

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

General Information on the Russian Banking Sector
Banking Sector in the Economy of Russia

Table 1

Macroeconomic Indicators

Indicator		1.01.10	1.01.11	1.01.12	1.01.13	1.01.14	1.01.15
1.	Banking sector assets, total (billion rubles) as % of GDP	29 430,0 75,8	33 804,6 73,0	41 627,5 74,4	49 509,6 79,6	57 423,1 86,8	77 653,0 108,7
2.	Banking sector own funds (capital) (billion rubles) ¹ as % of GDP as % of the banking sector assets	4 620,6 11,9 15,7	4 732,3 10,2 14,0	5 242,1 9,4 12,6	6 112,9 9,8 12,3	7 064,3 10,7 12,3	7 928,4 11,1 10,2
3.	Loans and other claims on non-financial organisations and individuals, including overdue claims (billion rubles) as % of GDP as % of the banking sector assets of which: loans and other claims on individuals, including overdue claims (billion rubles) as % of GDP as % of the banking sector assets as % of income of the population	16 115,5 41,5 54,8 3 573,8 9,2 12,1 12,5	18 147,7 39,2 53,7 4 084,8 8,8 12,1 12,6	23 266,2 41,6 55,9 5 550,9 9,9 13,3 15,6	27 708,5 44,6 56,0 7 737,1 12,4 15,6 19,4	32 456,3 49,0 56,5 9 957,1 15,0 17,3 22,3	40 865,5 57,2 52,6 11 329,5 15,9 14,6 23,7
3a.	Banking loans in fixed capital investment of organisations of all forms of ownership (except small businesses) (billion rubles) as % of fixed capital investment of organisations of all forms of ownership (except small businesses)	621,5 10,3	595,8 9,0	725,7 8,6	806,3 8,4	1 003,6 10,0	918,0 9,3
4.	Securities portfolio, total (billion rubles) as % of GDP as % of the banking sector assets	4 309,4 11,1 14,6	5 829,0 12,6 17,2	6 211,7 11,1 14,9	7 034,9 11,3 14,2	7 822,3 11,8 13,6	9 724,0 13,6 12,5
5.	Individual deposits (billion rubles) as % of GDP as % of the banking sector liabilities ² as % of income of the population	7 485,0 19,3 25,4 26,1	9 818,0 21,2 29,0 30,2	11 871,4 21,2 28,5 33,3	14 251,0 22,9 28,8 35,7	16 957,5 25,6 29,5 38,0	18 552,7 26,0 23,9 38,9
6.	Funds raised from organisations (billion rubles) ³ as % of GDP as % of the banking sector liabilities ²	9 557,2 24,6 32,5	11 126,9 24,0 32,9	13 995,7 25,0 33,6	15 648,2 25,2 31,6	17 787,0 26,9 31,0	25 008,1 35,0 32,2
Reference data							
Indicator (billion rubles)		1.01.10	1.01.11	1.01.12	1.01.13	1.01.14	1.01.15
Gross Domestic Product		38 807,2	46 308,5	55 967,2	62 176,5	66 190,1	71 406,4
Fixed capital investment of organisations of all forms of ownership (except small businesses)		6 040,8	6 625,0	8 445,2	9 595,7	10 065,7	9 852,9
Income of the population		28 697,5	32 498,3	35 648,7	39 903,7	44 650,4	47 710,0

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

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

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

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

Table 2

Banking Sector Indicators; Growth Rates (Percent Over the Period)

Date	Assets, total		Own funds (capital) ¹		Loans and other claims on non-financial organisations		Loans and other claims on individuals				Individual deposits		Funds raised from organisations	
	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	Total		Unsecured consumer loans ²		over a month	over 12 months before reporting date	over a month	over 12 months before reporting date
							over a month	over 12 months before reporting date	over a month	over 12 months before reporting date				
1.01.09	8,1	39,2	4,2	42,7	1,2	34,3	-0,9	35,2	-1,6	39,2	6,9	14,5	5,6	24,4
1.01.10	2,6	5,0	-0,5	21,2	-1,2	0,3	-0,3	-11,0	-0,6	-11,0	6,9	26,7	2,0	8,9
1.01.11	3,5	14,9	1,5	2,4	1,1	12,1	2,2	14,3	2,8	20,4	6,1	31,2	5,4	16,4
1.01.12	4,4	23,1	4,5	10,8	1,5	26,0	4,0	35,9	5,1	50,1	7,3	20,9	2,8	25,8
1.01.13	3,9	18,9	1,2	16,6	0,8	12,7	2,3	39,4	2,6	53,0	6,1	20,0	4,1	11,8
1.01.14	2,1	16,0	1,3	15,6	-0,7	12,7	1,9	28,7	1,6	31,3	4,3	19,0	0,4	13,7
1.02.14	1,8	20,7	0,1	15,3	2,8	16,1	0,2	28,0	0,1	29,8	-1,6	18,6	5,0	22,0
1.03.14	1,2	20,3	2,5	17,2	1,2	17,0	1,2	27,4	0,8	28,8	1,3	17,4	3,6	24,3
1.04.14	0,4	19,1	0,7	15,9	1,8	18,1	1,3	26,3	1,2	27,0	-2,0	12,4	0,2	22,3
1.05.14	1,4	18,8	0,6	15,9	2,0	18,0	1,8	24,6	1,5	24,4	1,7	10,8	0,1	20,3
1.06.14	1,6	18,6	0,8	16,0	0,2	17,5	1,0	22,6	1,5	22,3	-0,5	10,0	1,8	19,2
1.07.14	0,3	16,4	-0,5	12,2	-0,2	15,7	1,1	20,9	1,0	20,4	0,8	8,0	-2,2	12,5
1.08.14	1,2	16,4	1,3	12,6	2,2	16,0	1,7	19,7	1,3	18,7	1,4	8,3	0,8	13,1
1.09.14	0,5	15,9	0,9	12,2	1,4	15,9	1,3	18,2	1,1	16,8	0,9	8,3	1,3	14,1
1.10.14	2,6	17,9	1,3	12,2	2,3	17,3	1,3	18,0	0,8	15,3	0,2	8,5	4,0	17,6
1.11.14	4,5	21,8	1,4	12,3	3,8	20,1	1,0	16,6	0,1	13,0	2,2	10,1	5,4	24,1
1.12.14	6,2	26,5	1,6	12,7	4,6	23,7	1,0	15,9	0,3	11,9	2,3	11,2	6,5	29,9
1.01.15	9,1	35,2	0,8	12,2	5,3	31,3	0,1	13,8	-1,1	8,9	2,6	9,4	8,7	40,6
1.02.15	4,0	38,2	-1,0	10,9	7,0	36,6	-0,7	12,8	-2,0	6,6	4,2	15,8	12,7	50,9
1.03.15	-5,4	29,2	-1,0	7,2	-4,7	28,7	-1,5	9,8	-1,6	4,0	-1,3	12,8	-6,8	35,8
1.04.15	-2,5	25,4	3,8	10,5	-1,6	24,3	-1,3	7,0	-1,7	1,1	0,1	15,3	-4,9	28,8
1.05.15	-2,8	20,1	-0,6	9,2	-3,5	17,6	-1,1	3,9	-1,4	-1,8	0,2	13,6	-5,6	21,5
1.06.15	-0,1	18,1	0,8	9,2	1,0	18,4	-0,5	2,4	-1,0	-4,2	1,3	15,7	0,7	20,2
1.07.15	1,7	19,8	1,0	10,8	1,7	20,7	-0,4	0,8	-0,7	-5,8	2,6	17,8	2,1	25,6
1.08.15	1,8	20,5	3,5	13,3	3,1	21,8	0,1	-0,8	-0,2	-7,2	2,6	19,2	2,0	27,2
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
1.10.15	1,0	23,6	0,1	14,5	-0,2	23,0	-0,1	-3,1	-0,7	-10,1	0,4	22,6	3,2	34,3
1.11.15	-1,4	16,6	1,0	14,0	-0,4	18,1	-0,4	-4,4	-0,9	-11,1	-0,1	19,8	-1,0	26,2
1.12.15	1,2	11,1	0,8	13,1	2,2	15,3	-0,4	-5,7	-1,2	-12,4	1,4	18,8	2,0	20,9
Reference data:														
Increase from the beginning of the current year	1,8		12,1		9,5		-5,8		-11,4		15,8		11,2	
Increase over the same period of the previous year	23,9		11,3		24,6		13,7		10,1		6,7		29,4	

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

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

Table 3**Banking Sector Indicators, Annual Growth Rates (%)**

	2007	2008	2009	2010	2011	2012	2013	2014
Assets, total	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 claims on non-financial organisations	51,5	34,3	0,3	12,1	26,0	12,7	12,7	31,3
Loans and other claims on individuals	57,8	35,2	-11,0	14,3	35,9	39,4	28,7	13,8
Individual deposits	35,4	14,5	26,7	31,2	20,9	20,0	19,0	9,4
Funds raised from organisations	47,2	24,4	8,9	16,4	25,8	11,8	13,7	40,6
Reference Data:								
Gross Domestic Product	23,5	24,2	-6,0	19,3	20,9	11,1	6,5	7,9

Institutional Features of the Banking Sector

Table 4

Number of Russian Credit Institutions

Indicator	1.01.14	1.01.15	1.10.15	1.11.15	1.12.15
Credit institutions registered by the Bank of Russia and other authorities	1071	1049	1031	1028	1024
Operating credit institutions (credit institutions that have the right to conduct banking operations)	923	834	767	757	740
Credit institutions that have been registered by the Bank of Russia but have not yet paid up authorised capital and have not received a license (within established legal period)	0	1	0	0	0
Credit institutions with their banking licenses being revoked (cancelled)	148	214	264	271	284
Credit institutions licensed to conduct operations in foreign currency	623	554	507	500	488
Credit institutions holding general licences	270	256	240	237	233

Table 5

Operating Credit Institutions (CIs), by Federal Districts

Federal district	1.01.14		1.01.15		1.10.15		1.11.15		1.12.15	
	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	461	60,1	454	60,0	441	59,6
of which the City of Moscow and Moscow Region	498	54,0	459	55,0	417	54,4	411	54,3	398	53,8
North-Western	70	7,6	64	7,7	61	8,0	60	7,9	60	8,1
Southern	46	5,0	43	5,2	39	5,1	39	5,2	37	5,0
North-Caucasian	43	4,7	28	3,4	23	3,0	23	3,0	23	3,1
Volga	102	11,1	92	11,0	89	11,6	87	11,5	85	11,5
Ural	42	4,6	35	4,2	32	4,2	32	4,2	32	4,3
Siberian	51	5,5	44	5,3	41	5,3	41	5,4	41	5,5
Far Eastern	22	2,4	22	2,6	18	2,3	17	2,2	17	2,3
Crimea	-	-	2	0,2	3	0,4	4	0,5	4	0,5
Russian Federation	923	100,0	834	100,0	767	100,0	757	100,0	740	100,0

Table 6

Branches of Credit Institutions (CIs), by Federal Districts

Federal district	CIs of the district			Branches of CIs of the district			Branches of operating CIs from other districts in the given district			Share, %								
										Branches from other districts relative to the total of CIs of the district and their branches			CIs and branches of the district relative to the total of CIs and branches in Russia			Branches from other districts relative to the total number of branches in Russia		
	1.01.14	1.01.15	1.12.15	1.01.14	1.01.15	1.12.15	1.01.14	1.01.15	1.12.15	1.01.14	1.01.15	1.12.15	1.01.14	1.01.15	1.12.15	1.01.14	1.01.15	1.12.15
Central	547	504	441	75	66	60	322	282	236	51,8	49,6	47,1	21,2	22,4	23,1	16,1	16,5	16,5
of which the City of Moscow and Moscow Region ¹	498	459	398	63	60	57	124	110	96	22,1	21,2	21,1	19,2	20,4	21,0	6,2	6,4	6,7
North-Western	70	64	60	8	8	5	280	243	211	359,0	337,5	324,6	2,7	2,8	3,0	14,0	14,2	14,7
Southern	46	43	37	15	13	13	209	183	154	342,6	326,8	308,0	2,1	2,2	2,3	10,4	10,7	10,8
North-Caucasian	43	28	23	72	25	9	83	74	67	72,2	139,6	209,4	3,9	2,1	1,5	4,1	4,3	4,7
Volga	102	92	85	67	39	29	322	283	236	190,5	216,0	207,0	5,8	5,2	5,3	16,1	16,6	16,5
Ural	42	35	32	74	55	45	157	138	108	135,3	153,3	140,3	4,0	3,5	3,6	7,8	8,1	7,6
Siberian	51	44	41	21	20	11	204	172	154	283,3	268,8	296,2	2,5	2,5	2,4	10,2	10,1	10,8
Far Eastern	22	22	17	7	6	5	89	83	75	306,9	296,4	340,9	1,0	1,1	1,0	4,4	4,9	5,2
Crimea	-	2	4	-	0	0	-	18	13	-	900,0	325,0	-	0,1	0,2	-	1,1	0,9
Russian Federation	923	834	740	339	232	177	1666	1476	1254	132,0	138,6	136,8	43,1	41,9	42,2	83,1	86,4	87,6

¹ as one region

Table 7

Concentration of Assets in the Russian Banking Sector (Operating Credit Institutions)

Distribution of credit institutions ranged by assets (descending)	1.01.14		1.01.15		1.10.15		1.11.15		1.12.15	
	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	42 586 835	53,8	41 989 858	53,8	42 675 107	54,0
From 6 to 20	10 905 104	19,0	16 674 162	21,5	17 158 903	21,7	16 897 500	21,6	16 872 593	21,4
From 21 to 50	6 383 544	11,1	8 259 743	10,6	8 888 071	11,2	8 830 547	11,3	9 089 453	11,5
From 51 to 200	6 982 880	12,2	8 406 233	10,8	8 098 389	10,2	8 008 646	10,3	8 112 959	10,3
From 201 to 500	2 376 786	4,1	2 309 299	3,0	2 157 322	2,7	2 101 528	2,7	2 017 962	2,6
From 501	539 625	0,9	409 725	0,5	321 173	0,4	295 032	0,4	260 208	0,3
Total	57 423 070	100,0	77 652 994	100,0	79 210 694	100,0	78 123 110	100,0	79 028 282	100,0

Table 8

**Concentration of Assets of Operating Credit Institutions by Federal Districts
(Assets of 5 Largest Credit Institutions of a District Relative to Total Assets of
Credit Institutions Operating in a District)**

Federal district	(%)				
	1.01.14	1.01.15	1.10.15	1.11.15	1.12.15
Central	58,8	58,2	58,6	58,6	58,9
of which the City of Moscow and Moscow Region	59,2	58,6	59,2	59,2	59,5
North-Western	67,3	74,1	71,0	71,5	72,1
Southern	68,6	69,4	67,9	67,8	67,4
North-Caucasian	46,9	64,4	69,0	68,3	68,1
Volga	46,9	52,4	54,0	54,7	53,9
Ural	69,8	70,2	77,6	77,8	77,3
Siberian	72,7	79,9	56,0	57,1	57,0
Far Eastern	85,1	85,6	86,4	86,2	86,0
Crimea	-	100	100,0	100,0	100,0
Russian Federation	52,7	53,6	53,8	53,7	54,0

Table 9

**Operating Credit Institutions Ranged by Assets (Distribution and Change
over the Period 1.01.15 - 1.12.15)**

Groups of credit institutions ranged by assets as of 1.01.15		Number of credit institutions as of 1.01.15	Groups as of 1.12.15						Licences revoked (cancelled)	Reorganised credit institution
			1	2	3	4	5	6		
1	First 5	5	5							
2	From 6 to 20	15		14	1					
3	From 21 to 50	30		1	27				1	1
4	From 51 to 200	150			2	134	1		13	
5	From 201 to 500	300				16	248	4	30	2
6	From 501	333					50	231	46	4
Became operating after 1.01.15								1		
Total over the period									90	7
Total as of 1.01.15¹		834								
Total as of 1.12.15¹		740	5	15	30	150	300	236		

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

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

Table 10

Selected Indicators of Credit Institution with Foreign Participation Relative to Indicators of Operating Credit Institutions (Percent)

	1.01.14	1.01.15	1.10.15	1.11.15	1.12.15
Credit institutions with foreign participation over 50%					
Assets, total	15,3	13,9	12,6	12,5	12,4
Own funds (capital) ¹	17,3	17,2	15,7	15,6	15,6
Correspondent accounts with non-resident banks	18,6	15,4	15,6	16,3	17,0
Loans and other claims on non-financial organisations	12,0	11,6	10,1	10,0	10,0
Loans and other claims on individuals	21,0	18,6	15,9	15,6	15,5
Loans, deposits and other claims credit institutions	19,9	14,1	17,7	16,6	16,4
Individual deposits	12,5	12,0	10,2	10,2	10,2
Funds raised from organisations ²	15,6	13,7	12,5	12,4	12,1
Profit (loss) of the current year	15,2	20,2	39,4	31,1	29,1
Reference data:					
Number of credit institutions	122	113	105	105	103
of which 100% foreign-owned credit institutions					
Assets, total	9,0	8,5	8,3	6,5	6,5
Own funds (capital) ¹	11,1	10,9	10,8	9,1	9,0
Correspondent accounts with non-resident banks	12,8	12,0	12,4	10,5	11,6
Loans and other claims on non-financial organisations	7,2	7,8	7,4	5,2	5,3
Loans and other claims on individuals	10,8	10,1	9,0	8,0	7,9
Loans, deposits and other claims on credit institutions	16,4	11,1	14,8	13,1	12,9
Individual deposits	6,2	5,8	5,5	4,4	4,4
Funds raised from organisations ²	10,3	9,6	9,6	7,2	7,2
Profit (loss) of the current year	12,7	14,9	55,0	39,5	30,9
Reference data:					
Number of credit institutions	76	75	71	70	70

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

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

Table 11

Selected Indicators of Credit Institutions Going through Insolvency Prevention Measures¹

	1.01.14		1.01.15		1.10.15		1.11.15		1.12.15	
	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, total	2105,9	3,7	3831,3	4,9	4257,8	5,4	4339,2	5,6	4289,6	5,4
Own funds (capital) ²	202,8	2,9	52,1	0,7	-31,5	-0,4	-29,2	-0,3	-32,9	-0,4
Loans and other claims on non-financial organisations	838,9	3,7	1209,1	4,1	1489,9	4,7	1528,5	4,8	1537,1	4,8
of which overdue claims	222,7	23,8	287,6	23,0	576,6	31,5	587,3	31,4	645,9	32,0
Loans and other claims on individuals	154,6	1,6	410,7	3,6	447,0	4,2	471,8	4,4	456,0	4,3
of which overdue claims	10,4	2,4	35,8	5,4	63,2	7,4	75,8	8,7	70,0	8,1
Individual deposits	312,5	1,8	706,4	3,8	991,2	4,7	1019,3	4,8	1017,7	4,7
Funds raised from organisations	794,7	4,5	1163,4	4,7	1330,7	4,8	1333,0	4,9	1326,5	4,8
Reference data:										
Number of credit institutions ¹	5	0,5	15	1,8	25	3,3	27	3,6	27	3,6

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

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

Activities of Credit Institutions Main Trends

Table 12

Structure of Assets, by Type of Investment

(billion rubles)

