

THE CENTRAL BANK OF THE RUSSIAN FEDERATION  
BANKING SUPERVISION DEPARTMENT

# REVIEW OF THE BANKING SECTOR OF THE RUSSIAN FEDERATION

(INTERNET-VERSION)

*ANALYTICAL DATA*

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

**Table 1**

**Macroeconomic indicators**

Indicator		1.01.10	1.01.11	1.01.12	1.01.13	1.01.14	1.01.15
1.	Banking sector assets (billion rubles)	29 430,0	33 804,6	41 627,5	49 509,6	57 423,1	77 653,0
	as % of GDP	75,8	73,0	74,4	79,6	86,8	108,7
2.	Banking sector own funds (capital) (billion rubles) <sup>1</sup>	4 620,6	4 732,3	5 242,1	6 112,9	7 064,3	7 928,4
	as % of GDP	11,9	10,2	9,4	9,8	10,7	11,1
	as % of the banking sector assets	15,7	14,0	12,6	12,3	12,3	10,2
3.	Loans and other placements with non-financial organisations and individuals, including overdue claims (billion rubles)	16 115,5	18 147,7	23 266,2	27 708,5	32 456,3	40 865,5
	as % of GDP	41,5	39,2	41,6	44,6	49,0	57,2
	as % of the banking sector assets	54,8	53,7	55,9	56,0	56,5	52,6
	of which:						
	loans and other placements with individuals, including overdue claims (billion rubles)	3 573,8	4 084,8	5 550,9	7 737,1	9 957,1	11 329,5
	as % of GDP	9,2	8,8	9,9	12,4	15,0	15,9
	as % of the banking sector assets	12,1	12,1	13,3	15,6	17,3	14,6
as % of income of the population	12,5	12,6	15,6	19,4	22,3	23,7	
3a.	Banking loans in fixed capital investment of organisations of all forms of ownership (except small businesses) (billion rubles)	621,5	595,8	725,7	806,3	1 003,6	918,0
	as % of fixed capital investment of organisations of all forms of ownership (except small businesses)	10,3	9,0	8,6	8,4	10,0	9,3
4.	Securities acquired by credit institutions (billion rubles)	4 309,4	5 829,0	6 211,7	7 034,9	7 822,3	9 724,0
	as % of GDP	11,1	12,6	11,1	11,3	11,8	13,6
	as % of the banking sector assets	14,6	17,2	14,9	14,2	13,6	12,5
5.	Individual deposits (billion rubles)	7 485,0	9 818,0	11 871,4	14 251,0	16 957,5	18 552,7
	as % of GDP	19,3	21,2	21,2	22,9	25,6	26,0
	as % of the banking sector liabilities <sup>2</sup>	25,4	29,0	28,5	28,8	29,5	23,9
	as % of income of the population	26,1	30,2	33,3	35,7	38,0	38,9
6.	Funds raised from organisations (billion rubles) <sup>3</sup>	9 557,2	11 126,9	13 995,7	15 648,2	17 787,0	25 008,1
	as % of GDP	24,6	24,0	25,0	25,2	26,9	35,0
	as % of the banking sector liabilities <sup>2</sup>	32,5	32,9	33,6	31,6	31,0	32,2
<b>Reference data</b>							
<b>Indicator (billion rubles)</b>		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.

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

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

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

Table 2

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

Date	Assets		Own funds (capital) <sup>1</sup>		Loans and other placements with non-financial organisations		Loans and other placements with individuals				Individual deposits		Funds raised from organisations	
	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	Total		Unsecured consumer loans <sup>2</sup>		over a month	over 12 months before reporting date	over a month	over 12 months before reporting date
							over a month	over 12 months before reporting date	over a month	over 12 months before reporting date				
1.01.09	8,1	39,2	4,2	42,7	1,2	34,3	-0,9	35,2	-1,6	39,2	6,9	14,5	5,6	24,4
1.01.10	2,6	5,0	-0,5	21,2	-1,2	0,3	-0,3	-11,0	-0,6	-11,0	6,9	26,7	2,0	8,9
1.01.11	3,5	14,9	1,5	2,4	1,1	12,1	2,2	14,3	2,8	20,4	6,1	31,2	5,4	16,4
1.01.12	4,4	23,1	4,5	10,8	1,5	26,0	4,0	35,9	5,1	50,1	7,3	20,9	2,8	25,8
1.01.13	3,9	18,9	1,2	16,6	0,8	12,7	2,3	39,4	2,6	53,0	6,1	20,0	4,1	11,8
1.01.14	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
1.09.15	4,8	25,5	3,2	15,8	5,0	26,0	0,3	-1,8	-0,6	-8,8	3,5	22,3	7,9	35,4
<b>Reference data:</b>														
Increase from the beginning of the current year	1,0		10,1		7,7		-5,0		-8,9		13,8		6,7	
Increase over the same period of the previous year	8,8		6,6		12,1		10,1		8,8		1,8		10,8	

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

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

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

	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
<b>Reference Data:</b>								
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	1.07.15	1.08.15	1.09.15
Credit institutions registered by the Bank of Russia and other authorities	1071	1049	1040	1036	1035
Operating credit institutions (credit institutions that have the right to conduct banking operations)	923	834	797	783	774
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	1	0	0
Credit institutions with their banking licenses being revoked (cancelled)	148	214	242	253	261
Credit institutions licensed to conduct operations in foreign currency	623	554	528	517	512
Credit institutions holding general licences	270	256	247	243	242

Table 5

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

Federal district	1.01.14		1.01.15		1.07.15		1.08.15		1.09.15	
	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	479	60,1	469	59,9	465	60,1
of which the City of Moscow and Moscow Region	498	54,0	459	55,0	433	54,3	424	54,2	420	54,3
North-Western	70	7,6	64	7,7	61	7,7	61	7,8	61	7,9
Southern	46	5,0	43	5,2	43	5,4	41	5,2	40	5,2
North-Caucasian	43	4,7	28	3,4	26	3,3	25	3,2	23	3,0
Volga	102	11,1	92	11,0	91	11,4	90	11,5	89	11,5
Ural	42	4,6	35	4,2	32	4,0	32	4,1	32	4,1
Siberian	51	5,5	44	5,3	41	5,1	42	5,4	42	5,4
Far Eastern	22	2,4	22	2,6	21	2,6	20	2,6	19	2,5
Crimea	-	-	2	0,2	3	0,4	3	0,4	3	0,4
<b>Russian Federation</b>	<b>923</b>	<b>100,0</b>	<b>834</b>	<b>100,0</b>	<b>797</b>	<b>100,0</b>	<b>783</b>	<b>100,0</b>	<b>774</b>	<b>100,0</b>

Table 6

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

Federal district	CIs of the district			Branches of CIs of the district			Branches of operating CIs from other districts in the given district			Share, %								
										Branches from other districts relative to the total of CIs of the district and their branches			CIs and branches of the district relative to the total of CIs and branches in Russia			Branches from other districts relative to the total number of branches in Russia		
	1.01.14	1.01.15	1.09.15	1.01.14	1.01.15	1.09.15	1.01.14	1.01.15	1.09.15	1.01.14	1.01.15	1.09.15	1.01.14	1.01.15	1.09.15	1.01.14	1.01.15	1.09.15
Central	547	504	465	75	66	65	322	282	247	51,8	49,6	46,6	21,2	22,4	23,0	16,1	16,5	16,1
of which the City of Moscow and Moscow Region <sup>1</sup>	498	459	420	63	60	60	124	110	102	22,1	21,2	21,3	19,2	20,4	20,8	6,2	6,4	6,7
North-Western	70	64	61	8	8	7	280	243	221	359,0	337,5	325,0	2,7	2,8	3,0	14,0	14,2	14,4
Southern	46	43	40	15	13	13	209	183	169	342,6	326,8	318,9	2,1	2,2	2,3	10,4	10,7	11,0
North-Caucasian	43	28	23	72	25	13	83	74	71	72,2	139,6	197,2	3,9	2,1	1,6	4,1	4,3	4,6
Volga	102	92	89	67	39	36	322	283	255	190,5	216,0	204,0	5,8	5,2	5,4	16,1	16,6	16,6
Ural	42	35	32	74	55	47	157	138	118	135,3	153,3	149,4	4,0	3,5	3,4	7,8	8,1	7,7
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	10,4
Far Eastern	22	22	19	7	6	5	89	83	75	306,9	296,4	312,5	1,0	1,1	1,0	4,4	4,9	4,9
Crimea	-	2	3	-	0	0	-	18	16	-	900,0	533,3	-	0,1	0,1	-	1,1	1,0
<b>Russian Federation</b>	<b>923</b>	<b>834</b>	<b>774</b>	<b>339</b>	<b>232</b>	<b>202</b>	<b>1666</b>	<b>1476</b>	<b>1332</b>	<b>132,0</b>	<b>138,6</b>	<b>136,5</b>	<b>43,1</b>	<b>41,9</b>	<b>42,3</b>	<b>83,1</b>	<b>86,4</b>	<b>86,8</b>

<sup>1</sup> as one region

Table 7

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

Distribution of credit institutions ranged by assets (descending)	1.01.14		1.01.15		1.07.15		1.08.15		1.09.15	
	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	39 096 568	53,2	40 411 253	54,0	42 546 566	54,3
From 6 to 20	10 905 104	19,0	16 674 162	21,5	15 819 234	21,5	15 951 580	21,3	16 708 999	21,3
From 21 to 50	6 383 544	11,1	8 259 743	10,6	8 089 706	11,0	8 226 817	11,0	8 680 530	11,1
From 51 to 200	6 982 880	12,2	8 406 233	10,8	7 964 177	10,8	7 785 677	10,4	7 971 664	10,2
From 201 to 500	2 376 786	4,1	2 309 299	3,0	2 184 811	3,0	2 133 048	2,9	2 174 186	2,8
From 501	539 625	0,9	409 725	0,5	358 882	0,5	332 940	0,4	331 146	0,4
<b>Total</b>	<b>57 423 070</b>	<b>100,0</b>	<b>77 652 994</b>	<b>100,0</b>	<b>73 513 379</b>	<b>100,0</b>	<b>74 841 315</b>	<b>100,0</b>	<b>78 413 092</b>	<b>100,0</b>



Table 8

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

Federal district	(%)				
	1.01.14	1.01.15	1.07.15	1.08.15	1.09.15
Central	58,8	58,2	58,0	58,9	59,1
of which the City of Moscow and Moscow Region	59,2	58,6	58,5	59,4	59,6
North-Western	67,3	74,1	72,8	72,1	71,2
Southern	68,6	69,4	68,0	68,8	68,3
North-Caucasian	46,9	64,4	67,3	67,6	69,0
Volga	46,9	52,4	51,9	52,9	52,6
Ural	69,8	70,2	75,8	77,4	77,5
Siberian	72,7	79,9	55,1	55,7	55,7
Far Eastern	85,1	85,6	86,3	86,3	86,2
Crimea	-	100	100,0	100,0	100,0
<b>Russian Federation</b>	<b>52,7</b>	<b>53,6</b>	<b>53,2</b>	<b>54,0</b>	<b>54,3</b>

Table 9

**Operating credit institutions ranged by assets (distribution and change over the period 1.01.15 - 1.09.15)**

Groups of credit institutions ranged by assets as of 1.01.15		Number of credit institutions as of 1.01.15	Groups as of 1.09.15						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	137	2		8	
5	From 201 to 500	300				12	265	7	15	1
6	From 501	333					33	261	34	3
Became operating after 1.01.15								1		
<b>Total over the period</b>									58	5
<b>Total as of 1.01.15<sup>1</sup></b>		<b>834</b>								
<b>Total as of 1.09.15<sup>1</sup></b>		<b>774</b>	<b>5</b>	<b>15</b>	<b>30</b>	<b>150</b>	<b>300</b>	<b>270</b>		

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

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

Table 10

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

	1.01.14	1.01.15	1.07.15	1.08.15	1.09.15
<b>Credit institutions with foreign participation over 50%</b>					
Assets	15,3	13,9	12,6	12,5	12,4
Own funds (capital) <sup>1</sup>	17,3	17,2	15,9	15,5	15,5
Correspondent accounts with non-resident banks	18,6	15,4	15,7	14,7	16,3
Loans and other placements with non-financial organisations	12,0	11,6	10,1	10,1	10,1
Loans and other placements with individuals	21,0	18,6	16,5	16,4	16,1
Loans, deposits and other placements with credit institutions	19,9	14,1	17,7	17,3	17,1
Individual deposits	12,5	12,0	10,5	10,3	10,2
Funds raised from organisations <sup>2</sup>	15,6	13,7	12,6	12,5	12,5
Profit (loss) of the current year	15,2	20,2	52,5	88,5	43,7
<b>Reference data:</b>					
Number of credit institutions	122	113	106	106	105
<b>of which 100% foreign-owned credit institutions</b>					
Assets	9,0	8,5	8,4	8,3	8,5
Own funds (capital) <sup>1</sup>	11,1	10,9	11,0	10,8	11,1
Correspondent accounts with non-resident banks	12,8	12,0	11,9	11,0	12,7
Loans and other placements with non-financial organisations	7,2	7,8	7,7	7,6	7,8
Loans and other placements with individuals	10,8	10,1	9,3	9,3	9,3
Loans, deposits and other placements with credit institutions	16,4	11,1	15,3	14,9	15,2
Individual deposits	6,2	5,8	5,8	5,7	5,7
Funds raised from organisations <sup>2</sup>	10,3	9,6	9,8	9,8	10,1
Profit (loss) of the current year	12,7	14,9	100,3	164,1	78,4
<b>Reference data:</b>					
Number of credit institutions	76	75	72	72	73

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

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

Table 11

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

	1.01.14		1.01.15		1.07.15		1.08.15		1.09.15	
	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	3564,8	4,8	3705,0	5,0	4081,5	5,2
Own funds (capital) <sup>2</sup>	202,8	2,9	52,1	0,7	0,9	0,0	-3,0	0,0	-16,1	-0,2
Loans and other placements with non-financial organisations	838,9	3,7	1209,1	4,1	1257,3	4,3	1353,7	4,5	1472,4	4,6
of which overdue claims	222,7	23,8	287,6	23,0	487,9	28,4	525,9	29,0	570,7	30,8
Loans and other placements with individuals	154,6	1,6	410,7	3,6	400,9	3,7	405,9	3,8	445,6	4,1
of which overdue claims	10,4	2,4	35,8	5,4	49,0	6,1	51,5	6,2	60,8	7,1
Individual deposits	312,5	1,8	706,4	3,8	772,2	3,9	817,5	4,0	993,7	4,7
Funds raised from organisations	794,7	4,5	1163,4	4,7	1097,0	4,5	1164,2	4,7	1248,1	4,7
<b>Reference data:</b>										
Number of credit institutions <sup>1</sup>	5	0,5	15	1,8	17	2,1	18	2,3	25	3,2

<sup>1</sup> 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.

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

## Activities of Credit Institutions Main Trends

Table 12

### Structure of assets, by type of investment

(billion rubles)

Assets		1.01.14	1.01.15	1.07.15	1.08.15	1.09.15
1.	Money, precious metals and gemstones	1 608,7	2 754,2	1 597,3	1 568,2	1 666,2
1.1.	of which: money	1 523,1	2 671,8	1 524,4	1 471,7	1 564,2
2.	Accounts with the Bank of Russia and authorised agencies of other countries	2 264,9	3 297,8	2 135,9	2 066,7	2 084,8
3.	Correspondent accounts with credit institutions	1 496,5	2 675,2	2 672,3	2 354,9	2 646,6
3.1.	of which: Correspondent accounts with correspondent credit institutions	398,3	759,6	575,9	463,8	548,5
3.2.	Correspondent accounts with non-resident banks	1 098,2	1 915,6	2 096,4	1 891,1	2 098,1
4.	Securities acquired by credit institutions, total	7 822,3	9 724,0	9 696,1	10 202,6	10 782,6
4.1.	of which Debt securities	6 162,9	7 651,4	7 715,8	8 210,2	8 822,9
4.2.	Shares	790,4	488,7	319,6	311,4	281,6
4.3.	Discounted promissory notes	274,1	218,0	172,7	193,1	179,6
4.4.	Shares in associates and subsidiaries	594,9	1 365,9	1 488,1	1 487,8	1 498,5
5.	Other participation in authorised capital	353,9	427,6	468,3	479,1	494,1
6.	Derivatives with fair value being an asset	175,8	2 298,6	1 204,2	1 284,0	1 523,5
7.	Loans, total	40 535,3	52 115,7	51 223,2	52 496,4	54 587,8
7.1.	of which: Loans, deposits and other placements	40 417,7	51 799,5	50 882,2	52 134,7	54 193,6
	of which overdue claims	1 398,0	1 978,0	2 590,4	2 715,2	2 818,8
7.1.1.	of which: Loans and other placements with non-financial organisations	22 499,2	29 536,0	29 384,4	30 292,7	31 801,0
	of which overdue claims	933,7	1 250,7	1 720,5	1 812,8	1 853,6
7.1.2.	Loans and other placements with individuals	9 957,1	11 329,5	10 726,8	10 738,3	10 766,5
	of which overdue claims	440,3	667,5	806,3	836,1	851,5
7.1.3.	Loans, deposits and other placements with credit institutions	5 130,6	6 895,0	6 723,6	7 030,3	7 451,0
	of which overdue claims	11,3	44,3	30,3	34,3	79,1
8.	Fixed assets (tangible and intangible), other real estate and inventories	1 147,5	1 222,3	1 227,6	1 225,2	1 223,3
8.1	of which real estate, temporarily out of use in operating activities	64,8	74,4	85,3	82,9	83,5
9.	Allocation of profit	192,2	177,0	47,8	73,7	87,1
9.1.	of which income tax	188,6	157,7	46,9	72,7	84,9
10.	Other assets, total	1 826,0	2 960,5	3 240,7	3 090,5	3 317,2
10.1.	of which: Float	790,5	1 610,7	1 626,5	1 426,0	1 545,4
10.2.	Receivables	312,2	307,0	402,4	389,5	419,1
10.3.	Deferred expenses	123,4	148,4	145,6	149,2	143,1
<b>Banking sector assets</b>		<b>57 423,1</b>	<b>77 653,0</b>	<b>73 513,4</b>	<b>74 841,3</b>	<b>78 413,1</b>

Table 13

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

(billion rubles)

