

THE CENTRAL BANK OF THE RUSSIAN FEDERATION

BANKING SUPERVISION DEPARTMENT

# **REVIEW**

## **OF THE BANKING SECTOR**

### **OF THE RUSSIAN FEDERATION**

(INTERNET-VERSION)

***ANALYTICAL DATA***

**№ 153 July 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
<b>Reference data:</b>														
Increase from the beginning of the current year	-6,9		2,0		-2,2		-4,9		-7,4		4,5		-5,1	
Increase over the same period of the previous year	6,6		4,8		8,4		5,6		5,2		-1,2		11,0	

<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	1.05.15	1.06.15
Credit institutions registered by the Bank of Russia and other authorities	1071	1049	1046	1046	1044
Operating credit institutions (credit institutions that have the right to conduct banking operations)	923	834	824	815	810
Credit institutions that have been registered by the Bank of Russia but have not yet paid up authorised capital and have not received a license (within established legal period)	0	1	0	1	0
Credit institutions with their banking licenses being revoked (cancelled)	148	214	222	230	234
Credit institutions licensed to conduct operations in foreign currency	623	554	547	539	536
Credit institutions holding general licences	270	256	254	253	253

Table 5

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

Federal district	1.01.14		1.01.15		1.04.15		1.05.15		1.06.15	
	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	494	60,6	490	60,5
of which the City of Moscow and Moscow Region	498	54,0	459	55,0	456	55,3	449	55,1	445	54,9
North-Western	70	7,6	64	7,7	64	7,8	63	7,7	62	7,7
Southern	46	5,0	43	5,2	43	5,2	43	5,3	43	5,3
North-Caucasian	43	4,7	28	3,4	26	3,2	26	3,2	26	3,2
Volga	102	11,1	92	11,0	91	11,0	91	11,2	91	11,2
Ural	42	4,6	35	4,2	34	4,1	34	4,2	33	4,1
Siberian	51	5,5	44	5,3	41	5,0	41	5,0	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	2	0,2	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>815</b>	<b>100,0</b>	<b>810</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	1.06.15	1.01.14	1.01.15	1.06.15	1.01.14	1.01.15	1.06.15	1.01.14	1.01.15	1.06.15	1.01.14	1.01.15	1.06.15	1.01.14	1.01.15	1.06.15
Central	547	504	490	75	66	65	322	282	264	51,8	49,6	47,6	21,2	22,4	22,8	16,1	16,5	16,2
of which the City of Moscow and Moscow Region <sup>1</sup>	498	459	445	63	60	60	124	110	105	22,1	21,2	20,8	19,2	20,4	20,7	6,2	6,4	6,5
North-Western	70	64	62	8	8	8	280	243	232	359,0	337,5	331,4	2,7	2,8	2,9	14,0	14,2	14,3
Southern	46	43	43	15	13	13	209	183	178	342,6	326,8	317,9	2,1	2,2	2,3	10,4	10,7	11,0
North-Caucasian	43	28	26	72	25	18	83	74	75	72,2	139,6	170,5	3,9	2,1	1,8	4,1	4,3	4,6
Volga	102	92	91	67	39	38	322	283	268	190,5	216,0	207,8	5,8	5,2	5,3	16,1	16,6	16,5
Ural	42	35	33	74	55	53	157	138	126	135,3	153,3	146,5	4,0	3,5	3,5	7,8	8,1	7,8
Siberian	51	44	41	21	20	17	204	172	167	283,3	268,8	287,9	2,5	2,5	2,4	10,2	10,1	10,3
Far Eastern	22	22	21	7	6	5	89	83	80	306,9	296,4	307,7	1,0	1,1	1,1	4,4	4,9	4,9
Crimea	-	2	3	-	0	0	-	18	19	-	900,0	633,3	-	0,1	0,1	-	1,1	1,2
<b>Russian Federation</b>	<b>923</b>	<b>834</b>	<b>810</b>	<b>339</b>	<b>232</b>	<b>217</b>	<b>1666</b>	<b>1476</b>	<b>1409</b>	<b>132,0</b>	<b>138,6</b>	<b>137,2</b>	<b>43,1</b>	<b>41,9</b>	<b>42,2</b>	<b>83,1</b>	<b>86,4</b>	<b>86,7</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		1.05.15		1.06.15	
	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	38 398 373	53,1	38 096 358	52,7
From 6 to 20	10 905 104	19,0	16 674 162	21,5	15 986 891	21,5	15 654 638	21,6	15 746 044	21,8
From 21 to 50	6 383 544	11,1	8 259 743	10,6	8 073 416	10,8	7 958 654	11,0	8 048 082	11,1
From 51 to 200	6 982 880	12,2	8 406 233	10,8	8 012 523	10,8	7 763 407	10,7	7 817 416	10,8
From 201 to 500	2 376 786	4,1	2 309 299	3,0	2 237 380	3,0	2 176 655	3,0	2 205 456	3,1
From 501	539 625	0,9	409 725	0,5	397 687	0,5	376 046	0,5	375 713	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>72 327 772</b>	<b>100,0</b>	<b>72 289 068</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	1.05.15	1.06.15
Central	58,8	58,2	57,8	57,6	57,4
of which the City of Moscow and Moscow Region	59,2	58,6	58,3	58,1	57,9
North-Western	67,3	74,1	74,9	74,6	73,2
Southern	68,6	69,4	68,6	68,4	68,2
North-Caucasian	46,9	64,4	65,2	66,8	67,2
Volga	46,9	52,4	52,6	52,2	51,8
Ural	69,8	70,2	73,5	74,6	75,3
Siberian	72,7	79,9	54,6	56,6	55,9
Far Eastern	85,1	85,6	86,1	86,9	86,5
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>53,1</b>	<b>52,7</b>

Table 9

**Operating credit institutions ranged by assets (distribution and change  
over the period 1.01.15 - 1.06.15)**

Groups of credit institutions ranged by assets as of 1.01.15		Number of credit institutions as of 1.01.15	Groups as of 1.06.15						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			29	1				
4	From 51 to 200	150			1	143	3		3	
5	From 201 to 500	300				6	274	14	6	
6	From 501	333					23	291	15	2
Became operating after 1.01.15								1		
<b>Total over the period</b>									24	2
<b>Total as of 1.01.15<sup>1</sup></b>		<b>834</b>								
<b>Total as of 1.06.15<sup>1</sup></b>		<b>810</b>	<b>5</b>	<b>15</b>	<b>30</b>	<b>150</b>	<b>300</b>	<b>307</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	1.05.15	1.06.15
<b>Credit institutions with foreign participation over 50%</b>					
Assets	15,3	13,9	13,6	13,3	13,4
Own funds (capital) <sup>1</sup>	17,3	17,2	16,5	16,6	16,6
Correspondent accounts with non-resident banks	18,6	15,4	13,0	12,5	15,2
Loans and other placements with non-financial organisations	12,0	11,6	11,3	11,0	10,9
Loans and other placements with individuals	21,0	18,6	17,7	17,4	17,2
Loans, deposits and other placements with credit institutions	19,9	14,1	20,5	18,3	19,3
Individual deposits	12,5	12,0	11,6	11,3	11,3
Funds raised from organisations <sup>2</sup>	15,6	13,7	13,3	13,1	13,5
Profit (loss) of the current year	15,2	20,2	104,7	-	319,8
<b>Reference data:</b>					
Number of credit institutions	122	113	109	109	109
<b>of which 100% foreign-owned credit institutions</b>					
Assets	9,0	8,5	8,5	8,3	8,4
Own funds (capital) <sup>1</sup>	11,1	10,9	11,0	11,0	11,1
Correspondent accounts with non-resident banks	12,8	12,0	8,7	8,9	11,1
Loans and other placements with non-financial organisations	7,2	7,8	8,0	7,8	7,8
Loans and other placements with individuals	10,8	10,1	9,7	9,6	9,5
Loans, deposits and other placements with credit institutions	16,4	11,1	16,7	14,4	15,8
Individual deposits	6,2	5,8	5,9	5,7	5,7
Funds raised from organisations <sup>2</sup>	10,3	9,6	9,6	9,4	9,9
Profit (loss) of the current year	12,7	14,9	426,7	-	564,4
<b>Reference data:</b>					
Number of credit institutions	76	75	73	73	73

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

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

Table 11

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

	1.01.14		1.01.15		1.04.15		1.05.15		1.06.15	
	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	3514,9	4,9	3514,5	4,9
Own funds (capital) <sup>2</sup>	202,8	2,9	52,1	0,7	1,5	0,0	13,2	0,2	13,0	0,2
Loans and other placements with non-financial organisations	838,9	3,7	1209,1	4,1	1275,5	4,3	1264,4	4,4	1291,6	4,5
of which overdue claims	222,7	23,8	287,6	23,0	400,8	26,9	430,4	27,1	450,7	27,1
Loans and other placements with individuals	154,6	1,6	410,7	3,6	403,3	3,7	398,1	3,7	398,3	3,7
of which overdue claims	10,4	2,4	35,8	5,4	42,5	5,6	44,3	5,8	46,8	5,9
Individual deposits	312,5	1,8	706,4	3,8	748,8	3,9	744,0	3,9	746,7	3,9
Funds raised from organisations	794,7	4,5	1163,4	4,7	1139,5	4,6	1169,2	5,0	1135,7	4,8
<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	1.05.15	1.06.15
1.	Money, precious metals and gemstones	1 608,7	2 754,2	1 741,9	1 661,6	1 564,0
1.1.	of which: money	1 523,1	2 671,8	1 681,3	1 602,9	1 488,0
2.	Accounts with the Bank of Russia and authorised agencies of other countries	2 264,9	3 297,8	2 389,4	2 135,4	1 930,9
3.	Correspondent accounts with credit institutions	1 496,5	2 675,2	2 543,8	2 835,0	2 600,8
3.1.	of which: Correspondent accounts with correspondent credit institutions	398,3	759,6	597,0	578,5	592,6
3.2.	Correspondent accounts with non-resident banks	1 098,2	1 915,6	1 946,8	2 256,6	2 008,2
4.	Securities acquired by credit institutions, total	7 822,3	9 724,0	9 543,8	9 399,4	9 594,4
4.1.	of which Debt securities	6 162,9	7 651,4	7 665,7	7 470,6	7 680,4
4.2.	Shares	790,4	488,7	338,6	339,4	324,6
4.3.	Discounted promissory notes	274,1	218,0	168,3	161,3	160,3
4.4.	Shares in associates and subsidiaries	594,9	1 365,9	1 371,2	1 428,2	1 429,1
5.	Other participation in authorised capital	353,9	427,6	448,5	452,0	456,7
6.	Derivatives with fair value being an asset	175,8	2 298,6	1 727,2	1 242,4	1 159,5
7.	Loans, total	40 535,3	52 115,7	51 442,4	49 913,8	50 311,1
7.1.	of which: Loans, deposits and other placements	40 417,7	51 799,5	51 110,6	49 614,8	49 989,2
	of which overdue claims	1 398,0	1 978,0	2 301,4	2 413,9	2 512,7
7.1.1.	of which: Loans and other placements with non-financial organisations	22 499,2	29 536,0	29 631,6	28 601,3	28 879,3
	of which overdue claims	933,7	1 250,7	1 487,6	1 589,9	1 662,6
7.1.2.	Loans and other placements with individuals	9 957,1	11 329,5	10 940,8	10 823,3	10 773,9
	of which overdue claims	440,3	667,5	758,5	768,9	792,3
7.1.3.	Loans, deposits and other placements with credit institutions	5 130,6	6 895,0	6 190,0	6 094,0	6 366,6
	of which overdue claims	11,3	44,3	37,8	32,6	29,2
8.	Fixed assets (tangible and intangible), other real estate and inventories	1 147,5	1 222,3	1 225,0	1 229,6	1 226,0
8.1	of which real estate, temporarily out of use in operating activities	64,8	74,4	81,4	84,7	85,0
9.	Allocation of profit	192,2	177,0	49,6	35,3	40,7
9.1.	of which income tax	188,6	157,7	48,1	33,8	39,9
10.	Other assets, total	1 826,0	2 960,5	3 335,7	3 423,2	3 404,9
10.1.	of which: Float	790,5	1 610,7	1 694,6	1 785,4	1 693,1
10.2.	Receivables	312,2	307,0	425,5	406,9	414,4
10.3.	Deferred expenses	123,4	148,4	148,8	149,3	146,5
<b>Banking sector assets</b>		<b>57 423,1</b>	<b>77 653,0</b>	<b>74 447,2</b>	<b>72 327,8</b>	<b>72 289,1</b>

Table 13

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

(billion rubles)

Liabilities <sup>1</sup>		1.01.14	1.01.15	1.04.15	1.05.15	1.06.15
1.	Funds and profit of credit institutions	6 629,2	6 921,9	6 883,5	6 931,2	6 944,5
	Of which:					
1.1.	Funds of credit institutions	3 261,0	3 357,4	3 550,1	3 632,5	3 640,7
1.2.	Profit (losses), including financial result of the previous year	3 368,3	3 479,1	3 319,0	3 288,2	3 296,9
	Of which:					
1.2.1.	Profit (losses) of the current year	993,6	589,1	6,0	-17,0	9,0
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	4 439,1	9 287,0	7 572,8	7 515,7	6 838,7
3.	Accounts of credit institutions	584,1	964,8	742,3	739,4	767,0
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	365,8	688,3	526,0	515,3	530,7
3.2.	Correspondent accounts of non-resident credit institutions	123,0	169,5	138,8	137,4	154,5
4.	Loans, deposits and other funds raised from other credit institutions	4 806,0	6 594,2	5 044,7	4 682,9	4 798,4
5.	Clients' funds <sup>2</sup>	34 930,9	43 814,0	44 332,1	42 942,4	43 355,8
	Of which:					
5.1.	Budgetary funds in settlement accounts	41,9	72,2	90,3	78,4	80,9
5.2.	Government and other extra-budgetary funds in settlement accounts	0,2	0,1	0,1	0,1	0,5
5.3.	Funds of legal entities in settlement and other accounts	6 516,1	7 434,7	8 272,3	7 671,9	7 778,3
5.4.	Clients' float	400,3	550,6	613,5	503,4	529,9
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	10 838,3	17 007,9	16 090,6	15 404,5	15 429,3
5.6.	Individual deposits	16 957,5	18 552,7	19 092,9	19 132,8	19 383,2
5.7.	Clients' funds in factoring and forfeiting operations	43,8	26,4	15,5	14,0	15,9
6.	Bonds	1 213,1	1 357,5	1 322,7	1 314,5	1 303,6
7.	Promissory notes and bank acceptances	1 004,3	868,1	751,9	710,9	688,5
8.	Derivatives with fair value being a liability	134,7	1 953,3	1 333,0	911,1	836,6
9.	Other liabilities <sup>1</sup> , total	3 681,7	5 892,1	6 464,0	6 579,7	6 756,1
	Of which:					
9.1.	Provisions	2 851,9	4 054,1	4 362,5	4 382,2	4 523,5
9.2.	Float	309,0	1 159,7	1 172,6	1 331,6	1 318,1
9.3.	Payables	95,7	77,9	124,2	90,9	87,5
9.4.	Deferred income	8,1	13,3	10,8	10,7	10,6
9.5.	Interest payable	417,0	526,6	637,2	608,6	660,9
	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>72 327,8</b>	<b>72 289,1</b>

