

THE CENTRAL BANK OF THE RUSSIAN FEDERATION

BANKING SUPERVISION DEPARTMENT

REVIEW OF THE BANKING SECTOR OF THE RUSSIAN FEDERATION

(INTERNET-VERSION)

ANALYTICAL DATA

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

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

Table 1

Macroeconomic indicators

Indicator		1.01.09	1.01.10	1.01.11	1.01.12	1.01.13	1.01.14
1.	Banking sector assets (billion rubles) as % of GDP	28 022,3 67,9	29 430,0 75,8	33 804,6 73,0	41 627,5 74,4	49 509,6 79,6	57423,1 86,0
2.	Banking sector own funds (capital) (billion rubles) ¹ as % of GDP as % of the banking sector assets	3 811,1 9,2 13,6	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	7064,3 10,6 12,3
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	16 526,9 40,0 59,0 4 017,2 9,7 14,3 15,9	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 44,5 56,0 7 737,1 12,4 15,6 19,4	32456,3 48,6 56,5 9957,1 14,9 17,3 22,5
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)	791,9 11,8	621,5 10,3	595,8 9,0	725,7 8,6	806,3 8,4	1 000,9 10,0
4.	Securities acquired by credit institutions (billion rubles) as % of GDP as % of the banking sector assets	2 365,2 5,7 8,4	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	7822,3 11,7 13,6
5.	Individual deposits (billion rubles) as % of GDP as % of the banking sector liabilities ² as % of income of the population	5 907,0 14,3 21,1 23,4	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	16957,5 25,4 29,5 38,4
6.	Funds raised from organisations (billion rubles) ³ as % of GDP as % of the banking sector liabilities ²	8 774,6 21,3 31,3	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	17787,0 26,6 31,0
Reference data							
Indicator (billion rubles)		1.01.09	1.01.10	1.01.11	1.01.12	1.01.13	1.01.14
Gross Domestic Product		41 276,8	38 807,2	46 308,5	55 967,2	62 218,4	66 755,3
Fixed capital investment of organisations of all forms of ownership (except small businesses)		6 705,5	6 040,8	6 625,0	8 445,2	9 595,7	10 047,5
Income of the population		25 244,0	28 697,5	32 498,3	35 648,7	39 903,7	44 165,6

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

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

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

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

Table 2

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

Date	Assets		Own funds (capital) ¹		Loans and other placements with non-financial organisations		Loans and other placements with individuals				Individual deposits		Funds raised from organisations	
	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	Total		Unsecured consumer loans ²		over a month	over 12 months before reporting date	over a month	over 12 months before reporting date
							over a month	over 12 months before reporting date	over a month	over 12 months before reporting date				
1.01.09	8,1	39,2	4,2	42,7	1,2	34,3	-0,9	35,2	-1,6	39,2	6,9	14,5	5,6	24,4
1.01.10	2,6	5,0	-0,5	21,2	-1,2	0,3	-0,3	-11,0	-0,6	-11,0	6,9	26,7	2,0	8,9
1.01.11	3,5	14,9	1,5	2,4	1,1	12,1	2,2	14,3	2,8	20,4	6,1	31,2	5,4	16,4
1.01.12	4,4	23,1	4,5	10,8	1,5	26,0	4,0	35,9	5,1	50,1	7,3	20,9	2,8	25,8
1.01.13	3,9	18,9	1,2	16,6	0,8	12,7	2,3	39,4	2,6	53,0	6,1	20,0	4,1	11,8
1.02.13	-2,2	17,7	0,3	16,3	-0,2	13,5	0,8	39,6	1,3	52,4	-1,3	20,9	-2,2	13,6
1.03.13	1,5	20,3	0,9	17,5	0,4	15,0	1,7	39,1	1,6	50,1	2,3	22,1	1,7	18,3
1.04.13	1,4	20,0	1,8	17,1	0,9	13,9	2,2	37,4	2,6	47,3	2,4	23,0	1,8	19,5
1.05.13	1,7	20,3	0,6	17,5	2,1	13,6	3,2	36,5	3,6	45,4	3,2	24,1	1,8	20,9
1.06.13	1,8	19,3	0,7	16,8	0,7	11,8	2,7	34,8	3,2	43,0	0,1	21,7	2,6	18,5
1.07.13	2,2	19,2	2,9	20,1	1,4	11,8	2,6	33,9	2,7	41,2	2,7	21,8	3,6	23,4
1.08.13	1,2	18,3	0,9	18,9	2,0	12,9	2,8	33,8	2,7	39,4	1,1	23,1	0,2	21,8
1.09.13	1,0	18,4	1,3	18,1	1,5	12,3	2,5	32,5	2,8	37,3	0,9	22,4	0,5	20,3
1.10.13	0,9	18,5	1,3	20,4	1,0	12,8	1,4	31,0	2,1	35,7	0,0	22,1	0,9	19,0
1.11.13	1,2	16,7	1,4	18,8	1,4	12,8	2,3	30,1	2,1	34,3	0,7	21,7	-0,2	15,1
1.12.13	2,3	18,0	1,2	15,4	1,6	14,3	1,6	29,1	1,3	32,6	1,2	21,0	1,8	17,8
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
Reference data:														
Increase from the beginning of the current year	11,6		8,0		14,7		11,4		9,6		2,0		15,3	
Increase over the same period of the previous year	9,8		11,2		10,1		21,5		24,8		11,9		11,4	

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

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

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

	2006	2007	2008	2009	2010	2011	2012	2013
Assets	44,0	44,1	39,2	5,0	14,9	23,1	18,9	16,0
Own funds (capital)	36,3	57,8	42,7	21,2	2,4	10,8	16,6	15,6
Loans and other placements with non-financial organisations	39,8	51,5	34,3	0,3	12,1	26,0	12,7	12,7
Loans and other placements with individuals	78,3	57,8	35,2	-11,0	14,3	35,9	39,4	28,7
Individual deposits	38,0	35,4	14,5	26,7	31,2	20,9	20,0	19,0
Funds raised from organisations	52,6	47,2	24,4	8,9	16,4	25,8	11,8	13,7
Reference Data:								
Gross Domestic Product	24,6	23,5	24,2	-6,0	19,3	20,9	11,2	7,3

Institutional features of the banking sector

Table 4

Number of Russian credit institutions

Indicator	1.01.13	1.01.14	1.07.14	1.09.14	1.10.14
Credit institutions registered by the Bank of Russia and other authorities	1094	1071	1059	1057	1056
Operating credit institutions (credit institutions that have the right to conduct banking operations)	956	923	884	869	859
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)	1	0	1	0	0
Credit institutions with their banking licenses being revoked (cancelled)	137	148	174	188	197
Credit institutions licensed to conduct operations in foreign currency	648	623	593	579	572
Credit institutions holding general licences	270	270	263	263	262

Table 5

Operating credit institutions (CIs), by federal districts

Federal district	1.01.13		1.01.14		1.07.14		1.09.14		1.10.14	
	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	564	59,0	547	59,3	525	59,4	517	59,5	513	59,7
of which the City of Moscow and Moscow Region	506	52,9	498	54,0	476	53,8	469	54,0	466	54,2
North-Western	70	7,3	70	7,6	70	7,9	68	7,8	66	7,7
Southern	46	4,8	46	5,0	45	5,1	44	5,1	45	5,2
North-Caucasian	50	5,2	43	4,7	35	4,0	32	3,7	30	3,5
Volga	106	11,1	102	11,1	100	11,3	99	11,4	98	11,4
Ural	44	4,6	42	4,6	40	4,5	39	4,5	38	4,4
Siberian	53	5,5	51	5,5	47	5,3	46	5,3	45	5,2
Far Eastern	23	2,4	22	2,4	22	2,5	22	2,5	22	2,6
Crimea	-	-	-	-	0	0,0	2	0,2	2	0,2
Russian Federation	956	100,0	923	100,0	884	100,0	869	100,0	859	100,0

Table 6

Branches of credit institutions (CIs), by federal districts

Federal district	CIs of the district			Branches of CIs of the district			Branches of operating CIs from other districts in the given district			Share, %								
										Branches from other districts relative to the total of CIs of the district and their branches			CIs and branches of the district relative to the total of CIs and branches in Russia			Branches from other districts relative to the total number of branches in Russia		
	1.01.13	1.01.14	1.10.14	1.01.13	1.01.14	1.10.14	1.01.13	1.01.14	1.10.14	1.01.13	1.01.14	1.10.14	1.01.13	1.01.14	1.10.14	1.01.13	1.01.14	1.10.14
Central	564	547	513	102	75	66	356	322	296	53,5	51,8	51,1	20,2	21,2	21,8	15,2	16,1	16,4
of which the City of Moscow and Moscow Region ¹	506	498	466	90	63	59	127	124	115	21,3	22,1	21,9	18,0	19,2	19,7	5,4	6,2	6,4
North-Western	70	70	66	9	8	8	302	280	249	382,3	359,0	336,5	2,4	2,7	2,8	12,9	14,0	13,8
Southern	46	46	45	17	15	13	232	209	192	368,3	342,6	331,0	1,9	2,1	2,2	9,9	10,4	10,7
North-Caucasian	50	43	30	82	72	31	87	83	79	65,9	72,2	129,5	4,0	3,9	2,3	3,7	4,1	4,4
Volga	106	102	98	85	67	49	433	322	302	226,7	190,5	205,4	5,8	5,8	5,5	18,4	16,1	16,8
Ural	44	42	38	80	74	58	174	157	141	140,3	135,3	146,9	3,8	4,0	3,6	7,4	7,8	7,8
Siberian	53	51	45	21	21	20	248	204	187	335,1	283,3	287,7	2,2	2,5	2,4	10,6	10,2	10,4
Far Eastern	23	22	22	7	7	7	114	89	85	380,0	306,9	293,1	0,9	1,0	1,1	4,9	4,4	4,7
Crimea	-	-	2	-	-	0	-	-	19	-	-	950,0	-	-	0,1	-	-	1,1
Russian Federation	956	923	859	403	339	252	1946	1666	1550	143,2	132,0	139,5	41,1	43,1	41,8	82,8	83,1	86,0

¹ as one region

Table 7

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

Distribution of credit institutions ranged by assets (descending)	1.01.13		1.01.14		1.07.14		1.09.14		1.10.14	
	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total
First 5	24 894 916	50,3	30 235 131	52,7	33 010 159	53,8	33 373 657	53,4	34 266 357	53,5
From 6 to 20	9 660 925	19,5	10 905 104	19,0	11 787 795	19,2	12 203 074	19,5	12 661 067	19,8
From 21 to 50	5 745 193	11,6	6 383 544	11,1	6 815 288	11,1	6 991 400	11,2	7 121 860	11,1
From 51 to 200	6 399 522	12,9	6 982 880	12,2	7 121 152	11,6	7 252 456	11,6	7 381 869	11,5
From 201 to 500	2 246 789	4,5	2 376 786	4,1	2 193 740	3,6	2 197 705	3,5	2 206 301	3,4
From 501	562 302	1,1	539 625	0,9	457 074	0,7	445 779	0,7	435 054	0,7
Total	49 509 647	100,0	57 423 070	100,0	61 385 208	100,0	62 464 071	100,0	64 072 509	100,0

Table 8

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

Federal district	(%)				
	1.01.13	1.01.14	1.07.14	1.09.14	1.10.14
Central	56,4	58,8	59,6	57,7	59,1
of which the City of Moscow and Moscow Region	56,9	59,2	60,1	59,6	59,5
North-Western	66,2	67,3	70,3	93,7	72,0
Southern	68,7	68,6	66,8	67,8	67,6
North-Caucasian	52,8	46,9	55,7	58,1	60,2
Volga	46,5	46,9	48,1	49,5	49,3
Ural	68,8	69,8	69,3	70,5	70,6
Siberian	72,9	72,7	75,5	77,5	77,1
Far Eastern	82,9	85,1	86,2	86,0	85,9
Crimea	-	-	-	100	100,0
Russian Federation	50,3	52,7	53,8	53,4	53,5

Table 9

**Operating credit institutions ranged by assets (distribution and change
over the period 1.01.14 - 1.10.14)**

Groups of credit institutions ranged by assets as of 1.01.14		Number of credit institutions as of 1.01.14	Groups as of 1.10.14						Licences revoked (cancelled)	Reorganised credit institution
			1	2	3	4	5	6		
1	First 5	5	4	1						
2	From 6 to 20	15	1	12	2					
3	From 21 to 50	30		2	23	5				
4	From 51 to 200	150			5	130	7		7	1
5	From 201 to 500	300				13	261	8	18	
6	From 501	422				1	30	346	42	1
Became operating after 1.01.14						1	2	2		
Total over the period									67	2
Total as of 1.01.14¹		923								
Total as of 1.10.14¹		859	5	15	30	150	300	357		

- credit institutions that moved up to the higher group by assets

- credit institutions remaining in the same group

- credit institutions that moved down to a lower group

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

Table 10

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

	1.01.13	1.01.14	1.07.14	1.09.14	1.10.14
Credit institutions with foreign participation over 50%					
Assets	17,8	15,3	14,4	14,3	14,0
Own funds (capital) ¹	19,3	17,3	16,7	16,6	16,2
Correspondent accounts with non-resident banks	21,7	18,6	16,5	17,4	14,5
Loans and other placements with non-financial organisations	14,2	12,0	11,5	11,8	11,8
Loans and other placements with individuals	22,6	21,0	19,6	19,2	19,0
Loans, deposits and other placements with credit institutions	27,3	19,9	19,0	17,5	16,0
Individual deposits	13,5	12,5	12,0	12,0	11,8
Funds raised from organisations ²	18,6	15,6	14,3	14,2	13,8
Profit (loss) of the current year	19,6	15,2	11,8	10,7	10,5
Reference data:					
Number of credit institutions	117	122	117	116	113
of which 100% foreign-owned credit institutions					
Assets	9,8	9,0	8,4	8,4	8,3
Own funds (capital) ¹	11,4	11,1	10,5	10,5	10,5
Correspondent accounts with non-resident banks	15,2	12,8	12,5	12,7	11,4
Loans and other placements with non-financial organisations	7,5	7,2	7,1	7,6	7,8
Loans and other placements with individuals	11,1	10,8	10,2	10,1	10,2
Loans, deposits and other placements with credit institutions	20,0	16,4	15,2	13,5	12,5
Individual deposits	6,1	6,2	6,1	6,2	5,7
Funds raised from organisations ²	11,0	10,3	9,3	9,4	9,4
Profit (loss) of the current year	13,4	12,7	9,5	8,0	8,0
Reference data:					
Number of credit institutions	73	76	75	76	76

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

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

Table 11

Selected indicators of credit institutions going through insolvency prevention measures¹

	1.01.13		1.01.14		1.07.14		1.09.14		1.10.14	
	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	1943,6	3,9	2105,9	3,7	2626,4	4,3	2665,0	4,3	2801,8	4,4
Own funds (capital) ²	212,4	3,5	202,8	2,9	227,2	3,1	223,6	3,0	228,7	3,0
Loans and other placements with non-financial organisations	685,9	3,4	838,9	3,7	941,1	3,9	978,8	3,9	1030,2	4,0
of which overdue claims	230,2	24,9	222,7	23,8	218,9	20,5	230,0	20,3	230,2	20,8
Loans and other placements with individuals	142,3	1,8	154,6	1,6	203,7	1,9	229,6	2,1	240,5	2,2
of which overdue claims	12,9	4,1	10,4	2,4	16,4	2,9	18,7	3,1	19,7	3,1
Individual deposits	298,7	2,1	312,5	1,8	435,4	2,6	477,4	2,8	492,6	2,8
Funds raised from organisations	778,2	5,0	794,7	4,5	908,2	4,7	903,8	4,6	1022,3	5,0
Reference data:										
Number of credit institutions ¹	5	0,5	5	0,5	9	1,0	10	1,2	11	1,3

¹ Credit institutions going through insolvency prevention measures according to Federal Law No 175-FZ dated October 27, 2008 "On Additional Measures to Support the Financial System of the Russian Federation in the period up to December 31, 2014" as well as credit institutions on which the decision on insolvency prevention was taken in September-October 2008, before the said Federal Law came into affect.

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

Activities of Credit Institutions Main Trends

Table 12

Structure of assets, by type of investment

(billion rubles)

Assets		1.01.13	1.01.14	1.07.14	1.09.14	1.10.14
1.	Money, precious metals and gemstones	1 554,0	1 608,7	1 447,9	1 457,4	1 468,0
1.1.	of which: money	1 423,5	1 523,1	1 387,3	1 371,5	1 397,7
2.	Accounts with the Bank of Russia and authorised agencies of other countries	2 159,9	2 264,9	2 007,2	1 744,8	2 160,0
3.	Correspondent accounts with credit institutions	1 483,3	1 496,5	1 848,8	1 607,3	1 490,7
3.1.	of which: Correspondent accounts with correspondent credit institutions	315,8	398,3	460,8	379,0	382,6
3.2.	Correspondent accounts with non-resident banks	1 167,5	1 098,2	1 388,0	1 228,4	1 108,1
4.	Securities acquired by credit institutions, total	7 034,9	7 822,3	7 891,1	8 295,2	8 382,0
	of which					
4.1.	Debt securities	5 265,1	6 162,9	6 216,3	6 336,4	6 410,2
4.2.	Shares	791,6	790,4	397,2	372,6	375,9
4.3.	Discounted promissory notes	398,8	274,1	227,5	230,3	223,9
4.4.	Shares in associates and subsidiaries ¹	579,4	594,9	1 050,1	1 356,0	1 372,1
5.	Other participation in authorised capital	333,4	353,9	446,6	439,8	441,6
6.	Derivatives with fair value being an asset	163,9	175,8	316,4	417,6	615,5
7.	Loans, total	33 993,1	40 535,3	43 954,6	44 896,0	45 926,1
	of which:					
7.1.	Loans, deposits and other placements	33 960,1	40 417,7	43 816,4	44 726,5	45 735,1
	of which overdue claims	1 257,4	1 398,0	1 655,9	1 784,3	1 782,0
	of which:					
7.1.1.	Loans and other placements with non-financial organisations	19 971,4	22 499,2	24 338,2	25 229,4	25 806,2
	of which overdue claims	924,1	933,7	1 069,0	1 133,6	1 105,7
7.1.2.	Loans and other placements with individuals	7 737,1	9 957,1	10 639,2	10 958,9	11 096,4
	of which overdue claims	313,0	440,3	565,2	608,4	630,4
7.1.3.	Loans, deposits and other placements with credit institutions	4 230,4	5 130,6	5 815,8	5 455,2	5 646,5
	of which overdue claims	5,2	11,3	9,9	28,2	32,4
8.	Fixed assets (tangible and intangible), other real estate and inventories	1 090,5	1 147,5	1 181,9	1 185,9	1 190,4
8.1.	of which real estate, temporarily out of use in operating activities	96,7	64,8	74,1	73,6	75,6
9.	Allocation of profit	210,2	192,2	77,4	117,9	144,0
9.1.	of which income tax	204,4	188,6	77,3	117,2	132,6
10.	Other assets, total	1 486,3	1 826,0	2 213,3	2 302,1	2 254,2
	of which:					
10.1.	Float	647,8	790,5	1 046,5	985,0	1 010,3
10.2.	Receivables	210,0	312,2	290,9	320,8	304,6
10.3.	Deferred expenses	121,5	123,4	122,9	125,9	127,1
Banking sector assets		49 509,6	57 423,1	61 385,2	62 464,1	64 072,5

¹Before 1.05.2014 unit funds shares were included in items "Shares". Starting from 1.05.2014 due to changes in Bank of Russia Regulation No. 385-P dated July 16 2012, "On the Rules of Accounting in Credit Institutions on the Territory of the Russian Federation" some part of the investment in unit funds shares are recordered on the account "Shares in associates and subsidiaries, unit funds" (as at 1st may 2014 - 359,3 bln. rubles). Accordingly, these investments are excluded from "Shares" and assigned to "Shares in associates and subsidiaries".

