	25,2
- in rubles	800,0	10,6	1 512,5	15,9	1 428,8	15,2	1 472,0	15,5	1 474,1	14,7
- in foreign currency	76,4	1,0	711,6	7,5	859,4	9,2	969,6	10,2	1 051,2	10,5
Shares in associates and subsidiaries	594,9	7,9	1 365,9	14,4	1 371,2	14,6	1 488,1	15,6	1 487,8	14,9
- in rubles	304,0	4,0	1 365,2	14,4	1 370,5	14,6	1 487,4	15,6	1 487,1	14,9
- in foreign currency	290,9	3,9	0,7	0,0	0,7	0,0	0,7	0,0	0,7	0,0
Reference data:										
Revaluation of securities	-37,1		-433,2		-261,6		-149,8		-159,0	
Provisions for losses on securities available for sale	49,3		21,1		24,6		36,1		31,9	
Provisions for losses on securities held-to-maturity	3,3		4,4		3,9		4,5		5,2	
Provisions for losses on portfolio of shares in associates and subsidiaries	5,3		86,6		93,2		100,8		94,6	

¹ Excluding promissory notes.

Table 19

The structure of credit institutions' portfolio of debt securities

	1.01.14		1.01.15		1.04.15		1.07.15		1.08.15	
	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	6 162,9	100,0	7 651,4	100,0	7 665,7	100,0	7 715,8	100,0	8 210,2	100,0
- in rubles	5 059,3	82,1	5 070,6	66,3	4 917,6	64,2	5 083,7	65,9	5 383,0	65,6
- in foreign currency	1 103,5	17,9	2 580,8	33,7	2 748,2	35,8	2 632,0	34,1	2 827,2	34,4
of which: revaluation	-19,5	-0,3	-416,8	-5,4	-247,1	-3,2	-132,4	-1,7	-136,2	-1,7
Debt securities at book value held (without revaluation)	6 182,4	100,0	8 068,2	100,0	7 912,8	100,0	7 848,2	100,0	8 346,4	100,0
of which:										
debt securities of the Russian Federation	814,1	13,2	1 268,4	15,7	1 707,8	21,6	1 834,5	23,4	2 102,3	25,2
- in rubles	677,5	11,0	1 013,8	12,6	1 246,6	15,8	1 493,5	19,0	1 708,0	20,5
- in foreign currency	136,6	2,2	254,6	3,2	461,1	5,8	341,0	4,3	394,2	4,7
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	131,8	2,1	108,9	1,3	196,6	2,5	182,6	2,3	206,7	2,5
- in rubles	131,8	2,1	108,8	1,3	196,5	2,5	182,4	2,3	206,6	2,5
- in foreign currency	0,0	0,0	0,1	0,0	0,1	0,0	0,1	0,0	0,1	0,0
debt securities of resident credit institutions	410,3	6,6	456,4	5,7	597,7	7,6	716,2	9,1	659,0	7,9
- in rubles	400,1	6,5	442,2	5,5	576,9	7,3	712,4	9,1	655,2	7,9
- in foreign currency	10,2	0,2	14,2	0,2	20,8	0,3	3,8	0,0	3,8	0,0
other debt securities of residents	687,8	11,1	666,4	8,3	1 037,1	13,1	1 148,5	14,6	1 210,9	14,5
- in rubles	687,5	11,1	665,9	8,3	1 035,0	13,1	1 144,4	14,6	1 201,4	14,4
- in foreign currency	0,4	0,0	0,6	0,0	2,1	0,0	4,0	0,1	9,4	0,1
debt securities of other countries	17,6	0,3	38,4	0,5	90,6	1,1	98,2	1,3	112,7	1,4
- 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	17,6	0,3	38,4	0,5	90,6	1,1	98,2	1,3	112,7	1,4
debt securities of non-resident banks	97,4	1,6	358,5	4,4	324,0	4,1	232,2	3,0	248,1	3,0
- in rubles	39,7	0,6	114,8	1,4	96,7	1,2	52,4	0,7	52,7	0,6
- in foreign currency	57,6	0,9	243,7	3,0	227,3	2,9	179,8	2,3	195,4	2,3
other debt securities of non-residents	768,2	12,4	904,2	11,2	1 235,3	15,6	1 305,6	16,6	1 505,8	18,0
- in rubles	218,4	3,5	188,3	2,3	188,2	2,4	202,1	2,6	207,3	2,5
- in foreign currency	549,8	8,9	715,9	8,9	1 047,1	13,2	1 103,5	14,1	1 298,4	15,6
debt securities delivered without derecognition in the balance sheet	3 248,9	52,6	4 261,8	52,8	2 717,6	34,3	2 325,8	29,6	2 295,0	27,5
- in rubles	2 918,7	47,2	2 949,9	36,6	1 821,1	23,0	1 425,3	18,2	1 483,1	17,8
- in foreign currency	330,2	5,3	1 311,9	16,3	896,5	11,3	900,5	11,5	812,0	9,7
overdue debt securities	6,3	0,1	5,2	0,1	6,2	0,1	4,8	0,1	6,0	0,1
- in rubles	5,2	0,1	3,8	0,0	3,6	0,0	3,7	0,0	4,7	0,1
- in foreign currency	1,1	0,0	1,4	0,0	2,6	0,0	1,2	0,0	1,2	0,0
Reference data:										
Provisions for losses on debt securities	14,9		15,8		18,8		18,2		20,1	

Table 20

Structure of credit institutions' portfolio of shares

	1.01.14		1.01.15		1.04.15		1.07.15		1.08.15	
	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	790,4	100,0	488,7	100,0	338,6	100,0	319,6	100,0	311,4	100,0
- in rubles	667,9	84,5	285,9	58,5	177,3	52,4	198,3	62,0	182,4	58,6
- in foreign currency	122,5	15,5	202,8	41,5	161,2	47,6	121,3	38,0	129,1	41,4
of which: revaluation	-17,5	-2,2	-16,4	-3,4	-14,5	-4,3	-17,3	-5,4	-22,9	-7,3
Shares held at book value (without revaluation)	807,9	100,0	505,1	100,0	353,0	100,0	336,9	100,0	334,3	100,0
of which shares of:										
resident credit institutions	5,1	0,6	4,1	0,8	3,3	0,9	3,1	0,9	2,4	0,7
- in rubles	5,1	0,6	4,1	0,8	3,3	0,9	3,1	0,9	2,4	0,7
- 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	591,7	73,2	197,8	39,2	137,9	39,1	130,3	38,7	117,9	35,3
- in rubles	588,8	72,9	192,3	38,1	134,6	38,1	127,2	37,8	114,5	34,3
- in foreign currency	2,8	0,3	5,5	1,1	3,3	0,9	3,1	0,9	3,3	1,0
non-resident credit institutions	8,7	1,1	2,7	0,5	3,1	0,9	2,0	0,6	2,6	0,8
- in rubles	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in foreign currency	8,7	1,1	2,7	0,5	3,1	0,9	2,0	0,6	2,6	0,8
other non-residents	85,8	10,6	81,8	16,2	80,9	22,9	68,3	20,3	72,5	21,7
- in rubles	8,7	1,1	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in foreign currency	77,1	9,5	81,8	16,2	80,9	22,9	68,3	20,3	72,5	21,7
shares delivered without derecognition in the balance sheet	116,6	14,4	124,8	24,7	29,3	8,3	5,2	1,5	7,9	2,4
- in rubles	82,8	10,2	67,0	13,3	9,3	2,6	5,1	1,5	7,8	2,3
- in foreign currency	33,8	4,2	57,8	11,4	20,0	5,7	0,0	0,0	0,1	0,0
Shares valued at cost ¹	-	-	93,9	18,6	98,5	27,9	128,0	38,0	131,1	39,2
- in rubles	-	-	38,9	7,7	44,5	12,6	80,2	23,8	80,5	24,1
- in foreign currency	-	-	55,0	10,9	54,0	15,3	47,9	14,2	50,6	15,1
Reference data:										
Provisions for losses on shares	44,0		14,8		15,0		27,2		21,9	

¹ 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)

	1.01.14	1.01.15	1.04.15	1.07.15	1.08.15
Portfolio of promissory notes discounted by a credit institution, in rubles	221,8	188,7	146,5	128,5	137,3
of which promissory notes, not paid when due	4,9	9,2	10,3	10,3	10,2
Portfolio of promissory notes discounted by a credit institution, in foreign currency	52,3	29,2	21,8	44,2	55,8
of which promissory notes, not paid when due	1,33	3,45	1,25	0,01	0,01
Total	274,1	218,0	168,3	172,7	193,1

Table 22

The structure of credit institutions' portfolio of discounted promissory notes¹

	1.01.14		1.01.15		1.04.15		1.07.15		1.08.15	
	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	274,1	100,0	218,0	100,0	168,3	100,0	172,7	100,0	193,1	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	223,0	81,4	154,9	71,1	106,6	63,3	109,5	63,4	136,1	70,5
- other promissory notes of residents	48,9	17,8	59,5	27,3	60,4	35,9	63,1	36,6	57,1	29,5
- promissory notes of authorised agencies of other countries	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of non-resident credit institutions	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- other promissory notes of non-residents	2,2	0,8	3,6	1,6	1,3	0,8	0,0	0,0	0,0	0,0
Reference data:										
Provisions for losses on promissory notes	12,9		13,8		13,5		15,5		13,7	

¹ including overdue promissory notes.

Table 23

Real estate temporarily out of use in operating activities

(billion rubles)

	1.01.14	1.01.15	1.04.15	1.07.15	1.08.15
Land temporarily out of use in operating activities	5,5	6,6	6,8	6,7	6,3
Land temporarily out of use in operating activities, leased out	0,6	0,9	0,5	0,7	0,7
Land temporarily out of use in operating activities, at current (fair) value	8,7	10,2	13,2	16,2	14,7
Land temporarily out of use in operating activities, at current (fair) value, leased out	3,5	2,9	2,6	2,7	2,7
Real estate (except land) temporarily out of use in operating activities*	3,5	2,0	2,0	1,9	2,4
Real estate (except land) temporarily out of use in operating activities, leased out*	14,0	9,5	10,9	10,8	10,5
Real estate (except land) temporarily out of use in operating activities, at current (fair) value	12,4	13,3	14,9	15,4	15,4
Real estate (except land) temporarily out of use in operating activities, at current (fair) value, leased out	15,5	27,6	28,8	28,5	26,3
Investments in construction of objects of real estate, temporarily out of use in operating activities	1,2	1,4	1,8	2,4	3,9
Non-current inventories	80,0	129,8	134,3	138,4	142,1
Provisions calculated on the basis of assets listed in point 2.7 of the Bank of Russia's Regulation No. 283-P, dated March 20, 2006, "On the Loss Provisioning Procedure for Credit Institutions"	27,8	58,5	66,1	70,4	64,9

* At residual value (less amortisation).

Table 24

Funds raised by credit institutions from organisations

(billion rubles)

		1.01.14	1.01.15	1.04.15	1.07.15	1.08.15
1.	Funds raised from organisations, total	17 787,0	25 008,1	24 980,3	24 246,0	24 742,9
	- in rubles	12 092,7	14 222,9	13 900,8	13 931,9	14 039,2
	- in foreign currency	5 694,4	10 785,2	11 079,5	10 314,1	10 703,7
	of which:					
1.1.	Funds of legal entities in settlement and other accounts ¹	6 516,1	7 434,7	8 272,3	7 927,1	7 634,2
	- in rubles	5 547,8	5 549,6	6 047,3	5 873,5	5 633,9
	- in foreign currency	968,3	1 885,1	2 225,0	2 053,7	2 000,4
	Of which:					
1.1.1	Funds of individual entrepreneurs	192,7	180,1	180,0	191,8	189,4
	- in rubles	190,0	172,1	173,0	185,5	182,8
	- in foreign currency	2,7	7,9	7,0	6,3	6,6
1.2.	Government and other extra budgetary funds in settlement accounts	0,2	0,1	0,1	0,1	0,1
1.3.	Float	386,4	535,3	600,7	511,6	480,7
1.4.	Deposits and other funds raised from legal entities (except credit institutions)	10 838,3	17 007,9	16 090,6	15 793,0	16 614,7
	- in rubles	6 371,5	8 471,8	7 628,4	7 844,1	8 226,7
	- in foreign currency	4 466,8	8 536,1	8 462,2	7 948,9	8 388,0
	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	453,9	1 023,8	1 282,3	1 355,8	1 599,0
1.4.2.	Certificates of deposit	5,3	5,8	5,3	3,2	3,0
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	0,2	0,5	1,1	0,1	3,2
1.5.	Clients' funds in factoring and forfeiting operations	43,8	26,4	15,5	14,2	13,1
1.6.	Funds written down from clients' accounts but not entered in correspondent account of a credit institution because of shortage of money	2,2	3,8	1,0	0,0	0,0
	Deposits and other funds raised from legal entities (as paragraph 1.4.) by maturity:					
	demand deposits and deposits with maturity up to 30 days	1 812,6	3 405,3	2 116,6	1 996,9	2 103,5
	- in rubles	1 624,9	2 686,8	1 580,6	1 677,5	1 820,7
	- in foreign currency	187,7	718,5	536,0	319,4	282,8
	with maturity from 31 days to 1 year	3 292,3	4 565,0	5 218,3	5 255,6	5 767,7
	- in rubles	2 520,2	3 327,2	3 654,5	3 644,9	3 917,5
	- in foreign currency	772,2	1 237,8	1 563,8	1 610,8	1 850,2
	with maturity in excess of 1 year	5 733,4	9 037,5	8 755,7	8 540,5	8 743,5
	- in rubles	2 226,4	2 457,8	2 393,3	2 521,7	2 488,6
	- in foreign currency	3 507,0	6 579,8	6 362,4	6 018,8	6 254,9
	Reference data					
	Funds raised from non-resident organisations, total	3 271,2	5 143,3	4 700,1	4 511,5	4 626,8
	- in rubles	535,7	591,3	430,7	440,3	457,3
	- in foreign currency	2 735,5	4 552,0	4 269,5	4 071,3	4 169,5
	of which:					
	Funds of non-resident organisations in settlement and other accounts	265,5	521,0	415,1	466,2	511,7
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	526,7	502,0	432,2	415,2	378,4
	Other funds raised from non-resident legal entities	2 463,7	4 074,3	3 818,5	3 598,6	3 689,4
	Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0,0	0,0	0,0	0,0	3,2

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.)