Assets		1.01.14	1.01.15	1.10.15	1.11.15	1.12.15
1.	Cash, precious metals and stones	1 608,7	2 754,2	1 601,8	1 521,7	1 470,0
1.1.	of which: cash	1 523,1	2 671,8	1 509,3	1 414,6	1 381,3
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	2 264,9	3 297,8	2 103,7	1 987,6	2 113,2
3.	Correspondent account, total of which:	1 496,5	2 675,2	2 770,9	2 550,0	2 397,5
3.1.	Correspondent accounts with correspondent credit institutions	398,3	759,6	668,4	528,9	550,9
3.2.	Correspondent accounts with non-resident banks	1 098,2	1 915,6	2 102,5	2 021,1	1 846,7
4.	Securities portfolio, total of which	7 822,3	9 724,0	10 951,5	10 922,2	11 243,4
4.1.	Debt securities	6 162,9	7 651,4	8 927,6	8 904,6	9 205,9
4.2.	Equity	790,4	488,7	284,8	265,7	256,1
4.3.	Promissory notes	274,1	218,0	178,1	180,8	184,7
4.4.	Equity in associates and subsidiaries	594,9	1 365,9	1 561,0	1 571,1	1 596,7
5.	Other equity	353,9	427,6	500,3	501,0	514,0
6.	Financial derivatives assets at fair value	175,8	2 298,6	1 352,3	1 188,2	1 141,4
7.	Loans, total of which:	40 535,3	52 115,7	55 319,3	54 970,1	55 552,2
7.1.	Loans, deposits and other claims of which overdue claims	40 417,7	51 799,5	54 941,2	54 603,7	55 191,7
	of which:	1 398,0	1 978,0	2 809,0	2 847,7	2 997,1
7.1.1.	Loans and other claims on non-financial organisations of which overdue claims	22 499,2	29 536,0	31 747,8	31 635,5	32 342,7
	of which overdue claims	933,7	1 250,7	1 829,1	1 872,9	2 018,9
7.1.2.	Loans and other claims on individuals of which overdue claims	9 957,1	11 329,5	10 757,4	10 713,4	10 673,0
	of which overdue claims	440,3	667,5	859,5	872,5	866,0
7.1.3.	Loans, deposits and other claims on credit institutions of which overdue claims	5 130,6	6 895,0	8 342,3	8 210,3	8 164,8
	of which overdue claims	11,3	44,3	85,9	67,6	72,7
8.	Fixed assets (tangible and intangible), other real estate and inventories	1 147,5	1 222,3	1 227,0	1 240,9	1 252,3
8.1	of which real estate, temporarily not used	64,8	74,4	85,0	86,9	94,9
9.	Allocation of profit	192,2	177,0	99,9	98,0	112,4
9.1.	of which income tax	188,6	157,7	97,4	90,8	98,0
10.	Other assets, total of which:	1 826,0	2 960,5	3 284,0	3 143,3	3 231,9
10.1.	Settlement accounts	790,5	1 610,7	1 621,7	1 360,3	1 364,1
10.2.	Accounts receivable	312,2	307,0	386,3	407,4	400,4
10.3.	Deferred expenses	123,4	148,4	140,5	139,8	134,4
Banking sector assets, total		57 423,1	77 653,0	79 210,7	78 123,1	79 028,3

Table 13

Structure of Liabilities¹, by Source of Funds

(billion rubles)

Liabilities ¹		1.01.14	1.01.15	1.10.15	1.11.15	1.12.15
1.	Funds and profit of credit institutions of which:	6 629,2	6 921,9	7 392,5	7 503,4	7 621,4
1.1.	Funds of credit institutions	3 261,0	3 357,4	4 053,6	4 103,3	4 167,0
1.2.	Profit (loss), including financial result of the previous year	3 368,3	3 479,1	3 303,9	3 365,2	3 420,9
1.2.1.	Profit (loss) of the current year	993,6	589,1	126,7	193,1	263,7
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	4 439,1	9 287,0	5 757,6	5 457,5	4 931,3
3.	Transferable deposits of credit institutions of which:	584,1	964,8	877,7	708,6	743,0
3.1.	Correspondent accounts of correspondent credit institutions	365,8	688,3	568,0	431,8	455,2
3.2.	Correspondent accounts of non-resident credit institutions	123,0	169,5	248,5	173,4	200,8
4.	Loans, deposits and other funds received from other credit institutions	4 806,0	6 594,2	6 158,8	6 037,2	6 295,1
5.	Clients' funds ² of which:	34 930,9	43 814,0	49 018,5	48 717,6	49 556,3
5.1.	Budgetary funds in settlement accounts	41,9	72,2	83,1	79,1	77,1
5.2.	Government and other extra-budgetary funds in settlement accounts	0,2	0,1	0,1	0,1	0,8
5.3.	Funds of legal entities in settlement and other accounts	6 516,1	7 434,7	8 742,4	8 359,2	8 732,4
5.4.	Clients' float	400,3	550,6	535,6	518,2	555,3
5.5.	Deposits and other funds of legal entities (except credit institutions)	10 838,3	17 007,9	18 260,5	18 374,6	18 517,1
5.6.	Individual deposits	16 957,5	18 552,7	21 214,9	21 192,8	21 491,2
5.7.	Clients' funds in factoring and forfeiting transactions	43,8	26,4	17,1	17,3	19,8
6.	Bonds	1 213,1	1 357,5	1 278,5	1 284,9	1 288,9
7.	Promissory notes and bank acceptances	1 004,3	868,1	659,6	674,5	667,6
8.	Financial derivatives liabilities at fair value	134,7	1 953,3	937,5	798,8	800,8
9.	Other liabilities ¹ , total of which:	3 681,7	5 892,1	7 130,0	6 940,5	7 123,8
9.1.	Provisions	2 851,9	4 054,1	5 017,3	5 072,4	5 174,8
9.2.	Settlement accounts	309,0	1 159,7	1 092,3	852,7	873,3
9.3.	Accounts payable	95,7	77,9	116,0	118,5	120,6
9.4.	Deferred income	8,1	13,3	10,5	10,4	11,0
9.5.	Interest payable	417,0	526,6	765,0	749,0	763,7
9.5.1.	Overdue interest	0,0	0,0	0,0	0,0	0,0
Banking sector liabilities, total¹		57 423,1	77 653,0	79 210,7	78 123,1	79 028,3

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

² Including certificates of deposit and savings certificates.

Table 14

Structure of Assets, by Type of Investment (As Percent of Total Assets)

Assets		1.01.14	1.01.15	1.10.15	1.11.15	1.12.15
1.	Cash, precious metals and stones	2,8	3,5	2,0	1,9	1,9
1.1.	of which: money	2,7	3,4	1,9	1,8	1,7
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	3,9	4,2	2,7	2,5	2,7
3.	Correspondent accounts, total	2,6	3,4	3,5	3,3	3,0
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	0,7	1,0	0,8	0,7	0,7
3.2.	Correspondent accounts with non-resident banks	1,9	2,5	2,7	2,6	2,3
4.	Securities portfolio, total	13,6	12,5	13,8	14,0	14,2
	of which					
4.1.	Debt securities	10,7	9,9	11,3	11,4	11,6
4.2.	Equity	1,4	0,6	0,4	0,3	0,3
4.3.	Promissory notes	0,5	0,3	0,2	0,2	0,2
4.4.	Equity in associates and subsidiaries	1,0	1,8	2,0	2,0	2,0
5.	Other equity	0,6	0,6	0,6	0,6	0,7
6.	Financial derivatives assets at fair value	0,3	3,0	1,7	1,5	1,4
7.	Loans, total	70,6	67,1	69,8	70,4	70,3
	of which:					
7.1.	Loans, deposits and other claims	70,4	66,7	69,4	69,9	69,8
	of which overdue claims	2,4	2,5	3,5	3,6	3,8
	of which:					
7.1.1.	Loans and other claims on non-financial organisations	39,2	38,0	40,1	40,5	40,9
	of which overdue claims	1,6	1,6	2,3	2,4	2,6
7.1.2.	Loans and other claims on individuals	17,3	14,6	13,6	13,7	13,5
	of which overdue claims	0,8	0,9	1,1	1,1	1,1
7.1.3.	Loans, deposits and other claims on credit institutions	8,9	8,9	10,5	10,5	10,3
	of which overdue claims	0,0	0,1	0,1	0,1	0,1
8.	Fixed assets (tangible and intangible), other real estate and inventories	2,0	1,6	1,5	1,6	1,6
8.1	of which real estate, temporarily not used	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	4,1	4,0	4,1
	of which:					
10.1.	Settlement accounts	1,4	2,1	2,0	1,7	1,7
10.2.	Accounts receivable	0,5	0,4	0,5	0,5	0,5
10.3.	Deferred expenses	0,2	0,2	0,2	0,2	0,2
Banking sector assets, total		100,0	100,0	100,0	100,0	100,0

Table 15

Structure of Liabilities¹, by Source of Funds (As Percent of Total Liabilities)

Liabilities ¹		1.01.14	1.01.15	1.10.15	1.11.15	1.12.15
1.	Funds and profit of credit institutions Of which:	11,5	8,9	9,3	9,6	9,6
1.1.	Funds of credit institutions	5,7	4,3	5,1	5,3	5,3
1.2.	Profit (loss), including financial result of the previous year Of which:	5,9	4,5	4,2	4,3	4,3
1.2.1.	Profit (loss) of the current year	1,7	0,8	0,2	0,2	0,3
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	7,7	12,0	7,3	7,0	6,2
3.	Transferable deposits of credit institutions Of which:	1,0	1,2	1,1	0,9	0,9
3.1.	Correspondent accounts of correspondent credit institutions	0,6	0,9	0,7	0,6	0,6
3.2.	Correspondent accounts of non-resident credit institutions	0,2	0,2	0,3	0,2	0,3
4.	Loans, deposits and other funds received from other credit institutions	8,4	8,5	7,8	7,7	8,0
5.	Clients' funds ² Of which:	60,8	56,4	61,9	62,4	62,7
5.1.	Budgetary funds in settlement accounts	0,1	0,1	0,1	0,1	0,1
5.2.	Government and other extra-budgetary funds in settlement accounts	0,0	0,0	0,0	0,0	0,0
5.3.	Funds of legal entities in settlement and other accounts	11,3	9,6	11,0	10,7	11,0
5.4.	Clients' float	0,7	0,7	0,7	0,7	0,7
5.5.	Deposits and other funds of legal entities (except credit institutions)	18,9	21,9	23,1	23,5	23,4
5.6.	Individual deposits	29,5	23,9	26,8	27,1	27,2
5.7.	Clients' funds in factoring and forfeiting transactions	0,1	0,0	0,0	0,0	0,0
6.	Bonds	2,1	1,7	1,6	1,6	1,6
7.	Promissory notes and bank acceptances	1,7	1,1	0,8	0,9	0,8
8.	Financial derivatives liabilities at fair value	0,2	2,5	1,2	1,0	1,0
9.	Other liabilities ¹ , total Of which:	6,4	7,6	9,0	8,9	9,0
9.1.	Provisions	5,0	5,2	6,3	6,5	6,5
9.2.	Settlement accounts	0,5	1,5	1,4	1,1	1,1
9.3.	Accounts payable	0,2	0,1	0,1	0,2	0,2
9.4.	Deferred income	0,0	0,0	0,0	0,0	0,0
9.5.	Interest payable Of which:	0,7	0,7	1,0	1,0	1,0
9.5.1	Overdue interest	0,0	0,0	0,0	0,0	0,0
Banking sector liabilities, total¹		100,0	100,0	100,0	100,0	100,0

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

² Including certificates of deposit and savings certificates.

Table 16

Key Characteristics of Credit Operations of the Banking Sector (Billion Rubles)

	Rubles					Foreign Currency					Total				
	1.01.14	1.01.15	1.10.15	1.11.15	1.12.15	1.01.14	1.01.15	1.10.15	1.11.15	1.12.15	1.01.14	1.01.15	1.10.15	1.11.15	1.12.15
1. Loans, deposits and other claims, total	31300,2	36664,1	36446,3	36575,7	36549,2	9117,6	15135,3	18494,9	18028,0	18642,6	40417,7	51799,5	54941,2	54603,7	55191,7
of which															
- overdue claims	1257,9	1725,9	2425,7	2439,6	2527,0	140,1	252,1	383,3	408,0	470,1	1398,0	1978,0	2809,0	2847,7	2997,1
1.1 Loans and other claims on resident non-financial organisations	16542,7	19018,4	19221,5	19497,2	19542,1	3792,8	6680,2	8440,9	8166,3	8410,6	20335,5	25698,5	27662,5	27663,6	27952,8
of which															
- overdue claims	812,0	1020,8	1440,8	1438,3	1522,0	58,3	86,5	158,4	197,0	246,2	870,2	1107,3	1599,3	1635,3	1768,2
of which:															
1.1.1. Loans and other claims on individual entrepreneurs	666,9	668,1	547,5	531,8	519,9	5,5	7,8	8,2	7,7	7,7	672,4	675,8	555,7	539,5	527,6
of which															
- overdue claims	33,2	53,1	73,5	75,4	74,9	0,3	0,3	0,7	0,6	0,6	33,5	53,4	74,2	76,0	75,5
1.2 Loans and other claims on non-resident legal entities (except banks)	565,7	695,7	727,7	671,3	714,9	1598,0	3141,7	3357,7	3300,6	3675,0	2163,7	3837,5	4085,4	3971,9	4389,9
of which															
- overdue claims	20,8	63,5	93,0	92,7	101,4	42,7	79,9	136,9	145,0	149,2	63,5	143,4	229,9	237,7	250,6
1.3 Loans, deposits and other claims on resident financial sector	2591,8	3907,8	3939,0	3978,0	3903,3	676,7	1178,9	1730,3	1733,1	1937,1	3268,5	5086,7	5669,4	5711,1	5840,3
of which															
- overdue claims	18,1	20,6	89,1	90,1	92,4	0,4	1,9	8,3	7,3	8,0	18,5	22,5	97,4	97,5	100,3
of which:															
1.3.1 Resident credit institutions	1508,3	2772,1	2780,0	2823,9	2737,3	581,4	1008,2	1381,1	1388,9	1590,1	2089,7	3780,3	4161,2	4212,8	4327,4
of which															
- overdue claims	5,8	6,9	62,4	62,7	60,3	0,0	0,0	0,4	0,1	0,7	5,8	7,0	62,9	62,8	60,9
1.3.2 Other resident non-banking financial institutions	1083,5	1135,7	1159,0	1154,1	1166,0	95,3	170,7	349,2	344,2	347,0	1178,8	1306,4	1508,2	1498,2	1513,0
of which															
- overdue claims	12,3	13,7	26,6	27,4	32,1	0,3	1,8	7,9	7,2	7,3	12,7	15,5	34,5	34,7	39,4
1.4 Loans, deposits and other claims on non-resident banks	416,6	237,8	408,4	313,6	280,2	2624,4	2876,9	3772,7	3683,9	3557,3	3041,0	3114,7	4181,1	3997,5	3837,5
of which															
- overdue claims	0,0	0,0	0,0	0,0	0,4	5,4	37,3	23,1	4,8	11,4	5,4	37,4	23,1	4,8	11,8
1.5 Loans and other claims on government financial bodies and extra-budgetary funds	816,0	1033,9	952,4	928,8	980,5	0,0	0,0	0,0	0,0	0,0	816,0	1033,9	952,4	928,8	980,5
of which															
- overdue claims	0,0	0,0	0,0	0,0	0,1	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,1
1.6 Loans and other claims on resident individuals	9708,8	11014,0	10456,0	10430,1	10390,5	227,0	289,6	276,6	258,7	257,7	9935,8	11303,7	10732,6	10688,8	10648,2
of which															
- overdue claims	406,8	620,8	802,6	818,3	810,4	32,7	45,4	55,3	52,7	53,9	439,5	666,2	857,8	871,0	864,3
1.7 Loans and other claims on non-resident individuals	11,1	14,8	13,6	14,0	13,8	10,2	11,1	11,2	10,7	10,9	21,3	25,9	24,8	24,7	24,7
of which															
- overdue claims	0,2	0,2	0,3	0,3	0,3	0,6	1,1	1,4	1,3	1,5	0,8	1,3	1,6	1,5	1,7
Reference data:															
Provisions for loans, deposits and other claims	2417,3	3459,8	4253,1	4299,4	4370,2	0,0	0,0	0,0	0,0	0,0	2417,3	3459,8	4253,1	4299,4	4370,2
Overdue interest on loans, deposits and other claims, recognized in the balance sheet accounts	80,6	153,5	195,7	196,0	189,9	6,6	20,6	26,6	16,3	17,7	87,1	174,1	222,3	212,2	207,5
Credit institutions' portfolio of residents promissory notes	221,8	188,7	120,0	117,3	115,0	50,1	25,7	58,2	63,5	67,3	271,9	214,4	178,1	180,8	182,4
Credit institutions' portfolio of non-residents promissory notes	0,0	0,0	0,0	0,0	2,3	2,2	3,5	0,0	0,0	0,0	2,2	3,6	0,0	0,0	2,3

**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	1.10.15	1.11.15	1.12.15
1. Loans, deposits and other claims, total	100,0	100,0	100,0	100,0	100,0
	70,4	66,7	69,4	69,9	69,8
Of which:					
- overdue claims	3,5	3,8	5,1	5,2	5,4
	2,4	2,5	3,5	3,6	3,8
1.1 Loans and other claims on resident non-financial organizations	50,3	49,6	50,3	50,7	50,6
	35,4	33,1	34,9	35,4	35,4
Of which:					
- overdue claims	2,2	2,1	2,9	3,0	3,2
	1,5	1,4	2,0	2,1	2,2
of which:					
1.1.1. Loans and other claims on individual entrepreneurs	1,7	1,3	1,0	1,0	1,0
	1,2	0,9	0,7	0,7	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
1.2 Loans and other claims on non-resident legal entities (except banks)	5,4	7,4	7,4	7,3	8,0
	3,8	4,9	5,2	5,1	5,6
Of which:					
- overdue claims	0,2	0,3	0,4	0,4	0,5
	0,1	0,2	0,3	0,3	0,3
1.3 Loans, deposits and other claims on resident financial sector	8,1	9,8	10,3	10,5	10,6
	5,7	6,6	7,2	7,3	7,4
Of which:					
- overdue claims	0,0	0,0	0,2	0,2	0,2
	0,0	0,0	0,1	0,1	0,1
of which:					
1.3.1 Resident credit institutions	5,2	7,3	7,6	7,7	7,8
	3,6	4,9	5,3	5,4	5,5
Of which					
- overdue claims	0,0	0,0	0,1	0,1	0,1
	0,0	0,0	0,1	0,1	0,1
1.3.2 Other resident non-banking financial institutions	2,9	2,5	2,7	2,7	2,7
	2,1	1,7	1,9	1,9	1,9
Of which					
- overdue claims	0,0	0,0	0,1	0,1	0,1
	0,0	0,0	0,0	0,0	0,0
1.4 Loans, deposits and other claims on non-resident banks	7,5	6,0	7,6	7,3	7,0
	5,3	4,0	5,3	5,1	4,9
Of which:					
- overdue claims	0,0	0,1	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
1.5 Loans and other claims on government financial bodies and extra-budgetary funds	2,0	2,0	1,7	1,7	1,8
	1,4	1,3	1,2	1,2	1,2
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
1.6 Loans and other claims on resident individuals	24,6	21,8	19,5	19,6	19,3
	17,3	14,6	13,5	13,7	13,5
Of which:					
- overdue claims	1,1	1,3	1,6	1,6	1,6
	0,8	0,9	1,1	1,1	1,1
1.7 Loans and other claims on non-resident individuals	0,1	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
Reference data:					
Provision for loans, deposits and other claims	6,0	6,7	7,7	7,9	7,9
	4,2	4,5	5,4	5,5	5,5
Overdue interest on loans, deposits and other claims, recognized in the balance sheet	0,2	0,3	0,4	0,4	0,4
	0,2	0,2	0,3	0,3	0,3
Credit institutions' portfolio of residents promissory notes	0,7	0,4	0,3	0,3	0,3
	0,5	0,3	0,2	0,2	0,2
Credit institutions' portfolio of non-residents promissory notes	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0

Table 18

The Structure of Credit Institutions' Security Portfolio¹

	1.01.14		1.01.15		1.10.15		1.11.15		1.12.15	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total
Securities, total	7 548,2	100,0	9 506,1	100,0	10 773,4	100,0	10 741,4	100,0	11 058,7	100,0
- in rubles	6 031,2	79,9	6 721,7	70,7	7 301,3	67,8	7 228,4	67,3	7 319,5	66,2
- in foreign currency	1 517,0	20,1	2 784,4	29,3	3 472,1	32,2	3 513,0	32,7	3 739,2	33,8
Of which:										
Securities at fair value through profit or loss	2 214,2	29,3	1 700,5	17,9	1 646,0	15,3	1 682,5	15,7	1 722,3	15,6
- in rubles	1 897,5	25,1	1 089,0	11,5	944,3	8,8	991,6	9,2	1 031,5	9,3
- in foreign currency	316,6	4,2	611,5	6,4	701,7	6,5	690,9	6,4	690,8	6,2
Securities available for sale	3 856,4	51,1	4 210,4	44,3	4 691,6	43,5	4 453,9	41,5	4 719,4	42,7
- in rubles	3 024,5	40,1	2 751,2	28,9	3 176,0	29,5	2 883,8	26,8	2 912,6	26,3
- in foreign currency	831,9	11,0	1 459,2	15,4	1 515,6	14,1	1 570,1	14,6	1 806,8	16,3
Securities held-to-maturity	876,4	11,6	2 224,1	23,4	2 868,9	26,6	3 027,7	28,2	3 012,9	27,2
- in rubles	800,0	10,6	1 512,5	15,9	1 616,1	15,0	1 777,6	16,5	1 774,9	16,0
- in foreign currency	76,4	1,0	711,6	7,5	1 252,9	11,6	1 250,1	11,6	1 238,1	11,2
Shares in associates and subsidiaries	594,9	7,9	1 365,9	14,4	1 561,0	14,5	1 571,1	14,6	1 596,7	14,4
- in rubles	304,0	4,0	1 365,2	14,4	1 560,3	14,5	1 570,4	14,6	1 596,0	14,4
- 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		-161,3		-97,8		-74,2	
Provisions for losses on securities available for sale	49,3		21,1		30,9		33,7		36,0	
Provisions for losses on securities held-to-maturity	3,3		4,4		8,6		8,7		9,0	
Provisions for losses on portfolio of shares in associates and subsidiaries	5,3		86,6		95,8		100,0		124,7	

¹ Excluding promissory notes.