Liabilities <sup>1</sup>		1.01.14	1.01.15	1.07.15	1.08.15	1.09.15
1.	Funds and profit of credit institutions	6 629,2	6 921,9	6 974,1	7 176,4	7 303,2
	Of which:					
1.1.	Funds of credit institutions	3 261,0	3 357,4	3 674,5	3 936,7	4 013,1
1.2.	Profit (losses), including financial result of the previous year	3 368,3	3 479,1	3 292,5	3 228,0	3 255,2
	Of which:					
1.2.1.	Profit (losses) of the current year	993,6	589,1	51,5	34,1	76,0
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	4 439,1	9 287,0	6 931,3	6 692,8	6 527,3
3.	Accounts of credit institutions	584,1	964,8	719,2	621,2	761,8
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	365,8	688,3	510,8	396,7	484,4
3.2.	Correspondent accounts of non-resident credit institutions	123,0	169,5	134,6	133,7	183,3
4.	Loans, deposits and other funds raised from other credit institutions	4 806,0	6 594,2	4 967,5	5 232,1	5 564,9
5.	Clients' funds <sup>2</sup>	34 930,9	43 814,0	44 375,7	45 378,0	48 083,8
	Of which:					
5.1.	Budgetary funds in settlement accounts	41,9	72,2	84,0	79,2	92,3
5.2.	Government and other extra-budgetary funds in settlement accounts	0,2	0,1	0,1	0,1	0,9
5.3.	Funds of legal entities in settlement and other accounts	6 516,1	7 434,7	7 927,1	7 634,2	8 252,0
5.4.	Clients' float	400,3	550,6	526,0	494,3	560,8
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	10 838,3	17 007,9	15 793,0	16 614,7	17 874,1
5.6.	Individual deposits	16 957,5	18 552,7	19 892,3	20 402,6	21 121,7
5.7.	Clients' funds in factoring and forfeiting operations	43,8	26,4	14,2	13,1	15,9
6.	Bonds	1 213,1	1 357,5	1 330,6	1 354,8	1 309,9
7.	Promissory notes and bank acceptances	1 004,3	868,1	658,1	662,7	658,7
8.	Derivatives with fair value being a liability	134,7	1 953,3	871,9	954,9	1 140,0
9.	Other liabilities <sup>1</sup> , total	3 681,7	5 892,1	6 684,9	6 768,5	7 063,5
	Of which:					
9.1.	Provisions	2 851,9	4 054,1	4 625,3	4 808,3	4 993,0
9.2.	Float	309,0	1 159,7	1 128,0	1 012,8	1 059,5
9.3.	Payables	95,7	77,9	122,3	97,0	104,8
9.4.	Deferred income	8,1	13,3	10,1	9,7	10,3
9.5.	Interest payable	417,0	526,6	643,9	691,2	766,9
	Of which:					
9.5.1	Overdue interest	0,0	0,0	0,0	0,0	0,0
<b>Banking sector liabilities<sup>1</sup></b>		<b>57 423,1</b>	<b>77 653,0</b>	<b>73 513,4</b>	<b>74 841,3</b>	<b>78 413,1</b>

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

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

Table 14

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

Assets		1.01.14	1.01.15	1.07.15	1.08.15	1.09.15
1.	Money, precious metals and gemstones	2,8	3,5	2,2	2,1	2,1
1.1.	of which: money	2,7	3,4	2,1	2,0	2,0
2.	Accounts with the Bank of Russia and authorised agencies of other countries	3,9	4,2	2,9	2,8	2,7
3.	Correspondent accounts with credit institutions	2,6	3,4	3,6	3,1	3,4
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	0,7	1,0	0,8	0,6	0,7
3.2.	Correspondent accounts with non-resident banks	1,9	2,5	2,9	2,5	2,7
4.	Securities acquired by credit institutions, total	13,6	12,5	13,2	13,6	13,8
	of which					
4.1.	Debt securities	10,7	9,9	10,5	11,0	11,3
4.2.	Shares	1,4	0,6	0,4	0,4	0,4
4.3.	Discounted promissory notes	0,5	0,3	0,2	0,3	0,2
4.4.	Shares in associates and subsidiaries	1,0	1,8	2,0	2,0	1,9
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	1,6	1,7	1,9
7.	Loans, total	70,6	67,1	69,7	70,1	69,6
	of which:					
7.1.	Loans, deposits and other placements	70,4	66,7	69,2	69,7	69,1
	of which overdue claims	2,4	2,5	3,5	3,6	3,6
	of which:					
7.1.1.	Loans and other placements with non-financial organisations	39,2	38,0	40,0	40,5	40,6
	of which overdue claims	1,6	1,6	2,3	2,4	2,4
7.1.2.	Loans and other placements with individuals	17,3	14,6	14,6	14,3	13,7
	of which overdue claims	0,8	0,9	1,1	1,1	1,1
7.1.3.	Loans, deposits and other placements with credit institutions	8,9	8,9	9,1	9,4	9,5
	of which overdue claims	0,0	0,1	0,0	0,0	0,1
8.	Fixed assets (tangible and intangible), other real estate and inventories	2,0	1,6	1,7	1,6	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	4,4	4,1	4,2
	of which:					
10.1.	Float	1,4	2,1	2,2	1,9	2,0
10.2.	Receivables	0,5	0,4	0,5	0,5	0,5
10.3.	Deferred expenses	0,2	0,2	0,2	0,2	0,2
<b>Banking sector assets</b>		<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>

Table 15

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

Liabilities <sup>1</sup>		1.01.14	1.01.15	1.07.15	1.08.15	1.09.15
1.	Funds and profit of credit institutions Of which:	11,5	8,9	9,5	9,6	9,3
1.1.	Funds of credit institutions	5,7	4,3	5,0	5,3	5,1
1.2.	Profit (losses), including financial result of the previous year Of which:	5,9	4,5	4,5	4,3	4,2
1.2.1.	Profit (losses) of the current year	1,7	0,8	0,1	0,0	0,1
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	7,7	12,0	9,4	8,9	8,3
3.	Accounts of credit institutions Of which:	1,0	1,2	1,0	0,8	1,0
3.1.	Correspondent accounts of correspondent credit institutions	0,6	0,9	0,7	0,5	0,6
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	7,0	7,1
5.	Clients' funds <sup>2</sup> Of which:	60,8	56,4	60,4	60,6	61,3
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	10,8	10,2	10,5
5.4.	Clients' float	0,7	0,7	0,7	0,7	0,7
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	18,9	21,9	21,5	22,2	22,8
5.6.	Individual deposits	29,5	23,9	27,1	27,3	26,9
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	1,7
7.	Promissory notes and bank acceptances	1,7	1,1	0,9	0,9	0,8
8.	Derivatives with fair value being a liability	0,2	2,5	1,2	1,3	1,5
9.	Other liabilities <sup>1</sup> , total Of which:	6,4	7,6	9,1	9,0	9,0
9.1.	Provisions	5,0	5,2	6,3	6,4	6,4
9.2.	Float	0,5	1,5	1,5	1,4	1,4
9.3.	Payables	0,2	0,1	0,2	0,1	0,1
9.4.	Deferred income	0,0	0,0	0,0	0,0	0,0
9.5.	Interest payable Of which:	0,7	0,7	0,9	0,9	1,0
9.5.1	Overdue interest	0,0	0,0	0,0	0,0	0,0
<b>Banking sector liabilities<sup>1</sup></b>		<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>

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

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



Table 16

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

	Rubles					Foreign Currency					Total				
	1.01.14	1.01.15	1.07.15	1.08.15	1.09.15	1.01.14	1.01.15	1.07.15	1.08.15	1.09.15	1.01.14	1.01.15	1.07.15	1.08.15	1.09.15
<b>1. Loans, deposits and other placements, total</b>	<b>31300,2</b>	<b>36664,1</b>	<b>35408,3</b>	<b>35658,1</b>	<b>35732,4</b>	<b>9117,6</b>	<b>15135,3</b>	<b>15473,9</b>	<b>16476,6</b>	<b>18461,2</b>	<b>40417,7</b>	<b>51799,5</b>	<b>50882,2</b>	<b>52134,7</b>	<b>54193,6</b>
Of which															
- overdue claims	1257,9	1725,9	2273,9	2379,5	2428,4	140,1	252,1	316,5	335,6	390,5	1398,0	1978,0	2590,4	2715,2	2818,8
<b>1.1 Loans and other placements with non-financial resident organisations</b>	<b>16542,7</b>	<b>19018,4</b>	<b>18721,7</b>	<b>18922,3</b>	<b>19057,1</b>	<b>3792,8</b>	<b>6680,2</b>	<b>7037,5</b>	<b>7441,8</b>	<b>8459,5</b>	<b>20335,5</b>	<b>25698,5</b>	<b>25759,1</b>	<b>26364,1</b>	<b>27516,7</b>
Of which															
- overdue claims	812,0	1020,8	1394,5	1466,3	1466,0	58,3	86,5	132,8	137,8	161,3	870,2	1107,3	1527,3	1604,2	1627,3
of which:															
1.1.1. Loans and other placements with individual entrepreneurs	666,9	668,1	582,8	570,9	560,9	5,5	7,8	7,0	7,2	8,3	672,4	675,8	589,8	578,1	569,2
Of which															
- overdue claims	33,2	53,1	71,9	75,2	77,6	0,3	0,3	0,6	0,6	0,7	33,5	53,4	72,5	75,8	78,2
<b>1.2 Loans and other placements with non-resident legal entities (except banks)</b>	<b>565,7</b>	<b>695,7</b>	<b>684,2</b>	<b>733,0</b>	<b>730,9</b>	<b>1598,0</b>	<b>3141,7</b>	<b>2941,1</b>	<b>3195,6</b>	<b>3553,4</b>	<b>2163,7</b>	<b>3837,5</b>	<b>3625,2</b>	<b>3928,5</b>	<b>4284,3</b>
Of which															
- overdue claims	20,8	63,5	87,4	94,4	91,7	42,7	79,9	105,8	114,3	134,7	63,5	143,4	193,2	208,7	226,3
<b>1.3 Loans, deposits and other placements with financial sector</b>	<b>2591,8</b>	<b>3907,8</b>	<b>3412,7</b>	<b>3508,0</b>	<b>3451,2</b>	<b>676,7</b>	<b>1178,9</b>	<b>1438,6</b>	<b>1521,7</b>	<b>1783,7</b>	<b>3268,5</b>	<b>5086,7</b>	<b>4851,3</b>	<b>5029,8</b>	<b>5234,9</b>
Of which															
- overdue claims	18,1	20,6	32,8	33,5	73,1	0,4	1,9	7,0	7,7	8,9	18,5	22,5	39,8	41,2	81,9
of which:															
1.3.1 Resident credit institutions	1508,3	2772,1	2291,4	2391,7	2298,3	581,4	1008,2	974,9	1037,4	1267,8	2089,7	3780,3	3266,4	3429,2	3566,2
Of which															
- overdue claims	5,8	6,9	6,6	8,8	46,6	0,0	0,0	0,3	0,5	0,7	5,8	7,0	6,9	9,3	47,4
1.3.2 Resident financial institutions of different forms of ownership	1083,5	1135,7	1121,3	1116,3	1152,9	95,3	170,7	463,6	484,3	515,8	1178,8	1306,4	1584,9	1600,6	1668,7
Of which															
- overdue claims	12,3	13,7	26,2	24,7	26,4	0,3	1,8	6,7	7,1	8,1	12,7	15,5	32,9	31,8	34,6
<b>1.4 Loans, deposits and other placements with non-resident banks</b>	<b>416,6</b>	<b>237,8</b>	<b>431,5</b>	<b>375,0</b>	<b>365,4</b>	<b>2624,4</b>	<b>2876,9</b>	<b>3025,7</b>	<b>3226,1</b>	<b>3519,5</b>	<b>3041,0</b>	<b>3114,7</b>	<b>3457,2</b>	<b>3601,1</b>	<b>3884,8</b>
Of which															
- overdue claims	0,0	0,0	0,0	0,0	3,5	5,4	37,3	23,4	25,0	28,3	5,4	37,4	23,4	25,0	31,8
<b>1.5 Loans and other placements with government financial agencies and extra-budgetary funds</b>	<b>816,0</b>	<b>1033,9</b>	<b>938,4</b>	<b>939,9</b>	<b>936,1</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>816,0</b>	<b>1033,9</b>	<b>938,4</b>	<b>939,9</b>	<b>936,1</b>
Of which															
- overdue claims	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	0,0
<b>1.6 Loans and other placements with resident individuals</b>	<b>9708,8</b>	<b>11014,0</b>	<b>10456,0</b>	<b>10458,6</b>	<b>10457,6</b>	<b>227,0</b>	<b>289,6</b>	<b>247,6</b>	<b>256,3</b>	<b>284,3</b>	<b>9935,8</b>	<b>11303,7</b>	<b>10703,6</b>	<b>10714,9</b>	<b>10741,8</b>
Of which															
- overdue claims	406,8	620,8	758,7	785,1	793,9	32,7	45,4	46,2	49,5	55,9	439,5	666,2	804,9	834,6	849,8
<b>1.7 Loans and other placements with non-resident individuals</b>	<b>11,1</b>	<b>14,8</b>	<b>14,0</b>	<b>13,5</b>	<b>13,5</b>	<b>10,2</b>	<b>11,1</b>	<b>9,2</b>	<b>9,9</b>	<b>11,2</b>	<b>21,3</b>	<b>25,9</b>	<b>23,2</b>	<b>23,3</b>	<b>24,7</b>
Of which															
- overdue claims	0,2	0,2	0,2	0,2	0,2	0,6	1,1	1,2	1,3	1,4	0,8	1,3	1,4	1,5	1,7
<b>Reference data:</b>															
Provisions on loans, deposits and other placements	2417,3	3459,8	3913,6	4082,4	4243,7	0,0	0,0	0,0	0,0	0,0	2417,3	3459,8	3913,6	4082,4	4243,7
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	80,6	153,5	184,9	190,1	192,7	6,6	20,6	25,2	24,5	28,3	87,1	174,1	210,1	214,6	220,9
Credit institutions' portfolio of promissory notes of residents	221,8	188,7	128,5	137,3	119,2	50,1	25,7	44,2	55,8	60,3	271,9	214,4	172,7	193,1	179,6
Credit institutions' portfolio of promissory notes of non-residents	0,0	0,0	0,0	0,0	0,0	2,2	3,5	0,0	0,0	0,0	2,2	3,6	0,0	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	1.07.15	1.08.15	1.09.15
<b>1. Loans, deposits and other placements, total</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>
	<b>70,4</b>	<b>66,7</b>	<b>69,2</b>	<b>69,7</b>	<b>69,1</b>
Of which:					
- overdue claims	3,5	3,8	5,1	5,2	5,2
	2,4	2,5	3,5	3,6	3,6
<b>1.1 Loans and other placements with non-financial resident organisations</b>	<b>50,3</b>	<b>49,6</b>	<b>50,6</b>	<b>50,6</b>	<b>50,8</b>
	<b>35,4</b>	<b>33,1</b>	<b>35,0</b>	<b>35,2</b>	<b>35,1</b>
Of which:					
- overdue claims	2,2	2,1	3,0	3,1	3,0
	1,5	1,4	2,1	2,1	2,1
of which:					
1.1.1. Loans and other placements with individual entrepreneurs	1,7	1,3	1,2	1,1	1,1
	1,2	0,9	0,8	0,8	0,7
Of which:					
- overdue claims	0,1	0,1	0,1	0,1	0,1
	0,1	0,1	0,1	0,1	0,1
<b>1.2 Loans and other placements with non-resident legal entities (except banks)</b>	<b>5,4</b>	<b>7,4</b>	<b>7,1</b>	<b>7,5</b>	<b>7,9</b>
	<b>3,8</b>	<b>4,9</b>	<b>4,9</b>	<b>5,2</b>	<b>5,5</b>
Of which:					
- overdue claims	0,2	0,3	0,4	0,4	0,4
	0,1	0,2	0,3	0,3	0,3
<b>1.3 Loans, deposits and other placements with financial sector</b>	<b>8,1</b>	<b>9,8</b>	<b>9,5</b>	<b>9,6</b>	<b>9,7</b>
	<b>5,7</b>	<b>6,6</b>	<b>6,6</b>	<b>6,7</b>	<b>6,7</b>
Of which:					
- overdue claims	0,0	0,0	0,1	0,1	0,2
	0,0	0,0	0,1	0,1	0,1
of which:					
1.3.1 Resident credit institutions	5,2	7,3	6,4	6,6	6,6
	3,6	4,9	4,4	4,6	4,5
Of which					
- overdue claims	0,0	0,0	0,0	0,0	0,1
	0,0	0,0	0,0	0,0	0,1
1.3.2 Resident financial institutions of different forms of ownership	2,9	2,5	3,1	3,1	3,1
	2,1	1,7	2,2	2,1	2,1
Of which					
- overdue claims	0,0	0,0	0,1	0,1	0,1
	0,0	0,0	0,0	0,0	0,0
<b>1.4 Loans, deposits and other placements with non-resident banks</b>	<b>7,5</b>	<b>6,0</b>	<b>6,8</b>	<b>6,9</b>	<b>7,2</b>
	<b>5,3</b>	<b>4,0</b>	<b>4,7</b>	<b>4,8</b>	<b>5,0</b>
Of which:					
- overdue claims	0,0	0,1	0,0	0,0	0,1
	0,0	0,0	0,0	0,0	0,0
<b>1.5 Loans and other placements with government financial agencies and extra-budgetary funds</b>	<b>2,0</b>	<b>2,0</b>	<b>1,8</b>	<b>1,8</b>	<b>1,7</b>
	<b>1,4</b>	<b>1,3</b>	<b>1,3</b>	<b>1,3</b>	<b>1,2</b>
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
<b>1.6 Loans and other placements with resident individuals</b>	<b>24,6</b>	<b>21,8</b>	<b>21,0</b>	<b>20,6</b>	<b>19,8</b>
	<b>17,3</b>	<b>14,6</b>	<b>14,6</b>	<b>14,3</b>	<b>13,7</b>
Of which:					
- overdue claims	1,1	1,3	1,6	1,6	1,6
	0,8	0,9	1,1	1,1	1,1
<b>1.7 Loans and other placements with non-resident individuals</b>	<b>0,1</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>
	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
<b>Reference data:</b>					
Provision on loans, deposits and other placements	6,0	6,7	7,7	7,8	7,8
	4,2	4,5	5,3	5,5	5,4
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	0,4	0,3
	0,5	0,3	0,2	0,3	0,2
Credit institutions' portfolio of promissory notes of non-residents	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0