	1.01.14	1.01.15	1.04.15	1.07.15	1.08.15
Issued debt obligations - total	2 572,4	2 692,0	2 605,6	2 538,1	2 559,3
including:					
bonds:	1 213,1	1 357,5	1 322,7	1 330,6	1 354,8
of which					
with maturities less than one year	3,7	12,0	8,5	10,3	10,4
with maturities in excess of one year	1 209,4	1 344,5	1 314,2	1 320,3	1 344,4
deposit certificates ¹	5,3	5,8	5,3	3,2	3,0
of which					
with maturities less than one year	3,1	3,3	3,1	2,0	1,8
with maturities in excess of one year	2,1	2,2	1,7	1,0	0,9
savings certificates ²	349,7	460,5	525,7	546,3	538,8
of which					
with maturities less than one year	63,2	148,6	265,6	300,5	301,7
with maturities in excess of one year	273,8	300,2	246,7	221,5	216,7
promissory notes and banker's acceptances	1 004,3	868,1	751,9	658,1	662,7
of which					
with maturities less than one year	465,2	364,8	310,5	289,2	283,4
with maturities in excess of one year	517,3	482,2	421,1	351,3	360,7

¹ Included in corporate deposits.

² Included in retail deposits.

Table 26

Individual deposit structure

(billion rubles)

		1.01.14	1.01.15	1.04.15	1.07.15	1.08.15
1	Individual deposits	16 957,5	18 552,7	19 092,9	19 892,3	20 402,6
	- of which savings certificates	349,7	460,5	525,7	546,3	538,8
1.1.	Individual demand deposits and deposits with maturity up to 30 days	3 210,8	3 214,6	2 819,3	3 116,0	3 171,1
	- in rubles	2 913,0	2 664,9	2 326,4	2 620,7	2 654,1
	- in foreign currency	297,8	549,7	492,9	495,4	517,1
1.2.	Individual deposits with maturity from 31 days to 1 year	3 264,3	5 124,0	7 450,3	8 095,8	8 310,8
	- in rubles	2 788,8	3 814,6	5 497,4	6 039,6	6 147,7
	- in foreign currency	475,5	1 309,4	1 952,9	2 056,2	2 163,1
1.3.	Individual deposits with maturity in excess of 1 year	10 482,4	10 214,1	8 823,2	8 680,4	8 920,7
	- in rubles	8 298,8	7 227,1	6 251,3	6 149,5	6 193,1
	- in foreign currency	2 183,6	2 987,0	2 572,0	2 530,9	2 727,6
Reference data:						
	Deposits of non-resident individuals (excluding saving certificates)	223,9	245,2	256,4	257,2	267,4

Table 27

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

(billion rubles)

	1.01.14	1.01.15	1.04.15	1.07.15	1.08.15
Loans, deposits and other funds raised from other credit institutions, total	4 806,0	6 594,2	5 044,7	4 967,5	5 232,1
- in rubles	2 369,5	3 223,4	2 272,8	2 553,9	2 696,1
- in foreign currency	2 436,5	3 370,8	2 772,0	2 413,6	2 536,0
of which:					
- loans, deposits and other funds raised from resident credit institutions	2 556,6	4 016,5	2 844,4	3 159,8	3 354,1
- in rubles	1 962,6	2 900,5	1 980,4	2 272,5	2 419,4
- in foreign currency	594,0	1 116,0	864,0	887,3	934,7
of which					
overdue debt	0,2	0,0	0,0	0,0	0,8
- in rubles	0,2	0,0	0,0	0,0	0,5
- in foreign currency	0,0	0,0	0,0	0,0	0,3
- loans, deposits and other funds raised from non-resident banks	2 249,4	2 577,8	2 200,4	1 807,7	1 878,0
- in rubles	406,9	322,9	292,4	281,3	276,7
- in foreign currency	1 842,5	2 254,8	1 907,9	1 526,3	1 601,3
of which					
overdue debt	0,0	0,0	0,1	0,0	0,0
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,0	0,1	0,0	0,0

Table 28

Distribution of budgetary funds in settlement accounts by groups of credit institutions on 1.08.15

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	47 422	59,9	116 559	0,2
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	31 783	40,1	46 625 581	62,3
No budgetary funds	724	0	0,0	28 099 162	37,5
Data not available	4	0	0,0	0	0,0
Total	783	79 205	100,0	74 841 302	100,0

¹ Without government and other extra-budgetary funds.

Funds raised from and placed with non-residents

№	Indicator	1.01.14		1.01.15		1.04.15		1.07.15		1.08.15	
		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)	3 502,6	6,1	5 389,4	6,9	4 957,4	6,7	4 769,3	6,5	4 894,8	6,5
1.1	Funds in accounts of legal entities (excluding certificates of deposit)	3 255,8	5,7	5 097,2	6,6	4 665,7	6,3	4 479,9	6,1	4 582,7	6,1
1.1.1	of which deposits and other raised funds (excluding certificates of deposit)	2 990,4	5,2	4 576,3	5,9	4 250,7	5,7	4 013,8	5,5	4 071,0	5,4
1.2	Individual deposits (excluding saving certificates)	223,9	0,4	245,2	0,3	256,4	0,3	257,2	0,4	267,4	0,4
1.2.1	of which deposits and other raised funds (excluding saving certificates)	168,3	0,3	179,5	0,2	189,9	0,3	187,3	0,3	194,8	0,3
1.3	Funds in other accounts	22,9	0,0	47,0	0,1	35,3	0,0	32,2	0,0	44,7	0,1
2.	Funds in correspondent and other accounts of credit institutions	162,9	0,3	180,0	0,2	143,2	0,2	140,4	0,2	138,7	0,2
3.	Loans, deposits and other funds raised from credit institutions	2 249,4	3,9	2 577,8	3,3	2 200,4	3,0	1 807,7	2,5	1 878,0	2,5
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	5 914,9	10,3	8 147,1	10,5	7 301,0	9,8	6 717,4	9,1	6 911,5	9,2
	Reference data:										
	Liabilities of authorized banks to non-residents on issued debt securities - total ²	211,7	0,4	291,2	0,4	288,2	0,4	258,1	0,4	272,4	0,4
	Overdue interest on liabilities of credit institutions	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Placed funds											
1.	Loans, total	5 226,0	9,1	6 978,0	9,0	7 113,7	9,6	7 105,7	9,7	7 553,0	10,1
	of which overdue claims	69,7	0,1	182,1	0,2	208,0	0,3	218,0	0,3	235,2	0,3
	of which:										
1.1.	Loans, deposits and other placements	3 041,0	5,3	3 114,7	4,0	3 272,5	4,4	3 457,2	4,7	3 601,1	4,8
1.2	Loans and other placements with legal entities	2 163,7	3,8	3 837,5	4,9	3 815,7	5,1	3 625,2	4,9	3 928,5	5,2
1.3	Loans and other placements with individuals	21,3	0,0	25,9	0,0	25,5	0,0	23,2	0,0	23,3	0,0
2.	Correspondent accounts with banks	1 098,2	1,9	1 915,6	2,5	1 946,8	2,6	2 096,4	2,9	1 891,1	2,5
3.	Securities acquired by credit institutions, total	980,0	1,7	1 389,1	1,8	1 735,1	2,3	1 706,2	2,3	1 941,7	2,6
	of which:										
3.1	Debt securities (without revaluation and delivered without derecognition in the balance sheet)	883,2	1,5	1 301,0	1,7	1 649,9	2,2	1 636,0	2,2	1 866,6	2,5
3.2	Shares (without revaluation and delivered without derecognition in the balance sheet)	94,5	0,2	84,5	0,1	84,0	0,1	70,3	0,1	75,1	0,1
3.3	Discounted promissory notes	2,2	0,0	3,6	0,0	1,3	0,0	0,0	0,0	0,0	0,0
4.	Shares in associates and subsidiaries	295,0	0,5	351,1	0,5	367,0	0,5	427,3	0,6	428,3	0,6
5.	Loans provided to other countries	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
	Placed funds, total	7 599,1	13,2	10 633,8	13,7	11 162,6	15,0	11 335,6	15,4	11 814,1	15,8
	Reference data:										
	Overdue interest on claims of credit institutions	3,4	0,0	38,1	0,0	30,5	0,0	31,8	0,0	31,7	0,0

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

Financial Condition

Table 30

Financial result of operating credit institutions (CIs)

	Profit (+) / loss (-) of the current year, million rubles					Number of credit institutions					Reference: allocation of profit of the current year, million rubles				
	1.01.14	1.01.15	1.04.15	1.07.15	1.08.15	1.01.14	1.01.15	1.04.15	1.07.15	1.08.15	1.01.14	1.01.15	1.04.15	1.07.15	1.08.15
Total	993 584,5	589 141,3	6 015,0	51 488,2	34 063,3	922	833	821	797	779	192 177,5	177 032,1	37 804,1	47 814,8	73 675,3
Profit-making CIs ¹	1 012 252,5	853 239,6	161 134,8	307 928,2	371 262,5	834	707	617	588	545	191 145,8	166 058,7	34 695,4	42 662,9	67 257,2
Loss-making CIs	-18 667,9	-264 098,3	-155 119,7	-256 440,0	-337 199,2	88	126	204	209	234	1 031,7	10 973,4	3 108,6	5 151,9	6 418,1
CIs that have not provided their reporting	0,0	0,0	0,0	0,0	0,0	1	1	3	0	4	0,0	0,0	0,0	0,0	0,0
Total						923	834	824	797	783					

¹ including CIs with zero profit.

Table 31

Structure of operating credit institutions' income and expenses¹

	1.01.14		1.01.15		1.04.15		1.07.15	
	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	31 023,0	100,0	110 406,6	100,0	54 196,9	100,0	99 122,5	100,0
1.1. Interest income on placements with legal entities (except income on securities)	2 386,0	7,7	2 943,2	2,7	1 008,4	1,9	1 972,8	2,0
1.2. Interest income on loans to individuals	1 576,6	5,1	1 833,3	1,7	456,7	0,8	906,3	0,9
1.3. Income on securities	1 896,2	6,1	2 599,5	2,4	459,7	0,8	796,5	0,8
1.4. Income on operations with foreign currency	17 853,0	57,5	91 197,9	82,6	48 425,7	89,4	87 992,3	88,8
1.5. Commissions	806,4	2,6	906,6	0,8	213,9	0,4	451,2	0,5
1.6. Recovery of loss provision	4 825,6	15,6	6 063,3	5,5	1 898,5	3,5	4 133,4	4,2
1.7. Other income	1 679,2	5,4	4 862,9	4,4	1 734,0	3,2	2 870,1	2,9
Of which:								
1.7.1. Fines, penalties, forfeits	77,0	0,2	98,4	0,1	16,4	0,0	40,1	0,0
2. Expenses of credit institution, total	30 029,0	100,0	109 815,9	100,0	54 191,0	100,0	99 070,0	100,0
2.1. Interest expenses on funds raised from legal entities (except expense on securities)	1 130,0	3,8	1 702,7	1,6	808,6	1,5	1 479,5	1,5
2.2. Interest expenses on funds raised from individuals	857,6	2,9	862,8	0,8	335,9	0,6	700,1	0,7
2.3. Expenses on operations with securities	1 552,0	5,2	2 372,0	2,2	322,4	0,6	471,3	0,5
2.4. Expenses on operations with foreign currency	17 742,7	59,1	90 776,9	82,7	48 331,9	89,2	87 881,2	88,7
2.5. Commissions	152,2	0,5	181,4	0,2	45,6	0,1	92,3	0,1
2.6. Expenses on loss provision	5 438,8	18,1	7 568,7	6,9	2 240,1	4,1	4 786,7	4,8
2.7. Management expenses (including personnel costs)	1 179,6	3,9	1 246,1	1,1	275,1	0,5	582,5	0,6
2.8. Other expenses	1 976,2	6,6	5 105,3	4,6	1 831,2	3,4	3 076,5	3,1
Of which:								
2.8.1. Fines, penalties, forfeits	2,5	0,0	4,4	0,0	0,9	0,0	1,5	0,0