Table 19

The Structure of Credit Institutions' Portfolio of Debt Securities

	1.01.14		1.01.15		1.10.15		1.11.15		1.12.15	
	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	8 927,6	100,0	8 904,6	100,0	9 205,9	100,0
- in rubles	5 059,3	82,1	5 070,6	66,3	5 596,6	62,7	5 522,0	62,0	5 570,0	60,5
- in foreign currency	1 103,5	17,9	2 580,8	33,7	3 331,0	37,3	3 382,6	38,0	3 635,9	39,5
of which: revaluation	-19,5	-0,3	-416,8	-5,4	-138,9	-1,6	-79,3	-0,9	-56,5	-0,6
Debt securities at book value held (without revaluation)	6 182,4	100,0	8 068,2	100,0	9 066,6	100,0	8 983,9	100,0	9 262,4	100,0
of which:										
debt securities of the Russian Federation	814,1	13,2	1 268,4	15,7	2 395,2	26,4	2 376,8	26,5	2 566,5	27,7
- in rubles	677,5	11,0	1 013,8	12,6	1 940,6	21,4	1 928,7	21,5	2 059,1	22,2
- in foreign currency	136,6	2,2	254,6	3,2	454,6	5,0	448,1	5,0	507,4	5,5
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	206,5	2,3	214,1	2,4	203,2	2,2
- in rubles	131,8	2,1	108,8	1,3	206,4	2,3	213,9	2,4	203,1	2,2
- 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	650,8	7,2	598,4	6,7	591,5	6,4
- in rubles	400,1	6,5	442,2	5,5	645,5	7,1	593,8	6,6	583,6	6,3
- in foreign currency	10,2	0,2	14,2	0,2	5,4	0,1	4,5	0,1	7,9	0,1
other debt securities of residents	687,8	11,1	666,4	8,3	1 354,8	14,9	1 469,6	16,4	1 447,5	15,6
- in rubles	687,5	11,1	665,9	8,3	1 350,0	14,9	1 465,0	16,3	1 447,0	15,6
- in foreign currency	0,4	0,0	0,6	0,0	4,8	0,1	4,6	0,1	0,5	0,0
debt securities of other countries	17,6	0,3	38,4	0,5	112,5	1,2	113,0	1,3	122,7	1,3
- 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	112,5	1,2	113,0	1,3	122,7	1,3
debt securities of non-resident banks	97,4	1,6	358,5	4,4	246,0	2,7	240,0	2,7	298,6	3,2
- in rubles	39,7	0,6	114,8	1,4	29,2	0,3	28,9	0,3	15,8	0,2
- in foreign currency	57,6	0,9	243,7	3,0	216,8	2,4	211,1	2,3	282,7	3,1
other debt securities of non-residents	768,2	12,4	904,2	11,2	1 630,2	18,0	1 760,4	19,6	1 933,3	20,9
- in rubles	218,4	3,5	188,3	2,3	208,3	2,3	193,5	2,2	217,8	2,4
- in foreign currency	549,8	8,9	715,9	8,9	1 421,9	15,7	1 567,0	17,4	1 715,5	18,5
debt securities delivered without derecognition in the balance sheet	3 248,9	52,6	4 261,8	52,8	2 464,5	27,2	2 205,4	24,5	2 091,9	22,6
- in rubles	2 918,7	47,2	2 949,9	36,6	1 350,8	14,9	1 172,5	13,1	1 095,6	11,8
- in foreign currency	330,2	5,3	1 311,9	16,3	1 113,7	12,3	1 032,9	11,5	996,3	10,8
overdue debt securities	6,3	0,1	5,2	0,1	6,0	0,1	6,2	0,1	7,3	0,1
- in rubles	5,2	0,1	3,8	0,0	4,7	0,1	5,0	0,1	4,5	0,0
- in foreign currency	1,1	0,0	1,4	0,0	1,3	0,0	1,2	0,0	2,8	0,0
Reference data:										
Provisions for losses on debt securities	14,9		15,8		24,8		28,7		41,2	

Table 20

Structure of credit institutions' portfolio of shares

	1.01.14		1.01.15		1.10.15		1.11.15		1.12.15	
	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	284,8	100,0	265,7	100,0	256,1	100,0
- in rubles	667,9	84,5	285,9	58,5	144,4	50,7	136,0	51,2	153,5	59,9
- in foreign currency	122,5	15,5	202,8	41,5	140,4	49,3	129,7	48,8	102,6	40,1
of which: revaluation	-17,5	-2,2	-16,4	-3,4	-22,3	-7,8	-18,5	-7,0	-17,7	-6,9
Shares held at book value (without revaluation)	807,9	100,0	505,1	100,0	307,1	100,0	284,2	100,0	273,8	100,0
of which shares of:										
resident credit institutions	5,1	0,6	4,1	0,8	2,5	0,8	1,6	0,5	7,1	2,6
- in rubles	5,1	0,6	4,1	0,8	2,5	0,8	1,6	0,5	7,1	2,6
- in foreign currency	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
other residents	591,7	73,2	197,8	39,2	107,5	35,0	101,3	35,7	114,0	41,6
- in rubles	588,8	72,9	192,3	38,1	104,5	34,0	99,0	34,8	111,3	40,7
- in foreign currency	2,8	0,3	5,5	1,1	3,0	1,0	2,3	0,8	2,7	1,0
non-resident credit institutions	8,7	1,1	2,7	0,5	2,6	0,8	2,5	0,9	2,8	1,0
- 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	8,7	1,1	2,7	0,5	2,6	0,8	2,5	0,9	2,8	1,0
other non-residents	85,8	10,6	81,8	16,2	77,1	25,1	68,9	24,2	49,3	18,0
- 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	77,1	25,1	68,9	24,2	49,3	18,0
shares delivered without derecognition in the balance sheet	116,6	14,4	124,8	24,7	3,3	1,1	6,9	2,4	5,7	2,1
- in rubles	82,8	10,2	67,0	13,3	3,2	1,1	6,8	2,4	5,6	2,1
- in foreign currency	33,8	4,2	57,8	11,4	0,1	0,0	0,0	0,0	0,0	0,0
Shares valued at cost ¹	-	-	93,9	18,6	114,1	37,2	103,0	36,3	95,0	34,7
- in rubles	-	-	38,9	7,7	56,5	18,4	47,1	16,6	47,1	17,2
- in foreign currency	-	-	55,0	10,9	57,6	18,8	55,9	19,7	47,8	17,5
Reference data:										
Provisions for losses on shares	44,0		14,8		19,6		19,0		9,5	

¹ Calculated by 0409101 form (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	1.10.15	1.11.15	1.12.15
Portfolio of promissory notes discounted by a credit institution, in rubles	221,8	188,7	120,0	117,3	117,4
of which promissory notes, not paid when due	4,9	9,2	10,7	10,7	10,6
Portfolio of promissory notes discounted by a credit institution, in foreign currency	52,3	29,2	58,2	63,5	67,3
of which promissory notes, not paid when due	1,33	3,45	0,01	0,01	0,01
Total	274,1	218,0	178,1	180,8	184,7

Table 22

The Structure of Credit Institutions' Portfolio of Discounted Promissory Notes¹

	1.01.14		1.01.15		1.10.15		1.11.15		1.12.15	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total
Discounted promissory notes, total	274,1	100,0	218,0	100,0	178,1	100,0	180,8	100,0	184,7	100,0
Of which:										
- promissory notes of federal governments	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of regional and local governments	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of resident credit institutions	223,0	81,4	154,9	71,1	118,7	66,6	119,0	65,8	116,4	63,0
- other promissory notes of residents	48,9	17,8	59,5	27,3	59,4	33,4	61,9	34,2	65,9	35,7
- 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	2,3	1,3
Reference data:										
Provisions for losses on promissory notes	12,9		13,8		14,5		12,2		15,1	

¹ including overdue promissory notes.

Table 23

Real Estate Temporarily out of Use in Operating Activities

(billion rubles)

	1.01.14	1.01.15	1.10.15	1.11.15	1.12.15
Land temporarily out of use in operating activities	5,5	6,6	7,5	7,2	7,4
Land temporarily out of use in operating activities, leased out	0,6	0,9	0,9	1,0	0,8
Land temporarily out of use in operating activities, at current (fair) value	8,7	10,2	14,0	14,2	21,0
Land temporarily out of use in operating activities, at current (fair) value, leased out	3,5	2,9	5,5	5,5	5,5
Real estate (except land) temporarily out of use in operating activities*	3,5	2,0	2,4	2,9	3,3
Real estate (except land) temporarily out of use in operating activities, leased out*	14,0	9,5	10,3	10,5	10,4
Real estate (except land) temporarily out of use in operating activities, at current (fair) value	12,4	13,3	15,1	15,7	15,8
Real estate (except land) temporarily out of use in operating activities, at current (fair) value, leased out	15,5	27,6	26,8	27,4	28,3
Investments in construction of objects of real estate, temporarily out of use in operating activities	1,2	1,4	2,5	2,5	2,4
Non-current inventories	80,0	129,8	146,6	156,0	166,3
Provisions calculated on the basis of assets listed in point 2.7 of the Bank of Russia's Regulation No. 283-P, dated March 20, 2006, "On the Loss Provisioning Procedure for Credit Institutions"	27,8	58,5	66,1	66,1	66,5

* At residual value (less amortisation).

Table 24

Funds Raised by Credit Institutions From Organisations

(billion rubles)

		1.01.14	1.01.15	1.10.15	1.11.15	1.12.15
1.	Funds raised from organisations, total	17 787,0	25 008,1	27 542,8	27 267,4	27 816,3
	- in rubles	12 092,7	14 222,9	14 949,7	15 064,9	15 399,9
	- in foreign currency	5 694,4	10 785,2	12 593,1	12 202,5	12 416,4
	of which:					
1.1.	Funds of legal entities in settlement and other accounts ¹	6 516,1	7 434,7	8 742,4	8 359,2	8 732,4
	- in rubles	5 547,8	5 549,6	5 862,1	5 645,3	6 040,2
	- in foreign currency	968,3	1 885,1	2 880,3	2 713,9	2 692,1
	Of which:					
1.1.1	Funds of individual entrepreneurs	192,7	180,1	211,6	202,9	219,1
	- in rubles	190,0	172,1	203,5	195,2	210,5
	- in foreign currency	2,7	7,9	8,1	7,8	8,6
1.2.	Government and other extra budgetary funds in settlement accounts	0,2	0,1	0,1	0,1	0,8
1.3.	Float	386,4	535,3	522,4	503,6	537,9
1.4.	Deposits and other funds of legal entities (except credit institutions)	10 838,3	17 007,9	18 260,5	18 374,6	18 517,1
	- in rubles	6 371,5	8 471,8	8 877,0	9 201,3	9 123,9
	- in foreign currency	4 466,8	8 536,1	9 383,5	9 173,3	9 393,1
	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	2 089,3	2 423,0	2 365,7
1.4.2.	Certificates of deposit	5,3	5,8	2,5	2,5	3,2
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	0,2	0,5	0,0	0,7	0,3
1.5.	Clients' funds in factoring and forfeiting transactions	43,8	26,4	17,1	17,3	19,8
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	0,3	12,6	8,3
	Deposits and other funds of legal entities (as paragraph 1.4.) by maturity:					
	demand deposits and deposits with maturity up to 30 days	1 812,6	3 405,3	2 948,4	2 867,0	3 573,6
	- in rubles	1 624,9	2 686,8	2 366,7	2 545,1	3 145,1
	- in foreign currency	187,7	718,5	581,7	321,9	428,6
	with maturity from 31 days to 1 year	3 292,3	4 565,0	5 982,1	6 502,7	5 748,6
	- in rubles	2 520,2	3 327,2	3 850,4	4 109,2	3 415,9
	- in foreign currency	772,2	1 237,8	2 131,6	2 393,4	2 332,7
	with maturity in excess of 1 year	5 733,4	9 037,5	9 330,0	9 004,9	9 194,9
	- in rubles	2 226,4	2 457,8	2 659,8	2 547,0	2 563,0
	- in foreign currency	3 507,0	6 579,8	6 670,2	6 457,9	6 631,9
	Reference data					
	Funds raised from non-resident organisations, total	3 271,2	5 143,3	4 853,7	4 676,8	4 734,4
	- in rubles	535,7	591,3	436,4	434,5	442,6
	- in foreign currency	2 735,5	4 552,0	4 417,3	4 242,3	4 291,8
	of which:					
	Funds of non-resident organisations in settlement and other accounts	265,5	521,0	510,8	515,7	578,1
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	526,7	502,0	396,8	402,8	372,4
	Other funds raised from non-resident legal entities	2 463,7	4 074,3	3 909,0	3 717,9	3 752,9
	Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0,0	0,0	0,0	0,0	0,0

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

Table 25

Main Features of Issued Debt Obligations of the Banking Sector (bln. rub.)

	1.01.14	1.01.15	1.10.15	1.11.15	1.12.15
Issued debt obligations - total	2 572,4	2 692,0	2 481,4	2 526,9	2 538,9
including:					
bonds:	1 213,1	1 357,5	1 278,5	1 284,9	1 288,9
of which					
with maturities less than one year	3,7	12,0	7,9	6,3	5,4
with maturities in excess of one year	1 209,4	1 344,5	1 268,5	1 272,0	1 283,4
deposit certificates ¹	5,3	5,8	2,5	2,5	3,2
of which					
with maturities less than one year	3,1	3,3	1,6	1,6	2,4
with maturities in excess of one year	2,1	2,2	0,7	0,7	0,6
savings certificates ²	349,7	460,5	540,8	564,9	579,2
of which					
with maturities less than one year	63,2	148,6	349,3	369,3	381,2
with maturities in excess of one year	273,8	300,2	170,8	175,9	177,4
promissory notes and banker's acceptances	1 004,3	868,1	659,6	674,5	667,6
of which					
with maturities less than one year	465,2	364,8	320,4	311,1	309,6
with maturities in excess of one year	517,3	482,2	322,6	345,6	338,5

¹ Included in corporate deposits.

² Included in retail deposits.

Table 26

Individual Deposit Structure

(billion rubles)

		1.01.14	1.01.15	1.10.15	1.11.15	1.12.15
1	Individual deposits	16 957,5	18 552,7	21 214,9	21 192,8	21 491,2
	- of which savings certificates	349,7	460,5	540,8	564,9	579,2
1.1.	Individual demand deposits and deposits with maturity up to 30 days	3 210,8	3 214,6	3 148,4	3 082,5	3 149,1
	- in rubles	2 913,0	2 664,9	2 552,0	2 508,2	2 557,4
	- in foreign currency	297,8	549,7	596,4	574,3	591,8
1.2.	Individual deposits with maturity from 31 days to 1 year	3 264,3	5 124,0	8 827,3	8 915,3	9 059,2
	- in rubles	2 788,8	3 814,6	6 393,2	6 524,8	6 623,9
	- in foreign currency	475,5	1 309,4	2 434,1	2 390,5	2 435,3
1.3.	Individual deposits with maturity in excess of 1 year	10 482,4	10 214,1	9 239,2	9 195,0	9 282,9
	- in rubles	8 298,8	7 227,1	6 132,0	6 164,8	6 182,4
	- in foreign currency	2 183,6	2 987,0	3 107,2	3 030,2	3 100,4
Reference data:						
	Deposits of non-resident individuals (excluding saving certificates)	223,9	245,2	299,0	284,1	297,7

Table 27

Key Characteristics of Loans, Deposits and Other Funds Received from Other Credit Institutions

(billion rubles)

	1.01.14	1.01.15	1.10.15	1.11.15	1.12.15
Loans, deposits and other funds received from other credit institutions, total	4 806,0	6 594,2	6 158,8	6 037,2	6 295,1
- in rubles	2 369,5	3 223,4	3 136,1	3 100,1	3 094,9
- in foreign currency	2 436,5	3 370,8	3 022,7	2 937,0	3 200,2
of which:					
- loans, deposits and other funds received from resident credit institutions	2 556,6	4 016,5	4 121,2	4 101,5	4 303,5
- in rubles	1 962,6	2 900,5	2 876,2	2 861,4	2 855,2
- in foreign currency	594,0	1 116,0	1 245,1	1 240,1	1 448,3
of which					
overdue debt	0,2	0,0	5,1	4,9	2,9
- in rubles	0,2	0,0	4,8	4,9	2,6
- in foreign currency	0,0	0,0	0,3	0,0	0,3
- loans, deposits and other funds received from non-resident banks	2 249,4	2 577,8	2 037,6	1 935,7	1 991,6
- in rubles	406,9	322,9	259,9	238,8	239,7
- in foreign currency	1 842,5	2 254,8	1 777,6	1 696,9	1 751,9
of which					
overdue debt	0,0	0,0	1,1	0,0	0,0
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,0	1,1	0,0	0,0

Table 28

Distribution of Budgetary Funds in Settlement Accounts by Groups of Credit Institutions on 1.12.15

Share of budgetary funds in settlement accounts in liabilities	Number of credit institutions	Budgetary funds in settlement accounts ¹		Assets of credit institutions	
		mln.roubles	share in Russia, %	mln.roubles	share in Russia, %
25% and more	1	42 151	54,7	111 017	0,1
From 15 to 25%	0	0	0,0	0	0,0
From 5 to 15%	0	0	0,0	0	0,0
Less than 5%	57	34 903	45,3	50 283 731	63,6
No budgetary funds	678	0	0,0	28 633 534	36,2
Data not available	4	0	0,0	0	0,0
Total	740	77 054	100,0	79 028 282	100,0

¹ Without government and other extra-budgetary funds.