Table 18

The structure of credit institutions' security portfolio<sup>1</sup>

	1.01.14		1.01.15		1.07.15		1.08.15		1.09.15	
	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
<b>Securities, total</b>	<b>7 548,2</b>	<b>100,0</b>	<b>9 506,1</b>	<b>100,0</b>	<b>9 523,5</b>	<b>100,0</b>	<b>10 009,4</b>	<b>100,0</b>	<b>10 603,0</b>	<b>100,0</b>
- in rubles	6 031,2	79,9	6 721,7	70,7	6 769,4	71,1	7 052,4	70,5	7 202,5	67,9
- in foreign currency	1 517,0	20,1	2 784,4	29,3	2 754,1	28,9	2 957,0	29,5	3 400,5	32,1
Of which:										
Securities at fair value through profit or loss	2 214,2	29,3	1 700,5	17,9	1 415,2	14,9	1 489,8	14,9	1 632,3	15,4
- in rubles	1 897,5	25,1	1 089,0	11,5	872,4	9,2	910,9	9,1	931,1	8,8
- in foreign currency	316,6	4,2	611,5	6,4	542,7	5,7	579,0	5,8	701,2	6,6
Securities available for sale	3 856,4	51,1	4 210,4	44,3	4 173,9	43,8	4 500,6	45,0	4 645,1	43,8
- in rubles	3 024,5	40,1	2 751,2	28,9	2 934,0	30,8	3 175,7	31,7	3 168,8	29,9
- in foreign currency	831,9	11,0	1 459,2	15,4	1 239,9	13,0	1 325,0	13,2	1 476,3	13,9
Securities held-to-maturity	876,4	11,6	2 224,1	23,4	2 441,5	25,6	2 525,2	25,2	2 821,2	26,6
- in rubles	800,0	10,6	1 512,5	15,9	1 472,0	15,5	1 474,1	14,7	1 600,2	15,1
- in foreign currency	76,4	1,0	711,6	7,5	969,6	10,2	1 051,2	10,5	1 221,1	11,5
Shares in associates and subsidiaries	594,9	7,9	1 365,9	14,4	1 488,1	15,6	1 487,8	14,9	1 498,5	14,1
- in rubles	304,0	4,0	1 365,2	14,4	1 487,4	15,6	1 487,1	14,9	1 497,8	14,1
- 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		-149,8		-159,0		-204,0	
Provisions for losses on securities available for sale	49,3		21,1		36,1		31,9		29,9	
Provisions for losses on securities held-to-maturity	3,3		4,4		4,5		5,2		5,7	
Provisions for losses on portfolio of shares in associates and subsidiaries	5,3		86,6		100,8		94,6		95,7	

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

Table 19

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

	1.01.14		1.01.15		1.07.15		1.08.15		1.09.15	
	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	7 715,8	100,0	8 210,2	100,0	8 822,9	100,0
- in rubles	5 059,3	82,1	5 070,6	66,3	5 083,7	65,9	5 383,0	65,6	5 564,8	63,1
- in foreign currency	1 103,5	17,9	2 580,8	33,7	2 632,0	34,1	2 827,2	34,4	3 258,1	36,9
of which: revaluation	-19,5	-0,3	-416,8	-5,4	-132,4	-1,7	-136,2	-1,7	-182,9	-2,1
Debt securities at book value held (without revaluation)	6 182,4	100,0	8 068,2	100,0	7 848,2	100,0	8 346,4	100,0	9 005,9	100,0
of which:										
debt securities of the Russian Federation	814,1	13,2	1 268,4	15,7	1 834,5	23,4	2 102,3	25,2	2 443,7	27,1
- in rubles	677,5	11,0	1 013,8	12,6	1 493,5	19,0	1 708,0	20,5	2 015,1	22,4
- in foreign currency	136,6	2,2	254,6	3,2	341,0	4,3	394,2	4,7	428,5	4,8
debt securities of the Bank of Russia	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in rubles	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
debt securities of federal districts and local government	131,8	2,1	108,9	1,3	182,6	2,3	206,7	2,5	207,6	2,3
- in rubles	131,8	2,1	108,8	1,3	182,4	2,3	206,6	2,5	207,5	2,3
- 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	716,2	9,1	659,0	7,9	666,5	7,4
- in rubles	400,1	6,5	442,2	5,5	712,4	9,1	655,2	7,9	662,4	7,4
- in foreign currency	10,2	0,2	14,2	0,2	3,8	0,0	3,8	0,0	4,1	0,0
other debt securities of residents	687,8	11,1	666,4	8,3	1 148,5	14,6	1 210,9	14,5	1 363,9	15,1
- in rubles	687,5	11,1	665,9	8,3	1 144,4	14,6	1 201,4	14,4	1 358,2	15,1
- in foreign currency	0,4	0,0	0,6	0,0	4,0	0,1	9,4	0,1	5,7	0,1
debt securities of other countries	17,6	0,3	38,4	0,5	98,2	1,3	112,7	1,4	106,2	1,2
- 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	98,2	1,3	112,7	1,4	106,2	1,2
debt securities of non-resident banks	97,4	1,6	358,5	4,4	232,2	3,0	248,1	3,0	268,9	3,0
- in rubles	39,7	0,6	114,8	1,4	52,4	0,7	52,7	0,6	52,8	0,6
- in foreign currency	57,6	0,9	243,7	3,0	179,8	2,3	195,4	2,3	216,1	2,4
other debt securities of non-residents	768,2	12,4	904,2	11,2	1 305,6	16,6	1 505,8	18,0	1 748,2	19,4
- in rubles	218,4	3,5	188,3	2,3	202,1	2,6	207,3	2,5	230,2	2,6
- in foreign currency	549,8	8,9	715,9	8,9	1 103,5	14,1	1 298,4	15,6	1 518,0	16,9
debt securities delivered without derecognition in the balance sheet	3 248,9	52,6	4 261,8	52,8	2 325,8	29,6	2 295,0	27,5	2 195,0	24,4
- in rubles	2 918,7	47,2	2 949,9	36,6	1 425,3	18,2	1 483,1	17,8	1 216,9	13,5
- in foreign currency	330,2	5,3	1 311,9	16,3	900,5	11,5	812,0	9,7	978,1	10,9
overdue debt securities	6,3	0,1	5,2	0,1	4,8	0,1	6,0	0,1	6,0	0,1
- in rubles	5,2	0,1	3,8	0,0	3,7	0,0	4,7	0,1	4,7	0,1
- in foreign currency	1,1	0,0	1,4	0,0	1,2	0,0	1,2	0,0	1,3	0,0
<b>Reference data:</b>										
Provisions for losses on debt securities	14,9		15,8		18,2		20,1		22,2	

Table 20

## Structure of credit institutions' portfolio of shares

	1.01.14		1.01.15		1.07.15		1.08.15		1.09.15	
	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	319,6	100,0	311,4	100,0	281,6	100,0
- in rubles	667,9	84,5	285,9	58,5	198,3	62,0	182,4	58,6	139,9	49,7
- in foreign currency	122,5	15,5	202,8	41,5	121,3	38,0	129,1	41,4	141,7	50,3
of which: revaluation	-17,5	-2,2	-16,4	-3,4	-17,3	-5,4	-22,9	-7,3	-21,1	-7,5
Shares held at book value (without revaluation)	807,9	100,0	505,1	100,0	336,9	100,0	334,3	100,0	302,7	100,0
of which shares of:										
resident credit institutions	5,1	0,6	4,1	0,8	3,1	0,9	2,4	0,7	2,5	0,8
- in rubles	5,1	0,6	4,1	0,8	3,1	0,9	2,4	0,7	2,5	0,8
- 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	130,3	38,7	117,9	35,3	100,8	33,3
- in rubles	588,8	72,9	192,3	38,1	127,2	37,8	114,5	34,3	97,2	32,1
- in foreign currency	2,8	0,3	5,5	1,1	3,1	0,9	3,3	1,0	3,6	1,2
non-resident credit institutions	8,7	1,1	2,7	0,5	2,0	0,6	2,6	0,8	2,5	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	2,0	0,6	2,6	0,8	2,5	0,8
other non-residents	85,8	10,6	81,8	16,2	68,3	20,3	72,5	21,7	77,6	25,6
- 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	68,3	20,3	72,5	21,7	77,6	25,6
shares delivered without derecognition in the balance sheet	116,6	14,4	124,8	24,7	5,2	1,5	7,9	2,4	8,5	2,8
- in rubles	82,8	10,2	67,0	13,3	5,1	1,5	7,8	2,3	8,5	2,8
- in foreign currency	33,8	4,2	57,8	11,4	0,0	0,0	0,1	0,0	0,0	0,0
Shares valued at cost <sup>1</sup>	-	-	93,9	18,6	128,0	38,0	131,1	39,2	110,8	36,6
- in rubles	-	-	38,9	7,7	80,2	23,8	80,5	24,1	52,9	17,5
- in foreign currency	-	-	55,0	10,9	47,9	14,2	50,6	15,1	57,9	19,1
<b>Reference data:</b>										
Provisions for losses on shares	44,0		14,8		27,2		21,9		18,3	

<sup>1</sup> Calculated by 0409101 form "Reverse statement of Credit Institution's accounts" (Bank's Balance Sheet), balance account No 50709

Table 21

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

(billion rubles)

	1.01.14	1.01.15	1.07.15	1.08.15	1.09.15
Portfolio of promissory notes discounted by a credit institution, in rubles	221,8	188,7	128,5	137,3	119,2
of which promissory notes, not paid when due	4,9	9,2	10,3	10,2	10,5
Portfolio of promissory notes discounted by a credit institution, in foreign currency	52,3	29,2	44,2	55,8	60,3
of which promissory notes, not paid when due	1,33	3,45	0,01	0,01	0,01
<b>Total</b>	<b>274,1</b>	<b>218,0</b>	<b>172,7</b>	<b>193,1</b>	<b>179,6</b>

Table 22

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

	1.01.14		1.01.15		1.07.15		1.08.15		1.09.15	
	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
<b>Discounted promissory notes, total</b>	<b>274,1</b>	<b>100,0</b>	<b>218,0</b>	<b>100,0</b>	<b>172,7</b>	<b>100,0</b>	<b>193,1</b>	<b>100,0</b>	<b>179,6</b>	<b>100,0</b>
Of which:										
- promissory notes of federal governments	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of regional and local governments	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of resident credit institutions	223,0	81,4	154,9	71,1	109,5	63,4	136,1	70,5	120,8	67,3
- other promissory notes of residents	48,9	17,8	59,5	27,3	63,1	36,6	57,1	29,5	58,8	32,7
- 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	0,0	0,0	0,0	0,0	0,0	0,0
<b>Reference data:</b>										
Provisions for losses on promissory notes	12,9		13,8		15,5		13,7		13,8	

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

Table 23

### Real estate temporarily out of use in operating activities

(billion rubles)

	1.01.14	1.01.15	1.07.15	1.08.15	1.09.15
Land temporarily out of use in operating activities	5,5	6,6	6,7	6,3	7,4
Land temporarily out of use in operating activities, leased out	0,6	0,9	0,7	0,7	0,9
Land temporarily out of use in operating activities, at current (fair) value	8,7	10,2	16,2	14,7	13,9
Land temporarily out of use in operating activities, at current (fair) value, leased out	3,5	2,9	2,7	2,7	4,0
Real estate (except land) temporarily out of use in operating activities*	3,5	2,0	1,9	2,4	2,4
Real estate (except land) temporarily out of use in operating activities, leased out*	14,0	9,5	10,8	10,5	10,5
Real estate (except land) temporarily out of use in operating activities, at current (fair) value	12,4	13,3	15,4	15,4	15,0
Real estate (except land) temporarily out of use in operating activities, at current (fair) value, leased out	15,5	27,6	28,5	26,3	27,1
Investments in construction of objects of real estate, temporarily out of use in operating activities	1,2	1,4	2,4	3,9	2,4
Non-current inventories	80,0	129,8	138,4	142,1	142,9
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	70,4	64,9	65,3

\* At residual value (less amortisation).



Table 24

## Funds raised by credit institutions from organisations

(billion rubles)

		1.01.14	1.01.15	1.07.15	1.08.15	1.09.15
1.	Funds raised from organisations, total	17 787,0	25 008,1	24 246,0	24 742,9	26 691,9
	- in rubles	12 092,7	14 222,9	13 931,9	14 039,2	14 553,2
	- in foreign currency	5 694,4	10 785,2	10 314,1	10 703,7	12 138,7
	of which:					
1.1.	Funds of legal entities in settlement and other accounts <sup>1</sup>	6 516,1	7 434,7	7 927,1	7 634,2	8 252,0
	- in rubles	5 547,8	5 549,6	5 873,5	5 633,9	5 960,1
	- in foreign currency	968,3	1 885,1	2 053,7	2 000,4	2 292,0
	Of which:					
1.1.1	Funds of individual entrepreneurs	192,7	180,1	191,8	189,4	207,3
	- in rubles	190,0	172,1	185,5	182,8	198,8
	- in foreign currency	2,7	7,9	6,3	6,6	8,4
1.2.	Government and other extra budgetary funds in settlement accounts	0,2	0,1	0,1	0,1	0,9
1.3.	Float	386,4	535,3	511,6	480,7	544,5
1.4.	Deposits and other funds raised from legal entities (except credit institutions)	10 838,3	17 007,9	15 793,0	16 614,7	17 874,1
	- in rubles	6 371,5	8 471,8	7 844,1	8 226,7	8 381,0
	- in foreign currency	4 466,8	8 536,1	7 948,9	8 388,0	9 493,1
	Of which:					
1.4.1.	Deposits and other raised funds from the Federal Treasury, the Ministry of Finance, financial agencies and extra budgetary funds of the Russian Federation, federal districts and authorities of local self-governance	453,9	1 023,8	1 355,8	1 599,0	1 749,3
1.4.2.	Certificates of deposit	5,3	5,8	3,2	3,0	2,6
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	0,2	0,5	0,1	3,2	0,1
1.5.	Clients' funds in factoring and forfeiting operations	43,8	26,4	14,2	13,1	15,9
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	0,0	0,0	4,5
	Deposits and other funds raised from legal entities (as paragraph 1.4.) by maturity:					
	demand deposits and deposits with maturity up to 30 days	1 812,6	3 405,3	1 996,9	2 103,5	2 232,3
	- in rubles	1 624,9	2 686,8	1 677,5	1 820,7	1 803,5
	- in foreign currency	187,7	718,5	319,4	282,8	428,8
	with maturity from 31 days to 1 year	3 292,3	4 565,0	5 255,6	5 767,7	6 207,9
	- in rubles	2 520,2	3 327,2	3 644,9	3 917,5	4 006,0
	- in foreign currency	772,2	1 237,8	1 610,8	1 850,2	2 201,9
	with maturity in excess of 1 year	5 733,4	9 037,5	8 540,5	8 743,5	9 433,9
	- in rubles	2 226,4	2 457,8	2 521,7	2 488,6	2 571,4
	- in foreign currency	3 507,0	6 579,8	6 018,8	6 254,9	6 862,4
	<b>Reference data</b>					
	Funds raised from non-resident organisations, total	3 271,2	5 143,3	4 511,5	4 626,8	5 087,9
	- in rubles	535,7	591,3	440,3	457,3	438,9
	- in foreign currency	2 735,5	4 552,0	4 071,3	4 169,5	4 648,9
	of which:					
	Funds of non-resident organisations in settlement and other accounts	265,5	521,0	466,2	511,7	503,7
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	526,7	502,0	415,2	378,4	462,5
	Other funds raised from non-resident legal entities	2 463,7	4 074,3	3 598,6	3 689,4	4 072,4
	Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0,0	0,0	0,0	3,2	0,0

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

Table 25

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

	1.01.14	1.01.15	1.07.15	1.08.15	1.09.15
<b>Issued debt obligations - total</b>	<b>2 572,4</b>	<b>2 692,0</b>	<b>2 538,1</b>	<b>2 559,3</b>	<b>2 509,7</b>
including:					
bonds:	1 213,1	1 357,5	1 330,6	1 354,8	1 309,9
of which					
with maturities less than one year	3,7	12,0	10,3	10,4	8,6
with maturities in excess of one year	1 209,4	1 344,5	1 320,3	1 344,4	1 301,1
deposit certificates <sup>1</sup>	5,3	5,8	3,2	3,0	2,6
of which					
with maturities less than one year	3,1	3,3	2,0	1,8	1,7
with maturities in excess of one year	2,1	2,2	1,0	0,9	0,7
savings certificates <sup>2</sup>	349,7	460,5	546,3	538,8	538,5
of which					
with maturities less than one year	63,2	148,6	300,5	301,7	321,0
with maturities in excess of one year	273,8	300,2	221,5	216,7	197,3
promissory notes and banker's acceptances	1 004,3	868,1	658,1	662,7	658,7
of which					
with maturities less than one year	465,2	364,8	289,2	283,4	281,8
with maturities in excess of one year	517,3	482,2	351,3	360,7	358,0

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

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

Table 26

## Individual deposit structure

(billion rubles)

		1.01.14	1.01.15	1.07.15	1.08.15	1.09.15
1	Individual deposits	16 957,5	18 552,7	19 892,3	20 402,6	21 121,7
	- of which savings certificates	349,7	460,5	546,3	538,8	538,5
1.1.	Individual demand deposits and deposits with maturity up to 30 days	3 210,8	3 214,6	3 116,0	3 171,1	3 118,1
	- in rubles	2 913,0	2 664,9	2 620,7	2 654,1	2 532,2
	- in foreign currency	297,8	549,7	495,4	517,1	586,0
1.2.	Individual deposits with maturity from 31 days to 1 year	3 264,3	5 124,0	8 095,8	8 310,8	8 743,8
	- in rubles	2 788,8	3 814,6	6 039,6	6 147,7	6 300,1
	- in foreign currency	475,5	1 309,4	2 056,2	2 163,1	2 443,6
1.3.	Individual deposits with maturity in excess of 1 year	10 482,4	10 214,1	8 680,4	8 920,7	9 259,8
	- in rubles	8 298,8	7 227,1	6 149,5	6 193,1	6 169,7
	- in foreign currency	2 183,6	2 987,0	2 530,9	2 727,6	3 090,1
Reference data:						
	Deposits of non-resident individuals (excluding saving certificates)	223,9	245,2	257,2	267,4	293,3

Table 27

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

(billion rubles)

