

THE CENTRAL BANK OF THE RUSSIAN FEDERATION  
BANKING SUPERVISION DEPARTMENT

# REVIEW OF THE BANKING SECTOR OF THE RUSSIAN FEDERATION

(INTERNET-VERSION)

*ANALYTICAL DATA*

**№ 154 August 2015**

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

**Table 1**

**Macroeconomic indicators**

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

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

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

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

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

Table 2

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

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

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

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

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

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

## Institutional features of the banking sector

Table 4

### Number of Russian credit institutions

Indicator	1.01.14	1.01.15	1.04.15	1.06.15	1.07.15
Credit institutions registered by the Bank of Russia and other authorities	1071	1049	1046	1044	1040
Operating credit institutions (credit institutions that have the right to conduct banking operations)	923	834	824	810	797
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	1
Credit institutions with their banking licenses being revoked (cancelled)	148	214	222	234	242
Credit institutions licensed to conduct operations in foreign currency	623	554	547	536	528
Credit institutions holding general licences	270	256	254	253	247

Table 5

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

Federal district	1.01.14		1.01.15		1.04.15		1.06.15		1.07.15	
	Number of CIs	% of the total	Number of CIs	% of the total	Number of CIs	% of the total	Number of CIs	% of the total	Number of CIs	% of the total
Central	547	59,3	504	60,4	501	60,8	490	60,5	479	60,1
of which the City of Moscow and Moscow Region	498	54,0	459	55,0	456	55,3	445	54,9	433	54,3
North-Western	70	7,6	64	7,7	64	7,8	62	7,7	61	7,7
Southern	46	5,0	43	5,2	43	5,2	43	5,3	43	5,4
North-Caucasian	43	4,7	28	3,4	26	3,2	26	3,2	26	3,3
Volga	102	11,1	92	11,0	91	11,0	91	11,2	91	11,4
Ural	42	4,6	35	4,2	34	4,1	33	4,1	32	4,0
Siberian	51	5,5	44	5,3	41	5,0	41	5,1	41	5,1
Far Eastern	22	2,4	22	2,6	22	2,7	21	2,6	21	2,6
Crimea	-	-	2	0,2	2	0,2	3	0,4	3	0,4
<b>Russian Federation</b>	<b>923</b>	<b>100,0</b>	<b>834</b>	<b>100,0</b>	<b>824</b>	<b>100,0</b>	<b>810</b>	<b>100,0</b>	<b>797</b>	<b>100,0</b>

Table 6

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

Federal district	CIs of the district			Branches of CIs of the district			Branches of operating CIs from other districts in the given district			Share, %								
										Branches from other districts relative to the total of CIs of the district and their branches			CIs and branches of the district relative to the total of CIs and branches in Russia			Branches from other districts relative to the total number of branches in Russia		
	1.01.14	1.01.15	1.07.15	1.01.14	1.01.15	1.07.15	1.01.14	1.01.15	1.07.15	1.01.14	1.01.15	1.07.15	1.01.14	1.01.15	1.07.15	1.01.14	1.01.15	1.07.15
Central	547	504	479	75	66	65	322	282	258	51,8	49,6	47,4	21,2	22,4	22,8	16,1	16,5	16,3
of which the City of Moscow and Moscow Region <sup>1</sup>	498	459	433	63	60	60	124	110	104	22,1	21,2	21,1	19,2	20,4	20,7	6,2	6,4	6,6
North-Western	70	64	61	8	8	7	280	243	228	359,0	337,5	335,3	2,7	2,8	2,9	14,0	14,2	14,4
Southern	46	43	43	15	13	13	209	183	174	342,6	326,8	310,7	2,1	2,2	2,4	10,4	10,7	11,0
North-Caucasian	43	28	26	72	25	15	83	74	73	72,2	139,6	178,1	3,9	2,1	1,7	4,1	4,3	4,6
Volga	102	92	91	67	39	37	322	283	263	190,5	216,0	205,5	5,8	5,2	5,4	16,1	16,6	16,6
Ural	42	35	32	74	55	49	157	138	125	135,3	153,3	154,3	4,0	3,5	3,4	7,8	8,1	7,9
Siberian	51	44	41	21	20	17	204	172	163	283,3	268,8	281,0	2,5	2,5	2,4	10,2	10,1	10,3
Far Eastern	22	22	21	7	6	5	89	83	76	306,9	296,4	292,3	1,0	1,1	1,1	4,4	4,9	4,8
Crimea	-	2	3	-	0	0	-	18	18	-	900,0	600,0	-	0,1	0,1	-	1,1	1,1
<b>Russian Federation</b>	<b>923</b>	<b>834</b>	<b>797</b>	<b>339</b>	<b>232</b>	<b>208</b>	<b>1666</b>	<b>1476</b>	<b>1378</b>	<b>132,0</b>	<b>138,6</b>	<b>137,1</b>	<b>43,1</b>	<b>41,9</b>	<b>42,2</b>	<b>83,1</b>	<b>86,4</b>	<b>86,9</b>

<sup>1</sup> as one region

Table 7

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

Distribution of credit institutions ranged by assets (descending)	1.01.14		1.01.15		1.04.15		1.06.15		1.07.15	
	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total
First 5	30 235 131	52,7	41 593 833	53,6	39 739 334	53,4	38 096 358	52,7	39 096 568	53,2
From 6 to 20	10 905 104	19,0	16 674 162	21,5	15 986 891	21,5	15 746 044	21,8	15 819 234	21,5
From 21 to 50	6 383 544	11,1	8 259 743	10,6	8 073 416	10,8	8 048 082	11,1	8 089 706	11,0
From 51 to 200	6 982 880	12,2	8 406 233	10,8	8 012 523	10,8	7 817 416	10,8	7 964 177	10,8
From 201 to 500	2 376 786	4,1	2 309 299	3,0	2 237 380	3,0	2 205 456	3,1	2 184 811	3,0
From 501	539 625	0,9	409 725	0,5	397 687	0,5	375 713	0,5	358 882	0,5
<b>Total</b>	<b>57 423 070</b>	<b>100,0</b>	<b>77 652 994</b>	<b>100,0</b>	<b>74 447 231</b>	<b>100,0</b>	<b>72 289 068</b>	<b>100,0</b>	<b>73 513 379</b>	<b>100,0</b>



Table 8

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

Federal district	(%)				
	1.01.14	1.01.15	1.04.15	1.06.15	1.07.15
Central	58,8	58,2	57,8	57,4	58,0
of which the City of Moscow and Moscow Region	59,2	58,6	58,3	57,9	58,5
North-Western	67,3	74,1	74,9	73,2	72,8
Southern	68,6	69,4	68,6	68,2	68,0
North-Caucasian	46,9	64,4	65,2	67,2	67,3
Volga	46,9	52,4	52,6	51,8	51,9
Ural	69,8	70,2	73,5	75,3	75,8
Siberian	72,7	79,9	54,6	55,9	55,1
Far Eastern	85,1	85,6	86,1	86,5	86,3
Crimea	-	100	100,0	100,0	100,0
<b>Russian Federation</b>	<b>52,7</b>	<b>53,6</b>	<b>53,4</b>	<b>52,7</b>	<b>53,2</b>

Table 9

**Operating credit institutions ranged by assets (distribution and change over the period 1.01.15 - 1.07.15)**

Groups of credit institutions ranged by assets as of 1.01.15		Number of credit institutions as of 1.01.15	Groups as of 1.07.15						Licences revoked (cancelled)	Reorganised credit institution
			1	2	3	4	5	6		
1	First 5	5	5							
2	From 6 to 20	15		15						
3	From 21 to 50	30			28	1				1
4	From 51 to 200	150			2	141	3		4	
5	From 201 to 500	300				8	271	10	10	1
6	From 501	333					26	284	21	2
Became operating after 1.01.15								2		
<b>Total over the period</b>									35	4
<b>Total as of 1.01.15<sup>1</sup></b>		<b>834</b>								
<b>Total as of 1.07.15<sup>1</sup></b>		<b>797</b>	<b>5</b>	<b>15</b>	<b>30</b>	<b>150</b>	<b>300</b>	<b>297</b>		

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

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

Table 10

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

	1.01.14	1.01.15	1.04.15	1.06.15	1.07.15
<b>Credit institutions with foreign participation over 50%</b>					
Assets	15,3	13,9	13,6	13,4	12,6
Own funds (capital) <sup>1</sup>	17,3	17,2	16,5	16,6	15,9
Correspondent accounts with non-resident banks	18,6	15,4	13,0	15,2	15,7
Loans and other placements with non-financial organisations	12,0	11,6	11,3	10,9	10,1
Loans and other placements with individuals	21,0	18,6	17,7	17,2	16,5
Loans, deposits and other placements with credit institutions	19,9	14,1	20,5	19,3	17,7
Individual deposits	12,5	12,0	11,6	11,3	10,5
Funds raised from organisations <sup>2</sup>	15,6	13,7	13,3	13,5	12,6
Profit (loss) of the current year	15,2	20,2	104,7	319,8	52,5
<b>Reference data:</b>					
Number of credit institutions	122	113	109	109	106
<b>of which 100% foreign-owned credit institutions</b>					
Assets	9,0	8,5	8,5	8,4	8,4
Own funds (capital) <sup>1</sup>	11,1	10,9	11,0	11,1	11,0
Correspondent accounts with non-resident banks	12,8	12,0	8,7	11,1	11,9
Loans and other placements with non-financial organisations	7,2	7,8	8,0	7,8	7,7
Loans and other placements with individuals	10,8	10,1	9,7	9,5	9,3
Loans, deposits and other placements with credit institutions	16,4	11,1	16,7	15,8	15,3
Individual deposits	6,2	5,8	5,9	5,7	5,8
Funds raised from organisations <sup>2</sup>	10,3	9,6	9,6	9,9	9,8
Profit (loss) of the current year	12,7	14,9	426,7	564,4	100,3
<b>Reference data:</b>					
Number of credit institutions	76	75	73	73	72

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

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

Table 11

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

	1.01.14		1.01.15		1.04.15		1.06.15		1.07.15	
	billion rubles	as % of the banking sector	billion rubles	as % of the banking sector	billion rubles	as % of the banking sector	billion rubles	as % of the banking sector	billion rubles	as % of the banking sector
Assets	2105,9	3,7	3831,3	4,9	3502,5	4,7	3514,5	4,9	3564,8	4,8
Own funds (capital) <sup>2</sup>	202,8	2,9	52,1	0,7	1,5	0,0	13,0	0,2	0,9	0,0
Loans and other placements with non-financial organisations	838,9	3,7	1209,1	4,1	1275,5	4,3	1291,6	4,5	1257,3	4,3
of which overdue claims	222,7	23,8	287,6	23,0	400,8	26,9	450,7	27,1	487,9	28,4
Loans and other placements with individuals	154,6	1,6	410,7	3,6	403,3	3,7	398,3	3,7	400,9	3,7
of which overdue claims	10,4	2,4	35,8	5,4	42,5	5,6	46,8	5,9	49,0	6,1
Individual deposits	312,5	1,8	706,4	3,8	748,8	3,9	746,7	3,9	772,2	3,9
Funds raised from organisations	794,7	4,5	1163,4	4,7	1139,5	4,6	1135,7	4,8	1097,0	4,5
<b>Reference data:</b>										
Number of credit institutions <sup>1</sup>	5	0,5	15	1,8	17	2,1	17	2,1	17	2,1

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

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

## Activities of Credit Institutions Main Trends

Table 12

### Structure of assets, by type of investment

(billion rubles)

Assets		1.01.14	1.01.15	1.04.15	1.06.15	1.07.15
1.	Money, precious metals and gemstones	1 608,7	2 754,2	1 741,9	1 564,0	1 597,3
1.1.	of which: money	1 523,1	2 671,8	1 681,3	1 488,0	1 524,4
2.	Accounts with the Bank of Russia and authorised agencies of other countries	2 264,9	3 297,8	2 389,4	1 930,9	2 135,9
3.	Correspondent accounts with credit institutions	1 496,5	2 675,2	2 543,8	2 600,8	2 672,3
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	398,3	759,6	597,0	592,6	575,9
3.2.	Correspondent accounts with non-resident banks	1 098,2	1 915,6	1 946,8	2 008,2	2 096,4
4.	Securities acquired by credit institutions, total	7 822,3	9 724,0	9 543,8	9 594,4	9 696,1
	of which					
4.1.	Debt securities	6 162,9	7 651,4	7 665,7	7 680,4	7 715,8
4.2.	Shares	790,4	488,7	338,6	324,6	319,6
4.3.	Discounted promissory notes	274,1	218,0	168,3	160,3	172,7
4.4.	Shares in associates and subsidiaries	594,9	1 365,9	1 371,2	1 429,1	1 488,1
5.	Other participation in authorised capital	353,9	427,6	448,5	456,7	468,3
6.	Derivatives with fair value being an asset	175,8	2 298,6	1 727,2	1 159,5	1 204,2
7.	Loans, total	40 535,3	52 115,7	51 442,4	50 311,1	51 223,2
	of which:					
7.1.	Loans, deposits and other placements	40 417,7	51 799,5	51 110,6	49 989,2	50 882,2
	of which overdue claims	1 398,0	1 978,0	2 301,4	2 512,7	2 590,4
	of which:					
7.1.1.	Loans and other placements with non-financial organisations	22 499,2	29 536,0	29 631,6	28 879,3	29 384,4
	of which overdue claims	933,7	1 250,7	1 487,6	1 662,6	1 720,5
7.1.2.	Loans and other placements with individuals	9 957,1	11 329,5	10 940,8	10 773,9	10 726,8
	of which overdue claims	440,3	667,5	758,5	792,3	806,3
7.1.3.	Loans, deposits and other placements with credit institutions	5 130,6	6 895,0	6 190,0	6 366,6	6 723,6
	of which overdue claims	11,3	44,3	37,8	29,2	30,3
8.	Fixed assets (tangible and intangible), other real estate and inventories	1 147,5	1 222,3	1 225,0	1 226,0	1 227,6
8.1	of which real estate, temporarily out of use in operating activities	64,8	74,4	81,4	85,0	85,3
9.	Allocation of profit	192,2	177,0	49,6	40,7	47,8
9.1.	of which income tax	188,6	157,7	48,1	39,9	46,9
10.	Other assets, total	1 826,0	2 960,5	3 335,7	3 404,9	3 240,7
	of which:					
10.1.	Float	790,5	1 610,7	1 694,6	1 693,1	1 626,5
10.2.	Receivables	312,2	307,0	425,5	414,4	402,4
10.3.	Deferred expenses	123,4	148,4	148,8	146,5	145,6
<b>Banking sector assets</b>		<b>57 423,1</b>	<b>77 653,0</b>	<b>74 447,2</b>	<b>72 289,1</b>	<b>73 513,4</b>

Table 13

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

(billion rubles)

Liabilities <sup>1</sup>		1.01.14	1.01.15	1.04.15	1.06.15	1.07.15
1.	Funds and profit of credit institutions	6 629,2	6 921,9	6 883,5	6 944,5	6 974,1
	Of which:					
1.1.	Funds of credit institutions	3 261,0	3 357,4	3 550,1	3 640,7	3 674,5
1.2.	Profit (losses), including financial result of the previous year	3 368,3	3 479,1	3 319,0	3 296,9	3 292,5
	Of which:					
1.2.1.	Profit (losses) of the current year	993,6	589,1	6,0	9,0	51,5
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	4 439,1	9 287,0	7 572,8	6 838,7	6 931,3
3.	Accounts of credit institutions	584,1	964,8	742,3	767,0	719,2
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	365,8	688,3	526,0	530,7	510,8
3.2.	Correspondent accounts of non-resident credit institutions	123,0	169,5	138,8	154,5	134,6
4.	Loans, deposits and other funds raised from other credit institutions	4 806,0	6 594,2	5 044,7	4 798,4	4 967,5
5.	Clients' funds <sup>2</sup>	34 930,9	43 814,0	44 332,1	43 355,8	44 375,7
	Of which:					
5.1.	Budgetary funds in settlement accounts	41,9	72,2	90,3	80,9	84,0
5.2.	Government and other extra-budgetary funds in settlement accounts	0,2	0,1	0,1	0,5	0,1
5.3.	Funds of legal entities in settlement and other accounts	6 516,1	7 434,7	8 272,3	7 778,3	7 927,1
5.4.	Clients' float	400,3	550,6	613,5	529,9	526,0
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	10 838,3	17 007,9	16 090,6	15 429,3	15 793,0
5.6.	Individual deposits	16 957,5	18 552,7	19 092,9	19 383,2	19 892,3
5.7.	Clients' funds in factoring and forfeiting operations	43,8	26,4	15,5	15,9	14,2
6.	Bonds	1 213,1	1 357,5	1 322,7	1 303,6	1 330,6
7.	Promissory notes and bank acceptances	1 004,3	868,1	751,9	688,5	658,1
8.	Derivatives with fair value being a liability	134,7	1 953,3	1 333,0	836,6	871,9
9.	Other liabilities <sup>1</sup> , total	3 681,7	5 892,1	6 464,0	6 756,1	6 684,9
	Of which:					
9.1.	Provisions	2 851,9	4 054,1	4 362,5	4 523,5	4 625,3
9.2.	Float	309,0	1 159,7	1 172,6	1 318,1	1 128,0
9.3.	Payables	95,7	77,9	124,2	87,5	122,3
9.4.	Deferred income	8,1	13,3	10,8	10,6	10,1
9.5.	Interest payable	417,0	526,6	637,2	660,9	643,9
	Of which:					
9.5.1	Overdue interest	0,0	0,0	0,0	0,0	0,0
<b>Banking sector liabilities<sup>1</sup></b>		<b>57 423,1</b>	<b>77 653,0</b>	<b>74 447,2</b>	<b>72 289,1</b>	<b>73 513,4</b>

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

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

Table 14

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

Assets		1.01.14	1.01.15	1.04.15	1.06.15	1.07.15
1.	Money, precious metals and gemstones	2,8	3,5	2,3	2,2	2,2
1.1.	of which: money	2,7	3,4	2,3	2,1	2,1
2.	Accounts with the Bank of Russia and authorised agencies of other countries	3,9	4,2	3,2	2,7	2,9
3.	Correspondent accounts with credit institutions	2,6	3,4	3,4	3,6	3,6
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	0,7	1,0	0,8	0,8	0,8
3.2.	Correspondent accounts with non-resident banks	1,9	2,5	2,6	2,8	2,9
4.	Securities acquired by credit institutions, total	13,6	12,5	12,8	13,3	13,2
	of which					
4.1.	Debt securities	10,7	9,9	10,3	10,6	10,5
4.2.	Shares	1,4	0,6	0,5	0,4	0,4
4.3.	Discounted promissory notes	0,5	0,3	0,2	0,2	0,2
4.4.	Shares in associates and subsidiaries	1,0	1,8	1,8	2,0	2,0
5.	Other participation in authorised capital	0,6	0,6	0,6	0,6	0,6
6.	Derivatives with fair value being an asset	0,3	3,0	2,3	1,6	1,6
7.	Loans, total	70,6	67,1	69,1	69,6	69,7
	of which:					
7.1.	Loans, deposits and other placements	70,4	66,7	68,7	69,2	69,2
	of which overdue claims	2,4	2,5	3,1	3,5	3,5
	of which:					
7.1.1.	Loans and other placements with non-financial organisations	39,2	38,0	39,8	39,9	40,0
	of which overdue claims	1,6	1,6	2,0	2,3	2,3
7.1.2.	Loans and other placements with individuals	17,3	14,6	14,7	14,9	14,6
	of which overdue claims	0,8	0,9	1,0	1,1	1,1
7.1.3.	Loans, deposits and other placements with credit institutions	8,9	8,9	8,3	8,8	9,1
	of which overdue claims	0,0	0,1	0,1	0,0	0,0
8.	Fixed assets (tangible and intangible), other real estate and inventories	2,0	1,6	1,6	1,7	1,7
8.1	of which real estate, temporarily out of use in operating activities	0,1	0,1	0,1	0,1	0,1
9.	Allocation of profit	0,3	0,2	0,1	0,1	0,1
9.1.	of which income tax	0,3	0,2	0,1	0,1	0,1
10.	Other assets, total	3,2	3,8	4,5	4,7	4,4
	of which:					
10.1.	Float	1,4	2,1	2,3	2,3	2,2
10.2.	Receivables	0,5	0,4	0,6	0,6	0,5
10.3.	Deferred expenses	0,2	0,2	0,2	0,2	0,2
<b>Banking sector assets</b>		<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>