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

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

Table 14

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

Assets		1.01.14	1.01.15	1.04.15	1.05.15	1.06.15
1.	Money, precious metals and gemstones	2,8	3,5	2,3	2,3	2,2
1.1.	of which: money	2,7	3,4	2,3	2,2	2,1
2.	Accounts with the Bank of Russia and authorised agencies of other countries	3,9	4,2	3,2	3,0	2,7
3.	Correspondent accounts with credit institutions	2,6	3,4	3,4	3,9	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	3,1	2,8
4.	Securities acquired by credit institutions, total	13,6	12,5	12,8	13,0	13,3
	of which					
4.1.	Debt securities	10,7	9,9	10,3	10,3	10,6
4.2.	Shares	1,4	0,6	0,5	0,5	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	1,7	1,6
7.	Loans, total	70,6	67,1	69,1	69,0	69,6
	of which:					
7.1.	Loans, deposits and other placements	70,4	66,7	68,7	68,6	69,2
	of which overdue claims	2,4	2,5	3,1	3,3	3,5
	of which:					
7.1.1.	Loans and other placements with non-financial organisations	39,2	38,0	39,8	39,5	39,9
	of which overdue claims	1,6	1,6	2,0	2,2	2,3
7.1.2.	Loans and other placements with individuals	17,3	14,6	14,7	15,0	14,9
	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	8,4	8,8
	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	0,0	0,1
9.1.	of which income tax	0,3	0,2	0,1	0,0	0,1
10.	Other assets, total	3,2	3,8	4,5	4,7	4,7
	of which:					
10.1.	Float	1,4	2,1	2,3	2,5	2,3
10.2.	Receivables	0,5	0,4	0,6	0,6	0,6
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	1.05.15	1.06.15
1.	Funds and profit of credit institutions Of which:	11,5	8,9	9,2	9,6	9,6
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	4,5	4,6
1.2.1.	Profit (losses) of the current year	1,7	0,8	0,0	0,0	0,0
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	7,7	12,0	10,2	10,4	9,5
3.	Accounts of credit institutions Of which:	1,0	1,2	1,0	1,0	1,1
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	6,5	6,6
5.	Clients' funds <sup>2</sup> Of which:	60,8	56,4	59,5	59,4	60,0
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	10,6	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	21,3
5.6.	Individual deposits	29,5	23,9	25,6	26,5	26,8
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	1,0
8.	Derivatives with fair value being a liability	0,2	2,5	1,8	1,3	1,2
9.	Other liabilities <sup>1</sup> , total Of which:	6,4	7,6	8,7	9,1	9,3
9.1.	Provisions	5,0	5,2	5,9	6,1	6,3
9.2.	Float	0,5	1,5	1,6	1,8	1,8
9.3.	Payables	0,2	0,1	0,2	0,1	0,1
9.4.	Deferred income	0,0	0,0	0,0	0,0	0,0
9.5.	Interest payable Of which:	0,7	0,7	0,9	0,8	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	1.05.15	1.06.15	1.01.14	1.01.15	1.04.15	1.05.15	1.06.15	1.01.14	1.01.15	1.04.15	1.05.15	1.06.15
<b>1. Loans, deposits and other placements, total</b>	<b>31300,2</b>	<b>36664,1</b>	<b>35102,9</b>	<b>35151,7</b>	<b>35195,3</b>	<b>9117,6</b>	<b>15135,3</b>	<b>16007,7</b>	<b>14463,1</b>	<b>14793,9</b>	<b>40417,7</b>	<b>51799,5</b>	<b>51110,6</b>	<b>49614,8</b>	<b>49989,2</b>
Of which															
- overdue claims	1257,9	1725,9	2022,9	2142,6	2217,2	140,1	252,1	278,6	271,2	295,5	1398,0	1978,0	2301,4	2413,9	2512,7
<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>18733,1</b>	<b>18665,3</b>	<b>3792,8</b>	<b>6680,2</b>	<b>7168,5</b>	<b>6516,8</b>	<b>6771,8</b>	<b>20335,5</b>	<b>25698,5</b>	<b>25815,9</b>	<b>25249,9</b>	<b>25437,1</b>
Of which															
- overdue claims	812,0	1020,8	1207,4	1303,0	1352,1	58,3	86,5	104,5	117,7	128,5	870,2	1107,3	1311,9	1420,7	1480,7
of which:															
1.1.1. Loans and other placements with individual entrepreneurs	666,9	668,1	617,6	604,7	593,1	5,5	7,8	7,7	6,7	6,7	672,4	675,8	625,3	611,5	599,8
Of which															
- overdue claims	33,2	53,1	63,8	67,6	71,1	0,3	0,3	0,5	0,5	0,5	33,5	53,4	64,2	68,1	71,6
<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>693,1</b>	<b>742,2</b>	<b>1598,0</b>	<b>3141,7</b>	<b>3113,6</b>	<b>2658,3</b>	<b>2700,0</b>	<b>2163,7</b>	<b>3837,5</b>	<b>3815,7</b>	<b>3351,4</b>	<b>3442,2</b>
Of which															
- overdue claims	20,8	63,5	82,5	86,7	88,5	42,7	79,9	93,2	82,5	93,5	63,5	143,4	175,7	169,2	182,0
<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>3138,4</b>	<b>3223,8</b>	<b>676,7</b>	<b>1178,9</b>	<b>1463,6</b>	<b>1309,4</b>	<b>1387,2</b>	<b>3268,5</b>	<b>5086,7</b>	<b>4557,9</b>	<b>4447,8</b>	<b>4611,0</b>
Of which															
- overdue claims	18,1	20,6	22,3	26,8	28,8	0,4	1,9	2,2	3,4	6,6	18,5	22,5	24,5	30,1	35,5
of which:															
1.3.1 Resident credit institutions	1508,3	2772,1	1959,0	2031,9	2163,3	581,4	1008,2	958,6	859,5	913,4	2089,7	3780,3	2917,6	2891,4	3076,7
Of which															
- overdue claims	5,8	6,9	6,8	6,7	6,7	0,0	0,0	0,3	1,0	0,3	5,8	7,0	7,1	7,7	7,0
1.3.2 Resident financial institutions of different forms of ownership	1083,5	1135,7	1135,3	1106,5	1060,5	95,3	170,7	505,1	449,9	473,8	1178,8	1306,4	1640,4	1556,4	1534,3
Of which															
- overdue claims	12,3	13,7	15,5	20,1	22,1	0,3	1,8	1,9	2,3	6,4	12,7	15,5	17,4	22,4	28,5
<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>365,1</b>	<b>411,3</b>	<b>2624,4</b>	<b>2876,9</b>	<b>2947,5</b>	<b>2837,5</b>	<b>2878,6</b>	<b>3041,0</b>	<b>3114,7</b>	<b>3272,5</b>	<b>3202,6</b>	<b>3289,9</b>
Of which															
- overdue claims	0,0	0,0	0,0	0,0	0,0	5,4	37,3	30,8	24,9	22,2	5,4	37,4	30,8	24,9	22,2
<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>933,1</b>	<b>910,0</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>933,1</b>	<b>910,0</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	0,0	0,0	0,0	0,0	0,0
<b>1.6 Loans and other placements with resident individuals</b>	<b>9708,8</b>	<b>11014,0</b>	<b>10631,6</b>	<b>10556,3</b>	<b>10508,6</b>	<b>227,0</b>	<b>289,6</b>	<b>283,6</b>	<b>242,9</b>	<b>241,1</b>	<b>9935,8</b>	<b>11303,7</b>	<b>10915,3</b>	<b>10799,2</b>	<b>10749,6</b>
Of which															
- overdue claims	406,8	620,8	710,5	725,9	747,4	32,7	45,4	46,6	41,7	43,5	439,5	666,2	757,1	767,6	790,9
<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>14,3</b>	<b>14,2</b>	<b>10,2</b>	<b>11,1</b>	<b>11,2</b>	<b>9,8</b>	<b>10,0</b>	<b>21,3</b>	<b>25,9</b>	<b>25,5</b>	<b>24,1</b>	<b>24,3</b>
Of which															
- overdue claims	0,2	0,2	0,3	0,3	0,3	0,6	1,1	1,2	1,1	1,1	0,8	1,3	1,5	1,3	1,4
<b>Reference data:</b>															
Provisions on loans, deposits and other placements	2417,3	3459,8	3710,0	3725,9	3852,9	0,0	0,0	0,0	0,0	0,0	2417,3	3459,8	3710,0	3725,9	3852,9
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	80,6	153,5	173,6	174,7	177,5	6,6	20,6	24,3	21,4	21,5	87,1	174,1	197,9	196,1	199,0
Credit institutions' portfolio of promissory notes of residents	221,8	188,7	146,5	137,0	134,7	50,1	25,7	20,5	23,2	25,6	271,9	214,4	167,0	160,2	160,2
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	1,1	0,0	2,2	3,6	1,3	1,1	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	1.05.15	1.06.15
<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>
Of which:	<b>70,4</b>	<b>66,7</b>	<b>68,7</b>	<b>68,6</b>	<b>69,2</b>
- overdue claims	3,5	3,8	4,5	4,9	5,0
	2,4	2,5	3,1	3,3	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>50,9</b>
Of which:	<b>35,4</b>	<b>33,1</b>	<b>34,7</b>	<b>34,9</b>	<b>35,2</b>
- overdue claims	2,2	2,1	2,6	2,9	3,0
	1,5	1,4	1,8	2,0	2,0
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>6,8</b>	<b>6,9</b>
Of which:	<b>3,8</b>	<b>4,9</b>	<b>5,1</b>	<b>4,6</b>	<b>4,8</b>
- overdue claims	0,2	0,3	0,3	0,3	0,4
	0,1	0,2	0,2	0,2	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>9,0</b>	<b>9,2</b>
Of which:	<b>5,7</b>	<b>6,6</b>	<b>6,1</b>	<b>6,1</b>	<b>6,4</b>
- overdue claims	0,0	0,0	0,0	0,1	0,1
	0,0	0,0	0,0	0,0	0,0
of which:					
1.3.1 Resident credit institutions	5,2	7,3	5,7	5,8	6,2
	3,6	4,9	3,9	4,0	4,3
Of which					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
1.3.2 Resident financial institutions of different forms of ownership	2,9	2,5	3,2	3,1	3,1
	2,1	1,7	2,2	2,2	2,1
Of which					
- overdue claims	0,0	0,0	0,0	0,0	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>6,5</b>	<b>6,6</b>
Of which:	<b>5,3</b>	<b>4,0</b>	<b>4,4</b>	<b>4,4</b>	<b>4,6</b>
- overdue claims	0,0	0,1	0,1	0,1	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>1,9</b>	<b>1,8</b>
Of which:	<b>1,4</b>	<b>1,3</b>	<b>1,3</b>	<b>1,3</b>	<b>1,3</b>
- 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>21,8</b>	<b>21,5</b>
Of which:	<b>17,3</b>	<b>14,6</b>	<b>14,7</b>	<b>14,9</b>	<b>14,9</b>
- overdue claims	1,1	1,3	1,5	1,5	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>
Of which:	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>
- 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	7,5	7,7
	4,2	4,5	5,0	5,2	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		1.05.15		1.06.15	
	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>9 238,1</b>	<b>100,0</b>	<b>9 434,1</b>	<b>100,0</b>
- in rubles	6 031,2	79,9	6 721,7	70,7	6 465,4	69,0	6 738,5	72,9	6 852,0	72,6
- in foreign currency	1 517,0	20,1	2 784,4	29,3	2 910,1	31,0	2 499,6	27,1	2 582,2	27,4
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	1 393,7	15,1	1 383,7	14,7
- in rubles	1 897,5	25,1	1 089,0	11,5	810,1	8,6	885,1	9,6	895,2	9,5
- in foreign currency	316,6	4,2	611,5	6,4	554,1	5,9	508,6	5,5	488,5	5,2
Securities available for sale	3 856,4	51,1	4 210,4	44,3	4 345,7	46,4	4 162,9	45,1	4 238,3	44,9
- in rubles	3 024,5	40,1	2 751,2	28,9	2 852,4	30,4	2 997,4	32,4	3 023,6	32,0
- in foreign currency	831,9	11,0	1 459,2	15,4	1 493,4	15,9	1 165,5	12,6	1 214,7	12,9
Securities held-to-maturity	876,4	11,6	2 224,1	23,4	2 288,1	24,4	2 248,5	24,3	2 377,2	25,2
- in rubles	800,0	10,6	1 512,5	15,9	1 428,8	15,2	1 424,9	15,4	1 500,0	15,9
- in foreign currency	76,4	1,0	711,6	7,5	859,4	9,2	823,6	8,9	877,2	9,3
Shares in associates and subsidiaries	594,9	7,9	1 365,9	14,4	1 371,2	14,6	1 428,2	15,5	1 429,1	15,1
- in rubles	304,0	4,0	1 365,2	14,4	1 370,5	14,6	1 427,4	15,5	1 428,4	15,1
- in foreign currency	290,9	3,9	0,7	0,0	0,7	0,0	0,7	0,0	0,7	0,0
Reference data:										
Revaluation of securities	-37,1		-433,2		-261,6		-166,5		-138,2	
Provisions for losses on securities available for sale	49,3		21,1		24,6		23,5		25,2	
Provisions for losses on securities held-to-maturity	3,3		4,4		3,9		3,5		3,9	
Provisions for losses on portfolio of shares in associates and subsidiaries	5,3		86,6		93,2		95,1		95,2	

<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		1.05.15		1.06.15	
	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	7 470,6	100,0	7 680,4	100,0
- in rubles	5 059,3	82,1	5 070,6	66,3	4 917,6	64,2	5 119,2	68,5	5 230,6	68,1
- in foreign currency	1 103,5	17,9	2 580,8	33,7	2 748,2	35,8	2 351,4	31,5	2 449,9	31,9
of which: revaluation	-19,5	-0,3	-416,8	-5,4	-247,1	-3,2	-158,5	-2,1	-127,7	-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	7 629,0	100,0	7 808,1	100,0
of which:										
debt securities of the Russian Federation	814,1	13,2	1 268,4	15,7	1 707,8	21,6	1 554,7	20,4	1 943,3	24,9
- in rubles	677,5	11,0	1 013,8	12,6	1 246,6	15,8	1 275,1	16,7	1 608,6	20,6
- in foreign currency	136,6	2,2	254,6	3,2	461,1	5,8	279,6	3,7	334,7	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	169,5	2,2	186,6	2,4
- in rubles	131,8	2,1	108,8	1,3	196,5	2,5	169,4	2,2	186,5	2,4
- 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	586,9	7,7	638,3	8,2
- in rubles	400,1	6,5	442,2	5,5	576,9	7,3	566,3	7,4	636,2	8,1
- in foreign currency	10,2	0,2	14,2	0,2	20,8	0,3	20,6	0,3	2,1	0,0
other debt securities of residents	687,8	11,1	666,4	8,3	1 037,1	13,1	1 044,4	13,7	1 160,6	14,9
- in rubles	687,5	11,1	665,9	8,3	1 035,0	13,1	1 039,8	13,6	1 159,0	14,8
- in foreign currency	0,4	0,0	0,6	0,0	2,1	0,0	4,6	0,1	1,7	0,0
debt securities of other countries	17,6	0,3	38,4	0,5	90,6	1,1	71,3	0,9	91,6	1,2
- in rubles	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in foreign currency	17,6	0,3	38,4	0,5	90,6	1,1	71,3	0,9	91,6	1,2
debt securities of non-resident banks	97,4	1,6	358,5	4,4	324,0	4,1	292,1	3,8	267,3	3,4
- in rubles	39,7	0,6	114,8	1,4	96,7	1,2	96,6	1,3	91,9	1,2
- in foreign currency	57,6	0,9	243,7	3,0	227,3	2,9	195,5	2,6	175,4	2,2
other debt securities of non-residents	768,2	12,4	904,2	11,2	1 235,3	15,6	1 154,4	15,1	1 242,3	15,9
- in rubles	218,4	3,5	188,3	2,3	188,2	2,4	191,6	2,5	191,0	2,4
- in foreign currency	549,8	8,9	715,9	8,9	1 047,1	13,2	962,8	12,6	1 051,3	13,5
debt securities delivered without derecognition in the balance sheet	3 248,9	52,6	4 261,8	52,8	2 717,6	34,3	2 750,9	36,1	2 272,2	29,1
- in rubles	2 918,7	47,2	2 949,9	36,6	1 821,1	23,0	1 935,1	25,4	1 480,2	19,0
- in foreign currency	330,2	5,3	1 311,9	16,3	896,5	11,3	815,7	10,7	792,0	10,1
overdue debt securities	6,3	0,1	5,2	0,1	6,2	0,1	4,8	0,1	5,9	0,1
- in rubles	5,2	0,1	3,8	0,0	3,6	0,0	3,7	0,0	4,8	0,1
- in foreign currency	1,1	0,0	1,4	0,0	2,6	0,0	1,2	0,0	1,1	0,0
<b>Reference data:</b>										
Provisions for losses on debt securities	14,9		15,8		18,8		17,9		18,6	