	1.01.14	1.01.15	1.07.15	1.08.15	1.09.15
<b>Loans, deposits and other funds raised from other credit institutions, total</b>	<b>4 806,0</b>	<b>6 594,2</b>	<b>4 967,5</b>	<b>5 232,1</b>	<b>5 564,9</b>
- in rubles	2 369,5	3 223,4	2 553,9	2 696,1	2 642,1
- in foreign currency	2 436,5	3 370,8	2 413,6	2 536,0	2 922,8
of which:					
- loans, deposits and other funds raised from resident credit institutions	2 556,6	4 016,5	3 159,8	3 354,1	3 507,5
- in rubles	1 962,6	2 900,5	2 272,5	2 419,4	2 381,7
- in foreign currency	594,0	1 116,0	887,3	934,7	1 125,7
of which					
overdue debt	0,2	0,0	0,0	0,8	5,2
- in rubles	0,2	0,0	0,0	0,5	4,9
- in foreign currency	0,0	0,0	0,0	0,3	0,3
- loans, deposits and other funds raised from non-resident banks	2 249,4	2 577,8	1 807,7	1 878,0	2 057,4
- in rubles	406,9	322,9	281,3	276,7	260,4
- in foreign currency	1 842,5	2 254,8	1 526,3	1 601,3	1 797,0
of which					
overdue debt	0,0	0,0	0,0	0,0	0,2
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,0	0,0	0,0	0,2

Table 28

**Distribution of budgetary funds in settlement accounts by groups of credit institutions on 1.09.15**

Share of budgetary funds in settlement accounts in liabilities	Number of credit institutions	Budgetary funds in settlement accounts <sup>1</sup>		Assets of credit institutions	
		mln.roubles	share in Russia, %	mln.roubles	share in Russia, %
25% and more	1	52 582	56,9	120 815	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%	55	39 767	43,1	48 595 797	62,0
No budgetary funds	714	0	0,0	29 696 479	37,9
Data not available	4	0	0,0	0	0,0
<b>Total</b>	<b>774</b>	<b>92 349</b>	<b>100,0</b>	<b>78 413 092</b>	<b>100,0</b>

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

## Funds raised from and placed with non-residents

№	Indicator	1.01.14		1.01.15		1.07.15		1.08.15		1.09.15	
		billion rubles	Share in liabilities <sup>1</sup> (assets) of the banking sector, %	billion rubles	Share in liabilities <sup>1</sup> (assets) of the banking sector, %	billion rubles	Share in liabilities <sup>1</sup> (assets) of the banking sector, %	billion rubles	Share in liabilities <sup>1</sup> (assets) of the banking sector, %	billion rubles	Share in liabilities <sup>1</sup> (assets) of the banking sector, %
<b>Raised funds</b>											
1.	<b>Clients' funds (except credit institutions)</b>	<b>3 502,6</b>	<b>6,1</b>	<b>5 389,4</b>	<b>6,9</b>	<b>4 769,3</b>	<b>6,5</b>	<b>4 894,8</b>	<b>6,5</b>	<b>5 381,8</b>	<b>6,9</b>
1.1	Funds in accounts of legal entities (excluding certificates of deposit)	3 255,8	5,7	5 097,2	6,6	4 479,9	6,1	4 582,7	6,1	5 038,6	6,4
1.1.1	of which deposits and other raised funds (excluding certificates of deposit)	2 990,4	5,2	4 576,3	5,9	4 013,8	5,5	4 071,0	5,4	4 535,0	5,8
1.2	Individual deposits (excluding saving certificates)	223,9	0,4	245,2	0,3	257,2	0,4	267,4	0,4	293,3	0,4
1.2.1	of which deposits and other raised funds (excluding saving certificates)	168,3	0,3	179,5	0,2	187,3	0,3	194,8	0,3	214,7	0,3
1.3	Funds in other accounts	22,9	0,0	47,0	0,1	32,2	0,0	44,7	0,1	50,0	0,1
2.	<b>Funds in correspondent and other accounts of credit institutions</b>	<b>162,9</b>	<b>0,3</b>	<b>180,0</b>	<b>0,2</b>	<b>140,4</b>	<b>0,2</b>	<b>138,7</b>	<b>0,2</b>	<b>190,5</b>	<b>0,2</b>
3.	<b>Loans, deposits and other funds raised from credit institutions</b>	<b>2 249,4</b>	<b>3,9</b>	<b>2 577,8</b>	<b>3,3</b>	<b>1 807,7</b>	<b>2,5</b>	<b>1 878,0</b>	<b>2,5</b>	<b>2 057,4</b>	<b>2,6</b>
4.	<b>Loans from other countries</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>
	<b>Raised funds, total</b>	<b>5 914,9</b>	<b>10,3</b>	<b>8 147,1</b>	<b>10,5</b>	<b>6 717,4</b>	<b>9,1</b>	<b>6 911,5</b>	<b>9,2</b>	<b>7 629,7</b>	<b>9,7</b>
	<b>Reference data:</b>										
	Liabilities of authorized banks to non-residents on issued debt securities - total <sup>2</sup>	211,7	0,4	291,2	0,4	258,1	0,4	272,4	0,4	310,1	0,4
	Overdue interest on liabilities of credit institutions	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
<b>Placed funds</b>											
1.	<b>Loans, total</b>	<b>5 226,0</b>	<b>9,1</b>	<b>6 978,0</b>	<b>9,0</b>	<b>7 105,7</b>	<b>9,7</b>	<b>7 553,0</b>	<b>10,1</b>	<b>8 193,9</b>	<b>10,5</b>
	of which overdue claims	69,7	0,1	182,1	0,2	218,0	0,3	235,2	0,3	259,8	0,3
	of which:										
1.1.	Loans, deposits and other placements	3 041,0	5,3	3 114,7	4,0	3 457,2	4,7	3 601,1	4,8	3 884,8	5,0
1.2	Loans and other placements with legal entities	2 163,7	3,8	3 837,5	4,9	3 625,2	4,9	3 928,5	5,2	4 284,3	5,5
1.3	Loans and other placements with individuals	21,3	0,0	25,9	0,0	23,2	0,0	23,3	0,0	24,7	0,0
2.	<b>Correspondent accounts with banks</b>	<b>1 098,2</b>	<b>1,9</b>	<b>1 915,6</b>	<b>2,5</b>	<b>2 096,4</b>	<b>2,9</b>	<b>1 891,1</b>	<b>2,5</b>	<b>2 098,1</b>	<b>2,7</b>
3.	<b>Securities acquired by credit institutions, total</b>	<b>980,0</b>	<b>1,7</b>	<b>1 389,1</b>	<b>1,8</b>	<b>1 706,2</b>	<b>2,3</b>	<b>1 941,7</b>	<b>2,6</b>	<b>2 203,3</b>	<b>2,8</b>
	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	1 636,0	2,2	1 866,6	2,5	2 123,3	2,7
3.2	Shares (without revaluation and delivered without derecognition in the balance sheet)	94,5	0,2	84,5	0,1	70,3	0,1	75,1	0,1	80,1	0,1
3.3	Discounted promissory notes	2,2	0,0	3,6	0,0	0,0	0,0	0,0	0,0	0,0	0,0
4.	<b>Shares in associates and subsidiaries</b>	<b>295,0</b>	<b>0,5</b>	<b>351,1</b>	<b>0,5</b>	<b>427,3</b>	<b>0,6</b>	<b>428,3</b>	<b>0,6</b>	<b>433,0</b>	<b>0,6</b>
5.	<b>Loans provided to other countries</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>
	<b>Placed funds, total</b>	<b>7 599,1</b>	<b>13,2</b>	<b>10 633,8</b>	<b>13,7</b>	<b>11 335,6</b>	<b>15,4</b>	<b>11 814,1</b>	<b>15,8</b>	<b>12 928,4</b>	<b>16,5</b>
	<b>Reference data:</b>										
	Overdue interest on claims of credit institutions	3,4	0,0	38,1	0,0	31,8	0,0	31,7	0,0	33,3	0,0

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

## Financial Condition

Table 30

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

	Profit (+) / loss (-) of the current year, million rubles					Number of credit institutions					Reference: allocation of profit of the current year, million rubles				
	1.01.14	1.01.15	1.07.15	1.08.15	1.09.15	1.01.14	1.01.15	1.07.15	1.08.15	1.09.15	1.01.14	1.01.15	1.07.15	1.08.15	1.09.15
Total	993 584,5	589 141,3	51 488,2	34 063,3	75 951,1	922	833	797	779	770	192 177,5	177 032,1	47 814,8	73 675,3	87 122,7
Profit-making CIs <sup>1</sup>	1 012 252,5	853 239,6	307 928,2	371 262,5	449 418,3	834	707	588	545	538	191 145,8	166 058,7	42 662,9	67 257,2	79 474,4
Loss-making CIs	-18 667,9	-264 098,3	-256 440,0	-337 199,2	-373 467,2	88	126	209	234	232	1 031,7	10 973,4	5 151,9	6 418,1	7 648,3
CIs that have not provided their reporting	0,0	0,0	0,0	0,0	0,0	1	1	0	4	4	0,0	0,0	0,0	0,0	0,0
<b>Total</b>						<b>923</b>	<b>834</b>	<b>797</b>	<b>783</b>	<b>774</b>					

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

Table 31

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

	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)
<b>1. Income of credit institution, total</b>	<b>31 023,0</b>	<b>100,0</b>	<b>110 406,6</b>	<b>100,0</b>	<b>54 196,9</b>	<b>100,0</b>	<b>99 122,5</b>	<b>100,0</b>
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
<b>2. Expenses of credit institution, total</b>	<b>30 029,0</b>	<b>100,0</b>	<b>109 815,9</b>	<b>100,0</b>	<b>54 191,0</b>	<b>100,0</b>	<b>99 070,0</b>	<b>100,0</b>
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

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



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

**Assets and liabilities<sup>1</sup> of credit institutions (with balancing of some accounts), registered in respective regions, as of 1.09.15**

thousand rubles

	Assets in rubles	Assets in foreign currency	Liabilities <sup>1</sup> in rubles	Liabilities <sup>1</sup> in foreign currency
1	2	3	4	5
<b>Central Federal District</b>	46 783 241 692	25 225 901 884	47 692 043 915	24 317 099 661
Belgorod Region	10 097 352	1 118 904	10 093 233	1 123 023
Bryansk Region	0	0	0	0
Vladimir Region	6 947 193	692 984	6 933 824	706 353
Voronezh Region	4 723 081	1 562 074	4 063 671	2 221 484
Ivanovo Region	12 276 801	939 006	12 369 174	846 633
Kaluga Region	31 688 429	1 156 682	30 901 122	1 943 989
Kostroma Region	247 709 298	155 459 504	296 486 675	106 682 127
Kursk Region	18 103 048	850 136	18 110 470	842 714
Lipetsk Region	25 018 178	1 463 176	25 044 596	1 436 758
Moscow Region	49 381 386	17 122 846	50 579 105	15 925 127
Orel Region	3 342 181	290 681	3 470 312	162 550
Ryazan Region	20 692 170	1 916 896	20 635 574	1 973 492
Smolensk Region	6 966 251	514 672	7 007 881	473 042
Tambov Region	2 892 061	30 340	2 896 456	25 945
Tver Region	15 337 775	2 001 717	15 356 013	1 983 479
Tula Region	2 526 980	55 541	2 527 112	55 409
Yaroslavl Region	24 332 729	4 270 792	23 670 972	4 932 549
City of Moscow	46 301 206 779	25 036 455 933	47 161 897 725	24 175 764 987
	1 475 359 364	494 650 644	1 583 507 439	386 502 569
<b>North-Western Federal District</b>				
Republic of Karelia	1 044 385	15 539	1 048 403	11 521
Komi Republic	5 253 026	896 714	5 294 580	855 160
Akhangel'sk Region	0	0	0	0
Vologda Region	79 083 183	13 596 452	81 043 082	11 636 553
Kaliningrad Region	13 107 573	7 472 422	13 846 148	6 733 847
Leningrad Region	16 966 452	3 170 898	16 853 683	3 283 667
Murmansk Region	7 404 164	2 549 057	7 594 737	2 358 484
Novgorod Region	5 267 960	475 084	5 354 238	388 806
Pskov Region	2 394 208	20 986	2 396 897	18 297
St Petersburg	1 344 838 413	466 453 492	1 450 075 671	361 216 234
<b>Southern Federal District</b>	296 902 693	43 455 437	299 685 558	40 672 572
Republic of Adygeya	8 688 452	321 867	8 702 954	307 365
Republic of Kalmykia	274 523	99 914	280 115	94 322
Krasnodar Territory	159 843 663	18 372 099	162 019 220	16 196 542
Astrakhan Region	8 921 573	4 199 782	8 959 271	4 162 084
Volgograd Region	13 311 350	1 620 272	13 538 610	1 393 012
Rostov Region	105 863 132	18 841 503	106 185 388	18 519 247
<b>North-Caucasian Federal District</b>	36 760 679	7 026 124	36 331 897	7 454 906
Republik of Daghestan	4 198 982	86 880	4 243 054	42 808
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	5 873 598	173 305	5 929 538	117 365
Karachai-Cherkess Republic	13 125 352	5 992 291	12 468 472	6 649 171
Republic of North Ossetia - Alania	2 470 756	127 658	2 527 270	71 144

Chechen Republic	0	0	0	0
Stavropol Territory	11 091 991	645 990	11 163 563	574 418
<b>Volga Federal District</b>	1 572 371 038	249 099 481	1 568 481 426	252 989 093
Republic of Bashkortostan	60 602 122	5 766 690	60 259 150	6 109 662
Republic of Marii El	2 618 977	108 602	2 628 379	99 200
Republic of Mordovia	21 799 391	391 324	21 813 008	377 707
Republic of Tatarstan	836 740 859	162 093 226	821 714 038	177 120 047
Udmurt Republic	35 952 039	3 408 603	38 239 882	1 120 760
Chuvash Republic	10 366 844	881 351	10 720 930	527 265
Perm Territory	26 790 044	3 849 966	26 875 757	3 764 253
Kirov Region	30 475 684	4 203 105	32 294 946	2 383 843
Nizhny Novgorod Region	80 357 515	7 615 424	81 697 798	6 275 141
Orenburg Region	44 629 030	4 241 932	44 695 111	4 175 851
Penza Region	4 553 625	111 291	4 582 146	82 770
Samara Region	322 041 585	51 015 227	328 916 964	44 139 848
Saratov Region	88 518 990	5 343 608	87 102 452	6 760 146
Ulyanovsk Region	6 924 333	69 132	6 940 865	52 600
<b>Ural Federal District</b>	846 614 000	474 206 547	1 009 448 083	311 372 464
Kurgan Region	2 855 010	58 953	2 881 190	32 773
Sverdlovsk Region	452 335 904	166 674 373	488 386 990	130 623 287
Tyumen Region	280 161 645	280 233 430	395 184 036	165 211 039
Chelyabinsk Region	111 261 441	27 239 791	122 995 867	15 505 365
<b>Siberian Federal District</b>	218 638 022	49 218 943	222 123 230	45 733 735
Republic of Altai	1 131 582	77 230	1 134 355	74 457
Republic of Buryatiya	13 070 034	1 814 542	12 399 770	2 484 806
Republic of Tuva	483 936	2 205	485 858	283
Republic of Khakassia	6 629 371	113 274	6 644 718	97 927
Altai Territory	16 575 732	557 572	16 144 018	989 286
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	36 710 650	7 663 035	36 653 947	7 719 738
Irkutsk Region	13 849 743	2 055 717	14 864 307	1 041 153
Kemerovo Region	11 710 607	547 973	11 799 109	459 471
Novosibirsk Region	85 650 921	32 359 211	88 197 394	29 812 738
Omsk Region	19 541 017	3 384 367	20 516 069	2 409 315
Tomsk Region	13 284 429	643 817	13 283 685	644 561
<b>Far Eastern Federal District</b>	463 568 454	106 970 253	487 341 496	83 197 211
Republic of Sakha (Yakutia)	31 085 374	3 023 423	31 267 935	2 840 862
Kamchatka Territory	21 003 003	2 749 862	21 155 160	2 597 705
Primorskiy Territory	80 249 582	26 716 678	90 227 158	16 739 102
Khabarovsk Territory	8 193 563	434 456	8 198 860	429 159
Amur Region	315 993 598	71 697 181	329 341 460	58 349 319
Magadan Region	0	0	0	0
Sakhalin Region	7 043 334	2 348 653	7 150 923	2 241 064
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
<b>Crimean District</b>	57 332 937	11 773 960	63 225 914	5 880 983
Republic of Crimea	52 443 987	10 171 759	58 376 824	4 238 922
City of Sevastopol	4 888 950	1 602 201	4 849 090	1 642 061

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

Table 33

## Securities acquired by credit institutions registered in respective regions, as of 1.09.15

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
<b>Central Federal District</b>	7 902 734 989	2 326 465 475	235 343 943	1 481 581 321	93 225 020	55 222 564
Belgorod Region	1 503 802	0	0	0	100 824	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	94 199	79 369	220 393	0	21 382	0
Voronezh Region	1 327 613	0	0	0	0	0
Ivanovo Region	701 697	292 456	16 132	0	60 018	31 620
Kaluga Region	1 999 838	0	123 740	0	0	0
Kostroma Region	217 292 416	7 545 974	1 994 508	795 000	2 101 750	348 139
Kursk Region	597 357	597 357	0	0	0	0
Lipetsk Region	1 467 183	274 252	1 115	0	1 484	0
Moscow Region	7 735 975	1 962 318	574 742	0	99 362	45 024
Orel Region	987 277	156 990	0	0	0	0
Ryazan Region	478 909	375 246	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	159 844	0	0	0	0	0
Tula Region	247 746	20 290	9 847	82 992	0	0
Yaroslavl Region	5 079 832	111 968	145 902	0	0	0
City of Moscow	7 662 539 681	2 314 527 635	232 257 564	1 480 393 572	90 840 200	54 797 781
<b>North-Western Federal District</b>	383 872 116	16 445 180	17 107 062	10 061 334	4 522 111	562 308
Republic of Karelia	0	0	0	0	0	0
Komi Republic	901 291	547 591	167 431	0	10 084	135 111
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	16 131 284	317 218	96 685	0	18 234	0
Kaliningrad Region	5 523 238	0	8 170	0	0	0
Leningrad Region	1 226 680	142 976	209 992	0	359 827	0
Murmansk Region	0	0	0	0	0	0
Novgorod Region	494 773	237 754	263 460	0	0	0
Pskov Region	103 180	0	0	0	0	0
St Petersburg	359 491 670	15 199 641	16 361 324	10 061 334	4 133 966	427 197
<b>Southern Federal District</b>	15 083 533	5 831 184	812 850	110 177	7 754 169	1 014 149
Republic of Adygeya	6 343	6 453	1 278	0	157 814	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	11 053 368	2 981 105	482 896	85 008	7 413 516	978 959
Astrakhan Region	3 056 725	2 615 646	3 557	5 288	68 385	0
Volgograd Region	446 652	56 303	70 644	0	0	0
Rostov Region	520 445	171 677	254 475	19 881	114 454	35 190
<b>North-Caucasian Federal District</b>	1 967 473	221 416	323 057	0	15 284	0
Republik of Daghestan	0	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 594	0	58 330	0	0	0
Karachai-Cherkess Republic	1 701 569	41 468	264 727	0	15 284	0
Republic of North Ossetia - Alania	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	261 310	179 948	0	0	0	0
<b>Volga Federal District</b>	197 764 993	32 132 648	22 146 065	6 309 974	6 591 079	1 232 966

