

THE CENTRAL BANK OF THE RUSSIAN FEDERATION

BANKING SUPERVISION DEPARTMENT

REVIEW OF THE BANKING SECTOR OF THE RUSSIAN FEDERATION

(INTERNET-VERSION)

ANALYTICAL DATA

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

Table 1

Macroeconomic indicators

Indicator		1.01.09	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 19,5	32456,3 48,6 56,5 9957,1 14,9 17,3 22,7
3a.	Banking loans in fixed capital investment of organisations of all forms of ownership (except small businesses) (billion rubles) as % of fixed capital investment of organisations of all forms of ownership (except small businesses)	791,9 11,8	621,5 10,3	595,8 9,0	725,7 8,6	806,3 8,4	879,4 9,3
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 36,0	16957,5 25,4 29,5 38,6
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	9 493,4
Income of the population		25 244,0	28 697,5	32 498,3	35 648,7	39 623,4	43 901,7

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
Reference data:														
Increase from the beginning of the current year	6,9		4,3		8,2		6,9		6,3		-0,4		8,5	
Increase over the same period of the previous year	6,5		7,4		5,3		13,7		15,9		9,7		9,7	

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	1.04.14	1.06.14	1.07.14
Credit institutions registered by the Bank of Russia and other authorities	1094	1071	1065	1059	1059
Operating credit institutions (credit institutions that have the right to conduct banking operations)	956	923	900	888	884
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	0	0	1
Credit institutions with their banking licenses being revoked (cancelled)	137	148	165	171	174
Credit institutions licensed to conduct operations in foreign currency	648	623	603	596	593
Credit institutions holding general licences	270	270	268	265	263

Table 5

Operating credit institutions (CIs), by federal districts

Federal district	1.01.13		1.01.14		1.04.14		1.06.14		1.07.14	
	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	535	59,4	527	59,3	525	59,4
of which the City of Moscow and Moscow Region	506	52,9	498	54,0	487	54,1	478	53,8	476	53,8
North-Western	70	7,3	70	7,6	71	7,9	70	7,9	70	7,9
Southern	46	4,8	46	5,0	46	5,1	45	5,1	45	5,1
North-Caucasian	50	5,2	43	4,7	37	4,1	36	4,1	35	4,0
Volga	106	11,1	102	11,1	101	11,2	100	11,3	100	11,3
Ural	44	4,6	42	4,6	40	4,4	40	4,5	40	4,5
Siberian	53	5,5	51	5,5	48	5,3	48	5,4	47	5,3
Far Eastern	23	2,4	22	2,4	22	2,4	22	2,5	22	2,5
Crimea	-	-	-	-	0	0,0	0	0,0	0	0,0
Russian Federation	956	100,0	923	100,0	900	100,0	888	100,0	884	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	1.07.14	1.01.13	1.01.14	1.07.14	1.01.13	1.01.14	1.07.14	1.01.13	1.01.14	1.07.14	1.01.13	1.01.14	1.07.14	1.01.13	1.01.14	1.07.14
Central	564	547	525	102	75	65	356	322	308	53,5	51,8	52,2	20,2	21,2	21,4	15,2	16,1	16,4
of which the City of Moscow and Moscow Region ¹	506	498	476	90	63	56	127	124	121	21,3	22,1	22,7	18,0	19,2	19,3	5,4	6,2	6,4
North-Western	70	70	70	9	8	8	302	280	254	382,3	359,0	325,6	2,4	2,7	2,8	12,9	14,0	13,5
Southern	46	46	45	17	15	14	232	209	197	368,3	342,6	333,9	1,9	2,1	2,1	9,9	10,4	10,5
North-Caucasian	50	43	35	82	72	65	87	83	83	65,9	72,2	83,0	4,0	3,9	3,6	3,7	4,1	4,4
Volga	106	102	100	85	67	54	433	322	308	226,7	190,5	200,0	5,8	5,8	5,6	18,4	16,1	16,4
Ural	44	42	40	80	74	60	174	157	144	140,3	135,3	144,0	3,8	4,0	3,6	7,4	7,8	7,7
Siberian	53	51	47	21	21	21	248	204	188	335,1	283,3	276,5	2,2	2,5	2,5	10,6	10,2	10,0
Far Eastern	23	22	22	7	7	7	114	89	89	380,0	306,9	306,9	0,9	1,0	1,1	4,9	4,4	4,7
Crimea	-	-	0	-	-	0	-	-	15	-	-	-	-	-	0,0	-	-	0,8
Russian Federation	956	923	884	403	339	294	1946	1666	1586	143,2	132,0	134,6	41,1	43,1	42,6	82,8	83,1	84,4

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		1.04.14		1.06.14		1.07.14	
	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	31 881 002	53,7	32 948 045	53,8	33 010 159	53,8
From 6 to 20	9 660 925	19,5	10 905 104	19,0	11 179 928	18,8	11 685 930	19,1	11 787 795	19,2
From 21 to 50	5 745 193	11,6	6 383 544	11,1	6 564 684	11,1	6 891 377	11,3	6 815 288	11,1
From 51 to 200	6 399 522	12,9	6 982 880	12,2	6 996 903	11,8	7 018 562	11,5	7 121 152	11,6
From 201 to 500	2 246 789	4,5	2 376 786	4,1	2 261 399	3,8	2 187 492	3,6	2 193 740	3,6
From 501	562 302	1,1	539 625	0,9	493 330	0,8	464 407	0,8	457 074	0,7
Total	49 509 647	100,0	57 423 070	100,0	59 377 245	100,0	61 195 813	100,0	61 385 208	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	1.04.14	1.06.14	1.07.14
Central	56,4	58,8	59,7	59,6	59,6
of which the City of Moscow and Moscow Region	56,9	59,2	60,1	60,0	60,1
North-Western	66,2	67,3	67,5	68,8	70,3
Southern	68,7	68,6	65,0	67,4	66,8
North-Caucasian	52,8	46,9	52,4	54,3	55,7
Volga	46,5	46,9	47,6	48,4	48,1
Ural	68,8	69,8	70,4	69,7	69,3
Siberian	72,9	72,7	74,5	75,3	75,5
Far Eastern	82,9	85,1	85,6	86,4	86,2
Crimea	-	-	-	-	0,0
Russian Federation	50,3	52,7	53,7	53,8	53,8

Table 9

**Operating credit institutions ranged by assets (distribution and change
over the period 1.01.14 - 1.07.14)**

Groups of credit institutions ranged by assets as of 1.01.14		Number of credit institutions as of 1.01.14	Groups as of 1.07.14						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	25	3				
4	From 51 to 200	150			3	136	4		6	1
5	From 201 to 500	300				10	273	6	11	
6	From 501	422				1	23	375	23	
Became operating after 1.01.14								1		
Total over the period									40	1
Total as of 1.01.14¹		923								
Total as of 1.07.14¹		884	5	15	30	150	300	383		

- 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	1.04.14	1.06.14	1.07.14
Credit institutions with foreign participation over 50%					
Assets	17,8	15,3	14,7	14,3	14,4
Own funds (capital) ¹	19,3	17,3	16,7	16,3	16,7
Correspondent accounts with non-resident banks	21,7	18,6	14,6	13,2	16,5
Loans and other placements with non-financial organisations	14,2	12,0	11,7	11,4	11,5
Loans and other placements with individuals	22,6	21,0	20,3	19,8	19,6
Loans, deposits and other placements with credit institutions	27,3	19,9	20,5	18,2	19,0
Individual deposits	13,5	12,5	12,2	11,9	12,0
Funds raised from organisations ²	18,6	15,6	14,3	13,9	14,3
Profit (loss) of the current year	19,6	15,2	16,4	11,9	11,8
Reference data:					
Number of credit institutions	117	122	119	116	117
of which 100% foreign-owned credit institutions					
Assets	9,8	9,0	8,8	8,5	8,4
Own funds (capital) ¹	11,4	11,1	10,9	10,5	10,5
Correspondent accounts with non-resident banks	15,2	12,8	10,7	9,0	12,5
Loans and other placements with non-financial organisations	7,5	7,2	7,2	7,1	7,1
Loans and other placements with individuals	11,1	10,8	10,6	10,6	10,2
Loans, deposits and other placements with credit institutions	20,0	16,4	16,7	14,7	15,2
Individual deposits	6,1	6,2	6,2	6,3	6,1
Funds raised from organisations ²	11,0	10,3	9,4	9,1	9,3
Profit (loss) of the current year	13,4	12,7	13,7	10,4	9,5
Reference data:					
Number of credit institutions	73	76	78	77	75

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		1.04.14		1.06.14		1.07.14	
	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	2158,3	3,6	2469,8	4,0	2626,4	4,3
Own funds (capital) ²	212,4	3,5	202,8	2,9	224,1	3,1	259,0	3,5	227,2	3,1
Loans and other placements with non-financial organisations	685,9	3,4	838,9	3,7	828,0	3,5	922,2	3,8	941,1	3,9
of which overdue claims	230,2	24,9	222,7	23,8	225,7	22,5	221,6	20,1	218,9	20,5
Loans and other placements with individuals	142,3	1,8	154,6	1,6	192,0	1,9	198,2	1,9	203,7	1,9
of which overdue claims	12,9	4,1	10,4	2,4	14,9	3,0	16,0	2,9	16,4	2,9
Individual deposits	298,7	2,1	312,5	1,8	342,4	2,1	445,4	2,7	435,4	2,6
Funds raised from organisations	778,2	5,0	794,7	4,5	832,4	4,3	887,0	4,5	908,2	4,7
Reference data:										
Number of credit institutions ¹	5	0,5	5	0,5	6	0,7	9	1,0	9	1,0