Table 15

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

Liabilities <sup>1</sup>		1.01.14	1.01.15	1.04.15	1.06.15	1.07.15
1.	Funds and profit of credit institutions Of which:	11,5	8,9	9,2	9,6	9,5
1.1.	Funds of credit institutions	5,7	4,3	4,8	5,0	5,0
1.2.	Profit (losses), including financial result of the previous year Of which:	5,9	4,5	4,5	4,6	4,5
1.2.1.	Profit (losses) of the current year	1,7	0,8	0,0	0,0	0,1
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	7,7	12,0	10,2	9,5	9,4
3.	Accounts of credit institutions Of which:	1,0	1,2	1,0	1,1	1,0
3.1.	Correspondent accounts of correspondent credit institutions	0,6	0,9	0,7	0,7	0,7
3.2.	Correspondent accounts of non-resident credit institutions	0,2	0,2	0,2	0,2	0,2
4.	Loans, deposits and other funds raised from other credit institutions	8,4	8,5	6,8	6,6	6,8
5.	Clients' funds <sup>2</sup> Of which:	60,8	56,4	59,5	60,0	60,4
5.1.	Budgetary funds in settlement accounts	0,1	0,1	0,1	0,1	0,1
5.2.	Government and other extra-budgetary funds in settlement accounts	0,0	0,0	0,0	0,0	0,0
5.3.	Funds of legal entities in settlement and other accounts	11,3	9,6	11,1	10,8	10,8
5.4.	Clients' float	0,7	0,7	0,8	0,7	0,7
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	18,9	21,9	21,6	21,3	21,5
5.6.	Individual deposits	29,5	23,9	25,6	26,8	27,1
5.7.	Clients' funds in factoring and forfeiting operations	0,1	0,0	0,0	0,0	0,0
6.	Bonds	2,1	1,7	1,8	1,8	1,8
7.	Promissory notes and bank acceptances	1,7	1,1	1,0	1,0	0,9
8.	Derivatives with fair value being a liability	0,2	2,5	1,8	1,2	1,2
9.	Other liabilities <sup>1</sup> , total Of which:	6,4	7,6	8,7	9,3	9,1
9.1.	Provisions	5,0	5,2	5,9	6,3	6,3
9.2.	Float	0,5	1,5	1,6	1,8	1,5
9.3.	Payables	0,2	0,1	0,2	0,1	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	0,9	0,9	0,9
9.5.1	Overdue interest	0,0	0,0	0,0	0,0	0,0
<b>Banking sector liabilities<sup>1</sup></b>		<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>

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

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



Table 16

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

	Rubles					Foreign Currency					Total				
	1.01.14	1.01.15	1.04.15	1.06.15	1.07.15	1.01.14	1.01.15	1.04.15	1.06.15	1.07.15	1.01.14	1.01.15	1.04.15	1.06.15	1.07.15
<b>1. Loans, deposits and other placements, total</b>	<b>31300,2</b>	<b>36664,1</b>	<b>35102,9</b>	<b>35195,3</b>	<b>35408,3</b>	<b>9117,6</b>	<b>15135,3</b>	<b>16007,7</b>	<b>14793,9</b>	<b>15473,9</b>	<b>40417,7</b>	<b>51799,5</b>	<b>51110,6</b>	<b>49989,2</b>	<b>50882,2</b>
Of which															
- overdue claims	1257,9	1725,9	2022,9	2217,2	2273,9	140,1	252,1	278,6	295,5	316,5	1398,0	1978,0	2301,4	2512,7	2590,4
<b>1.1 Loans and other placements with non-financial resident organisations</b>	<b>16542,7</b>	<b>19018,4</b>	<b>18647,4</b>	<b>18665,3</b>	<b>18721,7</b>	<b>3792,8</b>	<b>6680,2</b>	<b>7168,5</b>	<b>6771,8</b>	<b>7037,5</b>	<b>20335,5</b>	<b>25698,5</b>	<b>25815,9</b>	<b>25437,1</b>	<b>25759,1</b>
Of which															
- overdue claims	812,0	1020,8	1207,4	1352,1	1394,5	58,3	86,5	104,5	128,5	132,8	870,2	1107,3	1311,9	1480,7	1527,3
of which:															
1.1.1. Loans and other placements with individual entrepreneurs	666,9	668,1	617,6	593,1	582,8	5,5	7,8	7,7	6,7	7,0	672,4	675,8	625,3	599,8	589,8
Of which															
- overdue claims	33,2	53,1	63,8	71,1	71,9	0,3	0,3	0,5	0,5	0,6	33,5	53,4	64,2	71,6	72,5
<b>1.2 Loans and other placements with non-resident legal entities (except banks)</b>	<b>565,7</b>	<b>695,7</b>	<b>702,1</b>	<b>742,2</b>	<b>684,2</b>	<b>1598,0</b>	<b>3141,7</b>	<b>3113,6</b>	<b>2700,0</b>	<b>2941,1</b>	<b>2163,7</b>	<b>3837,5</b>	<b>3815,7</b>	<b>3442,2</b>	<b>3625,2</b>
Of which															
- overdue claims	20,8	63,5	82,5	88,5	87,4	42,7	79,9	93,2	93,5	105,8	63,5	143,4	175,7	182,0	193,2
<b>1.3 Loans, deposits and other placements with financial sector</b>	<b>2591,8</b>	<b>3907,8</b>	<b>3094,3</b>	<b>3223,8</b>	<b>3412,7</b>	<b>676,7</b>	<b>1178,9</b>	<b>1463,6</b>	<b>1387,2</b>	<b>1438,6</b>	<b>3268,5</b>	<b>5086,7</b>	<b>4557,9</b>	<b>4611,0</b>	<b>4851,3</b>
Of which															
- overdue claims	18,1	20,6	22,3	28,8	32,8	0,4	1,9	2,2	6,6	7,0	18,5	22,5	24,5	35,5	39,8
of which:															
1.3.1 Resident credit institutions	1508,3	2772,1	1959,0	2163,3	2291,4	581,4	1008,2	958,6	913,4	974,9	2089,7	3780,3	2917,6	3076,7	3266,4
Of which															
- overdue claims	5,8	6,9	6,8	6,7	6,6	0,0	0,0	0,3	0,3	0,3	5,8	7,0	7,1	7,0	6,9
1.3.2 Resident financial institutions of different forms of ownership	1083,5	1135,7	1135,3	1060,5	1121,3	95,3	170,7	505,1	473,8	463,6	1178,8	1306,4	1640,4	1534,3	1584,9
Of which															
- overdue claims	12,3	13,7	15,5	22,1	26,2	0,3	1,8	1,9	6,4	6,7	12,7	15,5	17,4	28,5	32,9
<b>1.4 Loans, deposits and other placements with non-resident banks</b>	<b>416,6</b>	<b>237,8</b>	<b>325,0</b>	<b>411,3</b>	<b>431,5</b>	<b>2624,4</b>	<b>2876,9</b>	<b>2947,5</b>	<b>2878,6</b>	<b>3025,7</b>	<b>3041,0</b>	<b>3114,7</b>	<b>3272,5</b>	<b>3289,9</b>	<b>3457,2</b>
Of which															
- overdue claims	0,0	0,0	0,0	0,0	0,0	5,4	37,3	30,8	22,2	23,4	5,4	37,4	30,8	22,2	23,4
<b>1.5 Loans and other placements with government financial agencies and extra-budgetary funds</b>	<b>816,0</b>	<b>1033,9</b>	<b>978,2</b>	<b>910,0</b>	<b>938,4</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>816,0</b>	<b>1033,9</b>	<b>978,2</b>	<b>910,0</b>	<b>938,4</b>
Of which															
- overdue claims	0,0	0,0	0,0	0,0	0,3	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,3
<b>1.6 Loans and other placements with resident individuals</b>	<b>9708,8</b>	<b>11014,0</b>	<b>10631,6</b>	<b>10508,6</b>	<b>10456,0</b>	<b>227,0</b>	<b>289,6</b>	<b>283,6</b>	<b>241,1</b>	<b>247,6</b>	<b>9935,8</b>	<b>11303,7</b>	<b>10915,3</b>	<b>10749,6</b>	<b>10703,6</b>
Of which															
- overdue claims	406,8	620,8	710,5	747,4	758,7	32,7	45,4	46,6	43,5	46,2	439,5	666,2	757,1	790,9	804,9
<b>1.7 Loans and other placements with non-resident individuals</b>	<b>11,1</b>	<b>14,8</b>	<b>14,3</b>	<b>14,2</b>	<b>14,0</b>	<b>10,2</b>	<b>11,1</b>	<b>11,2</b>	<b>10,0</b>	<b>9,2</b>	<b>21,3</b>	<b>25,9</b>	<b>25,5</b>	<b>24,3</b>	<b>23,2</b>
Of which															
- overdue claims	0,2	0,2	0,3	0,3	0,2	0,6	1,1	1,2	1,1	1,2	0,8	1,3	1,5	1,4	1,4
<b>Reference data:</b>															
Provisions on loans, deposits and other placements	2417,3	3459,8	3710,0	3852,9	3913,6	0,0	0,0	0,0	0,0	0,0	2417,3	3459,8	3710,0	3852,9	3913,6
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	80,6	153,5	173,6	177,5	184,9	6,6	20,6	24,3	21,5	25,2	87,1	174,1	197,9	199,0	210,1
Credit institutions' portfolio of promissory notes of residents	221,8	188,7	146,5	134,7	128,5	50,1	25,7	20,5	25,6	44,2	271,9	214,4	167,0	160,2	172,7
Credit institutions' portfolio of promissory notes of non-residents	0,0	0,0	0,0	0,0	0,0	2,2	3,5	1,3	0,0	0,0	2,2	3,6	1,3	0,0	0,0

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

	1.01.14	1.01.15	1.04.15	1.06.15	1.07.15
<b>1. Loans, deposits and other placements, total</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>
	<b>70,4</b>	<b>66,7</b>	<b>68,7</b>	<b>69,2</b>	<b>69,2</b>
Of which:					
- overdue claims	3,5	3,8	4,5	5,0	5,1
	2,4	2,5	3,1	3,5	3,5
<b>1.1 Loans and other placements with non-financial resident organisations</b>	<b>50,3</b>	<b>49,6</b>	<b>50,5</b>	<b>50,9</b>	<b>50,6</b>
	<b>35,4</b>	<b>33,1</b>	<b>34,7</b>	<b>35,2</b>	<b>35,0</b>
Of which:					
- overdue claims	2,2	2,1	2,6	3,0	3,0
	1,5	1,4	1,8	2,0	2,1
of which:					
1.1.1. Loans and other placements with individual entrepreneurs	1,7	1,3	1,2	1,2	1,2
	1,2	0,9	0,8	0,8	0,8
Of which:					
- overdue claims	0,1	0,1	0,1	0,1	0,1
	0,1	0,1	0,1	0,1	0,1
<b>1.2 Loans and other placements with non-resident legal entities (except banks)</b>	<b>5,4</b>	<b>7,4</b>	<b>7,5</b>	<b>6,9</b>	<b>7,1</b>
	<b>3,8</b>	<b>4,9</b>	<b>5,1</b>	<b>4,8</b>	<b>4,9</b>
Of which:					
- overdue claims	0,2	0,3	0,3	0,4	0,4
	0,1	0,2	0,2	0,3	0,3
<b>1.3 Loans, deposits and other placements with financial sector</b>	<b>8,1</b>	<b>9,8</b>	<b>8,9</b>	<b>9,2</b>	<b>9,5</b>
	<b>5,7</b>	<b>6,6</b>	<b>6,1</b>	<b>6,4</b>	<b>6,6</b>
Of which:					
- overdue claims	0,0	0,0	0,0	0,1	0,1
	0,0	0,0	0,0	0,0	0,1
of which:					
1.3.1 Resident credit institutions	5,2	7,3	5,7	6,2	6,4
	3,6	4,9	3,9	4,3	4,4
Of which					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
1.3.2 Resident financial institutions of different forms of ownership	2,9	2,5	3,2	3,1	3,1
	2,1	1,7	2,2	2,1	2,2
Of which					
- overdue claims	0,0	0,0	0,0	0,1	0,1
	0,0	0,0	0,0	0,0	0,0
<b>1.4 Loans, deposits and other placements with non-resident banks</b>	<b>7,5</b>	<b>6,0</b>	<b>6,4</b>	<b>6,6</b>	<b>6,8</b>
	<b>5,3</b>	<b>4,0</b>	<b>4,4</b>	<b>4,6</b>	<b>4,7</b>
Of which:					
- overdue claims	0,0	0,1	0,1	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
<b>1.5 Loans and other placements with government financial agencies and extra-budgetary funds</b>	<b>2,0</b>	<b>2,0</b>	<b>1,9</b>	<b>1,8</b>	<b>1,8</b>
	<b>1,4</b>	<b>1,3</b>	<b>1,3</b>	<b>1,3</b>	<b>1,3</b>
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
<b>1.6 Loans and other placements with resident individuals</b>	<b>24,6</b>	<b>21,8</b>	<b>21,4</b>	<b>21,5</b>	<b>21,0</b>
	<b>17,3</b>	<b>14,6</b>	<b>14,7</b>	<b>14,9</b>	<b>14,6</b>
Of which:					
- overdue claims	1,1	1,3	1,5	1,6	1,6
	0,8	0,9	1,0	1,1	1,1
<b>1.7 Loans and other placements with non-resident individuals</b>	<b>0,1</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>
	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
<b>Reference data:</b>					
Provision on loans, deposits and other placements	6,0	6,7	7,3	7,7	7,7
	4,2	4,5	5,0	5,3	5,3
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	0,2	0,3	0,4	0,4	0,4
	0,2	0,2	0,3	0,3	0,3
Credit institutions' portfolio of promissory notes of residents	0,7	0,4	0,3	0,3	0,3
	0,5	0,3	0,2	0,2	0,2
Credit institutions' portfolio of promissory notes of non-residents	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0

Table 18

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

	1.01.14		1.01.15		1.04.15		1.06.15		1.07.15	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total
<b>Securities, total</b>	<b>7 548,2</b>	<b>100,0</b>	<b>9 506,1</b>	<b>100,0</b>	<b>9 375,5</b>	<b>100,0</b>	<b>9 434,1</b>	<b>100,0</b>	<b>9 523,5</b>	<b>100,0</b>
- in rubles	6 031,2	79,9	6 721,7	70,7	6 465,4	69,0	6 852,0	72,6	6 769,4	71,1
- in foreign currency	1 517,0	20,1	2 784,4	29,3	2 910,1	31,0	2 582,2	27,4	2 754,1	28,9
Of which:										
Securities at fair value through profit or loss	2 214,2	29,3	1 700,5	17,9	1 364,2	14,6	1 383,7	14,7	1 415,2	14,9
- in rubles	1 897,5	25,1	1 089,0	11,5	810,1	8,6	895,2	9,5	872,4	9,2
- in foreign currency	316,6	4,2	611,5	6,4	554,1	5,9	488,5	5,2	542,7	5,7
Securities available for sale	3 856,4	51,1	4 210,4	44,3	4 345,7	46,4	4 238,3	44,9	4 173,9	43,8
- in rubles	3 024,5	40,1	2 751,2	28,9	2 852,4	30,4	3 023,6	32,0	2 934,0	30,8
- in foreign currency	831,9	11,0	1 459,2	15,4	1 493,4	15,9	1 214,7	12,9	1 239,9	13,0
Securities held-to-maturity	876,4	11,6	2 224,1	23,4	2 288,1	24,4	2 377,2	25,2	2 441,5	25,6
- in rubles	800,0	10,6	1 512,5	15,9	1 428,8	15,2	1 500,0	15,9	1 472,0	15,5
- in foreign currency	76,4	1,0	711,6	7,5	859,4	9,2	877,2	9,3	969,6	10,2
Shares in associates and subsidiaries	594,9	7,9	1 365,9	14,4	1 371,2	14,6	1 429,1	15,1	1 488,1	15,6
- in rubles	304,0	4,0	1 365,2	14,4	1 370,5	14,6	1 428,4	15,1	1 487,4	15,6
- in foreign currency	290,9	3,9	0,7	0,0	0,7	0,0	0,7	0,0	0,7	0,0
Reference data:										
Revaluation of securities	-37,1		-433,2		-261,6		-138,2		-149,8	
Provisions for losses on securities available for sale	49,3		21,1		24,6		25,2		36,1	
Provisions for losses on securities held-to-maturity	3,3		4,4		3,9		3,9		4,5	
Provisions for losses on portfolio of shares in associates and subsidiaries	5,3		86,6		93,2		95,2		100,8	

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

Table 19

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

	1.01.14		1.01.15		1.04.15		1.06.15		1.07.15	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total
Debt securities held, total	6 162,9	100,0	7 651,4	100,0	7 665,7	100,0	7 680,4	100,0	7 715,8	100,0
- in rubles	5 059,3	82,1	5 070,6	66,3	4 917,6	64,2	5 230,6	68,1	5 083,7	65,9
- in foreign currency	1 103,5	17,9	2 580,8	33,7	2 748,2	35,8	2 449,9	31,9	2 632,0	34,1
of which: revaluation	-19,5	-0,3	-416,8	-5,4	-247,1	-3,2	-127,7	-1,7	-132,4	-1,7
Debt securities at book value held (without revaluation)	6 182,4	100,0	8 068,2	100,0	7 912,8	100,0	7 808,1	100,0	7 848,2	100,0
of which:										
debt securities of the Russian Federation	814,1	13,2	1 268,4	15,7	1 707,8	21,6	1 943,3	24,9	1 834,5	23,4
- in rubles	677,5	11,0	1 013,8	12,6	1 246,6	15,8	1 608,6	20,6	1 493,5	19,0
- in foreign currency	136,6	2,2	254,6	3,2	461,1	5,8	334,7	4,3	341,0	4,3
debt securities of the Bank of Russia	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in rubles	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
debt securities of federal districts and local government	131,8	2,1	108,9	1,3	196,6	2,5	186,6	2,4	182,6	2,3
- in rubles	131,8	2,1	108,8	1,3	196,5	2,5	186,5	2,4	182,4	2,3
- in foreign currency	0,0	0,0	0,1	0,0	0,1	0,0	0,1	0,0	0,1	0,0
debt securities of resident credit institutions	410,3	6,6	456,4	5,7	597,7	7,6	638,3	8,2	716,2	9,1
- in rubles	400,1	6,5	442,2	5,5	576,9	7,3	636,2	8,1	712,4	9,1
- in foreign currency	10,2	0,2	14,2	0,2	20,8	0,3	2,1	0,0	3,8	0,0
other debt securities of residents	687,8	11,1	666,4	8,3	1 037,1	13,1	1 160,6	14,9	1 148,5	14,6
- in rubles	687,5	11,1	665,9	8,3	1 035,0	13,1	1 159,0	14,8	1 144,4	14,6
- in foreign currency	0,4	0,0	0,6	0,0	2,1	0,0	1,7	0,0	4,0	0,1
debt securities of other countries	17,6	0,3	38,4	0,5	90,6	1,1	91,6	1,2	98,2	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	90,6	1,1	91,6	1,2	98,2	1,3
debt securities of non-resident banks	97,4	1,6	358,5	4,4	324,0	4,1	267,3	3,4	232,2	3,0
- in rubles	39,7	0,6	114,8	1,4	96,7	1,2	91,9	1,2	52,4	0,7
- in foreign currency	57,6	0,9	243,7	3,0	227,3	2,9	175,4	2,2	179,8	2,3
other debt securities of non-residents	768,2	12,4	904,2	11,2	1 235,3	15,6	1 242,3	15,9	1 305,6	16,6
- in rubles	218,4	3,5	188,3	2,3	188,2	2,4	191,0	2,4	202,1	2,6
- in foreign currency	549,8	8,9	715,9	8,9	1 047,1	13,2	1 051,3	13,5	1 103,5	14,1
debt securities delivered without derecognition in the balance sheet	3 248,9	52,6	4 261,8	52,8	2 717,6	34,3	2 272,2	29,1	2 325,8	29,6
- in rubles	2 918,7	47,2	2 949,9	36,6	1 821,1	23,0	1 480,2	19,0	1 425,3	18,2
- in foreign currency	330,2	5,3	1 311,9	16,3	896,5	11,3	792,0	10,1	900,5	11,5
overdue debt securities	6,3	0,1	5,2	0,1	6,2	0,1	5,9	0,1	4,8	0,1
- in rubles	5,2	0,1	3,8	0,0	3,6	0,0	4,8	0,1	3,7	0,0
- in foreign currency	1,1	0,0	1,4	0,0	2,6	0,0	1,1	0,0	1,2	0,0
<b>Reference data:</b>										
Provisions for losses on debt securities	14,9		15,8		18,8		18,6		18,2	