Republic of Bashkortostan	8 842 874	3 300 926	44 127	187 177	0	0
Republic of Marii El	0	0	0	0	0	0
Republic of Mordovia	305 896	145 883	27 032	0	0	0
Republic of Tatarstan	139 006 470	25 603 762	19 566 551	1 278 039	3 894 361	655 019
Udmurt Republic	853 598	0	1	0	32 068	0
Chuvash Republic	346 410	108 830	104 420	0	149 743	0
Perm Territory	2 558 686	0	571 190	0	157 755	0
Kirov Region	8 747 834	47 399	5 476	0	98 483	64 334
Nizhny Novgograd Region	7 666 510	1 080 034	42 954	39 695	125 367	401 961
Orenburg Region	6 851 970	434 863	33 108	35 246	1 072 796	111 652
Penza Region	318 760	97 468	22 410	0	0	0
Samara Region	21 093 468	632 214	1 192 155	4 769 817	985 637	0
Saratov Region	1 172 517	681 269	536 641	0	74 869	0
Ulyanovsk Region	0	0	0	0	0	0
<b>Ural Federal District</b>	<b>211 491 617</b>	<b>42 455 472</b>	<b>4 445 271</b>	<b>404 341</b>	<b>1 691 349</b>	<b>2 083 090</b>
Kurgan Region	0	0	0	0	0	0
Sverdlovsk Region	124 162 485	15 987 438	3 858 483	303 091	841 476	0
Tyumen Region	71 720 231	21 812 165	546 792	0	622 609	1 704 428
Chelyabinsk Region	15 608 901	4 655 869	39 996	101 250	227 264	378 662
<b>Siberian Federal District</b>	<b>26 572 776</b>	<b>6 632 792</b>	<b>837 883</b>	<b>0</b>	<b>985 947</b>	<b>64 702</b>
Republic of Altai	227 438	0	0	0	30 288	0
Republic of Buryatiya	66 660	0	368 543	0	0	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	17 520	18 372	0	0	0	0
Altai Territory	37 318	43 042	2 053	0	69 415	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	290 642	80 720	319 044	0	0	0
Irkutsk Region	87 191	0	101 427	0	138 292	0
Kemerovo Region	1 272 876	562 350	41 005	0	67 244	0
Novosibirsk Region	20 635 835	5 523 360	2 711	0	6 064	0
Omsk Region	3 695 854	316 263	127	0	598 516	64 702
Tomsk Region	241 442	88 685	2 973	0	76 128	0
<b>Far Eastern Federal District</b>	<b>80 893 621</b>	<b>10 970 541</b>	<b>607 703</b>	<b>0</b>	<b>575 845</b>	<b>132 218</b>
Republic of Sakha (Yakutia)	777 399	157 720	408 350	0	37 646	0
Kamchatka Territory	1 032 735	102 768	23 709	0	17 761	0
Primorskiy Territory	14 642 322	4 022 944	63 000	0	99 434	132 218
Khabarovsk Territory	483 642	33 517	0	0	0	0
Amur Region	63 957 523	6 653 592	112 644	0	349 004	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
<b>Crimean District</b>	<b>2 531 788</b>	<b>2 516 391</b>	<b>1 134</b>	<b>76</b>	<b>3 883 270</b>	<b>0</b>
Republic of Crimea	2 531 788	2 516 391	1 134	0	3 883 270	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 1.09.15**

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
<b>Central Federal District</b>	32 541 255 879	18 129 220 590	2 344 639 550	9 463 983 587
Belgorod Region	6 147 931	5 314 741	32	228 511
Bryansk Region	0	0	0	0
Vladimir Region	5 050 319	3 311 235	0	1 569 904
Voronezh Region	2 557 031	1 963 261	230 000	188 577
Ivanovo Region	8 843 807	6 233 832	501 250	1 757 079
Kaluga Region	23 619 880	3 729 878	15 688 555	3 836 378
Kostroma Region	122 964 813	12 486 487	733 003	63 186 637
Kursk Region	15 152 147	10 897 084	2 000 000	1 393 620
Lipetsk Region	19 755 312	11 147 188	4 450 000	2 551 259
Moscow Region	31 457 823	17 148 186	3 067 336	8 924 913
Orel Region	2 137 225	615 136	395 000	370 667
Ryazan Region	14 824 853	12 318 468	670 050	1 800 902
Smolensk Region	5 492 223	1 954 070	2 562 900	550 960
Tambov Region	2 283 636	1 872 609	60 000	351 007
Tver Region	12 141 446	5 644 072	3 505 000	1 428 813
Tula Region	1 444 672	1 240 474	50 000	154 198
Yaroslavl Region	15 119 266	8 716 562	520 000	4 462 600
City of Moscow	32 252 263 495	18 024 627 307	2 310 206 424	9 371 227 562
	909 830 113	572 512 807	122 992 869	129 099 418
<b>North-Western Federal District</b>				
Republic of Karelia	906 651	327 291	200 000	319 358
Komi Republic	2 599 783	2 068 792	0	530 979
Akhangel'sk Region	0	0	0	0
Vologda Region	50 213 847	19 957 320	453 642	28 706 464
Kaliningrad Region	7 425 807	5 217 539	1 009 689	1 198 579
Leningrad Region	11 082 960	6 396 059	500 000	2 932 549
Murmansk Region	3 755 621	1 489 837	100 000	2 112 134
Novgorod Region	2 487 248	1 563 015	125 000	767 050
Pskov Region	1 197 332	1 043 445	0	153 887
St Petersburg	830 160 864	534 449 509	120 604 538	92 378 418
<b>Southern Federal District</b>	205 156 092	122 804 065	13 767 001	63 427 357
Republic of Adygeya	6 454 170	4 961 432	0	1 196 454
Republic of Kalmykia	3 700	1 324	0	2 376
Krasnodar Territory	99 300 146	62 975 372	11 634 001	21 085 163
Astrakhan Region	1 947 610	733 295	0	794 646
Volgograd Region	9 112 283	7 549 188	325 000	1 191 215
Rostov Region	88 338 183	46 583 454	1 808 000	39 157 503
<b>North-Caucasian Federal District</b>	23 527 307	16 558 950	2 873 830	3 957 629
Republik of Daghestan	1 583 794	823 632	2 200	757 962
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	4 143 721	2 796 317	569 300	771 289
Karachai-Cherkess Republic	8 441 669	6 312 168	500 000	1 565 562

Republic of North Ossetia - Alania	1 892 057	1 587 511	0	303 802
Chechen Republic	0	0	0	0
Stavropol Territory	7 466 066	5 039 322	1 802 330	559 014
<b>Volga Federal District</b>	<b>1 006 689 774</b>	<b>563 297 227</b>	<b>78 941 782</b>	<b>300 402 123</b>
Republic of Bashkortostan	40 535 456	19 667 292	8 829 907	10 627 241
Republic of Marii El	2 034 834	1 514 326	340 000	132 308
Republic of Mordovia	15 243 817	11 800 916	0	2 550 162
Republic of Tatarstan	471 195 804	318 959 424	22 001 262	86 627 420
Udmurt Republic	29 961 917	5 756 163	2 186 000	21 430 020
Chuvash Republic	7 628 528	3 304 651	621 000	3 516 830
Perm Territory	19 161 926	9 346 028	226 500	9 307 240
Kirov Region	18 212 745	11 111 201	1 500	5 809 023
Nizhny Novgorod Region	51 240 951	33 568 658	1 700 167	9 721 505
Orenburg Region	30 604 520	14 495 126	636 050	14 401 607
Penza Region	3 130 849	1 852 726	59 150	835 751
Samara Region	247 186 011	105 641 091	11 737 208	124 176 572
Saratov Region	64 789 990	21 388 790	30 451 579	10 554 012
Ulyanovsk Region	5 762 426	4 890 835	151 459	712 432
<b>Ural Federal District</b>	<b>549 201 438</b>	<b>232 516 798</b>	<b>57 311 395</b>	<b>232 977 816</b>
Kurgan Region	1 837 901	1 616 616	0	143 213
Sverdlovsk Region	260 667 114	93 569 814	14 839 754	141 835 855
Tyumen Region	215 005 723	99 986 883	37 977 754	65 019 341
Chelyabinsk Region	71 690 700	37 343 485	4 493 887	25 979 407
<b>Siberian Federal District</b>	<b>143 590 409</b>	<b>63 200 065</b>	<b>29 873 316</b>	<b>42 383 856</b>
Republic of Altai	658 220	319 370	0	84 468
Republic of Buryatiya	8 187 612	3 439 820	0	4 451 574
Republic of Tuva	229 843	107 378	900	121 565
Republic of Khakassia	4 522 227	1 926 945	15 000	2 305 938
Altai Territory	12 416 280	9 338 938	750 000	2 032 012
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	30 227 725	5 678 702	15 542 610	6 952 387
Irkutsk Region	10 535 626	5 508 817	640 000	3 271 883
Kemerovo Region	6 166 306	2 840 307	240 152	3 085 847
Novosibirsk Region	47 913 394	18 631 098	11 949 654	14 817 762
Omsk Region	13 624 922	9 682 304	725 000	2 164 854
Tomsk Region	9 108 254	5 726 386	10 000	3 095 566
<b>Far Eastern Federal District</b>	<b>335 585 003</b>	<b>81 365 038</b>	<b>7 483 026</b>	<b>229 883 861</b>
Republic of Sakha (Yakutia)	20 414 016	12 024 227	42 588	7 882 458
Kamchatka Territory	15 005 584	10 562 916	1 955 537	2 335 438
Primorskiy Territory	56 498 680	36 255 939	1 970 038	15 528 289
Khabarovsk Territory	6 016 343	2 328 155	435 000	2 509 168
Amur Region	234 449 903	18 103 379	2 539 863	201 135 060
Magadan Region	0	0	0	0
Sakhalin Region	3 200 477	2 090 422	540 000	493 448
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
<b>Crimean District</b>	<b>17 587 913</b>	<b>6 592 532</b>	<b>5 833 500</b>	<b>4 954 910</b>
Republic of Crimea	14 522 458	5 320 621	4 083 500	4 911 366
City of Sevastopol	3 065 455	1 271 911	1 750 000	43 544

Table 35

**Distribution of loans, deposits and other placements in foreign currency by credit institutions, registered in respective regions, as of 1.09.15**

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
<b>Central Federal District</b>	17 896 659 805	11 621 594 886	4 698 305 028	279 844 730
Belgorod Region	175 443	173 449	1 994	0
Bryansk Region	0	0	0	0
Vladimir Region	108 492	108 492	0	0
Voronezh Region	1 019 592	792 539	1 330	206 118
Ivanovo Region	164 968	39 647	4 010	5 885
Kaluga Region	38 893	0	38 840	53
Kostroma Region	15 734 298	7 733 822	48 412	1 690 629
Kursk Region	213 560	213 206	0	354
Lipetsk Region	501 807	0	496 429	5 378
Moscow Region	8 021 556	4 550 707	51 908	3 418 941
Orel Region	4 499	0	4 499	0
Ryazan Region	111 635	56 638	3 399	51 598
Smolensk Region	241 931	83 824	113 500	0
Tambov Region	1 994	0	1 994	0
Tver Region	329 331	0	329 331	0
Tula Region	0	0	0	0
Yaroslavl Region	1 070 747	503 151	50 391	517 205
City of Moscow	17 868 921 059	11 607 339 411	4 697 158 991	273 948 569
<b>North-Western Federal District</b>	237 963 054	130 302 478	43 939 273	9 457 266
Republic of Karelia	0	0	0	0
Komi Republic	144 125	46 564	97 561	0
Akhangel'sk Region	0	0	0	0
Vologda Region	2 193 234	1 125 965	36 430	12 387
Kaliningrad Region	293 966	123 246	0	170 720
Leningrad Region	1 208 195	1 132 062	1 512	32 764
Murmansk Region	369 698	366 507	3 191	0
Novgorod Region	1 897	0	1 330	567
Pskov Region	0	0	0	0
St Petersburg	233 751 939	127 508 134	43 799 249	9 240 828
<b>Southern Federal District</b>	11 646 707	10 306 631	558 384	718 129
Republic of Adygeya	47 226	28 753	0	18 473
Republic of Kalmykia	3 324	0	3 324	0
Krasnodar Territory	1 478 411	1 223 304	206 012	49 095
Astrakhan Region	2 992	0	2 992	0
Volgograd Region	49 301	0	41 276	94
Rostov Region	10 065 453	9 054 574	304 780	650 467
<b>North-Caucasian Federal District</b>	2 069 090	1 887 061	147 537	34 492
Republic of Dagestan	13 974	0	1 994	11 980
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	2 834	0	2 834	0
Karachai-Cherkess Republic	1 799 385	1 774 048	2 825	22 512

Republic of North Ossetia - Alania	465	0	465	0
Chechen Republic	0	0	0	0
Stavropol Territory	252 432	113 013	139 419	0
<b>Volga Federal District</b>	72 230 618	53 381 650	10 922 937	3 099 412
Republic of Bashkortostan	85 973	26 591	52 562	727
Republic of Marii El	997	0	997	0
Republic of Mordovia	2 326	0	2 326	0
Republic of Tatarstan	53 922 459	43 445 302	9 396 321	1 080 836
Udmurt Republic	1 332 831	678 267	630 180	24 384
Chuvash Republic	131 522	125 316	999	5 207
Perm Territory	1 036 468	694 879	108 359	233 230
Kirov Region	509 920	507 138	2 782	0
Nizhny Novgogrod Region	1 757 853	1 448 592	203 199	106 062
Orenburg Region	701 516	411 469	149 127	140 920
Penza Region	0	0	0	0
Samara Region	12 642 987	5 947 413	367 854	1 507 194
Saratov Region	104 428	96 683	6 893	852
Ulyanovsk Region	1 338	0	1 338	0
<b>Ural Federal District</b>	201 268 594	173 989 137	23 075 266	645 181
Kurgan Region	0	0	0	0
Sverdlovsk Region	40 527 082	20 324 960	19 964 216	237 906
Tyumen Region	156 991 478	152 941 375	84 079	407 014
Chelyabinsk Region	3 750 034	722 802	3 026 971	261
<b>Siberian Federal District</b>	9 990 924	2 130 073	7 223 737	635 748
Republic of Altai	0	0	0	0
Republic of Buryatiya	14 652	0	3 200	11 452
Republic of Tuva	342	0	342	0
Republic of Khakassia	0	0	0	0
Altai Territory	157 518	31 249	3 989	122 280
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	5 652 171	670 636	4 736 940	244 595
Irkutsk Region	25 727	19 943	5 784	0
Kemerovo Region	5 307	0	332	4 975
Novosibirsk Region	3 749 716	1 235 930	2 413 950	98 470
Omsk Region	331 045	123 353	53 716	153 976
Tomsk Region	54 446	48 962	5 484	0
<b>Far Eastern Federal District</b>	27 999 397	18 389 508	3 037 902	657 669
Republic of Sakha (Yakutia)	1 684 135	1 113 963	161 322	408 850
Kamchatka Territory	252 905	240 280	6 418	6 207
Primorskiy Territory	5 491 483	3 797 926	954 104	122 881
Khabarovsk Territory	8 111	0	8 111	0
Amur Region	20 479 016	13 158 013	1 903 526	119 731
Magadan Region	0	0	0	0
Sakhalin Region	83 747	79 326	4 421	0
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
<b>Crimean District</b>	1 391 938	957 128	75 578	359 232
Republic of Crimea	438 140	271 496	18 136	148 508
City of Sevastopol	953 798	685 632	57 442	210 724



Table 36

**Overdue claims on loans, deposits and other placements by credit institutions registered in respective regions, as of 1.09.15**

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
<b>Central Federal District</b>	1 459 970 084	285 618 831	14 461 297	28 928 932	717 768 255	55 051 342
Belgorod Region	79 685	0	0	0	702	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	134 733	0	0	0	24 580	0
Voronezh Region	20 872	0	0	0	24 327	0
Ivanovo Region	203 602	0	0	0	108 024	0
Kaluga Region	525 741	0	4 015 000	37 092	409 776	0
Kostroma Region	758 944	0	109 703	0	4 323 949	133 279
Kursk Region	24 005	0	0	0	21 343	0
Lipetsk Region	1 286 492	0	0	0	73 160	0
Moscow Region	1 232 262	39 692	0	0	679 559	184 159
Orel Region	54 509	0	0	0	12 804	0
Ryazan Region	898 391	0	0	0	82 118	0
Smolensk Region	367 034	0	5 700	0	17 455	0
Tambov Region	62 382	0	0	0	23 400	0
Tver Region	54 146	0	0	0	42 225	0
Tula Region	35 713	0	0	0	2 443	0
Yaroslavl Region	257 033	0	0	0	120 359	62 489
City of Moscow	1 453 974 540	285 579 139	10 330 894	28 891 840	711 802 031	54 671 415
<b>North-Western Federal District</b>	50 606 922	8 527 771	151 520	63 210	6 466 711	402 607
Republic of Karelia	4 214	0	0	0	3 862	0
Komi Republic	161 313	0	0	0	7 291	0
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	2 207 632	6 946	45 000	0	2 837 053	1 545
Kaliningrad Region	103 585	0	9 689	0	21 494	0
Leningrad Region	767 084	3 009	0	0	202 466	8 292
Murmansk Region	205 104	4 202	0	0	42 710	0
Novgorod Region	92 551	0	0	0	10 781	0
Pskov Region	63 169	0	0	0	4 142	0
St Petersburg	47 002 270	8 513 614	96 831	63 210	3 336 912	392 770
<b>Southern Federal District</b>	3 891 446	20 069	56 000	0	2 733 078	34 564
Republic of Adygeya	44 895	0	0	0	82 726	0
Republic of Kalmykia	58	0	0	0	322	0
Krasnodar Territory	1 724 894	8 870	56 000	0	1 882 894	2 460
Astrakhan Region	35 306	0	0	0	39 776	0
Volgograd Region	187 427	0	0	0	66 981	0
Rostov Region	1 898 866	11 199	0	0	660 379	32 104
<b>North-Caucasian Federal District</b>	575 887	0	507 330	18 762	435 798	4 824
Republik of Daghestan	58 439	0	0	0	68 742	0
Republic of Ingushetia	0	0	0	0	0	0