Table 20

## Structure of credit institutions' portfolio of shares

	1.01.14		1.01.15		1.04.15		1.05.15		1.06.15	
	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	339,4	100,0	324,6	100,0
- in rubles	667,9	84,5	285,9	58,5	177,3	52,4	191,9	56,5	193,0	59,5
- in foreign currency	122,5	15,5	202,8	41,5	161,2	47,6	147,5	43,5	131,6	40,5
of which: revaluation	-17,5	-2,2	-16,4	-3,4	-14,5	-4,3	-8,0	-2,4	-10,5	-3,2
Shares held at book value (without revaluation)	807,9	100,0	505,1	100,0	353,0	100,0	347,4	100,0	335,2	100,0
of which shares of:										
resident credit institutions	5,1	0,6	4,1	0,8	3,3	0,9	3,6	1,0	3,4	1,0
- in rubles	5,1	0,6	4,1	0,8	3,3	0,9	3,6	1,0	3,4	1,0
- 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	141,5	40,7	143,2	42,7
- in rubles	588,8	72,9	192,3	38,1	134,6	38,1	138,6	39,9	140,2	41,8
- in foreign currency	2,8	0,3	5,5	1,1	3,3	0,9	2,9	0,8	3,0	0,9
non-resident credit institutions	8,7	1,1	2,7	0,5	3,1	0,9	2,7	0,8	2,2	0,7
- 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	2,7	0,8	2,2	0,7
other non-residents	85,8	10,6	81,8	16,2	80,9	22,9	78,1	22,5	81,1	24,2
- 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	78,1	22,5	81,1	24,2
shares delivered without derecognition in the balance sheet	116,6	14,4	124,8	24,7	29,3	8,3	28,2	8,1	7,8	2,3
- in rubles	82,8	10,2	67,0	13,3	9,3	2,6	8,4	2,4	7,8	2,3
- in foreign currency	33,8	4,2	57,8	11,4	20,0	5,7	19,8	5,7	0,0	0,0
Shares valued at cost <sup>1</sup>	-	-	93,9	18,6	98,5	27,9	93,3	26,9	97,5	29,1
- in rubles	-	-	38,9	7,7	44,5	12,6	49,3	14,2	52,3	15,6
- in foreign currency	-	-	55,0	10,9	54,0	15,3	44,0	12,7	45,2	13,5
<b>Reference data:</b>										
Provisions for losses on shares	44,0		14,8		15,0		13,9		15,4	

<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	1.05.15	1.06.15
Portfolio of promissory notes discounted by a credit institution, in rubles	221,8	188,7	146,5	137,0	134,7
of which promissory notes, not paid when due	4,9	9,2	10,3	10,7	10,8
Portfolio of promissory notes discounted by a credit institution, in foreign currency	52,3	29,2	21,8	24,3	25,6
of which promissory notes, not paid when due	1,33	3,45	1,25	1,11	0,01
<b>Total</b>	<b>274,1</b>	<b>218,0</b>	<b>168,3</b>	<b>161,3</b>	<b>160,3</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		1.05.15		1.06.15	
	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>161,3</b>	<b>100,0</b>	<b>160,3</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	100,9	62,6	97,5	60,8
- other promissory notes of residents	48,9	17,8	59,5	27,3	60,4	35,9	59,2	36,7	62,7	39,1
- 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	1,1	0,7	0,0	0,0
<b>Reference data:</b>										
Provisions for losses on promissory notes	12,9		13,8		13,5		13,1		15,8	

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

Table 23

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

(billion rubles)

	1.01.14	1.01.15	1.04.15	1.05.15	1.06.15
Land temporarily out of use in operating activities	5,5	6,6	6,8	6,8	6,7
Land temporarily out of use in operating activities, leased out	0,6	0,9	0,5	0,5	0,7
Land temporarily out of use in operating activities, at current (fair) value	8,7	10,2	13,2	16,1	15,0
Land temporarily out of use in operating activities, at current (fair) value, leased out	3,5	2,9	2,6	2,4	2,6
Real estate (except land) temporarily out of use in operating activities*	3,5	2,0	2,0	2,0	2,0
Real estate (except land) temporarily out of use in operating activities, leased out*	14,0	9,5	10,9	10,9	10,8
Real estate (except land) temporarily out of use in operating activities, at current (fair) value	12,4	13,3	14,9	15,3	15,2
Real estate (except land) temporarily out of use in operating activities, at current (fair) value, leased out	15,5	27,6	28,8	28,9	30,2
Investments in construction of objects of real estate, temporarily out of use in operating activities	1,2	1,4	1,8	1,8	1,9
Non-current inventories	80,0	129,8	134,3	137,3	137,9
Provisions calculated on the basis of assets listed in point 2.7 of the Bank of Russia's Regulation No. 283-P, dated March 20, 2006, "On the Loss Provisioning Procedure for Credit Institutions"	27,8	58,5	66,1	67,1	67,6

\* 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	1.05.15	1.06.15
1.	Funds raised from organisations, total	17 787,0	25 008,1	24 980,3	23 581,4	23 739,7
	- in rubles	12 092,7	14 222,9	13 900,8	13 846,8	14 110,7
	- in foreign currency	5 694,4	10 785,2	11 079,5	9 734,7	9 629,0
	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	7 671,9	7 778,3
	- in rubles	5 547,8	5 549,6	6 047,3	5 682,2	5 916,9
	- in foreign currency	968,3	1 885,1	2 225,0	1 989,7	1 861,3
	Of which:					
1.1.1	Funds of individual entrepreneurs	192,7	180,1	180,0	161,1	175,0
	- in rubles	190,0	172,1	173,0	154,5	168,8
	- in foreign currency	2,7	7,9	7,0	6,6	6,2
1.2.	Government and other extra budgetary funds in settlement accounts	0,2	0,1	0,1	0,1	0,5
1.3.	Float	386,4	535,3	600,7	490,8	515,4
1.4.	Deposits and other funds raised from legal entities (except credit institutions)	10 838,3	17 007,9	16 090,6	15 404,5	15 429,3
	- in rubles	6 371,5	8 471,8	7 628,4	7 991,1	7 993,3
	- in foreign currency	4 466,8	8 536,1	8 462,2	7 413,3	7 436,0
	Of which:					
1.4.1.	Deposits and other raised funds from the Federal Treasury, the Ministry of Finance, financial agencies and extra budgetary funds of the Russian Federation, federal districts and authorities of local self-governance	453,9	1 023,8	1 282,3	1 328,6	1 434,2
1.4.2.	Certificates of deposit	5,3	5,8	5,3	5,4	5,5
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	0,2	0,5	1,1	0,0	0,0
1.5.	Clients' funds in factoring and forfeiting operations	43,8	26,4	15,5	14,0	15,9
1.6.	Funds written down from clients' accounts but not entered in correspondent account of a credit institution because of shortage of money	2,2	3,8	1,0	0,0	0,4
	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	1 981,3	1 968,0
	- in rubles	1 624,9	2 686,8	1 580,6	1 712,6	1 752,3
	- in foreign currency	187,7	718,5	536,0	268,7	215,7
	with maturity from 31 days to 1 year	3 292,3	4 565,0	5 218,3	5 319,9	5 230,8
	- in rubles	2 520,2	3 327,2	3 654,5	3 824,0	3 753,0
	- in foreign currency	772,2	1 237,8	1 563,8	1 496,0	1 477,8
	with maturity in excess of 1 year	5 733,4	9 037,5	8 755,7	8 103,2	8 230,5
	- in rubles	2 226,4	2 457,8	2 393,3	2 454,6	2 488,0
	- in foreign currency	3 507,0	6 579,8	6 362,4	5 648,6	5 742,5
	<b>Reference data</b>					
	Funds raised from non-resident organisations, total	3 271,2	5 143,3	4 700,1	4 203,6	4 289,7
	- in rubles	535,7	591,3	430,7	435,3	429,9
	- in foreign currency	2 735,5	4 552,0	4 269,5	3 768,3	3 859,8
	of which:					
	Funds of non-resident organisations in settlement and other accounts	265,5	521,0	415,1	416,4	446,7
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	526,7	502,0	432,2	380,6	373,5
	Other funds raised from non-resident legal entities	2 463,7	4 074,3	3 818,5	3 374,6	3 432,6
	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	1.05.15	1.06.15
<b>Issued debt obligations - total</b>	<b>2 572,4</b>	<b>2 692,0</b>	<b>2 605,6</b>	<b>2 571,0</b>	<b>2 548,2</b>
including:					
bonds:	1 213,1	1 357,5	1 322,7	1 314,5	1 303,6
of which					
with maturities less than one year	3,7	12,0	8,5	9,7	10,1
with maturities in excess of one year	1 209,4	1 344,5	1 314,2	1 304,7	1 293,4
deposit certificates <sup>1</sup>	5,3	5,8	5,3	5,4	5,5
of which					
with maturities in excess of one year	3,1	3,3	3,1	3,6	3,7
with maturities in excess of one year	2,1	2,2	1,7	1,6	1,6
savings certificates <sup>2</sup>	349,7	460,5	525,7	540,3	550,6
of which					
with maturities in excess of one year	63,2	148,6	265,6	296,2	312,6
with maturities in excess of one year	273,8	300,2	246,7	231,5	222,0
promissory notes and banker's acceptances	1 004,3	868,1	751,9	710,9	688,5
of which					
with maturities in excess of one year	465,2	364,8	310,5	303,7	280,1
with maturities in excess of one year	517,3	482,2	421,1	388,1	386,7

<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	1.05.15	1.06.15
1	Individual deposits	16 957,5	18 552,7	19 092,9	19 132,8	19 383,2
	- of which savings certificates	349,7	460,5	525,7	540,3	550,6
1.1.	Individual demand deposits and deposits with maturity up to 30 days	3 210,8	3 214,6	2 819,3	3 021,1	2 946,8
	- in rubles	2 913,0	2 664,9	2 326,4	2 562,1	2 493,6
	- in foreign currency	297,8	549,7	492,9	459,0	453,2
1.2.	Individual deposits with maturity from 31 days to 1 year	3 264,3	5 124,0	7 450,3	7 666,3	8 013,3
	- in rubles	2 788,8	3 814,6	5 497,4	5 769,7	6 024,2
	- in foreign currency	475,5	1 309,4	1 952,9	1 896,6	1 989,1
1.3.	Individual deposits with maturity in excess of 1 year	10 482,4	10 214,1	8 823,2	8 445,5	8 423,1
	- in rubles	8 298,8	7 227,1	6 251,3	6 177,4	6 060,2
	- in foreign currency	2 183,6	2 987,0	2 572,0	2 268,1	2 362,9
Reference data:						
	Deposits of non-resident individuals (excluding saving certificates)	223,9	245,2	256,4	229,1	235,3

Table 27

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

(billion rubles)

	1.01.14	1.01.15	1.04.15	1.05.15	1.06.15
<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>4 682,9</b>	<b>4 798,4</b>
- in rubles	2 369,5	3 223,4	2 272,8	2 240,2	2 425,4
- in foreign currency	2 436,5	3 370,8	2 772,0	2 442,7	2 372,9
of which:					
- loans, deposits and other funds raised from resident credit institutions	2 556,6	4 016,5	2 844,4	2 761,0	2 959,4
- in rubles	1 962,6	2 900,5	1 980,4	1 963,0	2 144,8
- in foreign currency	594,0	1 116,0	864,0	798,0	814,6
of which					
overdue debt	0,2	0,0	0,0	0,9	0,0
- in rubles	0,2	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,0	0,0	0,9	0,0
- loans, deposits and other funds raised from non-resident banks	2 249,4	2 577,8	2 200,4	1 921,9	1 839,0
- in rubles	406,9	322,9	292,4	277,1	280,6
- in foreign currency	1 842,5	2 254,8	1 907,9	1 644,7	1 558,4
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 1.06.15**

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	42 581	52,6	76 725	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	38 360	47,4	44 431 390	61,5
No budgetary funds	751	0	0,0	27 780 952	38,4
Data not available	3	0	0,0	0	0,0
<b>Total</b>	<b>810</b>	<b>80 941</b>	<b>100,0</b>	<b>72 289 068</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		1.05.15		1.06.15	
		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>4 433,4</b>	<b>6,1</b>	<b>4 525,6</b>	<b>6,3</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	4 171,5	5,8	4 252,8	5,9
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	3 755,2	5,2	3 806,2	5,3
1.2	Individual deposits (excluding saving certificates)	223,9	0,4	245,2	0,3	256,4	0,3	229,1	0,3	235,3	0,3
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	163,6	0,2	169,6	0,2
1.3	Funds in other accounts	22,9	0,0	47,0	0,1	35,3	0,0	32,9	0,0	37,5	0,1
2.	<b>Funds in correspondent and other accounts of credit institutions</b>	<b>162,9</b>	<b>0,3</b>	<b>180,0</b>	<b>0,2</b>	<b>143,2</b>	<b>0,2</b>	<b>145,0</b>	<b>0,2</b>	<b>164,7</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>1 921,9</b>	<b>2,7</b>	<b>1 839,0</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>6 500,2</b>	<b>9,0</b>	<b>6 529,3</b>	<b>9,0</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	257,1	0,4	255,6	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>6 578,1</b>	<b>9,1</b>	<b>6 756,4</b>	<b>9,3</b>
	of which overdue claims	69,7	0,1	182,1	0,2	208,0	0,3	195,4	0,3	205,6	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	3 202,6	4,4	3 289,9	4,6
1.2	Loans and other placements with legal entities	2 163,7	3,8	3 837,5	4,9	3 815,7	5,1	3 351,4	4,6	3 442,2	4,8
1.3	Loans and other placements with individuals	21,3	0,0	25,9	0,0	25,5	0,0	24,1	0,0	24,3	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>2 256,6</b>	<b>3,1</b>	<b>2 008,2</b>	<b>2,8</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>1 599,8</b>	<b>2,2</b>	<b>1 684,5</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	1 517,8	2,1	1 601,1	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	80,8	0,1	83,3	0,1
3.3	Discounted promissory notes	2,2	0,0	3,6	0,0	1,3	0,0	1,1	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>417,3</b>	<b>0,6</b>	<b>422,0</b>	<b>0,6</b>
5.	<b>Loans provided to other countries</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>
	<b>Placed funds, total</b>	<b>7 599,1</b>	<b>13,2</b>	<b>10 633,8</b>	<b>13,7</b>	<b>11 162,6</b>	<b>15,0</b>	<b>10 851,7</b>	<b>15,0</b>	<b>10 871,1</b>	<b>15,0</b>
	<b>Reference data:</b>										
	Overdue interest on claims of credit institutions	3,4	0,0	38,1	0,0	30,5	0,0	28,3	0,0	28,4	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	1.05.15	1.06.15	1.01.14	1.01.15	1.04.15	1.05.15	1.06.15	1.01.14	1.01.15	1.04.15	1.05.15	1.06.15
Total	993 584,5	589 141,3	6 015,0	-17 011,7	8 999,9	922	833	821	812	807	192 177,5	177 032,1	37 804,1	29 910,1	39 237,7
Profit-making CIs <sup>1</sup>	1 012 252,5	853 239,6	161 134,8	186 375,5	249 067,9	834	707	617	567	543	191 145,8	166 058,7	34 695,4	25 779,2	34 536,8
Loss-making CIs	-18 667,9	-264 098,3	-155 119,7	-203 387,2	-240 068,0	88	126	204	245	264	1 031,7	10 973,4	3 108,6	4 131,0	4 700,9
CIs that have not provided their reporting	0,0	0,0	0,0	0,0	0,0	1	1	3	3	3	0,0	0,0	0,0	0,0	0,0
<b>Total</b>						<b>923</b>	<b>834</b>	<b>824</b>	<b>815</b>	<b>810</b>					