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	1.04.14	1.06.14	1.07.14
1.	Money, precious metals and gemstones	1 554,0	1 608,7	1 645,0	1 464,3	1 447,9
1.1.	of which: money	1 423,5	1 523,1	1 556,6	1 412,7	1 387,3
2.	Accounts with the Bank of Russia and authorised agencies of other countries	2 159,9	2 264,9	2 067,4	1 763,2	2 007,2
3.	Correspondent accounts with credit institutions	1 483,3	1 496,5	1 674,8	1 866,3	1 848,8
3.1.	of which: Correspondent accounts with correspondent credit institutions	315,8	398,3	399,9	468,5	460,8
3.2.	Correspondent accounts with non-resident banks	1 167,5	1 098,2	1 274,9	1 397,8	1 388,0
4.	Securities acquired by credit institutions, total	7 034,9	7 822,3	7 948,0	7 970,4	7 891,1
	of which					
4.1.	Debt securities	5 265,1	6 162,9	6 217,8	6 256,4	6 216,3
4.2.	Shares	791,6	790,4	785,3	424,2	397,2
4.3.	Discounted promissory notes	398,8	274,1	249,1	226,3	227,5
4.4.	Shares in associates and subsidiaries ¹	579,4	594,9	696,0	1 063,4	1 050,1
5.	Other participation in authorised capital	333,4	353,9	376,8	441,2	446,6
6.	Derivatives with fair value being an asset	163,9	175,8	397,5	363,2	316,4
7.	Loans, total	33 993,1	40 535,3	42 140,0	43 837,6	43 954,6
	of which:					
7.1.	Loans, deposits and other placements	33 960,1	40 417,7	42 005,7	43 695,1	43 816,4
	of which overdue claims	1 257,4	1 398,0	1 525,9	1 681,2	1 655,9
	of which:					
7.1.1.	Loans and other placements with non-financial organisations	19 971,4	22 499,2	23 841,7	24 381,9	24 338,2
	of which overdue claims	924,1	933,7	1 003,0	1 100,4	1 069,0
7.1.2.	Loans and other placements with individuals	7 737,1	9 957,1	10 228,1	10 519,3	10 639,2
	of which overdue claims	313,0	440,3	498,1	555,7	565,2
7.1.3.	Loans, deposits and other placements with credit institutions	4 230,4	5 130,6	5 152,2	5 926,0	5 815,8
	of which overdue claims	5,2	11,3	13,1	13,4	9,9
8.	Fixed assets (tangible and intangible), other real estate and inventories	1 090,5	1 147,5	1 154,0	1 139,1	1 181,9
8.1.	of which real estate, temporarily out of use in operating activities	96,7	64,8	66,1	65,4	74,1
9.	Allocation of profit	210,2	192,2	66,0	65,7	77,4
9.1.	of which income tax	204,4	188,6	66,0	65,6	77,3
10.	Other assets, total	1 486,3	1 826,0	1 907,6	2 284,8	2 213,3
	of which:					
10.1.	Float	647,8	790,5	848,3	1 018,2	1 046,5
10.2.	Receivables	210,0	312,2	295,9	311,2	290,9
10.3.	Deferred expenses	121,5	123,4	125,2	126,1	122,9
Banking sector assets		49 509,6	57 423,1	59 377,2	61 195,8	61 385,2

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 recorded 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	1.04.14	1.06.14	1.07.14
1.	Funds and profit of credit institutions	5 911,0	6 629,2	6 607,0	6 731,8	6 727,8
	Of which:					
1.1.	Funds of credit institutions	3 049,7	3 261,0	3 247,7	3 241,3	3 264,1
1.2.	Profit (losses), including financial result of the previous year	2 861,3	3 368,3	3 357,9	3 417,8	3 390,6
	Of which:					
1.2.1.	Profit (losses) of the current year	1 011,9	993,6	232,1	337,6	451,4
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	2 690,9	4 439,1	4 702,2	5 017,7	5 368,5
3.	Accounts of credit institutions	462,8	584,1	574,3	625,5	651,0
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	289,6	365,8	353,0	427,5	421,3
3.2.	Correspondent accounts of non-resident credit institutions	145,5	123,0	118,1	98,4	118,3
4.	Loans, deposits and other funds raised from other credit institutions	4 738,4	4 806,0	4 814,6	5 229,4	5 339,0
5.	Clients' funds ²	30 120,0	34 930,9	36 162,0	36 712,3	36 400,4
	Of which:					
5.1.	Budgetary funds in settlement accounts	38,5	41,9	52,7	66,0	67,5
5.2.	Government and other extra-budgetary funds in settlement accounts	1,6	0,2	0,7	0,2	0,2
5.3.	Funds of legal entities in settlement and other accounts	5 706,6	6 516,1	7 324,5	6 833,2	6 805,4
5.4.	Clients' float	296,4	400,3	488,5	455,8	503,5
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	9 619,5	10 838,3	11 555,3	12 437,8	11 975,7
5.6.	Individual deposits	14 251,0	16 957,5	16 563,9	16 756,5	16 883,2
5.7.	Clients' funds in factoring and forfeiting operations	37,2	43,8	35,0	31,7	33,6
6.	Bonds	1 037,4	1 213,1	1 149,0	1 152,0	1 203,8
7.	Promissory notes and bank acceptances	1 149,3	1 004,3	965,7	920,6	863,1
8.	Derivatives with fair value being a liability	135,3	134,7	286,2	253,5	225,7
9.	Other liabilities ¹ , total	3 264,7	3 681,7	4 116,3	4 552,9	4 605,9
	Of which:					
9.1.	Provisions	2 441,3	2 851,9	3 074,4	3 247,7	3 250,4
9.2.	Float	395,3	309,0	470,0	664,5	719,4
9.3.	Payables	72,3	95,7	113,6	105,3	118,8
9.4.	Deferred income	10,2	8,1	6,2	7,7	7,1
9.5.	Interest payable	345,5	417,0	452,1	472,5	454,8
	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	59 377,2	61 195,8	61 385,2

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	1.04.14	1.06.14	1.07.14
1.	Money, precious metals and gemstones	3,1	2,8	2,8	2,4	2,4
1.1.	of which: money	2,9	2,7	2,6	2,3	2,3
2.	Accounts with the Bank of Russia and authorised agencies of other countries	4,4	3,9	3,5	2,9	3,3
3.	Accounts with credit institutions of which:	3,0	2,6	2,8	3,0	3,0
3.1.	Correspondent accounts with correspondent credit institutions	0,6	0,7	0,7	0,8	0,8
3.2.	Correspondent accounts with non-resident banks	2,4	1,9	2,1	2,3	2,3
4.	Securities acquired by credit institutions, total of which	14,2	13,6	13,4	13,0	12,9
4.1.	Debt securities	10,6	10,7	10,5	10,2	10,1
4.2.	Shares	1,6	1,4	1,3	0,7	0,6
4.3.	Discounted promissory notes	0,8	0,5	0,4	0,4	0,4
4.4.	Shares in associates and subsidiaries	1,2	1,0	1,2	1,7	1,7
5.	Other participation in authorised capital	0,7	0,6	0,6	0,7	0,7
6.	Derivatives with fair value being an asset	0,3	0,3	0,7	0,6	0,5
7.	Loans, total of which:	68,7	70,6	71,0	71,6	71,6
7.1.	Loans, deposits and other placements of which overdue claims	68,6	70,4	70,7	71,4	71,4
	of which:	2,5	2,4	2,6	2,7	2,7
7.1.1.	Loans and other placements with non-financial organisations of which overdue claims	40,3	39,2	40,2	39,8	39,6
	of which overdue claims	1,9	1,6	1,7	1,8	1,7
7.1.2.	Loans and other placements with individuals of which overdue claims	15,6	17,3	17,2	17,2	17,3
	of which overdue claims	0,6	0,8	0,8	0,9	0,9
7.1.3.	Loans, deposits and other placements with credit institutions of which overdue claims	8,5	8,9	8,7	9,7	9,5
	of which overdue claims	0,0	0,0	0,0	0,0	0,0
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	0,1	0,1
9.1.	of which income tax	0,4	0,3	0,1	0,1	0,1
10.	Other assets, total of which:	3,0	3,2	3,2	3,7	3,6
10.1.	Float	1,3	1,4	1,4	1,7	1,7
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	1.04.14	1.06.14	1.07.14
1.	Funds and profit of credit institutions Of which:	11,9	11,5	11,1	11,0	11,0
1.1.	Funds of credit institutions	6,2	5,7	5,5	5,3	5,3
1.2.	Profit (losses), including financial result of the previous year Of which:	5,8	5,9	5,7	5,6	5,5
1.2.1.	Profit (losses) of the current year	2,0	1,7	0,4	0,6	0,7
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	5,4	7,7	7,9	8,2	8,7
3.	Accounts of credit institutions Of which:	0,9	1,0	1,0	1,0	1,1
3.1.	Correspondent accounts of correspondent credit institutions	0,6	0,6	0,6	0,7	0,7
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	8,1	8,5	8,7
5.	Clients' funds ² Of which:	60,8	60,8	60,9	60,0	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	12,3	11,2	11,1
5.4.	Clients' float	0,6	0,7	0,8	0,7	0,8
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	19,4	18,9	19,5	20,3	19,5
5.6.	Individual deposits	28,8	29,5	27,9	27,4	27,5
5.7.	Clients' funds in factoring and forfeiting operations	0,1	0,1	0,1	0,1	0,1
6.	Bonds	2,1	2,1	1,9	1,9	2,0
7.	Promissory notes and bank acceptances	2,3	1,7	1,6	1,5	1,4
8.	Derivatives with fair value being a liability	0,3	0,2	0,5	0,4	0,4
9.	Other liabilities ¹ , total Of which:	6,6	6,4	6,9	7,4	7,5
9.1.	Provisions	4,9	5,0	5,2	5,3	5,3
9.2.	Float	0,8	0,5	0,8	1,1	1,2
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	0,8	0,8	0,7
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	1.04.14	1.06.14	1.07.14	1.01.13	1.01.14	1.04.14	1.06.14	1.07.14	1.01.13	1.01.14	1.04.14	1.06.14	1.07.14
1. Loans, deposits and other placements, total	26757,1	31300,2	31999,3	33546,2	34143,8	7203,0	9117,6	10006,4	10149,0	9672,7	33960,1	40417,7	42005,7	43695,1	43816,4
Of which															
- overdue claims	1122,8	1257,9	1370,6	1529,3	1513,8	134,6	140,1	155,4	151,9	142,0	1257,4	1398,0	1525,9	1681,2	1655,9
1.1 Loans and other placements with non-financial resident organisations	15097,0	16542,7	17070,3	17571,9	17718,4	2988,9	3792,8	4124,1	4054,5	3843,7	18086,0	20335,5	21194,4	21626,4	21562,0
Of which															
- overdue claims	805,4	812,0	869,8	930,5	904,0	58,0	58,3	65,8	65,2	61,5	863,4	870,2	935,7	995,8	965,5
of which:															
1.1.1. Loans and other placements with individual entrepreneurs	568,4	666,9	675,8	687,5	692,7	5,3	5,5	6,6	6,2	5,9	573,7	672,4	682,4	693,7	698,7
Of which															
- overdue claims	24,9	33,2	38,0	42,5	43,8	0,4	0,3	0,3	0,3	0,3	25,2	33,5	38,3	42,8	44,1
1.2 Loans and other placements with non-resident legal entities (except banks)	509,6	565,7	768,1	818,2	787,2	1375,9	1598,0	1879,2	1937,3	1989,0	1885,4	2163,7	2647,3	2755,5	2776,2
Of which															
- overdue claims	21,9	20,8	21,6	61,2	61,3	38,9	42,7	45,8	43,4	42,2	60,8	63,5	67,4	104,7	103,4
1.3 Loans, deposits and other placements with financial sector	2306,7	2591,8	2320,4	3076,0	3329,2	654,9	676,7	721,9	712,6	712,1	2961,6	3268,5	3042,3	3788,6	4041,3
Of which															
- overdue claims	18,5	18,1	17,2	17,4	17,4	1,6	0,4	1,1	0,8	0,9	20,1	18,5	18,3	18,1	18,3
of which:															
1.3.1 Resident credit institutions	1478,1	1508,3	1341,4	2003,2	2208,9	537,6	581,4	578,4	565,1	568,2	2015,6	2089,7	1919,7	2568,3	2777,1
Of which															
- overdue claims	4,8	5,8	5,8	6,0	6,0	0,2	0,0	0,7	0,4	0,5	5,0	5,8	6,6	6,4	6,5
1.3.2 Resident financial institutions of different forms of ownership	828,6	1083,5	979,0	1072,8	1120,2	117,4	95,3	143,6	147,5	143,9	945,9	1178,8	1122,6	1220,3	1264,2
Of which															
- overdue claims	13,6	12,3	11,3	11,3	11,4	1,4	0,3	0,4	0,4	0,4	15,0	12,7	11,7	11,7	11,7
1.4 Loans, deposits and other placements with non-resident banks	451,4	416,6	416,7	384,8	410,0	1763,4	2624,4	2815,7	2973,0	2628,7	2214,8	3041,0	3232,4	3357,8	3038,7
Of which															
- overdue claims	0,0	0,0	0,3	0,0	0,0	0,2	5,4	6,2	7,0	3,4	0,2	5,4	6,5	7,0	3,4
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	530,2	816,0	818,8	736,9	796,1	0,0	0,0	0,0	0,0	0,0	530,2	816,0	818,8	736,9	796,1
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	9972,0	10277,4	10409,2	237,6	227,0	232,8	217,9	206,1	7721,9	9935,8	10204,7	10495,3	10615,3
Of which															
- overdue claims	276,9	406,8	461,5	519,9	531,0	35,6	32,7	35,7	34,8	33,3	312,5	439,5	497,2	554,7	564,2
1.7 Loans and other placements with non-resident individuals	8,3	11,1	12,3	13,5	13,8	6,8	10,2	11,1	10,5	10,1	15,1	21,3	23,4	23,9	23,8
Of which															
- overdue claims	0,1	0,2	0,2	0,2	0,2	0,4	0,6	0,7	0,8	0,8	0,5	0,8	0,9	1,0	1,0
Reference data:															
Provisions on loans, deposits and other placements	2095,7	2417,3	2612,6	2745,8	2771,5	0,0	0,0	0,0	0,0	0,0	2095,7	2417,3	2612,6	2745,8	2771,5
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	58,7	80,6	100,5	132,4	131,6	4,6	6,6	6,8	6,7	6,3	63,4	87,1	107,3	139,1	137,9
Credit institutions' portfolio of promissory notes of residents	308,2	221,8	202,6	200,1	202,5	88,6	50,1	44,0	24,0	22,9	396,8	271,9	246,6	224,1	225,4
Credit institutions' portfolio of promissory notes of non-residents	0,0	0,0	0,0	0,0	0,0	2,0	2,2	2,4	2,2	2,1	2,0	2,2	2,4	2,2	2,1