Table 13

Structure of liabilities¹, by source of funds

(billion rubles)

Liabilities ¹		1.01.13	1.01.14	1.07.14	1.09.14	1.10.14
1.	Funds and profit of credit institutions	5 911,0	6 629,2	6 727,8	6 838,0	7 145,6
	Of which:					
1.1.	Funds of credit institutions	3 049,7	3 261,0	3 264,1	3 248,6	3 469,3
1.2.	Profit (losses), including financial result of the previous year	2 861,3	3 368,3	3 390,6	3 500,7	3 587,8
	Of which:					
1.2.1.	Profit (losses) of the current year	1 011,9	993,6	451,4	592,0	685,2
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	2 690,9	4 439,1	5 368,5	5 452,4	5 643,6
3.	Accounts of credit institutions	462,8	584,1	651,0	553,1	551,7
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	289,6	365,8	421,3	333,1	337,4
3.2.	Correspondent accounts of non-resident credit institutions	145,5	123,0	118,3	141,6	131,4
4.	Loans, deposits and other funds raised from other credit institutions	4 738,4	4 806,0	5 339,0	5 210,7	5 307,7
5.	Clients' funds ²	30 120,0	34 930,9	36 400,4	37 202,9	38 009,1
	Of which:					
5.1.	Budgetary funds in settlement accounts	38,5	41,9	67,5	73,0	68,9
5.2.	Government and other extra-budgetary funds in settlement accounts	1,6	0,2	0,2	1,0	0,4
5.3.	Funds of legal entities in settlement and other accounts	5 706,6	6 516,1	6 805,4	6 398,1	6 573,8
5.4.	Clients' float	296,4	400,3	503,5	494,2	487,0
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	9 619,5	10 838,3	11 975,7	12 800,3	13 422,3
5.6.	Individual deposits	14 251,0	16 957,5	16 883,2	17 271,2	17 297,5
5.7.	Clients' funds in factoring and forfeiting operations	37,2	43,8	33,6	28,9	29,2
6.	Bonds	1 037,4	1 213,1	1 203,8	1 193,9	1 220,2
7.	Promissory notes and bank acceptances	1 149,3	1 004,3	863,1	891,6	871,8
8.	Derivatives with fair value being a liability	135,3	134,7	225,7	321,3	526,2
9.	Other liabilities ¹ , total	3 264,7	3 681,7	4 605,9	4 800,2	4 796,6
	Of which:					
9.1.	Provisions	2 441,3	2 851,9	3 250,4	3 442,5	3 500,9
9.2.	Float	395,3	309,0	719,4	651,7	601,5
9.3.	Payables	72,3	95,7	118,8	125,9	115,4
9.4.	Deferred income	10,2	8,1	7,1	6,0	6,5
9.5.	Interest payable	345,5	417,0	454,8	519,0	517,3
	Of which:					
9.5.1.	Overdue interest	0,0	0,0	0,0	0,0	0,0
Banking sector liabilities¹		49 509,6	57 423,1	61 385,2	62 464,1	64 072,5

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

² Including certificates of deposit and savings certificates.

Table 14

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

Assets		1.01.13	1.01.14	1.07.14	1.09.14	1.10.14
1.	Money, precious metals and gemstones	3,1	2,8	2,4	2,3	2,3
1.1.	of which: money	2,9	2,7	2,3	2,2	2,2
2.	Accounts with the Bank of Russia and authorised agencies of other countries	4,4	3,9	3,3	2,8	3,4
3.	Correspondent accounts with credit institutions	3,0	2,6	3,0	2,6	2,3
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	0,6	0,7	0,8	0,6	0,6
3.2.	Correspondent accounts with non-resident banks	2,4	1,9	2,3	2,0	1,7
4.	Securities acquired by credit institutions, total	14,2	13,6	12,9	13,3	13,1
	of which					
4.1.	Debt securities	10,6	10,7	10,1	10,1	10,0
4.2.	Shares	1,6	1,4	0,6	0,6	0,6
4.3.	Discounted promissory notes	0,8	0,5	0,4	0,4	0,3
4.4.	Shares in associates and subsidiaries	1,2	1,0	1,7	2,2	2,1
5.	Other participation in authorised capital	0,7	0,6	0,7	0,7	0,7
6.	Derivatives with fair value being an asset	0,3	0,3	0,5	0,7	1,0
7.	Loans, total	68,7	70,6	71,6	71,9	71,7
	of which:					
7.1.	Loans, deposits and other placements	68,6	70,4	71,4	71,6	71,4
	of which overdue claims	2,5	2,4	2,7	2,9	2,8
	of which:					
7.1.1.	Loans and other placements with non-financial organisations	40,3	39,2	39,6	40,4	40,3
	of which overdue claims	1,9	1,6	1,7	1,8	1,7
7.1.2.	Loans and other placements with individuals	15,6	17,3	17,3	17,5	17,3
	of which overdue claims	0,6	0,8	0,9	1,0	1,0
7.1.3.	Loans, deposits and other placements with credit institutions	8,5	8,9	9,5	8,7	8,8
	of which overdue claims	0,0	0,0	0,0	0,0	0,1
8.	Fixed assets (tangible and intangible), other real estate and inventories	2,2	2,0	1,9	1,9	1,9
8.1	of which real estate, temporarily out of use in operating activities	0,2	0,1	0,1	0,1	0,1
9.	Allocation of profit	0,4	0,3	0,1	0,2	0,2
9.1.	of which income tax	0,4	0,3	0,1	0,2	0,2
10.	Other assets, total	3,0	3,2	3,6	3,7	3,5
	of which:					
10.1.	Float	1,3	1,4	1,7	1,6	1,6
10.2.	Receivables	0,4	0,5	0,5	0,5	0,5
10.3.	Deferred expenses	0,2	0,2	0,2	0,2	0,2
Banking sector assets		100,0	100,0	100,0	100,0	100,0

Table 15

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

Liabilities ¹		1.01.13	1.01.14	1.07.14	1.09.14	1.10.14
1.	Funds and profit of credit institutions Of which:	11,9	11,5	11,0	10,9	11,2
1.1.	Funds of credit institutions	6,2	5,7	5,3	5,2	5,4
1.2.	Profit (losses), including financial result of the previous year Of which:	5,8	5,9	5,5	5,6	5,6
1.2.1.	Profit (losses) of the current year	2,0	1,7	0,7	0,9	1,1
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	5,4	7,7	8,7	8,7	8,8
3.	Accounts of credit institutions Of which:	0,9	1,0	1,1	0,9	0,9
3.1.	Correspondent accounts of correspondent credit institutions	0,6	0,6	0,7	0,5	0,5
3.2.	Correspondent accounts of non-resident credit institutions	0,3	0,2	0,2	0,2	0,2
4.	Loans, deposits and other funds raised from other credit institutions	9,6	8,4	8,7	8,3	8,3
5.	Clients' funds ² Of which:	60,8	60,8	59,3	59,6	59,3
5.1.	Budgetary funds in settlement accounts	0,1	0,1	0,1	0,1	0,1
5.2.	Government and other extra-budgetary funds in settlement accounts	0,0	0,0	0,0	0,0	0,0
5.3.	Funds of legal entities in settlement and other accounts	11,5	11,3	11,1	10,2	10,3
5.4.	Clients' float	0,6	0,7	0,8	0,8	0,8
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	19,4	18,9	19,5	20,5	20,9
5.6.	Individual deposits	28,8	29,5	27,5	27,6	27,0
5.7.	Clients' funds in factoring and forfeiting operations	0,1	0,1	0,1	0,0	0,0
6.	Bonds	2,1	2,1	2,0	1,9	1,9
7.	Promissory notes and bank acceptances	2,3	1,7	1,4	1,4	1,4
8.	Derivatives with fair value being a liability	0,3	0,2	0,4	0,5	0,8
9.	Other liabilities ¹ , total Of which:	6,6	6,4	7,5	7,7	7,5
9.1.	Provisions	4,9	5,0	5,3	5,5	5,5
9.2.	Float	0,8	0,5	1,2	1,0	0,9
9.3.	Payables	0,1	0,2	0,2	0,2	0,2
9.4.	Deferred income	0,0	0,0	0,0	0,0	0,0
9.5.	Interest payable Of which:	0,7	0,7	0,7	0,8	0,8
9.5.1	Overdue interest	0,0	0,0	0,0	0,0	0,0
Banking sector liabilities¹		100,0	100,0	100,0	100,0	100,0

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

² Including certificates of deposit and savings certificates.

Table 16

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

	Rubles					Foreign Currency					Total				
	1.01.13	1.01.14	1.07.14	1.09.14	1.10.14	1.01.13	1.01.14	1.07.14	1.09.14	1.10.14	1.01.13	1.01.14	1.07.14	1.09.14	1.10.14
1. Loans, deposits and other placements, total	26757,1	31300,2	34143,8	34590,6	35175,4	7203,0	9117,6	9672,7	10136,0	10559,7	33960,1	40417,7	43816,4	44726,5	45735,1
Of which															
- overdue claims	1122,8	1257,9	1513,8	1613,3	1601,2	134,6	140,1	142,0	170,9	180,9	1257,4	1398,0	1655,9	1784,3	1782,0
1.1 Loans and other placements with non-financial resident organisations	15097,0	16542,7	17718,4	18002,8	18235,2	2988,9	3792,8	3843,7	4255,5	4602,4	18086,0	20335,5	21562,0	22258,3	22837,6
Of which															
- overdue claims	805,4	812,0	904,0	957,5	923,8	58,0	58,3	61,5	67,5	71,0	863,4	870,2	965,5	1025,0	994,7
of which:															
1.1.1. Loans and other placements with individual entrepreneurs	568,4	666,9	692,7	684,7	682,5	5,3	5,5	5,9	6,2	6,6	573,7	672,4	698,7	690,9	689,1
Of which															
- overdue claims	24,9	33,2	43,8	49,2	49,9	0,4	0,3	0,3	0,3	0,3	25,2	33,5	44,1	49,4	50,2
1.2 Loans and other placements with non-resident legal entities (except banks)	509,6	565,7	787,2	823,1	806,6	1375,9	1598,0	1989,0	2148,0	2162,0	1885,4	2163,7	2776,2	2971,0	2968,6
Of which															
- overdue claims	21,9	20,8	61,3	61,7	61,9	38,9	42,7	42,2	46,9	49,0	60,8	63,5	103,4	108,6	111,0
1.3 Loans, deposits and other placements with financial sector	2306,7	2591,8	3329,2	3247,1	3484,7	654,9	676,7	712,1	758,1	791,4	2961,6	3268,5	4041,3	4005,2	4276,1
Of which															
- overdue claims	18,5	18,1	17,4	20,1	19,9	1,6	0,4	0,9	2,4	1,1	20,1	18,5	18,3	22,5	21,0
of which:															
1.3.1 Resident credit institutions	1478,1	1508,3	2208,9	2131,6	2345,4	537,6	581,4	568,2	593,1	620,7	2015,6	2089,7	2777,1	2724,8	2966,1
Of which															
- overdue claims	4,8	5,8	6,0	6,6	7,0	0,2	0,0	0,5	1,9	0,6	5,0	5,8	6,5	8,5	7,5
1.3.2 Resident financial institutions of different forms of ownership	828,6	1083,5	1120,2	1115,4	1139,3	117,4	95,3	143,9	165,0	170,7	945,9	1178,8	1264,2	1280,4	1310,0
Of which															
- overdue claims	13,6	12,3	11,4	13,5	12,9	1,4	0,3	0,4	0,5	0,6	15,0	12,7	11,7	14,0	13,5
1.4 Loans, deposits and other placements with non-resident banks	451,4	416,6	410,0	361,6	346,3	1763,4	2624,4	2628,7	2368,8	2334,1	2214,8	3041,0	3038,7	2730,4	2680,4
Of which															
- overdue claims	0,0	0,0	0,0	1,8	3,1	0,2	5,4	3,4	17,9	21,7	0,2	5,4	3,4	19,7	24,8
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	530,2	816,0	796,1	765,1	776,0	0,0	0,0	0,0	0,0	0,0	530,2	816,0	796,1	765,1	776,0
Of which															
- overdue claims	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
1.6 Loans and other placements with resident individuals	7484,4	9708,8	10409,2	10714,9	10841,5	237,6	227,0	206,1	219,1	228,5	7721,9	9935,8	10615,3	10933,9	11070,0
Of which															
- overdue claims	276,9	406,8	531,0	572,1	592,3	35,6	32,7	33,3	35,4	37,1	312,5	439,5	564,2	607,5	629,4
1.7 Loans and other placements with non-resident individuals	8,3	11,1	13,8	14,3	14,7	6,8	10,2	10,1	10,7	11,7	15,1	21,3	23,8	25,0	26,4
Of which															
- overdue claims	0,1	0,2	0,2	0,2	0,2	0,4	0,6	0,8	0,8	0,8	0,5	0,8	1,0	1,0	1,0
Reference data:															
Provisions on loans, deposits and other placements	2095,7	2417,3	2771,5	2923,9	2969,8	0,0	0,0	0,0	0,0	0,0	2095,7	2417,3	2771,5	2923,9	2969,8
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	58,7	80,6	131,6	141,4	146,3	4,6	6,6	6,3	12,4	14,1	63,4	87,1	137,9	153,8	160,4
Credit institutions' portfolio of promissory notes of residents	308,2	221,8	202,5	205,5	208,3	88,6	50,1	22,9	22,5	13,1	396,8	271,9	225,4	228,0	221,5
Credit institutions' portfolio of promissory notes of non-residents	0,0	0,0	0,0	0,0	0,0	2,0	2,2	2,1	2,3	2,5	2,0	2,2	2,1	2,3	2,5

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

	1.01.13	1.01.14	1.07.14	1.09.14	1.10.14
1. Loans, deposits and other placements, total	100,0	100,0	100,0	100,0	100,0
	68,6	70,4	71,4	71,6	71,4
Of which:					
- overdue claims	3,7	3,5	3,8	4,0	3,9
	2,5	2,4	2,7	2,9	2,8
1.1 Loans and other placements with non-financial resident organisations	53,3	50,3	49,2	49,8	49,9
	36,5	35,4	35,1	35,6	35,6
Of which:					
- overdue claims	2,5	2,2	2,2	2,3	2,2
	1,7	1,5	1,6	1,6	1,6
of which:					
1.1.1. Loans and other placements with individual entrepreneurs	1,7	1,7	1,6	1,5	1,5
	1,2	1,2	1,1	1,1	1,1
Of which:					
- overdue claims	0,1	0,1	0,1	0,1	0,1
	0,1	0,1	0,1	0,1	0,1
1.2 Loans and other placements with non-resident legal entities (except banks)	5,6	5,4	6,3	6,6	6,5
	3,8	3,8	4,5	4,8	4,6
Of which:					
- overdue claims	0,2	0,2	0,2	0,2	0,2
	0,1	0,1	0,2	0,2	0,2
1.3 Loans, deposits and other placements with financial sector	8,7	8,1	9,2	9,0	9,3
	6,0	5,7	6,6	6,4	6,7
Of which:					
- overdue claims	0,1	0,0	0,0	0,1	0,0
	0,0	0,0	0,0	0,0	0,0
of which:					
1.3.1 Resident credit institutions	5,9	5,2	6,3	6,1	6,5
	4,1	3,6	4,5	4,4	4,6
Of which					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
1.3.2 Resident financial institutions of different forms of ownership	2,8	2,9	2,9	2,9	2,9
	1,9	2,1	2,1	2,0	2,0
Of which					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
1.4 Loans, deposits and other placements with non-resident banks	6,5	7,5	6,9	6,1	5,9
	4,5	5,3	5,0	4,4	4,2
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,1
	0,0	0,0	0,0	0,0	0,0
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	1,6	2,0	1,8	1,7	1,7
	1,1	1,4	1,3	1,2	1,2
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
1.6 Loans and other placements with resident individuals	22,7	24,6	24,2	24,4	24,2
	15,6	17,3	17,3	17,5	17,3
Of which:					
- overdue claims	0,9	1,1	1,3	1,4	1,4
	0,6	0,8	0,9	1,0	1,0
1.7 Loans and other placements with non-resident individuals	0,0	0,1	0,1	0,1	0,1
	0,0	0,0	0,0	0,0	0,0
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
Reference data:					
Provision on loans, deposits and other placements	6,2	6,0	6,3	6,5	6,5
	4,2	4,2	4,5	4,7	4,6
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	0,2	0,2	0,3	0,3	0,4
	0,1	0,2	0,2	0,2	0,3
Credit institutions' portfolio of promissory notes of residents	1,2	0,7	0,5	0,5	0,5
	0,8	0,5	0,4	0,4	0,3
Credit institutions' portfolio of promissory notes of non-residents	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0

Table 18

The structure of credit institutions' security portfolio¹

	1.01.13		1.01.14		1.07.14		1.09.14		1.10.14	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total
Securities, total	6 636,1	100,0	7 548,2	100,0	7 663,6	100,0	8 064,9	100,0	8 158,1	100,0
- in rubles	5 451,0	82,1	6 031,2	79,9	5 888,2	76,8	6 006,3	74,5	5 966,6	73,1
- in foreign currency	1 185,1	17,9	1 517,0	20,1	1 775,3	23,2	2 058,6	25,5	2 191,5	26,9
Of which:										
Securities at fair value through profit or loss	1 782,6	26,9	2 214,2	29,3	1 960,2	25,6	1 941,7	24,1	1 972,0	24,2
- in rubles	1 640,3	24,7	1 897,5	25,1	1 584,2	20,7	1 475,7	18,3	1 458,4	17,9
- in foreign currency	142,3	2,1	316,6	4,2	376,0	4,9	466,0	5,8	513,6	6,3
Securities available for sale	3 464,7	52,2	3 856,4	51,1	3 588,3	46,8	3 628,3	45,0	3 655,1	44,8
- in rubles	2 723,6	41,0	3 024,5	40,1	2 679,1	35,0	2 622,1	32,5	2 603,2	31,9
- in foreign currency	741,1	11,2	831,9	11,0	909,2	11,9	1 006,2	12,5	1 051,9	12,9
Securities held-to-maturity	800,9	12,1	876,4	11,6	1 059,2	13,8	1 133,3	14,1	1 153,8	14,1
- in rubles	769,5	11,6	800,0	10,6	882,3	11,5	881,7	10,9	885,0	10,8
- in foreign currency	31,4	0,5	76,4	1,0	176,8	2,3	251,6	3,1	268,8	3,3
Shares in associates and subsidiaries ²	579,4	8,7	594,9	7,9	1 050,1	13,7	1 356,0	16,8	1 372,1	16,8
- in rubles	310,0	4,7	304,0	4,0	737,7	9,6	1 022,1	12,7	1 015,8	12,5
- in foreign currency	269,3	4,1	290,9	3,9	312,4	4,1	333,8	4,1	356,2	4,4
Reference data:										
Revaluation of securities	31,4		-37,1		-71,5		-184,6		-175,2	
Provisions for losses on securities available for sale	27,2		49,3		12,7		12,9		12,6	
Provisions for losses on securities held-to-maturity	1,1		3,3		2,9		2,6		2,9	
Provisions for losses on portfolio of shares in associates and subsidiaries	8,4		5,3		73,8		76,4		76,8	

¹ Excluding promissory notes.