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

Table 31

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

	1.01.13		1.01.14		1.01.15		1.04.15	
	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)
<b>1. Income of credit institution, total</b>	<b>31 905,4</b>	<b>100,0</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>
1.1. Interest income on placements with legal entities (except income on securities)	2 041,8	6,4	2 386,0	7,7	2 943,2	2,7	1 008,4	1,9
1.2. Interest income on loans to individuals	1 136,4	3,6	1 576,6	5,1	1 833,3	1,7	456,7	0,8
1.3. Income on securities	1 214,7	3,8	1 896,2	6,1	2 599,5	2,4	459,7	0,8
1.4. Income on operations with foreign currency	21 100,8	66,1	17 853,0	57,5	91 197,9	82,6	48 425,7	89,4
1.5. Commissions	689,7	2,2	806,4	2,6	906,6	0,8	213,9	0,4
1.6. Recovery of loss provision	3 942,6	12,4	4 825,6	15,6	6 063,3	5,5	1 898,5	3,5
1.7. Other income	1 779,5	5,6	1 679,2	5,4	4 862,9	4,4	1 734,0	3,2
Of which:								
1.7.1. Fines, penalties, forfeits	57,6	0,2	77,0	0,2	98,4	0,1	16,4	0,0
<b>2. Expenses of credit institution, total</b>	<b>30 892,5</b>	<b>100,0</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>
2.1. Interest expenses on funds raised from legal entities (except expense on securities)	941,3	3,0	1 130,0	3,8	1 702,7	1,6	808,6	1,5
2.2. Interest expenses on funds raised from individuals	665,9	2,2	857,6	2,9	862,8	0,8	335,9	0,6
2.3. Expenses on operations with securities	874,9	2,8	1 552,0	5,2	2 372,0	2,2	322,4	0,6
2.4. Expenses on operations with foreign currency	21 042,2	68,1	17 742,7	59,1	90 776,9	82,7	48 331,9	89,2
2.5. Commissions	124,3	0,4	152,2	0,5	181,4	0,2	45,6	0,1
2.6. Expenses on loss provision	4 147,9	13,4	5 438,8	18,1	7 568,7	6,9	2 240,1	4,1
2.7. Management expenses (including personnel costs)	1 061,0	3,4	1 179,6	3,9	1 246,1	1,1	275,1	0,5
2.8. Other expenses	2 035,0	6,6	1 976,2	6,6	5 105,3	4,6	1 831,2	3,4
Of which:								
2.8.1. Fines, penalties, forfeits	2,7	0,0	2,5	0,0	4,4	0,0	0,9	0,0

<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 1.06.15**

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>	45 158 683 499	21 168 881 721	46 344 623 412	19 982 941 808
Belgorod Region	10 400 748	899 109	10 410 224	889 633
Bryansk Region	0	0	0	0
Vladimir Region	6 772 719	543 448	6 801 310	514 857
Voronezh Region	4 246 634	1 369 950	4 117 195	1 499 389
Ivanovo Region	12 366 413	757 532	12 475 829	648 116
Kaluga Region	26 322 840	2 139 837	26 341 140	2 121 537
Kostroma Region	208 721 233	108 501 886	248 583 413	68 639 706
Kursk Region	17 567 741	675 415	17 569 330	673 826
Lipetsk Region	24 273 765	1 330 979	24 313 771	1 290 973
Moscow Region	48 773 980	13 416 187	48 762 233	13 427 934
Orel Region	3 284 513	214 666	3 295 904	203 275
Ryazan Region	19 310 722	1 602 929	19 269 920	1 643 731
Smolensk Region	6 495 554	524 634	6 680 585	339 603
Tambov Region	3 040 586	24 970	3 044 683	20 873
Tver Region	13 951 889	1 912 018	13 954 156	1 909 751
Tula Region	6 325 472	111 308	6 333 715	103 065
Yaroslavl Region	23 246 817	2 050 047	22 182 206	3 114 658
City of Moscow	44 723 581 873	21 032 806 806	45 870 487 798	19 885 900 881
	1 473 216 460	396 802 904	1 567 530 267	302 489 097
<b>North-Western Federal District</b>				
Republic of Karelia	1 016 051	23 610	1 019 964	19 697
Komi Republic	5 001 059	750 599	5 046 107	705 551
Akhangel'sk Region	0	0	0	0
Vologda Region	79 099 989	8 394 697	80 944 134	6 550 552
Kaliningrad Region	11 277 241	4 098 008	11 741 579	3 633 670
Leningrad Region	16 042 102	2 900 136	16 060 974	2 881 264
Murmansk Region	7 384 610	2 662 690	7 391 956	2 655 344
Novgorod Region	5 196 381	355 192	5 283 360	268 213
Pskov Region	2 260 701	10 821	2 264 985	6 537
St Petersburg	1 345 938 326	377 607 151	1 437 777 208	285 768 269
<b>Southern Federal District</b>	280 325 395	37 182 679	283 871 057	33 637 017
Republic of Adygeya	7 881 446	287 740	7 899 092	270 094
Republic of Kalmykia	294 257	93 713	312 806	75 164
Krasnodar Territory	148 279 856	15 108 184	150 507 769	12 880 271
Astrakhan Region	8 674 560	3 381 152	8 720 144	3 335 568
Volgograd Region	11 947 948	1 455 818	12 645 636	758 130
Rostov Region	103 247 328	16 856 072	103 785 610	16 317 790
<b>North-Caucasian Federal District</b>	37 259 719	4 672 993	36 309 022	5 623 690
Republik of Daghestan	4 863 246	63 890	4 876 708	50 428
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	5 769 881	156 184	5 804 159	121 906
Karachai-Cherkess Republic	13 086 726	3 781 457	12 005 994	4 862 189
Republic of North Ossetia - Alania	2 305 071	97 478	2 351 701	50 848

Chechen Republic	0	0	0	0
Stavropol Territory	11 234 795	573 984	11 270 460	538 319
<b>Volga Federal District</b>	1 532 621 691	185 285 825	1 529 394 321	188 513 195
Republic of Bashkortostan	68 335 157	4 616 088	67 905 849	5 045 396
Republic of Marii El	2 575 533	88 641	2 582 001	82 173
Republic of Mordovia	22 122 316	324 956	22 134 862	312 410
Republic of Tatarstan	801 527 729	112 515 213	791 365 290	122 677 652
Udmurt Republic	36 127 879	4 271 305	39 260 502	1 138 682
Chuvash Republic	11 590 780	772 820	11 864 055	499 545
Perm Territory	25 865 724	3 048 830	25 919 045	2 995 509
Kirov Region	30 068 661	3 252 192	31 099 300	2 221 553
Nizhny Novgorod Region	80 384 348	5 992 354	80 921 800	5 454 902
Orenburg Region	44 979 737	3 445 312	45 004 287	3 420 762
Penza Region	4 410 508	56 247	4 411 762	54 993
Samara Region	316 611 985	41 677 047	320 068 426	38 220 606
Saratov Region	81 362 071	5 159 172	80 177 360	6 343 883
Ulyanovsk Region	6 659 263	65 648	6 679 782	45 129
<b>Ural Federal District</b>	801 581 607	355 070 562	917 632 289	239 019 880
Kurgan Region	2 633 731	45 484	2 649 862	29 353
Sverdlovsk Region	426 961 694	127 672 389	460 586 127	94 047 956
Tyumen Region	259 449 992	210 136 398	334 909 276	134 677 114
Chelyabinsk Region	112 536 190	17 216 291	119 487 024	10 265 457
<b>Siberian Federal District</b>	210 435 563	40 144 284	213 270 012	37 309 835
Republic of Altai	1 101 837	43 702	1 102 058	43 481
Republic of Buryatiya	11 824 545	774 286	11 029 649	1 569 182
Republic of Tuva	472 467	822	473 256	33
Republic of Khakassia	6 556 263	84 132	6 559 540	80 855
Altai Territory	15 526 879	469 248	15 112 027	884 100
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	34 187 638	6 055 605	34 207 515	6 035 728
Irkutsk Region	13 898 346	1 336 150	14 435 555	798 941
Kemerovo Region	10 309 480	1 316 485	11 264 893	361 072
Novosibirsk Region	84 818 007	26 102 120	86 312 629	24 607 498
Omsk Region	18 907 896	3 404 940	19 931 400	2 381 436
Tomsk Region	12 832 205	556 794	12 841 490	547 509
<b>Far Eastern Federal District</b>	481 912 269	79 475 466	495 739 901	65 647 834
Republic of Sakha (Yakutia)	30 347 809	2 461 091	30 417 475	2 391 425
Kamchatka Territory	20 229 914	2 053 067	20 310 710	1 972 271
Primorskiy Territory	79 683 359	20 512 528	88 396 170	11 799 717
Khabarovsk Territory	7 619 633	309 571	7 629 961	299 243
Amur Region	337 080 321	51 285 865	341 953 015	46 413 171
Magadan Region	0	0	0	0
Sakhalin Region	6 951 233	2 853 344	7 032 570	2 772 007
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
<b>Crimean District</b>	37 724 363	7 790 662	41 074 517	4 440 508
Republic of Crimea	32 621 411	6 375 323	35 942 376	3 054 358
City of Sevastopol	5 102 952	1 415 339	5 132 141	1 386 150

<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 1.06.15

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>	6 851 638 091	1 823 467 315	277 214 807	1 415 532 566	101 238 570	20 853 272
Belgorod Region	1 571 457	0	0	0	80 331	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	94 392	82 628	220 346	0	81 160	0
Voronezh Region	1 016 231	6 026	0	0	0	0
Ivanovo Region	629 943	265 437	16 140	0	29 296	105 308
Kaluga Region	2 011 015	1 631 968	123 740	0	0	0
Kostroma Region	166 497 417	6 472 256	527 715	795 000	2 021 111	0
Kursk Region	913 436	913 436	0	0	0	0
Lipetsk Region	1 401 720	333 666	1 115	0	220 891	0
Moscow Region	8 444 003	2 729 557	574 448	0	275 505	115 873
Orel Region	645 948	3 114	0	0	0	0
Ryazan Region	848 126	636 072	0	309 757	0	0
Smolensk Region	0	0	0	0	0	0
Tambov Region	0	0	0	0	0	0
Tver Region	78 425	0	0	0	0	0
Tula Region	259 545	41 375	9 738	82 992	0	0
Yaroslavl Region	3 070 522	113 762	33 146	0	1 484	0
City of Moscow	6 664 155 911	1 810 238 018	275 708 419	1 414 344 817	98 528 792	20 632 091
<b>North-Western Federal District</b>	321 981 102	13 159 081	18 145 806	5 948 874	4 377 813	564 842
Republic of Karelia	0	0	0	0	0	0
Komi Republic	1 209 235	894 070	165 291	0	9 827	106 865
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	17 738 522	2 074 751	153 868	0	19 635	0
Kaliningrad Region	4 087 399	0	8 221	0	0	0
Leningrad Region	1 066 539	95 512	209 992	0	359 474	0
Murmansk Region	0	0	0	0	0	0
Novgorod Region	519 590	287 340	237 055	0	0	0
Pskov Region	131 880	0	0	0	0	0
St Petersburg	297 227 937	9 807 408	17 371 379	5 948 874	3 988 877	457 977
<b>Southern Federal District</b>	13 407 118	4 823 122	1 174 170	110 177	8 659 967	1 322 479
Republic of Adygeya	13 001	13 135	1 278	0	100 903	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	10 366 778	3 113 349	400 623	85 008	8 296 904	1 294 832
Astrakhan Region	2 154 560	1 422 903	495 453	5 288	166 614	0
Volgograd Region	334 972	109 485	68 101	0	0	0
Rostov Region	537 807	164 250	208 715	19 881	95 546	27 647
<b>North-Caucasian Federal District</b>	2 121 445	228 903	246 257	0	93 908	0
Republik of Daghestan	0	0	0	0	23 116	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 500	0	54 832	0	0	0
Karachai-Cherkess Republic	1 343 308	0	191 425	0	0	0
Republic of North Ossetia - Alania	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	773 637	228 903	0	0	70 792	0
<b>Volga Federal District</b>	193 446 555	42 378 095	21 700 295	7 084 089	11 573 532	921 009

Republic of Bashkortostan	10 577 728	2 978 503	215 741	183 334	486	0
Republic of Marii El	0	0	0	0	0	0
Republic of Mordovia	270 822	132 993	27 300	0	0	0
Republic of Tatarstan	128 437 063	31 385 736	19 295 565	2 028 039	7 796 437	514 712
Udmurt Republic	2 264 630	0	1	0	228 363	0
Chuvash Republic	434 804	109 978	204 710	0	189 045	0
Perm Territory	1 631 689	4 015	532 745	0	150 595	0
Kirov Region	8 428 450	399 173	5 583	0	272 312	50 562
Nizhny Novgograd Region	8 765 349	2 622 118	55 161	0	303 995	264 141
Orenburg Region	6 154 663	542 164	32 948	35 246	1 638 116	91 594
Penza Region	269 214	99 292	25 324	0	0	0
Samara Region	24 724 168	3 109 456	1 160 785	4 837 470	937 825	0
Saratov Region	1 487 975	994 667	144 432	0	56 358	0
Ulyanovsk Region	0	0	0	0	0	0
<b>Ural Federal District</b>	192 797 237	36 929 165	5 257 482	404 341	2 790 260	1 717 176
Kurgan Region	0	0	0	0	0	0
Sverdlovsk Region	113 970 772	9 034 311	4 680 739	303 091	1 185 536	0
Tyumen Region	60 341 001	19 526 562	536 949	0	1 232 865	1 503 132
Chelyabinsk Region	18 485 464	8 368 292	39 794	101 250	371 859	214 044
<b>Siberian Federal District</b>	27 010 370	7 050 406	282 393	0	959 192	50 801
Republic of Altai	150 763	0	0	0	35 372	0
Republic of Buryatiya	64 025	0	1 556	0	0	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	14 173	14 925	0	0	0	0
Altai Territory	40 949	43 730	2 050	0	71 781	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	238 072	120 513	133 214	0	0	0
Irkutsk Region	83 322	0	101 427	0	87 123	0
Kemerovo Region	2 113 728	1 397 644	38 301	0	61 950	0
Novosibirsk Region	20 188 225	4 955 884	2 745	0	5 862	0
Omsk Region	3 685 156	288 232	127	0	625 761	50 801
Tomsk Region	431 957	229 478	2 973	0	71 343	0
<b>Far Eastern Federal District</b>	71 760 618	9 024 966	594 661	0	2 580 286	158 765
Republic of Sakha (Yakutia)	900 162	131 519	428 223	0	26 602	0
Kamchatka Territory	941 316	102 692	23 863	0	17 761	0
Primorskiy Territory	12 839 555	5 319 228	63 000	0	1 048 909	158 765
Khabarovsk Territory	388 083	33 715	0	0	0	0
Amur Region	56 691 502	3 437 812	79 575	0	1 487 014	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>	6 276 016	6 260 619	1 064	76	2 403 560	0
Republic of Crimea	6 276 016	6 260 619	1 064	0	2 403 560	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 1.06.15**