**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	1.04.14	1.06.14	1.07.14
1. Loans, deposits and other placements, total	100,0	100,0	100,0	100,0	100,0
	68,6	70,4	70,7	71,4	71,4
Of which:					
- overdue claims	3,7	3,5	3,6	3,8	3,8
	2,5	2,4	2,6	2,7	2,7
1.1 Loans and other placements with non-financial resident organisations	53,3	50,3	50,5	49,5	49,2
	36,5	35,4	35,7	35,3	35,1
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	1,6	1,6
	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	6,3	6,3
	3,8	3,8	4,5	4,5	4,5
Of which:					
- overdue claims	0,2	0,2	0,2	0,2	0,2
	0,1	0,1	0,1	0,2	0,2
1.3 Loans, deposits and other placements with financial sector	8,7	8,1	7,2	8,7	9,2
	6,0	5,7	5,1	6,2	6,6
Of which:					
- overdue claims	0,1	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
of which:					
1.3.1 Resident credit institutions	5,9	5,2	4,6	5,9	6,3
	4,1	3,6	3,2	4,2	4,5
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	2,7	2,8	2,9
	1,9	2,1	1,9	2,0	2,1
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	7,7	7,7	6,9
	4,5	5,3	5,4	5,5	5,0
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	1,6	2,0	1,9	1,7	1,8
	1,1	1,4	1,4	1,2	1,3
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
1.6 Loans and other placements with resident individuals	22,7	24,6	24,3	24,0	24,2
	15,6	17,3	17,2	17,2	17,3
Of which:					
- overdue claims	0,9	1,1	1,2	1,3	1,3
	0,6	0,8	0,8	0,9	0,9
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	6,2	6,3	6,3
	4,2	4,2	4,4	4,5	4,5
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	0,2	0,2	0,3	0,3	0,3
	0,1	0,2	0,2	0,2	0,2
Credit institutions' portfolio of promissory notes of residents	1,2	0,7	0,6	0,5	0,5
	0,8	0,5	0,4	0,4	0,4
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		1.04.14		1.06.14		1.07.14	
	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	7 699,0	100,0	7 744,1	100,0	7 663,6	100,0
- in rubles	5 451,0	82,1	6 031,2	79,9	5 886,3	76,5	5 900,4	76,2	5 888,2	76,8
- in foreign currency	1 185,1	17,9	1 517,0	20,1	1 812,7	23,5	1 843,7	23,8	1 775,3	23,2
Of which:										
Securities at fair value through profit or loss	1 782,6	26,9	2 214,2	29,3	2 027,6	26,3	1 982,1	25,6	1 960,2	25,6
- in rubles	1 640,3	24,7	1 897,5	25,1	1 657,1	21,5	1 590,2	20,5	1 584,2	20,7
- in foreign currency	142,3	2,1	316,6	4,2	370,5	4,8	391,8	5,1	376,0	4,9
Securities available for sale	3 464,7	52,2	3 856,4	51,1	3 966,2	51,5	3 648,0	47,1	3 588,3	46,8
- in rubles	2 723,6	41,0	3 024,5	40,1	2 954,9	38,4	2 663,2	34,4	2 679,1	35,0
- in foreign currency	741,1	11,2	831,9	11,0	1 011,3	13,1	984,8	12,7	909,2	11,9
Securities held-to-maturity	800,9	12,1	876,4	11,6	1 002,8	13,0	1 044,4	13,5	1 059,2	13,8
- in rubles	769,5	11,6	800,0	10,6	887,2	11,5	902,2	11,6	882,3	11,5
- in foreign currency	31,4	0,5	76,4	1,0	115,7	1,5	142,3	1,8	176,8	2,3
Shares in associates and subsidiaries ²	579,4	8,7	594,9	7,9	696,0	9,0	1 063,4	13,7	1 050,1	13,7
- in rubles	310,0	4,7	304,0	4,0	382,0	5,0	739,6	9,6	737,7	9,6
- in foreign currency	269,3	4,1	290,9	3,9	313,9	4,1	323,8	4,2	312,4	4,1
Reference data:										
Revaluation of securities	31,4		-37,1		-136,7		-95,3		-71,5	
Provisions for losses on securities available for sale	27,2		49,3		69,7		23,6		12,7	
Provisions for losses on securities held-to-maturity	1,1		3,3		3,1		3,1		2,9	
Provisions for losses on portfolio of shares in associates and subsidiaries	8,4		5,3		5,7		74,1		73,8	

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		1.04.14		1.06.14		1.07.14	
	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	6 217,8	100,0	6 256,4	100,0	6 216,3	100,0
- in rubles	4 434,5	84,2	5 059,3	82,1	4 855,9	78,1	4 876,2	77,9	4 894,3	78,7
- in foreign currency	830,6	15,8	1 103,5	17,9	1 361,8	21,9	1 380,2	22,1	1 322,1	21,3
of which: revaluation	50,6	1,0	-19,5	-0,3	-103,1	-1,7	-83,2	-1,3	-62,9	-1,0
Debt securities at book value held (without revaluation)	5 214,5	100,0	6 182,4	100,0	6 320,9	100,0	6 339,6	100,0	6 279,2	100,0
of which:										
debt securities of the Russian Federation	945,1	18,1	814,1	13,2	868,0	13,7	1 053,2	16,6	1 151,9	18,3
- in rubles	750,4	14,4	677,5	11,0	688,3	10,9	859,7	13,6	974,4	15,5
- in foreign currency	194,7	3,7	136,6	2,2	179,7	2,8	193,5	3,1	177,6	2,8
debt securities of the Bank of Russia	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in rubles	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
debt securities of federal districts and local government	98,1	1,9	131,8	2,1	96,3	1,5	138,1	2,2	151,5	2,4
- in rubles	98,1	1,9	131,8	2,1	96,3	1,5	138,1	2,2	151,5	2,4
- 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 resident credit institutions	492,9	9,5	410,3	6,6	388,4	6,1	408,3	6,4	422,5	6,7
- in rubles	487,4	9,3	400,1	6,5	384,0	6,1	386,2	6,1	401,2	6,4
- in foreign currency	5,5	0,1	10,2	0,2	4,4	0,1	22,1	0,3	21,4	0,3
other debt securities of residents	863,8	16,6	687,8	11,1	720,3	11,4	776,9	12,3	850,6	13,5
- in rubles	863,4	16,6	687,5	11,1	720,0	11,4	776,6	12,2	850,3	13,5
- in foreign currency	0,4	0,0	0,4	0,0	0,3	0,0	0,3	0,0	0,3	0,0
debt securities of other countries	19,6	0,4	17,6	0,3	23,8	0,4	25,2	0,4	24,1	0,4
- 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	23,8	0,4	25,2	0,4	24,1	0,4
debt securities of non-resident banks	218,4	4,2	97,4	1,6	99,1	1,6	93,5	1,5	100,2	1,6
- in rubles	42,4	0,8	39,7	0,6	39,9	0,6	35,7	0,6	38,3	0,6
- in foreign currency	176,0	3,4	57,6	0,9	59,3	0,9	57,7	0,9	61,8	1,0
other debt securities of non-residents	553,4	10,6	768,2	12,4	875,9	13,9	786,9	12,4	774,3	12,3
- in rubles	221,4	4,2	218,4	3,5	226,1	3,6	227,7	3,6	232,9	3,7
- in foreign currency	331,9	6,4	549,8	8,9	649,9	10,3	559,2	8,8	541,4	8,6
debt securities delivered without derecognition in the balance sheet	2 014,9	38,6	3 248,9	52,6	3 242,7	51,3	3 051,4	48,1	2 798,2	44,6
- in rubles	1 913,4	36,7	2 918,7	47,2	2 799,4	44,3	2 530,2	39,9	2 303,7	36,7
- in foreign currency	101,5	1,9	330,2	5,3	443,3	7,0	521,2	8,2	494,5	7,9
overdue debt securities	8,4	0,2	6,3	0,1	6,4	0,1	6,1	0,1	5,9	0,1
- in rubles	7,5	0,1	5,2	0,1	5,2	0,1	5,2	0,1	5,0	0,1
- in foreign currency	1,0	0,0	1,1	0,0	1,2	0,0	0,9	0,0	0,9	0,0
Reference data:										
Provisions for losses on debt securities	15,5		14,9		14,1		18,7		12,2	