² Explanation of significant changes in the indicators from 01.05.14 given in the notes to Table 12

Table 19

The structure of credit institutions' portfolio of debt securities

	1.01.13		1.01.14		1.07.14		1.09.14		1.10.14	
	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	5 265,1	100,0	6 162,9	100,0	6 216,3	100,0	6 336,4	100,0	6 410,2	100,0
- in rubles	4 434,5	84,2	5 059,3	82,1	4 894,3	78,7	4 767,8	75,2	4 733,8	73,8
- in foreign currency	830,6	15,8	1 103,5	17,9	1 322,1	21,3	1 568,6	24,8	1 676,4	26,2
of which: revaluation	50,6	1,0	-19,5	-0,3	-62,9	-1,0	-170,5	-2,7	-158,4	-2,5
Debt securities at book value held (without revaluation)	5 214,5	100,0	6 182,4	100,0	6 279,2	100,0	6 506,8	100,0	6 568,6	100,0
of which:										
debt securities of the Russian Federation	945,1	18,1	814,1	13,2	1 151,9	18,3	1 307,1	20,1	1 137,3	17,3
- in rubles	750,4	14,4	677,5	11,0	974,4	15,5	960,8	14,8	826,7	12,6
- in foreign currency	194,7	3,7	136,6	2,2	177,6	2,8	346,3	5,3	310,6	4,7
debt securities of the Bank of Russia	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in rubles	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
debt securities of federal districts and local government	98,1	1,9	131,8	2,1	151,5	2,4	155,5	2,4	143,1	2,2
- in rubles	98,1	1,9	131,8	2,1	151,5	2,4	155,5	2,4	143,1	2,2
- in foreign currency	0,0	0,0	0,0	0,0	0,0	0,0	0,1	0,0	0,1	0,0
debt securities of resident credit institutions	492,9	9,5	410,3	6,6	422,5	6,7	497,2	7,6	517,8	7,9
- in rubles	487,4	9,3	400,1	6,5	401,2	6,4	469,9	7,2	490,8	7,5
- in foreign currency	5,5	0,1	10,2	0,2	21,4	0,3	27,3	0,4	27,0	0,4
other debt securities of residents	863,8	16,6	687,8	11,1	850,6	13,5	879,7	13,5	856,6	13,0
- in rubles	863,4	16,6	687,5	11,1	850,3	13,5	877,5	13,5	854,3	13,0
- in foreign currency	0,4	0,0	0,4	0,0	0,3	0,0	2,2	0,0	2,3	0,0
debt securities of other countries	19,6	0,4	17,6	0,3	24,1	0,4	31,8	0,5	32,8	0,5
- 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	19,6	0,4	17,6	0,3	24,1	0,4	31,8	0,5	32,8	0,5
debt securities of non-resident banks	218,4	4,2	97,4	1,6	100,2	1,6	104,5	1,6	112,5	1,7
- in rubles	42,4	0,8	39,7	0,6	38,3	0,6	36,6	0,6	37,9	0,6
- in foreign currency	176,0	3,4	57,6	0,9	61,8	1,0	67,9	1,0	74,6	1,1
other debt securities of non-residents	553,4	10,6	768,2	12,4	774,3	12,3	863,1	13,3	902,6	13,7
- in rubles	221,4	4,2	218,4	3,5	232,9	3,7	236,8	3,6	205,1	3,1
- in foreign currency	331,9	6,4	549,8	8,9	541,4	8,6	626,3	9,6	697,5	10,6
debt securities delivered without derecognition in the balance sheet	2 014,9	38,6	3 248,9	52,6	2 798,2	44,6	2 662,3	40,9	2 860,8	43,6
- in rubles	1 913,4	36,7	2 918,7	47,2	2 303,7	36,7	2 196,5	33,8	2 330,2	35,5
- in foreign currency	101,5	1,9	330,2	5,3	494,5	7,9	465,8	7,2	530,6	8,1
overdue debt securities	8,4	0,2	6,3	0,1	5,9	0,1	5,7	0,1	5,1	0,1
- in rubles	7,5	0,1	5,2	0,1	5,0	0,1	4,7	0,1	4,1	0,1
- in foreign currency	1,0	0,0	1,1	0,0	0,9	0,0	1,0	0,0	1,0	0,0
Reference data:										
Provisions for losses on debt securities	15,5		14,9		12,2		11,8		11,3	

Table 20

Structure of credit institutions' portfolio of shares¹

	1.01.13		1.01.14		1.07.14		1.09.14		1.10.14	
	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	791,6	100,0	790,4	100,0	397,2	100,0	372,6	100,0	375,9	100,0
- in rubles	706,4	89,2	667,9	84,5	256,3	64,5	216,3	58,1	217,0	57,7
- in foreign currency	85,2	10,8	122,5	15,5	140,8	35,5	156,3	41,9	158,9	42,3
of which: revaluation	-19,1	-2,4	-17,5	-2,2	-8,6	-2,2	-14,2	-3,8	-16,8	-4,5
Shares held at book value (without revaluation)	810,8	100,0	807,9	100,0	405,8	100,0	386,8	100,0	392,7	100,0
of which shares of:										
resident credit institutions	8,5	1,0	5,1	0,6	3,9	1,0	6,7	1,7	3,9	1,0
- in rubles	8,4	1,0	5,1	0,6	3,9	1,0	6,7	1,7	3,9	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	646,1	79,7	591,7	73,2	160,1	39,4	145,9	37,7	151,9	38,7
- in rubles	644,2	79,5	588,8	72,9	156,7	38,6	143,3	37,1	148,9	37,9
- in foreign currency	1,9	0,2	2,8	0,3	3,3	0,8	2,6	0,7	3,1	0,8
non-resident credit institutions	8,5	1,0	8,7	1,1	2,0	0,5	2,3	0,6	3,1	0,8
- in rubles	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in foreign currency	8,5	1,0	8,7	1,1	2,0	0,5	2,3	0,6	3,1	0,8
other non-residents	73,8	9,1	85,8	10,6	51,4	12,7	66,5	17,2	76,2	19,4
- in rubles	8,4	1,0	8,7	1,1	0,0	0,0	0,0	0,0	0,0	0,0
- in foreign currency	65,4	8,1	77,1	9,5	51,4	12,7	66,5	17,2	76,2	19,4
shares delivered without derecognition in the balance sheet	74,0	9,1	116,6	14,4	114,8	28,3	95,5	24,7	87,7	22,3
- in rubles	64,6	8,0	82,8	10,2	59,8	14,7	40,2	10,4	42,0	10,7
- in foreign currency	9,4	1,2	33,8	4,2	55,0	13,6	55,3	14,3	45,7	11,6
Shares valued at cost ²	-	-	-	-	73,6	18,1	69,9	18,1	69,8	17,8
- in rubles	-	-	-	-	44,5	11,0	40,3	10,4	39,0	9,9
- in foreign currency	-	-	-	-	29,1	7,2	29,6	7,6	30,8	7,8
Reference data:										
Provisions for losses on shares	21,3		44,0		9,3		9,3		9,2	

¹ Explanation of significant changes in the indicator from 01.05.14 given in the notes to Table 12

² 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)

	1.01.13	1.01.14	1.07.14	1.09.14	1.10.14
Portfolio of promissory notes discounted by a credit institution, in rubles	308,2	221,8	202,6	205,5	208,3
of which promissory notes, not paid when due	4,4	4,9	5,0	8,1	8,1
Portfolio of promissory notes discounted by a credit institution, in foreign currency	90,6	52,3	25,0	24,8	15,6
of which promissory notes, not paid when due	0,01	1,33	1,35	1,47	1,60
Total	398,8	274,1	227,5	230,3	223,9

Table 22

The structure of credit institutions' portfolio of discounted promissory notes¹

	1.01.13		1.01.14		1.07.14		1.09.14		1.10.14	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total
Discounted promissory notes, total	398,8	100,0	274,1	100,0	227,5	100,0	230,3	100,0	223,9	100,0
Of which:										
- promissory notes of federal governments	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of regional and local governments	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of resident credit institutions	338,5	84,9	223,0	81,4	167,5	73,6	169,5	73,6	164,2	73,3
- other promissory notes of residents	58,3	14,6	48,9	17,8	58,0	25,5	58,5	25,4	57,3	25,6
- promissory notes of authorised agencies of other countries	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of non-resident credit institutions	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- other promissory notes of non-residents	2,0	0,5	2,2	0,8	2,1	0,9	2,3	1,0	2,5	1,1
Reference data:										
Provisions for losses on promissory notes	10,2		12,9		11,3		11,4		11,8	

¹ including overdue promissory notes.

Table 23

Real estate temporarily out of use in operating activities

(billion rubles)

	1.01.13	1.01.14	1.07.14	1.09.14	1.10.14
Land temporarily out of use in operating activities	49,3	5,5	6,6	7,0	6,9
Land temporarily out of use in operating activities, leased out	0,9	0,6	0,5	0,9	0,9
Land temporarily out of use in operating activities, at current (fair) value	7,9	8,7	8,5	8,6	9,5
Land temporarily out of use in operating activities, at current (fair) value, leased out	0,8	3,5	2,1	2,7	2,7
Real estate (except land) temporarily out of use in operating activities*	4,2	3,5	6,4	2,6	2,6
Real estate (except land) temporarily out of use in operating activities, leased out*	10,3	14,0	13,1	12,4	12,4
Real estate (except land) temporarily out of use in operating activities, at current (fair) value	6,9	12,4	13,3	14,2	14,8
Real estate (except land) temporarily out of use in operating activities, at current (fair) value, leased out	13,9	15,5	22,2	24,0	24,4
Investments in construction of objects of real estate, temporarily out of use in operating activities	2,4	1,2	1,3	1,2	1,4
Non-current inventories	66,2	80,0	114,1	116,4	122,9
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"	13,8	27,8	44,1	45,2	46,2

* At residual value (less amortisation).

Table 24

Funds raised by credit institutions from organisations

(billion rubles)

	1.01.13	1.01.14	1.07.14	1.09.14	1.10.14
1. Funds raised from organisations, total	15 648,2	17 787,0	19 304,4	19 710,9	20 501,4
- in rubles	11 054,1	12 092,7	12 722,2	12 706,3	12 978,6
- in foreign currency	4 594,1	5 694,4	6 582,2	7 004,6	7 522,8
of which:					
1.1. Funds of legal entities in settlement and other accounts ¹	5 706,6	6 516,1	6 805,4	6 398,1	6 573,8
- in rubles	4 821,8	5 547,8	5 507,8	5 195,0	5 292,3
- in foreign currency	884,8	968,3	1 297,6	1 203,1	1 281,4
Of which:					
1.1.1 Funds of individual entrepreneurs	172,8	192,7	182,1	184,7	193,9
- in rubles	170,0	190,0	177,7	180,5	189,7
- in foreign currency	2,8	2,7	4,3	4,2	4,2
1.2. Government and other extra budgetary funds in settlement accounts	1,6	0,2	0,2	1,0	0,4
1.3. Float	283,3	386,4	489,5	482,4	475,4
1.4. Deposits and other funds raised from legal entities (except credit institutions)	9 619,5	10 838,3	11 975,7	12 800,3	13 422,3
- in rubles	6 089,7	6 371,5	6 944,2	7 280,2	7 457,9
- in foreign currency	3 529,8	4 466,8	5 031,4	5 520,1	5 964,4
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	761,0	453,9	1 335,2	1 547,9	1 770,0
1.4.2. Certificates of deposit	4,1	5,3	6,1	5,9	6,1
1.4.3. Unexecuted liabilities on contracts of deposit and other raised funds	0,0	0,2	0,0	0,2	0,0
1.5. Clients' funds in factoring and forfeiting operations	37,2	43,8	33,6	28,9	29,2
1.6. Funds written down from clients' accounts but not entered in correspondent account of a credit institution because of shortage of money	0,0	2,2	0,0	0,2	0,3
Deposits and other funds raised from legal entities (as paragraph 1.4.) by maturity:					
demand deposits and deposits with maturity up to 30 days	1 553,4	1 812,6	1 512,9	1 644,4	1 657,2
- in rubles	1 362,2	1 624,9	1 330,1	1 495,8	1 437,4
- in foreign currency	191,3	187,7	182,8	148,6	219,9
with maturity from 31 days to 1 year	3 321,2	3 292,3	4 297,7	4 408,0	4 706,2
- in rubles	2 838,8	2 520,2	3 417,7	3 534,3	3 736,8
- in foreign currency	482,3	772,2	880,0	873,7	969,4
with maturity in excess of 1 year	4 744,9	5 733,4	6 165,1	6 747,9	7 058,8
- in rubles	1 888,7	2 226,4	2 196,5	2 250,1	2 283,8
- in foreign currency	2 856,2	3 507,0	3 968,6	4 497,8	4 775,0
Reference data					
Funds raised from non-resident organisations, total	2 750,8	3 271,2	3 494,0	3 815,8	3 882,3
- in rubles	507,4	535,7	573,8	545,7	481,4
- in foreign currency	2 243,5	2 735,5	2 920,3	3 270,1	3 401,0
of which:					
Funds of non-resident organisations in settlement and other accounts	228,2	265,5	365,3	414,9	401,7
Deposits raised from non-resident legal entities (excluding certificates of deposit)	418,2	526,7	448,0	490,0	483,0
Other funds raised from non-resident legal entities	2 088,3	2 463,7	2 665,5	2 895,0	2 980,8
Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0,0	0,0	0,0	0,0	0,0

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

Table 25

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

	1.01.13	1.01.14	1.07.14	1.09.14	1.10.14
Issued debt obligations - total	2 419,2	2 572,4	2 416,5	2 451,5	2 464,0
including:					
bonds:	1 037,4	1 213,1	1 203,8	1 193,9	1 220,2
of which					
with maturities less than one year	17,1	3,7	3,1	4,2	5,5
with maturities in excess of one year	1 020,3	1 209,4	1 200,1	1 189,4	1 214,8
deposit certificates ¹	4,1	5,3	6,1	5,9	6,1
of which					
with maturities in excess of one year	2,7	3,1	4,2	3,7	3,8
with maturities in excess of one year	1,3	2,1	1,7	2,0	2,2
savings certificates ²	228,4	349,7	343,5	360,1	365,8
of which					
with maturities in excess of one year	61,8	63,2	56,5	61,0	62,8
with maturities in excess of one year	162,0	273,8	269,0	281,3	286,3
promissory notes and banker's acceptances	1 149,3	1 004,3	863,1	891,6	871,8
of which					
with maturities in excess of one year	596,6	465,2	346,7	366,8	342,4
with maturities in excess of one year	528,6	517,3	492,9	500,2	502,8

¹ Included in corporate deposits.

² Included in retail deposits.

Table 26

Individual deposit structure

(billion rubles)

		1.01.13	1.01.14	1.07.14	1.09.14	1.10.14
1	Individual deposits	14 251,0	16 957,5	16 883,2	17 271,2	17 297,5
	- of which savings certificates	228,4	349,7	343,5	360,1	365,8
1.1.	Individual demand deposits and deposits with maturity up to 30 days	2 723,8	3 210,8	3 059,8	3 046,3	2 987,8
	- in rubles	2 474,9	2 913,0	2 690,0	2 670,0	2 598,8
	- in foreign currency	248,9	297,8	369,8	376,3	389,0
1.2.	Individual deposits with maturity from 31 days to 1 year	3 138,2	3 264,3	3 119,8	3 201,6	3 183,4
	- in rubles	2 684,5	2 788,8	2 638,2	2 708,0	2 688,4
	- in foreign currency	453,8	475,5	481,6	493,6	495,1
1.3.	Individual deposits with maturity in excess of 1 year	8 389,0	10 482,4	10 703,7	11 023,3	11 126,4
	- in rubles	6 604,1	8 298,8	8 371,1	8 550,9	8 589,1
	- in foreign currency	1 784,9	2 183,6	2 332,6	2 472,4	2 537,2
Reference data:						
	Deposits of non-resident individuals (excluding saving certificates)	167,1	223,9	197,1	204,3	213,4

Table 27

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

(billion rubles)

	1.01.13	1.01.14	1.07.14	1.09.14	1.10.14
Loans, deposits and other funds raised from other credit institutions, total	4 738,4	4 806,0	5 339,0	5 210,7	5 307,7
- in rubles	2 530,1	2 369,5	3 012,7	2 899,7	2 867,3
- in foreign currency	2 208,2	2 436,5	2 326,4	2 310,9	2 440,4
of which:					
- loans, deposits and other funds raised from resident credit institutions	2 500,9	2 556,6	3 190,1	3 160,1	3 187,7
- in rubles	2 061,1	1 962,6	2 637,4	2 537,0	2 505,1
- in foreign currency	439,8	594,0	552,7	623,1	682,6
of which					
overdue debt	0,0	0,2	0,1	0,1	0,0
- in rubles	0,0	0,2	0,1	0,1	0,0
- in foreign currency	0,0	0,0	0,0	0,0	0,0
- loans, deposits and other funds raised from non-resident banks	2 237,4	2 249,4	2 148,9	2 050,6	2 120,0
- in rubles	469,0	406,9	375,2	362,8	362,2
- in foreign currency	1 768,4	1 842,5	1 773,7	1 687,8	1 757,8
of which					
overdue debt	0,0	0,0	0,0	0,0	0,0
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,0	0,0	0,0	0,0

Table 28

Distribution of budgetary funds in settlement accounts by groups of credit institutions on 1.10.14

Share of budgetary funds in settlement accounts in liabilities	Number of credit institutions	Budgetary funds in settlement accounts ¹		Assets of credit institutions	
		mln.roubles	share in Russia, %	mln.roubles	share in Russia, %
25% and more	1	35 136	51,0	77 630	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%	68	33 746	49,0	44 236 483	69,0
No budgetary funds	788	0	0,0	19 758 396	30,8
Data not available	2	0	0,0	0	0,0
Total	859	68 882	100,0	64 072 509	100,0

¹ Without government and other extra-budgetary funds.