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>	32 003 610 750	17 776 144 535	2 258 956 214	9 483 670 039
Belgorod Region	6 385 918	5 784 213	20	232 646
Bryansk Region	0	0	0	0
Vladimir Region	4 630 663	2 836 347	120 000	1 521 120
Voronezh Region	2 653 932	1 904 758	400 000	169 277
Ivanovo Region	8 863 362	5 887 160	820 000	1 803 527
Kaluga Region	20 454 552	3 831 494	12 270 000	3 938 457
Kostroma Region	110 780 123	9 817 773	3 224 703	65 516 381
Kursk Region	14 409 957	10 527 836	1 600 000	1 419 996
Lipetsk Region	18 915 390	13 055 877	1 500 000	2 620 949
Moscow Region	28 724 944	15 781 254	991 905	9 513 735
Orel Region	2 227 349	847 363	340 000	284 090
Ryazan Region	14 337 340	11 678 071	800 050	1 773 022
Smolensk Region	5 142 204	2 121 897	1 892 900	591 529
Tambov Region	2 343 758	1 837 276	150 000	356 432
Tver Region	11 089 001	4 947 409	2 955 000	1 563 765
Tula Region	3 589 318	2 432 877	880 000	274 441
Yaroslavl Region	14 796 894	8 086 035	851 000	4 934 503
City of Moscow	31 734 266 045	17 674 766 895	2 230 160 636	9 387 156 169
<b>North-Western Federal District</b>	955 595 079	562 149 033	181 881 210	127 427 143
Republic of Karelia	882 099	322 528	160 000	334 570
Komi Republic	2 473 729	1 945 317	0	528 358
Akhangel'sk Region	0	0	0	0
Vologda Region	49 830 033	19 215 380	1 164 942	28 456 838
Kaliningrad Region	6 478 897	4 637 050	659 689	1 182 158
Leningrad Region	10 187 434	6 129 674	350 000	2 656 116
Murmansk Region	4 026 167	1 746 236	0	2 226 531
Novgorod Region	2 689 084	1 734 510	100 000	804 197
Pskov Region	1 200 986	1 034 462	0	166 524
St Petersburg	877 826 650	525 383 876	179 446 579	91 071 851
<b>Southern Federal District</b>	199 503 601	121 439 881	8 808 947	63 884 964
Republic of Adygeya	6 044 443	4 889 687	0	1 150 888
Republic of Kalmykia	5 232	138	0	5 094
Krasnodar Territory	94 023 607	61 719 339	6 700 820	21 969 142
Astrakhan Region	2 618 857	856 431	92 277	814 589
Volgograd Region	8 976 793	7 018 468	638 000	1 260 907
Rostov Region	87 834 669	46 955 818	1 377 850	38 684 344
<b>North-Caucasian Federal District</b>	23 639 674	16 850 909	2 989 930	3 612 677
Republik of Daghestan	1 859 683	944 774	132 800	782 109
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	4 108 852	2 779 579	552 800	776 473
Karachai-Cherkess Republic	8 483 890	6 360 948	900 000	1 102 684

Republic of North Ossetia - Alania	1 792 442	1 485 200	0	307 242
Chechen Republic	0	0	0	0
Stavropol Territory	7 394 807	5 280 408	1 404 330	644 169
<b>Volga Federal District</b>	997 337 000	556 647 168	54 827 286	320 651 995
Republic of Bashkortostan	46 130 310	23 186 873	8 316 357	13 504 202
Republic of Marii El	2 061 767	1 511 845	320 000	140 842
Republic of Mordovia	15 685 283	12 093 971	750 000	2 522 064
Republic of Tatarstan	478 391 933	309 126 261	20 583 509	100 223 332
Udmurt Republic	28 646 277	6 009 850	525 000	21 596 173
Chuvash Republic	8 002 708	3 297 313	982 500	3 495 919
Perm Territory	19 216 506	8 753 358	301 500	9 836 192
Kirov Region	18 265 739	11 309 619	701 500	5 767 603
Nizhny Novgorod Region	52 733 637	34 058 869	3 821 476	9 752 050
Orenburg Region	30 789 259	14 621 345	552 050	14 701 264
Penza Region	3 049 243	1 860 627	201 440	853 126
Samara Region	252 880 015	105 718 275	15 371 559	126 860 852
Saratov Region	36 087 223	20 469 908	2 350 395	10 691 330
Ulyanovsk Region	5 397 100	4 629 054	50 000	707 046
<b>Ural Federal District</b>	515 378 004	227 669 003	28 126 929	231 471 415
Kurgan Region	1 877 453	1 654 195	0	142 666
Sverdlovsk Region	256 866 670	95 567 713	8 394 291	140 343 194
Tyumen Region	186 277 159	93 447 948	16 280 265	65 133 806
Chelyabinsk Region	70 356 722	36 999 147	3 452 373	25 851 749
<b>Siberian Federal District</b>	137 360 075	60 501 051	27 087 632	42 517 428
Republic of Altai	619 174	466 162	0	93 630
Republic of Buryatiya	8 415 246	4 061 561	0	4 339 159
Republic of Tuva	214 124	95 371	900	117 853
Republic of Khakassia	4 277 835	1 823 707	15 000	2 340 458
Altai Territory	12 128 330	9 057 253	765 000	2 049 880
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	26 148 155	5 392 961	11 801 210	7 373 929
Irkutsk Region	10 852 843	5 900 621	640 000	3 188 721
Kemerovo Region	6 098 997	2 877 664	110 152	3 111 181
Novosibirsk Region	47 641 009	17 074 903	13 180 370	14 685 592
Omsk Region	12 276 997	8 577 753	465 000	2 023 993
Tomsk Region	8 687 365	5 173 095	110 000	3 193 032
<b>Far Eastern Federal District</b>	349 282 498	81 019 776	7 077 403	245 898 542
Republic of Sakha (Yakutia)	19 805 594	12 027 620	144 087	7 051 063
Kamchatka Territory	15 779 927	10 810 532	2 362 637	2 459 810
Primorskiy Territory	54 527 425	34 757 099	1 755 898	15 255 956
Khabarovsk Territory	5 675 935	1 977 459	342 000	2 658 899
Amur Region	249 525 192	19 470 235	1 077 781	217 977 021
Magadan Region	0	0	0	0
Sakhalin Region	3 968 425	1 976 831	1 395 000	495 793
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
<b>Crimean District</b>	13 606 973	5 088 970	4 850 000	3 668 003
Republic of Crimea	10 155 287	3 839 679	2 650 000	3 665 608
City of Sevastopol	3 451 686	1 249 291	2 200 000	2 395

Table 35

**Distribution of loans, deposits and other placements in foreign currency by credit institutions, registered in respective regions, as of 1.06.15**

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>	14 399 558 065	9 202 128 873	3 734 167 482	238 495 210
Belgorod Region	376 743	375 154	1 589	0
Bryansk Region	0	0	0	0
Vladimir Region	49 919	49 370	0	549
Voronezh Region	1 148 536	981 146	1 059	150 687
Ivanovo Region	130 987	31 669	3 325	4 941
Kaluga Region	1 451	0	1 393	58
Kostroma Region	4 901 968	1 798 422	1 331 448	922 880
Kursk Region	167 180	166 855	0	325
Lipetsk Region	7 817	0	0	7 817
Moscow Region	6 614 506	3 738 007	45 044	2 831 455
Orel Region	3 573	0	3 573	0
Ryazan Region	105 590	46 877	2 674	56 039
Smolensk Region	305 188	71 810	192 272	0
Tambov Region	1 589	0	1 589	0
Tver Region	182 951	0	182 951	0
Tula Region	10 753	0	10 753	0
Yaroslavl Region	812 375	333 248	39 226	439 901
City of Moscow	14 384 736 939	9 194 536 315	3 732 350 586	234 080 558
<b>North-Western Federal District</b>	185 969 379	102 702 504	31 027 354	7 153 137
Republic of Karelia	0	0	0	0
Komi Republic	116 068	40 649	75 419	0
Akhangel'sk Region	0	0	0	0
Vologda Region	1 822 915	954 583	29 028	18 925
Kaliningrad Region	235 980	98 987	795	136 198
Leningrad Region	1 057 176	996 345	795	27 678
Murmansk Region	278 595	276 053	2 542	0
Novgorod Region	3 410	0	1 059	2 351
Pskov Region	0	0	0	0
St Petersburg	182 455 235	100 335 887	30 917 716	6 967 985
<b>Southern Federal District</b>	9 822 186	8 659 794	461 181	603 740
Republic of Adygeya	48 640	25 974	0	22 666
Republic of Kalmykia	2 648	0	2 648	0
Krasnodar Territory	1 473 866	1 244 032	217 046	12 788
Astrakhan Region	2 384	0	2 384	0
Volgograd Region	43 813	0	31 908	3 092
Rostov Region	8 250 835	7 389 788	207 195	565 194
<b>North-Caucasian Federal District</b>	1 371 971	1 025 154	279 984	66 833
Republik of Daghestan	11 136	0	1 590	9 546
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	2 230	0	2 230	0
Karachai-Cherkess Republic	1 034 747	850 348	127 112	57 287

Republic of North Ossetia - Alania	1 324	0	1 324	0
Chechen Republic	0	0	0	0
Stavropol Territory	322 534	174 806	147 728	0
<b>Volga Federal District</b>	30 294 109	25 674 920	1 936 620	2 682 569
Republic of Bashkortostan	314 812	37 475	52 269	225 068
Republic of Marii El	795	0	795	0
Republic of Mordovia	1 854	0	1 854	0
Republic of Tatarstan	19 582 481	17 618 469	1 101 425	862 587
Udmurt Republic	879 565	500 070	341 262	38 233
Chuvash Republic	151 268	137 341	7 967	5 960
Perm Territory	940 158	558 468	189 537	192 153
Kirov Region	406 310	404 102	2 208	0
Nizhny Novgogrod Region	1 460 162	1 197 042	177 432	85 688
Orenburg Region	442 980	327 153	22 609	93 218
Penza Region	0	0	0	0
Samara Region	6 030 108	4 819 006	32 097	1 179 005
Saratov Region	82 412	75 794	6 100	518
Ulyanovsk Region	1 204	0	1 065	139
<b>Ural Federal District</b>	135 181 533	114 257 735	16 979 624	579 943
Kurgan Region	0	0	0	0
Sverdlovsk Region	29 055 290	14 278 224	14 506 114	270 952
Tyumen Region	103 163 049	99 423 062	66 973	308 783
Chelyabinsk Region	2 963 194	556 449	2 406 537	208
<b>Siberian Federal District</b>	8 208 551	1 772 651	5 895 476	518 147
Republic of Altai	0	0	0	0
Republic of Buryatiya	20 324	8 488	2 394	9 442
Republic of Tuva	342	0	342	0
Republic of Khakassia	0	0	0	0
Altai Territory	117 810	24 136	3 137	90 537
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	4 474 766	603 059	3 650 587	221 120
Irkutsk Region	9 216	4 647	4 569	0
Kemerovo Region	2 666	0	265	2 401
Novosibirsk Region	3 325 039	1 000 600	2 225 306	76 856
Omsk Region	220 613	98 291	4 531	117 791
Tomsk Region	37 775	33 430	4 345	0
<b>Far Eastern Federal District</b>	22 264 555	14 777 077	1 152 757	647 718
Republic of Sakha (Yakutia)	1 327 668	875 789	127 523	324 356
Kamchatka Territory	202 287	191 954	5 085	5 248
Primorskiy Territory	3 984 091	3 050 152	182 646	137 651
Khabarovsk Territory	19 334	12 906	6 428	0
Amur Region	16 661 093	10 579 671	827 598	180 463
Magadan Region	0	0	0	0
Sakhalin Region	70 082	66 605	3 477	0
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
<b>Crimean District</b>	1 183 229	766 360	59 309	357 560
Republic of Crimea	350 718	214 233	14 283	122 202
City of Sevastopol	832 511	552 127	45 026	235 358



Table 36

**Overdue claims on loans, deposits and other placements by credit institutions registered in respective regions, as of 1.06.15**

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>	1 359 538 716	217 433 569	5 986 530	22 421 886	669 170 443	42 980 117
Belgorod Region	60 035	0	0	0	632	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	136 909	0	0	0	22 949	0
Voronezh Region	0	0	0	0	138	0
Ivanovo Region	194 830	0	0	0	123 146	0
Kaluga Region	474 019	0	40 000	0	429 045	0
Kostroma Region	259 995	0	4 703	0	4 870 901	32 945
Kursk Region	22 772	0	0	0	23 504	0
Lipetsk Region	1 454 152	0	0	0	61 657	0
Moscow Region	1 254 990	30 930	0	0	675 437	179 322
Orel Region	121 712	0	0	0	12 219	0
Ryazan Region	695 259	0	0	0	80 208	0
Smolensk Region	285 740	0	5 700	0	16 372	0
Tambov Region	61 804	0	0	0	23 022	0
Tver Region	42 247	0	0	0	21 721	0
Tula Region	34 486	0	0	0	3 205	0
Yaroslavl Region	210 167	0	0	0	59 556	46 615
City of Moscow	1 354 229 599	217 402 639	5 936 127	22 421 886	662 746 731	42 721 235
<b>North-Western Federal District</b>	34 568 445	3 460 155	151 520	0	6 179 395	290 588
Republic of Karelia	2 509	0	0	0	2 482	0
Komi Republic	121 792	0	0	0	7 029	0
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	2 241 158	5 535	45 000	0	2 738 697	575
Kaliningrad Region	93 114	0	9 689	0	22 966	18
Leningrad Region	392 268	0	0	0	151 543	5 981
Murmansk Region	180 250	3 249	0	0	38 795	0
Novgorod Region	105 550	0	0	0	10 032	0
Pskov Region	56 019	0	0	0	3 426	0
St Petersburg	31 375 785	3 451 371	96 831	0	3 204 425	284 014
<b>Southern Federal District</b>	4 140 278	160 309	68 000	0	2 869 717	42 761
Republic of Adygeya	177 962	0	0	0	67 617	0
Republic of Kalmykia	58	0	0	0	1 205	0
Krasnodar Territory	1 583 522	159 545	68 000	0	2 076 926	1 960
Astrakhan Region	36 809	0	0	0	38 178	0
Volgograd Region	165 129	0	0	0	67 548	0
Rostov Region	2 176 798	764	0	0	618 243	40 801
<b>North-Caucasian Federal District</b>	646 424	0	330	0	441 648	1 379
Republik of Daghestan	165 425	0	0	0	56 281	0
Republic of Ingushetia	0	0	0	0	0	0