Table 20

## Structure of credit institutions' portfolio of shares

	1.01.14		1.01.15		1.04.15		1.06.15		1.07.15	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total
Shares held, total	790,4	100,0	488,7	100,0	338,6	100,0	324,6	100,0	319,6	100,0
- in rubles	667,9	84,5	285,9	58,5	177,3	52,4	193,0	59,5	198,3	62,0
- in foreign currency	122,5	15,5	202,8	41,5	161,2	47,6	131,6	40,5	121,3	38,0
of which: revaluation	-17,5	-2,2	-16,4	-3,4	-14,5	-4,3	-10,5	-3,2	-17,3	-5,4
Shares held at book value (without revaluation)	807,9	100,0	505,1	100,0	353,0	100,0	335,2	100,0	336,9	100,0
of which shares of:										
resident credit institutions	5,1	0,6	4,1	0,8	3,3	0,9	3,4	1,0	3,1	0,9
- in rubles	5,1	0,6	4,1	0,8	3,3	0,9	3,4	1,0	3,1	0,9
- in foreign currency	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
other residents	591,7	73,2	197,8	39,2	137,9	39,1	143,2	42,7	130,3	38,7
- in rubles	588,8	72,9	192,3	38,1	134,6	38,1	140,2	41,8	127,2	37,8
- in foreign currency	2,8	0,3	5,5	1,1	3,3	0,9	3,0	0,9	3,1	0,9
non-resident credit institutions	8,7	1,1	2,7	0,5	3,1	0,9	2,2	0,7	2,0	0,6
- in rubles	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in foreign currency	8,7	1,1	2,7	0,5	3,1	0,9	2,2	0,7	2,0	0,6
other non-residents	85,8	10,6	81,8	16,2	80,9	22,9	81,1	24,2	68,3	20,3
- in rubles	8,7	1,1	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in foreign currency	77,1	9,5	81,8	16,2	80,9	22,9	81,1	24,2	68,3	20,3
shares delivered without derecognition in the balance sheet	116,6	14,4	124,8	24,7	29,3	8,3	7,8	2,3	5,2	1,5
- in rubles	82,8	10,2	67,0	13,3	9,3	2,6	7,8	2,3	5,1	1,5
- in foreign currency	33,8	4,2	57,8	11,4	20,0	5,7	0,0	0,0	0,0	0,0
Shares valued at cost <sup>1</sup>	-	-	93,9	18,6	98,5	27,9	97,5	29,1	128,0	38,0
- in rubles	-	-	38,9	7,7	44,5	12,6	52,3	15,6	80,2	23,8
- in foreign currency	-	-	55,0	10,9	54,0	15,3	45,2	13,5	47,9	14,2
<b>Reference data:</b>										
Provisions for losses on shares	44,0		14,8		15,0		15,4		27,2	

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

Table 21

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

(billion rubles)

	1.01.14	1.01.15	1.04.15	1.06.15	1.07.15
Portfolio of promissory notes discounted by a credit institution, in rubles	221,8	188,7	146,5	134,7	128,5
of which promissory notes, not paid when due	4,9	9,2	10,3	10,8	10,3
Portfolio of promissory notes discounted by a credit institution, in foreign currency	52,3	29,2	21,8	25,6	44,2
of which promissory notes, not paid when due	1,33	3,45	1,25	0,01	0,01
<b>Total</b>	<b>274,1</b>	<b>218,0</b>	<b>168,3</b>	<b>160,3</b>	<b>172,7</b>

Table 22

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

	1.01.14		1.01.15		1.04.15		1.06.15		1.07.15	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total
<b>Discounted promissory notes, total</b>	<b>274,1</b>	<b>100,0</b>	<b>218,0</b>	<b>100,0</b>	<b>168,3</b>	<b>100,0</b>	<b>160,3</b>	<b>100,0</b>	<b>172,7</b>	<b>100,0</b>
Of which:										
- promissory notes of federal governments	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of regional and local governments	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of resident credit institutions	223,0	81,4	154,9	71,1	106,6	63,3	97,5	60,8	109,5	63,4
- other promissory notes of residents	48,9	17,8	59,5	27,3	60,4	35,9	62,7	39,1	63,1	36,6
- promissory notes of authorised agencies of other countries	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of non-resident credit institutions	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- other promissory notes of non-residents	2,2	0,8	3,6	1,6	1,3	0,8	0,0	0,0	0,0	0,0
<b>Reference data:</b>										
Provisions for losses on promissory notes	12,9		13,8		13,5		15,8		15,5	

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

Table 23

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

(billion rubles)

	1.01.14	1.01.15	1.04.15	1.06.15	1.07.15
Land temporarily out of use in operating activities	5,5	6,6	6,8	6,7	6,7
Land temporarily out of use in operating activities, leased out	0,6	0,9	0,5	0,7	0,7
Land temporarily out of use in operating activities, at current (fair) value	8,7	10,2	13,2	15,0	16,2
Land temporarily out of use in operating activities, at current (fair) value, leased out	3,5	2,9	2,6	2,6	2,7
Real estate (except land) temporarily out of use in operating activities*	3,5	2,0	2,0	2,0	1,9
Real estate (except land) temporarily out of use in operating activities, leased out*	14,0	9,5	10,9	10,8	10,8
Real estate (except land) temporarily out of use in operating activities, at current (fair) value	12,4	13,3	14,9	15,2	15,4
Real estate (except land) temporarily out of use in operating activities, at current (fair) value, leased out	15,5	27,6	28,8	30,2	28,5
Investments in construction of objects of real estate, temporarily out of use in operating activities	1,2	1,4	1,8	1,9	2,4
Non-current inventories	80,0	129,8	134,3	137,9	138,4
Provisions calculated on the basis of assets listed in point 2.7 of the Bank of Russia's Regulation No. 283-P, dated March 20, 2006, "On the Loss Provisioning Procedure for Credit Institutions"	27,8	58,5	66,1	67,6	70,4

\* At residual value (less amortisation).



Table 24

## Funds raised by credit institutions from organisations

(billion rubles)

		1.01.14	1.01.15	1.04.15	1.06.15	1.07.15
1.	Funds raised from organisations, total	17 787,0	25 008,1	24 980,3	23 739,7	24 246,0
	- in rubles	12 092,7	14 222,9	13 900,8	14 110,7	13 931,9
	- in foreign currency	5 694,4	10 785,2	11 079,5	9 629,0	10 314,1
	of which:					
1.1.	Funds of legal entities in settlement and other accounts <sup>1</sup>	6 516,1	7 434,7	8 272,3	7 778,3	7 927,1
	- in rubles	5 547,8	5 549,6	6 047,3	5 916,9	5 873,5
	- in foreign currency	968,3	1 885,1	2 225,0	1 861,3	2 053,7
	Of which:					
1.1.1	Funds of individual entrepreneurs	192,7	180,1	180,0	175,0	191,8
	- in rubles	190,0	172,1	173,0	168,8	185,5
	- in foreign currency	2,7	7,9	7,0	6,2	6,3
1.2.	Government and other extra budgetary funds in settlement accounts	0,2	0,1	0,1	0,5	0,1
1.3.	Float	386,4	535,3	600,7	515,4	511,6
1.4.	Deposits and other funds raised from legal entities (except credit institutions)	10 838,3	17 007,9	16 090,6	15 429,3	15 793,0
	- in rubles	6 371,5	8 471,8	7 628,4	7 993,3	7 844,1
	- in foreign currency	4 466,8	8 536,1	8 462,2	7 436,0	7 948,9
	Of which:					
1.4.1.	Deposits and other raised funds from the Federal Treasury, the Ministry of Finance, financial agencies and extra budgetary funds of the Russian Federation, federal districts and authorities of local self-governance	453,9	1 023,8	1 282,3	1 434,2	1 355,8
1.4.2.	Certificates of deposit	5,3	5,8	5,3	5,5	3,2
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	0,2	0,5	1,1	0,0	0,1
1.5.	Clients' funds in factoring and forfeiting operations	43,8	26,4	15,5	15,9	14,2
1.6.	Funds written down from clients' accounts but not entered in correspondent account of a credit institution because of shortage of money	2,2	3,8	1,0	0,4	0,0
	Deposits and other funds raised from legal entities (as paragraph 1.4.) by maturity:					
	demand deposits and deposits with maturity up to 30 days	1 812,6	3 405,3	2 116,6	1 968,0	1 996,9
	- in rubles	1 624,9	2 686,8	1 580,6	1 752,3	1 677,5
	- in foreign currency	187,7	718,5	536,0	215,7	319,4
	with maturity from 31 days to 1 year	3 292,3	4 565,0	5 218,3	5 230,8	5 255,6
	- in rubles	2 520,2	3 327,2	3 654,5	3 753,0	3 644,9
	- in foreign currency	772,2	1 237,8	1 563,8	1 477,8	1 610,8
	with maturity in excess of 1 year	5 733,4	9 037,5	8 755,7	8 230,5	8 540,5
	- in rubles	2 226,4	2 457,8	2 393,3	2 488,0	2 521,7
	- in foreign currency	3 507,0	6 579,8	6 362,4	5 742,5	6 018,8
	<b>Reference data</b>					
	Funds raised from non-resident organisations, total	3 271,2	5 143,3	4 700,1	4 289,7	4 511,5
	- in rubles	535,7	591,3	430,7	429,9	440,3
	- in foreign currency	2 735,5	4 552,0	4 269,5	3 859,8	4 071,3
	of which:					
	Funds of non-resident organisations in settlement and other accounts	265,5	521,0	415,1	446,7	466,2
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	526,7	502,0	432,2	373,5	415,2
	Other funds raised from non-resident legal entities	2 463,7	4 074,3	3 818,5	3 432,6	3 598,6
	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

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

Table 25

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

	1.01.14	1.01.15	1.04.15	1.06.15	1.07.15
<b>Issued debt obligations - total</b>	<b>2 572,4</b>	<b>2 692,0</b>	<b>2 605,6</b>	<b>2 548,2</b>	<b>2 538,1</b>
including:					
bonds:	1 213,1	1 357,5	1 322,7	1 303,6	1 330,6
of which					
with maturities less than one year	3,7	12,0	8,5	10,1	10,3
with maturities in excess of one year	1 209,4	1 344,5	1 314,2	1 293,4	1 320,3
deposit certificates <sup>1</sup>	5,3	5,8	5,3	5,5	3,2
of which					
with maturities in excess of one year	3,1	3,3	3,1	3,7	2,0
with maturities in excess of one year	2,1	2,2	1,7	1,6	1,0
savings certificates <sup>2</sup>	349,7	460,5	525,7	550,6	546,3
of which					
with maturities in excess of one year	63,2	148,6	265,6	312,6	300,5
with maturities in excess of one year	273,8	300,2	246,7	222,0	221,5
promissory notes and banker's acceptances	1 004,3	868,1	751,9	688,5	658,1
of which					
with maturities in excess of one year	465,2	364,8	310,5	280,1	289,2
with maturities in excess of one year	517,3	482,2	421,1	386,7	351,3

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

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

Table 26

## Individual deposit structure

(billion rubles)

		1.01.14	1.01.15	1.04.15	1.06.15	1.07.15
1	Individual deposits	16 957,5	18 552,7	19 092,9	19 383,2	19 892,3
	- of which savings certificates	349,7	460,5	525,7	550,6	546,3
1.1.	Individual demand deposits and deposits with maturity up to 30 days	3 210,8	3 214,6	2 819,3	2 946,8	3 116,0
	- in rubles	2 913,0	2 664,9	2 326,4	2 493,6	2 620,7
	- in foreign currency	297,8	549,7	492,9	453,2	495,4
1.2.	Individual deposits with maturity from 31 days to 1 year	3 264,3	5 124,0	7 450,3	8 013,3	8 095,8
	- in rubles	2 788,8	3 814,6	5 497,4	6 024,2	6 039,6
	- in foreign currency	475,5	1 309,4	1 952,9	1 989,1	2 056,2
1.3.	Individual deposits with maturity in excess of 1 year	10 482,4	10 214,1	8 823,2	8 423,1	8 680,4
	- in rubles	8 298,8	7 227,1	6 251,3	6 060,2	6 149,5
	- in foreign currency	2 183,6	2 987,0	2 572,0	2 362,9	2 530,9
Reference data:						
	Deposits of non-resident individuals (excluding saving certificates)	223,9	245,2	256,4	235,3	257,2

Table 27

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

(billion rubles)

	1.01.14	1.01.15	1.04.15	1.06.15	1.07.15
<b>Loans, deposits and other funds raised from other credit institutions, total</b>	<b>4 806,0</b>	<b>6 594,2</b>	<b>5 044,7</b>	<b>4 798,4</b>	<b>4 967,5</b>
- in rubles	2 369,5	3 223,4	2 272,8	2 425,4	2 553,9
- in foreign currency	2 436,5	3 370,8	2 772,0	2 372,9	2 413,6
of which:					
- loans, deposits and other funds raised from resident credit institutions	2 556,6	4 016,5	2 844,4	2 959,4	3 159,8
- in rubles	1 962,6	2 900,5	1 980,4	2 144,8	2 272,5
- in foreign currency	594,0	1 116,0	864,0	814,6	887,3
of which					
overdue debt	0,2	0,0	0,0	0,0	0,0
- in rubles	0,2	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,0	0,0	0,0	0,0
- loans, deposits and other funds raised from non-resident banks	2 249,4	2 577,8	2 200,4	1 839,0	1 807,7
- in rubles	406,9	322,9	292,4	280,6	281,3
- in foreign currency	1 842,5	2 254,8	1 907,9	1 558,4	1 526,3
of which					
overdue debt	0,0	0,0	0,1	0,0	0,0
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,0	0,1	0,0	0,0

Table 28

**Distribution of budgetary funds in settlement accounts by groups of credit institutions on 1.07.15**

Share of budgetary funds in settlement accounts in liabilities	Number of credit institutions	Budgetary funds in settlement accounts <sup>1</sup>		Assets of credit institutions	
		mln.roubles	share in Russia, %	mln.roubles	share in Russia, %
25% and more	1	44 628	53,1	75 536	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%	55	39 351	46,9	45 177 097	61,5
No budgetary funds	741	0	0,0	28 260 747	38,4
Data not available	0	0	0,0	0	0,0
<b>Total</b>	<b>797</b>	<b>83 979</b>	<b>100,0</b>	<b>73 513 379</b>	<b>100,0</b>

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

## Funds raised from and placed with non-residents

№	Indicator	1.01.14		1.01.15		1.04.15		1.06.15		1.07.15	
		billion rubles	Share in liabilities <sup>1</sup> (assets) of the banking sector, %	billion rubles	Share in liabilities <sup>1</sup> (assets) of the banking sector, %	billion rubles	Share in liabilities <sup>1</sup> (assets) of the banking sector, %	billion rubles	Share in liabilities <sup>1</sup> (assets) of the banking sector, %	billion rubles	Share in liabilities <sup>1</sup> (assets) of the banking sector, %
<b>Raised funds</b>											
1.	<b>Clients' funds (except credit institutions)</b>	<b>3 502,6</b>	<b>6,1</b>	<b>5 389,4</b>	<b>6,9</b>	<b>4 957,4</b>	<b>6,7</b>	<b>4 525,6</b>	<b>6,3</b>	<b>4 769,3</b>	<b>6,5</b>
1.1	Funds in accounts of legal entities (excluding certificates of deposit)	3 255,8	5,7	5 097,2	6,6	4 665,7	6,3	4 252,8	5,9	4 479,9	6,1
1.1.1	of which deposits and other raised funds (excluding certificates of deposit)	2 990,4	5,2	4 576,3	5,9	4 250,7	5,7	3 806,2	5,3	4 013,8	5,5
1.2	Individual deposits (excluding saving certificates)	223,9	0,4	245,2	0,3	256,4	0,3	235,3	0,3	257,2	0,4
1.2.1	of which deposits and other raised funds (excluding saving certificates)	168,3	0,3	179,5	0,2	189,9	0,3	169,6	0,2	187,3	0,3
1.3	Funds in other accounts	22,9	0,0	47,0	0,1	35,3	0,0	37,5	0,1	32,2	0,0
2.	<b>Funds in correspondent and other accounts of credit institutions</b>	<b>162,9</b>	<b>0,3</b>	<b>180,0</b>	<b>0,2</b>	<b>143,2</b>	<b>0,2</b>	<b>164,7</b>	<b>0,2</b>	<b>140,4</b>	<b>0,2</b>
3.	<b>Loans, deposits and other funds raised from credit institutions</b>	<b>2 249,4</b>	<b>3,9</b>	<b>2 577,8</b>	<b>3,3</b>	<b>2 200,4</b>	<b>3,0</b>	<b>1 839,0</b>	<b>2,5</b>	<b>1 807,7</b>	<b>2,5</b>
4.	<b>Loans from other countries</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>
	<b>Raised funds, total</b>	<b>5 914,9</b>	<b>10,3</b>	<b>8 147,1</b>	<b>10,5</b>	<b>7 301,0</b>	<b>9,8</b>	<b>6 529,3</b>	<b>9,0</b>	<b>6 717,4</b>	<b>9,1</b>
	<b>Reference data:</b>										
	Liabilities of authorized banks to non-residents on issued debt securities - total <sup>2</sup>	211,7	0,4	291,2	0,4	288,2	0,4	255,6	0,4	258,1	0,4
	Overdue interest on liabilities of credit institutions	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
<b>Placed funds</b>											
1.	<b>Loans, total</b>	<b>5 226,0</b>	<b>9,1</b>	<b>6 978,0</b>	<b>9,0</b>	<b>7 113,7</b>	<b>9,6</b>	<b>6 756,4</b>	<b>9,3</b>	<b>7 105,7</b>	<b>9,7</b>
	of which overdue claims	69,7	0,1	182,1	0,2	208,0	0,3	205,6	0,3	218,0	0,3
	of which:										
1.1.	Loans, deposits and other placements	3 041,0	5,3	3 114,7	4,0	3 272,5	4,4	3 289,9	4,6	3 457,2	4,7
1.2	Loans and other placements with legal entities	2 163,7	3,8	3 837,5	4,9	3 815,7	5,1	3 442,2	4,8	3 625,2	4,9
1.3	Loans and other placements with individuals	21,3	0,0	25,9	0,0	25,5	0,0	24,3	0,0	23,2	0,0
2.	<b>Correspondent accounts with banks</b>	<b>1 098,2</b>	<b>1,9</b>	<b>1 915,6</b>	<b>2,5</b>	<b>1 946,8</b>	<b>2,6</b>	<b>2 008,2</b>	<b>2,8</b>	<b>2 096,4</b>	<b>2,9</b>
3.	<b>Securities acquired by credit institutions, total</b>	<b>980,0</b>	<b>1,7</b>	<b>1 389,1</b>	<b>1,8</b>	<b>1 735,1</b>	<b>2,3</b>	<b>1 684,5</b>	<b>2,3</b>	<b>1 706,2</b>	<b>2,3</b>
	of which:										
3.1	Debt securities (without revaluation and delivered without derecognition in the balance sheet)	883,2	1,5	1 301,0	1,7	1 649,9	2,2	1 601,1	2,2	1 636,0	2,2
3.2	Shares (without revaluation and delivered without derecognition in the balance sheet)	94,5	0,2	84,5	0,1	84,0	0,1	83,3	0,1	70,3	0,1
3.3	Discounted promissory notes	2,2	0,0	3,6	0,0	1,3	0,0	0,0	0,0	0,0	0,0
4.	<b>Shares in associates and subsidiaries</b>	<b>295,0</b>	<b>0,5</b>	<b>351,1</b>	<b>0,5</b>	<b>367,0</b>	<b>0,5</b>	<b>422,0</b>	<b>0,6</b>	<b>427,3</b>	<b>0,6</b>
5.	<b>Loans provided to other countries</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>
	<b>Placed funds, total</b>	<b>7 599,1</b>	<b>13,2</b>	<b>10 633,8</b>	<b>13,7</b>	<b>11 162,6</b>	<b>15,0</b>	<b>10 871,1</b>	<b>15,0</b>	<b>11 335,6</b>	<b>15,4</b>
	<b>Reference data:</b>										
	Overdue interest on claims of credit institutions	3,4	0,0	38,1	0,0	30,5	0,0	28,4	0,0	31,8	0,0