Funds raised from and placed with non-residents

№	Indicator	1.01.13		1.01.14		1.07.14		1.09.14		1.10.14	
		billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %
Raised funds											
1.	Clients' funds (except credit institutions)	2 924,6	5,9	3 502,6	6,1	3 699,7	6,0	4 025,4	6,4	4 096,4	6,4
1.1	Funds in accounts of legal entities (excluding certificates of deposit)	2 734,7	5,5	3 255,8	5,7	3 478,8	5,7	3 799,8	6,1	3 865,5	6,0
1.1.1	of which deposits and other raised funds (excluding certificates of deposit)	2 506,5	5,1	2 990,4	5,2	3 113,5	5,1	3 385,0	5,4	3 463,8	5,4
1.2	Individual deposits (excluding saving certificates)	167,1	0,3	223,9	0,4	197,1	0,3	204,3	0,3	213,4	0,3
1.2.1	of which deposits and other raised funds (excluding saving certificates)	121,5	0,2	168,3	0,3	143,2	0,2	148,4	0,2	157,2	0,2
1.3	Funds in other accounts	22,8	0,0	22,9	0,0	23,7	0,0	21,3	0,0	17,4	0,0
2.	Funds in correspondent and other accounts of credit institutions	173,2	0,4	162,9	0,3	129,4	0,2	151,0	0,2	141,4	0,2
3.	Loans, deposits and other funds raised from credit institutions	2 237,4	4,5	2 249,4	3,9	2 148,9	3,5	2 050,6	3,3	2 120,0	3,3
4.	Loans from other countries	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
	Raised funds, total	5 335,2	10,8	5 914,9	10,3	5 978,0	9,7	6 227,0	10,0	6 357,8	9,9
	Reference data:										
	Liabilities of authorized banks to non-residents on issued debt securities - total ²	237,7	0,5	211,7	0,4	208,7	0,3	229,5	0,4	228,2	0,4
	Overdue interest on liabilities of credit institutions	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Placed funds											
1.	Loans, total	4 115,3	8,3	5 226,0	9,1	5 838,7	9,5	5 726,4	9,2	5 675,3	8,9
	of which overdue claims	61,4	0,1	69,7	0,1	107,8	0,2	129,3	0,2	136,9	0,2
	of which:										
1.1.	Loans, deposits and other placements	2 214,8	4,5	3 041,0	5,3	3 038,7	5,0	2 730,4	4,4	2 680,4	4,2
1.2	Loans and other placements with legal entities	1 885,4	3,8	2 163,7	3,8	2 776,2	4,5	2 971,0	4,8	2 968,6	4,6
1.3	Loans and other placements with individuals	15,1	0,0	21,3	0,0	23,8	0,0	25,0	0,0	26,4	0,0
2.	Correspondent accounts with banks	1 167,5	2,4	1 098,2	1,9	1 388,0	2,3	1 228,4	2,0	1 108,1	1,7
3.	Securities acquired by credit institutions, total	875,6	1,8	980,0	1,7	954,1	1,6	1 070,5	1,7	1 129,7	1,8
	of which:										
3.1	Debt securities (without revaluation and delivered without derecognition in the balance sheet)	791,3	1,6	883,2	1,5	898,6	1,5	999,4	1,6	1 047,9	1,6
3.2	Shares (without revaluation and delivered without derecognition in the balance sheet)	82,2	0,2	94,5	0,2	53,4	0,1	68,8	0,1	79,3	0,1
3.3	Discounted promissory notes	2,0	0,0	2,2	0,0	2,1	0,0	2,3	0,0	2,5	0,0
4.	Shares in associates and subsidiaries	273,0	0,6	295,0	0,5	313,7	0,5	335,2	0,5	357,7	0,6
5.	Loans provided to other countries	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
	Placed funds, total	6 431,5	13,0	7 599,1	13,2	8 494,5	13,8	8 360,5	13,4	8 270,8	12,9
	Reference data:										
	Overdue interest on claims of credit institutions	1,5	0,0	3,4	0,0	25,9	0,0	31,5	0,1	32,2	0,1

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

Financial Condition

Table 30

Financial result of operating credit institutions (CIs)

	Profit (+) / loss (-) of the current year, million rubles					Number of credit institutions					Reference: allocation of profit of the current year, million rubles				
	1.01.13	1.01.14	1.07.14	1.09.14	1.10.14	1.01.13	1.01.14	1.07.14	1.09.14	1.10.14	1.01.13	1.01.14	1.07.14	1.09.14	1.10.14
Total	1 011 888,7	993 584,5	451 385,8	592 047,8	685 241,0	956	922	883	867	857	210 229,8	192 177,5	77 421,1	117 895,6	143 997,0
Profit-making CIs ¹	1 021 250,1	1 012 252,5	486 637,0	652 738,7	749 871,2	901	834	679	650	666	209 438,1	191 145,8	68 748,5	107 562,6	132 981,0
Loss-making CIs	-9 361,4	-18 667,9	-35 251,3	-60 690,8	-64 630,1	55	88	204	217	191	791,7	1 031,7	8 672,6	10 333,0	11 016,0
CIs that have not provided their reporting	0,0	0,0	0,0	0,0	0,0	0	1	1	2	2	0,0	0,0	0,0	0,0	0,0
Total						956	923	884	869	859					

¹ including CIs with zero profit.

Table 31

Structure of operating credit institutions' income and expenses¹

	1.01.13		1.01.14		1.07.14		1.10.14	
	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)
1. Income of credit institution, total	31 905,4	100,0	31 023,0	100,0	22 993,7	100,0	38 398,9	100,0
1.1. Interest income on placements with legal entities (except income on securities)	2 041,8	6,4	2 386,0	7,7	1 339,2	5,8	2 083,2	5,4
1.2. Interest income on loans to individuals	1 136,4	3,6	1 576,6	5,1	889,1	3,9	1 359,4	3,5
1.3. Income on securities	1 214,7	3,8	1 896,2	6,1	1 237,4	5,4	1 738,4	4,5
1.4. Income on operations with foreign currency	21 100,8	66,1	17 853,0	57,5	15 353,4	66,8	26 777,0	69,7
1.5. Commissions	689,7	2,2	806,4	2,6	420,5	1,8	645,3	1,7
1.6. Recovery of loss provision	3 942,6	12,4	4 825,6	15,6	2 625,5	11,4	3 942,0	10,3
1.7. Other income	1 779,5	5,6	1 679,2	5,4	1 128,6	4,9	1 853,6	4,8
Of which:								
1.7.1. Fines, penalties, forfeits	57,6	0,2	77,0	0,2	43,3	0,2	67,3	0,2
2. Expenses of credit institution, total	30 892,5	100,0	30 029,0	100,0	22 542,4	100,0	37 709,2	100,0
2.1. Interest expenses on funds raised from legal entities (except expense on securities)	941,3	3,0	1 130,0	3,8	701,1	3,1	1 127,0	3,0
2.2. Interest expenses on funds raised from individuals	665,9	2,2	857,6	2,9	437,6	1,9	660,6	1,8
2.3. Expenses on operations with securities	874,9	2,8	1 552,0	5,2	1 082,1	4,8	1 518,1	4,0
2.4. Expenses on operations with foreign currency	21 042,2	68,1	17 742,7	59,1	15 333,0	68,0	26 587,9	70,5
2.5. Commissions	124,3	0,4	152,2	0,5	79,9	0,4	126,0	0,3
2.6. Expenses on loss provision	4 147,9	13,4	5 438,8	18,1	3 136,6	13,9	4 776,7	12,7
2.7. Management expenses (including personnel costs)	1 061,0	3,4	1 179,6	3,9	576,6	2,6	882,1	2,3
2.8. Other expenses	2 035,0	6,6	1 976,2	6,6	1 195,3	5,3	2 030,9	5,4
Of which:								
2.8.1. Fines, penalties, forfeits	2,7	0,0	2,5	0,0	1,8	0,0	2,7	0,0

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

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

Assets and liabilities¹ of credit institutions (with balancing of some accounts), registered in respective regions, as of 1.10.14

thousand rubles

	Assets in rubles	Assets in foreign currency	Liabilities ¹ in rubles	Liabilities ¹ in foreign currency
1	2	3	4	5
Central Federal District	43 211 952 998	14 775 465 442	43 932 646 050	14 054 772 390
Belgorod Region	10 348 193	1 189 033	10 339 699	1 197 527
Bryansk Region	0	0	0	0
Vladimir Region	12 018 784	810 255	11 216 479	1 612 560
Voronezh Region	2 839 639	902 344	2 763 141	978 842
Ivanovo Region	13 755 257	793 736	13 627 358	921 635
Kaluga Region	23 113 526	817 024	22 329 823	1 600 727
Kostroma Region	218 579 130	26 658 901	227 264 340	17 973 691
Kursk Region	17 639 935	635 918	17 634 611	641 242
Lipetsk Region	24 954 011	3 034 449	24 972 750	3 015 710
Moscow Region	59 950 940	12 030 012	58 944 700	13 036 252
Orel Region	3 496 512	195 423	3 493 847	198 088
Ryazan Region	17 478 921	1 043 484	17 484 482	1 037 923
Smolensk Region	4 312 752	1 863 101	5 497 996	677 857
Tambov Region	3 328 555	20 253	3 331 284	17 524
Tver Region	11 629 610	1 628 742	11 053 633	2 204 719
Tula Region	5 403 868	128 044	5 425 373	106 539
Yaroslavl Region	12 463 089	273 648	11 696 011	1 040 726
City of Moscow	42 770 640 276	14 723 441 075	43 485 570 523	14 008 510 828
North-Western Federal District	1 367 160 554	272 576 520	1 386 839 332	252 897 742
Republic of Karelia	1 074 337	40 185	1 081 142	33 380
Komi Republic	5 285 688	735 191	5 335 052	685 827
Akhangel'sk Region	0	0	0	0
Vologda Region	84 123 685	14 932 987	85 382 353	13 674 319
Kaliningrad Region	18 877 899	5 287 031	18 899 015	5 265 915
Leningrad Region	14 602 062	2 087 528	14 278 014	2 411 576
Murmansk Region	7 928 531	2 885 458	7 926 886	2 887 103
Novgorod Region	4 959 659	211 300	4 998 839	172 120
Pskov Region	2 273 327	20 883	2 277 317	16 893
St Petersburg	1 228 035 366	246 375 957	1 246 660 714	227 750 609
Southern Federal District	280 974 288	21 799 182	281 156 251	21 617 219
Republic of Adygeya	7 346 875	162 239	7 354 028	155 086
Republic of Kalmykia	1 372 760	91 310	1 375 355	88 715
Krasnodar Territory	147 390 684	7 942 045	147 395 268	7 937 461
Astrakhan Region	8 279 647	1 219 663	8 334 612	1 164 698
Volgograd Region	14 874 744	889 062	14 993 516	770 290
Rostov Region	101 709 578	11 494 863	101 703 472	11 500 969
North-Caucasian Federal District	40 026 261	3 762 007	39 957 829	3 830 439
Republik of Daghestan	11 091 402	202 919	11 107 742	186 579
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	6 089 636	103 702	6 105 215	88 123
Karachai-Cherkess Republic	9 650 957	3 003 905	9 502 660	3 152 202
Republic of North Ossetia - Alania	1 814 276	70 056	1 840 233	44 099

Chechen Republic	0	0	0	0
Stavropol Territory	11 379 990	381 425	11 401 979	359 436
Volga Federal District	1 499 106 337	126 140 285	1 472 974 812	152 271 810
Republic of Bashkortostan	63 315 098	4 514 059	64 439 004	3 390 153
Republic of Marii El	2 397 557	79 269	2 403 604	73 222
Republic of Mordovia	22 108 939	312 310	22 146 142	275 107
Republic of Tatarstan	732 498 876	73 361 882	710 774 825	95 085 933
Udmurt Republic	38 940 192	1 237 599	38 810 133	1 367 658
Chuvash Republic	11 704 033	446 740	11 722 067	428 706
Perm Territory	27 717 667	2 647 681	27 790 175	2 575 173
Kirov Region	30 576 333	4 242 078	32 572 404	2 246 007
Nizhny Novgorod Region	105 927 485	5 400 042	106 527 635	4 799 892
Orenburg Region	47 245 258	2 501 027	47 042 179	2 704 106
Penza Region	4 143 603	53 603	4 143 220	53 986
Samara Region	334 288 124	26 715 441	327 527 785	33 475 780
Saratov Region	71 938 356	4 552 011	70 776 017	5 714 350
Ulyanovsk Region	6 304 816	76 543	6 299 622	81 737
Ural Federal District	1 114 920 649	180 770 623	1 131 324 424	164 366 848
Kurgan Region	2 373 115	14 658	2 379 375	8 398
Sverdlovsk Region	443 139 019	71 420 943	464 755 605	49 804 357
Tyumen Region	555 873 611	97 770 144	549 897 720	103 746 035
Chelyabinsk Region	113 534 904	11 564 878	114 291 724	10 808 058
Siberian Federal District	510 903 495	99 063 412	528 459 994	81 506 913
Republic of Altai	1 383 254	131 312	1 433 483	81 083
Republic of Buryatiya	13 244 140	1 286 083	12 319 359	2 210 864
Republic of Tuva	336 027	1 514	336 637	904
Republic of Khakassia	6 278 976	95 433	6 294 182	80 227
Altai Territory	18 026 209	421 606	17 639 275	808 540
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	34 308 551	3 921 249	33 228 484	5 001 316
Irkutsk Region	18 054 790	2 504 568	19 556 559	1 002 799
Kemerovo Region	11 302 330	351 224	11 351 348	302 206
Novosibirsk Region	376 866 187	87 898 324	394 338 817	70 425 694
Omsk Region	17 853 719	1 891 713	18 723 157	1 022 275
Tomsk Region	13 249 312	560 386	13 238 693	571 005
Far Eastern Federal District	521 354 158	34 768 087	512 178 772	43 943 473
Republic of Sakha (Yakutia)	28 152 297	1 752 505	28 174 165	1 730 637
Kamchatka Territory	19 853 325	1 426 727	19 960 290	1 319 762
Primorskiy Territory	86 907 153	11 168 963	89 227 878	8 848 238
Khabarovsk Territory	7 327 362	275 686	7 326 609	276 439
Amur Region	363 962 393	19 089 337	352 461 739	30 589 991
Magadan Region	0	0	0	0
Sakhalin Region	15 151 628	1 054 869	15 028 091	1 178 406
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Crimean District	9 319 507	2 445 206	9 991 278	1 773 435
Republic of Crimea	6 466 473	1 039 813	6 977 292	528 994
City of Sevastopol	2 853 034	1 405 393	3 013 986	1 244 441

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

Table 33

Securities acquired by credit institutions registered in respective regions, as of 1.10.14

thousand rubles

	Debt securities		Shares	Shares in associates and subsidiaries	Discounted promissory notes	
	Total	of which debt securities of the Russian Federation (without revaluation)			nominated in rubles	nominated in foreign currency
1	2	3	4	5	6	7
Central Federal District	5 724 926 898	1 055 292 204	327 710 656	1 333 855 575	155 137 803	14 583 913
Belgorod Region	1 531 302	0	0	0	201 281	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	2 165 799	169 705	210 392	0	311 931	0
Voronezh Region	1 398 601	0	0	0	0	0
Ivanovo Region	519 720	234 701	16 320	0	0	157 920
Kaluga Region	1 986 175	130 153	225 216	0	0	0
Kostroma Region	87 099 256	73 348	10 717	4 909 440	30 687	0
Kursk Region	896 558	921 831	0	148 712	808 510	0
Lipetsk Region	1 985 265	332 131	1	0	220 891	0
Moscow Region	10 772 896	1 530 089	575 042	0	1 680 875	0
Orel Region	539 790	23 955	0	0	0	0
Ryazan Region	961 815	691 535	180	219 757	10 199	0
Smolensk Region	0	0	0	0	0	0
Tambov Region	0	0	0	0	0	0
Tver Region	65 278	0	0	0	0	0
Tula Region	307 450	40 899	9 566	82 992	99 849	0
Yaroslavl Region	9 782	0	6	0	178 872	0
City of Moscow	5 614 687 211	1 051 143 857	326 663 216	1 328 494 674	151 594 708	14 425 993
North-Western Federal District	266 218 221	11 759 174	9 074 877	10 386 847	9 624 524	250 523
Republic of Karelia	0	0	0	0	0	0
Komi Republic	1 421 282	1 001 577	157 357	0	37 132	122 316
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	18 532 479	195 756	53 778	1 000	571 572	0
Kaliningrad Region	3 761 388	0	7 540	0	0	0
Leningrad Region	628 509	107 770	245 555	20	138 814	0
Murmansk Region	221 821	225 006	765 197	0	0	0
Novgorod Region	711 842	334 303	198 529	0	226 850	0
Pskov Region	171 388	0	0	0	0	0
St Petersburg	240 769 512	9 894 762	7 646 921	10 385 827	8 650 156	128 207
Southern Federal District	12 523 871	4 495 338	1 019 164	210 177	10 899 377	154 891
Republic of Adygeya	12 844	12 981	1 278	0	91 224	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	9 626 409	3 069 450	430 271	185 008	9 669 000	15 388
Astrakhan Region	1 831 627	1 158 324	273 422	5 288	327 753	0
Volgograd Region	475 957	91 118	35 939	0	743 753	106 508
Rostov Region	577 034	163 465	278 254	19 881	67 647	32 995
North-Caucasian Federal District	1 733 994	164 556	235 407	0	368 332	0
Republic of Dagestan	0	0	16 011	0	0	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 432	0	18 944	0	0	0
Karachai-Cherkess Republic	831 341	0	200 452	0	0	0
Republic of North Ossetia - Alania	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	898 221	164 556	0	0	368 332	0
Volga Federal District	141 594 557	27 895 335	23 013 198	9 080 961	18 190 015	452 979

Republic of Bashkortostan	7 250 066	1 390 398	106 034	189 299	338 008	0
Republic of Marii El	0	0	0	0	0	0
Republic of Mordovia	223 685	101 487	33 834	0	0	0
Republic of Tatarstan	83 669 650	20 604 813	18 031 144	2 957 508	10 779 911	0
Udmurt Republic	3 782 181	0	1	0	168 463	0
Chuvash Republic	738 249	268 874	175 279	0	200 706	0
Perm Territory	1 168 575	0	505 548	0	150 595	0
Kirov Region	5 692 696	12 739	160 964	0	305 067	0
Nizhny Novgograd Region	9 104 258	1 607 944	1 059 674	0	2 829 021	273 672
Orenburg Region	5 544 772	21 959	167 504	35 246	2 947 566	159 743
Penza Region	148 556	103 108	0	0	0	0
Samara Region	21 402 225	2 274 384	1 077 586	5 898 908	342 424	19 564
Saratov Region	2 869 644	1 509 629	1 613 078	0	128 254	0
Ulyanovsk Region	0	0	82 552	0	0	0
Ural Federal District	157 133 325	23 961 810	5 144 410	9 857 620	4 039 211	58 346
Kurgan Region	0	0	0	0	0	0
Sverdlovsk Region	81 095 149	4 808 676	3 976 214	6 981 540	2 013 409	19 644
Tyumen Region	59 181 518	11 413 123	1 091 935	2 876 080	1 866 445	0
Chelyabinsk Region	16 856 658	7 740 011	76 261	0	159 357	38 702
Siberian Federal District	63 591 716	6 519 493	8 837 114	8 659 610	5 750 543	109 053
Republic of Altai	114 720	14 569	0	0	293 299	0
Republic of Buryatiya	85 074	0	243 596	0	687 435	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	14 145	14 762	0	0	0	0
Altai Territory	424 631	92 744	57 813	0	129 385	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	700 384	4 168	1 168	0	0	0
Irkutsk Region	346 084	2 468	212 199	0	105 692	0
Kemerovo Region	1 738 887	955 315	44 350	0	0	0
Novosibirsk Region	56 530 039	4 884 754	8 274 740	8 659 610	3 905 332	39 143
Omsk Region	2 988 011	197 815	127	0	566 874	69 910
Tomsk Region	649 741	352 898	3 121	0	62 526	0
Far Eastern Federal District	42 443 481	7 193 328	819 490	0	4 316 342	0
Republic of Sakha (Yakutia)	1 352 323	130 592	405 167	0	73 102	0
Kamchatka Territory	985 685	102 309	21 817	0	72 423	0
Primorskiy Territory	11 071 547	5 156 656	63 044	0	242 594	0
Khabarovsk Territory	323 825	0	0	0	0	0
Amur Region	28 710 101	1 803 771	6 340	0	3 928 223	0
Magadan Region	0	0	0	0	0	0
Sakhalin Region	0	0	323 122	0	0	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Crimean District	0	0	304	0	0	0
Republic of Crimea	0	0	287	0	0	0
City of Sevastopol	0	0	17	0	0	0