Funds Raised From and Placed With Non-Residents

№	Indicator	1.01.14		1.01.15		1.10.15		1.11.15		1.12.15	
		billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %
Raised funds											
1.	Clients' funds (except credit institutions)	3 502,6	6,1	5 389,4	6,9	5 153,3	6,5	4 961,5	6,4	5 032,7	6,4
1.1	Funds in accounts of legal entities (excluding certificates of deposit)	3 255,8	5,7	5 097,2	6,6	4 816,7	6,1	4 636,3	5,9	4 703,3	6,0
1.1.1	of which deposits and other raised funds (excluding certificates of deposit)	2 990,4	5,2	4 576,3	5,9	4 305,9	5,4	4 120,7	5,3	4 125,3	5,2
1.2	Individual deposits (excluding saving certificates)	223,9	0,4	245,2	0,3	299,0	0,4	284,1	0,4	297,7	0,4
1.2.1	of which deposits and other raised funds (excluding saving certificates)	168,3	0,3	179,5	0,2	216,6	0,3	206,5	0,3	216,5	0,3
1.3	Funds in other accounts	22,9	0,0	47,0	0,1	37,7	0,0	41,0	0,1	31,6	0,0
2.	Funds in correspondent and other accounts of credit institutions	162,9	0,3	180,0	0,2	255,5	0,3	182,8	0,2	212,7	0,3
3.	Loans, deposits and other funds raised from credit institutions	2 249,4	3,9	2 577,8	3,3	2 037,6	2,6	1 935,7	2,5	1 991,6	2,5
4.	Loans from other countries	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
	Raised funds, total	5 914,9	10,3	8 147,1	10,5	7 446,4	9,4	7 079,9	9,1	7 237,0	9,2
	Reference data:										
	Liabilities of authorized banks to non-residents on issued debt securities - total ²	211,7	0,4	291,2	0,4	323,8	0,4	328,1	0,4	339,0	0,4
	Overdue interest on liabilities of credit institutions	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Placed funds											
1.	Loans, total	5 226,0	9,1	6 978,0	9,0	8 291,3	10,5	7 994,0	10,2	8 252,1	10,4
	of which overdue claims	69,7	0,1	182,1	0,2	254,6	0,3	244,0	0,3	264,1	0,3
	of which:										
1.1.	Loans, deposits and other claims	3 041,0	5,3	3 114,7	4,0	4 181,1	5,3	3 997,5	5,1	3 837,5	4,9
1.2	Loans and other claims on legal entities	2 163,7	3,8	3 837,5	4,9	4 085,4	5,2	3 971,9	5,1	4 389,9	5,6
1.3	Loans and other claims on individuals	21,3	0,0	25,9	0,0	24,8	0,0	24,7	0,0	24,7	0,0
2.	Correspondent accounts with banks	1 098,2	1,9	1 915,6	2,5	2 102,5	2,7	2 021,1	2,6	1 846,7	2,3
3.	Securities acquired by credit institutions, total	980,0	1,7	1 389,1	1,8	2 068,4	2,6	2 184,8	2,8	2 408,9	3,0
	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	1 988,7	2,5	2 113,4	2,7	2 354,5	3,0
3.2	Shares (without revaluation and delivered without derecognition in the balance sheet)	94,5	0,2	84,5	0,1	79,7	0,1	71,4	0,1	52,1	0,1
3.3	Discounted promissory notes	2,2	0,0	3,6	0,0	0,0	0,0	0,0	0,0	2,3	0,0
4.	Shares in associates and subsidiaries	295,0	0,5	351,1	0,5	495,0	0,6	504,8	0,6	526,3	0,7
5.	Loans provided to other countries	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
	Placed funds, total	7 599,1	13,2	10 633,8	13,7	12 957,3	16,4	12 704,7	16,3	13 034,1	16,5
	Reference data:										
	Overdue interest on claims of credit institutions	3,4	0,0	38,1	0,0	31,7	0,0	22,7	0,0	11,9	0,0

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

Financial Condition

Table 30

Financial Result of Operating Credit Institutions (CIs)

	Profit (+) / loss (-) of the current year, million rubles					Number of credit institutions					Reference: allocation of profit of the current year, million rubles				
	1.01.14	1.01.15	1.10.15	1.11.15	1.12.15	1.01.14	1.01.15	1.10.15	1.11.15	1.12.15	1.01.14	1.01.15	1.10.15	1.11.15	1.12.15
Total	993 584,5	589 141,3	126 697,3	193 126,9	263 694,2	922	833	763	753	736	192 177,5	177 032,1	99 920,5	98 048,0	112 354,0
Profit-making CIs ¹	1 012 252,5	853 239,6	522 712,6	605 936,4	658 341,9	834	707	557	538	524	191 145,8	166 058,7	91 491,0	88 719,0	101 398,6
Loss-making CIs	-18 667,9	-264 098,3	-396 015,4	-412 809,5	-394 647,7	88	126	206	215	212	1 031,7	10 973,4	8 429,5	9 329,1	10 955,4
CIs that have not provided their reporting	0,0	0,0	0,0	0,0	0,0	1	1	4	4	4	0,0	0,0	0,0	0,0	0,0
Total						923	834	767	757	740					

¹ including CIs with zero profit.

Table 31

Structure of Operating Credit Institutions' Income and Expenses¹

	1.01.14		1.01.15		1.07.15		1.10.15	
	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)
1. Income of credit institution, total	31 023,0	100,0	110 406,6	100,0	99 122,5	100,0	146 411,5	100,0
1.1. Interest income on claims on legal entities (except income on securities)	2 386,0	7,7	2 943,2	2,7	1 972,8	2,0	2 973,3	2,0
1.2. Interest income on loans to individuals	1 576,6	5,1	1 833,3	1,7	906,3	0,9	1 353,8	0,9
1.3. Income on securities	1 896,2	6,1	2 599,5	2,4	796,5	0,8	1 078,1	0,7
1.4. Income on operations with foreign currency	17 853,0	57,5	91 197,9	82,6	87 992,3	88,8	129 730,8	88,6
1.5. Commissions	806,4	2,6	906,6	0,8	451,2	0,5	704,9	0,5
1.6. Recovery of loss provision	4 825,6	15,6	6 063,3	5,5	4 133,4	4,2	6 521,3	4,5
1.7. Other income	1 679,2	5,4	4 862,9	4,4	2 870,1	2,9	4 049,4	2,8
Of which:								
1.7.1. Fines, penalties, forfeits	77,0	0,2	98,4	0,1	40,1	0,0	72,1	0,0
2. Expenses of credit institution, total	30 029,0	100,0	109 815,9	100,0	99 070,0	100,0	146 284,8	100,0
2.1. Interest expenses on funds raised from legal entities (except expense on securities)	1 130,0	3,8	1 702,7	1,6	1 479,5	1,5	2 099,6	1,4
2.2. Interest expenses on funds raised from individuals	857,6	2,9	862,8	0,8	700,1	0,7	1 079,8	0,7
2.3. Expenses on operations with securities	1 552,0	5,2	2 372,0	2,2	471,3	0,5	607,4	0,4
2.4. Expenses on operations with foreign currency	17 742,7	59,1	90 776,9	82,7	87 881,2	88,7	129 415,4	88,5
2.5. Commissions	152,2	0,5	181,4	0,2	92,3	0,1	144,9	0,1
2.6. Expenses on loss provision	5 438,8	18,1	7 568,7	6,9	4 786,7	4,8	7 686,6	5,3
2.7. Management expenses (including personnel costs)	1 179,6	3,9	1 246,1	1,1	582,5	0,6	876,2	0,6
2.8. Other expenses	1 976,2	6,6	5 105,3	4,6	3 076,5	3,1	4 374,8	3,0
Of which:								
2.8.1. Fines, penalties, forfeits	2,5	0,0	4,4	0,0	1,5	0,0	3,5	0,0

¹ According to Profit and Loss Reporting of Credit Institutions (form 0409102).

On credit institutions that filed their reporting with the Bank of Russia.

Some Indicators that Characterise Assets and Liabilities of Credit Institutions by Federal Districts and Subjects of the Russian Federation

Table 32

Assets and liabilities¹ of credit institutions (with balancing of some accounts), registered in respective regions, as of 1.12.15

thousand rubles

	Assets in rubles	Assets in foreign currency	Liabilities ¹ in rubles	Liabilities ¹ in foreign currency
1	2	3	4	5
Central Federal District	47 507 872 877	24 997 106 682	48 367 606 137	24 137 373 422
Belgorod Region	10 254 296	998 844	10 251 227	1 001 913
Bryansk Region	0	0	0	0
Vladimir Region	7 469 873	457 064	7 542 032	384 905
Voronezh Region	4 387 681	2 144 032	4 161 009	2 370 704
Ivanovo Region	13 013 291	864 307	13 129 086	748 512
Kaluga Region	48 817 686	1 914 076	48 854 986	1 876 776
Kostroma Region	346 666 186	192 956 847	418 520 467	121 102 566
Kursk Region	18 676 250	968 062	18 674 415	969 897
Lipetsk Region	24 478 982	1 508 494	24 509 924	1 477 552
Moscow Region	46 527 066	12 933 749	46 296 899	13 163 916
Orel Region	2 989 430	215 275	3 003 685	201 020
Ryazan Region	22 317 432	1 928 153	22 175 344	2 070 241
Smolensk Region	5 303 855	452 583	5 312 792	443 646
Tambov Region	2 915 304	27 041	2 919 106	23 239
Tver Region	15 873 821	1 879 278	15 715 629	2 037 470
Tula Region	2 543 217	47 399	2 545 078	45 538
Yaroslavl Region	24 234 083	4 892 294	23 804 109	5 322 268
City of Moscow	46 911 404 424	24 772 919 184	47 700 190 349	23 984 133 259
North-Western Federal District	1 492 472 103	489 840 265	1 596 044 898	386 267 470
Republic of Karelia	1 017 923	18 467	1 021 421	14 969
Komi Republic	5 114 693	851 574	5 163 790	802 477
Akhangel'sk Region	0	0	0	0
Vologda Region	75 135 696	15 092 001	76 613 256	13 614 441
Kaliningrad Region	12 646 855	10 000 392	15 078 472	7 568 775
Leningrad Region	12 604 450	969 785	12 667 560	906 675
Murmansk Region	7 753 488	1 632 251	7 770 543	1 615 196
Novgorod Region	5 246 998	634 689	5 426 620	455 067
Pskov Region	2 500 980	12 975	2 504 891	9 064
St Petersburg	1 370 451 020	460 628 131	1 469 798 345	361 280 806
Southern Federal District	294 001 984	39 379 088	294 327 196	39 053 876
Republic of Adygeya	9 321 610	380 841	9 339 194	363 257
Republic of Kalmykia	0	0	0	0
Krasnodar Territory	159 605 530	13 721 416	159 388 305	13 938 641
Astrakhan Region	7 570 618	3 322 615	7 602 903	3 290 330
Volgograd Region	13 720 189	2 335 316	13 830 652	2 224 853
Rostov Region	103 784 037	19 618 900	104 166 142	19 236 795
North-Caucasian Federal District	36 854 423	5 442 260	36 059 554	6 237 129
Republik of Daghestan	4 204 530	77 268	4 223 803	57 995
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	6 052 223	143 474	6 095 235	100 462
Karachai-Cherkess Republic	13 485 138	4 454 951	12 551 280	5 388 809

Republic of North Ossetia - Alania	2 452 406	109 496	2 493 768	68 134
Chechen Republic	0	0	0	0
Stavropol Territory	10 660 126	657 071	10 695 468	621 729
Volga Federal District	1 622 422 333	279 125 591	1 643 474 463	258 073 461
Republic of Bashkortostan	55 462 882	3 841 499	54 749 266	4 555 115
Republic of Marii El	2 864 727	142 769	2 869 854	137 642
Republic of Mordovia	23 164 418	376 198	23 193 992	346 624
Republic of Tatarstan	838 685 049	144 688 364	824 633 582	158 739 831
Udmurt Republic	36 726 045	2 828 885	38 424 835	1 130 095
Chuvash Republic	10 592 735	927 315	10 982 313	537 737
Perm Territory	27 927 010	3 551 578	28 000 665	3 477 923
Kirov Region	31 976 138	2 359 319	32 767 702	1 567 755
Nizhny Novgorod Region	82 323 773	6 838 569	83 322 074	5 840 268
Orenburg Region	43 413 405	3 896 183	43 663 946	3 645 642
Penza Region	4 471 062	39 438	4 477 970	32 530
Samara Region	328 601 245	72 527 595	357 071 045	44 057 795
Saratov Region	128 790 721	37 029 093	131 863 478	33 956 336
Ulyanovsk Region	7 423 123	78 786	7 453 741	48 168
Ural Federal District	865 267 822	477 801 717	1 027 653 638	315 415 901
Kurgan Region	2 794 683	54 496	2 821 602	27 577
Sverdlovsk Region	460 488 920	166 349 943	489 183 412	137 655 451
Tyumen Region	288 993 793	285 144 101	411 555 200	162 582 694
Chelyabinsk Region	112 990 426	26 253 177	124 093 424	15 150 179
Siberian Federal District	220 311 699	56 650 655	225 970 095	50 992 259
Republic of Altai	1 336 245	240 092	1 336 472	239 865
Republic of Buryatiya	13 037 337	1 714 781	12 143 829	2 608 289
Republic of Tuva	523 918	1 275	525 052	141
Republic of Khakassia	6 795 841	120 585	6 794 525	121 901
Altai Territory	12 145 703	334 065	12 180 726	299 042
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	39 462 895	7 304 305	39 396 323	7 370 877
Irkutsk Region	14 823 570	1 478 022	15 387 803	913 789
Kemerovo Region	12 276 919	538 324	12 356 651	458 592
Novosibirsk Region	86 340 925	40 966 398	91 441 428	35 865 895
Omsk Region	19 963 295	3 387 525	20 761 837	2 588 983
Tomsk Region	13 605 051	565 283	13 645 449	524 885
Far Eastern Federal District	460 464 043	109 957 905	493 657 381	76 764 567
Republic of Sakha (Yakutia)	30 486 455	2 861 090	30 634 981	2 712 564
Kamchatka Territory	21 314 761	2 627 408	21 496 486	2 445 683
Primorskiy Territory	83 571 494	23 472 043	94 389 122	12 654 415
Khabarovsk Territory	8 427 597	401 194	8 459 404	369 387
Amur Region	309 297 880	77 262 793	331 220 368	55 340 305
Magadan Region	0	0	0	0
Sakhalin Region	7 365 856	3 333 377	7 457 020	3 242 213
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Crimean District	67 138 791	8 590 138	69 927 158	5 801 771
Republic of Crimea	58 499 374	7 009 955	61 261 874	4 247 455
City of Sevastopol	8 639 417	1 580 183	8 665 284	1 554 316

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

Table 33

Securities Acquired by Credit Institutions Registered in Respective Regions, as of 1.12.15

thousand rubles

	Debt securities		Shares	Shares in associates and subsidiaries	Discounted promissory notes	
	Total	of which debt securities of the Russian Federation (without revaluation)			nominated in rubles	nominated in foreign currency
1	2	3	4	5	6	7
Central Federal District	8 286 381 018	2 461 731 710	207 105 978	1 581 879 951	93 615 711	63 001 141
Belgorod Region	1 433 971	136 456	0	0	0	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	97 014	81 499	221 319	0	21 586	0
Voronezh Region	1 676 542	0	0	0	0	0
Ivanovo Region	488 940	293 021	16 101	0	52 147	31 722
Kaluga Region	1 829 072	1 684 093	123 740	0	0	0
Kostroma Region	267 397 809	8 598 929	4 233 847	1 609 813	1 276 271	353 694
Kursk Region	601 444	601 444	0	0	0	0
Lipetsk Region	2 117 901	274 252	2 340	0	0	0
Moscow Region	5 812 157	1 780 077	574 742	0	0	0
Orel Region	78 751	0	0	0	0	0
Ryazan Region	669 205	506 956	0	309 757	0	0
Smolensk Region	0	0	0	0	0	0
Tambov Region	0	0	0	0	0	0
Tver Region	161 521	0	0	0	0	0
Tula Region	243 165	30 511	9 996	0	0	0
Yaroslavl Region	5 650 105	113 944	172 370	0	381 167	0
City of Moscow	7 998 123 421	2 447 630 528	201 751 523	1 579 960 381	91 884 540	62 615 725
North-Western Federal District	356 546 759	15 932 057	19 000 433	5 988 375	3 631 098	644 198
Republic of Karelia	0	0	0	0	0	0
Komi Republic	910 784	541 705	156 592	0	10 338	67 992
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	12 148 772	454 965	5 441	0	18 559	0
Kaliningrad Region	5 413 995	0	8 217	0	0	0
Leningrad Region	721 220	145 854	18	0	360 177	0
Murmansk Region	0	0	0	0	0	0
Novgorod Region	484 260	237 256	281 075	0	0	0
Pskov Region	69 254	0	0	0	0	0
St Petersburg	336 798 474	14 552 277	18 549 090	5 988 375	3 242 024	576 206
Southern Federal District	14 796 094	4 478 954	774 165	25 169	7 489 288	885 384
Republic of Adygeya	6 545	6 565	1 278	0	138 044	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	11 903 954	2 727 693	440 367	0	7 213 407	849 835
Astrakhan Region	1 861 417	1 482 104	3 444	5 288	19 300	0
Volgograd Region	744 427	57 640	74 433	0	0	0
Rostov Region	279 751	204 952	254 643	19 881	118 537	35 549
North-Caucasian Federal District	1 685 085	179 848	100 197	0	0	0
Republik of Daghestan	0	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 507	0	16 727	0	0	0
Karachai-Cherkess Republic	1 436 920	0	83 470	0	0	0
Republic of North Ossetia - Alania	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	243 658	179 848	0	0	0	0
Volga Federal District	225 549 043	31 915 279	22 034 284	6 455 503	5 540 085	1 031 652