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

## Financial Condition

Table 30

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

	Profit (+) / loss (-) of the current year, million rubles					Number of credit institutions					Reference: allocation of profit of the current year, million rubles				
	1.01.14	1.01.15	1.04.15	1.06.15	1.07.15	1.01.14	1.01.15	1.04.15	1.06.15	1.07.15	1.01.14	1.01.15	1.04.15	1.06.15	1.07.15
Total	993 584,5	589 141,3	6 015,0	8 999,9	51 488,2	922	833	821	807	797	192 177,5	177 032,1	37 804,1	39 237,7	47 814,8
Profit-making CIs <sup>1</sup>	1 012 252,5	853 239,6	161 134,8	249 067,9	307 928,2	834	707	617	543	588	191 145,8	166 058,7	34 695,4	34 536,8	42 662,9
Loss-making CIs	-18 667,9	-264 098,3	-155 119,7	-240 068,0	-256 440,0	88	126	204	264	209	1 031,7	10 973,4	3 108,6	4 700,9	5 151,9
CIs that have not provided their reporting	0,0	0,0	0,0	0,0	0,0	1	1	3	3	0	0,0	0,0	0,0	0,0	0,0
<b>Total</b>						<b>923</b>	<b>834</b>	<b>824</b>	<b>810</b>	<b>797</b>					

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

Table 31

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

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

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



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

**Assets and liabilities<sup>1</sup> of credit institutions (with balancing of some accounts), registered in respective regions, as of 1.07.15**

thousand rubles

	Assets in rubles	Assets in foreign currency	Liabilities <sup>1</sup> in rubles	Liabilities <sup>1</sup> in foreign currency
1	2	3	4	5
<b>Central Federal District</b>	45 609 160 879	21 771 710 063	46 567 237 077	20 813 633 865
Belgorod Region	9 879 461	964 150	9 924 331	919 280
Bryansk Region	0	0	0	0
Vladimir Region	6 897 628	618 367	6 934 101	581 894
Voronezh Region	4 162 735	1 582 769	4 020 598	1 724 906
Ivanovo Region	12 670 858	862 419	12 793 264	740 013
Kaluga Region	25 963 862	2 147 139	25 988 831	2 122 170
Kostroma Region	228 335 195	122 684 203	278 244 327	72 775 071
Kursk Region	18 003 870	679 972	17 988 063	695 779
Lipetsk Region	24 780 691	1 288 742	24 824 382	1 245 051
Moscow Region	49 882 507	13 791 935	49 814 881	13 859 561
Orel Region	3 480 942	275 124	3 499 312	256 754
Ryazan Region	19 689 336	1 619 529	19 600 394	1 708 471
Smolensk Region	6 769 750	467 307	6 895 284	341 773
Tambov Region	2 971 014	26 138	2 975 514	21 638
Tver Region	14 825 773	1 828 814	14 839 303	1 815 284
Tula Region	5 997 709	111 068	6 010 962	97 815
Yaroslavl Region	23 668 439	2 389 606	22 311 849	3 746 196
City of Moscow	45 151 181 109	21 620 372 781	46 060 571 681	20 710 982 209
<b>North-Western Federal District</b>	1 482 806 521	417 156 344	1 581 702 720	318 260 145
Republic of Karelia	1 075 452	12 923	1 078 257	10 118
Komi Republic	5 234 413	764 247	5 276 995	721 665
Akhangel'sk Region	0	0	0	0
Vologda Region	79 017 014	10 166 672	81 244 582	7 939 104
Kaliningrad Region	11 427 472	3 926 247	11 598 751	3 754 968
Leningrad Region	16 542 101	2 672 681	16 382 731	2 832 051
Murmansk Region	7 426 998	2 852 230	7 436 357	2 842 871
Novgorod Region	5 292 560	388 628	5 419 176	262 012
Pskov Region	2 451 527	9 134	2 455 279	5 382
St Petersburg	1 354 338 984	396 363 582	1 450 810 592	299 891 974
<b>Southern Federal District</b>	288 307 029	35 981 023	290 507 265	33 780 787
Republic of Adygeya	8 232 898	288 771	8 245 248	276 421
Republic of Kalmykia	278 817	97 841	297 585	79 073
Krasnodar Territory	153 788 408	16 357 681	156 215 369	13 930 720
Astrakhan Region	8 830 648	3 465 590	8 852 675	3 443 563
Volgograd Region	12 258 259	1 465 973	12 867 925	856 307
Rostov Region	104 917 999	14 305 167	104 028 463	15 194 703
<b>North-Caucasian Federal District</b>	36 819 177	5 249 406	36 112 367	5 956 216
Republic of Dagestan	4 825 212	69 292	4 846 678	47 826
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	5 805 176	169 866	5 843 813	131 229
Karachai-Cherkess Republic	12 660 321	4 328 800	11 805 112	5 184 009
Republic of North Ossetia - Alania	2 363 868	99 149	2 410 961	52 056

Chechen Republic	0	0	0	0
Stavropol Territory	11 164 600	582 299	11 205 803	541 096
<b>Volga Federal District</b>	<b>1 539 095 735</b>	<b>193 191 354</b>	<b>1 524 945 869</b>	<b>207 341 220</b>
Republic of Bashkortostan	70 981 332	4 641 519	70 953 573	4 669 278
Republic of Marii El	2 609 855	76 756	2 616 336	70 275
Republic of Mordovia	21 853 642	348 348	21 864 227	337 763
Republic of Tatarstan	812 130 087	128 423 389	801 868 534	138 684 942
Udmurt Republic	36 245 938	2 392 188	37 402 701	1 235 425
Chuvash Republic	11 495 120	648 563	11 643 670	500 013
Perm Territory	26 525 114	3 066 865	26 534 981	3 056 998
Kirov Region	30 246 741	2 722 050	31 502 624	1 466 167
Nizhny Novgorod Region	80 629 840	6 372 194	81 320 752	5 681 282
Orenburg Region	45 959 154	3 437 638	45 994 846	3 401 946
Penza Region	4 716 574	63 346	4 715 730	64 190
Samara Region	308 452 483	35 890 360	302 814 225	41 528 618
Saratov Region	80 726 465	5 041 691	79 176 787	6 591 369
Ulyanovsk Region	6 523 390	66 447	6 536 883	52 954
<b>Ural Federal District</b>	<b>843 892 580</b>	<b>401 954 771</b>	<b>1 000 112 756</b>	<b>245 734 595</b>
Kurgan Region	2 642 734	50 092	2 663 782	29 044
Sverdlovsk Region	461 958 908	143 863 057	513 795 798	92 026 167
Tyumen Region	266 361 728	236 830 990	362 463 784	140 728 934
Chelyabinsk Region	112 929 210	21 210 632	121 189 392	12 950 450
<b>Siberian Federal District</b>	<b>208 936 958</b>	<b>43 832 552</b>	<b>214 849 649</b>	<b>37 919 861</b>
Republic of Altai	1 120 055	85 038	1 120 206	84 887
Republic of Buryatiya	12 286 207	819 009	11 390 406	1 714 810
Republic of Tuva	496 325	779	497 069	35
Republic of Khakassia	6 779 095	95 075	6 787 512	86 658
Altai Territory	16 038 702	489 379	15 676 397	851 684
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	35 144 421	6 378 127	35 191 284	6 331 264
Irkutsk Region	13 735 557	1 634 485	14 464 387	905 655
Kemerovo Region	10 491 467	1 336 055	11 426 471	401 051
Novosibirsk Region	80 234 143	29 528 766	85 066 047	24 696 862
Omsk Region	19 571 469	2 912 144	20 181 928	2 301 685
Tomsk Region	13 039 517	553 695	13 047 942	545 270
<b>Far Eastern Federal District</b>	<b>483 674 538</b>	<b>86 211 918</b>	<b>505 063 360</b>	<b>64 823 096</b>
Republic of Sakha (Yakutia)	31 993 101	2 667 334	32 125 471	2 534 964
Kamchatka Territory	19 877 069	2 641 379	20 312 891	2 205 557
Primorskiy Territory	82 365 087	20 344 528	90 967 735	11 741 880
Khabarovsk Territory	7 909 295	307 548	7 924 611	292 232
Amur Region	334 681 919	57 659 054	346 788 701	45 552 272
Magadan Region	0	0	0	0
Sakhalin Region	6 848 067	2 592 075	6 943 951	2 496 191
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
<b>Crimean District</b>	<b>57 500 266</b>	<b>7 897 977</b>	<b>60 614 499</b>	<b>4 783 744</b>
Republic of Crimea	52 298 806	6 535 684	55 483 807	3 350 683
City of Sevastopol	5 201 460	1 362 293	5 130 692	1 433 061

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

Table 33

## Securities acquired by credit institutions registered in respective regions, as of 1.07.15

thousand rubles

	Debt securities		Shares	Shares in associates and subsidiaries	Discounted promissory notes	
	Total	of which debt securities of the Russian Federation (without revaluation)			nominated in rubles	nominated in foreign currency
1	2	3	4	5	6	7
<b>Central Federal District</b>	6 855 668 165	1 710 299 510	272 902 541	1 474 518 170	98 542 107	39 190 146
Belgorod Region	1 557 229	0	0	0	160 533	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	95 526	83 188	220 346	0	21 242	0
Voronezh Region	1 064 841	9 957	0	0	0	0
Ivanovo Region	711 942	272 038	16 149	0	29 349	110 858
Kaluga Region	2 017 965	1 651 341	123 740	0	0	0
Kostroma Region	187 680 415	6 830 335	836 662	795 000	2 047 406	286 889
Kursk Region	697 390	697 390	0	0	0	0
Lipetsk Region	1 501 673	331 963	1 115	0	0	0
Moscow Region	7 783 747	1 965 756	574 448	0	228 303	0
Orel Region	674 134	3 137	0	0	0	0
Ryazan Region	629 023	407 779	0	309 757	0	0
Smolensk Region	0	0	0	0	0	0
Tambov Region	0	0	0	0	0	0
Tver Region	79 785	0	0	0	0	0
Tula Region	261 219	41 609	9 757	82 992	0	0
Yaroslavl Region	3 489 531	114 419	86 702	0	1 495	0
City of Moscow	6 647 423 745	1 697 890 598	271 033 622	1 473 330 421	96 053 779	38 792 399
<b>North-Western Federal District</b>	332 174 738	15 195 013	17 999 451	5 948 874	4 974 137	576 185
Republic of Karelia	0	0	0	0	0	0
Komi Republic	1 056 392	729 579	164 772	0	9 911	112 483
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	18 019 052	892 884	168 478	0	18 553	0
Kaliningrad Region	4 943 248	0	8 202	0	0	0
Leningrad Region	1 115 788	55 408	209 992	0	359 589	0
Murmansk Region	0	0	0	0	0	0
Novgorod Region	494 279	262 488	261 501	0	0	0
Pskov Region	132 400	0	0	0	0	0
St Petersburg	306 413 579	13 254 654	17 186 506	5 948 874	4 586 084	463 702
<b>Southern Federal District</b>	14 585 820	5 158 702	1 053 570	110 177	7 813 459	1 392 156
Republic of Adygeya	13 114	13 209	1 278	0	99 037	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	10 821 676	2 794 543	443 393	85 008	7 550 175	1 363 043
Astrakhan Region	2 488 005	2 014 153	326 478	5 288	67 757	0
Volgograd Region	636 428	58 791	65 923	0	0	0
Rostov Region	626 597	278 006	216 498	19 881	96 490	29 113
<b>North-Caucasian Federal District</b>	2 072 835	230 033	267 031	0	117 384	0
Republik of Daghestan	0	0	0	0	31 000	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 530	0	60 467	0	0	0
Karachai-Cherkess Republic	1 351 170	0	206 564	0	14 985	0
Republic of North Ossetia - Alania	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	717 135	230 033	0	0	71 399	0
<b>Volga Federal District</b>	202 871 896	47 938 017	22 029 825	7 127 627	11 532 580	970 274

Republic of Bashkortostan	10 993 114	2 464 989	96 440	187 177	997	0
Republic of Marii El	0	0	0	0	40 000	0
Republic of Mordovia	284 200	144 488	26 722	0	0	0
Republic of Tatarstan	140 907 834	40 006 115	19 340 124	2 028 039	8 377 613	541 984
Udmurt Republic	2 580 027	0	1	0	15 238	0
Chuvash Republic	431 718	109 923	204 219	0	229 929	0
Perm Territory	1 998 172	0	548 665	0	150 595	0
Kirov Region	6 414 031	9 282	5 537	0	204 511	53 238
Nizhny Novgograd Region	8 412 306	1 918 234	54 399	39 695	66 297	278 544
Orenburg Region	6 407 679	393 285	33 093	35 246	1 447 218	96 508
Penza Region	267 455	96 211	23 367	0	0	0
Samara Region	22 660 054	1 757 080	1 160 792	4 837 470	886 530	0
Saratov Region	1 515 306	1 038 410	536 466	0	113 652	0
Ulyanovsk Region	0	0	0	0	0	0
<b>Ural Federal District</b>	<b>203 429 005</b>	<b>38 157 393</b>	<b>4 203 962</b>	<b>404 341</b>	<b>2 243 070</b>	<b>1 867 723</b>
Kurgan Region	0	0	0	0	0	0
Sverdlovsk Region	122 894 464	10 956 113	3 629 508	303 091	1 258 771	0
Tyumen Region	63 744 888	21 033 415	534 499	0	558 518	1 581 368
Chelyabinsk Region	16 789 653	6 167 865	39 955	101 250	425 781	286 355
<b>Siberian Federal District</b>	<b>24 938 486</b>	<b>5 815 565</b>	<b>474 235</b>	<b>0</b>	<b>803 808</b>	<b>53 507</b>
Republic of Altai	279 873	0	0	0	35 818	0
Republic of Buryatiya	64 985	0	193 555	0	0	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	16 794	17 573	0	0	0	0
Altai Territory	39 193	43 981	2 020	0	81 984	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	380 508	126 073	132 600	0	0	0
Irkutsk Region	81 537	0	101 427	0	137 885	0
Kemerovo Region	1 595 142	893 093	38 907	0	63 676	0
Novosibirsk Region	18 356 082	4 224 712	2 626	0	27 531	0
Omsk Region	3 765 823	330 598	127	0	383 882	53 507
Tomsk Region	358 549	179 535	2 973	0	73 032	0
<b>Far Eastern Federal District</b>	<b>77 354 227</b>	<b>8 999 849</b>	<b>667 728</b>	<b>0</b>	<b>1 328 199</b>	<b>110 330</b>
Republic of Sakha (Yakutia)	941 585	181 955	420 292	0	66 502	0
Kamchatka Territory	975 275	102 380	39 296	0	17 761	0
Primorskiy Territory	13 034 897	4 637 523	63 000	0	659 425	110 330
Khabarovsk Territory	386 645	33 754	0	0	0	0
Amur Region	62 015 825	4 044 237	145 140	0	584 511	0
Magadan Region	0	0	0	0	0	0
Sakhalin Region	0	0	0	0	0	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
<b>Crimean District</b>	<b>2 690 371</b>	<b>2 674 974</b>	<b>1 061</b>	<b>76</b>	<b>1 137 485</b>	<b>0</b>
Republic of Crimea	2 690 371	2 674 974	1 061	0	1 137 485	0
City of Sevastopol	0	0	0	76	0	0

Table 34

**Distribution of loans, deposits and other placements in rubles by credit institutions, registered in respective regions, as of 1.07.15**

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other placements with individuals
1	2	3	4	5
<b>Central Federal District</b>	32 195 555 481	17 752 017 722	2 391 712 611	9 449 555 657
Belgorod Region	6 186 741	5 587 864	8	233 702
Bryansk Region	0	0	0	0
Vladimir Region	4 774 124	3 080 718	0	1 526 539
Voronezh Region	2 467 374	1 870 660	250 000	168 338
Ivanovo Region	8 916 051	6 003 918	763 750	1 788 984
Kaluga Region	20 553 689	3 791 211	12 400 000	3 961 560
Kostroma Region	113 829 128	10 426 363	6 374 703	64 148 591
Kursk Region	15 161 552	10 481 114	2 400 000	1 403 102
Lipetsk Region	19 782 351	12 732 958	2 750 000	2 612 406
Moscow Region	30 048 099	16 389 977	1 844 154	9 477 850
Orel Region	2 339 364	860 734	400 000	316 873
Ryazan Region	14 623 890	12 033 337	780 050	1 764 878
Smolensk Region	5 306 518	2 141 405	2 077 900	582 237
Tambov Region	2 281 925	1 815 221	120 000	346 664
Tver Region	11 453 276	5 156 265	3 165 000	1 525 329
Tula Region	3 878 757	2 518 958	1 090 000	267 799
Yaroslavl Region	14 928 150	8 313 712	1 153 000	4 578 722
City of Moscow	31 919 024 492	17 648 813 307	2 356 144 046	9 354 852 083
	958 042 780	562 342 739	180 790 336	127 652 529
<b>North-Western Federal District</b>				
Republic of Karelia	828 694	290 265	145 000	330 094
Komi Republic	2 597 913	2 070 807	0	527 069
Akhangel'sk Region	0	0	0	0
Vologda Region	50 648 534	19 721 620	1 404 942	28 560 877
Kaliningrad Region	6 967 539	4 497 162	1 309 689	1 160 688
Leningrad Region	10 236 172	6 216 462	150 000	2 730 911
Murmansk Region	3 987 628	1 738 250	0	2 196 778
Novgorod Region	2 607 989	1 687 937	80 000	792 826
Pskov Region	1 264 621	1 098 257	0	166 364
St Petersburg	878 903 690	525 021 979	177 700 705	91 186 922
<b>Southern Federal District</b>	201 611 361	123 509 204	9 471 101	63 464 605
Republic of Adygeya	6 289 914	5 068 884	0	1 177 673
Republic of Kalmykia	6 299	1 295	0	5 004
Krasnodar Territory	95 277 735	63 081 730	7 453 251	21 314 220
Astrakhan Region	2 440 679	804 139	50 000	808 681
Volgograd Region	8 767 556	7 168 322	315 000	1 228 323
Rostov Region	88 829 178	47 384 834	1 652 850	38 930 704
<b>North-Caucasian Federal District</b>	23 229 838	17 090 278	2 297 430	3 666 071
Republik of Daghestan	1 840 202	946 227	132 800	761 175
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	4 090 930	2 763 522	550 300	777 108
Karachai-Cherkess Republic	8 021 847	6 369 661	340 000	1 202 671