Kabardino-Balkar Republic	207 441	0	0	0	104 810	0
Karachai-Cherkess Republic	61 108	0	0	0	65 651	1 379
Republic of North Ossetia - Alania	111 393	0	0	0	76 341	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	101 057	0	330	0	138 565	0
<b>Volga Federal District</b>	21 860 343	26 048	135 720	0	26 187 638	950 239
Republic of Bashkortostan	1 299 071	0	0	0	1 840 609	6 892
Republic of Marii El	4 238	0	0	0	1 594	0
Republic of Mordovia	207 878	0	0	0	55 274	0
Republic of Tatarstan	10 446 800	1 642	10 220	0	7 451 067	60 004
Udmurt Republic	111 906	0	0	0	1 693 371	0
Chuvash Republic	117 383	0	0	0	90 981	0
Perm Territory	197 133	0	26 500	0	218 578	0
Kirov Region	748 901	0	0	0	575 429	0
Nizhny Novgogrod Region	859 420	419	4 000	0	443 541	438
Orenburg Region	995 860	0	55 000	0	271 288	0
Penza Region	96 069	0	0	0	56 550	0
Samara Region	5 881 486	14 923	40 000	0	11 473 404	882 493
Saratov Region	694 721	9 064	0	0	1 865 977	412
Ulyanovsk Region	199 477	0	0	0	149 975	0
<b>Ural Federal District</b>	12 021 295	351 000	159 932	1 458	9 707 357	26 514
Kurgan Region	65 237	0	0	0	4 781	0
Sverdlovsk Region	5 617 778	19 207	159 932	0	7 977 967	25 659
Tyumen Region	3 727 999	331 793	0	0	1 156 925	647
Chelyabinsk Region	2 610 281	0	0	1 458	567 684	208
<b>Siberian Federal District</b>	3 029 645	52 543	75 000	342	3 031 415	188 424
Republic of Altai	11 448	0	0	0	23 993	0
Republic of Buryatiya	206 725	0	0	0	254 765	316
Republic of Tuva	1 241	0	0	342	12 241	0
Republic of Khakassia	57 469	0	15 000	0	53 262	0
Altai Territory	425 685	0	0	0	65 812	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	355 249	47 896	0	0	954 435	125 042
Irkutsk Region	595 181	4 647	40 000	0	109 958	0
Kemerovo Region	183 822	0	10 000	0	112 879	0
Novosibirsk Region	648 145	0	0	0	1 225 570	62 819
Omsk Region	347 001	0	0	0	112 068	247
Tomsk Region	197 679	0	10 000	0	106 432	0
<b>Far Eastern Federal District</b>	4 602 541	115 373	138 723	2 861	30 115 189	52 845
Republic of Sakha (Yakutia)	346 206	0	42 588	2 861	210 086	0
Kamchatka Territory	296 956	0	0	0	166 990	1 985
Primorskiy Territory	2 475 856	2 649	26 135	0	759 567	36 906
Khabarovsk Territory	39 589	2 263	0	0	426 420	0
Amur Region	1 325 562	110 461	70 000	0	28 516 973	13 954
Magadan Region	0	0	0	0	0	0
Sakhalin Region	118 372	0	0	0	35 153	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
<b>Crimean District</b>	190 580	432 860	0	37 080	6 455	106 201
Republic of Crimea	5 600	206 247	0	0	6 350	59 499
City of Sevastopol	184 980	226 613	0	37 080	105	46 702

Table 37

## Distribution of clients' funds in rubles by credit institutions registered in respective regions, as of 1.06.15

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>	25 426 369 918	4 191 597	77 269	5 266 208 543	7 155 809 423	12 814 681 468
Belgorod Region	7 045 320	0	0	1 741 329	703 359	4 578 248
Bryansk Region	0	0	0	0	0	0
Vladimir Region	5 489 819	0	16	668 682	561 960	4 215 398
Voronezh Region	2 347 404	0	0	229 124	1 094 180	996 396
Ivanovo Region	8 898 082	0	0	1 395 369	365 188	7 054 441
Kaluga Region	21 044 402	0	0	2 452 999	1 007 195	17 562 282
Kostroma Region	121 719 427	0	0	5 636 361	13 256 353	102 728 673
Kursk Region	12 332 189	0	0	2 177 464	994 000	9 146 150
Lipetsk Region	17 915 090	0	0	2 742 621	2 145 365	13 016 157
Moscow Region	29 821 147	0	0	7 308 923	4 554 605	17 825 540
Orel Region	2 546 755	0	0	525 170	88 157	1 929 853
Ryazan Region	14 416 488	153	0	3 256 139	450 005	10 532 853
Smolensk Region	4 243 608	0	0	738 985	395 214	3 041 747
Tambov Region	2 299 982	0	0	549 320	148 239	1 590 621
Tver Region	9 766 902	0	0	2 230 167	418 645	6 931 979
Tula Region	3 484 222	0	0	579 601	369 013	2 521 355
Yaroslavl Region	11 642 025	0	0	2 622 610	2 159 490	6 446 765
City of Moscow	25 151 357 056	4 191 444	77 253	5 231 353 679	7 127 098 455	12 604 563 010
<b>North-Western Federal District</b>	1 035 787 588	434 746	450	318 702 615	415 784 837	285 922 460
Republic of Karelia	628 638	0	0	314 841	20 281	284 038
Komi Republic	3 781 715	0	0	981 735	795 709	1 838 238
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	55 191 507	0	0	8 005 792	18 890 257	28 155 384
Kaliningrad Region	5 940 907	0	0	1 786 363	1 023 503	3 096 756
Leningrad Region	12 456 618	336	0	1 578 804	743 190	10 091 102
Murmansk Region	4 332 855	0	0	1 235 367	192 112	2 860 726
Novgorod Region	3 699 726	0	450	1 555 414	81 449	1 999 341
Pskov Region	1 224 248	0	0	350 117	0	873 295
St Petersburg	948 531 374	434 410	0	302 894 182	394 038 336	236 723 580
<b>Southern Federal District</b>	185 660 971	86 462	1 427	31 772 073	20 441 196	132 655 208
Republic of Adygeya	5 359 046	0	0	678 218	468 229	4 172 708
Republic of Kalmykia	23 622	0	0	21 317	0	2 299
Krasnodar Territory	104 995 458	27 218	1 427	14 533 219	13 360 555	76 686 985
Astrakhan Region	5 581 755	0	0	3 069 195	1 116 719	1 378 712
Volgograd Region	6 515 292	0	0	1 952 042	763 459	3 792 823
Rostov Region	63 185 798	59 244	0	11 518 082	4 732 234	46 621 681
<b>North-Caucasian Federal District</b>	18 759 057	0	0	5 248 277	3 712 811	9 656 525
Republic of Dagestan	1 879 131	0	0	1 113 219	297 102	451 073
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	2 991 208	0	0	541 672	128 941	2 311 597
Karachai-Cherkess Republic	5 270 289	0	0	1 409 104	2 439 968	1 419 293
Republic of North Ossetia - Alania	1 368 655	0	0	124 368	96 500	1 147 552
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	7 249 774	0	0	2 059 914	750 300	4 327 010

<b>Volga Federal District</b>	931 968 200	7 246 134	0	143 779 457	239 504 863	537 993 104
Republic of Bashkortostan	49 366 238	22 617	0	7 254 898	5 855 875	36 184 573
Republic of Marii El	1 950 964	0	0	443 968	89 085	1 384 038
Republic of Mordovia	18 249 167	0	0	1 876 370	884 068	15 425 152
Republic of Tatarstan	461 520 977	7 167 125	0	77 438 333	169 804 077	205 269 434
Udmurt Republic	27 718 622	13 066	0	3 387 243	1 482 721	22 807 236
Chuvash Republic	9 098 833	0	0	1 775 689	967 923	6 263 939
Perm Territory	18 653 235	13 294	0	2 765 913	3 596 950	12 243 302
Kirov Region	22 201 915	1 036	0	3 422 963	1 049 278	17 528 109
Nizhny Novgorod Region	57 485 110	15 702	0	12 246 980	3 372 222	41 498 047
Orenburg Region	30 046 736	13 188	0	3 387 703	5 934 251	20 688 220
Penza Region	3 440 054	0	0	635 988	439 058	2 328 199
Samara Region	162 058 942	106	0	22 035 479	42 798 694	96 631 366
Saratov Region	65 397 467	0	0	6 353 747	2 615 005	56 345 338
Ulyanovsk Region	4 779 940	0	0	754 183	615 656	3 396 151
<b>Ural Federal District</b>	634 809 955	175 998	0	67 610 118	115 496 981	444 916 997
Kurgan Region	1 445 304	0	0	368 070	220 116	851 466
Sverdlovsk Region	304 558 522	24 909	0	35 955 574	45 442 908	222 309 259
Tyumen Region	248 045 943	145 250	0	16 642 294	62 196 569	164 485 468
Chelyabinsk Region	80 760 186	5 839	0	14 644 180	7 637 388	57 270 804
<b>Siberian Federal District</b>	139 665 126	78 731	0	31 060 024	15 539 872	90 889 328
Republic of Altai	722 469	470	0	134 488	261 702	325 363
Republic of Buryatiya	7 249 711	114	0	1 379 116	234 248	5 568 351
Republic of Tuva	127 472	0	0	54 471	7 500	65 496
Republic of Khakassia	4 958 727	0	0	1 031 420	539 525	3 307 554
Altai Territory	8 489 934	0	0	2 514 514	1 213 991	4 701 557
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	23 586 191	15 957	0	2 403 563	1 492 378	19 358 846
Irkutsk Region	10 179 298	0	0	2 089 678	1 297 270	6 694 710
Kemerovo Region	7 288 518	0	0	1 128 993	585 202	5 556 990
Novosibirsk Region	52 815 454	62 190	0	16 295 337	6 142 747	28 933 609
Omsk Region	14 137 474	0	0	2 135 926	3 587 154	8 406 213
Tomsk Region	10 109 878	0	0	1 892 518	178 155	7 970 639
<b>Far Eastern Federal District</b>	307 602 760	78 545	32 809	39 999 892	25 061 567	241 154 444
Republic of Sakha (Yakutia)	23 946 690	35 556	0	4 956 168	4 134 483	14 628 713
Kamchatka Territory	14 904 454	20 839	0	2 700 735	1 642 123	10 524 008
1	63 813 806	16 357	0	18 161 304	3 461 869	41 537 046
Khabarovsk Territory	5 844 240	0	0	446 809	369 150	5 018 001
Amur Region	194 372 152	0	32 809	11 628 002	14 726 017	167 691 126
Magadan Region	0	0	0	0	0	0
Sakhalin Region	4 721 418	5 793	0	2 106 874	727 925	1 755 550
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
<b>Crimean District</b>	34 691 473	14 205	0	12 566 578	1 935 073	20 116 197
Republic of Crimea	30 085 887	14 205	0	10 041 665	1 618 282	18 356 672
City of Sevastopol	4 605 586	0	0	2 524 913	316 791	1 759 525

Table 38

**Distribution of clients' funds in foreign currency by credit institutions registered in respective regions, as of  
1.06.15**

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>	13 947 850 413	68 582 188	391 404	1 760 752 277	7 174 229 659	4 492 416 455
Belgorod Region	836 892	0	0	48 531	0	788 361
Bryansk Region	0	0	0	0	0	0
Vladimir Region	510 668	0	0	8 698	0	500 641
Voronezh Region	1 440 136	0	0	34 217	0	1 405 914
Ivanovo Region	643 289	0	0	63 305	9 582	570 393
Kaluga Region	2 114 145	0	0	284 983	1 059	1 828 103
Kostroma Region	18 633 525	0	0	1 067 491	5 843 759	11 717 756
Kursk Region	673 470	0	0	181 742	0	491 618
Lipetsk Region	1 283 595	0	0	509 894	162 628	611 073
Moscow Region	12 177 448	0	0	989 045	2 619 654	8 559 645
Orel Region	199 312	0	0	26 290	0	173 022
Ryazan Region	1 603 791	0	0	764 945	38 498	800 294
Smolensk Region	335 337	0	0	92 731	159	242 447
Tambov Region	20 803	0	0	89	0	20 700
Tver Region	1 906 637	0	0	276 676	129 746	1 500 204
Tula Region	86 516	0	0	4 832	0	81 684
Yaroslavl Region	3 082 449	0	0	131 995	0	2 950 411
City of Moscow	13 902 302 400	68 582 188	391 404	1 756 266 813	7 165 424 574	4 460 174 189
<b>North-Western Federal District</b>	252 209 022	0	0	38 454 870	99 461 984	110 498 783
Republic of Karelia	19 680	0	0	16 185	0	3 024
Komi Republic	699 511	0	0	42 437	12 158	644 916
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	6 027 802	0	0	1 554 185	409 017	4 064 550
Kaliningrad Region	3 523 898	0	0	513 887	1 604 951	1 291 770
Leningrad Region	2 816 126	0	0	260 383	0	2 553 889
Murmansk Region	1 865 457	0	0	1 368 928	11 417	484 918
Novgorod Region	265 297	0	0	38 461	58 303	168 522
Pskov Region	6 533	0	0	3 081	0	3 452
St Petersburg	236 984 718	0	0	34 657 323	97 366 138	101 283 742
<b>Southern Federal District</b>	28 799 422	0	0	7 442 349	5 664 970	15 307 374
Republic of Adygeya	269 174	0	0	1 805	54 989	212 359
Republic of Kalmykia	74 617	0	0	0	74 611	6
Krasnodar Territory	11 869 247	0	0	1 781 436	145 277	9 724 302
Astrakhan Region	3 333 998	0	0	2 977 506	0	351 689
Volgograd Region	707 080	0	0	240 945	251 202	214 929
Rostov Region	12 545 306	0	0	2 440 657	5 138 891	4 804 089
<b>North-Caucasian Federal District</b>	4 364 912	0	0	100 002	134 804	4 101 599
Republic of Dagestan	35 335	0	0	214	0	35 121
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	120 533	0	0	35 384	0	85 145
Karachai-Cherkess Republic	3 648 889	0	0	26 889	0	3 593 554
Republic of North Ossetia - Alania	50 153	0	0	17	0	50 083
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	510 002	0	0	37 498	134 804	337 696