Table 34

Distribution of loans, deposits and other placements in rubles by credit institutions, registered in respective regions, as of 1.10.14

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other placements with individuals
1	2	3	4	5
Central Federal District	31 561 416 340	17 167 052 109	2 466 510 535	9 576 329 902
Belgorod Region	6 314 800	5 100 668	300 014	221 063
Bryansk Region	0	0	0	0
Vladimir Region	6 429 272	3 753 282	120 000	2 284 965
Voronezh Region	1 080 522	683 578	50 000	137 551
Ivanovo Region	10 895 121	5 899 487	640 000	3 959 785
Kaluga Region	17 976 651	4 235 059	8 701 000	4 513 368
Kostroma Region	118 018 692	8 129 520	14 672 703	73 542 274
Kursk Region	13 445 900	10 754 181	300 000	1 555 613
Lipetsk Region	19 698 188	13 661 000	1 250 000	2 778 251
Moscow Region	36 777 177	23 285 950	485 180	10 826 995
Orel Region	2 602 932	976 452	285 000	284 176
Ryazan Region	12 889 189	10 070 851	583 000	1 857 074
Smolensk Region	3 268 111	2 568 476	7 225	692 410
Tambov Region	2 610 174	2 211 359	0	398 686
Tver Region	7 348 705	4 290 012	1 145 000	1 885 097
Tula Region	3 872 884	2 853 847	720 000	294 442
Yaroslavl Region	9 397 416	5 250 679	700 000	3 009 874
City of Moscow	31 288 790 606	17 063 327 708	2 436 551 413	9 468 088 278
North-Western Federal District	914 537 560	612 998 381	92 064 319	125 162 243
Republic of Karelia	765 072	304 495	80 000	351 543
Komi Republic	2 839 530	1 977 423	350 000	511 956
Akhangel'sk Region	0	0	0	0
Vologda Region	53 486 329	22 144 747	930 600	28 864 969
Kaliningrad Region	13 203 070	9 345 580	1 679 689	2 177 801
Leningrad Region	8 840 583	4 877 526	780 000	2 538 547
Murmansk Region	4 670 080	1 892 398	150 000	2 572 882
Novgorod Region	2 232 243	1 410 021	30 000	731 450
Pskov Region	1 444 546	1 251 634	0	192 912
St Petersburg	827 056 107	569 794 557	88 064 030	87 220 183
Southern Federal District	191 606 199	116 607 668	7 165 782	60 686 818
Republic of Adygeya	5 474 581	4 294 656	100 100	1 036 976
Republic of Kalmykia	976 798	901 893	0	74 905
Krasnodar Territory	88 653 358	55 720 535	4 653 432	23 007 010
Astrakhan Region	2 560 057	932 834	0	864 473
Volgograd Region	10 896 384	8 188 777	1 146 000	1 427 728
Rostov Region	83 045 021	46 568 973	1 266 250	34 275 726
North-Caucasian Federal District	24 800 195	17 472 134	3 190 130	3 879 583
Republik of Daghestan	5 565 674	4 284 777	5 500	1 267 450
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	3 924 273	2 752 097	331 300	840 876
Karachai-Cherkess Republic	6 963 182	4 981 440	1 040 000	757 541

Republic of North Ossetia - Alania	1 489 239	1 264 804	0	224 435
Chechen Republic	0	0	0	0
Stavropol Territory	6 857 827	4 189 016	1 813 330	789 281
Volga Federal District	1 033 320 274	570 826 424	49 239 307	356 277 321
Republic of Bashkortostan	45 860 604	22 786 440	5 582 764	16 479 535
Republic of Marii El	1 811 497	1 350 877	240 000	168 440
Republic of Mordovia	17 024 738	13 926 206	40 000	2 610 688
Republic of Tatarstan	469 510 535	298 453 297	20 437 924	111 978 920
Udmurt Republic	30 259 735	5 829 109	1 105 000	22 930 505
Chuvash Republic	7 984 252	3 866 775	461 000	3 472 483
Perm Territory	20 701 607	8 761 495	126 500	11 179 667
Kirov Region	20 982 908	14 092 689	201 680	6 334 270
Nizhny Novgorod Region	69 946 228	46 840 223	6 547 814	10 918 429
Orenburg Region	33 203 153	15 982 497	585 050	15 835 016
Penza Region	2 943 960	1 917 795	1 300	951 836
Samara Region	269 988 276	112 963 909	11 539 267	140 268 597
Saratov Region	37 977 883	20 122 898	2 371 008	11 966 819
Ulyanovsk Region	5 124 898	3 932 214	0	1 182 116
Ural Federal District	760 313 942	320 375 248	37 591 592	345 842 136
Kurgan Region	1 699 227	1 510 749	0	142 984
Sverdlovsk Region	277 162 897	104 573 705	12 255 983	153 912 233
Tyumen Region	407 609 372	176 068 330	22 647 442	163 672 609
Chelyabinsk Region	73 842 446	38 222 464	2 688 167	28 114 310
Siberian Federal District	303 061 358	153 880 339	23 566 187	105 915 608
Republic of Altai	629 382	476 452	0	143 548
Republic of Buryatiya	9 220 143	2 998 981	300 000	5 879 285
Republic of Tuva	223 324	75 293	0	148 031
Republic of Khakassia	4 652 645	1 745 124	15 000	2 731 816
Altai Territory	13 514 336	10 208 046	493 000	2 578 924
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	24 315 150	11 152 560	1 040 210	9 110 435
Irkutsk Region	13 362 310	7 833 194	840 000	4 239 491
Kemerovo Region	6 113 663	2 527 391	209 914	3 376 358
Novosibirsk Region	210 929 409	104 449 212	20 113 063	72 438 200
Omsk Region	10 910 372	7 342 903	245 000	1 950 331
Tomsk Region	9 190 624	5 071 183	310 000	3 319 189
Far Eastern Federal District	384 255 462	81 615 410	11 207 210	282 031 050
Republic of Sakha (Yakutia)	18 386 364	10 386 833	241 499	7 202 870
Kamchatka Territory	15 098 431	10 723 664	1 428 250	2 832 613
Primorskiy Territory	56 818 029	35 285 040	2 335 588	16 703 008
Khabarovsk Territory	5 280 407	1 636 041	255 000	3 153 481
Amur Region	278 753 725	17 981 764	5 071 873	249 831 065
Magadan Region	0	0	0	0
Sakhalin Region	9 918 506	5 602 068	1 875 000	2 308 013
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Crimean District	2 105 741	959 447	1 120 000	26 294
Republic of Crimea	432 237	287 439	120 000	24 798
City of Sevastopol	1 673 504	672 008	1 000 000	1 496

Table 35

Distribution of loans, deposits and other placements in foreign currency by credit institutions, registered in respective regions, as of 1.10.14

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other placements with individuals
1	2	3	4	5
Central Federal District	10 188 922 950	6 522 444 550	2 884 449 075	225 694 357
Belgorod Region	808 249	807 067	1 182	0
Bryansk Region	0	0	0	0
Vladimir Region	459 176	36 708	0	422 468
Voronezh Region	857 527	739 446	0	106 398
Ivanovo Region	220 018	74 816	42 584	7 123
Kaluga Region	28 849	27 807	1 032	10
Kostroma Region	2 316 383	1 451 104	233 831	500 229
Kursk Region	257 365	257 031	0	334
Lipetsk Region	302 226	0	286 274	15 952
Moscow Region	6 670 059	4 295 647	196 570	2 177 842
Orel Region	2 703	0	2 703	0
Ryazan Region	53 137	26 317	2 535	22 765
Smolensk Region	83 125	82 140	985	0
Tambov Region	1 182	0	1 182	0
Tver Region	2 955	0	2 955	0
Tula Region	33 282	33 282	0	0
Yaroslavl Region	70 844	58 697	1 958	10 189
City of Moscow	10 176 755 870	6 514 554 488	2 883 675 284	222 431 047
North-Western Federal District	155 033 577	91 771 083	22 770 270	6 649 102
Republic of Karelia	0	0	0	0
Komi Republic	120 873	25 961	94 912	0
Akhangel'sk Region	0	0	0	0
Vologda Region	2 365 438	1 388 545	5 692	9 358
Kaliningrad Region	1 031 464	329 640	500 131	201 693
Leningrad Region	1 010 783	972 391	1 629	23 234
Murmansk Region	802 936	466 259	336 677	0
Novgorod Region	3 915	0	788	3 127
Pskov Region	0	0	0	0
St Petersburg	149 698 168	88 588 287	21 830 441	6 411 690
Southern Federal District	7 874 139	6 678 777	637 034	386 153
Republic of Adygeya	46 728	23 294	12 489	10 945
Republic of Kalmykia	1 969	0	1 969	0
Krasnodar Territory	1 154 833	1 027 025	114 684	13 124
Astrakhan Region	1 772	0	1 772	0
Volgograd Region	301 040	0	293 442	225
Rostov Region	6 367 797	5 628 458	212 678	361 859
North-Caucasian Federal District	1 277 976	988 336	193 582	96 058
Republik of Daghestan	53 217	25 601	8 310	19 306
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	1 708	0	1 708	0
Karachai-Cherkess Republic	1 051 864	880 023	98 603	73 238

Republic of North Ossetia - Alania	985	0	985	0
Chechen Republic	0	0	0	0
Stavropol Territory	170 202	82 712	83 976	3 514
Volga Federal District	47 136 625	39 431 434	3 840 017	2 971 018
Republic of Bashkortostan	432 344	33 344	93 126	157 453
Republic of Marii El	591	0	591	0
Republic of Mordovia	3 151	0	3 151	0
Republic of Tatarstan	31 244 715	27 978 889	2 446 440	758 764
Udmurt Republic	723 351	389 066	0	100 928
Chuvash Republic	163 689	71 795	5 924	23 855
Perm Territory	1 229 158	974 423	20 417	234 318
Kirov Region	1 742 086	1 655 366	1 912	84 808
Nizhny Novgogrod Region	1 447 763	946 636	40 769	70 717
Orenburg Region	489 798	209 729	149 063	131 006
Penza Region	0	0	0	0
Samara Region	9 585 882	7 105 107	1 074 037	1 406 738
Saratov Region	72 432	67 079	2 927	2 426
Ulyanovsk Region	1 665	0	1 660	5
Ural Federal District	99 294 287	63 068 561	31 589 221	2 010 236
Kurgan Region	0	0	0	0
Sverdlovsk Region	28 472 733	15 144 025	13 050 461	278 247
Tyumen Region	68 380 854	47 107 704	16 915 046	1 731 835
Chelyabinsk Region	2 440 700	816 832	1 623 714	154
Siberian Federal District	44 548 576	29 710 096	9 892 239	1 529 372
Republic of Altai	0	0	0	0
Republic of Buryatiya	263 165	213 874	1 780	47 511
Republic of Tuva	342	0	342	0
Republic of Khakassia	0	0	0	0
Altai Territory	78 910	22 433	2 363	54 114
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	1 247 068	932 286	11 465	217 669
Irkutsk Region	265 245	3 500	261 351	394
Kemerovo Region	3 004	964	197	1 843
Novosibirsk Region	42 454 582	28 404 883	9 608 463	1 110 015
Omsk Region	207 187	106 155	3 206	97 826
Tomsk Region	29 073	26 001	3 072	0
Far Eastern Federal District	14 123 543	9 274 156	1 390 106	531 867
Republic of Sakha (Yakutia)	974 398	610 533	98 191	265 674
Kamchatka Territory	319 228	250 217	5 363	63 648
Primorskiy Territory	4 151 494	2 510 904	785 761	125 802
Khabarovsk Territory	11 442	10 468	974	0
Amur Region	8 603 029	5 832 954	495 233	76 455
Magadan Region	0	0	0	0
Sakhalin Region	63 952	59 080	4 584	288
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Crimean District	1 448 096	1 049 960	41 097	357 039
Republic of Crimea	479 448	331 133	13 526	134 789
City of Sevastopol	968 648	718 827	27 571	222 250

Table 36

Overdue claims on loans, deposits and other placements by credit institutions registered in respective regions, as of 1.10.14

thousand rubles

1	on loans and other placements with non-financial organisations		on loans, deposits and other placements with credit institutions		on loans and other placements with individuals	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
1	2	3	4	5	6	7
Central Federal District	901 139 813	113 305 398	9 282 011	22 330 140	522 414 159	36 247 124
Belgorod Region	24 731	0	0	0	284	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	49 278	0	0	0	24 543	23 632
Voronezh Region	0	0	0	0	8	0
Ivanovo Region	76 718	0	0	0	487 484	0
Kaluga Region	281 714	0	40 000	0	351 582	0
Kostroma Region	163 016	0	4 703	0	3 620 473	58 005
Kursk Region	47 036	0	0	0	25 217	0
Lipetsk Region	955 057	0	0	0	44 158	0
Moscow Region	768 200	62 854	0	0	519 204	148 505
Orel Region	17 795	0	0	0	17 002	0
Ryazan Region	782 688	0	0	0	71 771	0
Smolensk Region	175 987	0	5 700	0	5 604	0
Tambov Region	76 067	0	0	0	23 917	0
Tver Region	106 343	0	0	0	16 447	0
Tula Region	33 665	0	0	0	4 585	0
Yaroslavl Region	145 920	0	0	0	55 356	7 090
City of Moscow	897 435 598	113 242 544	9 231 608	22 330 140	517 146 524	36 009 892
North-Western Federal District	16 945 188	188 462	211 520	0	5 815 500	287 418
Republic of Karelia	5 399	0	0	0	2 191	0
Komi Republic	140 552	0	0	0	3 765	0
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	2 011 896	4 115	45 000	0	2 299 168	105
Kaliningrad Region	413 127	15 112	9 689	0	36 894	1 293
Leningrad Region	306 384	0	0	0	82 597	3 473
Murmansk Region	101 111	2 797	0	0	31 477	0
Novgorod Region	156 260	0	0	0	7 436	1 379
Pskov Region	36 981	0	0	0	1 137	0
St Petersburg	13 773 478	166 438	156 831	0	3 350 835	281 168
Southern Federal District	3 399 102	7 292	104 000	0	2 242 885	16 358
Republic of Adygeya	66 893	0	0	0	49 904	0
Republic of Kalmykia	1 344	0	0	0	2 796	0
Krasnodar Territory	973 801	5 256	68 000	0	1 635 347	48
Astrakhan Region	35 712	0	0	0	38 475	0
Volgograd Region	298 302	0	36 000	0	86 245	223
Rostov Region	2 023 050	2 036	0	0	430 118	16 087
North-Caucasian Federal District	859 320	0	330	0	502 182	3 604
Republic of Dagestan	435 234	0	0	0	100 773	1 354
Republic of Ingushetia	0	0	0	0	0	0

Kabardino-Balkar Republic	186 947	0	0	0	125 459	0
Karachai-Cherkess Republic	106 242	0	0	0	55 845	2 250
Republic of North Ossetia - Alania	67 680	0	0	0	48 953	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	63 217	0	330	0	171 152	0
Volga Federal District	19 158 458	487 250	176 165	2 193	22 700 778	787 264
Republic of Bashkortostan	1 232 337	0	0	0	1 595 985	27 755
Republic of Marii El	633	0	0	0	1 609	0
Republic of Mordovia	230 965	0	0	0	94 699	0
Republic of Tatarstan	7 191 300	461 813	50 220	0	5 973 584	44 817
Udmurt Republic	81 019	0	0	0	1 142 524	0
Chuvash Republic	118 413	0	0	0	84 763	0
Perm Territory	147 675	0	26 500	0	240 975	2 746
Kirov Region	590 433	0	0	0	424 853	0
Nizhny Novgogrod Region	2 943 744	6 536	4 000	0	746 537	5 199
Orenburg Region	1 060 778	0	55 000	0	248 665	2 683
Penza Region	145 397	0	0	0	38 834	0
Samara Region	4 539 308	11 096	40 445	2 193	10 239 130	704 026
Saratov Region	711 300	7 805	0	0	1 718 169	38
Ulyanovsk Region	165 156	0	0	0	150 451	0
Ural Federal District	25 940 456	622 369	80 000	1 458	12 692 413	93 718
Kurgan Region	81 550	0	0	0	2 655	0
Sverdlovsk Region	6 319 995	74 975	80 000	0	8 797 272	43 154
Tyumen Region	17 125 820	248 185	0	0	3 442 954	50 410
Chelyabinsk Region	2 413 091	299 209	0	1 458	449 532	154
Siberian Federal District	14 541 045	5 040 407	102 480	342	10 314 428	393 069
Republic of Altai	11 947	0	0	0	32 484	0
Republic of Buryatiya	173 025	0	0	0	159 187	235
Republic of Tuva	616	0	0	342	8 750	0
Republic of Khakassia	55 444	0	15 000	0	39 728	0
Altai Territory	305 356	0	0	0	69 308	64
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	360 392	40 197	0	0	591 028	106 964
Irkutsk Region	200 453	3 500	40 000	0	98 041	394
Kemerovo Region	95 702	0	10 000	0	96 132	0
Novosibirsk Region	12 922 579	4 996 710	27 480	0	9 056 166	285 412
Omsk Region	249 175	0	0	0	94 073	0
Tomsk Region	166 356	0	10 000	0	69 531	0
Far Eastern Federal District	3 733 097	30 738	96 135	2 861	15 780 066	34 141
Republic of Sakha (Yakutia)	259 636	0	0	2 861	195 728	0
Kamchatka Territory	209 971	0	0	0	133 601	1 476
Primorskiy Territory	1 913 963	0	26 135	0	603 684	27 420
Khabarovsk Territory	28 616	218	0	0	380 214	0
Amur Region	1 018 556	30 520	70 000	0	14 300 428	5 245
Magadan Region	0	0	0	0	0	0
Sakhalin Region	302 355	0	0	0	166 411	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Crimean District	0	331 893	0	0	8	90 132
Republic of Crimea	0	123 897	0	0	5	48 180
City of Sevastopol	0	207 996	0	0	3	41 952