Republic of North Ossetia - Alania	1 828 316	1 524 876	0	302 696
Chechen Republic	0	0	0	0
Stavropol Territory	7 448 543	5 485 992	1 274 330	622 421
<b>Volga Federal District</b>	986 101 102	562 627 329	56 977 932	302 981 316
Republic of Bashkortostan	47 853 599	24 112 507	9 407 395	13 298 312
Republic of Marii El	1 959 761	1 509 959	220 000	142 002
Republic of Mordovia	15 018 609	11 661 785	500 000	2 542 143
Republic of Tatarstan	461 977 599	314 154 362	15 901 491	86 153 432
Udmurt Republic	28 323 048	5 800 730	326 000	21 663 882
Chuvash Republic	8 088 885	3 457 671	912 500	3 499 720
Perm Territory	19 089 421	9 095 531	216 500	9 507 093
Kirov Region	19 007 374	11 574 871	891 500	5 711 918
Nizhny Novgogrod Region	52 839 738	33 454 129	3 821 997	9 730 101
Orenburg Region	30 584 691	14 376 553	655 050	14 586 926
Penza Region	3 079 310	1 853 134	241 440	850 433
Samara Region	243 415 252	106 560 940	7 994 650	123 822 564
Saratov Region	49 518 080	20 573 457	15 688 058	10 781 106
Ulyanovsk Region	5 345 735	4 441 700	201 351	691 684
<b>Ural Federal District</b>	537 492 321	235 272 794	42 117 571	232 281 661
Kurgan Region	1 906 740	1 689 923	0	138 125
Sverdlovsk Region	268 280 385	99 378 151	15 048 920	141 526 711
Tyumen Region	194 320 378	96 636 358	21 435 360	64 791 537
Chelyabinsk Region	72 984 818	37 568 362	5 633 291	25 825 288
<b>Siberian Federal District</b>	135 804 875	62 708 517	24 051 937	42 178 040
Republic of Altai	563 141	411 486	0	92 273
Republic of Buryatiya	8 498 065	4 090 675	0	4 393 991
Republic of Tuva	221 243	103 509	900	116 834
Republic of Khakassia	4 328 577	1 884 042	15 000	2 334 717
Altai Territory	12 271 515	9 201 223	770 000	2 061 907
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	27 438 938	5 788 831	12 937 210	7 138 641
Irkutsk Region	10 606 101	5 862 346	440 000	3 191 060
Kemerovo Region	6 105 257	2 909 483	100 152	3 095 622
Novosibirsk Region	44 484 722	18 186 277	9 323 675	14 611 538
Omsk Region	12 624 656	9 060 835	455 000	2 014 021
Tomsk Region	8 662 660	5 209 810	10 000	3 127 436
<b>Far Eastern Federal District</b>	354 053 706	84 009 418	9 433 673	244 151 905
Republic of Sakha (Yakutia)	20 859 415	12 149 853	394 087	7 762 617
Kamchatka Territory	15 405 833	11 010 274	1 816 248	2 424 913
Primorskiy Territory	55 108 494	35 790 332	1 176 335	15 286 293
Khabarovsk Territory	5 963 374	1 995 993	690 000	2 602 322
Amur Region	252 778 744	20 899 194	4 167 003	215 584 033
Magadan Region	0	0	0	0
Sakhalin Region	3 937 846	2 163 772	1 190 000	491 727
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
<b>Crimean District</b>	16 384 683	6 254 248	6 050 000	4 080 435
Republic of Crimea	12 928 903	5 000 994	3 850 000	4 077 909
City of Sevastopol	3 455 780	1 253 254	2 200 000	2 526

Table 35

**Distribution of loans, deposits and other placements in foreign currency by credit institutions, registered in respective regions, as of 1.07.15**

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other placements with individuals
1	2	3	4	5
<b>Central Federal District</b>	15 045 702 860	9 689 132 960	3 932 644 527	243 695 387
Belgorod Region	238 329	236 665	1 664	0
Bryansk Region	0	0	0	0
Vladimir Region	51 748	51 748	0	0
Voronezh Region	1 279 644	1 102 737	1 110	159 407
Ivanovo Region	137 722	33 180	3 633	5 102
Kaluga Region	1 504	0	1 460	44
Kostroma Region	8 149 457	1 871 796	1 528 072	2 208 627
Kursk Region	176 426	176 103	0	323
Lipetsk Region	395 577	0	388 668	6 909
Moscow Region	7 001 139	3 956 849	46 620	2 997 670
Orel Region	3 750	0	3 750	0
Ryazan Region	96 102	48 674	2 838	44 590
Smolensk Region	265 580	75 089	149 348	0
Tambov Region	1 666	0	1 666	0
Tver Region	188 901	0	188 901	0
Tula Region	11 271	0	11 271	0
Yaroslavl Region	870 581	377 843	42 088	450 650
City of Moscow	15 026 833 463	9 681 202 276	3 930 273 438	237 822 065
<b>North-Western Federal District</b>	203 113 191	109 110 149	37 515 997	7 493 531
Republic of Karelia	0	0	0	0
Komi Republic	121 438	41 461	79 977	0
Akhangel'sk Region	0	0	0	0
Vologda Region	1 928 931	1 016 359	30 427	19 443
Kaliningrad Region	248 467	103 289	833	144 345
Leningrad Region	1 005 559	942 488	833	27 925
Murmansk Region	211 549	208 884	2 665	0
Novgorod Region	3 574	0	1 110	2 464
Pskov Region	0	0	0	0
St Petersburg	199 593 673	106 797 668	37 400 152	7 299 354
<b>Southern Federal District</b>	10 374 534	9 120 703	523 704	627 822
Republic of Adygeya	49 914	26 156	0	23 758
Republic of Kalmykia	2 776	0	2 776	0
Krasnodar Territory	1 505 576	1 288 677	203 539	13 360
Astrakhan Region	2 499	0	2 499	0
Volgograd Region	102 002	0	89 360	3 267
Rostov Region	8 711 767	7 805 870	225 530	587 437
<b>North-Caucasian Federal District</b>	1 641 591	1 278 561	294 103	68 927
Republik of Daghestan	11 672	0	1 666	10 006
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	2 363	0	2 363	0
Karachai-Cherkess Republic	1 287 916	1 095 332	133 663	58 921

Republic of North Ossetia - Alania	1 388	0	1 388	0
Chechen Republic	0	0	0	0
Stavropol Territory	338 252	183 229	155 023	0
<b>Volga Federal District</b>	<b>31 569 428</b>	<b>25 483 695</b>	<b>3 209 787</b>	<b>2 875 946</b>
Republic of Bashkortostan	325 589	11 105	54 275	260 209
Republic of Marii El	833	0	833	0
Republic of Mordovia	1 943	0	1 943	0
Republic of Tatarstan	20 253 063	16 996 870	2 365 720	890 473
Udmurt Republic	976 561	544 254	392 390	39 917
Chuvash Republic	149 610	137 589	6 385	5 636
Perm Territory	876 366	583 712	90 505	202 149
Kirov Region	425 892	423 574	2 318	0
Nizhny Novgogrod Region	1 548 595	1 261 003	207 453	80 139
Orenburg Region	494 063	344 207	51 461	98 395
Penza Region	0	0	0	0
Samara Region	6 428 722	5 100 717	29 609	1 298 396
Saratov Region	87 075	80 664	5 779	632
Ulyanovsk Region	1 116	0	1 116	0
<b>Ural Federal District</b>	<b>148 627 890</b>	<b>125 605 021</b>	<b>18 901 486</b>	<b>595 050</b>
Kurgan Region	0	0	0	0
Sverdlovsk Region	32 264 821	15 247 090	16 818 963	198 768
Tyumen Region	113 746 456	109 753 834	70 225	396 064
Chelyabinsk Region	2 616 613	604 097	2 012 298	218
<b>Siberian Federal District</b>	<b>8 022 007</b>	<b>1 839 592</b>	<b>5 633 779</b>	<b>547 496</b>
Republic of Altai	0	0	0	0
Republic of Buryatiya	12 296	0	2 510	9 786
Republic of Tuva	342	0	342	0
Republic of Khakassia	0	0	0	0
Altai Territory	129 645	25 617	3 331	100 697
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	4 545 569	619 142	3 698 515	227 912
Irkutsk Region	9 765	4 934	4 831	0
Kemerovo Region	3 657	0	277	3 380
Novosibirsk Region	3 043 142	1 046 160	1 914 642	81 200
Omsk Region	232 298	103 027	4 750	124 521
Tomsk Region	45 293	40 712	4 581	0
<b>Far Eastern Federal District</b>	<b>23 698 571</b>	<b>16 151 849</b>	<b>1 864 622</b>	<b>588 545</b>
Republic of Sakha (Yakutia)	1 280 581	803 873	133 529	343 179
Kamchatka Territory	205 073	194 102	5 470	5 501
Primorskiy Territory	4 602 538	3 182 804	675 860	100 732
Khabarovsk Territory	20 348	13 596	6 752	0
Amur Region	17 518 786	11 889 921	1 039 319	139 133
Magadan Region	0	0	0	0
Sakhalin Region	71 245	67 553	3 692	0
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
<b>Crimean District</b>	<b>1 181 270</b>	<b>804 884</b>	<b>68 000</b>	<b>308 386</b>
Republic of Crimea	369 434	227 430	15 252	126 752
City of Sevastopol	811 836	577 454	52 748	181 634



Table 36

**Overdue claims on loans, deposits and other placements by credit institutions registered in respective regions, as of 1.07.15**

thousand rubles

1	on loans and other placements with non-financial organisations		on loans, deposits and other placements with credit institutions		on loans and other placements with individuals	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
1	2	3	4	5	6	7
<b>Central Federal District</b>	1 397 983 934	232 622 091	5 958 803	23 675 955	678 261 160	45 686 826
Belgorod Region	80 034	0	0	0	659	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	136 038	0	0	0	26 788	0
Voronezh Region	158	0	0	0	4 400	0
Ivanovo Region	201 752	0	0	0	111 689	0
Kaluga Region	483 649	0	40 000	0	446 901	0
Kostroma Region	631 040	0	4 703	0	4 274 259	104 891
Kursk Region	23 256	0	0	0	21 599	0
Lipetsk Region	1 384 530	0	0	0	67 869	0
Moscow Region	1 100 383	171 333	0	0	687 559	162 831
Orel Region	127 089	0	0	0	12 426	0
Ryazan Region	702 143	0	0	0	80 488	0
Smolensk Region	288 149	0	5 700	0	16 467	0
Tambov Region	60 382	0	0	0	23 024	0
Tver Region	43 184	0	0	0	39 729	0
Tula Region	34 469	0	0	0	4 243	0
Yaroslavl Region	253 668	0	0	0	63 829	49 971
City of Moscow	1 392 434 010	232 450 758	5 908 400	23 675 955	672 379 231	45 369 133
<b>North-Western Federal District</b>	37 158 323	4 454 912	151 520	0	6 390 678	296 876
Republic of Karelia	2 509	0	0	0	1 891	0
Komi Republic	162 966	0	0	0	7 430	0
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	2 174 427	5 802	45 000	0	2 798 089	830
Kaliningrad Region	97 271	0	9 689	0	19 501	0
Leningrad Region	351 377	2 506	0	0	171 566	6 093
Murmansk Region	196 560	3 445	0	0	39 313	0
Novgorod Region	86 816	0	0	0	9 826	0
Pskov Region	58 632	0	0	0	4 048	0
St Petersburg	34 027 765	4 443 159	96 831	0	3 339 014	289 953
<b>Southern Federal District</b>	4 067 505	156 864	68 000	0	2 580 432	44 942
Republic of Adygeya	182 096	0	0	0	78 320	0
Republic of Kalmykia	58	0	0	0	1 191	0
Krasnodar Territory	1 762 317	155 820	68 000	0	1 807 931	2 054
Astrakhan Region	36 381	0	0	0	38 513	0
Volgograd Region	200 521	0	0	0	63 420	153
Rostov Region	1 886 132	1 044	0	0	591 057	42 735
<b>North-Caucasian Federal District</b>	724 717	29 095	330	0	453 449	1 406
Republik of Daghestan	165 251	0	0	0	65 489	0
Republic of Ingushetia	0	0	0	0	0	0

Kabardino-Balkar Republic	286 722	0	0	0	105 739	0
Karachai-Cherkess Republic	65 107	29 095	0	0	69 601	1 406
Republic of North Ossetia - Alania	107 022	0	0	0	78 097	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	100 615	0	330	0	134 523	0
<b>Volga Federal District</b>	<b>22 267 706</b>	<b>32 377</b>	<b>145 720</b>	<b>4 442</b>	<b>26 644 041</b>	<b>977 017</b>
Republic of Bashkortostan	1 312 100	0	0	0	1 868 299	314
Republic of Marii El	334	0	0	0	1 642	0
Republic of Mordovia	137 462	0	0	0	48 292	0
Republic of Tatarstan	10 981 320	2 295	10 220	0	7 498 141	53 864
Udmurt Republic	120 613	0	0	0	1 820 922	0
Chuvash Republic	124 181	0	0	0	97 418	0
Perm Territory	200 816	0	26 500	0	226 820	221
Kirov Region	713 950	0	0	0	599 092	0
Nizhny Novgogrod Region	862 135	666	14 000	4 442	443 824	3 035
Orenburg Region	973 613	0	55 000	0	277 704	0
Penza Region	107 298	0	0	0	56 409	0
Samara Region	5 848 743	19 804	40 000	0	11 620 272	919 150
Saratov Region	695 334	9 612	0	0	1 929 446	433
Ulyanovsk Region	189 807	0	0	0	155 760	0
<b>Ural Federal District</b>	<b>11 851 711</b>	<b>377 309</b>	<b>80 000</b>	<b>1 458</b>	<b>10 034 328</b>	<b>28 268</b>
Kurgan Region	82 803	0	0	0	4 963	0
Sverdlovsk Region	5 803 032	29 529	80 000	0	8 285 051	27 311
Tyumen Region	3 525 190	347 780	0	0	1 148 073	739
Chelyabinsk Region	2 440 686	0	0	1 458	596 241	218
<b>Siberian Federal District</b>	<b>2 810 620</b>	<b>57 929</b>	<b>75 000</b>	<b>342</b>	<b>3 118 733</b>	<b>201 244</b>
Republic of Altai	6 999	0	0	0	23 722	0
Republic of Buryatiya	39 952	0	0	0	248 473	331
Republic of Tuva	1 172	0	0	342	12 886	0
Republic of Khakassia	61 385	0	15 000	0	54 428	0
Altai Territory	425 194	0	0	0	80 752	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	461 631	52 995	0	0	981 690	134 139
Irkutsk Region	449 474	4 934	40 000	0	126 380	0
Kemerovo Region	242 047	0	10 000	0	113 338	0
Novosibirsk Region	607 928	0	0	0	1 248 889	66 486
Omsk Region	344 227	0	0	0	118 840	288
Tomsk Region	170 611	0	10 000	0	109 335	0
<b>Far Eastern Federal District</b>	<b>4 775 889</b>	<b>492 825</b>	<b>138 723</b>	<b>2 861</b>	<b>31 446 934</b>	<b>20 086</b>
Republic of Sakha (Yakutia)	279 307	0	42 588	2 861	194 364	0
Kamchatka Territory	334 622	0	0	0	184 507	2 081
Primorskiy Territory	2 522 121	5 552	26 135	0	783 215	2 709
Khabarovsk Territory	43 655	3 576	0	0	442 911	0
Amur Region	1 485 795	483 697	70 000	0	29 805 740	15 296
Magadan Region	0	0	0	0	0	0
Sakhalin Region	110 389	0	0	0	36 197	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
<b>Crimean District</b>	<b>190 784</b>	<b>460 001</b>	<b>0</b>	<b>38 867</b>	<b>9 623</b>	<b>112 753</b>
Republic of Crimea	5 600	219 520	0	0	9 506	62 825
City of Sevastopol	185 184	240 481	0	38 867	117	49 928

Table 37

## Distribution of clients' funds in rubles by credit institutions registered in respective regions, as of 1.07.15

thousand rubles

	Total	of which				Individual deposits
		Budgetary funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other raised funds from legal entities (except credit institutions)	
1	2	3	4	5	6	7
<b>Central Federal District</b>	25 376 580 095	4 546 279	78 750	5 202 554 649	6 954 224 069	13 015 236 384
Belgorod Region	6 871 565	0	0	1 675 128	629 966	4 544 115
Bryansk Region	0	0	0	0	0	0
Vladimir Region	5 645 697	0	236	727 829	645 268	4 209 906
Voronezh Region	2 187 160	0	0	152 553	982 516	1 050 247
Ivanovo Region	9 205 584	0	0	1 524 021	378 285	7 197 740
Kaluga Region	20 636 405	0	0	2 392 608	991 528	17 235 673
Kostroma Region	119 652 340	0	0	5 696 393	13 712 959	100 194 053
Kursk Region	12 711 603	0	0	2 794 118	590 000	9 316 117
Lipetsk Region	19 025 796	0	0	2 330 111	3 127 634	13 561 497
Moscow Region	30 590 006	0	0	8 148 332	4 208 287	18 146 399
Orel Region	2 440 880	0	0	308 846	88 327	2 035 374
Ryazan Region	14 637 368	2 025	0	3 076 927	439 701	10 955 121
Smolensk Region	4 428 010	0	0	747 967	417 864	3 201 304
Tambov Region	2 232 083	0	0	504 208	145 938	1 571 299
Tver Region	10 641 331	0	0	2 469 118	413 515	7 603 542
Tula Region	3 575 136	0	0	501 910	373 950	2 663 560
Yaroslavl Region	11 682 410	0	0	2 793 641	1 898 255	6 635 418
City of Moscow	25 100 416 721	4 544 254	78 514	5 166 710 939	6 925 180 076	12 805 115 019
<b>North-Western Federal District</b>	1 039 049 964	344 546	496	320 822 826	413 090 677	288 837 388
Republic of Karelia	687 102	0	0	339 541	7 331	283 992
Komi Republic	4 007 242	0	0	1 120 100	825 012	1 948 998
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	53 941 179	0	0	8 129 661	17 532 200	28 166 646
Kaliningrad Region	5 787 203	0	0	2 040 386	456 431	3 264 507
Leningrad Region	12 791 857	757	0	1 585 600	757 699	10 413 828
Murmansk Region	4 359 314	0	0	1 186 797	189 963	2 936 244
Novgorod Region	3 852 948	0	496	1 703 974	81 449	2 010 748
Pskov Region	1 409 187	0	0	520 834	0	887 048
St Petersburg	952 213 932	343 789	0	304 195 933	393 240 592	238 925 377
<b>Southern Federal District</b>	195 492 338	97 881	840	33 948 907	21 761 614	138 968 645
Republic of Adygeya	5 638 227	0	0	786 235	496 279	4 338 398
Republic of Kalmykia	10 559	0	0	8 949	0	1 604
Krasnodar Territory	110 382 839	34 403	840	15 916 825	13 865 693	80 151 163
Astrakhan Region	5 736 428	0	0	3 160 034	1 103 348	1 457 306
Volgograd Region	6 721 818	0	0	1 928 258	504 106	4 281 675
Rostov Region	67 002 467	63 478	0	12 148 606	5 792 188	48 738 499
<b>North-Caucasian Federal District</b>	18 409 660	0	0	5 133 385	3 351 068	9 792 981
Republic of Dagestan	1 823 668	0	0	1 070 308	293 532	446 446
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	3 021 339	0	0	537 364	131 873	2 333 347
Karachai-Cherkess Republic	4 944 958	0	0	1 230 954	2 150 756	1 560 400
Republic of North Ossetia - Alania	1 425 449	0	0	118 915	96 500	1 210 031
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	7 194 246	0	0	2 175 844	678 407	4 242 757