Republic of Bashkortostan	13 053 497	9 582 150	110 881	340 694	0	0
Republic of Marii El	0	0	0	0	0	0
Republic of Mordovia	318 264	165 361	26 121	0	0	0
Republic of Tatarstan	123 859 073	19 803 358	19 606 839	1 277 939	3 085 774	661 607
Udmurt Republic	2 515 938	153 299	1	0	124 068	0
Chuvash Republic	136 553	26 718	4 866	0	82	0
Perm Territory	2 824 890	0	491 237	0	150 595	0
Kirov Region	9 104 779	58 868	5 331	0	21 433	64 971
Nizhny Novgograd Region	6 900 119	767 248	45 443	53 855	56 138	265 742
Orenburg Region	7 417 736	271 049	32 276	35 246	1 025 216	39 332
Penza Region	254 103	99 313	53 499	0	0	0
Samara Region	21 472 446	842 923	1 219 880	4 747 769	901 684	0
Saratov Region	37 691 645	144 992	437 910	0	175 095	0
Ulyanovsk Region	0	0	0	0	0	0
Ural Federal District	200 728 212	31 696 050	4 941 758	1 532 402	1 046 222	1 705 806
Kurgan Region	0	0	0	0	0	0
Sverdlovsk Region	115 281 273	12 904 222	4 368 025	1 532 402	879 517	0
Tyumen Region	68 131 599	13 414 047	527 136	0	16 152	1 444 032
Chelyabinsk Region	17 315 340	5 377 781	46 597	0	150 553	261 774
Siberian Federal District	28 416 726	9 712 288	1 419 675	71 409	1 210 794	65 407
Republic of Altai	284 803	0	0	0	101 353	0
Republic of Buryatiya	47 974	0	671 155	71 409	0	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	18 120	18 328	0	0	0	0
Altai Territory	43 557	43 795	1 435	0	7 250	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	847 999	71 064	671 407	0	0	0
Irkutsk Region	89 545	0	26 444	0	146 298	0
Kemerovo Region	1 476 617	564 076	42 396	0	56 813	0
Novosibirsk Region	21 999 255	8 401 890	3 738	0	9 553	0
Omsk Region	3 513 698	523 820	127	0	847 469	65 407
Tomsk Region	95 158	89 315	2 973	0	42 058	0
Far Eastern Federal District	87 850 872	6 935 920	693 635	575 000	756 984	0
Republic of Sakha (Yakutia)	629 624	181 876	376 913	0	34 190	0
Kamchatka Territory	1 085 676	335 690	8 945	0	205 903	0
Primorskiy Territory	15 521 611	4 292 099	63 000	0	99 985	0
Khabarovsk Territory	408 329	33 720	0	0	0	0
Amur Region	70 205 632	2 092 535	229 799	575 000	344 906	0
Magadan Region	0	0	0	0	0	0
Sakhalin Region	0	0	14 978	0	72 000	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Crimean District	3 915 223	3 899 826	1 198	206 751	4 066 818	0
Republic of Crimea	3 915 223	3 899 826	1 198	189 750	4 066 818	0
City of Sevastopol	0	0	0	17 001	0	0

Table 34

Distribution of Loans, Deposits and Other Claims in Rubles by Credit Institutions, Registered in Respective Regions, as of 1.12.15

thousand rubles

	Total	of which		
		Loans and other claims on non-financial organisations	Loans, deposits and other claims on credit institutions	Loans and other claims on individuals
1	2	3	4	5
Central Federal District	33 260 324 097	18 556 078 382	2 637 664 511	9 415 691 684
Belgorod Region	6 026 484	5 212 069	15	225 342
Bryansk Region	0	0	0	0
Vladimir Region	5 290 601	3 522 226	0	1 583 369
Voronezh Region	2 571 721	2 014 846	300 000	185 315
Ivanovo Region	8 760 997	6 118 301	617 500	1 719 579
Kaluga Region	40 716 296	22 522 887	14 462 092	3 395 564
Kostroma Region	194 477 007	17 153 165	60 248 937	59 221 121
Kursk Region	16 088 960	11 233 855	2 700 000	1 311 329
Lipetsk Region	18 748 632	11 424 225	2 800 000	2 441 422
Moscow Region	30 259 425	14 585 360	5 867 479	7 668 930
Orel Region	2 128 380	739 567	250 000	377 037
Ryazan Region	13 870 238	11 800 782	200 050	1 836 337
Smolensk Region	4 949 629	1 382 396	3 046 900	169 367
Tambov Region	2 290 750	1 963 156	0	327 594
Tver Region	11 993 102	5 733 458	3 436 000	1 312 461
Tula Region	1 538 949	1 318 123	90 000	130 826
Yaroslavl Region	14 682 171	8 157 103	570 000	4 861 018
City of Moscow	32 885 930 755	18 431 196 863	2 543 075 538	9 328 925 073
	923 714 594	590 655 198	116 340 480	128 194 288
North-Western Federal District				
Republic of Karelia	863 036	291 993	200 000	294 642
Komi Republic	2 934 886	2 268 615	170 000	496 271
Akhangel'sk Region	0	0	0	0
Vologda Region	52 932 075	20 293 739	2 687 159	28 643 493
Kaliningrad Region	7 618 684	5 704 371	709 689	1 204 624
Leningrad Region	7 350 467	3 497 568	320 000	2 515 687
Murmansk Region	3 392 887	1 192 572	130 000	2 021 065
Novgorod Region	2 379 008	1 492 594	60 000	786 451
Pskov Region	1 180 166	1 027 106	0	153 060
St Petersburg	845 063 385	554 886 640	112 063 632	92 078 995
Southern Federal District	204 722 015	123 685 585	11 180 928	64 612 585
Republic of Adygeya	7 046 601	5 487 254	0	1 263 831
Republic of Kalmykia	0	0	0	0
Krasnodar Territory	100 440 377	65 765 885	8 447 858	22 012 848
Astrakhan Region	1 464 715	595 746	0	749 015
Volgograd Region	9 263 384	7 449 742	625 000	1 119 196
Rostov Region	86 506 938	44 386 958	2 108 070	39 467 695
North-Caucasian Federal District	21 842 438	16 193 283	1 099 830	4 344 316
Republik of Dagestan	1 581 440	744 990	72 200	764 250
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	4 039 827	2 768 417	470 300	794 296
Karachai-Cherkess Republic	8 888 903	6 745 950	50 000	2 072 152

Republic of North Ossetia - Alania	1 823 990	1 604 093	0	219 153
Chechen Republic	0	0	0	0
Stavropol Territory	5 508 278	4 329 833	507 330	494 465
Volga Federal District	1 071 665 435	591 964 396	121 302 305	289 591 235
Republic of Bashkortostan	31 642 495	19 436 275	6 940 483	4 037 030
Republic of Marii El	2 141 627	1 572 204	360 000	120 763
Republic of Mordovia	15 102 876	11 460 674	400 000	2 539 404
Republic of Tatarstan	495 636 226	347 086 419	20 173 379	86 989 280
Udmurt Republic	28 791 654	5 501 864	1 528 300	21 160 621
Chuvash Republic	8 080 611	3 167 053	1 075 000	3 616 888
Perm Territory	19 569 424	9 866 162	381 500	8 792 740
Kirov Region	18 714 373	11 431 833	1 500	5 728 374
Nizhny Novgorod Region	53 646 965	33 947 747	5 772 150	9 212 060
Orenburg Region	29 191 493	14 267 119	105 050	13 831 979
Penza Region	3 010 883	1 787 502	107 350	797 432
Samara Region	261 658 544	107 187 720	17 810 512	122 568 096
Saratov Region	98 823 209	20 310 044	66 645 312	9 487 162
Ulyanovsk Region	5 655 055	4 941 780	1 769	709 406
Ural Federal District	554 524 315	230 009 403	63 774 091	231 044 784
Kurgan Region	1 988 442	1 761 499	0	150 022
Sverdlovsk Region	263 278 703	92 603 184	15 404 331	142 011 736
Tyumen Region	216 272 589	97 843 838	43 049 597	63 099 650
Chelyabinsk Region	72 984 581	37 800 882	5 320 163	25 783 376
Siberian Federal District	138 582 524	59 079 670	30 222 684	41 158 845
Republic of Altai	408 639	299 949	0	58 690
Republic of Buryatiya	7 340 625	2 855 809	0	4 406 439
Republic of Tuva	247 980	129 148	900	117 932
Republic of Khakassia	4 699 488	2 204 020	15 000	2 202 165
Altai Territory	8 395 742	5 829 422	445 848	1 664 251
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	31 364 624	4 436 399	17 254 710	6 247 152
Irkutsk Region	10 619 684	5 898 768	572 000	3 311 092
Kemerovo Region	6 299 233	2 897 250	280 152	3 121 831
Novosibirsk Region	47 044 384	19 098 388	11 224 074	14 923 759
Omsk Region	13 214 400	9 665 573	420 000	2 198 956
Tomsk Region	8 947 725	5 764 944	10 000	2 906 578
Far Eastern Federal District	334 624 407	82 141 803	11 835 847	223 473 392
Republic of Sakha (Yakutia)	20 638 207	12 589 548	42 588	7 556 936
Kamchatka Territory	14 103 463	10 023 945	1 736 348	2 129 191
Primorskiy Territory	59 651 112	37 751 656	2 672 763	15 883 408
Khabarovsk Territory	5 909 128	2 371 916	415 000	2 312 304
Amur Region	231 208 859	17 601 598	6 199 148	195 106 328
Magadan Region	0	0	0	0
Sakhalin Region	3 113 638	1 803 140	770 000	485 225
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Crimean District	39 667 695	7 733 338	24 050 000	6 212 707
Republic of Crimea	34 957 015	5 875 887	22 400 000	6 105 132
City of Sevastopol	4 710 680	1 857 451	1 650 000	107 575

Table 35

Distribution of Loans, Deposits and Other Claims in Foreign Currency by Credit Institutions, Registered in Respective Regions, as of 1.12.15

thousand rubles

1	2	of which		
		3	4	5
	Total	Loans and other claims on non-financial organisations	Loans, deposits and other claims on credit institutions	Loans and other claims on individuals
1	2	3	4	5
Central Federal District	18 036 178 902	11 669 502 943	5 053 573 527	255 831 723
Belgorod Region	1 987	0	1 987	0
Bryansk Region	0	0	0	0
Vladimir Region	182 458	168 381	0	14 077
Voronezh Region	886 120	663 950	1 325	201 339
Ivanovo Region	151 807	37 740	3 418	5 042
Kaluga Region	1 794	0	1 742	52
Kostroma Region	30 049 908	16 503 861	7 837 049	1 463 522
Kursk Region	198 718	0	198 718	0
Lipetsk Region	0	0	0	0
Moscow Region	6 050 689	2 773 063	55 214	3 222 412
Orel Region	4 453	0	4 453	0
Ryazan Region	96 349	55 641	3 383	37 325
Smolensk Region	223 543	70 542	115 510	0
Tambov Region	1 987	0	1 987	0
Tver Region	359 287	0	359 287	0
Tula Region	994	0	994	0
Yaroslavl Region	1 366 016	760 401	90 256	515 359
City of Moscow	17 996 602 792	11 648 469 364	5 044 898 204	250 372 595
North-Western Federal District	236 133 374	125 535 895	52 378 647	7 227 914
Republic of Karelia	0	0	0	0
Komi Republic	81 365	39 543	41 822	0
Akhangel'sk Region	0	0	0	0
Vologda Region	1 762 130	865 954	36 300	11 593
Kaliningrad Region	272 644	112 568	0	160 076
Leningrad Region	92 907	87 231	0	5 676
Murmansk Region	368 125	364 946	3 179	0
Novgorod Region	1 325	0	1 325	0
Pskov Region	0	0	0	0
St Petersburg	233 554 878	124 065 653	52 296 021	7 050 569
Southern Federal District	10 909 570	9 537 124	657 207	687 440
Republic of Adygeya	42 895	24 819	0	18 076
Republic of Kalmykia	0	0	0	0
Krasnodar Territory	1 331 243	977 242	196 445	135 947
Astrakhan Region	2 981	0	2 981	0
Volgograd Region	117 668	0	109 098	2 380
Rostov Region	9 414 783	8 535 063	348 683	531 037
North-Caucasian Federal District	2 224 015	1 814 287	289 755	23 469
Republik of Daghestan	13 925	0	1 988	11 937
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	2 804	0	2 804	0
Karachai-Cherkess Republic	1 987 138	1 707 834	267 772	11 532

Republic of North Ossetia - Alania	464	0	464	0
Chechen Republic	0	0	0	0
Stavropol Territory	219 684	106 453	16 727	0
Volga Federal District	83 512 068	48 581 876	8 133 918	3 041 262
Republic of Bashkortostan	40 038	23 846	15 854	338
Republic of Marii El	994	0	994	0
Republic of Mordovia	2 318	0	2 318	0
Republic of Tatarstan	42 755 962	34 119 443	7 138 339	1 096 724
Udmurt Republic	1 259 816	701 620	537 535	20 661
Chuvash Republic	115 214	107 815	995	6 404
Perm Territory	1 017 790	691 406	107 970	218 414
Kirov Region	508 066	505 317	2 749	0
Nizhny Novgogrod Region	1 251 328	1 041 301	82 873	127 154
Orenburg Region	704 528	460 461	91 200	132 995
Penza Region	0	0	0	0
Samara Region	35 755 142	10 838 070	145 741	1 437 647
Saratov Region	99 537	92 597	6 015	925
Ulyanovsk Region	1 335	0	1 335	0
Ural Federal District	241 708 548	213 168 837	23 778 490	484 817
Kurgan Region	986	0	0	986
Sverdlovsk Region	38 775 734	19 672 826	18 107 981	264 760
Tyumen Region	199 234 319	192 818 581	2 650 690	218 811
Chelyabinsk Region	3 697 509	677 430	3 019 819	260
Siberian Federal District	8 410 944	1 697 714	6 239 485	416 718
Republic of Altai	0	0	0	0
Republic of Buryatiya	15 511	0	4 499	11 012
Republic of Tuva	342	0	342	0
Republic of Khakassia	0	0	0	0
Altai Territory	32 650	1 627	3 974	27 049
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	5 205 816	364 084	4 561 033	223 676
Irkutsk Region	30 603	19 872	10 731	0
Kemerovo Region	5 452	0	331	5 121
Novosibirsk Region	2 853 561	1 229 473	1 529 921	94 163
Omsk Region	227 926	49 117	123 112	55 697
Tomsk Region	39 083	33 541	5 542	0
Far Eastern Federal District	23 403 662	16 082 553	2 241 414	639 370
Republic of Sakha (Yakutia)	1 552 901	1 002 352	160 750	389 799
Kamchatka Territory	169 811	156 974	5 651	7 186
Primorskiy Territory	3 910 272	2 825 249	521 164	102 420
Khabarovsk Territory	8 229	0	8 229	0
Amur Region	17 738 005	12 077 939	1 541 215	139 965
Magadan Region	0	0	0	0
Sakhalin Region	24 444	20 039	4 405	0
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Crimean District	1 292 452	911 269	76 399	304 784
Republic of Crimea	401 674	262 182	16 975	122 517
City of Sevastopol	890 778	649 087	59 424	182 267

Table 36

Overdue claims on loans, deposits and other claims by credit institutions registered in respective regions, as of 1.12.15

thousand rubles

1	on loans and other claims with non-financial organisations		on loans, deposits and other claims with credit institutions		on loans and other claims with individuals	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
1	2	3	4	5	6	7
Central Federal District	1 514 526 186	380 325 875	21 511 891	11 517 069	728 143 714	52 751 494
Belgorod Region	78 070	0	0	0	776	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	139 788	0	0	0	31 224	0
Voronezh Region	27 692	0	0	0	25 327	0
Ivanovo Region	219 100	0	0	0	71 736	0
Kaluga Region	680 630	0	12 952 092	0	465 006	0
Kostroma Region	414 311	0	109 703	0	4 527 901	124 031
Kursk Region	25 257	0	0	0	20 304	0
Lipetsk Region	1 898 794	0	0	0	114 925	0
Moscow Region	1 122 964	38 610	0	0	664 676	184 981
Orel Region	91 039	0	0	0	12 319	0
Ryazan Region	1 039 375	0	0	0	113 470	0
Smolensk Region	365 025	0	5 700	0	11 182	0
Tambov Region	65 841	0	0	0	23 275	0
Tver Region	77 519	0	0	0	43 821	0
Tula Region	50 207	0	0	0	2 311	0
Yaroslavl Region	265 486	0	0	0	84 290	66 240
City of Moscow	1 507 965 088	380 287 265	8 444 396	11 517 069	721 931 171	52 376 242
North-Western Federal District	55 704 775	12 550 247	301 520	436 229	7 160 414	776 882
Republic of Karelia	4 442	0	0	0	3 552	0
Komi Republic	175 690	0	0	41 822	8 547	0
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	2 414 764	6 922	45 000	0	2 907 429	2 322
Kaliningrad Region	296 783	0	9 689	0	46 511	0
Leningrad Region	633 841	0	0	0	164 012	4 224
Murmansk Region	200 638	3 942	0	0	53 449	0
Novgorod Region	92 834	0	0	0	11 058	0
Pskov Region	80 030	0	0	0	6 891	0
St Petersburg	51 805 753	12 539 383	246 831	394 407	3 958 965	770 336
Southern Federal District	5 248 527	40 213	56 000	0	3 044 710	28 662
Republic of Adygeya	120 864	0	0	0	85 765	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	2 181 012	8 838	56 000	0	2 123 899	2 451
Astrakhan Region	54 728	0	0	0	42 537	0
Volgograd Region	610 945	0	0	0	72 018	0
Rostov Region	2 280 978	31 375	0	0	720 491	26 211
North-Caucasian Federal District	734 589	111 824	507 330	15 733	416 847	4 150
Republik of Daghestan	93 291	0	0	0	82 922	0
Republic of Ingushetia	0	0	0	0	0	0

Kabardino-Balkar Republic	307 827	0	0	0	110 966	0
Karachai-Cherkess Republic	134 799	111 824	0	0	90 469	4 150
Republic of North Ossetia - Alania	147 631	0	0	0	41 836	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	51 041	0	507 330	15 733	90 654	0
Volga Federal District	25 504 252	426 450	31 923 858	3 415	27 543 365	1 296 853
Republic of Bashkortostan	462 941	0	5 824 788	0	785 804	338
Republic of Marii El	8 005	0	0	0	1 525	0
Republic of Mordovia	132 740	0	0	0	55 421	0
Republic of Tatarstan	9 919 980	90 623	10 220	0	7 622 596	234 034
Udmurt Republic	146 848	0	0	0	1 805 460	0
Chuvash Republic	108 686	0	0	0	62 878	0
Perm Territory	212 004	0	26 500	0	289 133	263
Kirov Region	774 862	0	0	0	787 340	0
Nizhny Novgogrod Region	3 373 236	2 252	4 000	0	534 334	3 845
Orenburg Region	938 935	0	55 000	0	290 497	0
Penza Region	111 039	0	0	0	70 616	0
Samara Region	7 230 690	322 578	3 340 288	3 415	13 021 418	1 057 798
Saratov Region	1 899 031	10 997	22 663 062	0	2 032 166	575
Ulyanovsk Region	185 255	0	0	0	184 177	0
Ural Federal District	12 572 621	402 583	6 198 904	1 458	10 758 401	49 728
Kurgan Region	121 706	0	0	0	13 201	0
Sverdlovsk Region	5 819 433	10 063	5 998 904	0	8 595 619	33 759
Tyumen Region	3 573 884	392 520	0	0	1 485 626	15 709
Chelyabinsk Region	3 057 598	0	200 000	1 458	663 955	260
Siberian Federal District	3 637 154	123 205	70 848	342	3 131 155	230 279
Republic of Altai	4 494	0	0	0	7 392	0
Republic of Buryatiya	78 468	0	0	0	293 381	395
Republic of Tuva	2 385	0	0	342	16 546	0
Republic of Khakassia	56 305	0	15 000	0	63 248	0
Altai Territory	319 819	0	5 848	0	40 186	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	320 006	123 205	0	0	869 940	151 770
Irkutsk Region	648 289	0	30 000	0	138 894	0
Kemerovo Region	166 822	0	10 000	0	119 188	770
Novosibirsk Region	1 262 267	0	0	0	1 271 637	76 610
Omsk Region	515 507	0	0	0	158 009	734
Tomsk Region	262 792	0	10 000	0	152 734	0
Far Eastern Federal District	5 274 394	630 622	138 723	0	30 430 770	32 782
Republic of Sakha (Yakutia)	326 798	0	42 588	0	214 864	0
Kamchatka Territory	571 206	0	0	0	234 544	2 483
Primorskiy Territory	2 575 055	0	26 135	0	853 668	8 062
Khabarovsk Territory	41 232	0	0	0	482 985	0
Amur Region	1 655 452	630 622	70 000	0	28 600 254	22 237
Magadan Region	0	0	0	0	0	0
Sakhalin Region	104 651	0	0	0	44 455	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Crimean District	232 972	727 188	0	30 741	42 930	167 721
Republic of Crimea	11 603	256 024	0	0	42 016	66 164
City of Sevastopol	221 369	471 164	0	30 741	914	101 557