Table 20

Structure of credit institutions' portfolio of shares¹

	1.01.13		1.01.14		1.04.14		1.06.14		1.07.14	
	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	785,3	100,0	424,2	100,0	397,2	100,0
- in rubles	706,4	89,2	667,9	84,5	648,4	82,6	284,6	67,1	256,3	64,5
- in foreign currency	85,2	10,8	122,5	15,5	136,9	17,4	139,7	32,9	140,8	35,5
of which: revaluation	-19,1	-2,4	-17,5	-2,2	-33,6	-4,3	-12,2	-2,9	-8,6	-2,2
Shares held at book value (without revaluation)	810,8	100,0	807,9	100,0	818,8	100,0	436,4	100,0	405,8	100,0
of which shares of:										
resident credit institutions	8,5	1,0	5,1	0,6	5,3	0,6	7,3	1,7	3,9	1,0
- in rubles	8,4	1,0	5,1	0,6	5,3	0,6	7,3	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	583,1	71,2	142,0	32,5	160,1	39,4
- in rubles	644,2	79,5	588,8	72,9	579,4	70,8	138,5	31,7	156,7	38,6
- in foreign currency	1,9	0,2	2,8	0,3	3,7	0,4	3,4	0,8	3,3	0,8
non-resident credit institutions	8,5	1,0	8,7	1,1	2,7	0,3	2,5	0,6	2,0	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	8,5	1,0	8,7	1,1	2,7	0,3	2,5	0,6	2,0	0,5
other non-residents	73,8	9,1	85,8	10,6	93,0	11,4	51,2	11,7	51,4	12,7
- in rubles	8,4	1,0	8,7	1,1	9,0	1,1	0,0	0,0	0,0	0,0
- in foreign currency	65,4	8,1	77,1	9,5	83,9	10,2	51,2	11,7	51,4	12,7
shares delivered without derecognition in the balance sheet	74,0	9,1	116,6	14,4	134,8	16,5	143,1	32,8	114,8	28,3
- in rubles	64,6	8,0	82,8	10,2	88,2	10,8	92,3	21,1	59,8	14,7
- in foreign currency	9,4	1,2	33,8	4,2	46,6	5,7	50,8	11,6	55,0	13,6
Shares valued at cost ²	-	-	-	-	-	-	90,4	20,7	73,6	18,1
- in rubles	-	-	-	-	-	-	58,6	13,4	44,5	11,0
- in foreign currency	-	-	-	-	-	-	31,8	7,3	29,1	7,2
Reference data:										
Provisions for losses on shares	21,3		44,0		65,1		14,1		9,3	

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	1.04.14	1.06.14	1.07.14
Portfolio of promissory notes discounted by a credit institution, in rubles	308,2	221,8	202,6	200,1	202,6
of which promissory notes, not paid when due	4,4	4,9	4,2	4,7	5,0
Portfolio of promissory notes discounted by a credit institution, in foreign currency	90,6	52,3	46,4	26,2	25,0
of which promissory notes, not paid when due	0,01	1,33	1,45	1,40	1,35
Total	398,8	274,1	249,1	226,3	227,5

Table 22

The structure of credit institutions' portfolio of discounted promissory notes¹

	1.01.13		1.01.14		1.04.14		1.06.14		1.07.14	
	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	249,1	100,0	226,3	100,0	227,5	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	189,8	76,2	168,7	74,5	167,5	73,6
- other promissory notes of residents	58,3	14,6	48,9	17,8	56,8	22,8	55,4	24,5	58,0	25,5
- 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	2,4	1,0	2,2	1,0	2,1	0,9
Reference data:										
Provisions for losses on promissory notes	10,2		12,9		13,4		11,6		11,3	

¹ including overdue promissory notes.

Table 23

Real estate temporarily out of use in operating activities

(billion rubles)

	1.01.13	1.01.14	1.04.14	1.06.14	1.07.14
Land temporarily out of use in operating activities	49,3	5,5	4,9	6,6	6,6
Land temporarily out of use in operating activities, leased out	0,9	0,6	0,5	0,7	0,5
Land temporarily out of use in operating activities, at current (fair) value	7,9	8,7	9,2	8,5	8,5
Land temporarily out of use in operating activities, at current (fair) value, leased out	0,8	3,5	2,1	2,3	2,1
Real estate (except land) temporarily out of use in operating activities*	4,2	3,5	3,2	2,9	6,4
Real estate (except land) temporarily out of use in operating activities, leased out*	10,3	14,0	8,8	8,9	13,1
Real estate (except land) temporarily out of use in operating activities, at current (fair) value	6,9	12,4	12,7	12,2	13,3
Real estate (except land) temporarily out of use in operating activities, at current (fair) value, leased out	13,9	15,5	23,2	22,0	22,2
Investments in construction of objects of real estate, temporarily out of use in operating activities	2,4	1,2	1,4	1,3	1,3
Non-current inventories	66,2	80,0	86,9	86,7	114,1
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	42,7	44,1	44,1

* At residual value (less amortisation).

Table 24

Funds raised by credit institutions from organisations

(billion rubles)

		1.01.13	1.01.14	1.04.14	1.06.14	1.07.14
1.	Funds raised from organisations, total	15 648,2	17 787,0	19 389,9	19 746,3	19 304,4
	- in rubles	11 054,1	12 092,7	12 361,4	12 764,1	12 722,2
	- in foreign currency	4 594,1	5 694,4	7 028,4	6 982,2	6 582,2
	of which:					
1.1.	Funds of legal entities in settlement and other accounts ¹	5 706,6	6 516,1	7 324,5	6 833,2	6 805,4
	- in rubles	4 821,8	5 547,8	5 732,1	5 354,3	5 507,8
	- in foreign currency	884,8	968,3	1 592,5	1 478,9	1 297,6
	Of which:					
1.1.1	Funds of individual entrepreneurs	172,8	192,7	177,9	167,5	182,1
	- in rubles	170,0	190,0	173,6	163,2	177,7
	- in foreign currency	2,8	2,7	4,4	4,3	4,3
1.2.	Government and other extra budgetary funds in settlement accounts	1,6	0,2	0,7	0,2	0,2
1.3.	Float	283,3	386,4	474,0	443,4	489,5
1.4.	Deposits and other funds raised from legal entities (except credit institutions)	9 619,5	10 838,3	11 555,3	12 437,8	11 975,7
	- in rubles	6 089,7	6 371,5	6 385,9	7 202,0	6 944,2
	- in foreign currency	3 529,8	4 466,8	5 169,4	5 235,8	5 031,4
	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	1 026,4	1 440,0	1 335,2
1.4.2.	Certificates of deposit	4,1	5,3	6,5	6,1	6,1
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	0,0	0,2	0,4	0,0	0,0
1.5.	Clients' funds in factoring and forfeiting operations	37,2	43,8	35,0	31,7	33,6
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	0,3	0,0	0,0
	Deposits and other funds raised from legal entities (as paragraph 1.4.) by maturity:					
	demand deposits and deposits with maturity up to 30 days	1 553,4	1 812,6	1 443,5	1 625,4	1 512,9
	- in rubles	1 362,2	1 624,9	1 207,0	1 429,0	1 330,1
	- in foreign currency	191,3	187,7	236,5	196,4	182,8
	with maturity from 31 days to 1 year	3 321,2	3 292,3	3 887,2	4 512,3	4 297,7
	- in rubles	2 838,8	2 520,2	3 033,3	3 518,8	3 417,7
	- in foreign currency	482,3	772,2	853,9	993,4	880,0
	with maturity in excess of 1 year	4 744,9	5 733,4	6 224,6	6 300,1	6 165,1
	- in rubles	1 888,7	2 226,4	2 145,5	2 254,1	2 196,5
	- in foreign currency	2 856,2	3 507,0	4 079,1	4 046,0	3 968,6
	Reference data					
	Funds raised from non-resident organisations, total	2 750,8	3 271,2	3 760,9	3 652,3	3 494,0
	- in rubles	507,4	535,7	598,9	594,4	573,8
	- in foreign currency	2 243,5	2 735,5	3 162,0	3 057,9	2 920,3
	of which:					
	Funds of non-resident organisations in settlement and other accounts	228,2	265,5	378,4	390,2	365,3
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	418,2	526,7	471,1	510,6	448,0
	Other funds raised from non-resident legal entities	2 088,3	2 463,7	2 893,9	2 737,3	2 665,5
	Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0,0	0,0	0,1	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	1.04.14	1.06.14	1.07.14
Issued debt obligations - total	2 419,2	2 572,4	2 467,2	2 421,4	2 416,5
including:					
bonds:	1 037,4	1 213,1	1 149,0	1 152,0	1 203,8
of which					
with maturities less than one year	17,1	3,7	3,3	3,0	3,1
with maturities in excess of one year	1 020,3	1 209,4	1 145,7	1 148,8	1 200,1
deposit certificates ¹	4,1	5,3	6,5	6,1	6,1
of which					
with maturities in excess of one year	2,7	3,1	4,0	4,0	4,2
with maturities in excess of one year	1,3	2,1	2,3	1,8	1,7
savings certificates ²	228,4	349,7	346,0	342,6	343,5
of which					
with maturities in excess of one year	61,8	63,2	58,8	58,2	56,5
with maturities in excess of one year	162,0	273,8	272,2	267,4	269,0
promissory notes and banker's acceptances	1 149,3	1 004,3	965,7	920,6	863,1
of which					
with maturities in excess of one year	596,6	465,2	379,7	358,8	346,7
with maturities in excess of one year	528,6	517,3	562,9	536,0	492,9

¹ Included in corporate deposits.

² Included in retail deposits.