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

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

Assets and liabilities¹ of credit institutions (with balancing of some accounts), registered in respective regions, as of 1.08.15

thousand rubles

	Assets in rubles	Assets in foreign currency	Liabilities ¹ in rubles	Liabilities ¹ in foreign currency
1	2	3	4	5
Central Federal District	46 239 298 862	22 420 080 666	47 250 160 873	21 409 218 655
Belgorod Region	9 994 007	981 633	9 979 368	996 272
Bryansk Region	0	0	0	0
Vladimir Region	7 024 965	588 937	7 001 982	611 920
Voronezh Region	4 462 143	1 366 053	3 841 209	1 986 987
Ivanovo Region	12 629 746	828 678	12 676 862	781 562
Kaluga Region	27 932 079	2 185 847	27 950 720	2 167 206
Kostroma Region	245 906 217	129 950 599	298 826 169	77 030 647
Kursk Region	17 809 911	772 450	17 809 906	772 455
Lipetsk Region	24 321 116	1 534 214	24 368 866	1 486 464
Moscow Region	49 700 151	14 302 297	49 637 822	14 364 626
Orel Region	3 228 762	323 391	3 238 349	313 804
Ryazan Region	20 053 200	1 689 819	19 972 449	1 770 570
Smolensk Region	6 865 971	465 865	6 953 696	378 140
Tambov Region	2 896 066	26 707	2 899 891	22 882
Tver Region	15 166 425	1 802 874	15 168 369	1 800 930
Tula Region	2 514 326	45 429	2 514 327	45 428
Yaroslavl Region	24 517 811	3 006 347	23 088 676	4 435 482
City of Moscow	45 764 275 966	22 260 209 526	46 724 232 212	21 300 253 280
	1 477 132 771	433 015 933	1 567 405 402	342 743 302
North-Western Federal District				
Republic of Karelia	1 008 052	27 705	1 011 408	24 349
Komi Republic	5 202 432	818 161	5 251 207	769 386
Akhangel'sk Region	0	0	0	0
Vologda Region	81 243 413	12 322 060	83 824 587	9 740 886
Kaliningrad Region	13 638 831	4 851 158	13 878 838	4 611 151
Leningrad Region	16 712 435	2 727 949	16 472 558	2 967 826
Murmansk Region	7 551 924	2 148 785	7 584 023	2 116 686
Novgorod Region	5 389 208	334 695	5 425 835	298 068
Pskov Region	2 363 338	18 009	2 366 878	14 469
St Petersburg	1 344 023 138	409 767 411	1 431 590 068	322 200 481
Southern Federal District	292 140 512	38 220 912	294 207 366	36 154 058
Republic of Adygeya	8 476 235	285 064	8 487 755	273 544
Republic of Kalmykia	269 514	102 011	288 125	83 400
Krasnodar Territory	157 791 588	15 723 127	158 435 820	15 078 895
Astrakhan Region	8 940 386	3 680 328	8 950 788	3 669 926
Volgograd Region	12 951 413	1 495 273	13 221 802	1 224 884
Rostov Region	103 711 376	16 935 109	104 823 076	15 823 409
North-Caucasian Federal District	36 427 736	5 777 184	35 768 427	6 436 493
Republik of Daghestan	4 358 184	70 068	4 381 581	46 671
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	5 909 922	136 454	5 943 572	102 804
Karachai-Cherkess Republic	12 712 519	4 877 866	11 908 989	5 681 396
Republic of North Ossetia - Alania	2 446 757	92 857	2 488 115	51 499

Chechen Republic	0	0	0	0
Stavropol Territory	11 000 354	599 939	11 046 170	554 123
Volga Federal District	1 537 654 553	200 658 272	1 538 029 632	200 283 193
Republic of Bashkortostan	61 697 495	4 653 896	60 375 072	5 976 319
Republic of Marii El	2 548 755	87 379	2 552 397	83 737
Republic of Mordovia	22 096 206	327 586	22 104 019	319 773
Republic of Tatarstan	823 326 427	132 488 503	825 012 537	130 802 393
Udmurt Republic	35 273 284	3 724 049	37 649 610	1 347 723
Chuvash Republic	11 638 464	609 391	11 730 473	517 382
Perm Territory	26 837 202	3 649 710	26 896 460	3 590 452
Kirov Region	29 724 377	3 443 737	31 406 072	1 762 042
Nizhny Novgorod Region	79 931 844	6 558 126	80 807 534	5 682 436
Orenburg Region	44 580 550	3 621 439	44 564 679	3 637 310
Penza Region	4 634 535	87 422	4 652 289	69 668
Samara Region	307 420 203	36 009 286	303 864 420	39 565 069
Saratov Region	81 112 573	5 343 368	79 567 303	6 888 638
Ulyanovsk Region	6 832 638	54 380	6 846 767	40 251
Ural Federal District	851 727 279	413 987 353	995 069 978	270 644 654
Kurgan Region	2 761 539	43 722	2 777 421	27 840
Sverdlovsk Region	454 331 877	147 813 574	496 677 885	105 467 566
Tyumen Region	283 663 054	243 189 079	374 808 511	152 043 622
Chelyabinsk Region	110 970 809	22 940 978	120 806 161	13 105 626
Siberian Federal District	213 176 913	46 132 806	218 239 381	41 070 338
Republic of Altai	1 097 238	91 621	1 097 982	90 877
Republic of Buryatiya	12 374 056	1 432 537	11 201 292	2 605 301
Republic of Tuva	482 301	1 433	483 487	247
Republic of Khakassia	6 529 199	90 810	6 528 739	91 270
Altai Territory	16 291 080	475 809	15 911 487	855 402
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	35 655 964	6 755 747	35 624 157	6 787 554
Irkutsk Region	14 106 947	1 380 184	14 631 192	855 939
Kemerovo Region	11 459 012	496 763	11 533 156	422 619
Novosibirsk Region	82 895 736	31 333 047	87 719 623	26 509 160
Omsk Region	19 006 869	3 517 734	20 222 461	2 302 142
Tomsk Region	13 278 511	557 121	13 285 805	549 827
Far Eastern Federal District	477 237 192	92 577 567	499 192 429	70 622 330
Republic of Sakha (Yakutia)	31 169 173	2 786 052	31 287 838	2 667 387
Kamchatka Territory	20 379 217	2 678 544	20 787 777	2 269 984
Primorskiy Territory	80 501 801	23 324 942	91 103 818	12 722 925
Khabarovsk Territory	7 983 583	439 353	7 984 578	438 358
Amur Region	330 398 757	60 788 446	341 120 943	50 066 260
Magadan Region	0	0	0	0
Sakhalin Region	6 804 661	2 560 230	6 907 475	2 457 416
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Crimean District	54 841 275	11 227 243	60 968 794	5 099 724
Republic of Crimea	49 738 715	9 758 532	55 910 777	3 586 470
City of Sevastopol	5 102 560	1 468 711	5 058 017	1 513 254

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 1.08.15

thousand rubles

	Debt securities		Shares	Shares in associates and subsidiaries	Discounted promissory notes	
	Total	of which debt securities of the Russian Federation (without revaluation)			nominated in rubles	nominated in foreign currency
1	2	3	4	5	6	7
Central Federal District	7 315 849 370	1 979 368 617	263 467 783	1 475 109 593	108 701 490	50 600 623
Belgorod Region	1 487 782	0	0	0	171 045	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	95 321	82 201	228 697	0	21 312	0
Voronezh Region	1 036 812	3 495	0	0	0	0
Ivanovo Region	770 532	280 609	16 128	0	59 522	27 993
Kaluga Region	2 011 168	0	123 740	0	0	0
Kostroma Region	200 807 032	6 535 467	1 344 313	795 000	2 074 578	306 865
Kursk Region	697 439	697 439	0	0	0	0
Lipetsk Region	1 558 393	333 728	1 115	0	1 450	0
Moscow Region	7 637 885	1 979 986	574 448	0	187 665	38 768
Orel Region	776 188	3 161	0	0	0	0
Ryazan Region	469 803	374 291	0	309 757	0	0
Smolensk Region	521 620	521 620	0	0	0	0
Tambov Region	0	0	0	0	0	0
Tver Region	84 515	0	0	0	0	0
Tula Region	243 497	20 165	9 783	82 992	0	0
Yaroslavl Region	3 970 726	115 097	118 446	0	1 506	0
City of Moscow	7 093 680 657	1 968 421 358	261 051 113	1 473 921 844	106 184 412	50 226 997
North-Western Federal District	360 497 983	13 409 979	19 093 210	5 794 830	4 940 202	436 330
Republic of Karelia	0	0	0	0	0	0
Komi Republic	930 995	587 196	160 114	0	9 998	119 396
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	18 139 820	1 460 435	180 823	0	18 667	0
Kaliningrad Region	5 209 487	0	8 154	0	0	0
Leningrad Region	1 156 459	145 062	209 992	0	359 708	0
Murmansk Region	0	0	0	0	0	0
Novgorod Region	497 656	237 305	246 367	0	0	0
Pskov Region	121 688	0	0	0	0	0
St Petersburg	334 441 878	10 979 981	18 287 760	5 794 830	4 551 829	316 934
Southern Federal District	15 657 845	5 458 002	853 086	110 177	7 717 198	1 485 612
Republic of Adygeya	6 551	6 637	1 278	0	157 590	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	11 651 049	2 647 586	550 610	85 008	7 378 547	1 454 533
Astrakhan Region	3 036 817	2 573 533	3 418	5 288	67 997	0
Volgograd Region	443 550	57 391	65 093	0	0	0
Rostov Region	519 878	172 855	232 687	19 881	113 064	31 079
North-Caucasian Federal District	2 040 895	249 812	298 720	0	73 386	0
Republik of Daghestan	0	0	0	0	31 000	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 562	0	58 901	0	0	0
Karachai-Cherkess Republic	1 719 494	18 612	239 819	0	15 135	0
Republic of North Ossetia - Alania	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	316 839	231 200	0	0	27 251	0
Volga Federal District	206 040 240	41 973 435	22 166 732	6 377 627	8 240 321	1 086 656

Republic of Bashkortostan	9 110 412	2 524 081	44 179	187 177	0	0
Republic of Marii El	0	0	0	0	40 391	0
Republic of Mordovia	319 423	156 775	26 423	0	0	0
Republic of Tatarstan	146 588 697	35 012 693	19 615 989	1 278 039	5 101 831	578 534
Udmurt Republic	1 707 181	0	1	0	24 311	0
Chuvash Republic	358 919	108 050	104 225	0	151 805	0
Perm Territory	2 387 501	0	555 482	0	150 595	0
Kirov Region	6 678 330	48 595	5 323	0	147 496	56 825
Nizhny Novgograd Region	8 025 613	1 355 195	49 578	39 695	117 269	353 551
Orenburg Region	6 883 578	773 088	32 076	35 246	1 198 199	97 746
Penza Region	398 607	96 839	22 508	0	0	0
Samara Region	22 485 233	1 281 887	1 174 814	4 837 470	1 194 715	0
Saratov Region	1 096 746	616 232	536 134	0	113 709	0
Ulyanovsk Region	0	0	0	0	0	0
Ural Federal District	206 010 891	43 488 299	4 166 857	404 341	2 004 935	2 016 706
Kurgan Region	0	0	0	0	0	0
Sverdlovsk Region	124 920 568	17 773 915	3 602 253	303 091	887 708	0
Tyumen Region	65 231 944	20 793 381	528 734	0	656 274	1 683 268
Chelyabinsk Region	15 858 379	4 921 003	35 870	101 250	460 953	333 438
Siberian Federal District	24 325 651	5 465 715	672 333	0	773 561	57 131
Republic of Altai	210 609	0	0	0	36 278	0
Republic of Buryatiya	65 897	0	193 548	0	0	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	14 935	15 552	0	0	0	0
Altai Territory	39 572	43 673	2 026	0	82 119	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	332 429	130 889	330 567	0	0	0
Irkutsk Region	86 393	0	101 427	0	138 590	0
Kemerovo Region	1 353 009	633 708	39 038	0	65 460	0
Novosibirsk Region	18 340 903	4 231 838	2 627	0	5 734	0
Omsk Region	3 623 100	320 472	127	0	370 603	57 131
Tomsk Region	258 804	89 583	2 973	0	74 777	0
Far Eastern Federal District	77 252 746	10 343 279	722 143	0	845 371	117 273
Republic of Sakha (Yakutia)	899 517	183 134	402 899	0	65 352	0
Kamchatka Territory	1 002 774	102 117	23 563	0	17 761	0
Primorskiy Territory	13 926 869	4 352 177	63 000	0	98 305	117 273
Khabarovsk Territory	450 368	33 587	0	0	0	0
Amur Region	60 973 218	5 672 264	232 681	0	591 953	0
Magadan Region	0	0	0	0	0	0
Sakhalin Region	0	0	0	0	72 000	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Crimean District	2 519 236	2 503 839	1 081	76	4 046 399	0
Republic of Crimea	2 519 236	2 503 839	1 081	0	4 046 399	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 1.08.15

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	32 448 891 946	18 015 565 954	2 418 347 867	9 455 767 942
Belgorod Region	6 251 450	5 409 365	29	231 181
Bryansk Region	0	0	0	0
Vladimir Region	4 858 069	3 119 008	0	1 572 133
Voronezh Region	2 671 736	1 916 002	400 000	178 455
Ivanovo Region	8 785 759	6 076 299	597 500	1 752 540
Kaluga Region	22 236 094	3 795 132	14 050 000	4 001 696
Kostroma Region	123 785 663	11 543 131	5 340 703	64 007 822
Kursk Region	14 814 424	10 694 605	1 850 000	1 388 849
Lipetsk Region	19 334 907	11 915 706	3 200 000	2 585 814
Moscow Region	30 911 640	17 021 871	2 322 557	9 303 962
Orel Region	2 249 009	725 862	435 000	338 594
Ryazan Region	14 322 430	12 122 762	400 050	1 749 728
Smolensk Region	5 226 310	2 015 606	2 207 900	565 956
Tambov Region	2 279 614	1 856 005	80 000	343 579
Tver Region	12 209 036	5 344 528	3 805 000	1 479 927
Tula Region	1 407 094	1 184 038	80 000	143 056
Yaroslavl Region	14 991 248	8 237 599	870 000	4 726 715
City of Moscow	32 162 557 463	17 912 588 435	2 382 709 128	9 361 397 935
North-Western Federal District	932 593 191	554 738 920	165 438 437	128 370 098
Republic of Karelia	879 701	312 420	180 000	325 613
Komi Republic	2 596 018	2 066 208	0	529 785
Akhangel'sk Region	0	0	0	0
Vologda Region	50 096 056	19 558 143	1 076 642	28 563 130
Kaliningrad Region	8 372 299	4 907 012	2 309 689	1 155 598
Leningrad Region	10 412 827	6 344 496	0	2 859 131
Murmansk Region	3 921 543	1 664 181	50 000	2 155 312
Novgorod Region	2 439 264	1 599 351	30 000	766 421
Pskov Region	1 225 553	1 066 078	0	159 475
St Petersburg	852 649 930	517 221 031	161 792 106	91 855 633
Southern Federal District	202 013 348	122 993 828	10 225 483	63 246 823
Republic of Adygeya	6 382 524	5 117 854	50 000	1 171 630
Republic of Kalmykia	4 267	1 295	0	2 972
Krasnodar Territory	97 490 162	63 752 468	8 642 633	21 084 968
Astrakhan Region	2 220 729	758 724	0	807 336
Volgograd Region	8 897 011	7 304 597	335 000	1 204 943
Rostov Region	87 018 655	46 058 890	1 197 850	38 974 974
North-Caucasian Federal District	22 709 003	16 756 340	2 051 430	3 682 947
Republik of Dagestan	1 729 339	909 117	2 800	756 122
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	4 177 546	2 838 802	571 300	767 444
Karachai-Cherkess Republic	7 736 124	6 285 338	83 000	1 277 144