Table 37

Distribution of clients' funds in rubles by credit institutions registered in respective regions, as of 1.10.14

thousand rubles

1	2	of which				7
		3	4	5	6	
	Total	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
Central Federal District	23 542 684 350	6 408 920	98 632	4 539 200 957	6 622 199 567	12 172 232 146
Belgorod Region	6 900 665	0	0	1 683 567	821 386	4 372 780
Bryansk Region	0	0	0	0	0	0
Vladimir Region	7 297 597	0	245	1 477 302	1 298 243	4 440 650
Voronezh Region	1 068 163	0	0	226 573	387 225	442 848
Ivanovo Region	9 092 166	0	0	1 729 827	413 251	6 818 562
Kaluga Region	15 639 113	0	0	2 529 833	1 440 296	11 648 547
Kostroma Region	103 225 269	0	0	4 288 340	4 970 781	93 910 931
Kursk Region	12 493 084	0	0	2 486 365	699 000	9 290 820
Lipetsk Region	19 250 511	0	0	3 761 953	2 807 262	12 666 554
Moscow Region	36 693 479	17 411	0	7 823 536	5 330 977	23 359 673
Orel Region	2 501 157	0	0	537 043	111 912	1 749 748
Ryazan Region	13 136 274	0	0	3 414 854	535 447	9 024 559
Smolensk Region	3 919 500	0	0	637 523	288 823	2 922 392
Tambov Region	2 534 882	0	0	599 782	355 589	1 568 934
Tver Region	8 236 851	2	0	2 562 566	209 855	5 189 275
Tula Region	3 579 334	0	0	585 417	468 341	2 516 645
Yaroslavl Region	7 139 846	0	0	2 953 385	332 687	3 610 686
City of Moscow	23 289 976 459	6 391 507	98 387	4 501 903 091	6 601 728 492	11 978 698 542
North-Western Federal District	848 519 004	1 049 730	380	313 392 481	284 265 525	232 611 659
Republic of Karelia	708 418	0	0	440 147	13 144	244 546
Komi Republic	4 098 336	0	0	1 279 100	813 669	1 923 084
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	49 231 524	0	0	11 688 227	12 186 403	25 230 243
Kaliningrad Region	10 243 612	0	0	4 471 403	1 753 857	3 942 977
Leningrad Region	11 037 618	3 250	0	2 045 786	709 044	8 181 849
Murmansk Region	4 308 271	0	0	2 136 659	145 050	1 968 131
Novgorod Region	3 542 872	0	380	1 477 229	26 619	1 977 202
Pskov Region	1 339 570	0	0	437 857	0	900 232
St Petersburg	764 008 783	1 046 480	0	289 416 073	268 617 739	188 243 395
Southern Federal District	193 859 235	163 828	7 114	46 338 642	20 846 589	125 497 541
Republic of Adygeya	4 960 762	0	0	798 159	510 125	3 620 619
Republic of Kalmykia	828 037	0	0	211 858	50 000	560 587
Krasnodar Territory	109 388 654	81 183	7 114	24 215 695	14 002 331	70 422 282
Astrakhan Region	5 735 524	0	0	3 153 908	1 111 764	1 438 531
Volgograd Region	8 675 717	393	0	2 600 863	815 281	5 247 096
Rostov Region	64 270 541	82 252	0	15 358 159	4 357 088	44 208 426
North-Caucasian Federal District	22 624 645	0	0	7 612 725	3 147 050	11 267 870
Republic of Daghestan	6 379 488	0	0	2 309 308	333 230	3 695 840
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	3 376 592	0	0	639 024	30 551	2 625 011
Karachai-Cherkess Republic	4 210 098	0	0	1 354 956	1 696 857	767 974
Republic of North Ossetia - Alania	994 707	0	0	144 468	117 500	732 718
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	7 663 760	0	0	3 164 969	968 912	3 446 327

Volga Federal District	906 480 023	9 617 360	0	161 338 800	229 001 472	502 386 146
Republic of Bashkortostan	47 789 941	29 638	0	7 791 395	9 885 940	30 016 706
Republic of Marii El	1 862 601	0	0	504 874	49 800	1 268 556
Republic of Mordovia	17 459 491	0	0	2 376 342	1 395 226	13 620 303
Republic of Tatarstan	414 153 109	9 500 449	0	78 246 491	137 502 403	186 801 097
Udmurt Republic	29 577 064	9 956	0	3 295 382	1 411 677	24 836 936
Chuvash Republic	9 178 899	0	0	2 802 243	1 072 978	5 238 714
Perm Territory	21 895 623	26 696	0	4 071 091	4 549 269	13 216 639
Kirov Region	24 453 339	7 266	0	4 619 388	1 334 416	18 246 991
Nizhny Novgogrod Region	79 282 330	19 852	0	17 265 896	13 936 554	47 639 962
Orenburg Region	30 488 181	22 841	0	4 192 768	6 490 844	19 687 568
Penza Region	3 243 681	0	0	745 614	213 859	2 267 143
Samara Region	166 914 606	662	0	26 751 679	48 655 301	90 624 548
Saratov Region	55 706 490	0	0	7 878 293	2 066 650	45 691 771
Ulyanovsk Region	4 474 668	0	0	797 344	436 555	3 229 212
Ural Federal District	714 127 207	381 852	15	99 710 245	204 071 556	403 395 141
Kurgan Region	1 231 930	0	0	421 008	147 382	658 821
Sverdlovsk Region	286 583 589	66 697	0	40 656 400	58 307 423	186 535 813
Tyumen Region	349 284 387	277 907	15	42 613 106	141 505 651	161 267 676
Chelyabinsk Region	77 027 301	37 248	0	16 019 731	4 111 100	54 932 831
Siberian Federal District	311 469 022	114 406	0	61 714 000	60 028 520	183 397 795
Republic of Altai	958 380	372	0	282 746	316 983	357 843
Republic of Buryatiya	9 606 703	0	0	1 761 284	2 196 508	4 756 975
Republic of Tuva	130 643	0	0	50 899	1 000	78 738
Republic of Khakassia	4 891 900	0	0	949 874	561 063	3 260 944
Altai Territory	10 997 906	0	0	3 562 979	1 510 132	5 877 724
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	26 159 039	18 369	0	3 787 989	1 697 634	20 210 415
Irkutsk Region	14 519 887	0	0	3 189 836	1 682 334	9 546 319
Kemerovo Region	7 872 801	0	0	1 367 080	887 181	5 602 757
Novosibirsk Region	212 695 170	95 665	0	41 676 317	47 659 291	118 761 156
Omsk Region	13 064 494	0	0	2 780 150	3 104 634	7 168 404
Tomsk Region	10 572 099	0	0	2 304 846	411 760	7 776 520
Far Eastern Federal District	335 296 958	68 270	52 421	56 133 263	34 186 818	243 776 810
Republic of Sakha (Yakutia)	22 392 127	30 997	0	5 011 865	3 007 786	14 222 762
Kamchatka Territory	14 697 836	17 653	0	3 162 868	1 566 381	9 891 682
1	66 649 234	10 276	0	23 281 148	3 523 314	39 242 341
Khabarovsk Territory	5 673 780	0	0	498 935	568 609	4 605 321
Amur Region	214 644 586	0	52 421	19 410 295	24 862 954	170 183 746
Magadan Region	0	0	0	0	0	0
Sakhalin Region	11 239 395	9 344	0	4 768 152	657 774	5 630 958
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Crimean District	8 973 427	7 788	190 419	6 899 736	161 076	1 711 113
Republic of Crimea	6 511 606	7 788	190 419	5 548 270	91 423	672 726
City of Sevastopol	2 461 821	0	0	1 351 466	69 653	1 038 387

Table 38

**Distribution of clients' funds in foreign currency by credit institutions registered in respective regions, as of
1.10.14**

thousand rubles

1	2	of which				
		3	4	5	6	7
	Total	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
Central Federal District	10 515 586 803	51 022 270	0	1 201 213 272	5 754 408 209	3 131 199 605
Belgorod Region	1 196 717	0	0	57 683	0	1 139 034
Bryansk Region	0	0	0	0	0	0
Vladimir Region	1 612 022	0	0	8 671	0	1 603 318
Voronezh Region	963 869	0	0	51	118 160	845 654
Ivanovo Region	899 272	0	0	49 168	8 251	841 732
Kaluga Region	1 593 621	0	0	114 231	168	1 479 222
Kostroma Region	16 664 553	0	0	1 724 024	4 009 433	10 924 577
Kursk Region	640 137	0	0	99 645	0	502 065
Lipetsk Region	3 002 610	0	0	2 269 278	3 197	730 135
Moscow Region	10 033 406	0	0	1 159 217	1 848 165	7 013 803
Orel Region	195 735	0	0	17 023	0	178 712
Ryazan Region	1 033 138	0	0	193 524	42 405	796 974
Smolensk Region	677 236	0	0	70 009	0	600 602
Tambov Region	17 519	0	0	112	0	17 396
Tver Region	2 200 297	0	0	108 460	114 886	1 976 943
Tula Region	97 571	0	0	5 646	0	91 925
Yaroslavl Region	994 738	0	0	34 788	893	949 927
City of Moscow	10 473 764 362	51 022 270	0	1 195 301 742	5 748 262 651	3 101 507 586
North-Western Federal District	224 244 780	0	0	41 736 000	83 220 340	92 847 943
Republic of Karelia	33 374	0	0	18 563	0	5 809
Komi Republic	676 559	0	0	5 870	0	670 689
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	13 311 131	0	0	8 761 907	386 048	4 162 226
Kaliningrad Region	5 263 972	0	0	1 145 410	1 460 924	2 553 656
Leningrad Region	2 379 506	0	0	69 903	0	2 309 146
Murmansk Region	2 304 834	0	0	2 025 121	0	261 657
Novgorod Region	170 394	0	0	18 758	42 059	109 569
Pskov Region	16 629	0	0	16 377	0	166
St Petersburg	200 088 381	0	0	29 674 091	81 331 309	82 775 025
Southern Federal District	18 192 839	0	0	2 292 266	4 371 027	11 240 432
Republic of Adygeya	154 070	0	0	1 555	0	152 500
Republic of Kalmykia	87 978	0	0	28	55 477	32 473
Krasnodar Territory	7 039 665	0	0	464 572	221 444	6 116 093
Astrakhan Region	1 163 962	0	0	908 611	0	248 126
Volgograd Region	727 337	0	0	187 308	282 323	257 704
Rostov Region	9 019 827	0	0	730 192	3 811 783	4 433 536
North-Caucasian Federal District	3 776 456	0	0	70 889	208 005	3 468 386
Republic of Dagestan	177 079	0	0	45 557	0	130 312
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	82 797	0	0	2 405	0	80 389
Karachai-Cherkess Republic	3 113 982	0	0	10 021	112 654	2 969 670
Republic of North Ossetia - Alania	43 983	0	0	79	0	43 904
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	358 615	0	0	12 827	95 351	244 111

Volga Federal District	131 991 480	5	0	13 541 009	61 745 654	55 075 724
Republic of Bashkortostan	3 307 834	0	0	899 650	305 196	2 101 654
Republic of Marii El	19 926	0	0	1 971	0	10 247
Republic of Mordovia	272 735	0	0	12 520	0	258 772
Republic of Tatarstan	77 687 281	5	0	2 063 460	51 440 581	22 859 967
Udmurt Republic	1 364 248	0	0	515 979	0	848 269
Chuvash Republic	397 355	0	0	9 166	0	388 032
Perm Territory	2 548 023	0	0	353 529	0	2 194 494
Kirov Region	1 863 062	0	0	52 800	598 797	1 211 430
Nizhny Novgograd Region	4 319 456	0	0	412 467	399 326	3 496 633
Orenburg Region	2 678 754	0	0	83 065	883 391	1 679 982
Penza Region	823	0	0	232	591	0
Samara Region	31 849 752	0	0	8 534 968	7 595 156	15 506 486
Saratov Region	5 600 958	0	0	597 917	522 616	4 441 779
Ulyanovsk Region	81 273	0	0	3 285	0	77 979
Ural Federal District	127 222 371	40 035	0	9 218 005	39 328 613	64 986 535
Kurgan Region	7 326	0	0	1	0	7 325
Sverdlovsk Region	42 716 638	0	0	804 986	20 264 413	20 051 578
Tyumen Region	74 380 776	40 014	0	4 695 456	17 946 472	40 087 517
Chelyabinsk Region	10 117 631	21	0	3 717 562	1 117 728	4 840 115
Siberian Federal District	61 285 220	0	29 255	9 530 034	10 034 618	36 101 932
Republic of Altai	81 036	0	0	60 171	0	20 865
Republic of Buryatiya	2 205 467	0	0	838 755	0	810 156
Republic of Tuva	895	0	0	0	0	895
Republic of Khakassia	78 010	0	0	1 059	0	75 547
Altai Territory	801 371	0	0	46 471	354 479	400 421
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	4 974 423	0	0	117 300	107 223	4 695 832
Irkutsk Region	999 229	0	0	322 952	51 035	462 600
Kemerovo Region	295 698	0	0	114 357	0	181 301
Novosibirsk Region	50 293 865	0	29 255	7 529 857	9 509 591	28 413 595
Omsk Region	1 019 297	0	0	382 176	12 290	621 945
Tomsk Region	535 929	0	0	116 936	0	418 775
Far Eastern Federal District	41 201 422	0	0	3 560 679	10 845 643	25 317 358
Republic of Sakha (Yakutia)	1 654 469	0	0	20 928	28 631	1 537 128
Kamchatka Territory	1 306 469	0	0	261 755	0	1 028 233
Primorskiy Territory	8 679 247	0	0	1 371 294	124 624	7 058 017
Khabarovsk Territory	274 955	0	0	7 001	0	263 328
Amur Region	28 111 857	0	0	1 314 032	10 692 388	14 841 978
Magadan Region	0	0	0	0	0	0
Sakhalin Region	1 174 425	0	0	585 669	0	588 674
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Crimean District	1 516 685	7 779	0	286 410	188 047	1 024 099
Republic of Crimea	523 071	7 779	0	104 461	45 324	356 841
City of Sevastopol	993 614	0	0	181 949	142 723	667 258

Table 39

**Loans, deposits and other funds raised from other credit institutions
(by credit institutions registered in respective regions), as of 1.10.14**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	5 051 744 947	2 689 999 361	2 361 745 586
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	150 000	150 000	0
Voronezh Region	100 000	100 000	0
Ivanovo Region	995 235	995 235	0
Kaluga Region	258 478	258 478	0
Kostroma Region	22 978 310	22 664 123	314 187
Kursk Region	390 000	390 000	0
Lipetsk Region	609 800	609 800	0
Moscow Region	2 359 367	2 359 360	7
Orel Region	85 000	85 000	0
Ryazan Region	200 141	200 122	19
Smolensk Region	30 000	30 000	0
Tambov Region	55 118	55 118	0
Tver Region	45 000	45 000	0
Tula Region	13 934	5 000	8 934
Yaroslavl Region	280 000	280 000	0
City of Moscow	5 023 194 564	2 661 772 125	2 361 422 439
North-Western Federal District	84 818 933	66 781 169	18 037 764
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangel'sk Region	0	0	0
Vologda Region	1 636 661	1 529 071	107 590
Kaliningrad Region	341 064	341 064	0
Leningrad Region	51 964	50 329	1 635
Murmansk Region	1 515 251	954 000	561 251
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	81 273 993	63 906 705	17 367 288
Southern Federal District	12 678 692	9 984 237	2 694 455
Republic of Adygeya	179 933	179 933	0
Republic of Kalmykia	16 600	16 600	0
Krasnodar Territory	4 636 859	4 178 449	458 410
Astrakhan Region	0	0	0
Volgograd Region	352 722	352 722	0
Rostov Region	7 492 578	5 256 533	2 236 045
North-Caucasian Federal District	460 000	460 000	0
Republic of Dagestan	0	0	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	0	0	0
Karachai-Cherkess Republic	410 000	410 000	0
Republic of North Ossetia - Alania	0	0	0
Chechen Republic	0	0	0
Stavropol Territory	50 000	50 000	0

Volga Federal District	63 876 838	54 421 379	9 455 459
Republic of Bashkortostan	1 354 424	1 294 218	60 206
Republic of Marii El	2 237	2 237	0
Republic of Mordovia	40 000	40 000	0
Republic of Tatarstan	34 588 456	25 881 111	8 707 345
Udmurt Republic	303 408	303 408	0
Chuvash Republic	217 148	187 608	29 540
Perm Territory	0	0	0
Kirov Region	371 712	371 712	0
Nizhny Novgogrod Region	4 555 116	4 229 531	325 585
Orenburg Region	1 263 529	1 243 836	19 693
Penza Region	7 915	7 915	0
Samara Region	20 776 230	20 484 803	291 427
Saratov Region	296 663	275 000	21 663
Ulyanovsk Region	100 000	100 000	0
Ural Federal District	59 332 722	25 575 235	33 757 487
Kurgan Region	0	0	0
Sverdlovsk Region	12 796 452	6 872 115	5 924 337
Tyumen Region	45 820 156	17 987 006	27 833 150
Chelyabinsk Region	716 114	716 114	0
Siberian Federal District	24 125 551	10 975 891	13 149 660
Republic of Altai	0	0	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	0	0	0
Altai Territory	618 343	618 343	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	0	0	0
Irkutsk Region	35 000	35 000	0
Kemerovo Region	0	0	0
Novosibirsk Region	23 372 208	10 222 548	13 149 660
Omsk Region	0	0	0
Tomsk Region	100 000	100 000	0
Far Eastern Federal District	10 657 640	9 084 467	1 573 173
Republic of Sakha (Yakutia)	184 100	184 100	0
Kamchatka Territory	415 246	415 246	0
Primorskiy Territory	562 026	562 026	0
Khabarovsk Territory	0	0	0
Amur Region	9 483 768	7 910 595	1 573 173
Magadan Region	0	0	0
Sakhalin Region	12 500	12 500	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0
Crimean District	0	0	0
Republic of Crimea	0	0	0
City of Sevastopol	0	0	0

Macprudential Indicators of the Banking Sector

Table 40

Some indicators of the banking sector financial soundness (percent)