<b>Volga Federal District</b>	173 760 551	6	0	21 888 609	86 084 020	64 038 790
Republic of Bashkortostan	4 586 056	0	0	529 194	1 387 166	2 666 259
Republic of Marii El	30 356	0	0	14 862	0	6 785
Republic of Mordovia	310 896	0	0	40 591	0	268 278
Republic of Tatarstan	112 075 054	6	0	6 809 350	74 375 696	29 814 156
Udmurt Republic	1 135 876	0	0	56 132	191 718	888 023
Chuvash Republic	468 803	0	0	13 176	7 918	447 683
Perm Territory	2 954 872	0	0	550 819	0	2 404 053
Kirov Region	1 374 181	0	0	68 922	359 443	945 770
Nizhny Novgograd Region	4 683 020	0	0	869 110	878 700	2 908 842
Orenburg Region	3 319 371	0	0	129 675	890 653	1 981 918
Penza Region	12 776	0	0	1 257	11 511	0
Samara Region	36 446 217	0	0	12 135 893	7 247 690	16 799 220
Saratov Region	6 318 367	0	0	648 019	733 525	4 884 706
Ulyanovsk Region	44 706	0	0	21 609	0	23 097
<b>Ural Federal District</b>	150 334 227	52 372	0	11 797 538	54 016 999	75 056 051
Kurgan Region	28 793	0	0	290	0	28 503
Sverdlovsk Region	52 415 683	0	0	3 605 927	22 060 076	26 469 276
Tyumen Region	88 077 655	52 372	0	5 312 937	31 085 537	43 144 472
Chelyabinsk Region	9 812 096	0	0	2 878 384	871 386	5 413 800
<b>Siberian Federal District</b>	27 151 614	0	0	12 145 120	832 708	13 086 736
Republic of Altai	43 445	0	0	13 085	0	30 360
Republic of Buryatiya	1 561 795	0	0	28 821	0	540 424
Republic of Tuva	32	0	0	0	0	32
Republic of Khakassia	79 449	0	0	11 180	0	66 059
Altai Territory	878 089	0	0	155 647	119 610	602 832
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	5 952 272	0	0	262 554	134 505	5 549 451
Irkutsk Region	794 728	0	0	325 625	99 260	367 139
Kemerovo Region	353 806	0	0	126 179	0	227 627
Novosibirsk Region	14 821 853	0	0	9 685 689	337 083	4 715 319
Omsk Region	2 159 308	0	0	1 399 592	116 029	643 625
Tomsk Region	506 837	0	0	136 748	26 221	343 868
<b>Far Eastern Federal District</b>	51 913 183	0	0	7 884 920	15 506 005	27 988 380
Republic of Sakha (Yakutia)	2 317 990	0	0	117 555	76 983	2 065 572
Kamchatka Territory	1 759 366	0	0	333 306	1 472	1 417 534
Primorskiy Territory	11 252 467	0	0	4 030 928	745 424	6 300 182
Khabarovsk Territory	298 293	0	0	20 591	0	273 982
Amur Region	33 517 738	0	0	1 045 080	14 682 126	17 502 331
Magadan Region	0	0	0	0	0	0
Sakhalin Region	2 767 329	0	0	2 337 460	0	428 779
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
<b>Crimean District</b>	4 117 605	0	0	852 872	95 526	2 689 830
Republic of Crimea	2 936 469	0	0	720 036	314	1 739 247
City of Sevastopol	1 181 136	0	0	132 836	95 212	950 583

Table 39

**Loans, deposits and other funds raised from other credit institutions  
(by credit institutions registered in respective regions), as of 1.06.15**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
<b>Central Federal District</b>	4 629 334 403	2 299 159 599	2 330 174 804
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	0	0	0
Voronezh Region	300 000	300 000	0
Ivanovo Region	495 171	495 171	0
Kaluga Region	164 170	164 170	0
Kostroma Region	5 420 674	5 420 674	0
Kursk Region	0	0	0
Lipetsk Region	1 024 000	1 024 000	0
Moscow Region	617 972	565 000	52 972
Orel Region	20 000	20 000	0
Ryazan Region	40 000	40 000	0
Smolensk Region	800 000	800 000	0
Tambov Region	48 477	48 477	0
Tver Region	860 000	860 000	0
Tula Region	586 396	570 000	16 396
Yaroslavl Region	598 448	598 448	0
City of Moscow	4 618 359 095	2 288 253 659	2 330 105 436
<b>North-Western Federal District</b>	63 797 554	48 252 334	15 545 220
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangel'sk Region	0	0	0
Vologda Region	1 404 907	1 310 912	93 995
Kaliningrad Region	138 319	138 319	0
Leningrad Region	0	0	0
Murmansk Region	954 835	200 000	754 835
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	61 299 493	46 603 103	14 696 390
<b>Southern Federal District</b>	11 448 463	7 233 204	4 215 259
Republic of Adygeya	13 767	13 767	0
Republic of Kalmykia	0	0	0
Krasnodar Territory	3 417 957	2 872 783	545 174
Astrakhan Region	0	0	0
Volgograd Region	237 547	237 547	0
Rostov Region	7 779 192	4 109 107	3 670 085
<b>North-Caucasian Federal District</b>	597 343	597 343	0
Republic of Dagestan	0	0	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	13 000	13 000	0
Karachai-Cherkess Republic	400 000	400 000	0
Republic of North Ossetia - Alania	0	0	0
Chechen Republic	0	0	0
Stavropol Territory	184 343	184 343	0

<b>Volga Federal District</b>	53 935 992	45 004 535	8 931 457
Republic of Bashkortostan	998 966	689 784	309 182
Republic of Marii El	2 237	2 237	0
Republic of Mordovia	0	0	0
Republic of Tatarstan	26 961 205	19 116 705	7 844 500
Udmurt Republic	328 028	328 028	0
Chuvash Republic	188 821	162 335	26 486
Perm Territory	298 997	298 997	0
Kirov Region	424 313	424 313	0
Nizhny Novgogrod Region	3 562 382	3 137 668	424 714
Orenburg Region	640 439	640 439	0
Penza Region	51 059	6 664	44 395
Samara Region	19 954 545	19 672 365	282 180
Saratov Region	225 000	225 000	0
Ulyanovsk Region	300 000	300 000	0
<b>Ural Federal District</b>	21 977 272	12 923 719	9 053 553
Kurgan Region	0	0	0
Sverdlovsk Region	17 065 547	10 951 918	6 113 629
Tyumen Region	4 063 383	1 123 459	2 939 924
Chelyabinsk Region	848 342	848 342	0
<b>Siberian Federal District</b>	5 748 559	5 748 559	0
Republic of Altai	0	0	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	121 219	121 219	0
Altai Territory	808 299	808 299	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	919 041	919 041	0
Omsk Region	0	0	0
Tomsk Region	0	0	0
<b>Far Eastern Federal District</b>	10 940 344	5 925 699	5 014 645
Republic of Sakha (Yakutia)	348 573	348 483	90
Kamchatka Territory	248 506	248 506	0
Primorskiy Territory	1 161 193	1 161 193	0
Khabarovsk Territory	0	0	0
Amur Region	9 182 072	4 167 517	5 014 555
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	1.05.15	1.06.15
<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	12,9	13,0
Tier I capital ratio N1.2 (Basel III) <sup>2</sup>	9,1	9,0	9,1	9,3	9,3
Risk-weighted assets <sup>3</sup> (Basel III) to total assets ratio]	51,4	45,4	48,2	49,0	49,2
<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	8,0	8,2
Loan loss provisions made as percent of total loans <sup>4</sup>	5,9	6,5	7,1	7,3	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	2,7	2,5
Ratio of a bank's aggregate claims on insiders to own funds (capital) (N10.1)	0,7	0,7	0,7	0,7	0,6
Ratio of total large credit risks to own funds (capital) (N7)	204,3	245,5	235,6	225,4	228,1
<i>Distribution of loans provided by credit institutions</i>					
agriculture, hunting and forestry	4,3	3,5	3,6	3,6	3,7
mining	3,1	4,2	4,4	4,1	4,2
manufacturing	13,6	15,5	15,6	15,4	15,5
production and distribution of energy, gas and water	2,5	2,5	2,6	2,6	2,6
constructing	5,6	5,3	5,2	5,2	5,3
wholesale and retail trade, car and household appliance repair	13,7	13,3	13,2	13,3	13,1
transport and communication	4,2	4,4	4,6	4,5	4,3
other economic activities	21,1	21,2	21,4	21,3	21,6
individuals	32,0	30,1	29,6	30,0	29,8
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	45,1	45,8
United Kingdom	23,8	13,9	13,3	13,8	13,7
USA	6,8	4,9	4,5	5,1	4,2
Germany	0,6	0,4	0,8	0,9	1,8
Austria	7,3	7,3	9,4	7,9	9,4
France	1,9	1,8	3,1	3,5	3,4
Italy	0,1	0,0	0,2	0,1	0,1
Cyprus	4,7	4,9	8,6	7,8	7,6
Netherlands	1,5	1,3	1,8	1,8	1,3
Other	13,6	11,8	14,4	14,1	12,6
<b>Liquidity</b>					
Ratio of high liquid assets to total assets	9,9	10,4	11,2	11,2	11,0
Ratio of liquid assets to total assets	20,5	22,0	22,7	22,5	23,6
Ratio of high liquid assets to demand liabilities (N2)	57,5	67,0	89,9	98,8	96,9
Ratio of liquid assets to short-term liabilities (N3)	78,7	80,4	127,1	135,4	133,6
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	60,8	60,4
Ratio of clients' funds to total loans <sup>6</sup>	98,7	96,9	98,0	98,0	98,7
<b>Market risk to total own funds (capital)<sup>7</sup></b>					
of which					
Interest rate risk	37,8	28,6	29,4	30,4	31,2
Equity position risk	3,3	3,7	3,4	4,1	3,5
Foreign exchange risk	4,5	3,7	3,2	4,0	3,6
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	1,8	7,6	7,8	8,1	8,2
<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	-17,0	9,0
as percent of the banking sector own funds (capital) <sup>8</sup>	1,9	0,9	0,0	0,0	0,0
	15,2	7,9	0,1	-0,2	0,1
<b>Return on assets<sup>9</sup></b>					
	1,9	0,9	0,5	0,4	0,4
<b>Return on equity<sup>9</sup></b>					
	15,2	7,9	4,8	3,6	3,4

<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
Reference data: own funds (capital) adequacy ratio as of 1.06.15, %	13,0		36,0		25,5		18,3		16,4		16,2		15,8		13,3		10,9	

<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		1.05.15		1.06.15	
	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>8 021,7</b>	<b>100,0</b>	<b>8 083,8</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	5 753,6	71,7	5 759,2	71,2
of which:										
1.1. Common Equity Tier 1	4 812,0	68,0	5 638,3	71,1	5 630,6	69,8	5 681,2	70,8	5 687,1	70,4
1.2. Additional Tier 1	26,0	0,4	80,1	1,0	78,9	1,0	72,4	0,9	72,2	0,9
2. Tier 2 Capital	2 235,4	31,6	2 210,0	27,9	2 360,7	29,3	2 268,1	28,3	2 324,6	28,8
<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	12,9	5	13,0	4
Common equity Tier I ratio (N1.1)	8,8	1	8,9	2	9,0	3	9,1	4	9,2	4
Tier I capital ratio (N1.2)	8,8	2	9,0	3	9,1	3	9,3	5	9,3	5

<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		1.05.15		1.06.15	
	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>9 774,3</b>	<b>121,8</b>	<b>9 849,1</b>	<b>121,8</b>
1.1. Authorized capital	1 533,2	21,7	1 914,3	24,1	1 917,7	23,8	1 917,2	23,9	1 923,1	23,8
1.2. Issue income	1 347,5	19,1	1 421,3	17,9	1 428,7	17,7	1 431,5	17,8	1 432,3	17,7
1.3. Credit institutions' profit and funds	3 377,7	47,8	3 761,5	47,4	3 886,4	48,2	3 939,6	49,1	3 932,2	48,6
1.4. Subordinated loans	1 723,2	24,4	2 018,3	25,5	2 299,5	28,5	2 246,7	28,0	2 321,1	28,7
1.5. Increase in value of property due to revaluation	220,5	3,1	222,4	2,8	236,1	2,9	239,4	3,0	240,4	3,0
1.6. Other factors of increase	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>1 752,7</b>	<b>21,8</b>	<b>1 765,3</b>	<b>21,8</b>
2.1. Losses	114,6	1,6	352,5	4,4	595,0	7,4	619,2	7,7	622,2	7,7
2.2. Intangible assets	13,5	0,2	18,8	0,2	21,4	0,3	21,6	0,3	21,7	0,3
2.3. Treasury stocks (shares)	0,2	0,0	1,2	0,0	1,5	0,0	1,5	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	7,5	0,1	7,9	0,1
2.5. Subordinated loans granted to credit institutions	77,0	1,1	154,4	1,9	200,8	2,5	196,7	2,5	199,8	2,5
2.6. Investments in shares of dependent organizations and credit institutions	914,5	12,9	801,0	10,1	763,3	9,5	791,1	9,9	794,8	9,8
2.7. Other factors	12,2	0,2	74,4	0,9	109,1	1,4	115,2	1,4	117,0	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>8 021,7</b>	<b>100,0</b>	<b>8 083,8</b>	<b>100,0</b>

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

Table 44

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

The value of credit risk on balance sheet assets <sup>2</sup>	1.01.14	1.01.15	1.04.15	1.05.15	1.06.15
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	1 342,1	1 366,2
3 <sup>rd</sup> group of assets	326,5	404,2	607,2	628,7	591,1
4 <sup>th</sup> group of assets	28 182,0	33 446,0	33 953,0	33 479,8	33 601,9
5 <sup>th</sup> group of assets	6,9	9,2	9,1	8,4	8,1
The value of credit risk on balance sheet assets	29 502,1	35 225,2	35 882,4	35 459,0	35 567,4

Reference data:

	1.01.14	1.01.15	1.04.15	1.05.15	1.06.15
1 <sup>st</sup> group of assets without risk weighting	7 855,7	11 479,3	8 629,9	8 342,7	7 935,4

<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	1.05.15	1.06.15
1	Banking sector own funds (capital), billion rubles	7 064,3	7 928,4	8 070,2	8 021,7	8 083,8
2	Risk-weighted assets, billion rubles	52 473,9	63 456,9	62 706,5	62 090,7	62 089,5
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	29 502,1	35 225,2	35 882,4	35 459,0	35 567,4
	- 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	1 654,0	1 609,0
	- the amount of mortgage loans and accrued (accumulated) interest claims (code 8807 <sup>2</sup> ), billion rubles	147,4	225,8	131,8	127,4	127,9
	- the value of credit risk on contingent credit liabilities, billion rubles	3 971,4	4 802,0	4 501,7	4 458,7	4 334,0
	- 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	755,6	760,3
	- 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	5 466,0	5 554,1
	- market risk, billion rubles	3 101,5	2 734,6	2 802,5	2 977,8	2 974,9
	- credit claims of clearing participants (codes 8847 <sup>2</sup> )	13,4	65,7	68,2	71,1	68,8
	- higher-risk transactions, billion rubles	9 078,3	9 592,6	9 519,7	9 429,0	9 337,1
	- 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	-354,8	-353,9
	- the value of credit risk on the part of unsecured consumer loans, extended after 1.07.2013 at higher interest rates <sup>3</sup>	1 082,1	1 624,6	656,9	625,4	642,6
	- 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	514,0	495,6
	- the risk of change of credit claim value (credit valuation adjustment) resulting from the deterioration of counterparty credit quality.	-	935,9	931,9	739,9	807,5
	- other	-	2,3	171,4	167,7	164,2
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	13,5	12,5	12,9	12,9	13,0