Republic of North Ossetia - Alania	1 854 038	1 549 955	0	303 339
Chechen Republic	0	0	0	0
Stavropol Territory	7 211 956	5 173 128	1 394 330	578 898
Volga Federal District	996 658 087	558 802 498	75 007 487	299 317 438
Republic of Bashkortostan	41 801 913	20 038 348	9 543 216	10 802 212
Republic of Marii El	2 007 982	1 582 444	240 000	136 018
Republic of Mordovia	15 974 392	12 029 374	500 000	2 540 160
Republic of Tatarstan	465 809 859	311 594 582	24 421 757	85 836 842
Udmurt Republic	28 503 464	6 266 742	326 000	21 326 342
Chuvash Republic	8 164 174	3 648 007	670 000	3 615 671
Perm Territory	19 099 660	9 193 614	301 500	9 353 275
Kirov Region	18 097 404	11 366 694	1 500	5 748 007
Nizhny Novgorod Region	52 267 925	34 112 773	2 336 583	9 751 395
Orenburg Region	30 688 595	14 428 662	802 050	14 508 476
Penza Region	3 094 002	1 879 534	51 650	844 496
Samara Region	248 277 524	106 544 228	13 040 830	123 343 389
Saratov Region	57 197 289	21 440 851	22 470 942	10 825 355
Ulyanovsk Region	5 673 904	4 676 645	301 459	685 800
Ural Federal District	534 832 994	234 378 841	39 145 840	232 749 314
Kurgan Region	1 858 316	1 636 305	0	144 824
Sverdlovsk Region	266 373 335	97 505 527	13 830 343	141 878 389
Tyumen Region	195 038 909	97 761 835	21 054 961	64 769 832
Chelyabinsk Region	71 562 434	37 475 174	4 260 536	25 956 269
Siberian Federal District	141 776 519	62 861 358	29 044 848	42 332 657
Republic of Altai	456 998	313 932	0	88 684
Republic of Buryatiya	8 424 190	3 690 068	0	4 436 904
Republic of Tuva	228 630	106 462	900	121 268
Republic of Khakassia	4 424 975	2 002 877	15 000	2 322 183
Altai Territory	12 340 656	9 225 544	835 000	2 058 035
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	29 403 922	5 413 944	15 317 210	7 023 408
Irkutsk Region	10 835 277	5 739 501	657 000	3 253 214
Kemerovo Region	6 188 801	2 902 921	235 152	3 050 728
Novosibirsk Region	47 474 476	18 772 070	11 329 586	14 738 806
Omsk Region	12 980 597	9 096 956	645 000	2 114 031
Tomsk Region	9 017 997	5 597 083	10 000	3 125 396
Far Eastern Federal District	347 726 310	82 585 811	7 917 484	242 137 165
Republic of Sakha (Yakutia)	19 689 694	11 369 479	42 588	7 808 323
Kamchatka Territory	15 648 513	10 865 718	2 248 309	2 381 618
Primorskiy Territory	56 500 901	36 249 391	1 989 545	15 496 363
Khabarovsk Territory	5 963 003	2 211 939	430 000	2 554 543
Amur Region	246 025 264	19 704 672	2 079 042	213 396 990
Magadan Region	0	0	0	0
Sakhalin Region	3 898 935	2 184 612	1 128 000	499 328
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Crimean District	30 890 164	6 610 531	19 553 500	4 516 097
Republic of Crimea	27 924 559	5 337 097	17 903 500	4 473 926
City of Sevastopol	2 965 605	1 273 434	1 650 000	42 171

Table 35

Distribution of loans, deposits and other placements in foreign currency by credit institutions, registered in respective regions, as of 1.08.15

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	15 982 187 548	10 290 536 293	4 190 492 361	252 214 463
Belgorod Region	154 125	152 356	1 769	0
Bryansk Region	0	0	0	0
Vladimir Region	54 979	54 979	0	0
Voronezh Region	1 154 984	967 990	1 180	168 410
Ivanovo Region	145 530	35 038	3 859	5 215
Kaluga Region	1 599	0	1 551	48
Kostroma Region	8 843 693	1 354 097	249 329	1 502 760
Kursk Region	186 212	185 884	0	328
Lipetsk Region	542 381	0	536 573	5 808
Moscow Region	7 135 565	4 042 272	43 484	3 049 809
Orel Region	3 979	0	3 979	0
Ryazan Region	99 673	51 001	3 015	45 657
Smolensk Region	277 419	77 231	158 540	0
Tambov Region	1 770	0	1 770	0
Tver Region	260 036	0	260 036	0
Tula Region	0	0	0	0
Yaroslavl Region	969 493	466 103	45 011	458 379
City of Moscow	15 962 356 110	10 283 149 342	4 189 182 265	246 978 049
North-Western Federal District	213 101 283	114 225 819	39 102 120	8 414 900
Republic of Karelia	0	0	0	0
Komi Republic	125 882	41 840	84 042	0
Akhangel'sk Region	0	0	0	0
Vologda Region	1 960 484	1 030 384	32 327	20 446
Kaliningrad Region	258 656	107 030	0	151 626
Leningrad Region	1 055 454	988 853	1 342	29 202
Murmansk Region	165 727	162 895	2 832	0
Novgorod Region	1 683	0	1 180	503
Pskov Region	0	0	0	0
St Petersburg	209 533 397	111 894 817	38 980 397	8 213 123
Southern Federal District	10 452 762	9 234 771	466 211	646 010
Republic of Adygeya	41 865	26 652	0	15 213
Republic of Kalmykia	2 949	0	2 949	0
Krasnodar Territory	1 317 577	1 098 936	191 679	26 962
Astrakhan Region	2 655	0	2 655	0
Volgograd Region	43 269	0	35 556	675
Rostov Region	9 044 447	8 109 183	233 372	603 160
North-Caucasian Federal District	1 890 935	1 545 193	273 066	72 676
Republic of Dagestan	12 401	0	1 770	10 631
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	2 506	0	2 506	0
Karachai-Cherkess Republic	1 609 745	1 444 909	102 791	62 045

Republic of North Ossetia - Alania	1 475	0	1 475	0
Chechen Republic	0	0	0	0
Stavropol Territory	264 808	100 284	164 524	0
Volga Federal District	46 314 453	40 930 641	2 667 288	2 716 524
Republic of Bashkortostan	60 079	11 798	47 523	758
Republic of Marii El	885	0	885	0
Republic of Mordovia	2 064	0	2 064	0
Republic of Tatarstan	34 759 032	32 179 548	1 647 416	932 068
Udmurt Republic	1 067 700	592 531	453 546	21 623
Chuvash Republic	120 057	108 068	6 785	5 204
Perm Territory	1 022 013	618 385	201 748	201 880
Kirov Region	452 478	450 019	2 459	0
Nizhny Novgogrod Region	1 578 212	1 295 468	197 969	84 775
Orenburg Region	528 052	361 421	66 471	100 160
Penza Region	0	0	0	0
Samara Region	6 630 773	5 228 386	33 099	1 369 288
Saratov Region	91 920	85 017	6 135	768
Ulyanovsk Region	1 188	0	1 188	0
Ural Federal District	186 532 965	160 965 549	21 193 790	627 129
Kurgan Region	0	0	0	0
Sverdlovsk Region	35 929 647	17 411 146	18 309 045	209 456
Tyumen Region	147 145 177	142 906 629	74 609	417 442
Chelyabinsk Region	3 458 141	647 774	2 810 136	231
Siberian Federal District	8 645 828	1 868 890	6 224 730	550 997
Republic of Altai	0	0	0	0
Republic of Buryatiya	13 120	0	2 840	10 280
Republic of Tuva	342	0	342	0
Republic of Khakassia	0	0	0	0
Altai Territory	137 631	26 918	3 539	107 174
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	4 944 373	587 469	4 144 188	212 716
Irkutsk Region	10 375	5 242	5 133	0
Kemerovo Region	3 870	0	295	3 575
Novosibirsk Region	3 242 047	1 096 729	2 058 481	85 626
Omsk Region	246 132	109 460	5 046	131 626
Tomsk Region	47 938	43 072	4 866	0
Far Eastern Federal District	26 261 281	17 212 638	3 068 574	576 609
Republic of Sakha (Yakutia)	1 555 386	1 058 972	138 827	357 587
Kamchatka Territory	212 333	200 734	5 755	5 844
Primorskiy Territory	5 654 017	3 402 012	1 462 471	106 244
Khabarovsk Territory	7 159	0	7 159	0
Amur Region	18 757 895	12 480 352	1 450 439	106 934
Magadan Region	0	0	0	0
Sakhalin Region	74 491	70 568	3 923	0
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Crimean District	1 235 727	843 296	71 921	320 510
Republic of Crimea	388 541	239 566	15 880	133 095
City of Sevastopol	847 186	603 730	56 041	187 415

Table 36

Overdue claims on loans, deposits and other placements by credit institutions registered in respective regions, as of 1.08.15

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	1 466 035 436	244 430 642	7 138 876	25 490 000	703 500 259	48 740 549
Belgorod Region	79 685	0	0	0	680	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	132 981	0	0	0	23 596	0
Voronezh Region	20 872	0	0	0	20 161	0
Ivanovo Region	199 604	0	0	0	95 854	0
Kaluga Region	492 016	0	40 000	0	457 769	0
Kostroma Region	743 928	0	4 703	0	4 284 486	105 572
Kursk Region	23 587	0	0	0	21 519	0
Lipetsk Region	1 278 157	0	0	0	72 140	0
Moscow Region	1 242 195	34 803	0	0	694 276	186 601
Orel Region	45 509	0	0	0	12 630	0
Ryazan Region	798 646	0	0	0	82 979	0
Smolensk Region	291 507	0	5 700	0	17 364	0
Tambov Region	60 382	0	0	0	22 998	0
Tver Region	48 615	0	0	0	41 097	0
Tula Region	25 648	0	0	0	2 571	0
Yaroslavl Region	259 112	62 873	0	0	66 276	54 271
City of Moscow	1 460 292 992	244 332 966	7 088 473	25 490 000	697 583 863	48 394 105
North-Western Federal District	48 310 007	6 104 519	151 520	0	6 384 994	363 320
Republic of Karelia	3 361	0	0	0	3 258	0
Komi Republic	163 155	0	0	0	7 913	0
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	2 176 939	6 164	45 000	0	2 794 992	10 395
Kaliningrad Region	100 034	0	9 689	0	20 476	0
Leningrad Region	513 589	3 384	0	0	184 810	6 738
Murmansk Region	197 197	3 620	0	0	40 157	0
Novgorod Region	93 480	0	0	0	9 098	0
Pskov Region	60 847	0	0	0	4 235	0
St Petersburg	45 001 405	6 091 351	96 831	0	3 320 055	346 187
Southern Federal District	4 039 454	8 401	56 000	0	2 626 302	47 586
Republic of Adygeya	186 509	0	0	0	79 702	0
Republic of Kalmykia	58	0	0	0	292	0
Krasnodar Territory	1 724 209	7 872	56 000	0	1 825 583	2 183
Astrakhan Region	36 008	0	0	0	37 715	0
Volgograd Region	202 278	0	0	0	63 465	0
Rostov Region	1 890 392	529	0	0	619 545	45 403
North-Caucasian Federal District	640 658	30 911	507 330	16 162	436 739	1 026
Republik of Daghestan	87 744	0	0	0	69 865	0
Republic of Ingushetia	0	0	0	0	0	0