Table 26

Individual deposit structure

(billion rubles)

		1.01.13	1.01.14	1.04.14	1.06.14	1.07.14
1	Individual deposits	14 251,0	16 957,5	16 563,9	16 756,5	16 883,2
	- of which savings certificates	228,4	349,7	346,0	342,6	343,5
1.1.	Individual demand deposits and deposits with maturity up to 30 days	2 723,8	3 210,8	2 821,6	2 949,9	3 059,8
	- in rubles	2 474,9	2 913,0	2 441,1	2 573,7	2 690,0
	- in foreign currency	248,9	297,8	380,5	376,3	369,8
1.2.	Individual deposits with maturity from 31 days to 1 year	3 138,2	3 264,3	3 215,9	3 172,5	3 119,8
	- in rubles	2 684,5	2 788,8	2 672,4	2 670,5	2 638,2
	- in foreign currency	453,8	475,5	543,5	502,0	481,6
1.3.	Individual deposits with maturity in excess of 1 year	8 389,0	10 482,4	10 526,4	10 634,1	10 703,7
	- in rubles	6 604,1	8 298,8	8 093,5	8 271,8	8 371,1
	- in foreign currency	1 784,9	2 183,6	2 432,9	2 362,2	2 332,6
Reference data:						
	Deposits of non-resident individuals (excluding saving certificates)	167,1	223,9	195,4	194,1	197,1

Table 27

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

(billion rubles)

	1.01.13	1.01.14	1.04.14	1.06.14	1.07.14
Loans, deposits and other funds raised from other credit institutions, total	4 738,4	4 806,0	4 814,6	5 229,4	5 339,0
- in rubles	2 530,1	2 369,5	2 157,2	2 830,2	3 012,7
- in foreign currency	2 208,2	2 436,5	2 657,4	2 399,2	2 326,4
of which:					
- loans, deposits and other funds raised from resident credit institutions	2 500,9	2 556,6	2 429,6	2 982,9	3 190,1
- in rubles	2 061,1	1 962,6	1 798,8	2 450,7	2 637,4
- in foreign currency	439,8	594,0	630,8	532,2	552,7
of which					
overdue debt	0,0	0,2	1,7	0,0	0,1
- in rubles	0,0	0,2	0,2	0,0	0,1
- in foreign currency	0,0	0,0	1,6	0,0	0,0
- loans, deposits and other funds raised from non-resident banks	2 237,4	2 249,4	2 385,0	2 246,6	2 148,9
- in rubles	469,0	406,9	358,4	379,6	375,2
- in foreign currency	1 768,4	1 842,5	2 026,6	1 867,0	1 773,7
of which					
overdue debt	0,0	0,0	1,3	0,0	0,0
- in rubles	0,0	0,0	0,3	0,0	0,0
- in foreign currency	0,0	0,0	1,0	0,0	0,0

Table 28

Distribution of budgetary funds in settlement accounts by groups of credit institutions on 1.07.14

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	28 517	42,2	76 681	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%	69	39 022	57,8	42 627 055	69,4
No budgetary funds	813	0	0,0	18 681 472	30,4
Data not available	1	0	0,0	0	0,0
Total	884	67 539	100,0	61 385 208	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		1.04.14		1.06.14		1.07.14	
		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	3 965,2	6,7	3 854,8	6,3	3 699,7	6,0
1.1	Funds in accounts of legal entities (excluding certificates of deposit)	2 734,7	5,5	3 255,8	5,7	3 743,4	6,3	3 638,1	5,9	3 478,8	5,7
1.1.1	of which deposits and other raised funds (excluding certificates of deposit)	2 506,5	5,1	2 990,4	5,2	3 365,1	5,7	3 248,0	5,3	3 113,5	5,1
1.2	Individual deposits (excluding saving certificates)	167,1	0,3	223,9	0,4	195,4	0,3	194,1	0,3	197,1	0,3
1.2.1	of which deposits and other raised funds (excluding saving certificates)	121,5	0,2	168,3	0,3	141,3	0,2	140,3	0,2	143,2	0,2
1.3	Funds in other accounts	22,8	0,0	22,9	0,0	26,4	0,0	22,6	0,0	23,7	0,0
2.	Funds in correspondent and other accounts of credit institutions	173,2	0,4	162,9	0,3	130,6	0,2	116,1	0,2	129,4	0,2
3.	Loans, deposits and other funds raised from credit institutions	2 237,4	4,5	2 249,4	3,9	2 385,0	4,0	2 246,6	3,7	2 148,9	3,5
4.	Loans from other countries	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
	Raised funds, total	5 335,2	10,8	5 914,9	10,3	6 480,7	10,9	6 217,4	10,2	5 978,0	9,7
	Reference data:										
	Liabilities of authorized banks to non-residents on issued debt securities - total ²	237,7	0,5	211,7	0,4	221,4	0,4	216,6	0,4	208,7	0,3
	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	5 903,1	9,9	6 137,2	10,0	5 838,7	9,5
	of which overdue claims	61,4	0,1	69,7	0,1	74,8	0,1	112,6	0,2	107,8	0,2
	of which:										
1.1.	Loans, deposits and other placements	2 214,8	4,5	3 041,0	5,3	3 232,4	5,4	3 357,8	5,5	3 038,7	5,0
1.2	Loans and other placements with legal entities	1 885,4	3,8	2 163,7	3,8	2 647,3	4,5	2 755,5	4,5	2 776,2	4,5
1.3	Loans and other placements with individuals	15,1	0,0	21,3	0,0	23,4	0,0	23,9	0,0	23,8	0,0
2.	Correspondent accounts with banks	1 167,5	2,4	1 098,2	1,9	1 274,9	2,1	1 397,8	2,3	1 388,0	2,3
3.	Securities acquired by credit institutions, total	875,6	1,8	980,0	1,7	1 096,9	1,8	961,5	1,6	954,1	1,6
	of which:										
3.1	Debt securities (without revaluation and delivered without derecognition in the balance sheet)	791,3	1,6	883,2	1,5	998,9	1,7	905,6	1,5	898,6	1,5
3.2	Shares (without revaluation and delivered without derecognition in the balance sheet)	82,2	0,2	94,5	0,2	95,6	0,2	53,7	0,1	53,4	0,1
3.3	Discounted promissory notes	2,0	0,0	2,2	0,0	2,4	0,0	2,2	0,0	2,1	0,0
4.	Shares in associates and subsidiaries	273,0	0,6	295,0	0,5	317,9	0,5	326,0	0,5	313,7	0,5
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	8 592,9	14,5	8 822,5	14,4	8 494,5	13,8
	Reference data:										
	Overdue interest on claims of credit institutions	1,5	0,0	3,4	0,0	3,6	0,0	26,0	0,0	25,9	0,0

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

Financial Condition

Table 30

Financial result of operating credit institutions (CIs)

	Profit (+) / loss (-) of the current year, million rubles					Number of credit institutions					Reference: allocation of profit of the current year, million rubles				
	1.01.13	1.01.14	1.04.14	1.06.14	1.07.14	1.01.13	1.01.14	1.04.14	1.06.14	1.07.14	1.01.13	1.01.14	1.04.14	1.06.14	1.07.14
Total	1 011 888,7	993 584,5	232 075,8	337 638,1	451 385,8	956	922	896	885	883	210 229,8	192 177,5	45 888,5	65 495,0	77 421,1
Profit-making CIs ¹	1 021 250,1	1 012 252,5	248 048,9	382 025,2	486 637,0	901	834	722	648	679	209 438,1	191 145,8	44 657,5	56 952,1	68 748,5
Loss-making CIs	-9 361,4	-18 667,9	-15 973,1	-44 387,1	-35 251,3	55	88	174	237	204	791,7	1 031,7	1 231,0	8 542,9	8 672,6
CIs that have not provided their reporting	0,0	0,0	0,0	0,0	0,0	0	1	4	3	1	0,0	0,0	0,0	0,0	0,0
Total						956	923	900	888	884					

¹ including CIs with zero profit.

Table 31

Structure of operating credit institutions' income and expenses¹

	1.01.13		1.01.14		1.04.14		1.07.14	
	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	11 169,1	100,0	22 993,7	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	654,1	5,9	1 339,2	5,8
1.2. Interest income on loans to individuals	1 136,4	3,6	1 576,6	5,1	438,8	3,9	889,1	3,9
1.3. Income on securities	1 214,7	3,8	1 896,2	6,1	638,0	5,7	1 237,4	5,4
1.4. Income on operations with foreign currency	21 100,8	66,1	17 853,0	57,5	7 273,7	65,1	15 353,4	66,8
1.5. Commissions	689,7	2,2	806,4	2,6	201,3	1,8	420,5	1,8
1.6. Recovery of loss provision	3 942,6	12,4	4 825,6	15,6	1 237,0	11,1	2 625,5	11,4
1.7. Other income	1 779,5	5,6	1 679,2	5,4	726,2	6,5	1 128,6	4,9
Of which:								
1.7.1. Fines, penalties, forfeits	57,6	0,2	77,0	0,2	19,7	0,2	43,3	0,2
2. Expenses of credit institution, total	30 892,5	100,0	30 029,0	100,0	10 937,1	100,0	22 542,4	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	319,8	2,9	701,1	3,1
2.2. Interest expenses on funds raised from individuals	665,9	2,2	857,6	2,9	222,3	2,0	437,6	1,9
2.3. Expenses on operations with securities	874,9	2,8	1 552,0	5,2	608,1	5,6	1 082,1	4,8
2.4. Expenses on operations with foreign currency	21 042,2	68,1	17 742,7	59,1	7 232,8	66,1	15 333,0	68,0
2.5. Commissions	124,3	0,4	152,2	0,5	36,4	0,3	79,9	0,4
2.6. Expenses on loss provision	4 147,9	13,4	5 438,8	18,1	1 495,0	13,7	3 136,6	13,9
2.7. Management expenses (including personnel costs)	1 061,0	3,4	1 179,6	3,9	258,8	2,4	576,6	2,6
2.8. Other expenses	2 035,0	6,6	1 976,2	6,6	763,8	7,0	1 195,3	5,3
Of which:								
2.8.1. Fines, penalties, forfeits	2,7	0,0	2,5	0,0	1,0	0,0	1,8	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 32.1

Assets and liabilities¹ of credit institutions (with balancing of some accounts), registered in respective regions, as of 1.07.14