Table 37

Distribution of Clients' Funds in Rubles by Credit Institutions Registered in Respective Regions, as of 1.12.15

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 funds of legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
Central Federal District	27 321 619 211	3 964 613	65 873	5 355 717 910	8 254 449 937	13 491 418 725
Belgorod Region	7 394 436	0	0	1 747 142	623 053	4 976 718
Bryansk Region	0	0	0	0	0	0
Vladimir Region	6 052 489	0	234	798 169	437 208	4 776 357
Voronezh Region	1 902 904	0	0	295 101	358 594	1 247 348
Ivanovo Region	9 330 593	0	0	1 113 233	300 326	7 754 271
Kaluga Region	43 653 287	0	0	1 318 374	24 280 681	18 037 279
Kostroma Region	192 684 527	0	0	7 833 807	64 242 235	120 532 407
Kursk Region	13 045 944	0	0	2 480 544	600 380	9 953 853
Lipetsk Region	18 709 854	0	0	2 218 219	1 610 061	14 862 172
Moscow Region	28 097 470	0	0	8 539 330	2 952 281	16 541 030
Orel Region	2 242 174	0	0	173 687	84 757	1 965 240
Ryazan Region	16 510 403	3 266	0	3 340 302	518 459	12 387 042
Smolensk Region	3 287 620	0	0	521 515	268 737	2 495 180
Tambov Region	2 160 059	0	0	467 464	121 887	1 563 063
Tver Region	11 349 508	0	0	2 264 926	431 159	8 613 185
Tula Region	1 529 946	0	0	334 112	296 691	889 767
Yaroslavl Region	13 372 959	0	0	3 653 088	2 632 941	6 816 345
City of Moscow	26 950 295 038	3 961 347	65 639	5 318 618 897	8 154 690 487	13 258 007 468
North-Western Federal District	1 071 901 414	399 920	415	340 801 683	415 919 754	291 832 900
Republic of Karelia	619 978	0	0	283 769	34 671	293 220
Komi Republic	3 844 203	0	0	785 198	827 117	2 114 344
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	54 247 022	0	0	5 278 508	20 352 786	28 525 005
Kaliningrad Region	8 813 332	0	0	4 837 850	388 164	3 490 519
Leningrad Region	9 895 426	0	0	1 213 651	488 685	8 149 507
Murmansk Region	4 697 061	0	0	1 643 483	264 204	2 780 502
Novgorod Region	3 764 073	0	415	1 578 884	26 913	2 079 530
Pskov Region	1 361 664	0	0	428 340	0	931 123
St Petersburg	984 658 655	399 920	0	324 752 000	393 537 214	243 469 150
Southern Federal District	210 776 151	87 575	488	38 431 851	19 472 728	152 100 328
Republic of Adygeya	6 521 567	0	0	647 930	437 571	5 432 223
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	116 808 142	22 430	488	18 490 768	11 708 313	86 149 637
Astrakhan Region	4 987 104	0	0	2 901 267	1 073 146	997 246
Volgograd Region	7 442 144	0	0	2 030 190	626 317	4 782 918
Rostov Region	75 017 194	65 145	0	14 361 696	5 627 381	54 738 304
North-Caucasian Federal District	18 581 660	0	0	5 438 066	2 917 884	10 097 724
Republic of Dagestan	1 826 917	0	0	985 601	301 814	505 954
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	3 159 630	0	0	657 910	132 850	2 358 488
Karachai-Cherkess Republic	5 602 284	0	0	1 220 576	1 948 207	2 430 027
Republic of North Ossetia - Alania	1 570 736	0	0	166 467	113 500	1 290 767
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	6 422 093	0	0	2 407 512	421 513	3 512 488

Volga Federal District	956 369 519	3 674 603	0	138 036 838	248 894 662	561 503 076
Republic of Bashkortostan	43 841 314	32 560	0	3 060 860	11 658 771	29 062 849
Republic of Marii El	1 989 337	0	0	399 001	92 590	1 457 951
Republic of Mordovia	18 868 259	0	0	2 108 899	739 137	15 975 212
Republic of Tatarstan	485 086 147	3 588 455	0	79 898 137	170 836 000	227 880 189
Udmurt Republic	29 059 480	13 844	0	2 711 550	1 377 616	24 909 940
Chuvash Republic	8 612 429	0	0	1 405 585	806 979	6 368 101
Perm Territory	20 879 405	9 890	0	2 908 616	3 381 768	14 542 561
Kirov Region	23 456 043	5 721	0	3 967 066	1 176 749	18 076 122
Nizhny Novgograd Region	58 381 810	15 884	0	10 971 206	4 768 463	42 412 525
Orenburg Region	29 986 794	8 188	0	3 628 735	6 290 454	20 042 238
Penza Region	3 508 669	0	0	650 426	368 362	2 473 377
Samara Region	164 550 026	61	0	20 406 590	44 886 134	98 684 270
Saratov Region	62 716 408	0	0	4 936 937	2 086 876	55 633 915
Ulyanovsk Region	5 433 398	0	0	983 230	424 763	3 983 826
Ural Federal District	708 776 492	204 289	0	69 691 945	144 341 037	490 020 537
Kurgan Region	1 581 064	0	0	399 541	327 911	848 617
Sverdlovsk Region	331 121 071	15 369	0	37 834 495	53 943 024	238 672 718
Tyumen Region	291 816 471	177 332	0	16 969 039	83 628 372	188 929 954
Chelyabinsk Region	84 257 886	11 588	0	14 488 870	6 441 730	61 569 248
Siberian Federal District	154 347 479	119 377	0	37 251 138	15 051 122	99 069 572
Republic of Altai	933 117	829	0	262 274	242 396	427 074
Republic of Buryatiya	9 033 262	7 814	0	1 605 339	270 241	6 718 737
Republic of Tuva	143 973	21	0	52 605	16 200	75 146
Republic of Khakassia	5 084 626	0	0	872 522	545 123	3 546 049
Altai Territory	7 207 253	0	0	2 083 442	706 484	4 402 498
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	26 928 282	17 001	0	3 400 972	1 769 576	21 463 803
Irkutsk Region	11 208 279	0	0	2 351 394	1 520 250	7 209 578
Kemerovo Region	8 241 112	0	0	1 344 324	703 210	6 143 706
Novosibirsk Region	59 642 111	93 712	0	21 086 521	5 527 427	31 196 797
Omsk Region	14 882 108	0	0	2 086 098	3 491 938	9 284 043
Tomsk Region	11 043 356	0	0	2 105 647	258 277	8 602 141
Far Eastern Federal District	303 443 436	84 747	11 187	40 860 461	20 523 881	240 859 146
Republic of Sakha (Yakutia)	23 727 308	42 533	0	4 720 144	4 238 355	14 644 533
Kamchatka Territory	15 607 629	14 603	0	2 459 957	1 587 604	11 511 687
1	67 984 640	15 438	0	18 912 529	3 389 788	45 079 477
Khabarovsk Territory	6 516 937	0	0	448 834	400 642	5 665 144
Amur Region	184 519 986	0	11 187	11 811 031	10 538 214	161 895 115
Magadan Region	0	0	0	0	0	0
Sakhalin Region	5 086 936	12 173	0	2 507 966	369 278	2 063 190
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Crimean District	43 668 037	2 968	0	14 385 097	2 348 156	26 837 206
Republic of Crimea	37 085 841	2 968	0	11 882 264	1 755 353	23 354 937
City of Sevastopol	6 582 196	0	0	2 502 833	592 803	3 482 269

Table 38

**Distribution of Clients' Funds in Foreign Currency by Credit Institutions Registered in Respective Regions, as of
1.12.15**

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 funds of legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
Central Federal District	17 909 594 076	68 450 070	711 398	2 538 630 870	9 082 460 037	5 761 116 991
Belgorod Region	1 001 494	0	0	67 314	0	934 180
Bryansk Region	0	0	0	0	0	0
Vladimir Region	383 999	0	0	8 153	51 215	324 583
Voronezh Region	2 261 443	0	0	114 773	142 943	2 003 720
Ivanovo Region	737 366	0	0	71 884	0	664 997
Kaluga Region	1 871 374	0	0	80 755	0	1 790 619
Kostroma Region	23 641 633	0	0	1 125 892	7 094 389	14 739 656
Kursk Region	969 466	0	0	381 132	0	587 876
Lipetsk Region	1 469 982	0	0	762 872	0	707 110
Moscow Region	12 164 870	0	0	609 587	2 238 881	9 306 654
Orel Region	199 562	0	0	83 959	0	115 600
Ryazan Region	2 023 301	0	0	905 967	43 985	1 073 297
Smolensk Region	439 419	0	0	113 885	0	325 534
Tambov Region	23 163	0	0	97	0	23 049
Tver Region	2 012 193	0	0	308 853	213 851	1 489 476
Tula Region	45 528	0	0	2 237	0	43 291
Yaroslavl Region	5 217 391	0	0	309 954	0	4 907 321
City of Moscow	17 855 131 892	68 450 070	711 398	2 533 683 556	9 072 674 773	5 722 080 028
North-Western Federal District	335 736 158	33	0	71 831 627	124 497 195	128 192 245
Republic of Karelia	14 957	33	0	13 130	0	1 777
Komi Republic	795 175	0	0	6 560	13 506	775 109
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	12 995 611	0	0	3 693 431	4 617 350	4 683 014
Kaliningrad Region	7 435 733	0	0	3 749 803	1 966 432	1 679 664
Leningrad Region	893 937	0	0	108 753	0	785 013
Murmansk Region	1 610 563	0	0	1 004 585	50 963	555 015
Novgorod Region	450 809	0	0	129 762	67 353	253 681
Pskov Region	9 058	0	0	4 730	0	4 328
St Petersburg	311 530 315	0	0	63 120 873	117 781 591	119 454 644
Southern Federal District	33 744 556	0	0	8 119 797	6 568 624	18 777 584
Republic of Adygeya	361 974	0	0	3 366	68 359	290 223
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	13 168 188	0	0	906 011	982 303	11 049 418
Astrakhan Region	3 290 175	0	0	2 934 387	0	350 762
Volgograd Region	2 222 830	0	0	982 785	133 393	1 106 630
Rostov Region	14 701 389	0	0	3 293 248	5 384 569	5 980 551
North-Caucasian Federal District	5 679 927	0	0	187 661	622 374	4 838 069
Republic of Dagestan	53 794	0	0	255	0	53 539
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	99 412	0	0	4 926	0	94 481
Karachai-Cherkess Republic	4 854 917	0	0	38 641	448 374	4 336 089
Republic of North Ossetia - Alania	58 627	0	0	17	0	58 610
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	613 177	0	0	143 822	174 000	295 350
Volga Federal District	206 431 197	7	0	31 189 119	93 528 136	80 156 512

Republic of Bashkortostan	4 487 557	0	0	45 961	3 041 893	1 399 703
Republic of Marii El	34 735	0	0	17 640	0	6 640
Republic of Mordovia	344 683	0	0	35 708	0	307 147
Republic of Tatarstan	139 843 446	7	0	11 212 783	86 867 209	40 729 440
Udmurt Republic	1 124 535	0	0	161 910	312 564	650 057
Chuvash Republic	529 343	0	0	17 292	9 310	502 708
Perm Territory	3 423 241	0	0	498 507	11 512	2 913 222
Kirov Region	1 552 526	0	0	274 227	369 565	908 346
Nizhny Novgograd Region	5 355 781	0	0	660 847	599 982	4 083 497
Orenburg Region	3 571 160	0	0	30 232	882 253	2 358 714
Penza Region	34 362	0	0	4 445	29 905	0
Samara Region	40 857 427	0	0	17 709 930	1 328 303	21 678 975
Saratov Region	5 224 340	0	0	506 770	75 640	4 582 869
Ulyanovsk Region	48 061	0	0	12 867	0	35 194
Ural Federal District	174 363 023	65 829	0	17 232 067	62 905 315	84 263 530
Kurgan Region	27 335	0	0	2 371	0	24 895
Sverdlovsk Region	61 236 329	0	0	4 362 851	24 832 436	31 726 884
Tyumen Region	98 582 202	65 829	0	7 823 846	37 396 018	44 295 242
Chelyabinsk Region	14 517 157	0	0	5 042 999	676 861	8 216 509
Siberian Federal District	35 372 207	0	0	15 423 507	1 886 614	16 893 944
Republic of Altai	239 629	0	0	208 332	0	31 297
Republic of Buryatiya	2 601 793	0	0	982 908	0	619 404
Republic of Tuva	140	0	0	0	0	140
Republic of Khakassia	120 554	0	0	15 139	0	103 151
Altai Territory	296 907	0	0	50 404	0	246 503
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	7 298 988	0	0	351 278	266 597	6 649 061
Irkutsk Region	910 111	0	0	408 177	60 874	438 053
Kemerovo Region	436 108	0	0	158 089	0	277 899
Novosibirsk Region	20 744 060	0	0	12 230 413	739 763	7 642 741
Omsk Region	2 202 433	0	0	759 879	819 380	623 099
Tomsk Region	521 484	0	0	258 888	0	262 596
Far Eastern Federal District	62 561 249	0	0	8 673 174	20 571 262	31 228 657
Republic of Sakha (Yakutia)	2 601 048	0	0	107 405	77 608	2 304 782
Kamchatka Territory	2 402 349	0	0	925 507	1 841	1 420 790
Primorskiy Territory	12 202 542	0	0	3 016 459	1 724 735	7 271 427
Khabarovsk Territory	365 691	0	0	14 623	0	350 420
Amur Region	41 773 756	0	0	1 979 090	18 767 078	19 295 492
Magadan Region	0	0	0	0	0	0
Sakhalin Region	3 215 863	0	0	2 630 090	0	585 746
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Crimean District	5 449 174	0	0	944 142	108 666	3 801 163
Republic of Crimea	4 094 689	0	0	801 251	33 120	2 665 115
City of Sevastopol	1 354 485	0	0	142 891	75 546	1 136 048

Table 39

**Loans, Deposits and Other Funds Received From Other Credit Institutions
(by credit institutions registered in respective regions), as of 1.12.15**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	5 982 498 435	2 870 880 908	3 111 617 527
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	0	0	0
Voronezh Region	8 900	8 900	0
Ivanovo Region	372 812	372 812	0
Kaluga Region	106 310	106 310	0
Kostroma Region	85 473 747	48 557 072	36 916 675
Kursk Region	0	0	0
Lipetsk Region	877 000	877 000	0
Moscow Region	725 522	725 522	0
Orel Region	20 000	20 000	0
Ryazan Region	270 000	270 000	0
Smolensk Region	600 000	600 000	0
Tambov Region	47 290	47 290	0
Tver Region	830 000	830 000	0
Tula Region	0	0	0
Yaroslavl Region	250 000	250 000	0
City of Moscow	5 892 916 854	2 818 216 002	3 074 700 852
North-Western Federal District	77 898 073	60 471 412	17 426 661
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangel'sk Region	0	0	0
Vologda Region	880 220	786 509	93 711
Kaliningrad Region	216 509	216 509	0
Leningrad Region	0	0	0
Murmansk Region	0	0	0
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	76 801 344	59 468 394	17 332 950
Southern Federal District	9 289 527	4 393 762	4 895 765
Republic of Adygeya	32 567	32 567	0
Republic of Kalmykia	0	0	0
Krasnodar Territory	2 415 917	1 801 146	614 771
Astrakhan Region	0	0	0
Volgograd Region	228 574	228 574	0
Rostov Region	6 612 469	2 331 475	4 280 994
North-Caucasian Federal District	304 271	304 271	0
Republic of Dagestan	0	0	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	0	0	0
Karachai-Cherkess Republic	127 000	127 000	0
Republic of North Ossetia - Alania	0	0	0
Chechen Republic	0	0	0
Stavropol Territory	177 271	177 271	0

Volga Federal District	165 710 991	122 129 187	43 581 804
Republic of Bashkortostan	530 000	530 000	0
Republic of Marii El	0	0	0
Republic of Mordovia	0	0	0
Republic of Tatarstan	43 539 008	29 327 908	14 211 100
Udmurt Republic	261 038	261 038	0
Chuvash Republic	161 437	161 437	0
Perm Territory	449 796	449 796	0
Kirov Region	434 764	434 764	0
Nizhny Novgogrod Region	3 898 469	3 541 252	357 217
Orenburg Region	363 932	301 004	62 928
Penza Region	5 830	5 830	0
Samara Region	33 644 097	33 382 692	261 405
Saratov Region	82 222 620	53 533 466	28 689 154
Ulyanovsk Region	200 000	200 000	0
Ural Federal District	39 969 122	22 069 298	17 899 824
Kurgan Region	0	0	0
Sverdlovsk Region	32 484 628	18 261 085	14 223 543
Tyumen Region	5 324 220	1 647 939	3 676 281
Chelyabinsk Region	2 160 274	2 160 274	0
Siberian Federal District	5 857 050	5 857 050	0
Republic of Altai	0	0	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	129 833	129 833	0
Altai Territory	455 827	455 827	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	3 930 000	3 930 000	0
Irkutsk Region	0	0	0
Kemerovo Region	0	0	0
Novosibirsk Region	1 341 390	1 341 390	0
Omsk Region	0	0	0
Tomsk Region	0	0	0
Far Eastern Federal District	12 093 165	7 305 489	4 787 676
Republic of Sakha (Yakutia)	330 738	330 738	0
Kamchatka Territory	141 585	141 585	0
Primorskiy Territory	1 586 338	1 586 338	0
Khabarovsk Territory	0	0	0
Amur Region	10 034 504	5 246 828	4 787 676
Magadan Region	0	0	0
Sakhalin Region	0	0	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0
Crimean District	1 483 410	1 483 410	0
Republic of Crimea	1 483 410	1 483 410	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	1.10.15	1.11.15	1.12.15
Own funds (capital) adequacy					
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio) ¹	13,5	12,5	13,0	12,9	12,9
Tier I capital ratio N1.2 (Basel III) ²	9,1	9,0	9,1	8,9	8,9
Risk-weighted assets ³ (Basel III) to total assets ratio]	51,4	45,4	48,2	49,8	49,3
Credit risk					
Share of problem (IV quality category) and bad (V quality category) loans in total loans ⁴	6,0	6,7	8,2	8,3	8,6
Loan loss provisions made as percent of total loans ⁴	5,9	6,5	7,6	7,7	7,8
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	2,6	2,8	2,8
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	236,7	242,2	243,0
<i>Distribution of loans provided by credit institutions</i>					
agriculture, hunting and forestry	4,3	3,5	3,6	3,6	3,5
mining	3,1	4,2	4,5	4,6	4,7
manufacturing	13,6	15,5	16,5	16,7	16,9
production and distribution of energy, gas and water	2,5	2,5	2,6	2,7	2,6
constructing	5,6	5,3	5,0	5,0	4,9
wholesale and retail trade, car and household appliance repair	13,7	13,3	12,9	12,6	12,5
transport and communication	4,2	4,4	4,1	4,1	4,1
other economic activities	21,1	21,2	22,6	22,7	22,8
individuals	32,0	30,1	28,2	28,1	27,9
of which					
mortgage loans	8,5	9,4	9,8	10,0	10,0
<i>Geographical distribution of interbank loans and deposits⁵</i>					
Russian Federation	39,7	53,6	45,0	55,2	47,6
United Kingdom	23,8	13,9	15,0	11,8	13,9
USA	6,8	4,9	6,4	3,5	4,9
Germany	0,6	0,4	3,0	1,3	3,4
Austria	7,3	7,3	6,7	8,1	5,2
France	1,9	1,8	2,9	3,0	2,7
Italy	0,1	0,0	0,1	0,2	0,1
Cyprus	4,7	4,9	7,3	8,5	9,0
Netherlands	1,5	1,3	1,8	2,3	1,8
Other	13,6	11,8	11,8	6,2	11,6
Liquidity					
Ratio of high liquid assets to total assets	9,9	10,4	11,3	10,7	10,7
Ratio of liquid assets to total assets	20,5	22,0	23,8	23,8	24,5
Ratio of high liquid assets to demand liabilities (N2)	57,5	67,0	91,4	95,9	95,5
Ratio of liquid assets to short-term liabilities (N3)	78,7	80,4	136,6	144,2	126,1
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	59,7	58,9
Ratio of clients' funds to total loans ⁶	98,7	96,9	104,3	104,2	104,6
Market risk to total own funds (capital)⁷					
of which					
Interest rate risk	37,8	28,6	32,3	33,2	34,6
Equity position risk	3,3	3,7	3,3	3,2	3,1
Foreign exchange risk	4,5	3,7	5,0	5,1	5,4
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	1,8	7,6	8,2	7,9	8,1
Banks' financial result over the reporting period (billion rubles)					
as percent of the banking sector assets ⁸	993,6	589,1	126,7	193,1	263,7
as percent of the banking sector own funds (capital) ⁸	1,9	0,9	0,2	0,3	0,3
	15,2	7,9	1,6	2,3	3,2
Return on assets⁹					
	1,9	0,9	0,0	0,1	0,1
Return on equity⁹					
	15,2	7,9	0,4	0,6	0,9

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

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

³ Only balance sheet items are included.