Kabardino-Balkar Republic	287 871	0	0	0	103 654	0
Karachai-Cherkess Republic	66 376	30 911	0	0	71 772	1 026
Republic of North Ossetia - Alania	101 032	0	0	0	83 173	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	97 635	0	507 330	16 162	108 275	0
Volga Federal District	21 704 993	71 363	637 720	0	25 904 673	1 188 952
Republic of Bashkortostan	812 372	0	500 000	0	1 763 843	302
Republic of Marii El	2 778	0	0	0	1 614	0
Republic of Mordovia	140 914	0	0	0	48 302	0
Republic of Tatarstan	11 023 742	3 048	10 220	0	6 909 277	205 983
Udmurt Republic	122 271	0	0	0	1 514 444	0
Chuvash Republic	105 698	0	0	0	83 854	0
Perm Territory	209 783	0	26 500	0	239 529	234
Kirov Region	703 616	0	0	0	631 746	0
Nizhny Novgogrod Region	1 118 839	944	6 000	0	485 255	3 268
Orenburg Region	1 040 553	0	55 000	0	282 837	0
Penza Region	104 063	0	0	0	64 869	0
Samara Region	5 471 466	57 270	40 000	0	11 741 507	978 705
Saratov Region	699 034	10 101	0	0	1 970 650	460
Ulyanovsk Region	149 864	0	0	0	166 946	0
Ural Federal District	11 668 025	397 850	80 000	1 458	10 313 186	30 551
Kurgan Region	96 689	0	0	0	5 940	0
Sverdlovsk Region	5 754 566	28 356	80 000	0	8 402 194	29 412
Tyumen Region	3 319 538	369 494	0	0	1 299 235	908
Chelyabinsk Region	2 497 232	0	0	1 458	605 817	231
Siberian Federal District	3 300 841	77 473	75 000	342	3 217 546	210 446
Republic of Altai	6 156	0	0	0	23 633	0
Republic of Buryatiya	44 150	0	0	0	259 526	352
Republic of Tuva	1 241	0	0	342	13 316	0
Republic of Khakassia	60 941	0	15 000	0	58 011	0
Altai Territory	426 184	0	0	0	81 076	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	379 029	72 231	0	0	1 011 815	139 766
Irkutsk Region	608 406	5 242	40 000	0	132 888	0
Kemerovo Region	224 287	0	10 000	0	114 868	0
Novosibirsk Region	853 535	0	0	0	1 280 319	69 994
Omsk Region	333 642	0	0	0	122 778	334
Tomsk Region	363 270	0	10 000	0	119 316	0
Far Eastern Federal District	4 776 804	522 717	138 723	0	32 971 069	27 260
Republic of Sakha (Yakutia)	299 642	0	42 588	0	192 002	819
Kamchatka Territory	371 522	0	0	0	194 420	2 211
Primorskiy Territory	2 536 337	8 848	26 135	0	810 505	7 169
Khabarovsk Territory	47 854	0	0	0	444 395	0
Amur Region	1 412 768	513 869	70 000	0	31 292 304	17 061
Magadan Region	0	0	0	0	0	0
Sakhalin Region	108 681	0	0	0	37 443	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Crimean District	191 191	521 300	0	41 293	16 801	156 755
Republic of Crimea	5 594	231 454	0	0	16 685	66 358
City of Sevastopol	185 597	289 846	0	41 293	116	90 397

Table 37

Distribution of clients' funds in rubles by credit institutions registered in respective regions, as of 1.08.15

thousand rubles

	Total	of which				Individual deposits
		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)	
1	2	3	4	5	6	7
Central Federal District	25 672 003 288	5 591 862	76 111	5 008 567 315	7 314 251 509	13 177 185 823
Belgorod Region	7 020 429	0	0	1 639 443	635 448	4 727 676
Bryansk Region	0	0	0	0	0	0
Vladimir Region	5 703 204	0	136	820 545	650 423	4 184 495
Voronezh Region	2 001 545	0	0	166 406	686 472	1 144 856
Ivanovo Region	9 171 380	0	0	1 365 634	443 643	7 232 828
Kaluga Region	20 589 631	0	0	2 315 443	1 056 372	17 202 730
Kostroma Region	127 923 784	0	0	5 594 774	14 444 818	107 765 936
Kursk Region	12 502 827	0	0	2 566 471	521 250	9 406 027
Lipetsk Region	18 859 282	0	0	2 054 514	2 839 415	13 955 986
Moscow Region	30 593 010	0	0	6 952 670	4 952 930	18 600 456
Orel Region	2 508 939	0	0	218 381	291 744	1 991 206
Ryazan Region	14 903 009	1 483	0	3 073 114	527 033	11 169 084
Smolensk Region	4 470 203	0	0	573 297	374 864	3 479 789
Tambov Region	2 152 565	0	0	454 553	114 864	1 571 243
Tver Region	10 939 161	0	0	2 122 110	666 315	7 968 615
Tula Region	1 436 975	0	0	293 473	322 880	816 318
Yaroslavl Region	11 785 369	0	0	2 941 096	2 138 383	6 511 480
City of Moscow	25 389 441 975	5 590 379	75 975	4 975 415 391	7 283 584 655	12 959 457 098
North-Western Federal District	1 024 419 877	281 445	362	283 658 688	435 988 821	289 322 560
Republic of Karelia	620 890	0	0	310 724	6 631	295 864
Komi Republic	3 974 649	0	0	1 039 113	839 612	2 027 997
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	58 185 861	0	0	7 884 732	21 813 466	28 430 974
Kaliningrad Region	7 986 112	0	0	4 641 019	117 148	3 211 221
Leningrad Region	12 792 385	0	0	1 335 937	711 106	10 715 210
Murmansk Region	4 483 984	0	0	1 339 321	139 866	2 989 015
Novgorod Region	3 837 753	0	362	1 640 413	32 249	2 055 980
Pskov Region	1 316 051	0	0	420 355	0	894 503
St Petersburg	931 222 192	281 445	0	265 047 074	412 328 743	238 701 796
Southern Federal District	201 777 420	91 706	834	36 737 047	21 789 698	142 485 849
Republic of Adygeya	5 885 039	0	0	832 577	473 496	4 559 015
Republic of Kalmykia	6 234	0	0	4 802	0	1 426
Krasnodar Territory	113 893 101	32 607	834	17 701 429	14 247 585	81 509 319
Astrakhan Region	5 793 199	0	0	3 201 837	1 098 888	1 479 589
Volgograd Region	7 039 729	0	0	2 166 162	454 650	4 413 927
Rostov Region	69 160 118	59 099	0	12 830 240	5 515 079	50 522 573
North-Caucasian Federal District	18 273 334	0	0	5 354 995	3 138 656	9 675 730
Republic of Dagestan	1 710 597	0	0	936 750	298 170	466 464
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	3 108 772	0	0	605 255	123 775	2 366 335
Karachai-Cherkess Republic	5 115 678	0	0	1 218 274	2 150 505	1 742 882
Republic of North Ossetia - Alania	1 500 978	0	0	167 577	96 500	1 236 894
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	6 837 309	0	0	2 427 139	469 706	3 863 155

Volga Federal District	941 576 362	4 287 524	0	138 189 403	251 918 626	543 269 649
Republic of Bashkortostan	45 185 913	26 892	0	4 644 765	5 480 021	35 006 532
Republic of Marii El	1 912 703	0	0	384 636	91 171	1 407 084
Republic of Mordovia	18 215 531	0	0	1 792 649	847 729	15 545 955
Republic of Tatarstan	479 487 660	4 188 155	0	79 736 173	181 648 080	211 485 608
Udmurt Republic	27 759 479	13 332	0	2 768 609	1 372 041	23 586 595
Chuvash Republic	9 112 098	0	0	1 750 352	1 010 450	6 291 221
Perm Territory	19 361 387	16 073	0	2 660 352	3 845 039	12 797 716
Kirov Region	22 524 322	1 194	0	3 417 152	1 178 023	17 685 598
Nizhny Novgograd Region	57 837 160	28 187	0	11 510 577	3 440 831	42 546 023
Orenburg Region	30 137 214	13 256	0	3 291 635	6 345 669	20 471 030
Penza Region	3 797 562	0	0	778 840	520 318	2 472 188
Samara Region	156 640 628	435	0	18 952 894	42 534 928	94 586 134
Saratov Region	64 640 669	0	0	5 781 289	3 116 460	55 683 631
Ulyanovsk Region	4 964 036	0	0	719 480	487 866	3 704 334
Ural Federal District	703 939 906	195 074	0	72 069 830	156 978 651	471 831 088
Kurgan Region	1 548 262	0	0	412 588	250 251	881 328
Sverdlovsk Region	333 720 216	19 933	0	40 030 506	61 529 869	231 212 042
Tyumen Region	286 949 141	164 956	0	17 694 556	87 284 135	180 959 420
Chelyabinsk Region	81 722 287	10 185	0	13 932 180	7 914 396	58 778 298
Siberian Federal District	148 511 359	83 220	0	35 166 600	15 785 225	95 352 365
Republic of Altai	711 413	509	0	138 818	228 124	343 275
Republic of Buryatiya	7 911 698	7 033	0	1 436 750	271 395	6 136 914
Republic of Tuva	141 557	0	0	63 626	7 500	70 428
Republic of Khakassia	4 927 338	0	0	876 399	556 025	3 424 301
Altai Territory	9 207 471	0	0	3 011 532	1 211 446	4 940 489
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	25 039 798	12 399	0	2 439 677	1 507 704	20 745 678
Irkutsk Region	10 424 875	0	0	2 140 922	1 280 070	6 944 165
Kemerovo Region	7 541 530	0	0	1 186 180	585 865	5 744 857
Novosibirsk Region	57 454 173	63 279	0	19 866 356	6 208 266	29 939 380
Omsk Region	14 614 536	0	0	2 098 244	3 594 765	8 900 007
Tomsk Region	10 536 970	0	0	1 908 096	334 065	8 162 871
Far Eastern Federal District	309 533 730	62 720	34 989	40 155 639	25 156 170	243 180 414
Republic of Sakha (Yakutia)	24 212 698	31 205	0	5 365 542	3 907 121	14 754 091
Kamchatka Territory	15 527 605	14 934	0	3 049 110	1 616 338	10 822 206
1	66 003 731	10 052	0	18 271 214	3 031 673	44 192 980
Khabarovsk Territory	6 129 652	0	0	392 940	439 124	5 296 967
Amur Region	193 167 233	0	34 989	11 078 483	15 596 414	166 303 903
Magadan Region	0	0	0	0	0	0
Sakhalin Region	4 492 811	6 529	0	1 998 350	565 500	1 810 267
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Crimean District	38 360 714	7 971	0	13 972 083	1 719 425	22 589 939
Republic of Crimea	33 826 705	7 971	0	11 592 632	1 305 825	20 852 175
City of Sevastopol	4 534 009	0	0	2 379 451	413 600	1 737 764

Table 38

**Distribution of clients' funds in foreign currency by credit institutions registered in respective regions, as of
1.08.15**

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	15 548 721 821	68 545 329	19 791	1 874 939 862	8 105 486 239	5 064 650 896
Belgorod Region	937 445	0	0	44 375	0	893 070
Bryansk Region	0	0	0	0	0	0
Vladimir Region	603 297	0	0	7 196	0	593 669
Voronezh Region	1 957 159	0	0	143 781	0	1 813 372
Ivanovo Region	775 100	0	0	41 564	15 310	718 215
Kaluga Region	2 158 431	0	0	261 419	1 269	1 895 743
Kostroma Region	20 633 897	0	0	1 014 257	6 401 323	13 203 341
Kursk Region	771 743	0	0	193 486	0	578 257
Lipetsk Region	1 478 130	0	0	613 825	181 109	683 196
Moscow Region	12 736 665	0	0	903 583	2 959 307	8 864 527
Orel Region	309 610	0	0	106 785	0	202 825
Ryazan Region	1 725 367	0	0	840 175	42 899	840 570
Smolensk Region	373 455	0	0	70 673	177	291 444
Tambov Region	22 845	0	0	100	0	22 729
Tver Region	1 796 183	0	0	233 983	171 134	1 391 054
Tula Region	42 187	0	0	5 350	0	36 837
Yaroslavl Region	4 319 570	0	0	290 706	7 763	4 021 055
City of Moscow	15 498 080 737	68 545 329	19 791	1 870 168 604	8 095 705 948	5 028 600 992
North-Western Federal District	288 102 314	0	0	51 876 612	110 241 773	121 852 428
Republic of Karelia	24 335	0	0	13 569	0	3 317
Komi Republic	760 705	0	0	3 113	13 544	744 048
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	9 168 305	0	0	4 231 837	599 871	4 336 579
Kaliningrad Region	4 465 747	0	0	1 126 387	1 777 448	1 532 085
Leningrad Region	2 917 258	0	0	238 453	3 539	2 662 660
Murmansk Region	2 112 003	0	0	1 554 842	12 715	544 446
Novgorod Region	295 437	0	0	40 489	63 209	191 727
Pskov Region	14 464	0	0	10 940	0	3 524
St Petersburg	268 344 060	0	0	44 656 982	107 771 447	111 834 042
Southern Federal District	30 525 633	0	0	6 039 173	5 681 609	18 528 666
Republic of Adygeya	272 263	0	0	8 093	61 237	202 910
Republic of Kalmykia	83 095	0	0	0	83 089	6
Krasnodar Territory	13 709 903	0	0	1 596 147	281 412	11 610 366
Astrakhan Region	3 668 652	0	0	3 231 009	0	432 787
Volgograd Region	1 223 417	0	0	240 291	47 840	935 278
Rostov Region	11 568 303	0	0	963 633	5 208 031	5 347 319
North-Caucasian Federal District	5 093 641	0	0	169 101	329 132	4 566 509
Republic of Dagestan	39 564	0	0	2 590	0	36 974
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	100 719	0	0	4 082	0	96 633
Karachai-Cherkess Republic	4 375 720	0	0	114 291	176 972	4 055 566
Republic of North Ossetia - Alania	51 141	0	0	20	0	51 121
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	526 497	0	0	48 118	152 160	326 215