Kabardino-Balkar Republic	283 600	0	0	0	104 406	0
Karachai-Cherkess Republic	66 702	0	0	0	72 079	4 824
Republic of North Ossetia - Alania	100 276	0	0	0	85 416	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	66 870	0	507 330	18 762	105 155	0
<b>Volga Federal District</b>	<b>22 123 577</b>	<b>83 095</b>	<b>31 916 592</b>	<b>297</b>	<b>27 067 830</b>	<b>1 329 434</b>
Republic of Bashkortostan	841 679	0	2 630 000	0	1 837 415	340
Republic of Marii El	5 280	0	0	0	1 617	0
Republic of Mordovia	226 353	0	0	0	50 016	0
Republic of Tatarstan	10 994 957	4 122	10 220	0	7 122 720	237 292
Udmurt Republic	127 059	0	0	0	1 594 508	660
Chuvash Republic	121 867	0	0	0	80 120	0
Perm Territory	195 519	0	26 500	0	243 370	264
Kirov Region	709 110	0	0	0	661 546	0
Nizhny Novgogrod Region	1 106 647	1 330	4 000	0	511 906	3 945
Orenburg Region	1 061 433	0	55 000	0	287 050	0
Penza Region	106 719	0	0	0	66 676	0
Samara Region	5 513 423	65 918	3 340 000	297	12 448 636	1 086 351
Saratov Region	955 100	11 725	25 850 872	0	1 992 517	582
Ulyanovsk Region	158 431	0	0	0	169 733	0
<b>Ural Federal District</b>	<b>11 965 224</b>	<b>426 491</b>	<b>2 798 904</b>	<b>1 458</b>	<b>10 161 736</b>	<b>35 562</b>
Kurgan Region	94 579	0	0	0	11 180	0
Sverdlovsk Region	5 876 886	10 100	2 798 904	0	8 177 414	33 945
Tyumen Region	3 334 101	416 391	0	0	1 353 607	1 356
Chelyabinsk Region	2 659 658	0	0	1 458	619 535	261
<b>Siberian Federal District</b>	<b>3 449 604</b>	<b>89 691</b>	<b>75 000</b>	<b>342</b>	<b>3 298 840</b>	<b>243 963</b>
Republic of Altai	4 719	0	0	0	23 387	0
Republic of Buryatiya	56 594	0	0	0	270 587	397
Republic of Tuva	1 531	0	0	342	13 868	0
Republic of Khakassia	57 803	0	15 000	0	60 635	0
Altai Territory	429 547	0	0	0	84 132	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	424 691	89 691	0	0	1 033 267	161 945
Irkutsk Region	611 984	0	40 000	0	124 541	0
Kemerovo Region	195 579	0	10 000	0	115 309	361
Novosibirsk Region	1 180 722	0	0	0	1 294 358	80 854
Omsk Region	320 324	0	0	0	129 192	406
Tomsk Region	166 110	0	10 000	0	149 564	0
<b>Far Eastern Federal District</b>	<b>4 883 117</b>	<b>592 470</b>	<b>138 723</b>	<b>0</b>	<b>26 225 295</b>	<b>28 897</b>
Republic of Sakha (Yakutia)	292 510	0	42 588	0	202 073	0
Kamchatka Territory	419 831	0	0	0	204 593	2 492
Primorskiy Territory	2 577 520	13 295	26 135	0	806 828	6 253
Khabarovsk Territory	44 889	0	0	0	457 947	0
Amur Region	1 441 516	579 175	70 000	0	24 514 957	20 152
Magadan Region	0	0	0	0	0	0
Sakhalin Region	106 851	0	0	0	38 897	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
<b>Crimean District</b>	<b>191 187</b>	<b>605 332</b>	<b>0</b>	<b>30 851</b>	<b>18 911</b>	<b>177 145</b>
Republic of Crimea	5 593	262 138	0	0	18 801	74 500
City of Sevastopol	185 594	343 194	0	30 851	110	102 645

Table 37

## Distribution of clients' funds in rubles by credit institutions registered in respective regions, as of 1.09.15

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
<b>Central Federal District</b>	26 206 624 957	6 017 537	80 197	5 313 464 946	7 504 131 721	13 183 842 919
Belgorod Region	7 116 330	0	0	1 770 512	643 401	4 665 313
Bryansk Region	0	0	0	0	0	0
Vladimir Region	5 641 653	0	150	785 692	603 740	4 233 789
Voronezh Region	1 914 590	0	0	172 603	541 747	1 196 443
Ivanovo Region	8 758 244	0	0	1 176 219	403 811	7 010 172
Kaluga Region	19 518 443	0	0	1 433 872	1 169 797	16 898 483
Kostroma Region	137 622 812	0	0	8 321 145	15 415 630	113 817 692
Kursk Region	12 691 523	0	0	2 627 317	544 100	9 493 324
Lipetsk Region	19 382 541	0	0	2 894 114	2 504 976	13 964 055
Moscow Region	30 577 070	0	0	7 363 214	4 617 692	18 477 280
Orel Region	2 557 095	0	0	473 074	91 982	1 985 146
Ryazan Region	15 453 127	3 718	0	3 253 981	542 037	11 441 862
Smolensk Region	4 592 084	0	0	647 471	349 914	3 589 950
Tambov Region	2 140 261	0	0	455 600	117 931	1 559 630
Tver Region	11 098 877	0	0	2 348 022	494 677	8 187 020
Tula Region	1 462 728	0	0	281 974	317 182	844 551
Yaroslavl Region	12 017 564	0	0	2 902 075	2 176 990	6 824 978
City of Moscow	25 914 080 015	6 013 819	80 047	5 276 558 061	7 473 596 114	12 959 653 231
<b>North-Western Federal District</b>	1 021 438 965	350 908	337	284 419 316	432 329 170	289 052 483
Republic of Karelia	652 806	0	0	346 808	6 281	289 059
Komi Republic	3 988 283	0	0	969 048	848 112	2 051 412
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	56 143 816	0	0	7 260 136	20 843 518	27 655 201
Kaliningrad Region	7 843 163	0	0	3 593 824	961 070	3 260 127
Leningrad Region	12 997 493	0	0	1 414 564	715 129	10 824 568
Murmansk Region	4 454 960	0	0	1 306 404	207 847	2 926 007
Novgorod Region	3 758 779	0	337	1 543 582	38 758	2 086 231
Pskov Region	1 282 624	0	0	401 561	0	879 966
St Petersburg	930 317 041	350 908	0	267 583 389	408 708 455	239 079 912
<b>Southern Federal District</b>	207 202 551	108 509	857	40 545 412	21 434 778	144 257 855
Republic of Adygeya	6 028 668	0	0	851 024	436 115	4 732 585
Republic of Kalmykia	1 872	0	0	411	0	1 455
Krasnodar Territory	117 437 451	29 801	857	20 118 734	14 002 635	82 773 725
Astrakhan Region	5 809 839	0	0	3 215 523	1 110 073	1 457 686
Volgograd Region	7 298 863	0	0	2 322 992	479 460	4 489 462
Rostov Region	70 625 858	78 708	0	14 036 728	5 406 495	50 802 942
<b>North-Caucasian Federal District</b>	19 224 755	0	0	6 171 666	3 274 923	9 648 221
Republic of Dagestan	1 895 787	0	0	1 110 808	294 722	476 705
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	3 073 778	0	0	554 392	124 675	2 366 141
Karachai-Cherkess Republic	5 718 602	0	0	1 645 758	2 160 281	1 908 238
Republic of North Ossetia - Alania	1 536 320	0	0	181 362	96 500	1 258 446
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	7 000 268	0	0	2 679 346	598 745	3 638 691

<b>Volga Federal District</b>	925 192 646	3 529 552	0	146 232 364	221 488 363	547 843 833
Republic of Bashkortostan	44 594 052	32 670	0	3 936 568	5 340 873	35 250 252
Republic of Marii El	1 948 444	0	0	431 943	91 171	1 396 054
Republic of Mordovia	17 850 141	0	0	1 727 999	805 588	15 270 386
Republic of Tatarstan	464 683 016	3 423 569	0	88 137 109	150 472 484	218 097 732
Udmurt Republic	27 796 442	15 420	0	2 720 136	1 432 421	23 604 622
Chuvash Republic	8 316 927	0	0	1 468 336	860 036	5 950 471
Perm Territory	19 163 101	18 334	0	3 057 575	3 092 376	12 964 409
Kirov Region	23 106 147	1 397	0	3 978 999	1 225 941	17 662 801
Nizhny Novgograd Region	57 851 582	24 482	0	12 054 244	3 084 833	42 285 036
Orenburg Region	30 732 078	13 619	0	3 498 960	6 708 485	20 496 302
Penza Region	3 630 012	0	0	712 274	474 250	2 421 232
Samara Region	159 963 372	61	0	19 524 744	44 676 759	95 235 342
Saratov Region	60 569 009	0	0	4 276 658	2 733 960	53 466 355
Ulyanovsk Region	4 988 323	0	0	706 819	489 186	3 742 839
<b>Ural Federal District</b>	702 488 306	206 579	0	74 264 003	156 370 077	468 283 084
Kurgan Region	1 637 310	0	0	461 498	279 668	888 543
Sverdlovsk Region	319 772 008	20 821	0	35 549 095	53 453 291	229 871 697
Tyumen Region	298 281 768	174 299	0	22 659 360	95 047 797	179 138 581
Chelyabinsk Region	82 797 220	11 459	0	15 594 050	7 589 321	58 384 263
<b>Siberian Federal District</b>	150 987 274	102 052	0	36 993 783	15 498 790	95 783 130
Republic of Altai	741 711	275	0	144 106	237 116	359 473
Republic of Buryatiya	8 628 781	11 035	0	1 676 999	232 418	6 223 784
Republic of Tuva	142 432	15	0	64 786	7 500	70 131
Republic of Khakassia	5 021 250	0	0	1 018 825	536 071	3 399 347
Altai Territory	9 450 858	0	0	3 212 110	1 156 629	4 962 273
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	25 872 647	16 258	0	3 112 865	1 562 621	20 934 603
Irkutsk Region	10 688 434	0	0	2 384 124	1 248 370	6 966 825
Kemerovo Region	7 765 486	0	0	1 343 616	602 776	5 783 444
Novosibirsk Region	57 327 976	74 469	0	19 684 876	6 033 462	30 018 805
Omsk Region	14 752 743	0	0	2 309 561	3 506 362	8 925 317
Tomsk Region	10 594 956	0	0	2 041 915	375 465	8 139 128
<b>Far Eastern Federal District</b>	309 644 739	77 671	25 352	43 456 689	24 753 972	240 421 133
Republic of Sakha (Yakutia)	24 134 107	40 545	0	5 478 770	4 191 472	14 296 640
Kamchatka Territory	15 790 613	10 056	0	3 069 450	1 661 790	11 009 257
1	64 859 648	20 412	0	19 146 736	3 248 636	41 961 948
Khabarovsk Territory	6 294 696	0	0	490 124	424 702	5 379 114
Amur Region	193 860 900	0	25 352	13 110 007	14 663 472	165 892 413
Magadan Region	0	0	0	0	0	0
Sakhalin Region	4 704 775	6 658	0	2 161 602	563 900	1 881 761
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
<b>Crimean District</b>	39 167 858	9 593	0	14 510 979	1 676 240	22 864 218
Republic of Crimea	34 840 969	9 593	0	12 408 728	1 257 680	21 063 764
City of Sevastopol	4 326 889	0	0	2 102 251	418 560	1 800 454

Table 38

**Distribution of clients' funds in foreign currency by credit institutions registered in respective regions, as of  
1.09.15**

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
<b>Central Federal District</b>	17 602 447 563	81 880 812	743 327	2 139 904 433	9 156 108 647	5 731 762 236
Belgorod Region	1 122 795	0	0	41 453	0	1 081 342
Bryansk Region	0	0	0	0	0	0
Vladimir Region	694 407	0	0	9 874	0	684 479
Voronezh Region	2 185 020	0	0	118 457	0	2 066 556
Ivanovo Region	839 664	0	0	125 266	0	714 386
Kaluga Region	1 933 591	0	0	91 445	1 430	1 840 716
Kostroma Region	23 913 425	0	0	965 193	7 430 373	15 506 141
Kursk Region	842 012	0	0	191 028	0	649 719
Lipetsk Region	1 428 056	0	0	568 237	99 717	760 102
Moscow Region	14 294 148	0	0	1 060 102	3 273 489	9 949 990
Orel Region	161 159	0	0	54 424	0	106 735
Ryazan Region	1 920 523	0	0	942 135	46 898	931 434
Smolensk Region	466 500	0	0	144 585	199	321 716
Tambov Region	25 872	0	0	111	0	25 744
Tver Region	1 977 411	0	0	269 784	222 831	1 484 783
Tula Region	51 561	0	0	10 222	0	41 339
Yaroslavl Region	4 862 669	0	0	292 553	4 615	4 562 629
City of Moscow	17 545 728 750	81 880 812	743 327	2 135 019 564	9 145 029 095	5 691 034 425
<b>North-Western Federal District</b>	326 052 867	2	0	64 142 763	121 686 703	136 310 826
Republic of Karelia	11 502	0	0	9 026	0	2 459
Komi Republic	843 635	0	0	4 870	15 482	823 283
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	10 979 767	0	0	5 816 478	704 714	4 457 982
Kaliningrad Region	6 558 386	0	0	2 757 009	2 050 068	1 726 647
Leningrad Region	3 219 307	0	0	208 021	0	3 007 226
Murmansk Region	2 354 282	0	0	1 753 927	14 328	586 027
Novgorod Region	385 383	0	0	93 223	71 948	220 199
Pskov Region	18 291	0	0	14 071	0	4 220
St Petersburg	301 682 314	2	0	53 486 138	118 830 163	125 482 783
<b>Southern Federal District</b>	34 330 203	0	0	6 533 974	6 436 168	21 017 515
Republic of Adygeya	306 079	0	0	4 627	69 009	232 417
Republic of Kalmykia	93 636	0	0	0	93 636	0
Krasnodar Territory	14 789 020	0	0	1 086 524	322 728	13 109 542
Astrakhan Region	4 160 891	0	0	3 672 497	0	483 085
Volgograd Region	1 383 266	0	0	225 394	55 535	1 102 320
Rostov Region	13 597 311	0	0	1 544 932	5 895 260	6 090 151
<b>North-Caucasian Federal District</b>	6 071 723	0	0	245 900	420 698	5 371 062
Republic of Dagestan	38 090	0	0	3 142	0	34 948
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	115 266	0	0	5 709	0	109 552
Karachai-Cherkess Republic	5 278 504	0	0	175 873	250 556	4 818 022
Republic of North Ossetia - Alania	70 533	0	0	9 628	0	60 905
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	569 330	0	0	51 548	170 142	347 635

<b>Volga Federal District</b>	235 765 195	8	0	31 069 254	121 500 742	81 306 223
Republic of Bashkortostan	5 864 445	0	0	589 610	2 428 802	2 844 540
Republic of Marii El	41 102	0	0	21 559	0	7 771
Republic of Mordovia	375 831	0	0	44 521	0	329 376
Republic of Tatarstan	163 682 011	8	0	11 217 263	111 707 464	39 537 313
Udmurt Republic	1 118 841	0	0	174 873	309 292	634 672
Chuvash Republic	520 548	0	0	12 913	27 189	480 413
Perm Territory	3 711 413	0	0	645 299	0	3 066 114
Kirov Region	2 367 836	0	0	131 314	365 628	1 870 837
Nizhny Novgograd Region	5 787 253	0	0	784 255	901 782	4 091 417
Orenburg Region	4 106 090	0	0	225 332	925 073	2 544 906
Penza Region	27 922	0	0	1 643	26 259	0
Samara Region	41 400 686	0	0	16 498 524	3 891 614	20 840 130
Saratov Region	6 710 952	0	0	705 769	917 639	5 024 848
Ulyanovsk Region	50 265	0	0	16 379	0	33 886
<b>Ural Federal District</b>	189 638 403	65 891	0	23 279 935	65 050 604	88 320 419
Kurgan Region	32 060	0	0	1	0	32 059
Sverdlovsk Region	58 841 178	0	0	3 141 258	23 679 652	31 578 295
Tyumen Region	115 824 813	65 891	0	14 545 438	39 644 593	49 859 688
Chelyabinsk Region	14 940 352	0	0	5 593 238	1 726 359	6 850 377
<b>Siberian Federal District</b>	34 218 080	0	0	14 539 808	1 808 915	16 949 547
Republic of Altai	74 404	0	0	44 173	0	30 231
Republic of Buryatiya	2 477 714	0	0	1 048 129	0	614 797
Republic of Tuva	282	0	0	0	0	282
Republic of Khakassia	97 090	0	0	14 357	0	79 885
Altai Territory	976 563	0	0	57 930	150 107	768 526
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	7 579 861	0	0	181 563	112 983	7 276 867
Irkutsk Region	1 034 995	0	0	528 962	7 911	494 950
Kemerovo Region	445 864	0	0	159 797	0	286 067
Novosibirsk Region	18 777 421	0	0	11 417 707	902 053	6 367 186
Omsk Region	2 154 794	0	0	827 150	631 540	696 025
Tomsk Region	599 092	0	0	260 040	4 321	334 731
<b>Far Eastern Federal District</b>	67 827 955	0	0	11 193 018	19 987 121	34 937 188
Republic of Sakha (Yakutia)	2 723 723	0	0	110 841	105 321	2 436 742
Kamchatka Territory	2 355 115	0	0	862 257	1 847	1 484 322
Primorskiy Territory	16 381 405	0	0	4 958 018	1 413 749	9 827 593
Khabarovsk Territory	425 933	0	0	59 045	0	365 555
Amur Region	43 705 555	0	0	3 549 457	18 466 204	20 240 179
Magadan Region	0	0	0	0	0	0
Sakhalin Region	2 236 224	0	0	1 653 400	0	582 797
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
<b>Crimean District</b>	5 488 286	0	0	1 052 576	130 409	3 707 947
Republic of Crimea	4 088 497	0	0	881 393	33 240	2 576 510
City of Sevastopol	1 399 789	0	0	171 183	97 169	1 131 437