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

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

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

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

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

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

Capital Adequacy

Table 41

Distribution of Credit Institutions (CIs) by Own Funds (Capital)¹

Date	Total		of which															
	Number of CIs	Own funds (capital) of CIs, billion rubles	CIs with capital less than 300 million rubles		CIs with capital from 300 to 500 million rubles		CIs with capital from 500 million to 1 billion rubles		CIs with capital from 1 to 3 billion rubles		CIs with capital from 3 to 5 billion rubles		CIs with capital from 5 to 10 billion rubles		CIs with capital more than 10 billion rubles		CIs going through insolvency prevention measures ²	
			Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles
1.01.09	1108	3 811,6	541	72,4	156	60,6	125	85,4	157	264,8	30	114,7	38	264,6	41	2 886,6	20	62,6
1.01.10	1058	4 620,6	473	71,9	157	61,5	127	83,6	163	272,6	37	144,2	36	260,3	47	3 656,2	18	70,3
1.01.11	1012	4 732,3	424	69,3	140	54,7	150	100,7	159	275,4	35	133,8	37	263,1	53	3 729,8	14	105,4
1.01.12	978	5 242,1	354	68,6	155	59,0	152	103,1	171	298,0	38	144,0	41	284,5	59	4 035,2	8	249,7
1.01.13	956	6 112,9	301	59,5	163	62,3	145	100,4	176	300,9	52	192,1	45	318,1	69	4 867,2	5	212,4
1.01.14	923	7 064,3	238	45,1	176	66,7	140	98,3	183	306,3	61	232,9	41	294,3	79	5 818,0	5	202,8
1.02.14	915	7 073,9	234	44,8	176	66,9	140	99,6	181	303,9	59	228,5	42	302,7	78	5 821,7	5	205,8
1.03.14	910	7 252,9	228	43,6	173	66,0	141	101,8	183	308,8	57	220,7	45	323,5	77	5 978,2	6	210,4
1.04.14	900	7 303,3	217	41,6	175	66,3	138	98,3	189	318,7	53	207,9	46	330,9	76	6 015,5	6	224,1
1.05.14	894	7 344,5	212	40,4	167	62,6	143	99,6	190	311,8	56	219,1	45	322,8	76	6 057,4	5	230,8
1.06.14	888	7 405,3	212	40,5	166	62,6	137	95,6	188	303,3	56	221,0	46	333,8	74	6 089,5	9	259,0
1.07.14	884	7 370,2	205	38,6	173	65,1	132	91,9	189	307,6	55	217,0	47	342,5	74	6 080,3	9	227,2
1.08.14	877	7 463,1	198	37,4	173	64,8	132	92,2	187	301,9	57	225,0	41	292,9	80	6 226,7	9	222,2
1.09.14	869	7 533,8	184	34,4	178	66,5	133	92,3	189	310,1	52	204,8	43	303,1	80	6 299,1	10	223,6
1.10.14	859	7 630,7	157	27,0	194	71,1	135	94,2	186	307,0	52	204,5	44	310,1	80	6 388,1	11	228,7
1.11.14	850	7 739,6	142	24,6	199	72,8	132	91,6	189	308,7	53	207,9	46	330,7	79	6 493,7	10	209,5
1.12.14	842	7 862,2	111	17,4	219	79,0	135	93,4	188	312,0	50	197,5	43	299,1	81	6 664,0	15	199,8
1.01.15	834	7 928,4	57	4,7	270	97,2	130	89,7	181	299,2	53	203,3	45	308,8	83	6 873,3	15	52,1
1.02.15	830	7 848,0	53	3,0	263	94,4	138	95,4	186	313,2	50	197,5	45	320,0	80	6 822,8	15	1,8
1.03.15	827	7 772,2	53	4,0	259	92,6	140	96,6	185	315,8	49	196,2	41	279,9	83	6 803,1	17	-15,9
1.04.15	824	8 070,2	51	2,2	261	93,8	135	93,0	181	302,4	52	200,9	45	305,4	82	7 071,0	17	1,5
1.05.15	815	8 021,7	49	3,5	255	92,1	131	89,2	186	308,2	52	203,3	45	316,1	80	6 996,1	17	13,2
1.06.15	810	8 083,8	51	3,6	248	89,2	135	93,1	183	305,8	50	197,6	46	324,2	80	7 057,4	17	13,0
1.07.15	797	8 166,4	50	3,8	241	87,1	130	89,4	179	295,4	49	189,8	49	335,1	82	7 164,9	17	0,9
1.08.15	783	8 454,3	52	-1,4	230	83,2	132	91,2	174	285,1	48	187,5	49	338,8	80	7 473,0	18	-3,0
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
1.10.15	767	8 735,4	52	3,9	214	77,5	131	89,7	169	274,3	49	194,6	46	324,3	81	7 802,6	25	-31,5
1.11.15	757	8 823,5	53	-2,1	211	76,9	124	86,0	166	268,5	49	193,9	46	322,2	81	7 907,4	27	-29,2
1.12.15	740	8 891,2	50	1,9	207	75,2	121	83,6	168	276,2	45	183,6	44	319,8	79	7 983,8	26	-32,9
Reference data: own funds (capital) adequacy ratio as of 1.12.15, %	12,9		17,8		25,6		18,4		15,9		17,2		15,8		13,4		11,3	

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

² Credit institutions going through insolvency prevention measures according to Federal Law No 127-FZ dated October 26, 2002 "On Insolvency (bankruptcy)" as well as credit institutions on which the decision of insolvency prevention was taken in September-October 2008.

Table 42

Basel III Capital Tiers and Adequacy Ratios

Basel III capital ¹ structure	1.02.14		1.01.15		1.10.15		1.11.15		1.12.15	
	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	8 735,4	100,0	8 823,5	100,0	8 891,2	100,0
of which:										
1. Tier I capital	4 838,1	68,4	5 718,4	72,1	6 093,9	69,8	6 074,6	68,9	6 140,6	69,1
of which:										
1.1. Common Equity Tier 1	4 812,0	68,0	5 638,3	71,1	5 979,7	68,5	5 957,0	67,5	6 010,5	67,6
1.2. Additional Tier 1	26,0	0,4	80,1	1,0	114,2	1,3	117,7	1,3	130,0	1,5
2. Tier 2 Capital	2 235,4	31,6	2 210,0	27,9	2 641,5	30,2	2 748,9	31,2	2 750,6	30,9
Basel III capital adequacy ratios²	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio)	12,9	1	12,5	4	13,0	5	12,9	5	12,9	6
Common equity Tier I ratio (N1.1)	8,8	1	8,9	2	8,9	6	8,7	4	8,7	6
Tier I capital ratio (N1.2)	8,8	2	9,0	3	9,1	7	8,9	7	8,9	7

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

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

Table 43

Structure of Own Funds (Basel III Capital) of the Banking Sector (Percent) ¹

Indicators	1.01.14		1.01.15		1.10.15		1.11.15		1.12.15	
	billion rubles	share in own funds	billion rubles	share in own funds	billion rubles	share in own funds	billion rubles	share in own funds	billion rubles	share in own funds
1. Factors of own funds (capital) increase	8 202,0	116,1	9 337,9	117,8	10 714,5	122,7	10 816,2	122,6	10 880,4	122,4
1.1. Authorized capital	1 533,2	21,7	1 914,3	24,1	2 354,5	27,0	2 351,3	26,6	2 404,8	27,0
1.2. Issue income	1 347,5	19,1	1 421,3	17,9	1 447,0	16,6	1 447,4	16,4	1 440,1	16,2
1.3. Credit institutions' profit and funds	3 377,7	47,8	3 761,5	47,4	3 960,7	45,3	4 054,6	46,0	4 068,1	45,8
1.4. Subordinated loans	1 723,2	24,4	2 018,3	25,5	2 717,9	31,1	2 729,6	30,9	2 735,8	30,8
1.5. Increase in value of property due to revaluation	220,5	3,1	222,4	2,8	234,4	2,7	233,3	2,6	231,6	2,6
1.6. Other factors of increase	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0		0,0
2. Factors of own funds (capital) decrease	1 137,7	16,1	1 409,5	17,8	1 979,1	22,7	1 992,7	22,6	1 989,2	22,4
2.1. Losses	114,6	1,6	352,5	4,4	696,5	8,0	708,6	8,0	677,9	7,6
2.2. Intangible assets	13,5	0,2	18,8	0,2	23,7	0,3	24,5	0,3	24,8	0,3
2.3. Treasury stocks (shares)	0,2	0,0	1,2	0,0	2,3	0,0	2,1	0,0	2,1	0,0
2.4. Sources of own funds (capital), created using improper assets	5,6	0,1	7,2	0,1	8,8	0,1	9,2	0,1	9,4	0,1
2.5. Subordinated loans granted to credit institutions	77,0	1,1	154,4	1,9	238,0	2,7	235,8	2,7	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	879,2	10,1	879,2	10,0	882,3	9,9
2.7. Other factors	12,2	0,2	74,4	0,9	130,5	1,5	133,2	1,5	154,9	1,7
of which:										
2.7.1 Decrease of supplementary capital's sources according to limits under paragraph 3.11 of Instruction of Bank of Russia No. 215-P dated February 10, 2003	9,0	0,1								
Own funds (capital), total	7 064,3	100,0	7 928,4	100,0	8 735,4	100,0	8 823,5	100,0	8 891,2	100,0

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

Table 44

**The Value of Credit Risk on Balance Sheet Assets (Billion Rubles) Used in
Calculation Capital Adequacy Ratio N1.0¹ (Basel III), bln rubles**

The value of credit risk on balance sheet assets ²	1.01.14	1.01.15	1.10.15	1.11.15	1.12.15
1 st group of assets	0,0	0,0	0,0	0,0	0,0
2 nd group of assets	986,9	1 365,7	1 529,1	1 503,9	1 452,4
3 rd group of assets	326,5	404,2	739,3	783,6	832,4
4 th group of assets	28 182,0	33 446,0	35 880,7	36 618,5	36 701,3
5 th group of assets	6,9	9,2	11,0	10,5	10,6
The value of credit risk on balance sheet assets	29 502,1	35 225,2	38 160,0	38 916,4	38 996,7

Reference data:

	1.01.14	1.01.15	1.10.15	1.11.15	1.11.15
1 st group of assets without risk weighting	7 855,7	11 479,3	8 283,0	8 170,8	8 176,2

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

² Assets recognized in balance sheet are taken into account

Own Funds (Capital)¹ Adequacy Ratio of the Banking Sector

		1.01.14	1.01.15	1.10.15	1.11.15	1.12.15
1	Banking sector own funds (capital), billion rubles	7 064,3	7 928,4	8 735,4	8 823,5	8 891,2
2	Risk-weighted assets, billion rubles	52 473,9	63 456,9	67 070,5	68 442,7	68 805,3
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	29 502,1	35 225,2	38 160,0	38 916,4	38 996,7
	- risk-weighted claims on counterparties related to a bank (code 8957.0 ² , before 01.02.14 - code 8957 ²), billion rubles	2 087,6	1 700,4	1 699,0	1 813,8	1 862,3
	- the amount of mortgage loans and accrued (accumulated) interest claims (code 8807 ²), billion rubles	147,4	225,8	134,0	136,1	137,0
	- the value of credit risk on contingent credit liabilities, billion rubles	3 971,4	4 802,0	4 226,1	4 367,4	4 178,7
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles ²	289,3	1 259,3	847,8	839,4	771,1
	- 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	6 792,9	6 778,6	6 735,3
	- market risk, billion rubles	3 101,5	2 734,6	3 428,7	3 546,2	3 715,4
	- credit claims of clearing participants (codes 8847 ²)	13,4	65,7	61,4	55,5	60,2
	- higher-risk transactions, billion rubles	9 078,3	9 592,6	9 846,8	10 260,9	10 662,2
	- 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	-401,1	-437,5	-435,3
	- the value of credit risk on the part of unsecured consumer loans, extended after 1.07.2013 at higher interest rates ³	1 082,1	1 624,6	588,0	556,6	549,1
	- 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	617,5	622,9	635,4
	- the risk of change of credit claim value (credit valuation adjustment) resulting from the deterioration of counterparty credit quality.	-	935,9	891,7	779,6	726,4
	- other	-	2,3	177,7	206,7	210,9
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	13,5	12,5	13,0	12,9	12,9

Calculated by form 0409135

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

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

³ With the full cost of a loan (calculated by the credit institutions to the notice of an individual borrower according to the Federal Law No. 353-FZ, dated December 21, 2013, «On Consumer Credits (Loans)»; before 1.07.2014 – according to the Ordinance No. 2008-U, dated May 13, 2008, "On the Procedure for Calculating and Bringing to the Notice of an Individual Borrower the Full Cost of a Loan") exceeding 25% per annum for loans in rubles and 20% per annum for loans in foreign currency.

**Distribution of Credit Institutions (CIs) Grouped by Own Funds (Capital) Adequacy Ratio
(N1.0)¹**

Own funds (capital) adequacy ratio	1.01.14		1.01.15		1.10.15		1.11.15		1.12.15	
	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %
Less than 10% ²	2	0,1	8	1,4	20	2,5	24	2,7	24	3,7
From 10% to 12%	112	18,8	90	47,0	105	13,8	105	14,0	100	13,7
From 12% to 14%	183	64,6	144	39,4	109	52,1	89	49,6	93	49,3
14% and more	612	16,6	578	12,2	518	31,5	519	33,5	508	33,2
Banking sector, total	923	100,0	834	100,0	767	100,0	757	100,0	740	100,0

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

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

Credit Risk

Table 47

Structure of Loans of the Banking Sector

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

		1.01.14		1.01.15		1.10.15		1.11.15		1.12.15	
		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	26 402,3	46,9	26 350,1	47,2	26 094,1	46,7
	Substandard	18 101,6	44,1	21 016,6	39,5	20 812,3	37,0	20 298,5	36,4	20 470,4	36,6
	Doubtful	2 837,4	6,9	3 603,2	6,8	4 463,9	7,9	4 502,2	8,1	4 532,7	8,1
	Problem	824,5	2,0	1 144,5	2,2	1 444,2	2,6	1 415,2	2,5	1 483,0	2,7
	Loss	1 636,4	4,0	2 433,0	4,6	3 197,4	5,7	3 242,1	5,8	3 314,9	5,9
Loan loss provision (LLP) made		2 435,8	5,9	3 461,0	6,5	4 257,9	7,6	4 297,0	7,7	4 377,1	7,8
Reference data: less loans grouped into portfolios of homogeneous loans ²											
Loans	Standard	17 608,5	57,4	24 884,9	60,1	26 279,2	57,9	26 224,4	58,4	25 965,7	57,6
	Substandard	8 728,5	28,5	10 893,5	26,3	11 857,8	26,1	11 375,2	25,3	11 617,5	25,8
	Doubtful	2 520,4	8,2	3 092,3	7,5	3 887,7	8,6	3 947,9	8,8	3 953,5	8,8
	Problem	682,0	2,2	971,2	2,3	1 260,8	2,8	1 244,0	2,8	1 318,9	2,9
	Loss	1 128,7	3,7	1 591,6	3,8	2 098,5	4,6	2 127,9	4,7	2 202,1	4,9
Loan loss provision (LLP)	Estimated LLP	2 365,7	7,7	3 219,0	7,8	4 086,7	9,0	4 131,3	9,2	4 264,3	9,5
	Estimated LLP adjusted for collateral	1 787,6	5,8	2 464,2	5,9	3 109,9	6,9	3 147,2	7,0	3 270,1	7,3
	LLP made	1 788,7	5,8	2 467,1	6,0	3 030,7	6,7	3 061,6	6,8	3 149,6	7,0
	LLP made as percent of estimated LLP		75,6		76,6		74,2		74,1		73,9
	LLP made as percent of estimated LLP adjusted for collateral		100,1		100,1		97,5		97,3		96,3

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

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

Structure of Loans and Claims Grouped Into Homogeneous Portfolios ¹

	1.01.14		1.01.15		1.10.15		1.11.15		1.12.15	
	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %
1. Loans grouped into portfolios of homogeneous loans - total	10 341,5	100,0	11 714,4	100,0	10 936,2	100,0	10 888,6	100,0	10 837,5	100,0
of which:										
1.1. Loans to legal entities (except credit institutions)	805,2	7,8	804,8	6,9	599,1	5,5	582,6	5,4	569,1	5,3
1.2. Loans to individuals	9 536,0	92,2	10 909,5	93,1	10 337,1	94,5	10 305,9	94,6	10 268,3	94,7
1.3. Loans to credit institutions	0,3	0,0	0,1	0,0	0,0	0,0	0,1	0,0	0,0	0,0
2. Loans grouped into portfolios of homogeneous loans as a share of total loans		25,2		22,0		19,4		19,5		19,4
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		11,2		11,3		11,3
4. Claims grouped into portfolios of homogeneous claims - total	62,2	100,0	75,8	100,0	78,6	100,0	81,7	100,0	74,0	100,0
of which:										
4.1. Portfolios of homogeneous claims on legal entities	28,1	45,3	27,7	36,5	29,9	38,0	31,3	38,3	31,3	42,3
4.2. Portfolios of homogeneous claims on individuals	34,0	54,7	48,1	63,5	48,8	62,0	50,4	61,7	42,7	57,7
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		57,7		56,5		56,4

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

Homogeneous Loans and Claims on Legal Entities and Provisions Made as of 1.12.15¹

	Loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims in % of corresponding loans and claims portfolios
	mln. rubles	in % of total loans and claims	mln. rubles	in % of total provision made	
1. Loans to legal entities (except credit institutions) grouped into portfolios of homogeneous loans - total	569 125,2	100,0	66 882,9	100,0	11,8
of which by quality categories					
1.1. Quality Category I	374,5	0,1	0,0	0,0	0,0
1.2. Quality Category II	482 415,8	84,8	4 572,9	6,8	0,9
1.3. Quality Category III	7 773,5	1,4	807,8	1,2	10,4
1.4. Quality Category IV	16 200,8	2,8	5 055,3	7,6	31,2
1.5. Quality Category V	62 360,6	11,0	56 446,9	84,4	90,5
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	1,1	100,0	0,0	0,0	0,0
of which by quality categories					
2.1. Quality Category I	1,1	100,0	0,0	0,0	0,0
2.2. Quality Category II	0,0	0,0	0,0	0,0	0,0
2.3. Quality Category III	0,0	0,0	0,0	0,0	0,0
2.4. Quality Category IV	0,0	0,0	0,0	0,0	0,0
2.5. Quality Category V	0,0	0,0	0,0	0,0	0,0
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	569 126,4		66 882,9		11,8
4. Homogeneous claims grouped into portfolios - total	31 302,9	100,0	15 404,2	100,0	49,2
of which by quality categories					
4.1. Quality Category I	11 971,3	38,2	0,0	0,0	0,0
4.2. Quality Category II	771,2	2,5	7,6	0,0	1,0
4.3. Quality Category III	3293,9	10,5	203,2	1,3	6,2
4.4. Quality Category IV	61,1	0,2	17,2	0,1	28,2
4.5. Quality Category V	15205,4	48,6	15176,2	98,5	99,8
5. Claims for interest payments - total	6 465,9	100,0	2 919,0	100,0	45,1
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	3 259,4	50,4	2 846,9	97,5	87,3

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

Homogeneous Loans and Claims on Individuals and Provisions Made as of 1.12.15¹

	Loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims in % of corresponding loans and claims portfolios
	mln. rubles	in % of total loans and claims	mln. rubles	in % of total provision made	
1. Loans to individuals grouped into portfolios of homogeneous loans - total of which	10 268 324,4	100,0	1 160 637,6	100,0	11,3
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	886 369,6	8,6	26 843,4	2,3	3,0
1.1.2. residential real estate (mortgage) loans, total	2 988 440,1	29,1	62 731,4	5,4	2,1
1.1.3. car loans, total	696 985,7	6,8	62 702,5	5,4	9,0
1.1.4. other consumer loans, total	5 663 209,6	55,2	1 006 020,2	86,7	17,8
1.2. by duration of past dues					
1.2.1. a portfolio of loans without overdue payments and with payments being overdue from 1 calendar day to 30 calendar days ²	321 819,0	3,1	6 375,5	0,5	2,0
1.2.2. a portfolio of loans without overdue payments	8 331 073,0	81,1	130 631,4	11,3	1,6
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	323 535,6	3,2	18 145,0	1,6	5,6
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	154 541,0	1,5	43 267,5	3,7	28,0
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	156 325,5	1,5	85 619,9	7,4	54,8
1.2.6. a portfolio of loans with payments being overdue from 181 to 360 calendar days	318 088,7	3,1	251 228,9	21,6	79,0
1.2.7. a portfolio of loans with payments being overdue more than 360 calendar days	629 622,1	6,1	623 029,5	53,7	99,0
1.3. classified into the following loan quality categories:					
1.3.1. Quality category I	128 002,5	1,2	0,0	0,0	0,0
1.3.2. Quality category II	8 370 516,8	81,5	111 763,7	9,6	1,3
1.3.3. Quality category III	571 437,5	5,6	47 605,8	4,1	8,3
1.3.4. Quality category IV	147 931,4	1,4	56 626,3	4,9	38,3
1.3.5. Quality category V	1 050 436,2	10,2	944 641,8	81,4	89,9
2. Claims grouped into portfolios of homogeneous claims - total	42 694,3	4,1	26 316,0	2,8	61,6
of which by quality categories					
2.1. Quality category I	4 574,1	0,4	0,0	0,0	0,0
2.2. Quality category II	6 728,8	0,6	158,2	0,0	2,4
2.3. Quality category III	3521,6	0,3	329,3	0,0	9,4
2.4. Quality category IV	1674,4	0,2	791,1	0,1	47,2
2.5. Quality category V	26195,4	2,5	25037,4	2,7	95,6
3. Claims for interest payments - total	188 239,7	100,0	83 790,8	100,0	44,5
of which					
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	95 091,4	50,5	80 232,2	95,8	84,4

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

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

Loan Loss Provisions by Credit Risk Categories¹

Loan quality category	Provisions made on loans of corresponding quality categories as a share of total, in %					Ratio of provisions made to loans of corresponding quality categories, in %				
	1.01.14	1.01.15	1.10.15	1.11.15	1.12.15	1.01.14	1.01.15	1.10.15	1.11.15	1.12.15
Substandard	9,6	9,5	7,7	7,4	7,3	2,0	2,1	2,0	2,0	2,0
Doubtful	20,5	19,7	21,9	22,3	21,8	14,5	15,7	17,1	17,3	17,4
Problem	15,2	16,1	16,5	16,7	17,7	39,9	40,9	39,7	41,0	42,2
Loss	54,4	54,7	53,8	53,5	53,2	86,1	84,8	77,7	77,0	76,0

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

The Value and Structure of Overdue Claims on Loans, Deposits and Other Claims

Indicator	1.01.14	1.01.15	1.10.15	1.11.15	1.12.15
Overdue claims on loans, deposits and other claims, billion rubles	1398,0	1978,0	2809,0	2847,7	2997,1
Of which					
- among 20 largest-asset credit institutions, billion rubles	1052,0	1404,5	1912,4	1871,9	1958,4
Share of overdue claims in loans, deposits and other claims of the banking sector, percent	3,5	3,8	5,1	5,2	5,4
Overdue claims in rubles					
- billion rubles	1257,9	1725,9	2425,7	2439,6	2527,0
- as percent of total loans, deposits and other claims in rubles	4,0	4,7	6,7	6,7	6,9
Overdue claims in foreign currency					
- billion rubles	140,1	252,1	383,3	408,0	470,1
- as percent of total loans, deposits and other claims in foreign currency	1,5	1,7	2,1	2,3	2,5
- dollar equivalent, billion \$	4,3	4,5	5,8	6,3	7,1
Overdue claims on loans and other claims on non-financial institutions	933,7	1250,7	1829,1	1872,9	2018,9
Share of overdue claims in total volume of loans and other claims on non-financial institutions	4,2	4,2	5,8	5,9	6,2
Overdue claims on loans and other funds provided to individuals	440,3	667,5	859,5	872,5	866,0
Share of overdue claims in total volume of loans and other claims on individuals	4,4	5,9	8,0	8,1	8,1

Distribution of Credit Institutions by Share of Overdue Claims in Credit Portfolio

Share of overdue claims in total loans, deposits, and other claims	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.14	1.01.15	1.10.15	1.11.15	1.12.15	1.01.14	1.01.15	1.10.15	1.11.15	1.12.15
No overdue claims	96	72	52	49	52	1,8	2,8	2,6	2,4	2,5
Less than 5%	598	508	420	394	376	81,6	72,9	70,7	70,1	70,0
From 5 to 10%	126	131	140	156	153	9,4	16,6	16,6	16,7	17,1
From 10 to 15%	37	40	55	53	54	3,7	5,9	3,5	3,7	3,1
From 15 to 20%	10	19	18	26	24	3,3	1,1	1,7	2,1	1,4
From 20 to 60%	8	23	35	33	35	0,0	0,4	4,6	4,7	5,6
From 60 to 90%	1	2	5	5	6	0,0	0,0	0,1	0,1	0,1
90% and more	1	1	2	2	2	0,0	0,0	0,0	0,0	0,0
No loans, deposits and other claims	45	37	36	35	34	0,2	0,3	0,2	0,2	0,2

Table 54**Credit Risks of the Banking Sector**

Indicators	1.01.14	1.01.15	1.10.15	1.11.15	1.12.15
Large credit risks of the banking sector total, bln rubles	14 433,7	19 467,9	20 675,1	21 372,8	21 609,1
Share of large credit risks in the banking sector assets, %	25,1	25,1	26,1	27,4	27,3

Structure of Large Loans¹ Grouped by Types of Collateral

	1.01.14	1.01.15	1.10.15	1.11.15	1.12.15
Volume of large loans, billion rubles	7 493,4	10 829,7	12 653,1	12 539,9	12 866,8
of which:					
Volume of secured loans , billion rubles	1 767,1	2 397,5	2 767,5	2 638,3	2 698,4
Volume of I quality category collateral, billion rubles	388,7	596,8	813,3	862,5	839,5
of which:					
collateral of quoted securities issued by legal entities, billion rubles	13,1	65,7	266,4	276,0	258,9
Volume of II quality category collateral, billion rubles	1 700,8	1 494,9	1 711,8	1 646,8	1 796,6
of which:					
collateral of securities, issued by legal entities, billion rubles	644,0	208,2	271,7	251,9	399,2
collateral of proprietary rights (claims), billion rubles	477,8	611,0	635,2	627,4	653,8

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

Table 56

Solvency and Financial Soundness Indicators of Borrower Enterprises, by Types of Economic Activity*

(%)

	Self-financing ratio ¹						Current liquidity ratio ²						Share of liabilities to credit institutions in total organisations' liabilities						Return on assets		
	1						2						3						4		
	2013		2014		9 months of 2015		2013		2014		9 months of 2015		2013		2014		9 months of 2015		9 months of 2013	9 months of 2014	9 months of 2015
	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep			
Industry. total	44,5	41,1	38,4	32,0	57,7	55,9	121,8	121,3	122,8	126,6	154,1	164,3	42,9	41,4	42,2	44,9	30,3	32,3	4,8	2,6	3,8
Agriculture, hunting and forestry	45,1	42,2	40,8	43,5	44,5	45,6	182,6	167,1	170,7	167,8	171,2	176,8	70,7	67,7	63,9	60,5	55,3	54,2	3,2	6,0	7,5
Industrial production (mining, manufacturing, production and distribution of energy, gas and water)	47,1	43,6	40,5	31,8	61,0	59,0	127,4	126,2	123,3	132,7	166,8	179,9	43,1	42,7	43,9	46,8	28,1	30,9	5,1	2,4	3,8
-mining	44,9	44,4	57,4	42,8	73,5	72,1	117,9	129,0	155,0	164,7	210,5	251,6	33,4	32,5	49,4	49,3	4,9	9,1	6,2	1,8	2,3
-manufacturing	38,2	33,2	34,0	25,1	27,9	27,3	126,6	124,2	127,1	136,5	137,2	133,9	45,8	46,1	45,0	48,4	50,5	50,8	3,6	4,3	8,0
-production and distribution of energy, gas and water	66,5	64,8	54,6	53,0	53,1	52,9	132,7	132,6	80,5	82,7	84,9	78,6	38,0	34,8	32,4	32,6	37,2	40,3	2,1	1,1	2,1
Construction	12,5	10,9	17,6	17,8	10,2	9,4	99,2	100,8	125,5	111,6	103,6	109,8	22,0	19,0	26,7	25,2	18,3	15,7	1,0	1,2	0,9
Wholesale and retail trade, car and household appliance repair	21,4	20,2	20,3	17,7	19,9	21,5	128,6	124,0	128,9	123,3	113,0	114,6	40,5	41,8	38,6	36,9	34,4	34,3	1,3	2,6	4,3
Transport and communication	39,0	36,9	36,8	31,5	31,7	32,9	73,7	92,7	95,1	88,0	94,5	89,1	53,2	43,3	44,0	48,6	55,8	55,1	2,9	8,0	6,1

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

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

² Without overdue receivables

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

Market Risk

Table 57

Structure of Market Risk of the Banking Sector

Risk	1.01.14		1.01.15		1.10.15		1.11.15		1.12.15	
	as % of total credit institutions' capital ¹	share in market risk %	as % of total credit institutions' capital ¹	share in market risk %	as % of total credit institutions' capital ¹	share in market risk %	as % of total credit institutions' capital ¹	share in market risk %	as % of total credit institutions' capital ¹	share in market risk %
Market risk (MR), total	45,6	100,0	36,0	100,0	40,5	100,0	41,5	100,0	43,1	100,0
Of which										
- interest rate risk (IRR)	37,8	82,9	28,6	79,5	32,3	79,6	33,2	80,0	34,6	80,4
- equity position risk (EPR)	3,3	7,3	3,7	10,3	3,3	8,0	3,2	7,7	3,1	7,1
- foreign exchange risk (FER)	4,5	9,8	3,7	10,2	5,0	12,3	5,1	12,3	5,4	12,5
Reference data:										
Number of credit institutions ¹	655		598		577		545		539	
Share of credit institutions' assets ¹ in total banking sector assets, %	97,5		97,8		97,7		97,9		98,0	

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

Comment: on the basis of reporting of credit institutions by 0409135 form 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	1.10.15	1.11.15	1.12.15
Share of assets in foreign currency in total assets, %	22,1	30,0	33,8	33,0	33,5
of which:					
- 20 largest-asset credit institutions	23,3	32,0	36,2	35,1	35,6
Share of liabilities in foreign currency in total liabilities, %	21,2	29,0	32,6	31,7	32,0
of which:					
- 20 largest-asset credit institutions	22,9	30,8	35,6	34,5	34,8
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total, b.p.	0,9	1,0	1,3	1,3	1,5
of which:					
- 20 largest-asset credit institutions	0,5	1,3	0,6	0,6	0,8

**Claims and Liabilities on Balance and off-Balance Sheet Foreign Exchange Positions of
the Banking Sector**

	1.01.14	1.01.15	1.10.15	1.11.15	1.12.15
Balance sheet positions					
Claims, bln rubles	12 703,5	23 291,9	26 801,2	25 782,3	26 462,0
Liabilities, bln rubles	12 185,3	22 502,6	25 783,1	24 759,8	25 273,9
Net balance sheet position, bln rubles	518,2	789,2	1 018,0	1 022,6	1 188,0
Net balance sheet position to own funds (capital), % ¹	7,3	10,0	11,7	11,6	13,4
Off-balance sheet positions ²					
Claims, bln rubles	7 011,1	18 124,3	18 862,9	16 920,0	15 883,0
Liabilities, bln rubles	7 063,4	17 638,1	18 581,8	16 642,5	15 783,4
Net balance sheet position, bln rubles	-52,3	486,2	281,1	277,5	99,6
Net balance sheet position to own funds (capital), % ¹	-0,7	6,1	3,2	3,1	1,1

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

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

Compliance With Open Foreign Exchange Position (OFXP) Requirements

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

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 (OFXP)				
				Long	Short	Net		
1. Credit institutions with net short OFXP								
1.01.09	431	583,0	-611,5	13,6	-42,1	-28,5	1 047,2	-2,7
1.01.10	361	-72,9	50,3	7,5	-30,1	-22,6	1 131,1	-2,0
1.01.11	427	-1,3	-29,8	10,9	-42,1	-31,2	1 618,8	-1,9
1.01.12	340	112,7	-146,5	21,6	-55,4	-33,8	1 573,4	-2,1
1.01.13	373	3,7	-25,4	24,0	-45,7	-21,7	1 863,0	-1,2
1.01.14	376	115,4	-144,4	5,5	-34,5	-29,0	1 797,5	-1,6
1.04.14	257	4,4	-28,1	5,1	-28,8	-23,7	1 412,7	-1,7
1.07.14	319	-122,3	97,4	9,5	-34,5	-24,9	1 646,9	-1,5
1.10.14	322	-133,9	92,3	12,9	-54,4	-41,5	1 956,8	-2,1
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
1.10.15	199	-358,6	280,7	44,4	-122,3	-77,9	1 852,2	-4,2
1.11.15	189	-222,7	163,2	58,9	-118,5	-59,5	2 209,7	-2,7
1.12.15	164	-65,2	8,5	4,5	-61,2	-56,6	1 155,0	-4,9
2. Credit institutions with net long OFXP								
1.01.09	564	391,5	-334,1	85,9	-28,5	57,3	2 690,2	2,1
1.01.10	596	300,0	-233,8	100,4	-34,2	66,2	3 518,6	1,9
1.01.11	500	99,3	-39,7	105,0	-45,3	59,7	3 039,8	2,0
1.01.12	560	211,6	-147,6	131,1	-67,1	64,0	3 454,4	1,9
1.01.13	515	-107,6	279,7	271,6	-99,5	172,1	4 198,2	4,1
1.01.14	484	-15,0	166,7	283,0	-131,3	151,7	5 184,7	2,9
1.04.14	586	277,4	-4,1	374,8	-101,5	273,3	5 882,1	4,6
1.07.14	506	303,8	-63,3	346,3	-105,8	240,5	5 702,9	4,2
1.10.14	482	120,3	25,6	192,1	-46,2	145,9	5 565,5	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
1.10.15	525	157,5	111,2	313,6	-44,9	268,7	6 823,3	3,9
1.11.15	522	59,4	231,7	342,4	-51,3	291,1	6 559,0	4,4
1.12.15	534	138,5	187,5	414,2	-88,1	326,0	7 715,7	4,2

Open Currency Positions of the Banking Sector by Currencies as of 1.12.15

Currency / position type	Number of CI	Net balance position, bln. rubles	Net OCP of CI to own funds (capital)	Total balance position, bln. rubles	Total off-balance position, bln. Rubles
USD					
short	208	-49,7	-3,8	-102,3	52,6
long	489	318,5	4,2	900,5	-582,0
EUR					
short	213	-56,8	-1,5	-80,8	24,0
long	481	42,2	0,8	-444,1	486,2
GBP					
short	74	-17,7	-0,3	12,3	-30,0
long	264	2,6	0,1	4,5	-1,9

Liquidity of Credit Institutions

Table 63

Relation of Long-term Assets and Long-term Liabilities¹ of the Banking Sector

	1.01.14	1.01.15	1.10.15	1.11.15	1.12.15
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	39,5	39,0	42,2	43,4	44,0
Liabilities with maturity in excess of 1 year, as percent of total liabilities	24,7	24,3	23,3	23,8	24,0
A measure of using short-term liabilities to fund long-term liquid assets, percent ²	23,9	23,8	29,1	30,7	31,0

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

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

Distribution of Credit Institutions Classified by Use of Short-term Liabilities (Less Than 1 year) to Fund Long-term Assets (in excess of 1 year)

Indicator, %	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.14	1.01.15	1.10.15	1.11.15	1.12.15	1.01.14	1.01.15	1.10.15	1.11.15	1.12.15
Less than 0	264	256	248	235	237	6,6	8,0	9,2	9,1	10,3
From 0 to 20	410	338	305	311	303	25,2	27,5	27,7	27,0	26,1
More than 20	248	239	210	207	196	68,2	64,5	63,2	63,9	63,6
Data not available	1	1	4	4	4	0,0	0,0	0,0	0,0	0,0
Total	923	834	767	757	740	100,0	100,0	100,0	100,0	100,0

The Relation of Short-term Assets and Short-term Liabilities¹ of the Banking Sector

	1.01.14	1.01.15	1.10.15	1.11.15	1.12.15
Liquid assets with maturity up to 30 days, as percent of liquid assets	35,0	33,6	33,7	32,0	33,6
Liabilities with maturity up to 30 days, as percent of total liabilities	41,4	40,8	41,8	40,0	44,7
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	13,2	18,9

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

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

Distribution of Credit Institutions Classified by Liquidity Coverage Deficit

Indicator, %	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.14	1.01.15	1.10.15	1.11.15	1.12.15	1.01.14	1.01.15	1.10.15	1.11.15	1.12.15
Less than 0	469	436	497	499	444	30,1	15,4	15,8	16,4	11,3
From 0 to 20	238	226	143	130	149	44,1	60,3	56,2	52,4	28,3
More than 20	215	171	123	124	143	25,9	24,3	28,1	31,2	60,4
Data not available	1	1	4	4	4	0	0	0,0	0,0	0,0
Total	923	834	767	757	740	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.**