Volga Federal District	185 107 647	7	0	22 832 631	89 855 436	70 580 923
Republic of Bashkortostan	5 781 384	0	0	609 267	2 565 205	2 606 911
Republic of Marii El	22 131	0	0	7 220	0	4 401
Republic of Mordovia	318 359	0	0	30 337	0	286 074
Republic of Tatarstan	119 280 076	7	0	7 094 331	77 463 046	33 610 604
Udmurt Republic	1 346 065	0	0	124 408	281 947	939 510
Chuvash Republic	511 378	0	0	3 847	8 855	498 647
Perm Territory	3 546 435	0	0	929 875	0	2 616 560
Kirov Region	1 487 881	0	0	122 884	395 561	969 385
Nizhny Novgograd Region	5 210 516	0	0	610 122	1 026 692	3 551 451
Orenburg Region	3 484 021	0	0	68 121	815 300	2 247 215
Penza Region	21 675	0	0	1 123	19 952	0
Samara Region	37 193 311	0	0	12 526 930	6 454 668	17 927 792
Saratov Region	6 864 533	0	0	691 723	824 210	5 294 934
Ulyanovsk Region	39 882	0	0	12 443	0	27 439
Ural Federal District	172 057 684	58 420	0	22 939 131	58 153 756	79 776 466
Kurgan Region	27 220	0	0	0	0	27 220
Sverdlovsk Region	53 315 348	0	0	2 793 214	21 744 560	28 434 859
Tyumen Region	106 077 898	58 420	0	15 376 845	35 220 518	45 273 103
Chelyabinsk Region	12 637 218	0	0	4 769 072	1 188 678	6 041 284
Siberian Federal District	29 288 276	0	0	12 176 652	1 082 228	14 878 213
Republic of Altai	90 839	0	0	62 408	0	28 431
Republic of Buryatiya	2 599 257	0	0	946 874	0	586 819
Republic of Tuva	246	0	0	0	0	246
Republic of Khakassia	90 386	0	0	13 036	0	75 198
Altai Territory	847 145	0	0	52 397	133 201	661 547
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	6 662 870	0	0	96 939	154 701	6 404 560
Irkutsk Region	851 081	0	0	407 808	7 020	433 520
Kemerovo Region	412 547	0	0	157 314	0	255 221
Novosibirsk Region	15 154 132	0	0	8 913 998	654 176	5 511 975
Omsk Region	2 069 115	0	0	1 315 528	129 296	624 222
Tomsk Region	510 658	0	0	210 350	3 834	296 474
Far Eastern Federal District	55 913 385	0	0	8 469 518	17 033 977	29 662 645
Republic of Sakha (Yakutia)	2 593 488	0	0	195 827	80 506	2 249 825
Kamchatka Territory	1 993 379	0	0	611 155	1 639	1 348 214
Primorskiy Territory	12 357 477	0	0	3 896 587	1 271 671	7 049 838
Khabarovsk Territory	436 552	0	0	131 559	0	301 921
Amur Region	36 083 917	0	0	1 705 785	15 680 161	18 199 452
Magadan Region	0	0	0	0	0	0
Sakhalin Region	2 448 572	0	0	1 928 605	0	513 395
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Crimean District	4 745 677	0	0	920 171	104 245	3 190 956
Republic of Crimea	3 454 313	0	0	779 272	1	2 144 735
City of Sevastopol	1 291 364	0	0	140 899	104 244	1 046 221

Table 39

**Loans, deposits and other funds raised from other credit institutions
(by credit institutions registered in respective regions), as of 1.08.15**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	5 036 442 881	2 547 778 913	2 488 663 968
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	0	0	0
Voronezh Region	300 000	300 000	0
Ivanovo Region	432 595	432 595	0
Kaluga Region	162 040	162 040	0
Kostroma Region	9 682 326	9 346 564	335 762
Kursk Region	0	0	0
Lipetsk Region	877 000	877 000	0
Moscow Region	624 991	566 000	58 991
Orel Region	80 000	80 000	0
Ryazan Region	120 000	120 000	0
Smolensk Region	800 000	800 000	0
Tambov Region	48 477	48 477	0
Tver Region	850 000	850 000	0
Tula Region	3 232	0	3 232
Yaroslavl Region	500 000	500 000	0
City of Moscow	5 021 962 220	2 533 696 237	2 488 265 983
North-Western Federal District	90 653 472	72 433 537	18 219 935
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangel'sk Region	0	0	0
Vologda Region	3 937 238	3 835 343	101 895
Kaliningrad Region	159 796	159 796	0
Leningrad Region	0	0	0
Murmansk Region	200 000	200 000	0
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	86 356 438	68 238 398	18 118 040
Southern Federal District	11 289 135	6 613 743	4 675 392
Republic of Adygeya	23 700	23 700	0
Republic of Kalmykia	0	0	0
Krasnodar Territory	3 697 831	3 111 402	586 429
Astrakhan Region	0	0	0
Volgograd Region	238 102	238 102	0
Rostov Region	7 329 502	3 240 539	4 088 963
North-Caucasian Federal District	368 288	368 288	0
Republic of Dagestan	0	0	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	0	0	0
Karachai-Cherkess Republic	190 000	190 000	0
Republic of North Ossetia - Alania	0	0	0
Chechen Republic	0	0	0
Stavropol Territory	178 288	178 288	0

Volga Federal District	58 559 780	49 232 294	9 327 486
Republic of Bashkortostan	752 874	618 635	134 239
Republic of Marii El	0	0	0
Republic of Mordovia	0	0	0
Republic of Tatarstan	35 939 433	27 452 135	8 487 298
Udmurt Republic	339 861	339 861	0
Chuvash Republic	202 097	202 097	0
Perm Territory	419 711	419 711	0
Kirov Region	413 144	413 144	0
Nizhny Novgogrod Region	3 214 989	2 896 752	318 237
Orenburg Region	389 103	347 810	41 293
Penza Region	55 702	6 247	49 455
Samara Region	16 160 866	15 863 902	296 964
Saratov Region	422 000	422 000	0
Ulyanovsk Region	250 000	250 000	0
Ural Federal District	18 336 484	8 952 887	9 383 597
Kurgan Region	0	0	0
Sverdlovsk Region	13 124 299	7 014 680	6 109 619
Tyumen Region	4 257 070	983 092	3 273 978
Chelyabinsk Region	955 115	955 115	0
Siberian Federal District	6 103 164	6 102 711	453
Republic of Altai	0	0	0
Republic of Buryatiya	50 000	50 000	0
Republic of Tuva	0	0	0
Republic of Khakassia	114 517	114 517	0
Altai Territory	914 283	914 283	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	3 900 000	3 900 000	0
Irkutsk Region	0	0	0
Kemerovo Region	0	0	0
Novosibirsk Region	1 124 364	1 123 911	453
Omsk Region	0	0	0
Tomsk Region	0	0	0
Far Eastern Federal District	10 113 101	4 389 216	5 723 885
Republic of Sakha (Yakutia)	343 221	343 221	0
Kamchatka Territory	172 895	172 895	0
Primorskiy Territory	1 206 750	1 206 750	0
Khabarovsk Territory	0	0	0
Amur Region	8 390 235	2 666 350	5 723 885
Magadan Region	0	0	0
Sakhalin Region	0	0	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0
Crimean District	228 410	228 410	0
Republic of Crimea	228 410	228 410	0
City of Sevastopol	0	0	0

Macroprudential Indicators of the Banking Sector

Table 40

Some indicators of the banking sector financial soundness (percent)

	1.01.14	1.01.15	1.04.15	1.07.15	1.08.15
Own funds (capital) adequacy					
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio) ¹	13,5	12,5	12,9	12,9	13,0
Tier I capital ratio N1.2 (Basel III) ²	9,1	9,0	9,1	9,1	9,2
Risk-weighted assets ³ (Basel III) to total assets ratio]	51,4	45,4	48,2	49,1	48,8
Credit risk					
Share of problem (IV quality category) and bad (V quality category) loans in total loans ⁴	6,0	6,7	7,5	8,2	8,2
Loan loss provisions made as percent of total loans ⁴	5,9	6,5	7,1	7,5	7,6
Ratio of loans, bank guarantees and sureties granted by a bank to its owners (shareholders) to own funds (capital) (N9.1)	1,1	2,6	3,1	2,1	2,4
Ratio of a bank's aggregate claims on insiders to own funds (capital) (N10.1)	0,7	0,7	0,7	0,6	0,6
Ratio of total large credit risks to own funds (capital) (N7)	204,3	245,5	235,6	226,6	230,1
<i>Distribution of loans provided by credit institutions</i>					
agriculture, hunting and forestry	4,3	3,5	3,6	3,7	3,7
mining	3,1	4,2	4,4	4,3	4,3
manufacturing	13,6	15,5	15,6	15,6	15,9
production and distribution of energy, gas and water	2,5	2,5	2,6	2,6	2,6
constructing	5,6	5,3	5,2	5,2	5,3
wholesale and retail trade, car and household appliance repair	13,7	13,3	13,2	13,0	12,9
transport and communication	4,2	4,4	4,6	4,2	4,2
other economic activities	21,1	21,2	21,4	21,8	22,2
individuals	32,0	30,1	29,6	29,5	29,1
of which					
mortgage loans	8,5	9,4	9,7	9,9	9,9
<i>Geographical distribution of interbank loans and deposits⁵</i>					
Russian Federation	39,7	53,6	43,8	45,0	45,1
United Kingdom	23,8	13,9	13,3	13,8	14,5
USA	6,8	4,9	4,5	5,2	5,3
Germany	0,6	0,4	0,8	2,2	2,1
Austria	7,3	7,3	9,4	8,1	8,3
France	1,9	1,8	3,1	2,6	2,6
Italy	0,1	0,0	0,2	0,1	0,2
Cyprus	4,7	4,9	8,6	7,6	7,7
Netherlands	1,5	1,3	1,8	1,8	1,2
Other	13,6	11,8	14,4	13,5	12,9
Liquidity					
Ratio of high liquid assets to total assets	9,9	10,4	11,2	11,1	10,7
Ratio of liquid assets to total assets	20,5	22,0	22,7	23,6	23,0
Ratio of high liquid assets to demand liabilities (N2)	57,5	67,0	89,9	86,1	99,8
Ratio of liquid assets to short-term liabilities (N3)	78,7	80,4	127,1	132,3	144,9
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)	88,9	92,8	62,8	60,5	60,2
Ratio of clients' funds to total loans ⁶	98,7	96,9	98,0	99,7	99,8
Market risk to total own funds (capital)⁷					
of which					
Interest rate risk	37,8	28,6	29,4	30,2	30,3
Equity position risk	3,3	3,7	3,4	3,6	3,6
Foreign exchange risk	4,5	3,7	3,2	3,8	4,2
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	1,8	7,6	7,8	8,3	8,3
Banks' financial result over the reporting period (billion rubles)					
as percent of the banking sector assets ⁸	993,6	589,1	6,0	51,5	34,1
as percent of the banking sector own funds (capital) ⁸	1,9	0,9	0,0	0,1	0,0
	15,2	7,9	0,1	0,6	0,4
Return on assets⁹					
	1,9	0,9	0,5	0,3	0,2
Return on equity⁹					
	15,2	7,9	4,8	2,4	1,4

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

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

³ Only balance sheet items are included.

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

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

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

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

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

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

Capital Adequacy

Table 41

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

Date	Total		of which															
	Number of CIs	Own funds (capital) of CIs, billion rubles	CIs with capital less than 300 million rubles		CIs with capital from 300 to 500 million rubles		CIs with capital from 500 million to 1 billion rubles		CIs with capital from 1 to 3 billion rubles		CIs with capital from 3 to 5 billion rubles		CIs with capital from 5 to 10 billion rubles		CIs with capital more than 10 billion rubles		CIs going through insolvency prevention measures ²	
			Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles
1.01.09	1108	3 811,6	541	72,4	156	60,6	125	85,4	157	264,8	30	114,7	38	264,6	41	2 886,6	20	62,6
1.01.10	1058	4 620,6	473	71,9	157	61,5	127	83,6	163	272,6	37	144,2	36	260,3	47	3 656,2	18	70,3
1.01.11	1012	4 732,3	424	69,3	140	54,7	150	100,7	159	275,4	35	133,8	37	263,1	53	3 729,8	14	105,4
1.01.12	978	5 242,1	354	68,6	155	59,0	152	103,1	171	298,0	38	144,0	41	284,5	59	4 035,2	8	249,7
1.01.13	956	6 112,9	301	59,5	163	62,3	145	100,4	176	300,9	52	192,1	45	318,1	69	4 867,2	5	212,4
1.01.14	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
1.05.15	815	8 021,7	49	3,5	255	92,1	131	89,2	186	308,2	52	203,3	45	316,1	80	6 996,1	17	13,2
1.06.15	810	8 083,8	51	3,6	248	89,2	135	93,1	183	305,8	50	197,6	46	324,2	80	7 057,4	17	13,0
1.07.15	797	8 166,4	50	3,8	241	87,1	130	89,4	179	295,4	49	189,8	49	335,1	82	7 164,9	17	0,9
1.08.15	783	8 454,3	52	-1,4	230	83,2	132	91,2	174	285,1	48	187,5	49	338,8	80	7 473,0	18	-3,0
Reference data: own funds (capital) adequacy ratio as of 1.08.15, %	13,0		35,6		24,7		18,2		16,0		15,6		15,8		13,3		10,8	

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

² Credit institutions going through insolvency prevention measures according to Federal Law No 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		1.01.15		1.04.15		1.07.15		1.08.15	
	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	7 928,4	100,0	8 070,2	100,0	8 166,4	100,0	8 454,3	100,0
of which:										
1. Tier I capital	4 838,1	68,4	5 718,4	72,1	5 709,5	70,8	5 743,2	70,3	5 963,0	70,5
of which:										
1.1. Common Equity Tier 1	4 812,0	68,0	5 638,3	71,1	5 630,6	69,8	5 670,4	69,4	5 870,4	69,4
1.2. Additional Tier 1	26,0	0,4	80,1	1,0	78,9	1,0	72,8	0,9	92,6	1,1
2. Tier 2 Capital	2 235,4	31,6	2 210,0	27,9	2 360,7	29,3	2 423,2	29,7	2 491,4	29,5
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	12,5	4	12,9	4	12,9	3	13,0	4
Common equity Tier I ratio (N1.1)	8,8	1	8,9	2	9,0	3	8,9	3	9,0	5
Tier I capital ratio (N1.2)	8,8	2	9,0	3	9,1	3	9,1	4	9,2	5