Table 39

**Loans, deposits and other funds raised from other credit institutions  
(by credit institutions registered in respective regions), as of 1.09.15**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
<b>Central Federal District</b>	5 311 946 846	2 441 780 418	2 870 166 428
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	0	0	0
Voronezh Region	300 000	300 000	0
Ivanovo Region	482 595	482 595	0
Kaluga Region	4 562 040	4 562 040	0
Kostroma Region	22 511 334	2 599 162	19 912 172
Kursk Region	0	0	0
Lipetsk Region	877 000	877 000	0
Moscow Region	626 000	626 000	0
Orel Region	80 000	80 000	0
Ryazan Region	120 000	120 000	0
Smolensk Region	720 000	720 000	0
Tambov Region	48 477	48 477	0
Tver Region	830 000	830 000	0
Tula Region	3 752	0	3 752
Yaroslavl Region	415 000	415 000	0
City of Moscow	5 280 370 648	2 430 120 144	2 850 250 504
<b>North-Western Federal District</b>	98 806 377	78 176 297	20 630 080
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangel'sk Region	0	0	0
Vologda Region	2 908 402	2 790 116	118 286
Kaliningrad Region	181 493	181 493	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	95 516 482	75 004 688	20 511 794
<b>Southern Federal District</b>	10 958 256	5 566 081	5 392 175
Republic of Adygeya	23 417	23 417	0
Republic of Kalmykia	0	0	0
Krasnodar Territory	3 189 823	2 504 317	685 506
Astrakhan Region	0	0	0
Volgograd Region	237 708	237 708	0
Rostov Region	7 507 308	2 800 639	4 706 669
<b>North-Caucasian Federal District</b>	227 229	227 229	0
Republic of Dagestan	0	0	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	0	0	0
Karachai-Cherkess Republic	50 000	50 000	0
Republic of North Ossetia - Alania	0	0	0
Chechen Republic	0	0	0
Stavropol Territory	177 229	177 229	0

<b>Volga Federal District</b>	99 436 037	89 196 934	10 239 103
Republic of Bashkortostan	2 746 502	2 597 325	149 177
Republic of Marii El	0	0	0
Republic of Mordovia	0	0	0
Republic of Tatarstan	40 119 247	30 825 902	9 293 345
Udmurt Republic	305 646	305 646	0
Chuvash Republic	198 306	198 306	0
Perm Territory	404 319	404 319	0
Kirov Region	410 530	410 530	0
Nizhny Novgogrod Region	3 726 189	3 367 437	358 752
Orenburg Region	392 084	338 473	53 611
Penza Region	62 857	6 247	56 610
Samara Region	38 248 967	37 921 359	327 608
Saratov Region	12 591 390	12 591 390	0
Ulyanovsk Region	230 000	230 000	0
<b>Ural Federal District</b>	25 759 644	14 869 620	10 890 024
Kurgan Region	0	0	0
Sverdlovsk Region	19 731 251	12 530 750	7 200 501
Tyumen Region	5 120 661	1 431 138	3 689 523
Chelyabinsk Region	907 732	907 732	0
<b>Siberian Federal District</b>	6 101 139	6 099 166	1 973
Republic of Altai	0	0	0
Republic of Buryatiya	70 000	70 000	0
Republic of Tuva	0	0	0
Republic of Khakassia	116 971	116 971	0
Altai Territory	890 505	890 505	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	1 123 663	1 121 690	1 973
Omsk Region	0	0	0
Tomsk Region	0	0	0
<b>Far Eastern Federal District</b>	10 846 830	5 392 569	5 454 261
Republic of Sakha (Yakutia)	341 877	341 877	0
Kamchatka Territory	171 693	171 693	0
Primorskiy Territory	1 322 369	1 322 369	0
Khabarovsk Territory	0	0	0
Amur Region	9 010 891	3 556 630	5 454 261
Magadan Region	0	0	0
Sakhalin Region	0	0	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0
<b>Crimean District</b>	813 410	813 410	0
Republic of Crimea	813 410	813 410	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	1.07.15	1.08.15	1.09.15
<b>Own funds (capital) adequacy</b>					
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio) <sup>1</sup>	13,5	12,5	12,9	13,0	13,0
Tier I capital ratio N1.2 (Basel III) <sup>2</sup>	9,1	9,0	9,1	9,2	9,1
Risk-weighted assets <sup>3</sup> (Basel III) to total assets ratio]	51,4	45,4	49,1	48,8	47,7
<b>Credit risk</b>					
Share of problem (IV quality category) and bad (V quality category) loans in total loans <sup>4</sup>	6,0	6,7	8,2	8,2	8,2
Loan loss provisions made as percent of total loans <sup>4</sup>	5,9	6,5	7,5	7,6	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	2,1	2,4	2,7
Ratio of a bank's aggregate claims on insiders to own funds (capital) (N10.1)	0,7	0,7	0,6	0,6	0,6
Ratio of total large credit risks to own funds (capital) (N7)	204,3	245,5	226,6	230,1	231,3
<i>Distribution of loans provided by credit institutions</i>					
agriculture, hunting and forestry	4,3	3,5	3,7	3,7	3,6
mining	3,1	4,2	4,3	4,3	4,5
manufacturing	13,6	15,5	15,6	15,9	16,3
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	5,3	5,1
wholesale and retail trade, car and household appliance repair	13,7	13,3	13,0	12,9	12,8
transport and communication	4,2	4,4	4,2	4,2	4,2
other economic activities	21,1	21,2	21,8	22,2	22,7
individuals	32,0	30,1	29,5	29,1	28,4
of which					
mortgage loans	8,5	9,4	9,9	9,9	9,8
<i>Geographical distribution of interbank loans and deposits<sup>5</sup></i>					
Russian Federation	39,7	53,6	45,0	45,1	44,6
United Kingdom	23,8	13,9	13,8	14,5	15,2
USA	6,8	4,9	5,2	5,3	5,4
Germany	0,6	0,4	2,2	2,1	2,3
Austria	7,3	7,3	8,1	8,3	7,7
France	1,9	1,8	2,6	2,6	3,2
Italy	0,1	0,0	0,1	0,2	0,1
Cyprus	4,7	4,9	7,6	7,7	8,1
Netherlands	1,5	1,3	1,8	1,2	2,5
Other	13,6	11,8	13,5	12,9	11,0
<b>Liquidity</b>					
Ratio of high liquid assets to total assets	9,9	10,4	11,1	10,7	10,9
Ratio of liquid assets to total assets	20,5	22,0	23,6	23,0	23,9
Ratio of high liquid assets to demand liabilities (N2)	57,5	67,0	86,1	99,8	94,0
Ratio of liquid assets to short-term liabilities (N3)	78,7	80,4	132,3	144,9	137,1
Ratio of long-term (over 365 or 366 days) claims on own funds (capital) adjusted for the minimum balance of short-term (up to 365 or 366 days) clients' accounts (N4)	88,9	92,8	60,5	60,2	60,5
Ratio of clients' funds to total loans <sup>6</sup>	98,7	96,9	99,7	99,8	102,0
<b>Market risk to total own funds (capital)<sup>7</sup></b>					
of which					
Interest rate risk	37,8	28,6	30,2	30,3	31,5
Equity position risk	3,3	3,7	3,6	3,6	3,6
Foreign exchange risk	4,5	3,7	3,8	4,2	5,2
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	1,8	7,6	8,3	8,3	8,1
<b>Banks' financial result over the reporting period (billion rubles)</b>					
as percent of the banking sector assets <sup>8</sup>	993,6	589,1	51,5	34,1	76,0
as percent of the banking sector own funds (capital) <sup>8</sup>	1,9	0,9	0,1	0,0	0,1
	15,2	7,9	0,6	0,4	0,9
<b>Return on assets<sup>9</sup></b>					
	1,9	0,9	0,3	0,2	0,1
<b>Return on equity<sup>9</sup></b>					
	15,2	7,9	2,4	1,4	0,9

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

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

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

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

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

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

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

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

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

## Capital Adequacy

Table 41

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

Date	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 <sup>2</sup>	
			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
1.09.15	774	8 725,8	48	3,0	222	80,5	134	91,8	171	278,5	45	178,5	49	336,3	80	7 773,3	25	-16,1
Reference data: own funds (capital) adequacy ratio as of 1.09.15, %	13,0		38,2		24,3		16,4		16,2		16,2		15,9		13,5		10,5	

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

<sup>2</sup> Credit institutions going through insolvency prevention measures according to Federal Law No 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 <sup>1</sup> structure	1.02.14		1.01.15		1.07.15		1.08.15		1.09.15	
	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	8 166,4	100,0	8 454,3	100,0	8 725,8	100,0
of which:										
1. Tier I capital	4 838,1	68,4	5 718,4	72,1	5 743,2	70,3	5 963,0	70,5	6 086,8	69,8
of which:										
1.1. Common Equity Tier 1	4 812,0	68,0	5 638,3	71,1	5 670,4	69,4	5 870,4	69,4	5 964,7	68,4
1.2. Additional Tier 1	26,0	0,4	80,1	1,0	72,8	0,9	92,6	1,1	122,1	1,4
2. Tier 2 Capital	2 235,4	31,6	2 210,0	27,9	2 423,2	29,7	2 491,4	29,5	2 639,0	30,2
Basel III capital adequacy ratios <sup>2</sup>	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	3	13,0	4	13,0	9
Common equity Tier I ratio (N1.1)	8,8	1	8,9	2	8,9	3	9,0	5	8,9	10
Tier I capital ratio (N1.2)	8,8	2	9,0	3	9,1	4	9,2	5	9,1	11

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

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

Table 43

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

Indicators	1.01.14		1.01.15		1.07.15		1.08.15		1.09.15	
	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
<b>1. Factors of own funds (capital) increase</b>	<b>8 202,0</b>	<b>116,1</b>	<b>9 337,9</b>	<b>117,8</b>	<b>9 934,8</b>	<b>121,7</b>	<b>10 296,6</b>	<b>121,8</b>	<b>10 626,4</b>	<b>121,8</b>
1.1. Authorized capital	1 533,2	21,7	1 914,3	24,1	1 963,6	24,0	2 225,0	26,3	2 355,4	27,0
1.2. Issue income	1 347,5	19,1	1 421,3	17,9	1 427,8	17,5	1 443,4	17,1	1 443,1	16,5
1.3. Credit institutions' profit and funds	3 377,7	47,8	3 761,5	47,4	3 889,4	47,6	3 862,6	45,7	3 889,8	44,6
1.4. Subordinated loans	1 723,2	24,4	2 018,3	25,5	2 414,8	29,6	2 529,2	29,9	2 702,8	31,0
1.5. Increase in value of property due to revaluation	220,5	3,1	222,4	2,8	239,2	2,9	236,4	2,8	235,3	2,7
1.6. Other factors of increase	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
<b>2. Factors of own funds (capital) decrease</b>	<b>1 137,7</b>	<b>16,1</b>	<b>1 409,5</b>	<b>17,8</b>	<b>1 768,4</b>	<b>21,7</b>	<b>1 842,3</b>	<b>21,8</b>	<b>1 900,6</b>	<b>21,8</b>
2.1. Losses	114,6	1,6	352,5	4,4	588,8	7,2	659,0	7,8	681,1	7,8
2.2. Intangible assets	13,5	0,2	18,8	0,2	22,4	0,3	23,1	0,3	23,3	0,3
2.3. Treasury stocks (shares)	0,2	0,0	1,2	0,0	1,8	0,0	2,0	0,0	2,2	0,0
2.4. Sources of own funds (capital), created using improper assets	5,6	0,1	7,2	0,1	7,7	0,1	7,8	0,1	8,0	0,1
2.5. Subordinated loans granted to credit institutions	77,0	1,1	154,4	1,9	203,2	2,5	220,9	2,6	237,8	2,7
2.6. Investments in shares of financial organizations (including associated financial companies) and credit institutions	914,5	12,9	801,0	10,1	832,1	10,2	813,4	9,6	819,2	9,4
2.7. Other factors of which:	12,2	0,2	74,4	0,9	112,4	1,4	116,1	1,4	129,0	1,5
2.7.1 Decrease of supplementary capital's sources according to limits under paragraph 3.11 of Instruction of Bank of Russia No. 215-P dated February 10, 2003	9,0	0,1								
<b>Own funds (capital), total</b>	<b>7 064,3</b>	<b>100,0</b>	<b>7 928,4</b>	<b>100,0</b>	<b>8 166,4</b>	<b>100,0</b>	<b>8 454,3</b>	<b>100,0</b>	<b>8 725,8</b>	<b>100,0</b>

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

Table 44

**The value of credit risk on balance sheet assets (billion rubles) used in calculation capital adequacy ratio N1.0<sup>1</sup> (Basel III), bln rubles**

The value of credit risk on balance sheet assets <sup>2</sup>	1.01.14	1.01.15	1.07.15	1.08.15	1.09.15
1 <sup>st</sup> group of assets	0,0	0,0	0,0	0,0	0,0
2 <sup>nd</sup> group of assets	986,9	1 365,7	1 398,8	1 377,9	1 455,1
3 <sup>rd</sup> group of assets	326,5	404,2	634,0	619,8	638,3
4 <sup>th</sup> group of assets	28 182,0	33 446,0	34 041,2	34 547,6	35 308,7
5 <sup>th</sup> group of assets	6,9	9,2	9,5	9,8	10,9
The value of credit risk on balance sheet assets	29 502,1	35 225,2	36 083,5	36 555,1	37 413,0

Reference data:

	1.01.14	1.01.15	1.07.15	1.08.15	1.09.15
1 <sup>st</sup> group of assets without risk weighting	7 855,7	11 479,3	8 274,4	7 947,0	8 270,1

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

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

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

		1.01.14	1.01.15	1.07.15	1.08.15	1.09.15
1	Banking sector own funds (capital), billion rubles	7 064,3	7 928,4	8 166,4	8 454,3	8 725,8
2	Risk-weighted assets, billion rubles	52 473,9	63 456,9	63 435,7	65 151,6	66 945,8
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	29 502,1	35 225,2	36 083,5	36 555,1	37 413,0
	- risk-weighted claims on counterparties related to a bank (code 8957.0 <sup>2</sup> , before 01.02.14 - code 8957 <sup>2</sup> ), billion rubles	2 087,6	1 700,4	1 608,1	1 747,6	1 856,2
	- the amount of mortgage loans and accrued (accumulated) interest claims (code 8807 <sup>2</sup> ), billion rubles	147,4	225,8	128,7	129,4	132,6
	- the value of credit risk on contingent credit liabilities, billion rubles	3 971,4	4 802,0	4 253,2	4 362,0	4 402,4
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles <sup>2</sup>	289,3	1 259,3	732,8	830,9	908,7
	- 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	6 406,9	6 836,3	6 803,9
	- market risk, billion rubles	3 101,5	2 734,6	2 949,5	3 133,7	3 424,1
	- credit claims of clearing participants (codes 8847 <sup>2</sup> )	13,4	65,7	62,9	58,3	72,1
	- higher-risk transactions, billion rubles	9 078,3	9 592,6	9 431,9	9 613,5	9 922,5
	- 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	-350,4	-367,6	-383,9
	- the value of credit risk on the part of unsecured consumer loans, extended after 1.07.2013 at higher interest rates <sup>3</sup>	1 082,1	1 624,6	630,3	611,4	604,3
	- 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	544,7	588,2	601,7
	- the risk of change of credit claim value (credit valuation adjustment) resulting from the deterioration of counterparty credit quality.	-	935,9	791,3	902,4	1 017,5
	- other	-	2,3	162,2	150,5	170,5
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	13,5	12,5	12,9	13,0	13,0

Calculated by form 0409135

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

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

<sup>3</sup> With the full cost of a loan (calculated by the credit institutions to the notice of an individual borrower according to 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)<sup>1</sup>**

Own funds (capital) adequacy ratio	1.01.14		1.01.15		1.07.15		1.08.15		1.09.15	
	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% <sup>2</sup>	2	0,1	8	1,4	10	1,8	13	1,9	19	2,2
From 10% to 12%	112	18,8	90	47,0	111	18,2	128	26,1	123	17,1
From 12% to 14%	183	64,6	144	39,4	111	62,5	100	42,7	114	51,7
14% and more	612	16,6	578	12,2	550	17,4	526	29,2	504	29,0
Banking sector, total	923	100,0	834	100,0	797	100,0	783	100,0	774	100,0

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

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

## Credit risk

Table 47

### Structure of loans of the banking sector

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

		1.01.14		1.01.15		1.07.15		1.08.15		1.09.15	
		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	24 111,7	46,1	24 707,3	46,2	25 987,0	46,7
	Substandard	18 101,6	44,1	21 016,6	39,5	19 763,8	37,8	20 129,7	37,6	20 579,3	37,0
	Doubtful	2 837,4	6,9	3 603,2	6,8	4 165,1	8,0	4 237,8	7,9	4 469,7	8,0
	Problem	824,5	2,0	1 144,5	2,2	1 300,8	2,5	1 357,2	2,5	1 384,2	2,5
	Loss	1 636,4	4,0	2 433,0	4,6	2 966,1	5,7	3 049,7	5,7	3 182,3	5,7
Loan loss provision (LLP) made		2 435,8	5,9	3 461,0	6,5	3 906,5	7,5	4 083,2	7,6	4 245,4	7,6
<b>Reference data: less loans grouped into portfolios of homogeneous loans <sup>2</sup></b>											
Loans	Standard	17 608,5	57,4	24 884,9	60,1	23 997,1	58,1	24 589,3	57,8	25 866,6	57,9
	Substandard	8 728,5	28,5	10 893,5	26,3	10 702,0	25,9	11 083,7	26,1	11 567,0	25,9
	Doubtful	2 520,4	8,2	3 092,3	7,5	3 587,5	8,7	3 683,0	8,7	3 916,0	8,8
	Problem	682,0	2,2	971,2	2,3	1 107,9	2,7	1 161,6	2,7	1 202,3	2,7
	Loss	1 128,7	3,7	1 591,6	3,8	1 927,1	4,7	1 987,8	4,7	2 086,2	4,7
Loan loss provision (LLP)	Estimated LLP	2 365,7	7,7	3 219,0	7,8	3 709,8	9,0	3 880,9	9,1	4 078,5	9,1
	Estimated LLP adjusted for collateral	1 787,6	5,8	2 464,2	5,9	2 789,6	6,8	2 937,2	6,9	3 101,0	6,9
	LLP made	1 788,7	5,8	2 467,1	6,0	2 731,4	6,6	2 874,1	6,8	3 023,5	6,8
	LLP made as percent of estimated LLP		75,6		76,6		73,6		74,1		74,1
	LLP made as percent of estimated LLP adjusted for collateral		100,1		100,1		97,9		97,9		97,5