<b>Volga Federal District</b>	951 217 855	6 834 877	0	143 834 850	254 827 465	541 684 104
Republic of Bashkortostan	50 797 726	24 740	0	7 049 950	6 381 452	37 314 341
Republic of Marii El	1 960 758	0	0	451 383	90 357	1 386 603
Republic of Mordovia	17 984 275	0	0	1 792 915	858 347	15 293 225
Republic of Tatarstan	484 183 844	6 753 416	0	83 004 664	184 312 783	208 542 173
Udmurt Republic	27 413 376	10 374	0	2 938 497	1 365 461	23 069 906
Chuvash Republic	8 978 943	0	0	1 706 947	977 398	6 201 225
Perm Territory	19 319 576	17 228	0	2 984 934	3 713 808	12 570 361
Kirov Region	22 636 227	826	0	3 573 642	1 031 799	17 712 036
Nizhny Novgogrod Region	58 730 714	14 830	0	12 555 764	3 607 523	42 108 085
Orenburg Region	31 221 391	13 329	0	3 514 330	6 433 449	20 663 773
Penza Region	3 838 282	0	0	879 817	486 213	2 440 677
Samara Region	155 092 700	134	0	16 675 396	42 585 609	95 110 019
Saratov Region	64 350 951	0	0	5 979 653	2 496 811	55 790 909
Ulyanovsk Region	4 709 092	0	0	726 958	486 455	3 480 771
<b>Ural Federal District</b>	694 224 056	190 869	0	77 120 484	154 689 830	458 235 112
Kurgan Region	1 447 252	0	0	355 021	228 174	859 659
Sverdlovsk Region	333 648 530	22 250	0	44 366 073	58 117 380	230 263 821
Tyumen Region	277 042 203	159 524	0	17 463 293	89 211 631	168 850 715
Chelyabinsk Region	82 086 071	9 095	0	14 936 097	7 132 645	58 260 917
<b>Siberian Federal District</b>	145 765 080	83 539	0	34 489 419	15 332 509	93 552 862
Republic of Altai	719 981	1 335	0	142 138	237 837	337 898
Republic of Buryatiya	7 752 543	17 688	0	1 429 515	258 118	5 823 355
Republic of Tuva	151 903	0	0	81 661	7 500	62 737
Republic of Khakassia	5 176 018	0	0	1 177 643	548 527	3 372 893
Altai Territory	8 990 500	0	0	2 885 415	1 208 029	4 836 782
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	24 559 499	15 023	0	2 716 731	1 489 490	20 039 814
Irkutsk Region	10 305 247	0	0	2 066 870	1 279 070	6 866 562
Kemerovo Region	7 455 330	0	0	1 178 083	569 412	5 652 469
Novosibirsk Region	55 698 974	49 493	0	18 263 754	6 071 015	29 950 316
Omsk Region	14 590 638	0	0	2 574 489	3 504 246	8 493 766
Tomsk Region	10 364 447	0	0	1 973 120	159 265	8 116 270
<b>Far Eastern Federal District</b>	310 417 454	74 135	31 229	42 055 239	24 717 753	242 145 320
Republic of Sakha (Yakutia)	25 596 453	32 162	0	5 566 033	4 288 282	15 219 931
Kamchatka Territory	14 693 075	20 775	0	2 550 582	1 571 961	10 519 288
1	65 836 448	15 111	0	19 891 709	3 355 167	41 973 700
Khabarovsk Territory	6 104 173	0	0	464 756	388 523	5 250 242
Amur Region	193 552 752	0	31 229	11 450 616	14 515 507	167 394 468
Magadan Region	0	0	0	0	0	0
Sakhalin Region	4 634 553	6 087	0	2 131 543	598 313	1 787 691
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
<b>Crimean District</b>	37 076 346	9 894	0	13 518 721	2 076 125	21 391 574
Republic of Crimea	32 469 342	9 894	0	11 105 769	1 663 434	19 624 105
City of Sevastopol	4 607 004	0	0	2 412 952	412 691	1 767 469

Table 38

**Distribution of clients' funds in foreign currency by credit institutions registered in respective regions, as of  
1.07.15**

thousand rubles

	Total	of which				
		Budgetary funds in settlement accounts	Government and extra- budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other raised funds from legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
<b>Central Federal District</b>	14 870 487 445	71 742 361	13 983	1 932 777 366	7 679 090 660	4 755 900 938
Belgorod Region	863 954	0	0	30 724	0	833 230
Bryansk Region	0	0	0	0	0	0
Vladimir Region	575 601	0	0	8 072	0	565 239
Voronezh Region	1 659 078	0	0	19 409	0	1 639 663
Ivanovo Region	734 317	0	0	55 003	10 162	669 142
Kaluga Region	2 114 833	0	0	208 911	250	1 905 672
Kostroma Region	18 944 873	0	0	1 032 617	6 055 049	11 850 738
Kursk Region	695 446	0	0	172 892	0	522 554
Lipetsk Region	1 237 315	0	0	435 535	170 509	631 271
Moscow Region	12 555 554	0	0	925 743	2 806 584	8 811 764
Orel Region	252 614	0	0	40 157	0	212 457
Ryazan Region	1 669 267	0	0	770 337	40 798	857 801
Smolensk Region	339 125	0	0	78 107	167	260 851
Tambov Region	21 617	0	0	94	0	21 508
Tver Region	1 811 062	0	0	250 191	128 996	1 431 864
Tula Region	91 596	0	0	4 469	0	87 127
Yaroslavl Region	3 706 916	0	0	93 778	1 221	3 611 873
City of Moscow	14 823 214 277	71 742 361	13 983	1 928 651 327	7 669 876 924	4 721 988 184
<b>North-Western Federal District</b>	265 394 614	0	0	43 137 594	102 859 366	114 871 019
Republic of Karelia	10 110	0	0	6 427	0	3 209
Komi Republic	713 363	0	0	5 926	12 815	694 622
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	7 393 973	0	0	2 590 777	519 301	4 283 886
Kaliningrad Region	3 659 984	0	0	640 136	1 686 206	1 311 245
Leningrad Region	2 779 550	0	0	187 774	0	2 591 735
Murmansk Region	2 011 556	0	0	1 477 749	24 271	509 536
Novgorod Region	259 352	0	0	18 372	61 463	179 506
Pskov Region	5 377	0	0	2 037	0	3 340
St Petersburg	248 561 349	0	0	38 208 396	100 555 310	105 293 940
<b>Southern Federal District</b>	28 523 619	0	0	6 094 232	5 612 250	16 526 310
Republic of Adygeya	275 453	0	0	1 924	57 638	215 869
Republic of Kalmykia	78 213	0	0	0	78 207	6
Krasnodar Territory	12 678 211	0	0	1 719 814	267 238	10 465 346
Astrakhan Region	3 442 606	0	0	3 049 434	0	387 722
Volgograd Region	854 978	0	0	250 732	141 306	462 936
Rostov Region	11 194 158	0	0	1 072 328	5 067 861	4 994 431
<b>North-Caucasian Federal District</b>	4 674 119	0	0	119 619	142 583	4 382 440
Republic of Dagestan	37 850	0	0	5 024	0	32 826
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	129 752	0	0	36 865	0	92 883
Karachai-Cherkess Republic	3 941 819	0	0	42 238	0	3 870 112
Republic of North Ossetia - Alania	51 892	0	0	19	0	51 873
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	512 806	0	0	35 473	142 583	334 746

<b>Volga Federal District</b>	192 768 760	7	0	31 961 545	91 582 232	67 411 137
Republic of Bashkortostan	4 478 037	0	0	521 837	1 324 301	2 631 881
Republic of Marii El	18 061	0	0	2 237	0	6 014
Republic of Mordovia	336 423	0	0	55 820	0	278 503
Republic of Tatarstan	127 164 906	7	0	13 386 291	80 457 108	32 231 510
Udmurt Republic	1 232 665	0	0	84 675	246 861	901 018
Chuvash Republic	473 262	0	0	5 206	8 335	459 693
Perm Territory	3 016 277	0	0	576 304	0	2 439 973
Kirov Region	1 465 219	0	0	109 689	373 055	980 836
Nizhny Novgograd Region	5 060 790	0	0	740 510	962 318	3 327 537
Orenburg Region	3 269 176	0	0	66 745	854 247	2 011 893
Penza Region	18 755	0	0	1 044	17 703	0
Samara Region	39 615 000	0	0	15 743 757	6 559 446	17 023 114
Saratov Region	6 567 685	0	0	642 514	778 858	5 091 577
Ulyanovsk Region	52 504	0	0	24 916	0	27 588
<b>Ural Federal District</b>	161 884 928	54 940	0	20 347 153	52 780 338	77 781 715
Kurgan Region	28 738	0	0	1	0	28 737
Sverdlovsk Region	50 366 841	0	0	2 520 722	19 574 904	27 972 841
Tyumen Region	99 020 363	54 940	0	12 738 858	32 078 692	44 188 901
Chelyabinsk Region	12 468 986	0	0	5 087 572	1 126 742	5 591 236
<b>Siberian Federal District</b>	27 074 201	0	0	11 323 029	862 190	13 767 579
Republic of Altai	84 861	0	0	57 531	0	27 330
Republic of Buryatiya	1 704 635	0	0	55 341	0	615 392
Republic of Tuva	34	0	0	0	0	34
Republic of Khakassia	85 881	0	0	11 569	0	72 080
Altai Territory	845 618	0	0	141 185	125 373	579 060
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	6 285 843	0	0	310 900	113 536	5 847 431
Irkutsk Region	900 330	0	0	387 561	104 884	405 099
Kemerovo Region	388 171	0	0	149 723	0	238 311
Novosibirsk Region	14 198 120	0	0	8 732 602	376 200	5 021 466
Omsk Region	2 076 102	0	0	1 313 453	123 041	639 408
Tomsk Region	504 606	0	0	163 164	19 156	321 968
<b>Far Eastern Federal District</b>	52 212 040	0	0	7 023 629	15 905 079	28 843 641
Republic of Sakha (Yakutia)	2 468 517	0	0	122 465	89 768	2 201 726
Kamchatka Territory	2 054 363	0	0	621 529	1 543	1 422 265
Primorskiy Territory	11 339 157	0	0	3 319 765	1 300 473	6 643 598
Khabarovsk Territory	288 515	0	0	7 617	0	279 883
Amur Region	33 569 354	0	0	947 959	14 496 638	17 825 099
Magadan Region	0	0	0	0	0	0
Sakhalin Region	2 492 134	0	0	2 004 294	16 657	471 070
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
<b>Crimean District</b>	4 443 819	0	0	870 090	100 633	2 971 071
Republic of Crimea	3 226 608	0	0	748 361	336	1 975 886
City of Sevastopol	1 217 211	0	0	121 729	100 297	995 185

Table 39

**Loans, deposits and other funds raised from other credit institutions  
(by credit institutions registered in respective regions), as of 1.07.15**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
<b>Central Federal District</b>	4 791 356 749	2 421 519 802	2 369 836 947
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	0	0	0
Voronezh Region	300 000	300 000	0
Ivanovo Region	493 836	493 836	0
Kaluga Region	164 170	164 170	0
Kostroma Region	9 953 475	8 983 130	970 345
Kursk Region	0	0	0
Lipetsk Region	877 000	877 000	0
Moscow Region	675 524	620 000	55 524
Orel Region	85 000	85 000	0
Ryazan Region	120 000	120 000	0
Smolensk Region	800 000	800 000	0
Tambov Region	48 477	48 477	0
Tver Region	860 000	860 000	0
Tula Region	506 152	500 000	6 152
Yaroslavl Region	685 629	685 629	0
City of Moscow	4 775 787 486	2 406 982 560	2 368 804 926
<b>North-Western Federal District</b>	67 459 523	50 133 494	17 326 029
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangel'sk Region	0	0	0
Vologda Region	2 426 490	2 329 524	96 966
Kaliningrad Region	149 239	149 239	0
Leningrad Region	0	0	0
Murmansk Region	991 206	200 000	791 206
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	63 892 588	47 454 731	16 437 857
<b>Southern Federal District</b>	11 748 057	7 259 930	4 488 127
Republic of Adygeya	53 734	53 734	0
Republic of Kalmykia	0	0	0
Krasnodar Territory	4 272 365	3 663 145	609 220
Astrakhan Region	0	0	0
Volgograd Region	237 512	237 512	0
Rostov Region	7 184 446	3 305 539	3 878 907
<b>North-Caucasian Federal District</b>	631 583	631 583	0
Republic of Dagestan	0	0	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	0	0	0
Karachai-Cherkess Republic	450 000	450 000	0
Republic of North Ossetia - Alania	0	0	0
Chechen Republic	0	0	0
Stavropol Territory	181 583	181 583	0

<b>Volga Federal District</b>	61 436 874	52 375 200	9 061 674
Republic of Bashkortostan	923 524	799 784	123 740
Republic of Marii El	2 237	2 237	0
Republic of Mordovia	0	0	0
Republic of Tatarstan	38 398 564	30 324 423	8 074 141
Udmurt Republic	346 848	346 848	0
Chuvash Republic	181 523	159 313	22 210
Perm Territory	298 449	298 429	20
Kirov Region	428 153	428 153	0
Nizhny Novgogrod Region	3 493 492	3 025 765	467 727
Orenburg Region	495 865	468 103	27 762
Penza Region	53 482	6 664	46 818
Samara Region	16 162 737	15 863 481	299 256
Saratov Region	422 000	422 000	0
Ulyanovsk Region	230 000	230 000	0
<b>Ural Federal District</b>	19 307 474	10 473 602	8 833 872
Kurgan Region	0	0	0
Sverdlovsk Region	14 160 767	8 408 477	5 752 290
Tyumen Region	4 264 320	1 182 738	3 081 582
Chelyabinsk Region	882 387	882 387	0
<b>Siberian Federal District</b>	6 047 471	6 047 040	431
Republic of Altai	20 000	20 000	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	122 693	122 693	0
Altai Territory	908 804	908 804	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	3 900 000	3 900 000	0
Irkutsk Region	0	0	0
Kemerovo Region	0	0	0
Novosibirsk Region	1 095 974	1 095 543	431
Omsk Region	0	0	0
Tomsk Region	0	0	0
<b>Far Eastern Federal District</b>	8 943 127	4 863 973	4 079 154
Republic of Sakha (Yakutia)	347 471	347 471	0
Kamchatka Territory	247 304	247 304	0
Primorskiy Territory	1 542 083	1 542 083	0
Khabarovsk Territory	0	0	0
Amur Region	6 806 269	2 727 115	4 079 154
Magadan Region	0	0	0
Sakhalin Region	0	0	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0
<b>Crimean District</b>	593 410	593 410	0
Republic of Crimea	593 410	593 410	0
City of Sevastopol	0	0	0



## Macroprudential Indicators of the Banking Sector

Table 40

### Some indicators of the banking sector financial soundness (percent)

	1.01.14	1.01.15	1.04.15	1.06.15	1.07.15
<b>Own funds (capital) adequacy</b>					
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio) <sup>1</sup>	13,5	12,5	12,9	13,0	12,9
Tier I capital ratio N1.2 (Basel III) <sup>2</sup>	9,1	9,0	9,1	9,3	9,1
Risk-weighted assets <sup>3</sup> (Basel III) to total assets ratio]	51,4	45,4	48,2	49,2	49,1
<b>Credit risk</b>					
Share of problem (IV quality category) and bad (V quality category) loans in total loans <sup>4</sup>	6,0	6,7	7,5	8,2	8,2
Loan loss provisions made as percent of total loans <sup>4</sup>	5,9	6,5	7,1	7,5	7,5
Ratio of loans, bank guarantees and sureties granted by a bank to its owners (shareholders) to own funds (capital) (N9.1)	1,1	2,6	3,1	2,5	2,1
Ratio of a bank's aggregate claims on insiders to own funds (capital) (N10.1)	0,7	0,7	0,7	0,6	0,6
Ratio of total large credit risks to own funds (capital) (N7)	204,3	245,5	235,6	228,1	226,6
<i>Distribution of loans provided by credit institutions</i>					
agriculture, hunting and forestry	4,3	3,5	3,6	3,7	3,7
mining	3,1	4,2	4,4	4,2	4,3
manufacturing	13,6	15,5	15,6	15,5	15,6
production and distribution of energy, gas and water	2,5	2,5	2,6	2,6	2,6
constructing	5,6	5,3	5,2	5,3	5,2
wholesale and retail trade, car and household appliance repair	13,7	13,3	13,2	13,1	13,0
transport and communication	4,2	4,4	4,6	4,3	4,2
other economic activities	21,1	21,2	21,4	21,6	21,8
individuals	32,0	30,1	29,6	29,8	29,5
of which					
mortgage loans	8,5	9,4	9,7	9,9	9,9
<i>Geographical distribution of interbank loans and deposits<sup>5</sup></i>					
Russian Federation	39,7	53,6	43,8	45,8	45,0
United Kingdom	23,8	13,9	13,3	13,7	13,8
USA	6,8	4,9	4,5	4,2	5,2
Germany	0,6	0,4	0,8	1,8	2,2
Austria	7,3	7,3	9,4	9,4	8,1
France	1,9	1,8	3,1	3,4	2,6
Italy	0,1	0,0	0,2	0,1	0,1
Cyprus	4,7	4,9	8,6	7,6	7,6
Netherlands	1,5	1,3	1,8	1,3	1,8
Other	13,6	11,8	14,4	12,6	13,5
<b>Liquidity</b>					
Ratio of high liquid assets to total assets	9,9	10,4	11,2	11,0	11,1
Ratio of liquid assets to total assets	20,5	22,0	22,7	23,6	23,6
Ratio of high liquid assets to demand liabilities (N2)	57,5	67,0	89,9	96,9	86,1
Ratio of liquid assets to short-term liabilities (N3)	78,7	80,4	127,1	133,6	132,3
Ratio of long-term (over 365 or 366 days) claims on own funds (capital) adjusted for the minimum balance of short-term (up to 365 or 366 days) clients' accounts (N4)	88,9	92,8	62,8	60,4	60,5
Ratio of clients' funds to total loans <sup>6</sup>	98,7	96,9	98,0	98,7	99,7
<b>Market risk to total own funds (capital)<sup>7</sup></b>					
of which					
Interest rate risk	37,8	28,6	29,4	31,2	30,2
Equity position risk	3,3	3,7	3,4	3,5	3,6
Foreign exchange risk	4,5	3,7	3,2	3,6	3,8
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	1,8	7,6	7,8	8,2	8,3
<b>Banks' financial result over the reporting period (billion rubles)</b>					
as percent of the banking sector assets <sup>8</sup>	993,6	589,1	6,0	9,0	51,5
as percent of the banking sector own funds (capital) <sup>8</sup>	1,9	0,9	0,0	0,0	0,1
	15,2	7,9	0,1	0,1	0,6
<b>Return on assets<sup>9</sup></b>					
	1,9	0,9	0,5	0,4	0,3
<b>Return on equity<sup>9</sup></b>					
	15,2	7,9	4,8	3,4	2,4