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

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

Table 43

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

Indicators	1.01.14		1.01.15		1.04.15		1.07.15		1.08.15	
	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	8 202,0	116,1	9 337,9	117,8	9 768,5	121,0	9 934,8	121,7	10 296,6	121,8
1.1. Authorized capital	1 533,2	21,7	1 914,3	24,1	1 917,7	23,8	1 963,6	24,0	2 225,0	26,3
1.2. Issue income	1 347,5	19,1	1 421,3	17,9	1 428,7	17,7	1 427,8	17,5	1 443,4	17,1
1.3. Credit institutions' profit and funds	3 377,7	47,8	3 761,5	47,4	3 886,4	48,2	3 889,4	47,6	3 862,6	45,7
1.4. Subordinated loans	1 723,2	24,4	2 018,3	25,5	2 299,5	28,5	2 414,8	29,6	2 529,2	29,9
1.5. Increase in value of property due to revaluation	220,5	3,1	222,4	2,8	236,1	2,9	239,2	2,9	236,4	2,8
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	1 137,7	16,1	1 409,5	17,8	1 698,3	21,0	1 768,4	21,7	1 842,3	21,8
2.1. Losses	114,6	1,6	352,5	4,4	595,0	7,4	588,8	7,2	659,0	7,8
2.2. Intangible assets	13,5	0,2	18,8	0,2	21,4	0,3	22,4	0,3	23,1	0,3
2.3. Treasury stocks (shares)	0,2	0,0	1,2	0,0	1,5	0,0	1,8	0,0	2,0	0,0
2.4. Sources of own funds (capital), created using improper assets	5,6	0,1	7,2	0,1	7,2	0,1	7,7	0,1	7,8	0,1
2.5. Subordinated loans granted to credit institutions	77,0	1,1	154,4	1,9	200,8	2,5	203,2	2,5	220,9	2,6
2.6. Investments in shares of financial organizations (including associated financial companies) and credit institutions	914,5	12,9	801,0	10,1	763,3	9,5	832,1	10,2	813,4	9,6
2.7. Other factors of which:	12,2	0,2	74,4	0,9	109,1	1,4	112,4	1,4	116,1	1,4
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	9,0	0,1								
Own funds (capital), total	7 064,3	100,0	7 928,4	100,0	8 070,2	100,0	8 166,4	100,0	8 454,3	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	1.01.14	1.01.15	1.04.15	1.07.15	1.08.15
1 st group of assets	0,0	0,0	0,0	0,0	0,0
2 nd group of assets	986,9	1 365,7	1 313,0	1 398,8	1 377,9
3 rd group of assets	326,5	404,2	607,2	634,0	619,8
4 th group of assets	28 182,0	33 446,0	33 953,0	34 041,2	34 547,6
5 th group of assets	6,9	9,2	9,1	9,5	9,8
The value of credit risk on balance sheet assets	29 502,1	35 225,2	35 882,4	36 083,5	36 555,1

Reference data:

	1.01.14	1.01.15	1.04.15	1.07.15	1.08.15
1 st group of assets without risk weighting	7 855,7	11 479,3	8 629,9	8 274,4	7 947,0

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

		1.01.14	1.01.15	1.04.15	1.07.15	1.08.15
1	Banking sector own funds (capital), billion rubles	7 064,3	7 928,4	8 070,2	8 166,4	8 454,3
2	Risk-weighted assets, billion rubles	52 473,9	63 456,9	62 706,5	63 435,7	65 151,6
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	29 502,1	35 225,2	35 882,4	36 083,5	36 555,1
	- risk-weighted claims on counterparties related to a bank (code 8957.0 ² , before 01.02.14 - code 8957 ²), billion rubles	2 087,6	1 700,4	1 614,9	1 608,1	1 747,6
	- the amount of mortgage loans and accrued (accumulated) interest claims (code 8807 ²), billion rubles	147,4	225,8	131,8	128,7	129,4
	- the value of credit risk on contingent credit liabilities, billion rubles	3 971,4	4 802,0	4 501,7	4 253,2	4 362,0
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles ²	289,3	1 259,3	929,0	732,8	830,9
	- 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)	3 558,1	5 264,7	5 322,1	6 406,9	6 836,3
	- market risk, billion rubles	3 101,5	2 734,6	2 802,5	2 949,5	3 133,7
	- credit claims of clearing participants (codes 8847 ²)	13,4	65,7	68,2	62,9	58,3
	- higher-risk transactions, billion rubles	9 078,3	9 592,6	9 519,7	9 431,9	9 613,5
	- corrective coefficient of own funds (capital) adequacy ratio's N1.0 (before 1.02.14 - N1) denominator which eliminates double counting of credit claims on higher-risk transactions	-374,4	-305,7	-331,2	-350,4	-367,6
	- the value of credit risk on the part of unsecured consumer loans, extended after 1.07.2013 at higher interest rates ³	1 082,1	1 624,6	656,9	630,3	611,4
	- elevated requirements for respective levels of capital to cover certain assets classes in accordance with international approaches to increase the stability of the banking sector	17,3	329,6	505,3	544,7	588,2
	- the risk of change of credit claim value (credit valuation adjustment) resulting from the deterioration of counterparty credit quality.	-	935,9	931,9	791,3	902,4
	- other	-	2,3	171,4	162,2	150,5
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	13,5	12,5	12,9	12,9	13,0

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	1.01.14		1.01.15		1.04.15		1.07.15		1.08.15	
	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	2	0,1	8	1,4	13	1,7	10	1,8	13	1,9
From 10% to 12%	112	18,8	90	47,0	86	24,1	111	18,2	128	26,1
From 12% to 14%	183	64,6	144	39,4	119	56,7	111	62,5	100	42,7
14% and more	612	16,6	578	12,2	592	17,5	550	17,4	526	29,2
Banking sector, total	923	100,0	834	100,0	824	100,0	797	100,0	783	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

		1.01.14		1.01.15		1.04.15		1.07.15		1.08.15	
		bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %
Loans	Standard	17 609,7	42,9	24 885,6	46,8	24 608,5	46,9	24 111,7	46,1	24 707,3	46,2
	Substandard	18 101,6	44,1	21 016,6	39,5	19 795,7	37,7	19 763,8	37,8	20 129,7	37,6
	Doubtful	2 837,4	6,9	3 603,2	6,8	4 192,0	8,0	4 165,1	8,0	4 237,8	7,9
	Problem	824,5	2,0	1 144,5	2,2	1 262,8	2,4	1 300,8	2,5	1 357,2	2,5
	Loss	1 636,4	4,0	2 433,0	4,6	2 658,3	5,1	2 966,1	5,7	3 049,7	5,7
Loan loss provision (LLP) made		2 435,8	5,9	3 461,0	6,5	3 706,7	7,1	3 906,5	7,5	4 083,2	7,6
Reference data: less loans grouped into portfolios of homogeneous loans ²											
Loans	Standard	17 608,5	57,4	24 884,9	60,1	24 502,9	59,4	23 997,1	58,1	24 589,3	57,8
	Substandard	8 728,5	28,5	10 893,5	26,3	10 409,7	25,2	10 702,0	25,9	11 083,7	26,1
	Doubtful	2 520,4	8,2	3 092,3	7,5	3 582,9	8,7	3 587,5	8,7	3 683,0	8,7
	Problem	682,0	2,2	971,2	2,3	1 080,1	2,6	1 107,9	2,7	1 161,6	2,7
	Loss	1 128,7	3,7	1 591,6	3,8	1 697,7	4,1	1 927,1	4,7	1 987,8	4,7
Loan loss provision (LLP)	Estimated LLP	2 365,7	7,7	3 219,0	7,8	3 474,8	8,4	3 709,8	9,0	3 880,9	9,1
	Estimated LLP adjusted for collateral	1 787,6	5,8	2 464,2	5,9	2 594,2	6,3	2 789,6	6,8	2 937,2	6,9
	LLP made	1 788,7	5,8	2 467,1	6,0	2 594,0	6,3	2 731,4	6,6	2 874,1	6,8
	LLP made as percent of estimated LLP		75,6		76,6		74,6		73,6		74,1
	LLP made as percent of estimated LLP adjusted for collateral		100,1		100,1		100,1		97,9		97,9

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

	1.01.14		1.01.15		1.04.15		1.07.15		1.08.15	
	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %
1. Loans grouped into portfolios of homogeneous loans - total	10 341,5	100,0	11 714,4	100,0	11 243,9	100,0	10 985,8	100,0	10 976,3	100,0
of which:										
1.1. Loans to legal entities (except credit institutions)	805,2	7,8	804,8	6,9	711,3	6,3	654,0	6,0	634,7	5,8
1.2. Loans to individuals	9 536,0	92,2	10 909,5	93,1	10 532,5	93,7	10 331,6	94,0	10 341,1	94,2
1.3. Loans to credit institutions	0,3	0,0	0,1	0,0	0,1	0,0	0,1	0,0	0,4	0,0
2. Loans grouped into portfolios of homogeneous loans as a share of total loans		25,2		22,0		21,4		21,0		20,5
3. Ratio of loan loss provisions made on loans grouped into portfolios of homogeneous loans to loans grouped into portfolios of homogeneous loans		6,3		8,5		9,9		10,7		11,0
4. Claims grouped into portfolios of homogeneous claims - total	62,2	100,0	75,8	100,0	73,1	100,0	80,5	100,0	80,3	100,0
of which:										
4.1. Portfolios of homogeneous claims on legal entities	28,1	45,3	27,7	36,5	29,8	40,8	32,9	40,9	32,3	40,2
4.2. Portfolios of homogeneous claims on individuals	34,0	54,7	48,1	63,5	43,3	59,2	47,6	59,1	48,0	59,8
5. Ratio of provisions made on claims grouped into portfolios of homogeneous claims to claims grouped into portfolios of homogeneous claims		36,4		44,8		54,9		56,8		57,8

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

Homogeneous loans and claims on legal entities and provisions made as of 1.08.15¹

	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	634 690,6	100,0	72 647,6	100,0	11,4
of which by quality categories					
1.1. Quality Category I	630,8	0,1	0,0	0,0	0,0
1.2. Quality Category II	540 824,3	85,2	5 164,9	7,1	1,0
1.3. Quality Category III	8 592,1	1,4	967,0	1,3	11,3
1.4. Quality Category IV	16 061,2	2,5	5 136,6	7,1	32,0
1.5. Quality Category V	68 582,2	10,8	61 379,1	84,5	89,5
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	450,0	100,0	0,0	0,0	0,0
of which by quality categories					
2.1. Quality Category I	450,0	100,0	0,0	0,0	0,0
2.2. Quality Category II	0,0	0,0	0,0	0,0	0,0
2.3. Quality Category III	0,0	0,0	0,0	0,0	0,0
2.4. Quality Category IV	0,0	0,0	0,0	0,0	0,0
2.5. Quality Category V	0,0	0,0	0,0	0,0	0,0
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	635 140,6		72 647,6		11,4
4. Homogeneous claims grouped into portfolios - total	32 275,5	100,0	15 751,0	100,0	48,8
of which by quality categories					
4.1. Quality Category I	12 435,4	38,5	0,0	0,0	0,0
4.2. Quality Category II	724,0	2,2	9,0	0,1	1,2
4.3. Quality Category III	3535,6	11,0	222,4	1,4	6,3
4.4. Quality Category IV	58,9	0,2	19,4	0,1	32,8
4.5. Quality Category V	15521,6	48,1	15500,3	98,4	99,9
5. Claims for interest payments - total	7 458,7	100,0	3 397,5	100,0	45,6
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	3 779,8	50,7	3 314,3	97,5	87,7

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

Homogeneous loans and claims on individuals and provisions made as of 1.08.15¹

	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	10 341 144,9	100,0	1 136 446,2	100,0	11,0
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	862 612,6	8,3	25 866,2	2,3	3,0
1.1.2. residential real estate (mortgage) loans, total	2 833 545,7	27,4	55 786,7	4,9	2,0
1.1.3. car loans, total	751 474,7	7,3	64 046,4	5,6	8,5
1.1.4. other consumer loans, total	5 862 430,7	56,7	988 573,4	87,0	16,9
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	332 599,7	3,2	6 796,0	0,6	2,0
1.2.2. a portfolio of loans without overdue payments	8 382 112,9	81,1	125 110,8	11,0	1,5
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	318 587,7	3,1	18 220,6	1,6	5,7
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	185 957,0	1,8	51 238,5	4,5	27,6
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	201 289,0	1,9	113 756,7	10,0	56,5
1.2.6. a portfolio of loans with payments being overdue from 181 to 360 calendar days	314 924,6	3,0	245 960,1	21,6	78,1
1.2.7. a portfolio of loans with payments being overdue more than 360 calendar days	574 592,9	5,6	573 189,9	50,4	99,8
1.3. classified into the following loan quality categories:					
1.3.1. Quality category I	116 919,9	1,1	0,0	0,0	0,0
1.3.2. Quality category II	8 505 189,0	82,2	114 601,8	10,1	1,3
1.3.3. Quality category III	546 183,5	5,3	47 044,8	4,1	8,6
1.3.4. Quality category IV	179 519,9	1,7	76 304,3	6,7	42,5
1.3.5. Quality category V	993 332,7	9,6	898 495,4	79,1	90,5
2. Claims grouped into portfolios of homogeneous claims - total	48 013,7	4,8	30 647,8	3,4	63,8
of which by quality categories					
2.1. Quality category I	4 749,1	0,5	0,0	0,0	0,0
2.2. Quality category II	6 774,4	0,7	156,9	0,0	2,3
2.3. Quality category III	4001,6	0,4	479,9	0,1	12,0
2.4. Quality category IV	2360,3	0,2	1150,6	0,1	48,7
2.5. Quality category V	30128,3	3,0	28860,5	3,2	95,8
3. Claims for interest payments - total	192 360,6	100,0	82 844,6	100,0	43,1
of which					
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	93 895,0	48,8	77 445,5	93,5	82,5