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

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



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

	1.01.14		1.01.15		1.07.15		1.08.15		1.09.15	
	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %
1. Loans grouped into portfolios of homogeneous loans - total of which:	10 341,5	100,0	11 714,4	100,0	10 985,8	100,0	10 976,3	100,0	10 964,3	100,0
1.1. Loans to legal entities (except credit institutions)	805,2	7,8	804,8	6,9	654,0	6,0	634,7	5,8	618,3	5,6
1.2. Loans to individuals	9 536,0	92,2	10 909,5	93,1	10 331,6	94,0	10 341,1	94,2	10 346,0	94,4
1.3. Loans to credit institutions	0,3	0,0	0,1	0,0	0,1	0,0	0,4	0,0	0,0	0,0
2. Loans grouped into portfolios of homogeneous loans as a share of total loans		25,2		22,0		21,0		20,5		19,7
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		10,7		11,0		11,1
4. Claims grouped into portfolios of homogeneous claims - total of which:	62,2	100,0	75,8	100,0	80,5	100,0	80,3	100,0	80,1	100,0
4.1. Portfolios of homogeneous claims on legal entities	28,1	45,3	27,7	36,5	32,9	40,9	32,3	40,2	34,4	42,9
4.2. Portfolios of homogeneous claims on individuals	34,0	54,7	48,1	63,5	47,6	59,1	48,0	59,8	45,7	57,1
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		56,8		57,8		56,3

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

Homogeneous loans and claims on legal entities and provisions made as of 1.09.15<sup>1</sup>

	Loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims in % of corresponding loans and claims portfolios
	mln. rubles	in % of total loans and claims	mln. rubles	in % of total provision made	
1. Loans to legal entities (except credit institutions) grouped into portfolios of homogeneous loans - total	618 257,7	100,0	74 128,4	100,0	12,0
of which by quality categories					
1.1. Quality Category I	517,6	0,1	0,0	0,0	0,0
1.2. Quality Category II	522 845,4	84,6	4 988,4	6,7	1,0
1.3. Quality Category III	8 808,9	1,4	951,8	1,3	10,8
1.4. Quality Category IV	15 817,7	2,6	4 952,9	6,7	31,3
1.5. Quality Category V	70 268,1	11,4	63 235,3	85,3	90,0
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	0,0	0,0	0,0	0,0	0,0
of which by quality categories					
2.1. Quality Category I	0,0	0,0	0,0	0,0	0,0
2.2. Quality Category II	0,0	0,0	0,0	0,0	0,0
2.3. Quality Category III	0,0	0,0	0,0	0,0	0,0
2.4. Quality Category IV	0,0	0,0	0,0	0,0	0,0
2.5. Quality Category V	0,0	0,0	0,0	0,0	0,0
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	618 257,7		74 128,4		12,0
4. Homogeneous claims grouped into portfolios - total	34 392,9	100,0	16 034,4	100,0	46,6
of which by quality categories					
4.1. Quality Category I	14 468,2	42,1	0,0	0,0	0,0
4.2. Quality Category II	760,3	2,2	9,2	0,1	1,2
4.3. Quality Category III	3262,8	9,5	200,4	1,3	6,1
4.4. Quality Category IV	54,5	0,2	18,9	0,1	34,6
4.5. Quality Category V	15846,9	46,1	15805,9	98,6	99,7
5. Claims for interest payments - total	7 448,5	100,0	3 391,8	100,0	45,5
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	3 748,0	50,3	3 309,5	97,6	88,3

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

Homogeneous loans and claims on individuals and provisions made as of 1.09.15<sup>1</sup>

	Loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims in % of corresponding loans and claims portfolios
	mln. rubles	in % of total loans and claims	mln. rubles	in % of total provision made	
1. Loans to individuals grouped into portfolios of homogeneous loans - total of which	10 346 025,8	100,0	1 147 799,9	100,0	11,1
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	870 393,9	8,4	26 671,5	2,3	3,1
1.1.2. residential real estate (mortgage) loans, total	2 872 551,1	27,8	58 923,2	5,1	2,1
1.1.3. car loans, total	744 986,5	7,2	65 020,6	5,7	8,7
1.1.4. other consumer loans, total	5 826 802,2	56,3	994 970,2	86,7	17,1
1.2. by duration of past dues					
1.2.1. a portfolio of loans without overdue payments and with payments being overdue from 1 calendar day to 30 calendar days <sup>2</sup>	334 003,3	3,2	6 831,0	0,6	2,0
1.2.2. a portfolio of loans without overdue payments	8 370 790,9	80,9	125 761,9	11,0	1,5
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	334 364,2	3,2	18 550,9	1,6	5,5
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	175 327,5	1,7	47 498,5	4,1	27,1
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	187 174,3	1,8	106 021,0	9,2	56,6
1.2.6. a portfolio of loans with payments being overdue from 181 to 360 calendar days	327 237,5	3,2	255 103,8	22,2	78,0
1.2.7. a portfolio of loans with payments being overdue more than 360 calendar days	585 836,1	5,7	585 818,3	51,0	100,0
1.3. classified into the following loan quality categories:					
1.3.1. Quality category I	119 797,3	1,2	0,0	0,0	0,0
1.3.2. Quality category II	8 489 405,3	82,1	114 073,1	9,9	1,3
1.3.3. Quality category III	544 961,9	5,3	45 328,0	3,9	8,3
1.3.4. Quality category IV	166 035,2	1,6	69 742,7	6,1	42,0
1.3.5. Quality category V	1 025 826,1	9,9	918 656,1	80,0	89,6
2. Claims grouped into portfolios of homogeneous claims - total	45 742,7	4,5	29 107,8	3,2	63,6
of which by quality categories					
2.1. Quality category I	3 275,9	0,3	0,0	0,0	0,0
2.2. Quality category II	7 703,7	0,8	167,8	0,0	2,2
2.3. Quality category III	3739,5	0,4	388,8	0,0	10,4
2.4. Quality category IV	1861,1	0,2	895,5	0,1	48,1
2.5. Quality category V	29162,5	2,8	27655,6	3,0	94,8
3. Claims for interest payments - total	192 619,0	100,0	82 336,4	100,0	42,7
of which					
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	93 503,7	48,5	77 107,4	93,6	82,5

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

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

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

Loan quality category	Provisions made on loans of corresponding quality categories as a share of total, in %					Ratio of provisions made to loans of corresponding quality categories, in %				
	1.01.14	1.01.15	1.07.15	1.08.15	1.09.15	1.01.14	1.01.15	1.07.15	1.08.15	1.09.15
Substandard	9,6	9,5	7,9	7,9	7,9	2,0	2,1	2,0	2,0	2,1
Doubtful	20,5	19,7	20,7	21,8	22,3	14,5	15,7	15,8	17,0	17,2
Problem	15,2	16,1	15,5	15,7	15,7	39,9	40,9	38,3	38,9	39,4
Loss	54,4	54,7	55,8	54,5	54,1	86,1	84,8	79,0	78,9	78,5

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

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

Indicator	1.01.14	1.01.15	1.07.15	1.08.15	1.09.15
<b>Overdue claims on loans, deposits and other placements, billion rubles</b>	<b>1398,0</b>	<b>1978,0</b>	<b>2590,4</b>	<b>2715,2</b>	<b>2818,8</b>
Of which					
- among 20 largest-asset credit institutions, billion rubles	1052,0	1404,5	1829,8	1916,3	1956,8
Share of overdue claims in loans, deposits and other placements of the banking sector, percent	3,5	3,8	5,1	5,2	5,2
Overdue claims in rubles					
- billion rubles	1257,9	1725,9	2273,9	2379,5	2428,4
- as percent of total loans, deposits and other placements in rubles	4,0	4,7	6,4	6,7	6,8
Overdue claims in foreign currency					
- billion rubles	140,1	252,1	316,5	335,6	390,5
- as percent of total loans, deposits and other placements in foreign currency	1,5	1,7	2,0	2,0	2,1
- dollar equivalent, billion \$	4,3	4,5	5,7	5,7	5,9
Overdue claims on loans and other placements with non-financial institutions	933,7	1250,7	1720,5	1812,8	1853,6
Share of overdue claims in total volume of loans and other placements with non-financial institutions	4,2	4,2	5,9	6,0	5,8
Overdue claims on loans and other funds provided to individuals	440,3	667,5	806,3	836,1	851,5
Share of overdue claims in total volume of loans and other placements with individuals	4,4	5,9	7,5	7,8	7,9

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

Share of overdue claims in total loans, deposits, and other placements	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.14	1.01.15	1.07.15	1.08.15	1.09.15	1.01.14	1.01.15	1.07.15	1.08.15	1.09.15
No overdue claims	96	72	54	53	52	1,8	2,8	2,7	2,4	2,5
Less than 5%	598	508	442	422	418	81,6	72,9	70,2	70,8	71,1
From 5 to 10%	126	131	155	152	146	9,4	16,6	17,7	16,5	16,4
From 10 to 15%	37	40	53	59	61	3,7	5,9	2,6	3,0	3,2
From 15 to 20%	10	19	20	22	19	3,3	1,1	2,1	2,4	2,0
From 20 to 60%	8	23	27	27	29	0,0	0,4	4,4	4,6	4,6
From 60 to 90%	1	2	4	4	7	0,0	0,0	0,0	0,0	0,1
90% and more	1	1	1	2	2	0,0	0,0	0,0	0,0	0,0
No loans, deposits and other placements	45	37	41	38	36	0,2	0,3	0,3	0,2	0,2

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

Indicators	1.01.14	1.01.15	1.07.15	1.08.15	1.09.15
Large credit risks of the banking sector total, bln rubles	14 433,7	19 467,9	18 506,3	19 455,5	20 184,6
Share of large credit risks in the banking sector assets, %	25,1	25,1	25,2	26,0	25,7

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

	1.01.14	1.01.15	1.07.15	1.08.15	1.09.15
Volume of large loans, billion rubles	7 493,4	10 829,7	11 296,2	11 826,3	12 743,2
of which:					
Volume of secured loans , billion rubles	1 767,1	2 397,5	2 209,7	2 483,2	2 724,4
Volume of I quality category collateral, billion rubles	388,7	596,8	752,1	774,6	826,1
of which:					
collateral of quoted securities issued by legal entities, billion rubles	13,1	65,7	262,5	262,5	276,8
Volume of II quality category collateral, billion rubles	1 700,8	1 494,9	1 574,7	1 648,4	1 678,9
of which:					
collateral of securities, issued by legal entities, billion rubles	644,0	208,2	260,2	251,5	281,4
collateral of proprietary rights (claims), billion rubles	477,8	611,0	680,2	723,9	644,2

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



Table 56

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

(%)

	Self-financing ratio <sup>1</sup>						Current liquidity ratio <sup>2</sup>						Share of liabilities to credit institutions in total organisations' liabilities						Return on assets		
	1						2						3						4		
	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			
<b>Industry. total</b>	<b>44,5</b>	<b>41,1</b>	<b>38,4</b>	<b>32,0</b>	<b>58,5</b>	<b>59,1</b>	<b>121,8</b>	<b>121,3</b>	<b>122,8</b>	<b>126,6</b>	<b>155,1</b>	<b>162,7</b>	<b>42,9</b>	<b>41,4</b>	<b>42,2</b>	<b>44,9</b>	<b>29,6</b>	<b>30,3</b>	<b>1,9</b>	<b>2,4</b>	<b>3,9</b>
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

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

<sup>2</sup> Without overdue receivables

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

## Market Risk

Table 57

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

Risk	1.01.14		1.01.15		1.07.15		1.08.15		1.09.15	
	as % of total credit institutions' capital <sup>1</sup>	share in market risk %	as % of total credit institutions' capital <sup>1</sup>	share in market risk %	as % of total credit institutions' capital <sup>1</sup>	share in market risk %	as % of total credit institutions' capital <sup>1</sup>	share in market risk %	as % of total credit institutions' capital <sup>1</sup>	share in market risk %
Market risk (MR), total	45,6	100,0	36,0	100,0	37,6	100,0	38,1	100,0	40,3	100,0
Of which										
- interest rate risk (IRR)	37,8	82,9	28,6	79,5	30,2	80,4	30,3	79,5	31,5	78,2
- equity position risk (EPR)	3,3	7,3	3,7	10,3	3,6	9,5	3,6	9,5	3,6	9,0
- foreign exchange risk (FER)	4,5	9,8	3,7	10,2	3,8	10,1	4,2	11,0	5,2	12,8
Reference data:										
Number of credit institutions <sup>1</sup>	655		598		581		572		583	
Share of credit institutions' assets <sup>1</sup> in total banking sector assets, %	97,5		97,8		98,0		98,2		98,2	

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

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

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

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

Table 58

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

	1.01.14	1.01.15	1.07.15	1.08.15	1.09.15
Share of assets in foreign currency in total assets, %	22,1	30,0	31,2	31,6	34,0
of which:					
- 20 largest-asset credit institutions	23,3	32,0	33,4	33,8	36,3
Share of liabilities in foreign currency in total liabilities, %	21,2	29,0	29,6	29,9	32,5
of which:					
- 20 largest-asset credit institutions	22,9	30,8	32,4	32,7	35,4
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total, b.p.	0,9	1,0	1,7	1,7	1,5
of which:					
- 20 largest-asset credit institutions	0,5	1,3	1,0	1,1	0,8

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

	1.01.14	1.01.15	1.07.15	1.08.15	1.09.15
<b>Balance sheet positions</b>					
Claims, bln rubles	12 703,5	23 291,9	22 963,2	23 661,7	26 662,3
Liabilities, bln rubles	12 185,3	22 502,6	21 732,2	22 382,3	25 450,9
Net balance sheet position, bln rubles	518,2	789,2	1 231,0	1 279,4	1 211,4
Net balance sheet position to own funds (capital), % <sup>1</sup>	7,3	10,0	15,1	15,1	13,9
<b>Off-balance sheet positions <sup>2</sup></b>					
Claims, bln rubles	7 011,1	18 124,3	16 385,2	16 423,1	18 200,5
Liabilities, bln rubles	7 063,4	17 638,1	16 390,8	16 381,1	17 898,9
Net balance sheet position, bln rubles	-52,3	486,2	-5,6	42,0	301,5
Net balance sheet position to own funds (capital), % <sup>1</sup>	-0,7	6,1	-0,1	0,5	3,5

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

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

## Compliance with open foreign exchange position (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		
<b>1. Credit institutions with net short OFXP</b>								
1.01.09	431	583,0	-611,5	13,6	-42,1	-28,5	1 047,2	-2,7
1.01.10	361	-72,9	50,3	7,5	-30,1	-22,6	1 131,1	-2,0
1.01.11	427	-1,3	-29,8	10,9	-42,1	-31,2	1 618,8	-1,9
1.01.12	340	112,7	-146,5	21,6	-55,4	-33,8	1 573,4	-2,1
1.01.13	373	3,7	-25,4	24,0	-45,7	-21,7	1 863,0	-1,2
1.01.14	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
1.09.15	210	147,3	-209,6	14,8	-77,1	-62,4	1 587,9	-3,9
<b>2. Credit institutions with net long OFXP</b>								
1.01.09	564	391,5	-334,1	85,9	-28,5	57,3	2 690,2	2,1
1.01.10	596	300,0	-233,8	100,4	-34,2	66,2	3 518,6	1,9
1.01.11	500	99,3	-39,7	105,0	-45,3	59,7	3 039,8	2,0
1.01.12	560	211,6	-147,6	131,1	-67,1	64,0	3 454,4	1,9
1.01.13	515	-107,6	279,7	271,6	-99,5	172,1	4 198,2	4,1
1.01.14	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
1.09.15	519	-205,5	504,1	379,0	-80,4	298,6	7 122,9	4,2

**Open currency positions of the banking sector by currencies as of 1.09.15**

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
<b>USD</b>					
short	240	-65,9	-3,7	12,6	-78,6
long	488	253,7	3,7	661,9	-408,1
<b>EUR</b>					
short	258	-39,6	-1,1	-31,3	-8,3
long	465	43,3	0,8	-586,1	629,3
<b>GBP</b>					
short	79	-20,7	-0,4	-10,6	-10,1
long	266	4,8	0,2	31,3	-26,5

## Liquidity of Credit Institutions

Table 63

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

	1.01.14	1.01.15	1.07.15	1.08.15	1.09.15
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	39,5	39,0	40,7	41,7	42,5
Liabilities with maturity in excess of 1 year, as percent of total liabilities	24,7	24,3	22,8	23,4	23,6
A measure of using short-term liabilities to fund long-term liquid assets, percent <sup>2</sup>	23,9	23,8	26,2	27,0	29,1

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

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



**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	1.07.15	1.08.15	1.09.15	1.01.14	1.01.15	1.07.15	1.08.15	1.09.15
Less than 0	264	256	250	242	246	6,6	8,0	8,8	8,8	8,6
From 0 to 20	410	338	328	326	319	25,2	27,5	23,8	23,6	27,8
More than 20	248	239	219	211	205	68,2	64,5	67,4	67,6	63,6
Data not available	1	1	0	4	4	0,0	0,0	0,0	0,0	0,0
Total	923	834	797	783	774	100,0	100,0	100,0	100,0	100,0

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

	1.01.14	1.01.15	1.07.15	1.08.15	1.09.15
Liquid assets with maturity up to 30 days, as percent of liquid assets	35,0	33,6	33,8	31,9	33,4
Liabilities with maturity up to 30 days, as percent of total liabilities	41,4	40,8	40,9	38,5	41,3
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	12,7	12,6	12,6

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

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	1.07.15	1.08.15	1.09.15	1.01.14	1.01.15	1.07.15	1.08.15	1.09.15
Less than 0	469	436	460	472	491	30,1	15,4	15,5	14,1	25,9
From 0 to 20	238	226	180	163	160	44,1	60,3	56,0	58,6	44,7
More than 20	215	171	157	144	119	25,9	24,3	28,5	27,3	29,4
Data not available	1	1	0	4	4	0	0	0,0	0,0	0,0
Total	923	834	797	783	774	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.**