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	41 711 047 674	13 635 786 147	42 501 134 543	12 845 699 278
Belgorod Region	11 570 708	1 202 749	11 584 189	1 189 268
Bryansk Region	0	0	0	0
Vladimir Region	10 454 098	838 589	9 758 470	1 534 217
Voronezh Region	3 882 469	839 812	3 821 874	900 407
Ivanovo Region	13 760 181	795 228	13 556 197	999 212
Kaluga Region	19 436 254	1 529 981	19 432 607	1 533 628
Kostroma Region	217 753 870	24 733 855	225 210 468	17 277 257
Kursk Region	16 866 600	670 520	16 849 623	687 497
Lipetsk Region	26 095 718	1 718 712	26 096 523	1 717 907
Moscow Region	59 148 990	14 290 046	59 994 693	13 444 343
Orel Region	3 580 394	262 789	3 582 713	260 470
Ryazan Region	17 038 962	1 069 743	17 041 224	1 067 481
Smolensk Region	4 899 136	1 334 313	5 644 172	589 277
Tambov Region	3 226 584	21 372	3 229 162	18 794
Tver Region	11 392 972	1 772 513	11 345 108	1 820 377
Tula Region	5 360 054	110 787	5 373 998	96 843
Yaroslavl Region	12 355 691	311 527	11 760 551	906 667
City of Moscow	41 274 224 993	13 584 283 611	42 056 852 971	12 801 655 633
	1 360 593 971	261 039 687	1 379 996 828	241 636 830
North-Western Federal District				
Republic of Karelia	1 296 917	33 220	1 298 949	31 188
Komi Republic	5 430 332	801 357	5 448 506	783 183
Akhangel'sk Region	430 911	21	430 930	2
Vologda Region	87 494 048	5 523 007	86 672 854	6 344 201
Kaliningrad Region	19 535 810	7 727 146	19 654 125	7 608 831
Leningrad Region	13 678 175	1 871 486	13 473 026	2 076 635
Murmansk Region	7 150 308	2 186 401	7 498 288	1 838 421
Novgorod Region	5 144 129	190 851	5 192 099	142 881
Pskov Region	2 279 636	13 744	2 279 993	13 387
St Petersburg	1 218 153 705	242 692 454	1 238 048 058	222 798 101
Southern Federal District	276 183 690	26 776 913	278 110 808	24 849 795
Republic of Adygeya	7 317 447	164 654	7 326 442	155 659
Republic of Kalmykia	1 646 295	100 604	1 627 412	119 487
Krasnodar Territory	145 783 503	8 889 986	147 272 411	7 401 078
Astrakhan Region	8 229 746	768 361	8 285 550	712 557
Volgograd Region	14 398 419	778 768	14 494 879	682 308
Rostov Region	98 808 280	16 074 540	99 104 114	15 778 706
North-Caucasian Federal District	41 197 259	3 230 332	41 136 134	3 291 457
Republik of Daghestan	14 193 791	337 024	14 258 788	272 027
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	5 921 597	128 314	5 922 145	127 766
Karachai-Cherkess Republic	7 870 146	2 428 629	7 750 962	2 547 813
Republic of North Ossetia - Alania	2 930 806	45 813	2 911 385	65 234

Chechen Republic	0	0	0	0
Stavropol Territory	10 280 919	290 552	10 292 854	278 617
Volga Federal District	1 473 364 457	136 670 499	1 474 908 913	135 126 043
Republic of Bashkortostan	63 058 154	3 186 431	63 702 204	2 542 381
Republic of Marii El	2 417 155	68 503	2 422 709	62 949
Republic of Mordovia	22 441 633	301 401	22 477 150	265 884
Republic of Tatarstan	705 329 603	79 709 889	702 617 398	82 422 094
Udmurt Republic	39 499 370	2 974 001	41 062 154	1 411 217
Chuvash Republic	10 734 973	407 073	10 755 150	386 896
Perm Territory	38 561 915	3 707 482	38 770 119	3 499 278
Kirov Region	30 802 783	4 046 657	32 809 987	2 039 453
Nizhny Novgograd Region	103 163 405	5 775 523	103 656 347	5 282 581
Orenburg Region	46 962 165	2 225 129	46 621 728	2 565 566
Penza Region	4 232 449	45 613	4 230 588	47 474
Samara Region	330 204 341	29 386 808	330 720 631	28 870 518
Saratov Region	69 590 757	4 762 982	68 704 313	5 649 426
Ulyanovsk Region	6 365 754	73 007	6 358 435	80 326
Ural Federal District	1 100 765 836	179 951 511	1 126 871 556	153 845 791
Kurgan Region	2 498 341	69 436	2 538 204	29 573
Sverdlovsk Region	449 404 294	65 250 379	465 878 524	48 776 149
Tyumen Region	534 196 879	101 109 498	540 402 027	94 904 350
Chelyabinsk Region	114 666 322	13 522 198	118 052 801	10 135 719
Siberian Federal District	517 436 956	99 458 337	541 385 638	75 509 655
Republic of Altai	1 167 992	109 482	1 219 864	57 610
Republic of Buryatiya	12 380 947	1 379 192	11 174 758	2 585 381
Republic of Tuva	354 506	1 636	355 247	895
Republic of Khakassia	6 043 798	85 856	6 057 053	72 601
Altai Territory	17 166 140	384 918	17 118 407	432 651
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	35 167 501	2 429 506	32 777 399	4 819 608
Irkutsk Region	19 851 392	813 376	19 894 318	770 450
Kemerovo Region	10 525 895	1 097 180	11 217 659	405 416
Novosibirsk Region	370 840 735	90 063 239	396 751 607	64 152 367
Omsk Region	31 721 459	2 600 449	32 601 976	1 719 932
Tomsk Region	12 216 591	493 503	12 217 350	492 744
Far Eastern Federal District	530 263 446	31 441 059	523 534 265	38 170 240
Republic of Sakha (Yakutia)	27 656 817	1 512 993	27 679 126	1 490 684
Kamchatka Territory	19 777 291	1 377 348	19 868 388	1 286 251
Primorskiy Territory	84 839 263	10 391 836	87 294 978	7 936 121
Khabarovsk Territory	7 047 601	239 390	7 016 519	270 472
Amur Region	375 567 599	16 640 104	366 409 333	25 798 370
Magadan Region	0	0	0	0
Sakhalin Region	15 374 875	1 279 388	15 265 921	1 388 342
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Crimean District	0	0	0	0
Republic of Crimea	0	0	0	0
City of Sevastopol	0	0	0	0

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

Table 32.2

Assets and liabilities¹ with balancing of some accounts of credit institutions (head-office and branches located in respective regions), as of 1.07.14

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	33 015 942 005	12 470 378 348	33 687 734 551	11 798 585 802
Belgorod Region	121 669 645	23 743 971	120 976 929	24 436 687
Bryansk Region	65 144 515	8 186 707	61 772 617	11 558 605
Vladimir Region	136 998 066	8 976 334	134 497 476	11 476 924
Voronezh Region	973 025 000	19 768 264	942 866 455	49 926 809
Ivanovo Region	72 121 487	5 479 690	70 878 611	6 722 566
Kaluga Region	111 529 799	7 009 709	108 364 619	10 174 889
Kostroma Region	109 092 410	9 341 172	111 795 399	6 638 183
Kursk Region	72 348 391	13 549 848	72 031 015	13 867 224
Lipetsk Region	99 635 893	6 080 612	99 243 809	6 472 696
Moscow Region	1 051 019 121	162 146 852	1 050 208 196	162 957 777
Orel Region	52 330 747	2 282 185	51 913 996	2 698 936
Ryazan Region	108 616 893	-665 785	101 107 133	6 843 975
Smolensk Region	65 843 158	8 436 756	66 477 348	7 802 566
Tambov Region	60 208 832	2 384 352	60 031 273	2 561 911
Tver Region	98 763 027	8 000 410	97 252 513	9 510 924
Tula Region	110 362 658	16 532 405	116 629 062	10 266 001
Yaroslavl Region	435 519 440	13 854 043	423 228 038	26 145 445
City of Moscow	29 271 712 923	12 155 270 823	29 998 460 062	11 428 523 684
North-Western Federal District	3 608 983 288	457 708 057	3 371 915 698	694 775 647
Republic of Karelia	59 316 270	927 447	63 162 562	-2 918 845
Komi Republic	88 493 028	6 584 117	88 375 870	6 701 275
Akhangel'sk Region	140 906 964	9 445 135	142 387 945	7 964 154
Vologda Region	115 822 673	18 784 442	122 512 220	12 094 895
Kaliningrad Region	102 606 563	26 954 882	19 496 108	110 065 337
Leningrad Region	20 693 399	13 582 090	29 287 166	4 988 323
Murmansk Region	81 437 529	22 696 769	115 021 392	-10 887 094
Novgorod Region	53 874 907	7 354 597	48 940 272	12 289 232
Pskov Region	58 580 286	717 977	48 277 848	11 020 415
St Petersburg	2 887 251 669	350 660 601	2 694 454 315	543 457 955
Southern Federal District	1 967 481 781	113 698 166	1 967 351 794	113 828 153
Republic of Adygeya	29 788 313	137 307	29 620 139	305 481
Republic of Kalmykia	11 038 779	66 252	10 633 474	471 557
Krasnodar Territory	911 066 744	41 746 714	870 077 265	82 736 193
Astrakhan Region	62 340 580	4 026 031	61 616 740	4 749 871
Volgograd Region	196 830 783	-6 486 295	175 623 305	14 721 183
Rostov Region	756 416 582	74 208 157	819 780 871	10 843 868
North-Caucasian Federal District	564 287 492	5 079 364	529 106 292	40 260 564
Republic of Dagestan	66 608 289	-2 600 072	62 410 936	1 597 281
Republic of Ingushetia	11 348 616	214 375	10 135 465	1 427 526
Kabardino-Balkar Republic	41 926 954	419 128	38 205 048	4 141 034
Karachai-Cherkess Republic	25 391 203	843 912	21 680 271	4 554 844
Republic of North Ossetia - Alania	28 476 626	-242 667	26 928 869	1 305 090
Chechen Republic	25 727 760	131 763	22 767 004	3 092 519
Stavropol Territory	364 808 044	6 312 925	346 978 699	24 142 270
Volga Federal District	5 360 960 889	361 926 388	5 652 243 379	70 643 898

Republic of Bashkortostan	442 892 183	21 509 665	743 864 705	-279 462 857
Republic of Marii El	74 325 152	1 601 017	72 046 396	3 879 773
Republic of Mordovia	104 638 450	424 612	104 202 459	860 603
Republic of Tatarstan	911 807 027	85 591 532	901 651 799	95 746 760
Udmurt Republic	149 609 060	3 179 711	143 771 451	9 017 320
Chuvash Republic	91 047 009	5 357 596	90 259 187	6 145 418
Perm Territory	421 269 087	32 414 801	413 009 250	40 674 638
Kirov Region	125 343 578	5 392 147	130 672 643	63 082
Nizhny Novgograd Region	1 036 571 783	94 431 796	1 095 422 294	35 581 285
Orenburg Region	154 559 516	6 107 042	151 530 495	9 136 063
Penza Region	84 822 942	3 064 023	83 710 597	4 176 368
Samara Region	1 438 935 369	84 523 317	1 406 811 391	116 647 295
Saratov Region	217 494 780	9 284 968	207 649 551	19 130 197
Ulyanovsk Region	107 644 953	9 044 161	107 641 161	9 047 953
Ural Federal District	2 918 005 999	461 578 163	3 121 393 864	258 190 298
Kurgan Region	44 834 333	265 649	44 223 038	876 944
Sverdlovsk Region	1 481 444 515	317 758 090	1 714 737 675	84 464 930
Tyumen Region	995 417 429	114 716 949	977 307 658	132 826 720
Chelyabinsk Region	396 309 722	28 837 475	385 125 493	40 021 704
Siberian Federal District	3 029 599 254	186 819 936	3 101 197 859	115 221 331
Republic of Altai	9 021 825	-435 485	8 343 539	242 801
Republic of Buryatiya	82 984 880	-18 359 565	59 055 768	5 569 547
Republic of Tuva	15 405 448	32 416	15 357 319	80 545
Republic of Khakassia	35 083 126	215 050	33 878 157	1 420 019
Altai Territory	135 661 244	9 539 990	134 648 630	10 552 604
Zabaykal Territory	47 586 064	928 396	46 528 411	1 986 049
Krasnoyarsk Territory	575 043 503	40 442 537	606 656 507	8 829 533
Irkutsk Region	420 270 305	6 686 976	420 406 086	6 551 195
Kemerovo Region	150 844 605	49 550 760	231 359 047	-30 963 682
Novosibirsk Region	1 280 544 035	93 058 993	1 293 181 002	80 422 026
Omsk Region	181 286 349	3 616 699	165 273 895	19 629 153
Tomsk Region	95 867 870	1 543 169	86 509 498	10 901 541
Far Eastern Federal District	1 392 635 916	71 422 235	1 359 853 623	104 204 528
Republic of Sakha (Yakutia)	121 281 143	9 083 578	121 371 708	8 993 013
Kamchatka Territory	52 505 217	4 359 408	52 681 589	4 183 036
Primorskiy Territory	232 205 947	30 083 793	239 919 652	22 370 088
Khabarovsk Territory	623 019 129	57 739 563	632 142 110	48 616 582
Amur Region	226 743 557	-41 962 722	170 598 955	14 181 880
Magadan Region	55 340 608	2 119 274	59 352 985	-1 893 103
Sakhalin Region	72 339 744	9 495 274	74 423 270	7 411 748
Jewish Autonomous Region	7 776 434	515 787	7 950 980	341 241
Chukotka Autonomous Area	1 424 137	-11 720	1 412 374	43
Crimean District	3 063 827	199 801	2 928 336	335 292
Republic of Crimea	2 901 953	62 842	2 750 713	214 082
City of Sevastopol	161 874	136 959	177 623	121 210