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

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

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

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

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

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

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

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

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

## Capital Adequacy

Table 41

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

Date	Total		of which															
	Number of CIs	Own funds (capital) of CIs, billion rubles	CIs with capital less than 300 million rubles		CIs with capital from 300 to 500 million rubles		CIs with capital from 500 million to 1 billion rubles		CIs with capital from 1 to 3 billion rubles		CIs with capital from 3 to 5 billion rubles		CIs with capital from 5 to 10 billion rubles		CIs with capital more than 10 billion rubles		CIs going through insolvency prevention measures <sup>2</sup>	
			Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles
1.01.09	1108	3 811,6	541	72,4	156	60,6	125	85,4	157	264,8	30	114,7	38	264,6	41	2 886,6	20	62,6
1.01.10	1058	4 620,6	473	71,9	157	61,5	127	83,6	163	272,6	37	144,2	36	260,3	47	3 656,2	18	70,3
1.01.11	1012	4 732,3	424	69,3	140	54,7	150	100,7	159	275,4	35	133,8	37	263,1	53	3 729,8	14	105,4
1.01.12	978	5 242,1	354	68,6	155	59,0	152	103,1	171	298,0	38	144,0	41	284,5	59	4 035,2	8	249,7
1.01.13	956	6 112,9	301	59,5	163	62,3	145	100,4	176	300,9	52	192,1	45	318,1	69	4 867,2	5	212,4
1.01.14	923	7 064,3	238	45,1	176	66,7	140	98,3	183	306,3	61	232,9	41	294,3	79	5 818,0	5	202,8
1.02.14	915	7 073,9	234	44,8	176	66,9	140	99,6	181	303,9	59	228,5	42	302,7	78	5 821,7	5	205,8
1.03.14	910	7 252,9	228	43,6	173	66,0	141	101,8	183	308,8	57	220,7	45	323,5	77	5 978,2	6	210,4
1.04.14	900	7 303,3	217	41,6	175	66,3	138	98,3	189	318,7	53	207,9	46	330,9	76	6 015,5	6	224,1
1.05.14	894	7 344,5	212	40,4	167	62,6	143	99,6	190	311,8	56	219,1	45	322,8	76	6 057,4	5	230,8
1.06.14	888	7 405,3	212	40,5	166	62,6	137	95,6	188	303,3	56	221,0	46	333,8	74	6 089,5	9	259,0
1.07.14	884	7 370,2	205	38,6	173	65,1	132	91,9	189	307,6	55	217,0	47	342,5	74	6 080,3	9	227,2
1.08.14	877	7 463,1	198	37,4	173	64,8	132	92,2	187	301,9	57	225,0	41	292,9	80	6 226,7	9	222,2
1.09.14	869	7 533,8	184	34,4	178	66,5	133	92,3	189	310,1	52	204,8	43	303,1	80	6 299,1	10	223,6
1.10.14	859	7 630,7	157	27,0	194	71,1	135	94,2	186	307,0	52	204,5	44	310,1	80	6 388,1	11	228,7
1.11.14	850	7 739,6	142	24,6	199	72,8	132	91,6	189	308,7	53	207,9	46	330,7	79	6 493,7	10	209,5
1.12.14	842	7 862,2	111	17,4	219	79,0	135	93,4	188	312,0	50	197,5	43	299,1	81	6 664,0	15	199,8
1.01.15	834	7 928,4	57	4,7	270	97,2	130	89,7	181	299,2	53	203,3	45	308,8	83	6 873,3	15	52,1
1.02.15	830	7 848,0	53	3,0	263	94,4	138	95,4	186	313,2	50	197,5	45	320,0	80	6 822,8	15	1,8
1.03.15	827	7 772,2	53	4,0	259	92,6	140	96,6	185	315,8	49	196,2	41	279,9	83	6 803,1	17	-15,9
1.04.15	824	8 070,2	51	2,2	261	93,8	135	93,0	181	302,4	52	200,9	45	305,4	82	7 071,0	17	1,5
1.05.15	815	8 021,7	49	3,5	255	92,1	131	89,2	186	308,2	52	203,3	45	316,1	80	6 996,1	17	13,2
1.06.15	810	8 083,8	51	3,6	248	89,2	135	93,1	183	305,8	50	197,6	46	324,2	80	7 057,4	17	13,0
1.07.15	797	8 166,4	50	3,8	241	87,1	130	89,4	179	295,4	49	189,8	49	335,1	82	7 164,9	17	0,9
Reference data: own funds (capital) adequacy ratio as of 1.07.15, %	12,9		43,6		25,1		18,4		16,5		15,4		15,8		13,2		10,6	

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

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

Table 42

## Basel III capital Tiers and adequacy ratios

Basel III capital <sup>1</sup> structure	1.02.14		1.01.15		1.04.15		1.06.15		1.07.15	
	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):	<b>7 073,5</b>	<b>100,0</b>	<b>7 928,4</b>	<b>100,0</b>	<b>8 070,2</b>	<b>100,0</b>	<b>8 083,8</b>	<b>100,0</b>	<b>8 166,4</b>	<b>100,0</b>
of which:										
1. Tier I capital	4 838,1	68,4	5 718,4	72,1	5 709,5	70,8	5 759,2	71,2	5 743,2	70,3
of which:										
1.1. Common Equity Tier 1	4 812,0	68,0	5 638,3	71,1	5 630,6	69,8	5 687,1	70,4	5 670,4	69,4
1.2. Additional Tier 1	26,0	0,4	80,1	1,0	78,9	1,0	72,2	0,9	72,8	0,9
2. Tier 2 Capital	2 235,4	31,6	2 210,0	27,9	2 360,7	29,3	2 324,6	28,8	2 423,2	29,7
<b>Basel III capital adequacy ratios<sup>2</sup></b>	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio)	12,9	1	12,5	4	12,9	4	13,0	4	12,9	3
Common equity Tier I ratio (N1.1)	8,8	1	8,9	2	9,0	3	9,2	4	8,9	3
Tier I capital ratio (N1.2)	8,8	2	9,0	3	9,1	3	9,3	5	9,1	4

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

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

Table 43

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

Indicators	1.01.14		1.01.15		1.04.15		1.06.15		1.07.15	
	billion rubles	share in own funds	billion rubles	share in own funds	billion rubles	share in own funds	billion rubles	share in own funds	billion rubles	share in own funds
<b>1. Factors of own funds (capital) increase</b>	<b>8 202,0</b>	<b>116,1</b>	<b>9 337,9</b>	<b>117,8</b>	<b>9 768,5</b>	<b>121,0</b>	<b>9 849,1</b>	<b>121,8</b>	<b>9 934,8</b>	<b>121,7</b>
1.1. Authorized capital	1 533,2	21,7	1 914,3	24,1	1 917,7	23,8	1 923,1	23,8	1 963,6	24,0
1.2. Issue income	1 347,5	19,1	1 421,3	17,9	1 428,7	17,7	1 432,3	17,7	1 427,8	17,5
1.3. Credit institutions' profit and funds	3 377,7	47,8	3 761,5	47,4	3 886,4	48,2	3 932,2	48,6	3 889,4	47,6
1.4. Subordinated loans	1 723,2	24,4	2 018,3	25,5	2 299,5	28,5	2 321,1	28,7	2 414,8	29,6
1.5. Increase in value of property due to revaluation	220,5	3,1	222,4	2,8	236,1	2,9	240,4	3,0	239,2	2,9
1.6. Other factors of increase	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
<b>2. Factors of own funds (capital) decrease</b>	<b>1 137,7</b>	<b>16,1</b>	<b>1 409,5</b>	<b>17,8</b>	<b>1 698,3</b>	<b>21,0</b>	<b>1 765,3</b>	<b>21,8</b>	<b>1 768,4</b>	<b>21,7</b>
2.1. Losses	114,6	1,6	352,5	4,4	595,0	7,4	622,2	7,7	588,8	7,2
2.2. Intangible assets	13,5	0,2	18,8	0,2	21,4	0,3	21,7	0,3	22,4	0,3
2.3. Treasury stocks (shares)	0,2	0,0	1,2	0,0	1,5	0,0	1,8	0,0	1,8	0,0
2.4. Sources of own funds (capital), created using improper assets	5,6	0,1	7,2	0,1	7,2	0,1	7,9	0,1	7,7	0,1
2.5. Subordinated loans granted to credit institutions	77,0	1,1	154,4	1,9	200,8	2,5	199,8	2,5	203,2	2,5
2.6. Investments in shares of financial organizations (including associated financial companies) and credit institutions	914,5	12,9	801,0	10,1	763,3	9,5	794,8	9,8	832,1	10,2
2.7. Other factors	12,2	0,2	74,4	0,9	109,1	1,4	117,0	1,4	112,4	1,4
of which:										
2.7.1 Decrease of supplementary capital's sources according to limits under paragraph 3.11 of Instruction of Bank of Russia No. 215-P dated February 10, 2003	9,0	0,1								
<b>Own funds (capital), total</b>	<b>7 064,3</b>	<b>100,0</b>	<b>7 928,4</b>	<b>100,0</b>	<b>8 070,2</b>	<b>100,0</b>	<b>8 083,8</b>	<b>100,0</b>	<b>8 166,4</b>	<b>100,0</b>

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

Table 44

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

The value of credit risk on balance sheet assets <sup>2</sup>	1.01.14	1.01.15	1.04.15	1.06.15	1.07.15
1 <sup>st</sup> group of assets	0,0	0,0	0,0	0,0	0,0
2 <sup>nd</sup> group of assets	986,9	1 365,7	1 313,0	1 366,2	1 398,8
3 <sup>rd</sup> group of assets	326,5	404,2	607,2	591,1	634,0
4 <sup>th</sup> group of assets	28 182,0	33 446,0	33 953,0	33 601,9	34 041,2
5 <sup>th</sup> group of assets	6,9	9,2	9,1	8,1	9,5
The value of credit risk on balance sheet assets	29 502,1	35 225,2	35 882,4	35 567,4	36 083,5

Reference data:

	1.01.14	1.01.15	1.04.15	1.06.15	1.07.15
1 <sup>st</sup> group of assets without risk weighting	7 855,7	11 479,3	8 629,9	7 935,4	8 274,4

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

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

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

		1.01.14	1.01.15	1.04.15	1.06.15	1.07.15
1	Banking sector own funds (capital), billion rubles	7 064,3	7 928,4	8 070,2	8 083,8	8 166,4
2	Risk-weighted assets, billion rubles	52 473,9	63 456,9	62 706,5	62 089,5	63 435,7
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	29 502,1	35 225,2	35 882,4	35 567,4	36 083,5
	- risk-weighted claims on counterparties related to a bank (code 8957.0 <sup>2</sup> , before 01.02.14 - code 8957 <sup>2</sup> ), billion rubles	2 087,6	1 700,4	1 614,9	1 609,0	1 608,1
	- the amount of mortgage loans and accrued (accumulated) interest claims (code 8807 <sup>2</sup> ), billion rubles	147,4	225,8	131,8	127,9	128,7
	- the value of credit risk on contingent credit liabilities, billion rubles	3 971,4	4 802,0	4 501,7	4 334,0	4 253,2
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles <sup>2</sup>	289,3	1 259,3	929,0	760,3	732,8
	- the value of operational risk (starting from 1.02.14 - calculated with risk coefficient 12,5, before 1.02.14 - calculated with risk coefficient 10)	3 558,1	5 264,7	5 322,1	5 554,1	6 406,9
	- market risk, billion rubles	3 101,5	2 734,6	2 802,5	2 974,9	2 949,5
	- credit claims of clearing participants (codes 8847 <sup>2</sup> )	13,4	65,7	68,2	68,8	62,9
	- higher-risk transactions, billion rubles	9 078,3	9 592,6	9 519,7	9 337,1	9 431,9
	- corrective coefficient of own funds (capital) adequacy ratio's N1.0 (before 1.02.14 - N1) denominator which eliminates double counting of credit claims on higher-risk transactions	-374,4	-305,7	-331,2	-353,9	-350,4
	- the value of credit risk on the part of unsecured consumer loans, extended after 1.07.2013 at higher interest rates <sup>3</sup>	1 082,1	1 624,6	656,9	642,6	630,3
	- elevated requirements for respective levels of capital to cover certain assets classes in accordance with international approaches to increase the stability of the banking sector	17,3	329,6	505,3	495,6	544,7
	- the risk of change of credit claim value (credit valuation adjustment) resulting from the deterioration of counterparty credit quality.	-	935,9	931,9	807,5	791,3
	- other	-	2,3	171,4	164,2	162,2
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	13,5	12,5	12,9	13,0	12,9

Calculated by form 0409135

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

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

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

**Distribution of credit institutions (CIs) grouped by own funds (capital) adequacy ratio  
(N1.0)<sup>1</sup>**

Own funds (capital) adequacy ratio	1.01.14		1.01.15		1.04.15		1.06.15		1.07.15	
	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %
Less than 10% <sup>2</sup>	2	0,1	8	1,4	13	1,7	11	1,8	10	1,8
From 10% to 12%	112	18,8	90	47,0	86	24,1	103	16,8	111	18,2
From 12% to 14%	183	64,6	144	39,4	119	56,7	123	65,0	111	62,5
14% and more	612	16,6	578	12,2	592	17,5	558	16,4	550	17,4
Banking sector, total	923	100,0	834	100,0	824	100,0	810	100,0	797	100,0

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

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

## Credit risk

Table 47

### Structure of loans of the banking sector

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

		1.01.14		1.01.15		1.04.15		1.06.15		1.07.15	
		bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %
Loans	Standard	17 609,7	42,9	24 885,6	46,8	24 608,5	46,9	23 648,3	46,0	24 111,7	46,1
	Substandard	18 101,6	44,1	21 016,6	39,5	19 795,7	37,7	19 493,0	37,9	19 763,8	37,8
	Doubtful	2 837,4	6,9	3 603,2	6,8	4 192,0	8,0	4 059,0	7,9	4 165,1	8,0
	Problem	824,5	2,0	1 144,5	2,2	1 262,8	2,4	1 279,8	2,5	1 300,8	2,5
	Loss	1 636,4	4,0	2 433,0	4,6	2 658,3	5,1	2 938,6	5,7	2 966,1	5,7
Loan loss provision (LLP) made		2 435,8	5,9	3 461,0	6,5	3 706,7	7,1	3 849,1	7,5	3 906,5	7,5
<b>Reference data: less loans grouped into portfolios of homogeneous loans <sup>2</sup></b>											
Loans	Standard	17 608,5	57,4	24 884,9	60,1	24 502,9	59,4	23 537,0	58,3	23 997,1	58,1
	Substandard	8 728,5	28,5	10 893,5	26,3	10 409,7	25,2	10 377,1	25,7	10 702,0	25,9
	Doubtful	2 520,4	8,2	3 092,3	7,5	3 582,9	8,7	3 459,1	8,6	3 587,5	8,7
	Problem	682,0	2,2	971,2	2,3	1 080,1	2,6	1 076,8	2,7	1 107,9	2,7
	Loss	1 128,7	3,7	1 591,6	3,8	1 697,7	4,1	1 920,2	4,8	1 927,1	4,7
Loan loss provision (LLP)	Estimated LLP	2 365,7	7,7	3 219,0	7,8	3 474,8	8,4	3 626,4	9,0	3 709,8	9,0
	Estimated LLP adjusted for collateral	1 787,6	5,8	2 464,2	5,9	2 594,2	6,3	2 719,6	6,7	2 789,6	6,8
	LLP made	1 788,7	5,8	2 467,1	6,0	2 594,0	6,3	2 687,1	6,7	2 731,4	6,6
	LLP made as percent of estimated LLP		75,6		76,6		74,6		74,1		73,6
	LLP made as percent of estimated LLP adjusted for collateral		100,1		100,1		100,1		98,8		97,9

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

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



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

	1.01.14		1.01.15		1.04.15		1.06.15		1.07.15	
	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %
1. Loans grouped into portfolios of homogeneous loans - total	10 341,5	100,0	11 714,4	100,0	11 243,9	100,0	11 048,5	100,0	10 985,8	100,0
of which:										
1.1. Loans to legal entities (except credit institutions)	805,2	7,8	804,8	6,9	711,3	6,3	669,3	6,1	654,0	6,0
1.2. Loans to individuals	9 536,0	92,2	10 909,5	93,1	10 532,5	93,7	10 379,2	93,9	10 331,6	94,0
1.3. Loans to credit institutions	0,3	0,0	0,1	0,0	0,1	0,0	0,0	0,0	0,1	0,0
2. Loans grouped into portfolios of homogeneous loans as a share of total loans	-	25,2	-	22,0	-	21,4	-	21,5	-	21,0
3. Ratio of loan loss provisions made on loans grouped into portfolios of homogeneous loans to loans grouped into portfolios of homogeneous loans	-	6,3	-	8,5	-	9,9	-	10,5	-	10,7
4. Claims grouped into portfolios of homogeneous claims - total	62,2	100,0	75,8	100,0	73,1	100,0	75,8	100,0	80,5	100,0
of which:										
4.1. Portfolios of homogeneous claims on legal entities	28,1	45,3	27,7	36,5	29,8	40,8	29,7	39,2	32,9	40,9
4.2. Portfolios of homogeneous claims on individuals	34,0	54,7	48,1	63,5	43,3	59,2	46,1	60,8	47,6	59,1
5. Ratio of provisions made on claims grouped into portfolios of homogeneous claims to claims grouped into portfolios of homogeneous claims	-	36,4	-	44,8	-	54,9	-	54,5	-	56,8

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

Homogeneous loans and claims on legal entities and provisions made as of 1.07.15<sup>1</sup>

	Loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims in % of corresponding loans and claims portfolios
	mln. rubles	in % of total loans and claims	mln. rubles	in % of total provision made	
1. Loans to legal entities (except credit institutions) grouped into portfolios of homogeneous loans - total	654 031,3	100,0	71 215,7	100,0	10,9
of which by quality categories					
1.1. Quality Category I	639,6	0,1	0,0	0,0	0,0
1.2. Quality Category II	557 781,1	85,3	5 327,8	7,5	1,0
1.3. Quality Category III	15 606,6	2,4	2 256,6	3,2	14,5
1.4. Quality Category IV	13 618,2	2,1	4 639,2	6,5	34,1
1.5. Quality Category V	66 385,7	10,2	58 992,1	82,8	88,9
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	141,2	100,0	0,1	100,0	0,1
of which by quality categories					
2.1. Quality Category I	133,8	94,8	0,0	0,0	0,0
2.2. Quality Category II	7,4	5,2	0,1	100,0	1,0
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	654 172,5		71 215,8		10,9
4. Homogeneous claims grouped into portfolios - total	32 892,2	100,0	15 676,3	100,0	47,7
of which by quality categories					
4.1. Quality Category I	13 609,5	41,4	0,0	0,0	0,0
4.2. Quality Category II	682,4	2,1	8,8	0,1	1,3
4.3. Quality Category III	3044,1	9,3	177,7	1,1	5,8
4.4. Quality Category IV	63,7	0,2	20,4	0,1	32,1
4.5. Quality Category V	15492,5	47,1	15469,4	98,7	99,9
5. Claims for interest payments - total	7 290,3	100,0	3 232,7	100,0	44,3
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	3 602,2	49,4	3 128,1	96,8	86,8

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

Homogeneous loans and claims on individuals and provisions made as of 1.07.15<sup>1</sup>

	Loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims in % of corresponding loans and claims portfolios
	mln. rubles	in % of total loans and claims	mln. rubles	in % of total provision made	
1. Loans to individuals grouped into portfolios of homogeneous loans - total of which	10 331 635,5	100,0	1 103 868,6	100,0	10,7
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	856 027,3	8,3	25 877,7	2,3	3,0
1.1.2. residential real estate (mortgage) loans, total	2 809 031,3	27,2	54 761,8	5,0	1,9
1.1.3. car loans, total	759 270,4	7,3	62 231,4	5,6	8,2
1.1.4. other consumer loans, total	5 876 094,2	56,9	958 934,4	86,9	16,3
1.2. by duration of past dues					
1.2.1. a portfolio of loans without overdue payments and with payments being overdue from 1 calendar day to 30 calendar days <sup>2</sup>	333 683,4	3,2	6 604,6	0,6	2,0
1.2.2. a portfolio of loans without overdue payments	8 354 429,2	80,9	123 741,9	11,2	1,5
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	361 874,4	3,5	20 251,1	1,8	5,6
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	189 141,7	1,8	51 689,9	4,7	27,3
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	217 649,6	2,1	122 590,3	11,1	56,3
1.2.6. a portfolio of loans with payments being overdue from 181 to 360 calendar days	307 753,0	3,0	241 955,7	21,9	78,6
1.2.7. a portfolio of loans with payments being overdue more than 360 calendar days	535 891,8	5,2	534 971,7	48,5	99,8
1.3. classified into the following loan quality categories:					
1.3.1. Quality category I	113 812,5	1,1	0,0	0,0	0,0
1.3.2. Quality category II	8 503 995,2	82,3	114 038,5	10,3	1,3
1.3.3. Quality category III	561 944,7	5,4	48 753,8	4,4	8,7
1.3.4. Quality category IV	179 281,8	1,7	74 495,4	6,7	41,6
1.3.5. Quality category V	972 601,3	9,4	866 581,0	78,5	89,1
2. Claims grouped into portfolios of homogeneous claims - total	47 610,6	4,9	30 021,9	3,5	63,1
of which by quality categories					
2.1. Quality category I	5 858,9	0,6	0,0	0,0	0,0
2.2. Quality category II	6 252,2	0,6	141,9	0,0	2,3
2.3. Quality category III	3250,2	0,3	397,6	0,0	12,2
2.4. Quality category IV	2444,5	0,3	1203,4	0,1	49,2
2.5. Quality category V	29804,8	3,1	28279,0	3,3	94,9
3. Claims for interest payments - total	187 648,2	100,0	79 006,8	100,0	42,1
of which					
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	89 026,1	47,4	73 333,8	92,8	82,4

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

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

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

Loan quality category	Provisions made on loans of corresponding quality categories as a share of total, in %					Ratio of provisions made to loans of corresponding quality categories, in %				
	1.01.14	1.01.15	1.04.15	1.06.15	1.07.15	1.01.14	1.01.15	1.04.15	1.06.15	1.07.15
Substandard	9,6	9,5	8,1	7,7	7,9	2,0	2,1	2,0	2,0	2,0
Doubtful	20,5	19,7	22,2	20,8	20,7	14,5	15,7	16,1	16,1	15,8
Problem	15,2	16,1	16,4	15,1	15,5	39,9	40,9	39,4	37,8	38,3
Loss	54,4	54,7	53,1	56,3	55,8	86,1	84,8	81,2	78,8	79,0

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

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

Indicator	1.01.14	1.01.15	1.04.15	1.06.15	1.07.15
<b>Overdue claims on loans, deposits and other placements, billion rubles</b>	<b>1398,0</b>	<b>1978,0</b>	<b>2301,4</b>	<b>2512,7</b>	<b>2590,4</b>
Of which					
- among 20 largest-asset credit institutions, billion rubles	1052,0	1404,5	1611,9	1758,7	1829,8
Share of overdue claims in loans, deposits and other placements of the banking sector, percent	3,5	3,8	4,5	5,0	5,1
Overdue claims in rubles					
- billion rubles	1257,9	1725,9	2022,9	2217,2	2273,9
- as percent of total loans, deposits and other placements in rubles	4,0	4,7	5,8	6,3	6,4
Overdue claims in foreign currency					
- billion rubles	140,1	252,1	278,6	295,5	316,5
- as percent of total loans, deposits and other placements in foreign currency	1,5	1,7	1,7	2,0	2,0
- dollar equivalent, billion \$	4,3	4,5	4,8	5,6	5,7
Overdue claims on loans and other placements with non-financial institutions	933,7	1250,7	1487,6	1662,6	1720,5
Share of overdue claims in total volume of loans and other placements with non-financial institutions	4,2	4,2	5,0	5,8	5,9
Overdue claims on loans and other funds provided to individuals	440,3	667,5	758,5	792,3	806,3
Share of overdue claims in total volume of loans and other placements with individuals	4,4	5,9	6,9	7,4	7,5

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

Share of overdue claims in total loans, deposits, and other placements	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.14	1.01.15	1.04.15	1.06.15	1.07.15	1.01.14	1.01.15	1.04.15	1.06.15	1.07.15
No overdue claims	96	72	58	56	54	1,8	2,8	2,9	2,9	2,7
Less than 5%	598	508	476	446	442	81,6	72,9	70,4	70,0	70,2
From 5 to 10%	126	131	151	159	155	9,4	16,6	17,5	17,2	17,7
From 10 to 15%	37	40	43	50	53	3,7	5,9	2,6	3,3	2,6
From 15 to 20%	10	19	22	23	20	3,3	1,1	1,8	1,9	2,1
From 20 to 60%	8	23	31	28	27	0,0	0,4	4,6	4,5	4,4
From 60 to 90%	1	2	1	4	4	0,0	0,0	0,0	0,0	0,0
90% and more	1	1	2	1	1	0,0	0,0	0,0	0,0	0,0
No loans, deposits and other placements	45	37	37	40	41	0,2	0,3	0,2	0,2	0,3

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

Indicators	1.01.14	1.01.15	1.04.15	1.06.15	1.07.15
Large credit risks of the banking sector total, bln rubles	14 433,7	19 467,9	19 019,0	18 442,8	18 506,3
Share of large credit risks in the banking sector assets, %	25,1	25,1	25,5	25,5	25,2

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

	1.01.14	1.01.15	1.04.15	1.06.15	1.07.15
Volume of large loans, billion rubles	7 493,4	10 829,7	11 320,8	11 026,7	11 296,2
of which:					
Volume of secured loans , billion rubles	1 767,1	2 397,5	2 243,1	2 141,7	2 209,7
Volume of I quality category collateral, billion rubles	388,7	596,8	578,4	590,3	752,1
of which:					
collateral of quoted securities issued by legal entities, billion rubles	13,1	65,7	42,8	115,4	262,5
Volume of II quality category collateral, billion rubles	1 700,8	1 494,9	1 593,6	1 455,9	1 574,7
of which:					
collateral of securities, issued by legal entities, billion rubles	644,0	208,2	260,9	261,3	260,2
collateral of proprietary rights (claims), billion rubles	477,8	611,0	602,3	534,0	680,2

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



Table 56

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

(%)

	Self-financing ratio <sup>1</sup>						Current liquidity ratio <sup>2</sup>						Share of liabilities to credit institutions in total organisations' liabilities						Return on assets		
	1						2						3						4		
	2013		2014		1st quarter of 2015		2013		2014		1st quarter of 2015		2013		2014		1st quarter of 2015		1st quarter of 2013	1st quarter of 2014	1st quarter of 2015
	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep			
<b>Industry. total</b>	<b>44,5</b>	<b>41,1</b>	<b>38,4</b>	<b>32,0</b>	<b>57,9</b>	<b>58,3</b>	<b>121,8</b>	<b>121,3</b>	<b>122,8</b>	<b>126,6</b>	<b>156,2</b>	<b>165,3</b>	<b>42,9</b>	<b>41,4</b>	<b>42,2</b>	<b>44,9</b>	<b>30,8</b>	<b>31,1</b>	<b>1,0</b>	<b>0,6</b>	<b>2,1</b>
Agriculture, hunting and forestry	45,1	42,2	40,8	43,5	43,0	44,7	182,6	167,1	170,7	167,8	170,6	182,6	70,7	67,7	63,9	60,5	64,0	65,1	1,0	1,4	2,6
Industrial production (mining, manufacturing, production and distribution of energy, gas and water)	47,1	43,6	40,5	31,8	60,6	61,0	127,4	126,2	123,3	132,7	166,1	177,5	43,1	42,7	43,9	46,8	28,6	28,6	1,2	0,6	2,2
-mining	44,9	44,4	57,4	42,8	73,3	74,1	117,9	129,0	155,0	164,7	208,5	233,2	33,4	32,5	49,4	49,3	5,0	5,7	2,1	0,8	1,8
-manufacturing	38,2	33,2	34,0	25,1	26,5	27,6	126,6	124,2	127,1	136,5	136,1	141,9	45,8	46,1	45,0	48,4	50,8	49,0	1,0	0,1	3,2
-production and distribution of energy, gas and water	66,5	64,8	54,6	53,0	57,8	58,6	132,7	132,6	80,5	82,7	94,7	97,6	38,0	34,8	32,4	32,6	36,9	35,3	1,5	1,6	2,0
Construction	12,5	10,9	17,6	17,8	14,1	13,7	99,2	100,8	125,5	111,6	106,7	106,4	22,0	19,0	26,7	25,2	24,9	23,7	0,1	-0,2	-0,2
Wholesale and retail trade, car and household appliance repair	21,4	20,2	20,3	17,7	17,3	18,0	128,6	124,0	128,9	123,3	119,2	118,3	40,5	41,8	38,6	36,9	37,3	35,9	0,5	0,1	1,9
Transport and communication	39,0	36,9	36,8	31,5	33,1	32,5	73,7	92,7	95,1	88,0	91,2	98,8	53,2	43,3	44,0	48,6	48,0	54,4	-0,8	1,4	1,1

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

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

<sup>2</sup> Without overdue receivables

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

## Market Risk

Table 57

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

Risk	1.01.14		1.01.15		1.04.15		1.06.15		1.07.15	
	as % of total credit institutions' capital <sup>1</sup>	share in market risk %	as % of total credit institutions' capital <sup>1</sup>	share in market risk %	as % of total credit institutions' capital <sup>1</sup>	share in market risk %	as % of total credit institutions' capital <sup>1</sup>	share in market risk %	as % of total credit institutions' capital <sup>1</sup>	share in market risk %
Market risk (MR), total	45,6	100,0	36,0	100,0	36,1	100,0	38,4	100,0	37,6	100,0
Of which										
- interest rate risk (IRR)	37,8	82,9	28,6	79,5	29,4	81,6	31,2	81,4	30,2	80,4
- equity position risk (EPR)	3,3	7,3	3,7	10,3	3,4	9,5	3,5	9,1	3,6	9,5
- foreign exchange risk (FER)	4,5	9,8	3,7	10,2	3,2	8,9	3,6	9,5	3,8	10,1
Reference data:										
Number of credit institutions <sup>1</sup>	655		598		600		575		581	
Share of credit institutions' assets <sup>1</sup> in total banking sector assets, %	97,5		97,8		98,0		97,6		98,0	

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

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

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

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

Table 58

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

	1.01.14	1.01.15	1.04.15	1.06.15	1.07.15
Share of assets in foreign currency in total assets, %	22,1	30,0	32,2	30,8	31,2
of which:					
- 20 largest-asset credit institutions	23,3	32,0	34,1	33,0	33,4
Share of liabilities in foreign currency in total liabilities, %	21,2	29,0	30,8	28,9	29,6
of which:					
- 20 largest-asset credit institutions	22,9	30,8	33,2	31,6	32,4
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total, b.p.	0,9	1,0	1,4	2,0	1,7
of which:					
- 20 largest-asset credit institutions	0,5	1,3	0,9	1,4	1,0

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

	1.01.14	1.01.15	1.04.15	1.06.15	1.07.15
<b>Balance sheet positions</b>					
Claims, bln rubles	12 703,5	23 291,9	23 952,2	22 275,3	22 963,2
Liabilities, bln rubles	12 185,3	22 502,6	22 934,2	20 859,6	21 732,2
Net balance sheet position, bln rubles	518,2	789,2	1 018,0	1 415,7	1 231,0
Net balance sheet position to own funds (capital), % <sup>1</sup>	7,3	10,0	12,6	17,5	15,1
<b>Off-balance sheet positions <sup>2</sup></b>					
Claims, bln rubles	7 011,1	18 124,3	17 623,0	16 090,8	16 385,2
Liabilities, bln rubles	7 063,4	17 638,1	17 201,8	16 255,2	16 390,8
Net balance sheet position, bln rubles	-52,3	486,2	421,2	-164,5	-5,6
Net balance sheet position to own funds (capital), % <sup>1</sup>	-0,7	6,1	5,2	-2,0	-0,1

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

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

## Compliance with open foreign exchange position (OFXP) requirements

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

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

Table 61

## Information on open foreign exchange positions of banking sector

Date	Number of credit institutions	Open foreign exchange positions and precious metals in bln. rubles					Own funds (capital), bln. rubles	Ratio of net OFXP to own funds (capital) of CIs, in %
		Total balance sheet position	Total off-balance sheet position	Total open foreign exchange positions (OFP)				
				Long	Short	Net		
<b>1. Credit institutions with net short OFXP</b>								
1.01.09	431	583,0	-611,5	13,6	-42,1	-28,5	1 047,2	-2,7
1.01.10	361	-72,9	50,3	7,5	-30,1	-22,6	1 131,1	-2,0
1.01.11	427	-1,3	-29,8	10,9	-42,1	-31,2	1 618,8	-1,9
1.01.12	340	112,7	-146,5	21,6	-55,4	-33,8	1 573,4	-2,1
1.01.13	373	3,7	-25,4	24,0	-45,7	-21,7	1 863,0	-1,2
1.01.14	376	115,4	-144,4	5,5	-34,5	-29,0	1 797,5	-1,6
1.02.14	339	118,2	-153,7	7,3	-42,8	-35,5	1 739,3	-2,0
1.03.14	366	24,2	-61,3	9,2	-46,3	-37,1	1 960,4	-1,9
1.04.14	257	4,4	-28,1	5,1	-28,8	-23,7	1 412,7	-1,7
1.05.14	314	-3,7	-25,8	6,8	-36,4	-29,6	1 508,3	-2,0
1.06.14	308	-24,5	-4,6	7,2	-36,3	-29,1	1 477,2	-2,0
1.07.14	319	-122,3	97,4	9,5	-34,5	-24,9	1 646,9	-1,5
1.08.14	294	72,0	-106,0	7,3	-41,3	-34,1	1 737,3	-2,0
1.09.14	304	-92,1	51,1	9,5	-50,5	-41,0	2 020,1	-2,0
1.10.14	322	-133,9	92,3	12,9	-54,4	-41,5	1 956,8	-2,1
1.11.14	284	79,4	-116,7	9,1	-46,4	-37,3	1 689,7	-2,2
1.12.14	290	188,6	-244,3	40,0	-95,7	-55,7	2 552,2	-2,2
1.01.15	263	-224,8	151,2	83,0	-156,7	-73,6	2 911,6	-2,5
1.02.15	246	-255,8	158,4	52,1	-149,5	-97,4	2 881,3	-3,4
1.03.15	235	-386,9	343,8	33,8	-76,9	-43,0	1 873,9	-2,3
1.04.15	219	23,5	-55,8	7,0	-39,2	-32,2	1 080,7	-3,0
1.05.15	229	-10,7	-31,9	10,8	-53,4	-42,6	1 561,2	-2,7
1.06.15	209	-102,0	44,4	38,2	-95,8	-57,6	2 707,6	-2,1
1.07.15	217	118,3	-172,6	14,5	-68,8	-54,3	1 818,5	-3,0
<b>2. Credit institutions with net long OFXP</b>								
1.01.09	564	391,5	-334,1	85,9	-28,5	57,3	2 690,2	2,1
1.01.10	596	300,0	-233,8	100,4	-34,2	66,2	3 518,6	1,9
1.01.11	500	99,3	-39,7	105,0	-45,3	59,7	3 039,8	2,0
1.01.12	560	211,6	-147,6	131,1	-67,1	64,0	3 454,4	1,9
1.01.13	515	-107,6	279,7	271,6	-99,5	172,1	4 198,2	4,1
1.01.14	484	-15,0	166,7	283,0	-131,3	151,7	5 184,7	2,9
1.02.14	517	145,9	49,8	341,2	-145,5	195,7	5 307,4	3,7
1.03.14	485	133,5	16,5	299,4	-149,4	150,0	5 122,8	2,9
1.04.14	586	277,4	-4,1	374,8	-101,5	273,3	5 882,1	4,6
1.05.14	525	365,5	-76,9	374,4	-85,8	288,5	5 790,6	5,0
1.06.14	521	292,9	-34,6	378,5	-120,2	258,3	5 892,6	4,4
1.07.14	506	303,8	-63,3	346,3	-105,8	240,5	5 702,9	4,2
1.08.14	521	507,6	-200,3	372,2	-64,9	307,3	5 636,9	5,5
1.09.14	508	359,7	-62,9	356,5	-59,7	296,8	5 403,9	5,5
1.10.14	482	120,3	25,6	192,1	-46,2	145,9	5 565,5	2,6
1.11.14	514	165,0	51,4	270,7	-54,3	216,4	5 959,2	3,6
1.12.14	497	-247,6	382,3	205,1	-70,4	134,7	5 228,8	2,6
1.01.15	520	312,8	-196,4	157,2	-40,7	116,4	4 926,7	2,4
1.02.15	534	8,9	136,1	187,1	-42,2	145,0	5 024,3	2,9
1.03.15	541	83,9	61,0	208,0	-63,1	144,9	5 862,4	2,5
1.04.15	556	-202,6	394,2	265,0	-73,3	191,7	6 667,0	2,9
1.05.15	537	123,4	90,4	268,1	-54,3	213,8	6 443,8	3,3
1.06.15	550	192,5	-13,6	200,3	-21,4	178,9	5 360,0	3,3
1.07.15	529	-86,1	280,2	241,5	-47,3	194,2	6 262,9	3,1

### Open currency positions of the banking sector by currencies as of 1.07.15

Currency / position type	Number of CI	Net balance position, bln. rubles	Net OCP of CI to own funds (capital)	Total balance position, bln. rubles	Total off-balance position, bln. Rubles
<b>USD</b>					
short	233	-45,9	-3,1	106,1	-152,0
long	511	181,7	2,8	512,5	-330,8
<b>EUR</b>					
short	296	-24,3	-0,8	-5,9	-18,4
long	445	37,2	0,7	-482,7	519,9
<b>GBP</b>					
short	76	-19,1	-0,4	7,0	-26,1
long	274	2,3	0,1	15,7	-13,4

## Liquidity of Credit Institutions

Table 63

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

	1.01.14	1.01.15	1.04.15	1.06.15	1.07.15
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	39,5	39,0	40,7	40,9	40,7
Liabilities with maturity in excess of 1 year, as percent of total liabilities	24,7	24,3	24,0	22,7	22,8
A measure of using short-term liabilities to fund long-term liquid assets, percent <sup>2</sup>	23,9	23,8	25,0	26,4	26,2

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

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



**Distribution of credit institutions classified by use of short-term liabilities (less than 1 year) to fund long-term assets (in excess of 1 year)**

Indicator, %	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.14	1.01.15	1.04.15	1.06.15	1.07.15	1.01.14	1.01.15	1.04.15	1.06.15	1.07.15
Less than 0	264	256	247	258	250	7	8	9,6	8,9	8,8
From 0 to 20	410	338	342	320	328	25	27	33,5	24,2	23,8
More than 20	248	239	232	229	219	68	65	56,8	66,9	67,4
Data not available	1	1	3	3	0	0	0	0,0	0,0	0,0
Total	923	834	824	810	797	100	100	100,0	100,0	100,0

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

	1.01.14	1.01.15	1.04.15	1.06.15	1.07.15
Liquid assets with maturity up to 30 days, as percent of liquid assets	35,0	33,6	33,9	34,7	33,8
Liabilities with maturity up to 30 days, as percent of total liabilities	41,4	40,8	40,8	42,5	40,9
Liquidity coverage deficit (ratio of excess of liabilities with maturity up to 30 days over liquid assets with the same maturity to total amount of the said short-term liabilities), %	8,6	10,7	12,3	13,8	12,7

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

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

**Distribution of credit institutions classified by liquidity coverage deficit**

Indicator, %	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.14	1.01.15	1.04.15	1.06.15	1.07.15	1.01.14	1.01.15	1.04.15	1.06.15	1.07.15
Less than 0	469	436	472	453	460	30,1	15,4	16,7	26,2	15,5
From 0 to 20	238	226	178	182	180	44,1	60,3	53,0	16,3	56,0
More than 20	215	171	171	172	157	25,9	24,3	30,3	57,5	28,5
Data not available	1	1	3	3	0	0	0	0,0	0,0	0,0
Total	923	834	824	810	797	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.**