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

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

Loan loss provisions by credit risk categories¹

Loan quality category	Provisions made on loans of corresponding quality categories as a share of total, in %					Ratio of provisions made to loans of corresponding quality categories, in %				
	1.01.14	1.01.15	1.04.15	1.07.15	1.08.15	1.01.14	1.01.15	1.04.15	1.07.15	1.08.15
Substandard	9,6	9,5	8,1	7,9	7,9	2,0	2,1	2,0	2,0	2,0
Doubtful	20,5	19,7	22,2	20,7	21,8	14,5	15,7	16,1	15,8	17,0
Problem	15,2	16,1	16,4	15,5	15,7	39,9	40,9	39,4	38,3	38,9
Loss	54,4	54,7	53,1	55,8	54,5	86,1	84,8	81,2	79,0	78,9

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	1.01.14	1.01.15	1.04.15	1.07.15	1.08.15
Overdue claims on loans, deposits and other placements, billion rubles	1398,0	1978,0	2301,4	2590,4	2715,2
Of which					
- among 20 largest-asset credit institutions, billion rubles	1052,0	1404,5	1611,9	1829,8	1916,3
Share of overdue claims in loans, deposits and other placements of the banking sector, percent	3,5	3,8	4,5	5,1	5,2
Overdue claims in rubles					
- billion rubles	1257,9	1725,9	2022,9	2273,9	2379,5
- as percent of total loans, deposits and other placements in rubles	4,0	4,7	5,8	6,4	6,7
Overdue claims in foreign currency					
- billion rubles	140,1	252,1	278,6	316,5	335,6
- as percent of total loans, deposits and other placements in foreign currency	1,5	1,7	1,7	2,0	2,0
- dollar equivalent, billion \$	4,3	4,5	4,8	5,7	5,7
Overdue claims on loans and other placements with non-financial institutions					
Share of overdue claims in total volume of loans and other placements with non-financial institutions	4,2	4,2	5,0	5,9	6,0
Overdue claims on loans and other funds provided to individuals					
Share of overdue claims in total volume of loans and other placements with individuals	4,4	5,9	6,9	7,5	7,8

Distribution of credit institutions by share of overdue claims in credit portfolio

Share of overdue claims in total loans, deposits, and other placements	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.14	1.01.15	1.04.15	1.07.15	1.08.15	1.01.14	1.01.15	1.04.15	1.07.15	1.08.15
No overdue claims	96	72	58	54	53	1,8	2,8	2,9	2,7	2,4
Less than 5%	598	508	476	442	422	81,6	72,9	70,4	70,2	70,8
From 5 to 10%	126	131	151	155	152	9,4	16,6	17,5	17,7	16,5
From 10 to 15%	37	40	43	53	59	3,7	5,9	2,6	2,6	3,0
From 15 to 20%	10	19	22	20	22	3,3	1,1	1,8	2,1	2,4
From 20 to 60%	8	23	31	27	27	0,0	0,4	4,6	4,4	4,6
From 60 to 90%	1	2	1	4	4	0,0	0,0	0,0	0,0	0,0
90% and more	1	1	2	1	2	0,0	0,0	0,0	0,0	0,0
No loans, deposits and other placements	45	37	37	41	38	0,2	0,3	0,2	0,3	0,2

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

Indicators	1.01.14	1.01.15	1.04.15	1.07.15	1.08.15
Large credit risks of the banking sector total, bln rubles	14 433,7	19 467,9	19 019,0	18 506,3	19 455,5
Share of large credit risks in the banking sector assets, %	25,1	25,1	25,5	25,2	26,0

Structure of large loans¹ grouped by types of collateral

	1.01.14	1.01.15	1.04.15	1.07.15	1.08.15
Volume of large loans, billion rubles	7 493,4	10 829,7	11 320,8	11 296,2	11 826,3
of which:					
Volume of secured loans , billion rubles	1 767,1	2 397,5	2 243,1	2 209,7	2 483,2
Volume of I quality category collateral, billion rubles	388,7	596,8	578,4	752,1	774,6
of which:					
collateral of quoted securities issued by legal entities, billion rubles	13,1	65,7	42,8	262,5	262,5
Volume of II quality category collateral, billion rubles	1 700,8	1 494,9	1 593,6	1 574,7	1 648,4
of which:					
collateral of securities, issued by legal entities, billion rubles	644,0	208,2	260,9	260,2	251,5
collateral of proprietary rights (claims), billion rubles	477,8	611,0	602,3	680,2	723,9

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		
	2013		2014		1st half of 2015		2013		2014		1st half of 2015		2013		2014		1st half of 2015		1st half of 2013	1st half of 2014	1st half of 2015
	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep			
Industry. total	44,5	41,1	38,4	32,0	58,5	59,1	121,8	121,3	122,8	126,6	155,1	162,7	42,9	41,4	42,2	44,9	29,6	30,3	1,9	2,4	3,9
Agriculture, hunting and forestry	45,1	42,2	40,8	43,5	42,5	44,3	182,6	167,1	170,7	167,8	172,3	179,6	70,7	67,7	63,9	60,5	57,5	56,7	2,3	3,8	5,2
Industrial production (mining, manufacturing, production and distribution of energy, gas and water)	47,1	43,6	40,5	31,8	60,9	61,6	127,4	126,2	123,3	132,7	164,1	174,5	43,1	42,7	43,9	46,8	28,1	29,1	1,9	2,8	4,1
-mining	44,9	44,4	57,4	42,8	73,5	74,2	117,9	129,0	155,0	164,7	210,9	233,6	33,4	32,5	49,4	49,3	5,0	6,4	4,8	3,1	3,3
-manufacturing	38,2	33,2	34,0	25,1	28,0	29,7	126,6	124,2	127,1	136,5	134,2	137,0	45,8	46,1	45,0	48,4	50,2	49,6	1,5	3,2	6,8
-production and distribution of energy, gas and water	66,5	64,8	54,6	53,0	55,9	57,2	132,7	132,6	80,5	82,7	83,4	80,0	38,0	34,8	32,4	32,6	34,7	37,3	1,8	1,3	2,3
Construction	12,5	10,9	17,6	17,8	12,5	12,1	99,2	100,8	125,5	111,6	108,5	109,6	22,0	19,0	26,7	25,2	22,9	20,5	0,7	-0,2	0,7
Wholesale and retail trade, car and household appliance repair	21,4	20,2	20,3	17,7	17,9	20,1	128,6	124,0	128,9	123,3	110,8	114,8	40,5	41,8	38,6	36,9	36,4	36,5	3,4	1,9	2,8
Transport and communication	39,0	36,9	36,8	31,5	25,5	21,6	73,7	92,7	95,1	88,0	95,5	76,2	53,2	43,3	44,0	48,6	47,5	43,0	0,6	-0,2	-1,2

* 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	1.01.14		1.01.15		1.04.15		1.07.15		1.08.15	
	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	45,6	100,0	36,0	100,0	36,1	100,0	37,6	100,0	38,1	100,0
Of which										
- interest rate risk (IRR)	37,8	82,9	28,6	79,5	29,4	81,6	30,2	80,4	30,3	79,5
- equity position risk (EPR)	3,3	7,3	3,7	10,3	3,4	9,5	3,6	9,5	3,6	9,5
- foreign exchange risk (FER)	4,5	9,8	3,7	10,2	3,2	8,9	3,8	10,1	4,2	11,0
Reference data:										
Number of credit institutions ¹	655		598		600		581		572	
Share of credit institutions' assets ¹ in total banking sector assets, %	97,5		97,8		98,0		98,0		98,2	

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

	1.01.14	1.01.15	1.04.15	1.07.15	1.08.15
Share of assets in foreign currency in total assets, %	22,1	30,0	32,2	31,2	31,6
of which:					
- 20 largest-asset credit institutions	23,3	32,0	34,1	33,4	33,8
Share of liabilities in foreign currency in total liabilities, %	21,2	29,0	30,8	29,6	29,9
of which:					
- 20 largest-asset credit institutions	22,9	30,8	33,2	32,4	32,7
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total, b.p.	0,9	1,0	1,4	1,7	1,7
of which:					
- 20 largest-asset credit institutions	0,5	1,3	0,9	1,0	1,1

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

	1.01.14	1.01.15	1.04.15	1.07.15	1.08.15
Balance sheet positions					
Claims, bln rubles	12 703,5	23 291,9	23 952,2	22 963,2	23 661,7
Liabilities, bln rubles	12 185,3	22 502,6	22 934,2	21 732,2	22 382,3
Net balance sheet position, bln rubles	518,2	789,2	1 018,0	1 231,0	1 279,4
Net balance sheet position to own funds (capital), % ¹	7,3	10,0	12,6	15,1	15,1
Off-balance sheet positions ²					
Claims, bln rubles	7 011,1	18 124,3	17 623,0	16 385,2	16 423,1
Liabilities, bln rubles	7 063,4	17 638,1	17 201,8	16 390,8	16 381,1
Net balance sheet position, bln rubles	-52,3	486,2	421,2	-5,6	42,0
Net balance sheet position to own funds (capital), % ¹	-0,7	6,1	5,2	-0,1	0,5

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 (OFXP) requirements

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

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

Table 61

Information on open foreign exchange positions of banking sector

Date	Number of credit institutions	Open foreign exchange positions and precious metals in bln. rubles					Own funds (capital), bln. rubles	Ratio of net OFXP to own funds (capital) of CIs, in %
		Total balance sheet position	Total off-balance sheet position	Total open foreign exchange positions (OFP)				
				Long	Short	Net		
1. Credit institutions with net short OFXP								
1.01.09	431	583,0	-611,5	13,6	-42,1	-28,5	1 047,2	-2,7
1.01.10	361	-72,9	50,3	7,5	-30,1	-22,6	1 131,1	-2,0
1.01.11	427	-1,3	-29,8	10,9	-42,1	-31,2	1 618,8	-1,9
1.01.12	340	112,7	-146,5	21,6	-55,4	-33,8	1 573,4	-2,1
1.01.13	373	3,7	-25,4	24,0	-45,7	-21,7	1 863,0	-1,2
1.01.14	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
1.05.15	229	-10,7	-31,9	10,8	-53,4	-42,6	1 561,2	-2,7
1.06.15	209	-102,0	44,4	38,2	-95,8	-57,6	2 707,6	-2,1
1.07.15	217	118,3	-172,6	14,5	-68,8	-54,3	1 818,5	-3,0
1.08.15	255	141,7	-192,5	22,0	-72,8	-50,8	1 879,1	-2,7
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
1.05.15	537	123,4	90,4	268,1	-54,3	213,8	6 443,8	3,3
1.06.15	550	192,5	-13,6	200,3	-21,4	178,9	5 360,0	3,3
1.07.15	529	-86,1	280,2	241,5	-47,3	194,2	6 262,9	3,1
1.08.15	478	-19,0	249,1	280,8	-50,7	230,1	6 549,7	3,5

Open currency positions of the banking sector by currencies as of 1.08.15

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	275	-46,4	-3,1	132,4	-178,7
long	457	208,0	3,0	581,5	-373,5
EUR					
short	319	-33,7	-0,9	-8,8	-25,0
long	408	43,3	0,9	-497,7	541,0
GBP					
short	69	-19,7	-0,4	33,2	-52,9
long	275	3,3	0,1	-8,9	12,3

Liquidity of Credit Institutions

Table 63

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

	1.01.14	1.01.15	1.04.15	1.07.15	1.08.15
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	39,5	39,0	40,7	40,7	41,7
Liabilities with maturity in excess of 1 year, as percent of total liabilities	24,7	24,3	24,0	22,8	23,4
A measure of using short-term liabilities to fund long-term liquid assets, percent ²	23,9	23,8	25,0	26,2	27,0

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.

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, %				
	1.01.14	1.01.15	1.04.15	1.07.15	1.08.15	1.01.14	1.01.15	1.04.15	1.07.15	1.08.15
Less than 0	264	256	247	250	242	7	8	9,6	8,8	8,8
From 0 to 20	410	338	342	328	326	25	27	33,5	23,8	23,6
More than 20	248	239	232	219	211	68	65	56,8	67,4	67,6
Data not available	1	1	3	0	4	0	0	0,0	0,0	0,0
Total	923	834	824	797	783	100	100	100,0	100,0	100,0

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

	1.01.14	1.01.15	1.04.15	1.07.15	1.08.15
Liquid assets with maturity up to 30 days, as percent of liquid assets	35,0	33,6	33,9	33,8	31,9
Liabilities with maturity up to 30 days, as percent of total liabilities	41,4	40,8	40,8	40,9	38,5
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), %	8,6	10,7	12,3	12,7	12,6

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

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, %				
	1.01.14	1.01.15	1.04.15	1.07.15	1.08.15	1.01.14	1.01.15	1.04.15	1.07.15	1.08.15
Less than 0	469	436	472	460	472	30,1	15,4	16,7	15,5	14,1
From 0 to 20	238	226	178	180	163	44,1	60,3	53,0	56,0	58,6
More than 20	215	171	171	157	144	25,9	24,3	30,3	28,5	27,3
Data not available	1	1	3	0	4	0	0	0,0	0,0	0,0
Total	923	834	824	797	783	100	100	100,0	100,0	100,0

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.**