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».

*Indicators are formed on the basis of reporting form 0409101 of head offices and branches, which are located in the respective regions.

Regional distribution of indicators is determined solely by the location of the head offices (branches) that have provided statements and does not include the actual place of fund attraction (offering).

Table 33.1

Securities acquired by credit institutions registered in respective regions, as of 1.07.14

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	5 558 985 532	1 077 950 343	349 984 005	1 012 849 816	157 977 475	23 777 299
Belgorod Region	1 361 996	0	1 150	0	281 620	71 096
Bryansk Region	0	0	0	0	0	0
Vladimir Region	1 806 283	165 947	259 307	0	179 686	0
Voronezh Region	1 647 702	0	0	0	29 043	0
Ivanovo Region	1 167 715	367 367	40 122	0	0	148 092
Kaluga Region	205 151	0	614 542	0	0	0
Kostroma Region	82 530 568	42 757	168 736	4 909 440	29 798	0
Kursk Region	1 518 045	921 381	0	148 712	605 362	0
Lipetsk Region	2 167 966	332 070	1	0	220 891	0
Moscow Region	10 271 467	777 317	606 238	0	626 476	66 662
Orel Region	553 393	0	16 080	0	0	0
Ryazan Region	958 564	707 109	200	219 757	20 029	0
Smolensk Region	0	0	17	0	0	0
Tambov Region	0	0	0	0	0	0
Tver Region	334 439	2 083	0	0	0	0
Tula Region	302 497	41 601	9 702	0	103 781	0
Yaroslavl Region	10 941	0	15	0	98 670	0
City of Moscow	5 454 148 805	1 074 592 711	348 267 895	1 007 571 907	155 782 119	23 491 449
North-Western Federal District	254 979 826	12 368 778	9 454 976	3 950 508	7 106 970	309 193
Republic of Karelia	0	0	0	0	0	0
Komi Republic	1 470 813	976 912	169 686	0	36 088	161 390
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	18 302 180	435 968	17 805	1 000	117 336	0
Kaliningrad Region	3 469 919	0	7 534	0	0	0
Leningrad Region	654 465	62 731	246 107	20	212 335	0
Murmansk Region	528 430	539 881	0	0	0	0
Novgorod Region	771 769	333 058	188 749	0	410 874	0
Pskov Region	154 457	0	0	0	0	0
St Petersburg	229 627 793	10 020 228	8 825 095	3 949 488	6 330 337	147 803
Southern Federal District	12 961 162	2 261 919	1 015 708	125 169	11 309 267	85 354
Republic of Adygeya	13 165	13 201	1 278	0	4 600	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	9 731 755	941 158	447 393	100 000	10 066 749	11 670
Astrakhan Region	1 666 618	1 054 087	194 077	5 288	438 665	0
Volgograd Region	584 686	91 054	38 406	0	671 879	53 137
Rostov Region	964 938	162 419	334 554	19 881	127 374	20 547
North-Caucasian Federal District	1 662 150	165 285	255 227	0	278 306	0
Republic of Dagestan	0	0	16 011	0	0	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 518	0	18 750	0	0	0
Karachai-Cherkess Republic	734 516	0	220 466	0	208 959	0
Republic of North Ossetia - Alania	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	923 116	165 285	0	0	69 347	0
Volga Federal District	132 247 071	24 546 819	22 163 016	11 254 346	16 820 592	338 816
Republic of Bashkortostan	7 057 553	1 286 405	323 894	0	564 929	0
Republic of Marii El	0	0	0	0	69 877	0

Republic of Mordovia	288 624	121 435	43 528	0	161 388	0
Republic of Tatarstan	79 240 329	18 804 963	12 599 973	3 359 506	7 462 887	0
Udmurt Republic	4 111 803	0	2	0	165 255	0
Chuvash Republic	774 373	303 193	176 273	0	200 208	0
Perm Territory	823 518	0	537 371	1 908 581	852 679	0
Kirov Region	4 620 646	10 516	86 520	0	94 548	0
Nizhny Novgograd Region	9 710 115	1 737 673	5 271 644	0	3 045 386	168 029
Orenburg Region	5 950 215	223 064	212 320	35 246	3 621 176	142 977
Penza Region	206 042	101 242	0	0	0	0
Samara Region	17 506 243	1 091 005	1 114 570	5 951 013	458 913	27 810
Saratov Region	1 957 610	867 323	1 710 924	0	123 346	0
Ulyanovsk Region	0	0	85 997	0	0	0
Ural Federal District	157 299 471	24 478 829	5 179 550	11 076 931	3 343 774	116 550
Kurgan Region	0	0	0	0	0	0
Sverdlovsk Region	86 677 291	8 399 924	3 924 579	8 200 851	1 740 411	16 547
Tyumen Region	53 316 973	9 544 058	1 130 538	2 876 080	1 346 318	0
Chelyabinsk Region	17 305 207	6 534 847	124 433	0	257 045	100 003
Siberian Federal District	60 873 706	3 869 973	8 026 149	10 816 700	4 304 962	360 369
Republic of Altai	37 320	0	0	0	171 990	0
Republic of Buryatiya	85 294	0	231 119	0	605 602	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	14 355	14 802	0	0	0	0
Altai Territory	208 897	138 746	57 829	0	62 799	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	702 025	121 107	1 254	0	0	0
Irkutsk Region	377 514	4 338	214 033	0	104 541	0
Kemerovo Region	1 769 856	950 139	40 768	0	1 428	0
Novosibirsk Region	53 525 696	2 085 691	7 433 310	10 816 700	2 901 539	297 309
Omsk Region	3 400 694	201 863	44 715	0	313 574	63 060
Tomsk Region	752 055	353 287	3 121	0	143 489	0
Far Eastern Federal District	37 323 804	6 304 070	1 082 114	0	1 412 200	0
Republic of Sakha (Yakutia)	1 473 686	132 035	404 889	0	493 466	0
Kamchatka Territory	915 824	102 234	26 602	0	303 374	0
Primorskiy Territory	9 907 270	4 370 388	63 043	0	615 360	0
Khabarovsk Territory	322 921	0	0	0	0	0
Amur Region	24 550 563	1 697 862	6 340	0	0	0
Magadan Region	0	0	0	0	0	0
Sakhalin Region	153 540	1 551	581 240	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	0	0	0	0
Republic of Crimea	0	0	0	0	0	0
City of Sevastopol	0	0	0	0	0	0

Table 33.2

Securities acquired by head-offices and branches of credit institutions located in respective regions, as of 1.07.14

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	5 633 617 174	1 083 023 536	360 302 331	1 012 705 368	160 890 553	24 290 330
Belgorod Region	1 361 996	0	1 157	0	281 620	71 096
Bryansk Region	0	0	0	0	0	0
Vladimir Region	98 458	21 142	167 956	2 243	0	0
Voronezh Region	1 647 702	0	0	0	29 043	0
Ivanovo Region	1 167 715	367 367	40 476	0	0	148 092
Kaluga Region	205 151	0	614 542	0	0	0
Kostroma Region	19 182 547	42 757	168 736	0	29 798	0
Kursk Region	1 518 045	921 381	0	148 712	605 362	0
Lipetsk Region	2 167 966	332 070	1	0	220 891	0
Moscow Region	10 271 467	777 317	606 238	0	626 476	66 662
Orel Region	553 393	0	16 080	0	0	0
Ryazan Region	958 564	707 109	200	219 757	90 643	0
Smolensk Region	0	0	17	0	0	0
Tambov Region	0	0	0	0	0	0
Tver Region	334 439	2 083	0	0	0	0
Tula Region	302 497	41 601	9 940	0	287 136	0
Yaroslavl Region	10 941	0	15	0	48 305	0
City of Moscow	5 593 836 293	1 079 810 709	358 676 973	1 012 334 656	158 671 279	24 004 480
North-Western Federal District	244 394 082	10 991 185	9 413 870	14 911 655	7 051 907	203 186
Republic of Karelia	0	0	0	0	0	0
Komi Republic	1 188 689	780 319	128 567	0	0	55 383
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	9 382 448	435 968	17 805	1 000	25 630	0
Kaliningrad Region	3 469 919	0	7 548	0	0	0
Leningrad Region	654 465	62 731	246 107	20	212 335	0
Murmansk Region	528 430	539 881	0	0	60 697	0
Novgorod Region	771 769	333 058	188 749	0	410 874	0
Pskov Region	154 457	0	0	0	0	0
St Petersburg	228 243 905	8 839 228	8 825 094	14 910 635	6 342 371	147 803
Southern Federal District	9 960 357	1 672 414	971 123	125 169	11 369 754	11 670
Republic of Adygeya	13 165	13 201	1 278	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	7 762 039	941 158	450 002	100 000	10 124 387	11 670
Astrakhan Region	703 442	464 582	195 791	5 288	738 665	0
Volgograd Region	516 773	91 054	38 767	0	369 328	0
Rostov Region	964 938	162 419	285 285	19 881	137 374	0
North-Caucasian Federal District	927 634	165 285	256 882	0	69 347	0
Republik of Daghestan	0	0	16 319	0	0	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 518	0	18 750	0	0	0
Karachai-Cherkess Republic	0	0	220 466	0	0	0
Republic of North Ossetia - Alania	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0