	1.01.13	1.01.14	1.07.14	1.09.14	1.10.14
Own funds (capital) adequacy					
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio) ¹	13,7	13,5	12,8	12,6	12,6
Tier I capital ratio N1.2 (Basel III) ²	8,5	9,1	9,2	8,9	9,4
Risk-weighted assets (Basel III) to total assets ratio]	50,7	51,4	52,1	53,1	52,7
Credit risk					
Share of problem (IV quality category) and bad (V quality category) loans in total loans ⁴	6,0	6,0	6,5	6,7	6,6
Loan loss provisions made as percent of total loans ⁴	6,1	5,9	6,2	6,4	6,4
Ratio of loans, bank guarantees and sureties granted by a bank to its owners (shareholders) to own funds (capital) (N9.1)	1,5	1,1	1,3	1,6	1,6
Ratio of a bank's aggregate claims on insiders to own funds (capital) (N10.1)	0,7	0,7	0,7	0,7	0,7
Ratio of total large credit risks to own funds (capital) (N7)	209,0	204,3	218,1	230,3	236,2
<i>Distribution of loans provided by credit institutions</i>					
agriculture, hunting and forestry	4,6	4,3	4,1	3,9	3,9
mining	3,2	3,1	3,3	3,6	3,9
manufacturing	14,0	13,6	14,0	14,2	14,4
production and distribution of energy, gas and water	2,7	2,5	2,6	2,6	2,6
constructing	5,5	5,6	5,6	5,7	5,7
wholesale and retail trade, car and household appliance repair	14,9	13,7	13,7	13,7	13,5
transport and communication	5,4	4,2	4,2	4,1	4,0
other economic activities	20,5	21,1	20,5	20,1	20,3
individuals	29,2	32,0	32,1	32,0	31,8
of which					
mortgage loans	7,5	8,5	9,1	9,4	9,3
<i>Geographical distribution of interbank loans and deposits⁴</i>					
Russian Federation	47,1	39,7	47,0	47,6	48,9
United Kingdom	17,5	23,8	23,1	24,0	23,7
USA	3,6	6,8	3,1	3,1	3,1
Germany	1,6	0,6	0,4	0,8	0,6
Austria	5,9	7,3	7,2	6,8	6,7
France	1,6	1,9	1,6	1,3	1,3
Italy	2,7	0,1	0,1	0,2	0,0
Cyprus	8,7	4,7	3,7	3,6	3,1
Netherlands	1,5	1,5	1,4	0,7	0,7
Other	9,8	13,6	12,5	12,0	11,9
Liquidity					
Ratio of high liquid assets to total assets	11,1	9,9	11,1	9,5	9,9
Ratio of liquid assets to total assets	23,2	20,5	20,7	20,0	19,3
Ratio of high liquid assets to demand liabilities (N2)	58,0	57,5	60,9	56,3	52,8
Ratio of liquid assets to short-term liabilities (N3)	82,9	78,7	73,5	77,4	76,0
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)	85,5	88,9	90,9	91,8	92,9
Ratio of clients' funds to total loans ⁶	101,2	98,7	95,4	94,3	94,4
Market risk to total own funds (capital)⁷					
of which					
Interest rate risk	36,0	37,8	33,7	32,1	31,4
Equity position risk	6,0	3,3	2,7	2,7	3,0
Foreign exchange risk	5,4	4,5	5,2	5,4	3,1
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	2,2	1,8	7,2	7,7	7,6
Banks' financial result over the reporting period (billion rubles)					
as percent of the banking sector assets ⁸	1011,9	993,6	451,4	592,0	685,2
as percent of the banking sector own funds (capital) ⁸	2,3	1,9	0,8	1,0	1,1
	18,2	15,2	6,2	8,1	9,3
Return on assets⁹					
	2,3	1,9	1,7	1,6	1,6
Return on equity⁹					
	18,2	15,2	13,6	13,0	12,8

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

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

³ Only balance sheet items are included.

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

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

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

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

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

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

Capital Adequacy

Table 41

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

Date	Total		of which															
	Number of CIs	Own funds (capital) of CIs, billion rubles	CIs with capital less than 300 million rubles		CIs with capital from 300 to 500 million rubles		CIs with capital from 500 million to 1 billion rubles		CIs with capital from 1 to 3 billion rubles		CIs with capital from 3 to 5 billion rubles		CIs with capital from 5 to 10 billion rubles		CIs with capital more than 10 billion rubles		CIs going through insolvency prevention measures ²	
			Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles
1.01.09	1108	3 811,6	541	72,4	156	60,6	125	85,4	157	264,8	30	114,7	38	264,6	41	2 886,6	20	62,6
1.01.10	1058	4 620,6	473	71,9	157	61,5	127	83,6	163	272,6	37	144,2	36	260,3	47	3 656,2	18	70,3
1.01.11	1012	4 732,3	424	69,3	140	54,7	150	100,7	159	275,4	35	133,8	37	263,1	53	3 729,8	14	105,4
1.01.12	978	5 242,1	354	68,6	155	59,0	152	103,1	171	298,0	38	144,0	41	284,5	59	4 035,2	8	249,7
1.01.13	956	6 112,9	301	59,5	163	62,3	145	100,4	176	300,9	52	192,1	45	318,1	69	4 867,2	5	212,4
1.02.13	955	6 133,6	300	59,7	159	60,6	150	104,3	175	306,0	52	193,4	44	309,8	70	4 888,6	5	211,1
1.03.13	956	6 187,7	300	59,5	158	60,7	151	105,8	178	316,4	50	188,1	44	311,9	70	4 930,3	5	214,9
1.04.13	954	6 299,8	292	57,9	160	60,9	153	107,9	175	310,2	55	206,3	45	327,3	69	5 013,2	5	216,0
1.05.13	955	6 339,4	288	56,6	165	62,7	150	105,4	179	319,9	54	204,8	46	342,5	68	5 031,2	5	216,2
1.06.13	958	6 385,3	289	56,2	162	61,4	152	106,8	182	324,6	53	202,5	48	354,2	67	5 064,2	5	215,5
1.07.13	956	6 567,6	286	55,9	162	61,2	156	110,6	178	321,0	51	195,6	50	363,6	68	5 249,1	5	210,5
1.08.13	951	6 625,9	286	56,2	164	62,7	148	106,3	177	315,7	51	195,1	50	362,1	70	5 306,7	5	221,0
1.09.13	947	6 713,4	271	52,5	170	64,2	151	107,8	173	306,7	53	198,9	55	402,9	69	5 352,5	5	227,9
1.10.13	942	6 798,2	261	50,5	175	66,5	149	106,7	173	304,7	56	211,1	50	368,4	73	5 462,5	5	227,7
1.11.13	936	6 894,6	260	50,3	167	63,5	149	105,6	176	307,5	57	216,3	48	355,1	74	5 570,8	5	225,6
1.12.13	930	6 975,1	255	48,6	167	63,3	148	105,5	174	300,7	60	227,3	46	335,3	74	5 666,8	6	227,6
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
Reference data: own funds (capital) adequacy ratio as of 1.10.14, %	12,6		27,6		21,1		17,3		15,8		15,7		15,0		12,3		10,5	

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

² Credit institutions going through insolvency prevention measures according to Federal Law No 175-FZ dated October 27, 2008 "On Additional Measures to Support the Financial System of the Russian Federation in the period up to December 31, 2014".

Table 42

Basel III capital Tiers and adequacy ratios

Basel III capital ¹ structure	1.02.14		1.04.14		1.07.14		1.09.14		1.10.14	
	billion rubles	share in own funds (Basel III capital)	billion rubles	share in own funds (Basel III capital)	billion rubles	share in own funds (Basel III capital)	billion rubles	share in own funds (Basel III capital)	billion rubles	share in own funds (Basel III capital)
Own funds (Basel III capital):	7 073,5	100,0	7 303,1	100,0	7 370,2	100,0	7 533,8	100,0	7 630,7	100,0
of which:										
1. Tier I capital	4 838,1	68,4	5 188,0	71,0	5 274,8	71,6	5 280,7	70,1	5 659,9	74,2
of which:										
1.1. Common Equity Tier 1	4 812,0	68,0	5 160,9	70,7	5 243,6	71,1	5 246,1	69,6	5 616,4	73,6
1.2. Additional Tier 1	26,0	0,4	27,1	0,4	31,2	0,4	34,5	0,5	43,4	0,6
2. Tier 2 Capital	2 235,4	31,6	2 115,0	29,0	2 095,4	28,4	2 253,1	29,9	1 970,9	25,8
Basel III capital adequacy ratios²	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio)	12,9	1	13,2	2	12,8	2	12,6	4	12,6	6
Common equity Tier I ratio (N1.1)	8,8	1	9,3	1	9,1	2	8,8	3	9,3	5
Tier I capital ratio (N1.2)	8,8	2	9,4	3	9,2	2	8,9	3	9,4	5

¹ Basel III capital is calculated starting from 1.02.2014 on the basis of credit institutions'

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

Table 43

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

Indicators	1.01.13		1.01.14		1.07.14		1.09.14		1.10.14	
	billion rubles	share in own funds	billion rubles	share in own funds	billion rubles	share in own funds	billion rubles	share in own funds	billion rubles	share in own funds
1. Factors of own funds (capital) increase	7 174,4	117,4	8 202,0	116,1	8 387,3	113,8	8 625,2	114,5	8 752,5	114,7
1.1. Authorized capital	1 394,5	22,8	1 533,2	21,7	1 549,8	21,0	1 608,6	21,4	1 825,4	23,9
1.2. Issue income	1 240,1	20,3	1 347,5	19,1	1 380,6	18,7	1 389,1	18,4	1 389,1	18,2
1.3. Credit institutions' profit and funds	2 858,7	46,8	3 377,7	47,8	3 532,7	47,9	3 619,8	48,0	3 669,4	48,1
1.4. Subordinated loans	1 477,2	24,2	1 723,2	24,4	1 697,7	23,0	1 783,8	23,7	1 645,5	21,6
1.5. Increase in value of property due to revaluation	203,9	3,3	220,5	3,1	226,5	3,1	223,9	3,0	223,0	2,9
1.6. Other factors of increase	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
2. Factors of own funds (capital) decrease	1 061,5	17,4	1 137,7	16,1	1 017,1	13,8	1 091,4	14,5	1 121,8	14,7
2.1. Losses	105,6	1,7	114,6	1,6	128,3	1,7	148,1	2,0	154,9	2,0
2.2. Intangible assets	8,7	0,1	13,5	0,2	14,5	0,2	15,5	0,2	16,2	0,2
2.3. Treasury stocks (shares)	0,2	0,0	0,2	0,0	0,6	0,0	0,6	0,0	0,6	0,0
2.4. Sources of own funds (capital), created using improper assets	4,8	0,1	5,6	0,1	5,1	0,1	5,1	0,1	5,2	0,1
2.5. Subordinated loans granted to credit institutions	25,3	0,4	77,0	1,1	102,7	1,4	113,5	1,5	130,9	1,7
2.6. Investments in shares of dependent organizations and credit institutions	885,4	14,5	914,5	12,9	753,8	10,2	790,2	10,5	797,7	10,5
2.7. Other factors of which:	31,5	0,5	12,2	0,2	12,2	0,2	18,4	0,2	16,2	0,2
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	30,6	0,5	9,0	0,1						
Own funds (capital), total	6 112,9	100,0	7 064,3	100,0	7 370,2	100,0	7 533,8	100,0	7 630,7	100,0

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

Table 44

The value of credit risk on balance sheet assets (billion rubles) used in calculation capital adequacy ratio N1.0¹ (Basel III), bln rubles

The value of credit risk on balance sheet assets ²	1.01.13	1.01.14	1.07.14	1.09.14	1.10.14
1 st group of assets	0,0	0,0	0,0	0,0	0,0
2 nd group of assets	975,1	986,9	1 117,4	997,8	969,3
3 rd group of assets	210,6	326,5	409,6	429,2	384,9
4 th group of assets	23 897,1	28 182,0	30 447,9	31 732,8	32 400,9
5 th group of assets	7,4	6,9	7,5	8,8	10,1
The value of credit risk on balance sheet assets	25 090,2	29 502,1	31 982,3	33 168,6	33 765,2

Reference data:

	1.01.13	1.01.14	1.07.14	1.09.14	1.10.14
1 st group of assets without risk weighting	-	7 855,7	7 567,8	7 232,1	7 707,3

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

² Assets recognized in balance sheet are taken into account

Own funds (capital)¹ adequacy ratio of the banking sector

		1.01.13	1.01.14	1.07.14	1.09.14	1.10.14
1	Banking sector own funds (capital), billion rubles	6 112,9	7 064,3	7 370,2	7 533,8	7 630,7
2	Risk-weighted assets, billion rubles	44 640,7	52 473,9	57 595,1	59 631,1	60 485,8
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	25 090,2	29 502,1	31 982,3	33 168,6	33 765,2
	- risk-weighted claims on counterparties related to a bank (code 8957.0 ² , before 01.02.14 - code 8957 ²), billion rubles	1 781,6	2 087,6	2 017,3	2 038,3	2 036,5
	- the amount of mortgage loans and accrued (accumulated) interest claims (code 8807 ²), billion rubles	109,5	147,4	188,1	207,5	216,2
	- the value of credit risk on contingent credit liabilities, billion rubles	3 448,0	3 971,4	4 445,0	4 665,3	4 724,9
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles ²	198,0	289,3	338,3	427,6	596,5
	- 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)	3 148,3	3 558,1	5 059,1	5 302,7	5 295,0
	- market risk, billion rubles	2 646,9	3 101,5	2 949,1	2 898,5	2 737,0
	- credit claims of clearing participants (codes 8847 ²)	-	13,4	34,5	36,4	36,0
	- higher-risk transactions, billion rubles	8 501,0	9 078,3	9 063,7	9 250,6	9 464,8
	- 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	-282,9	-374,4	-305,1	-303,7	-311,2
	- the value of credit risk on the part of unsecured consumer loans, extended after 1.07.2013 at higher interest rates ³	-	1 082,1	1 566,5	1 680,4	1 647,1
	- elevated requirements for respective levels of capital to cover certain assets classes in accordance with international approaches to increase the stability of the banking sector	-	17,3	256,2	258,9	277,8
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	13,7	13,5	12,8	12,6	12,6

Calculated by form 0409135

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

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

³ With the full cost of a loan (calculated by the credit institutions to the notice of an individual borrower according to 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 (see detailed definition of risk-weighted assets included in calculation of the denominator of capital adequacy ratio (N1) in Annex 1 to Bank of Russia Instruction No. 139-I dated December 3, 2012 "On Banks' Required Ratios")

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

Own funds (capital) adequacy ratio	1.01.13		1.01.14		1.07.14		1.09.14		1.10.14	
	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %
Less than 10% ²	1	0,0	2	0,1	4	0,4	7	0,6	9	0,8
From 10% to 12%	142	19,7	112	18,8	144	40,2	148	39,4	143	41,7
From 12% to 14%	143	53,2	183	64,6	147	45,5	140	47,1	128	44,7
14% and more	663	27,0	612	16,6	575	13,9	561	13,0	566	12,8
Banking sector, total	956	100,0	923	100,0	884	100,0	869	100,0	859	100,0

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

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

Credit risk

Table 47

Structure of loans of the banking sector

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

		1.01.13		1.01.14		1.07.14		1.09.14		1.10.14	
		bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %
Loans	Standard	15 595,5	45,0	17 609,7	42,9	19 497,8	43,8	19 780,8	43,5	20 269,4	43,7
	Substandard	14 430,9	41,7	18 101,6	44,1	18 999,8	42,7	19 338,5	42,6	19 759,8	42,6
	Doubtful	2 530,7	7,3	2 837,4	6,9	3 150,2	7,1	3 216,1	7,1	3 274,8	7,1
	Problem	750,4	2,2	824,5	2,0	947,8	2,1	973,5	2,1	980,0	2,1
	Loss	1 337,4	3,9	1 636,4	4,0	1 944,5	4,4	2 076,5	4,6	2 092,0	4,5
Loan loss provision (LLP) made		2 120,8	6,1	2 435,8	5,9	2 766,9	6,2	2 921,5	6,4	2 965,2	6,4
Reference data: less loans grouped into portfolios of homogeneous loans											
Loans	Standard	15 593,4	58,5	17 608,5	57,4	19 496,8	58,4	19 779,7	58,2	20 268,4	58,1
	Substandard	6 932,9	26,0	8 728,5	28,5	9 228,2	27,6	9 374,8	27,6	9 736,0	27,9
	Doubtful	2 428,2	9,1	2 520,4	8,2	2 659,0	8,0	2 743,4	8,1	2 764,7	7,9
	Problem	672,1	2,5	682,0	2,2	759,8	2,3	789,9	2,3	803,4	2,3
	Loss	1 024,9	3,8	1 128,7	3,7	1 245,9	3,7	1 306,1	3,8	1 288,4	3,7
Loan loss provision (LLP)	Estimated LLP	2 222,3	8,3	2 365,7	7,7	2 569,0	7,7	2 660,7	7,8	2 687,1	7,7
	Estimated LLP adjusted for collateral	1 726,4	6,5	1 787,6	5,8	1 903,0	5,7	1 991,3	5,9	2 008,6	5,8
	LLP made	1 722,7	6,5	1 788,7	5,8	1 906,5	5,7	1 992,8	5,9	2 010,6	5,8
	LLP made as percent of estimated LLP		77,5		75,6		74,2		74,9		74,8
	LLP made as percent of estimated LLP adjusted for collateral		99,8		100,1		100,2		100,1		100,1

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

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

Structure of loans and claims grouped into homogeneous portfolios ¹

	1.01.13		1.01.14		1.07.14		1.09.14		1.10.14	
	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %
1. Loans grouped into portfolios of homogeneous loans - total	7 993,4	100,0	10 341,5	100,0	11 150,3	100,0	11 447,4	100,0	11 573,4	100,0
of which:										
1.1. Loans to legal entities (except credit institutions)	644,2	8,1	805,2	7,8	860,3	7,7	845,4	7,4	844,3	7,3
1.2. Loans to individuals	7 349,0	91,9	9 536,0	92,2	10 289,9	92,3	10 601,5	92,6	10 728,8	92,7
1.3. Loans to credit institutions	0,1	0,0	0,3	0,0	0,1	0,0	0,4	0,0	0,3	0,0
2. Loans grouped into portfolios of homogeneous loans as a share of total loans	-	23,1	-	25,2	-	25,0	-	25,2	-	24,9
3. Ratio of loan loss provisions made on loans grouped into portfolios of homogeneous loans to loans grouped into portfolios of homogeneous loans	-	5,0	-	6,3	-	7,7	-	8,1	-	8,2
4. Claims grouped into portfolios of homogeneous claims - total	59,0	100,0	62,2	100,0	69,6	100,0	71,4	100,0	70,9	100,0
of which:										
4.1. Portfolios of homogeneous claims on legal entities	25,5	43,3	28,1	45,3	31,1	44,7	29,4	41,1	29,7	41,9
4.2. Portfolios of homogeneous claims on individuals	33,5	56,7	34,0	54,7	38,5	55,3	42,0	58,9	41,2	58,1
5. Ratio of provisions made on claims grouped into portfolios of homogeneous claims to claims grouped into portfolios of homogeneous claims	-	27,6	-	36,4	-	44,2	-	47,5	-	47,7

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

Homogeneous loans and claims on legal entities and provisions made as of 1.10.14¹