Calculated by form 0409135

<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		1.05.15		1.06.15	
	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	12	1,8	11	1,8
From 10% to 12%	112	18,8	90	47,0	86	24,1	86	19,6	103	16,8
From 12% to 14%	183	64,6	144	39,4	119	56,7	131	66,1	123	65,0
14% and more	612	16,6	578	12,2	592	17,5	571	12,5	558	16,4
Banking sector, total	923	100,0	834	100,0	824	100,0	815	100,0	810	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		1.05.15		1.06.15	
		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	23 555,1	46,1	23 648,3	46,0
	Substandard	18 101,6	44,1	21 016,6	39,5	19 795,7	37,7	19 508,3	38,1	19 493,0	37,9
	Doubtful	2 837,4	6,9	3 603,2	6,8	4 192,0	8,0	4 010,2	7,8	4 059,0	7,9
	Problem	824,5	2,0	1 144,5	2,2	1 262,8	2,4	1 310,4	2,6	1 279,8	2,5
	Loss	1 636,4	4,0	2 433,0	4,6	2 658,3	5,1	2 763,8	5,4	2 938,6	5,7
Loan loss provision (LLP) made		2 435,8	5,9	3 461,0	6,5	3 706,7	7,1	3 722,6	7,3	3 849,1	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	23 446,5	58,6	23 537,0	58,3
	Substandard	8 728,5	28,5	10 893,5	26,3	10 409,7	25,2	10 282,9	25,7	10 377,1	25,7
	Doubtful	2 520,4	8,2	3 092,3	7,5	3 582,9	8,7	3 392,8	8,5	3 459,1	8,6
	Problem	682,0	2,2	971,2	2,3	1 080,1	2,6	1 116,7	2,8	1 076,8	2,7
	Loss	1 128,7	3,7	1 591,6	3,8	1 697,7	4,1	1 789,7	4,5	1 920,2	4,8
Loan loss provision (LLP)	Estimated LLP	2 365,7	7,7	3 219,0	7,8	3 474,8	8,4	3 516,9	8,8	3 626,4	9,0
	Estimated LLP adjusted for collateral	1 787,6	5,8	2 464,2	5,9	2 594,2	6,3	2 628,2	6,6	2 719,6	6,7
	LLP made	1 788,7	5,8	2 467,1	6,0	2 594,0	6,3	2 594,1	6,5	2 687,1	6,7
	LLP made as percent of estimated LLP		75,6		76,6		74,6		73,8		74,1
	LLP made as percent of estimated LLP adjusted for collateral		100,1		100,1		100,1		100,0		98,8

<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		1.05.15		1.06.15	
	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	11 119,0	100,0	11 048,5	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	691,3	6,2	669,3	6,1
1.2. Loans to individuals	9 536,0	92,2	10 909,5	93,1	10 532,5	93,7	10 427,7	93,8	10 379,2	93,9
1.3. Loans to credit institutions	0,3	0,0	0,1	0,0	0,1	0,0	0,0	0,0	0,0	0,0
2. Loans grouped into portfolios of homogeneous loans as a share of total loans	-	25,2	-	22,0	-	21,4	-	21,7	-	21,5
3. Ratio of loan loss provisions made on loans grouped into portfolios of homogeneous loans to loans grouped into portfolios of homogeneous loans	-	6,3	-	8,5	-	9,9	-	10,2	-	10,5
4. Claims grouped into portfolios of homogeneous claims - total	62,2	100,0	75,8	100,0	73,1	100,0	73,7	100,0	75,8	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	29,1	39,4	29,7	39,2
4.2. Portfolios of homogeneous claims on individuals	34,0	54,7	48,1	63,5	43,3	59,2	44,6	60,6	46,1	60,8
5. Ratio of provisions made on claims grouped into portfolios of homogeneous claims to claims grouped into portfolios of homogeneous claims	-	36,4	-	44,8	-	54,9	-	55,7	-	54,5

<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 1.06.15<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	669 299,1	100,0	69 881,2	100,0	10,4
of which by quality categories					
1.1. Quality Category I	640,6	0,1	0,0	0,0	0,0
1.2. Quality Category II	574 650,8	85,9	5 508,6	7,9	1,0
1.3. Quality Category III	15 925,1	2,4	2 275,5	3,3	14,3
1.4. Quality Category IV	13 028,1	1,9	4 566,9	6,5	35,1
1.5. Quality Category V	65 054,5	9,7	57 530,2	82,3	88,4
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	4,4	100,0	0,0	0,0	0,0
of which by quality categories					
2.1. Quality Category I	4,4	100,0	0,0	0,0	0,0
2.2. Quality Category II	0,0	0,0	0,0	0,0	0,0
2.3. Quality Category III	0,0	0,0	0,0	0,0	0,0
2.4. Quality Category IV	0,0	0,0	0,0	0,0	0,0
2.5. Quality Category V	0,0	0,0	0,0	0,0	0,0
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	669 303,5		69 881,2		10,4
4. Homogeneous claims grouped into portfolios - total	29 718,1	100,0	14 218,5	100,0	47,8
of which by quality categories					
4.1. Quality Category I	11 608,5	39,1	0,0	0,0	0,0
4.2. Quality Category II	757,2	2,5	9,9	0,1	1,3
4.3. Quality Category III	3190,8	10,7	175,4	1,2	5,5
4.4. Quality Category IV	173,5	0,6	68,0	0,5	39,2
4.5. Quality Category V	13988,1	47,1	13965,3	98,2	99,8
5. Claims for interest payments - total	7 847,9	100,0	3 130,1	100,0	39,9
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	3 494,8	44,5	3 016,5	96,4	86,3

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

Homogeneous loans and claims on individuals and provisions made as of 1.06.15<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	10 379 211,8	100,0	1 092 070,5	100,0	10,5
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	853 315,8	8,2	24 895,7	2,3	2,9
1.1.2. residential real estate (mortgage) loans, total	2 798 519,1	27,0	51 935,5	4,8	1,9
1.1.3. car loans, total	779 182,7	7,5	60 804,1	5,6	7,8
1.1.4. other consumer loans, total	5 917 530,3	57,0	952 414,7	87,2	16,1
1.2. by duration of past dues					
1.2.1. a portfolio of loans without overdue payments and with payments being overdue from 1 calendar day to 30 calendar days <sup>2</sup>	335 600,8	3,2	6 582,7	0,6	2,0
1.2.2. a portfolio of loans without overdue payments	8 445 462,6	81,4	125 705,7	11,5	1,5
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	312 678,0	3,0	18 021,6	1,7	5,8
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	211 811,6	2,0	57 080,1	5,2	26,9
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	223 938,0	2,2	125 132,8	11,5	55,9
1.2.6. a portfolio of loans with payments being overdue from 181 to 360 calendar days	297 049,1	2,9	236 203,0	21,6	79,5
1.2.7. a portfolio of loans with payments being overdue more than 360 calendar days	522 007,8	5,0	521 324,2	47,7	99,9
1.3. classified into the following loan quality categories:					
1.3.1. Quality category I	110 647,6	1,1	0,0	0,0	0,0
1.3.2. Quality category II	8 541 191,8	82,3	113 182,1	10,4	1,3
1.3.3. Quality category III	584 005,8	5,6	51 039,8	4,7	8,7
1.3.4. Quality category IV	189 989,5	1,8	76 773,2	7,0	40,4
1.3.5. Quality category V	953 377,2	9,2	851 075,4	77,9	89,3
2. Claims grouped into portfolios of homogeneous claims - total	46 126,3	4,8	27 103,6	3,2	58,8
of which by quality categories					
2.1. Quality category I	6 846,3	0,7	0,0	0,0	0,0
2.2. Quality category II	6 645,7	0,7	149,2	0,0	2,2
2.3. Quality category III	3521,9	0,4	440,3	0,1	12,5
2.4. Quality category IV	2423,3	0,3	1192,1	0,1	49,2
2.5. Quality category V	26689,1	2,8	25322,0	3,0	94,9
3. Claims for interest payments - total	193 225,2	100,0	77 403,6	100,0	40,1
of which					
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	85 210,2	44,1	70 685,2	91,3	83,0

<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	1.05.15	1.06.15	1.01.14	1.01.15	1.04.15	1.05.15	1.06.15
Substandard	9,6	9,5	8,1	7,8	7,7	2,0	2,1	2,0	2,0	2,0
Doubtful	20,5	19,7	22,2	20,6	20,8	14,5	15,7	16,1	15,8	16,1
Problem	15,2	16,1	16,4	16,3	15,1	39,9	40,9	39,4	37,9	37,8
Loss	54,4	54,7	53,1	55,1	56,3	86,1	84,8	81,2	79,9	78,8

<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	1.05.15	1.06.15
<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>2413,9</b>	<b>2512,7</b>
Of which					
- among 20 largest-asset credit institutions, billion rubles	1052,0	1404,5	1611,9	1694,6	1758,7
Share of overdue claims in loans, deposits and other placements of the banking sector, percent	3,5	3,8	4,5	4,9	5,0
Overdue claims in rubles					
- billion rubles	1257,9	1725,9	2022,9	2142,6	2217,2
- as percent of total loans, deposits and other placements in rubles	4,0	4,7	5,8	6,1	6,3
Overdue claims in foreign currency					
- billion rubles	140,1	252,1	278,6	271,2	295,5
- as percent of total loans, deposits and other placements in foreign currency	1,5	1,7	1,7	1,9	2,0
- dollar equivalent, billion \$	4,3	4,5	4,8	5,2	5,6
Overdue claims on loans and other placements with non-financial institutions					
Share of overdue claims in total volume of loans and other placements with non-financial institutions	4,2	4,2	5,0	5,6	5,8
Overdue claims on loans and other funds provided to individuals					
Share of overdue claims in total volume of loans and other placements with individuals	4,4	5,9	6,9	7,1	7,4

## 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	1.05.15	1.06.15	1.01.14	1.01.15	1.04.15	1.05.15	1.06.15
No overdue claims	96	72	58	59	56	1,8	2,8	2,9	3,0	2,9
Less than 5%	598	508	476	456	446	81,6	72,9	70,4	69,9	70,0
From 5 to 10%	126	131	151	152	159	9,4	16,6	17,5	17,0	17,2
From 10 to 15%	37	40	43	53	50	3,7	5,9	2,6	2,9	3,3
From 15 to 20%	10	19	22	23	23	3,3	1,1	1,8	2,4	1,9
From 20 to 60%	8	23	31	27	28	0,0	0,4	4,6	4,5	4,5
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	0	1	0,0	0,0	0,0	0,0	0,0
No loans, deposits and other placements	45	37	37	38	40	0,2	0,3	0,2	0,2	0,2

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

Indicators	1.01.14	1.01.15	1.04.15	1.05.15	1.06.15
Large credit risks of the banking sector total, bln rubles	14 433,7	19 467,9	19 019,0	18 082,8	18 442,8
Share of large credit risks in the banking sector assets, %	25,1	25,1	25,5	25,0	25,5

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

	1.01.14	1.01.15	1.04.15	1.05.15	1.06.15
Volume of large loans, billion rubles	7 493,4	10 829,7	11 320,8	10 746,9	11 026,7
of which:					
Volume of secured loans , billion rubles	1 767,1	2 397,5	2 243,1	2 170,2	2 141,7
Volume of I quality category collateral, billion rubles	388,7	596,8	578,4	582,0	590,3
of which:					
collateral of quoted securities issued by legal entities, billion rubles	13,1	65,7	42,8	92,7	115,4
Volume of II quality category collateral, billion rubles	1 700,8	1 494,9	1 593,6	1 481,1	1 455,9
of which:					
collateral of securities, issued by legal entities, billion rubles	644,0	208,2	260,9	247,8	261,3
collateral of proprietary rights (claims), billion rubles	477,8	611,0	602,3	579,2	534,0

<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		1.05.15		1.06.15	
	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	38,6	100,0	38,4	100,0
Of which										
- interest rate risk (IRR)	37,8	82,9	28,6	79,5	29,4	81,6	30,4	78,9	31,2	81,4
- equity position risk (EPR)	3,3	7,3	3,7	10,3	3,4	9,5	4,1	10,7	3,5	9,1
- foreign exchange risk (FER)	4,5	9,8	3,7	10,2	3,2	8,9	4,0	10,4	3,6	9,5
Reference data:										
Number of credit institutions <sup>1</sup>	655		598		600		579		575	
Share of credit institutions' assets <sup>1</sup> in total banking sector assets, %	97,5		97,8		98,0		97,9		97,6	

<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	1.05.15	1.06.15
Share of assets in foreign currency in total assets, %	22,1	30,0	32,2	30,6	30,8
of which:					
- 20 largest-asset credit institutions	23,3	32,0	34,1	32,9	33,0
Share of liabilities in foreign currency in total liabilities, %	21,2	29,0	30,8	28,9	28,9
of which:					
- 20 largest-asset credit institutions	22,9	30,8	33,2	31,6	31,6
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total, b.p.	0,9	1,0	1,4	1,7	2,0
of which:					
- 20 largest-asset credit institutions	0,5	1,3	0,9	1,3	1,4

**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	1.05.15	1.06.15
<b>Balance sheet positions</b>					
Claims, bln rubles	12 703,5	23 291,9	23 952,2	22 138,1	22 275,3
Liabilities, bln rubles	12 185,3	22 502,6	22 934,2	20 922,4	20 859,6
Net balance sheet position, bln rubles	518,2	789,2	1 018,0	1 215,7	1 415,7
Net balance sheet position to own funds (capital), % <sup>1</sup>	7,3	10,0	12,6	15,2	17,5
<b>Off-balance sheet positions <sup>2</sup></b>					
Claims, bln rubles	7 011,1	18 124,3	17 623,0	16 286,3	16 090,8
Liabilities, bln rubles	7 063,4	17 638,1	17 201,8	16 239,9	16 255,2
Net balance sheet position, bln rubles	-52,3	486,2	421,2	46,4	-164,5
Net balance sheet position to own funds (capital), % <sup>1</sup>	-0,7	6,1	5,2	0,6	-2,0

<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 (OFP) requirements

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

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

## Information on open foreign exchange positions of banking sector

Date	Number of credit institutions	Open foreign exchange positions and precious metals in bln. rubles					Own funds (capital), bln. rubles	Ratio of net OFXP to own funds (capital) of CIs, in %
		Total balance sheet position	Total off-balance sheet position	Total open foreign exchange positions (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
<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

### Open currency positions of the banking sector by currencies as of 1.06.15

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	239	-47,5	-2,2	32,8	-80,3
long	519	157,0	2,7	452,0	-295,0
<b>EUR</b>					
short	279	-27,4	-0,8	-13,0	-14,4
long	477	45,0	0,9	-317,1	362,1
<b>GBP</b>					
short	74	-17,2	-0,3	42,9	-60,0
long	279	2,7	0,1	-8,9	11,6

## 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	1.05.15	1.06.15
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	39,5	39,0	40,7	40,0	40,9
Liabilities with maturity in excess of 1 year, as percent of total liabilities	24,7	24,3	24,0	23,0	22,7
A measure of using short-term liabilities to fund long-term liquid assets, percent <sup>2</sup>	23,9	23,8	25,0	24,9	26,4

<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	1.05.15	1.06.15	1.01.14	1.01.15	1.04.15	1.05.15	1.06.15
Less than 0	264	256	247	255	258	7	8	9,6	9,2	8,9
From 0 to 20	410	338	342	330	320	25	27	33,5	22,8	24,2
More than 20	248	239	232	227	229	68	65	56,8	68,0	66,9
Data not available	1	1	3	3	3	0	0	0,0	0,0	0,0
Total	923	834	824	815	810	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	1.05.15	1.06.15
Liquid assets with maturity up to 30 days, as percent of liquid assets	35,0	33,6	33,9	34,1	34,7
Liabilities with maturity up to 30 days, as percent of total liabilities	41,4	40,8	40,8	40,8	42,5
Liquidity coverage deficit (ratio of excess of liabilities with maturity up to 30 days over liquid assets with the same maturity to total amount of the said short-term liabilities), %	8,6	10,7	12,3	11,9	13,8

<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	1.05.15	1.06.15	1.01.14	1.01.15	1.04.15	1.05.15	1.06.15
Less than 0	469	436	472	466	453	30,1	15,4	16,7	17,0	26,2
From 0 to 20	238	226	178	170	182	44,1	60,3	53,0	56,7	16,3
More than 20	215	171	171	176	172	25,9	24,3	30,3	26,3	57,5
Data not available	1	1	3	3	3	0	0	0,0	0,0	0,0
Total	923	834	824	815	810	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.**