	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	844 298,2	100,0	51 116,6	100,0	6,1
of which by quality categories					
1.1. Quality Category I	759,8	0,1	0,0	0,0	0,0
1.2. Quality Category II	771 191,7	91,3	7 430,8	14,5	1,0
1.3. Quality Category III	19 580,7	2,3	2 937,8	5,7	15,0
1.4. Quality Category IV	7 695,4	0,9	2 925,9	5,7	38,0
1.5. Quality Category V	45 070,7	5,3	37 822,1	74,0	83,9
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	310,8	100,0	0,0	0,0	0,0
of which by quality categories					
2.1. Quality Category I	310,8	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	844 609,0		51 116,6		6,1
4. Homogeneous claims grouped into portfolios - total	29 730,8	100,0	13 052,5	100,0	43,9
of which by quality categories					
4.1. Quality Category I	10 947,4	36,8	0,0	0,0	0,0
4.2. Quality Category II	1 222,1	4,1	16,7	0,1	1,4
4.3. Quality Category III	4638,8	15,6	209,3	1,6	4,5
4.4. Quality Category IV	121,7	0,4	44,2	0,3	36,3
4.5. Quality Category V	12800,9	43,1	12782,3	97,9	99,9
5. Claims for interest payments - total	7 072,6	100,0	2 455,3	100,0	34,7
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	2 845,8	40,2	2 348,0	95,6	82,5

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

Homogeneous loans and claims on individuals and provisions made as of 1.10.14¹

	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	10 728 793,3	100,0	903 455,4	100,0	8,4
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	853 938,2	8,0	21 623,9	2,4	2,5
1.1.2. residential real estate (mortgage) loans, total	2 518 385,1	23,5	38 988,5	4,3	1,5
1.1.3. car loans, total	887 561,3	8,3	53 547,5	5,9	6,0
1.1.4. other consumer loans, total	6 435 577,1	60,0	787 361,2	87,2	12,2
1.2. by duration of past dues					
1.2.1. a portfolio of loans without overdue payments and with payments being overdue from 1 calendar day to 30 calendar days ²	462 685,7	4,3	9 383,3	1,0	2,0
1.2.2. a portfolio of loans without overdue payments	8 854 784,4	82,5	127 973,0	14,2	1,4
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	358 351,3	3,3	19 003,0	2,1	5,3
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	179 162,8	1,7	48 815,1	5,4	27,2
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	190 454,5	1,8	106 181,9	11,8	55,8
1.2.6. a portfolio of loans with payments being overdue from 181 to 360 calendar days	285 061,9	2,7	226 924,6	25,1	79,6
1.2.7. a portfolio of loans with payments being overdue more than 360 calendar days	364 961,1	3,4	363 240,1	40,2	99,5
1.3. classified into the following loan quality categories:					
1.3.1. Quality category II	9 252 581,1	86,2	121 109,0	13,4	1,3
1.3.2. Quality category III	490 495,1	4,6	43 932,8	4,9	9,0
1.3.3. Quality category IV	168 880,3	1,6	72 996,4	8,1	43,2
1.3.4. Quality category V	758 562,0	7,1	665 417,2	73,7	87,7
2. Claims grouped into portfolios of homogeneous claims - total	41 175,6	5,4	20 736,4	3,1	50,4
of which by quality categories					
2.1. Quality category I	4 787,6	0,6	0,0	0,0	0,0
2.2. Quality category II	11 402,4	1,5	238,4	0,0	2,1
2.3. Quality category III	2690,1	0,4	329,9	0,1	12,3
2.4. Quality category IV	1943,6	0,3	954,6	0,1	49,1
2.5. Quality category V	20351,9	2,7	19213,4	2,9	94,4
3. Claims for interest payments - total	166 211,4	100,0	58 533,7	100,0	35,2
of which					
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	67 675,6	40,7	53 315,2	91,1	78,8

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

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

Loan loss provisions by credit risk categories¹

Loan quality category	Provisions made on loans of corresponding quality categories as a share of total, in %					Ratio of provisions made to loans of corresponding quality categories, in %				
	1.01.13	1.01.14	1.07.14	1.09.14	1.10.14	1.01.13	1.01.14	1.07.14	1.09.14	1.10.14
Substandard	8,9	9,6	9,6	9,2	9,8	2,2	2,0	2,0	2,0	2,0
Doubtful	21,1	20,5	20,4	20,2	20,7	14,9	14,5	14,6	14,6	15,1
Problem	16,3	15,2	15,3	15,6	15,5	41,8	39,9	38,5	39,3	38,8
Loss	53,6	54,4	54,3	54,6	53,6	90,1	86,1	83,1	83,4	83,7

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

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

Indicator	1.01.13	1.01.14	1.07.14	1.09.14	1.10.14
Overdue claims on loans, deposits and other placements, billion rubles	1257,4	1398,0	1655,9	1784,3	1782,0
Of which					
- among 20 largest-asset credit institutions, billion rubles	960,6	1052,0	1200,2	1303,7	1280,7
Share of overdue claims in loans, deposits and other placements of the banking sector, percent	3,7	3,5	3,8	4,0	3,9
Overdue claims in rubles					
- billion rubles	1122,8	1257,9	1513,8	1613,3	1601,2
- as percent of total loans, deposits and other placements in rubles	4,2	4,0	4,4	4,7	4,6
Overdue claims in foreign currency					
- billion rubles	134,6	140,1	142,0	170,9	180,9
- as percent of total loans, deposits and other placements in foreign currency	1,9	1,5	1,5	1,7	1,7
- dollar equivalent, billion \$	4,4	4,3	4,2	4,6	4,6
Overdue claims on loans and other placements with non-financial institutions	924,1	933,7	1069,0	1133,6	1105,7
Share of overdue claims in total volume of loans and other placements with non-financial institutions	4,6	4,2	4,4	4,5	4,3
Overdue claims on loans and other funds provided to individuals	313,0	440,3	565,2	608,4	630,4
Share of overdue claims in total volume of loans and other placements with individuals	4,0	4,4	5,3	5,6	5,7

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, %				
	1.01.13	1.01.14	1.07.14	1.09.14	1.10.14	1.01.13	1.01.14	1.07.14	1.09.14	1.10.14
No overdue claims	118	96	80	77	72	1,7	1,8	2,4	2,4	2,4
Less than 5%	644	598	551	539	539	81,2	81,6	75,8	75,9	75,8
From 5 to 10%	103	126	149	140	135	12,3	9,4	14,2	13,9	14,0
From 10 to 15%	28	37	34	37	37	1,2	3,7	3,1	2,9	2,9
From 15 to 20%	9	10	12	21	17	0,1	3,3	4,2	4,7	3,9
From 20 to 60%	11	8	13	12	16	3,2	0,0	0,0	0,1	0,9
From 60 to 90%	0	1	0	0	0	0,0	0,0	0,0	0,0	0,0
90% and more	0	1	1	1	1	0,0	0,0	0,0	0,0	0,0
No loans, deposits and other placements	43	45	43	40	40	0,3	0,2	0,3	0,2	0,2

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

Indicators	1.01.13	1.01.14	1.07.14	1.09.14	1.10.14
Large credit risks of the banking sector total, bln rubles	12 773,9	14 433,7	16 072,4	17 353,3	18 026,7
Share of large credit risks in the banking sector assets, %	25,8	25,1	26,2	27,8	28,1

Structure of large loans¹ grouped by types of collateral

	1.01.13	1.01.14	1.07.14	1.09.14	1.10.14
Volume of large loans, billion rubles	6 493,4	7 493,4	8 110,5	8 512,3	8 786,3
of which:					
Volume of secured loans , billion rubles	1 507,9	1 767,1	2 017,5	1 784,6	1 803,8
Volume of I quality category collateral, billion rubles	355,8	388,7	386,5	386,9	369,3
of which:					
collateral of quoted securities issued by legal entities, billion rubles	48,0	13,1	24,2	23,3	22,5
Volume of II quality category collateral, billion rubles	1 363,7	1 700,8	1 437,2	1 297,9	1 339,7
of which:					
collateral of securities, issued by legal entities, billion rubles	317,7	644,0	401,3	236,7	241,9
collateral of proprietary rights (claims), billion rubles	511,8	477,8	515,0	532,3	552,3

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

Table 56

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

(%)

	Self-financing ratio ¹						Current liquidity ratio ²						Share of liabilities to credit institutions in total organisations' liabilities						Return on assets		
	1						2						3						4		
	2012		2013		1st half of 2014		2012		2013		1st half of 2014		2012		2013		1st half of 2014		1st half of 2012	1st half of 2013	1st half of 2014
	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep			
Industry. total	65,6	63,9	44,9	41,6	39,2	37,6	183,4	152,4	120,1	120,2	117,8	118,3	32,1	30,5	43,1	41,4	43,9	42,7	4,4	1,9	2,4
Agriculture, hunting and forestry	43,7	44,8	45,0	42,2	41,5	41,7	182,0	186,5	182,8	167,7	173,6	175,5	68,6	70,6	71,1	67,3	71,1	66,8	3,7	2,3	3,8
Industrial production (mining, manufacturing, production and distribution of energy, gas and water)	67,6	66,0	47,7	44,2	41,2	39,6	195,4	159,4	125,1	124,3	117,1	118,4	30,8	28,8	43,2	42,9	46,1	44,5	4,6	1,9	2,8
-mining	77,3	76,3	44,7	44,1	57,1	48,0	283,0	206,1	116,0	128,1	149,4	93,6	11,3	8,4	33,6	31,9	65,5	51,6	5,4	4,8	3,1
-manufacturing	43,0	39,5	38,9	34,0	35,8	34,7	131,7	125,8	123,6	121,6	124,4	128,1	48,0	46,5	46,0	46,5	46,3	44,9	3,9	1,5	3,3
-production and distribution of energy, gas and water	69,3	67,2	66,5	64,9	55,7	54,5	151,9	133,8	132,7	133,1	77,2	77,1	40,5	39,6	38,0	34,9	40,5	40,6	1,6	1,8	1,3
Construction	16,9	14,7	12,2	10,6	11,9	10,7	102,2	100,7	98,8	100,7	103,0	103,4	23,6	20,0	22,0	19,0	18,8	20,9	0,0	0,7	-0,2
Wholesale and retail trade, car and household appliance repair	22,3	22,1	18,1	18,2	20,1	20,1	139,0	140,4	125,3	123,7	123,1	114,7	47,3	50,6	41,7	41,8	40,5	39,5	2,1	3,4	2,0
Transport and communication	42,1	38,9	39,8	37,7	38,8	33,1	114,8	87,4	76,0	95,5	117,6	128,6	41,2	46,7	54,2	44,0	43,5	50,8	5,0	0,6	-0,3

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

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

² Without overdue receivables

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

Market Risk

Table 57

Structure of market risk of the banking sector

Risk	1.01.13		1.01.14		1.07.14		1.09.14		1.10.14	
	as % of total credit institutions' capital ¹	share in market risk %	as % of total credit institutions' capital ¹	share in market risk %	as % of total credit institutions' capital ¹	share in market risk %	as % of total credit institutions' capital ¹	share in market risk %	as % of total credit institutions' capital ¹	share in market risk %
Market risk (MR), total	47,3	100,0	45,6	100,0	41,6	100,0	40,2	100,0	37,4	100,0
Of which										
- interest rate risk (IRR)	36,0	76,0	37,8	82,9	33,7	81,1	32,1	79,8	31,4	83,9
- equity position risk (EPR)	6,0	12,6	3,3	7,3	2,7	6,5	2,7	6,8	3,0	7,9
- foreign exchange risk (FER)	5,4	11,4	4,5	9,8	5,2	12,4	5,4	13,4	3,1	8,2
Reference data:										
Number of credit institutions ¹	613		655		627		613		617	
Share of credit institutions' assets ¹ in total banking sector assets, %	92,5		97,5		97,6		97,5		97,6	

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

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

Prior to 1.02.2013 – according to Bank of Russia Regulation No. 313-P dated November 14, 2007 "On the Procedure for Calculating Market Risk by Credit Institutions". Starting from 1.03.2013 – according to Bank of Russia Regulation No. 387-P dated September 28, 2012 "On the Procedure for Calculating Market Risk by Credit Institutions".

Table 58

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

	1.01.13	1.01.14	1.07.14	1.09.14	1.10.14
Share of assets in foreign currency in total assets, %	21,0	22,1	23,4	24,1	24,2
of which:					
- 20 largest-asset credit institutions	22,2	23,3	24,9	25,8	26,1
Share of liabilities in foreign currency in total liabilities, %	20,9	21,2	22,0	22,6	23,1
of which:					
- 20 largest-asset credit institutions	22,3	22,9	23,8	24,4	24,9
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total, b.p.	0,1	0,9	1,4	1,5	1,2
of which:					
- 20 largest-asset credit institutions	-0,1	0,5	1,0	1,4	1,2

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

	1.01.13	1.01.14	1.07.14	1.09.14	1.10.14
Balance sheet positions					
Claims, bln rubles	10 410,0	12 703,5	14 374,4	15 062,4	15 516,8
Liabilities, bln rubles	10 343,8	12 185,3	13 518,1	14 144,7	14 777,0
Net balance sheet position, bln rubles	66,2	518,2	856,2	917,7	739,8
Net balance sheet position to own funds (capital), % ¹	1,1	7,3	11,6	12,3	9,8
Off-balance sheet positions ²					
Claims, bln rubles	5 783,2	7 011,1	12 228,3	12 772,7	15 179,5
Liabilities, bln rubles	5 356,7	7 063,4	12 358,6	12 855,1	14 999,3
Net balance sheet position, bln rubles	426,5	-52,3	-130,3	-82,4	180,1
Net balance sheet position to own funds (capital), % ¹	7,0	-0,7	-1,8	-1,1	2,4

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

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

Compliance with open foreign exchange position (OFP) requirements

	2012 y.				2013 y.				2014 y.		
	I	II	III	IV	I	II	III	IV	I	II	III
Number of credit institutions that exceeded the OFXP limits	6	5	2	3	3	3	0	6	6	7	6
Of which:											
- 20 largest-asset credit institutions	0	0	0	0	0	0	0	0	0	0	0
Assets of credit institutions that exceeded the OFXP limits as a share of total banking sector assets, %											
- credit institutions with licence to conduct banking operations in foreign currency	0,0	0,2	0,1	0,3	0,1	0,0	0,0	0,1	0,1	0,4	0,8
- On 20 largest-asset credit institutions	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0

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

Table 61

Information on open foreign exchange positions of banking sector

Date	Number of credit institutions	Open foreign exchange positions and precious metals in bln. rubles					Own funds (capital), bln. rubles	Ratio of net OFXP to own funds (capital) of CIs, in %
		Total balance sheet position	Total off-balance sheet position	Total open foreign exchange positions (OFP)				
				Long	Short	Net		
1. Credit institutions with net short OFXP								
1.01.09	431	583,0	-611,5	13,6	-42,1	-28,5	1 047,2	-2,7
1.01.10	361	-72,9	50,3	7,5	-30,1	-22,6	1 131,1	-2,0
1.01.11	427	-1,3	-29,8	10,9	-42,1	-31,2	1 618,8	-1,9
1.01.12	340	112,7	-146,5	21,6	-55,4	-33,8	1 573,4	-2,1
1.01.13	373	3,7	-25,4	24,0	-45,7	-21,7	1 863,0	-1,2
1.04.13	324	45,3	-76,4	20,8	-51,9	-31,0	1 717,5	-1,8
1.07.13	395	182,7	-232,1	21,2	-70,7	-49,5	2 368,1	-2,1
1.10.13	327	187,4	-213,5	6,8	-32,8	-26,0	1 833,3	-1,4
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
2. Credit institutions with net long OFXP								
1.01.09	564	391,5	-334,1	85,9	-28,5	57,3	2 690,2	2,1
1.01.10	596	300,0	-233,8	100,4	-34,2	66,2	3 518,6	1,9
1.01.11	500	99,3	-39,7	105,0	-45,3	59,7	3 039,8	2,0
1.01.12	560	211,6	-147,6	131,1	-67,1	64,0	3 454,4	1,9
1.01.13	515	-107,6	279,7	271,6	-99,5	172,1	4 198,2	4,1
1.04.13	568	-10,4	197,9	290,0	-102,5	187,5	4 480,4	4,2
1.07.13	500	217,9	-61,8	271,5	-115,4	156,1	4 026,4	3,9
1.10.13	554	1,6	179,7	301,3	-119,9	181,3	4 910,3	3,7
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

Open currency positions of the banking sector by currencies as of 1.10.14

Currency / position type	Number of CI	Net balance position, bln. rubles	Net OCP of CI to own funds (capital)	Total balance position, bln. rubles	Total off-balance position, bln. Rubles
USD					
short	379	-54,0	-1,9	263,3	-317,3
long	424	59,6	1,3	237,7	-178,1
EUR					
short	327	-12,0	-0,3	-334,3	322,3
long	472	44,8	1,2	-108,8	153,6
GBP					
short	78	-6,3	-0,2	-26,7	20,4
long	289	7,5	0,2	33,3	-25,8

Liquidity of Credit Institutions

Table 63

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

	1.01.13	1.01.14 ³	1.07.14	1.09.14	1.10.14
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	28,5	39,5	47,8	41,2	41,0
Liabilities with maturity in excess of 1 year, as percent of total liabilities	23,0	24,7	25,7	27,0	25,3
A measure of using short-term liabilities to fund long-term liquid assets, percent ²	-2,7	23,9	47,8	24,1	25,7

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

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

³ Starting from 1.08.2013 liquid assets contain assets of quality category II less estimated loss provisions on them (Bank of Russia Ordinance No. 2332-U dated November 12, 2009).

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, %				
	1.01.13	1.01.14 ¹	1.07.14	1.09.14	1.10.14	1.01.13	1.01.14 ¹	1.07.14	1.09.14	1.10.14
Less than 0	616	264	252	257	267	57,1	6,6	5,6	5,9	6,4
From 0 to 20	300	410	390	353	345	42,3	25,2	27,9	26,4	25,1
More than 20	40	248	241	257	245	0,6	68,2	66,6	67,8	68,5
Data not available	0	1	1	2	2	0,0	0,0	0,0	0,0	0,0
Total	956	923	884	869	859	100,0	100,0	100,0	100,0	100,0

¹ Starting from 1.08.2013 liquid assets contain assets of quality category II less estimated loss provisions on them (Bank of Russia Ordinance No. 2332-U dated November 12, 2009).

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

	1.01.13	1.01.14 ²	1.07.14	1.09.14	1.10.14
Liquid assets with maturity up to 30 days, as percent of liquid assets	48,0	35,0	28,2	31,8	31,5
Liabilities with maturity up to 30 days, as percent of total liabilities	43,6	41,4	41,4	38,5	38,8
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), %	18,9	8,6	12,9	10,8	11,8

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

² Starting from 1.08.2013 liquid assets contain assets of quality category II less estimated loss provisions on them (Bank of Russia Ordinance No. 2332-U dated November 12, 2009).

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, %				
	1.01.13	1.01.14 ¹	1.07.14	1.09.14	1.10.14	1.01.13	1.01.14 ¹	1.07.14	1.09.14	1.10.14
Less than 0	403	469	436	448	451	21,3	30,1	19,9	29,2	26,4
From 0 to 20	248	238	224	206	193	13,8	44,1	22,3	43,1	45,8
More than 20	305	215	223	213	213	64,9	25,9	57,8	27,6	27,8
Data not available	0	1	1	2	2	0,0	0,0	0,0	0,0	0,0
Total	956	923	884	869	859	100,0	100,0	100,0	100,0	100,0

¹ Starting from 1.08.2013 liquid assets contain assets of quality category II less estimated loss provisions on them (Bank of Russia Ordinance No. 2332-U dated November 12, 2009).

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.**