Stavropol Territory	923 116	165 285	1 347	0	69 347	0
Volga Federal District	131 731 296	24 540 426	22 127 323	11 254 346	17 116 762	302 784
Republic of Bashkortostan	6 633 398	1 280 012	285 246	0	506 560	0
Republic of Marii El	0	0	0	0	69 877	0
Republic of Mordovia	288 624	121 435	43 528	0	24 707	0
Republic of Tatarstan	79 148 708	18 804 963	12 600 081	3 359 506	7 462 887	0
Udmurt Republic	4 111 803	0	2	0	165 255	0
Chuvash Republic	774 373	303 193	176 467	0	200 208	0
Perm Territory	823 518	0	537 748	1 908 581	712 873	0
Kirov Region	4 620 646	10 516	86 520	0	480 732	0
Nizhny Novgorod Region	9 710 115	1 737 673	5 271 694	0	3 290 804	168 029
Orenburg Region	5 950 215	223 064	213 339	35 246	3 549 620	106 945
Penza Region	206 042	101 242	0	0	36 068	0
Samara Region	17 506 244	1 091 005	1 114 719	5 951 013	493 825	27 810
Saratov Region	1 957 610	867 323	1 711 982	0	123 346	0
Ulyanovsk Region	0	0	85 997	0	0	0
Ural Federal District	148 857 576	23 100 953	2 409 582	11 076 931	2 959 914	116 550
Kurgan Region	0	0	0	0	0	0
Sverdlovsk Region	78 265 570	7 052 140	1 149 383	8 200 851	1 541 204	16 547
Tyumen Region	53 286 799	9 513 966	1 135 766	2 876 080	1 161 665	0
Chelyabinsk Region	17 305 207	6 534 847	124 433	0	257 045	100 003
Siberian Federal District	23 066 174	3 341 245	597 520	0	1 537 445	63 060
Republic of Altai	0	0	0	0	171 990	0
Republic of Buryatiya	85 294	0	231 119	0	605 602	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	14 355	14 802	0	0	0	0
Altai Territory	208 897	138 746	57 829	0	62 799	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	699 884	121 107	1 254	0	0	0
Irkutsk Region	377 514	4 338	214 033	0	104 541	0
Kemerovo Region	1 769 856	950 139	40 768	0	1 428	0
Novosibirsk Region	15 757 625	1 556 963	3 461	0	398 103	0
Omsk Region	3 400 694	201 863	45 637	0	120 107	63 060
Tomsk Region	752 055	353 287	3 419	0	72 875	0
Far Eastern Federal District	23 466 203	5 110 973	1 082 114	0	1 557 866	0
Republic of Sakha (Yakutia)	1 473 686	132 035	404 889	0	893 404	0
Kamchatka Territory	651 530	102 234	26 602	0	24 040	0
Primorskiy Territory	10 230 191	4 370 388	63 043	0	615 360	0
Khabarovsk Territory	0	0	0	0	25 062	0
Amur Region	10 957 256	504 765	6 340	0	0	0
Magadan Region	0	0	0	0	0	0
Sakhalin Region	153 540	1 551	581 240	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	0	0	0	0
Republic of Crimea	0	0	0	0	0	0
City of Sevastopol	0	0	0	0	0	0

*Indicators are formed on the basis of reporting form 0409101 of head offices and branches, which are located in the respective regions.

Regional distribution of indicators is determined solely by the location of the head offices (branches) that have provided statements and does not include the actual place of fund offering.

Table 34.1

Distribution of loans, deposits and other placements in rubles by credit institutions, registered in respective regions, as of 1.07.14

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	30 535 949 211	16 654 788 547	2 375 439 618	9 140 199 631
Belgorod Region	6 484 281	5 398 222	0	401 367
Bryansk Region	0	0	0	0
Vladimir Region	5 841 024	3 662 417	65 000	1 955 942
Voronezh Region	1 691 366	1 153 453	330 000	122 745
Ivanovo Region	10 025 511	5 375 254	430 810	3 873 815
Kaluga Region	14 800 939	3 440 145	6 611 000	4 547 395
Kostroma Region	118 033 377	7 694 091	16 822 184	69 236 724
Kursk Region	12 350 621	9 766 802	300 000	1 475 116
Lipetsk Region	19 878 590	14 100 531	1 170 000	2 685 313
Moscow Region	36 266 979	23 815 613	688 207	10 181 467
Orel Region	2 540 291	941 268	235 000	392 688
Ryazan Region	12 450 691	9 566 862	823 000	1 702 996
Smolensk Region	3 537 866	2 766 874	7 000	763 992
Tambov Region	2 589 686	2 219 601	0	369 927
Tver Region	7 266 957	4 487 583	845 000	1 916 894
Tula Region	3 598 878	2 721 424	590 000	287 454
Yaroslavl Region	8 764 590	5 108 902	595 914	2 549 564
City of Moscow	30 269 827 564	16 552 569 505	2 345 926 503	9 037 736 232
North-Western Federal District	908 203 383	612 078 192	85 581 886	122 566 230
Republic of Karelia	1 037 002	453 244	160 000	338 324
Komi Republic	2 637 034	1 885 551	250 000	501 463
Akhangel'sk Region	130 756	130 756	0	0
Vologda Region	54 297 673	23 610 157	1 558 600	27 793 759
Kaliningrad Region	12 742 588	8 805 807	1 859 689	2 077 092
Leningrad Region	8 409 340	4 610 051	892 000	2 320 689
Murmansk Region	4 387 765	1 592 616	95 000	2 642 719
Novgorod Region	2 132 017	1 347 237	0	715 411
Pskov Region	1 489 374	1 286 546	0	202 828
St Petersburg	820 939 834	568 356 227	80 766 597	85 973 945
Southern Federal District	188 180 346	118 793 602	3 835 178	58 677 322
Republic of Adygeya	5 635 595	4 386 543	160 100	1 028 952
Republic of Kalmykia	885 512	786 626	0	98 886
Krasnodar Territory	86 740 263	56 591 199	2 279 128	22 987 573
Astrakhan Region	2 571 388	957 160	0	888 950
Volgograd Region	10 519 562	8 602 511	486 000	1 264 954
Rostov Region	81 828 026	47 469 563	909 950	32 408 007
North-Caucasian Federal District	25 783 414	18 989 901	2 137 280	4 614 856
Republik of Daghestan	7 411 632	5 376 375	8 500	2 018 810
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	3 950 539	2 821 625	188 300	940 614
Karachai-Cherkess Republic	5 267 965	4 363 826	300 000	570 709

Republic of North Ossetia - Alania	2 394 978	2 134 045	5 150	255 783
Chechen Republic	0	0	0	0
Stavropol Territory	6 758 300	4 294 030	1 635 330	828 940
Volga Federal District	1 029 383 822	563 817 366	56 801 836	351 464 702
Republic of Bashkortostan	45 072 287	21 021 686	6 498 843	16 157 490
Republic of Marii El	1 713 994	1 401 242	100 000	169 732
Republic of Mordovia	17 140 448	13 929 427	220 000	2 534 431
Republic of Tatarstan	462 261 150	291 390 923	24 238 272	108 916 614
Udmurt Republic	30 855 623	6 196 794	2 125 000	21 970 021
Chuvash Republic	7 496 274	3 667 917	341 000	3 316 244
Perm Territory	25 676 155	12 321 546	136 500	12 258 648
Kirov Region	20 754 302	13 882 419	171 680	6 382 804
Nizhny Novgorod Region	68 485 444	45 419 053	7 419 010	10 529 708
Orenburg Region	31 024 531	14 740 930	440 050	15 051 364
Penza Region	3 016 259	2 006 783	31 300	896 190
Samara Region	271 250 918	113 362 433	12 691 245	139 888 521
Saratov Region	39 573 506	20 883 642	2 048 936	12 290 046
Ulyanovsk Region	5 062 931	3 592 571	340 000	1 102 889
Ural Federal District	752 635 433	302 524 786	57 266 784	339 557 316
Kurgan Region	1 735 430	1 542 574	0	148 523
Sverdlovsk Region	275 977 953	94 097 113	20 448 936	155 174 268
Tyumen Region	398 636 480	166 961 657	33 096 866	156 465 487
Chelyabinsk Region	76 285 570	39 923 442	3 720 982	27 769 038
Siberian Federal District	308 943 940	152 226 216	25 844 733	114 011 051
Republic of Altai	692 900	446 799	87 000	140 351
Republic of Buryatiya	8 872 953	2 901 592	0	5 649 294
Republic of Tuva	226 831	81 685	0	145 146
Republic of Khakassia	4 796 116	1 940 978	15 000	2 667 750
Altai Territory	13 779 583	10 387 484	570 000	2 457 429
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	25 064 520	11 289 274	1 090 210	9 124 421
Irkutsk Region	14 709 294	9 160 902	630 000	4 293 301
Kemerovo Region	5 942 043	2 545 519	10 152	3 386 372
Novosibirsk Region	206 493 901	101 737 153	23 006 051	71 710 842
Omsk Region	20 284 402	7 441 952	270 000	11 118 769
Tomsk Region	8 081 397	4 292 878	166 320	3 317 376
Far Eastern Federal District	394 680 752	82 309 519	11 972 952	291 904 230
Republic of Sakha (Yakutia)	17 411 322	10 049 433	1 499	6 768 001
Kamchatka Territory	15 226 114	10 908 765	1 470 418	2 745 949
Primorskiy Territory	56 201 861	34 068 154	4 195 047	15 971 877
Khabarovsk Territory	5 004 378	1 384 864	300 000	3 124 524
Amur Region	291 210 347	20 123 045	4 760 988	260 827 357
Magadan Region	0	0	0	0
Sakhalin Region	9 626 730	5 775 258	1 245 000	2 466 522
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Crimean District	0	0	0	0
Republic of Crimea	0	0	0	0
City of Sevastopol	0	0	0	0

Table 34.2

Distribution of loans, deposits and other placements in rubles by head-offices and branches of credit institutions, located in respective regions, as of 1.07.14

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	19 133 542 852	10 788 209 262	2 407 896 612	4 275 207 736
Belgorod Region	51 591 024	42 725 113	100	8 181 119
Bryansk Region	24 902 362	18 315 384	0	6 294 337
Vladimir Region	84 383 993	55 745 354	65 000	27 643 290
Voronezh Region	909 109 249	544 044 541	330 000	311 788 693
Ivanovo Region	21 802 627	13 395 561	430 810	7 552 823
Kaluga Region	43 855 458	22 438 839	6 605 000	14 609 220
Kostroma Region	29 753 362	9 889 446	15 441 856	4 142 106
Kursk Region	56 278 649	49 023 609	300 000	6 144 974
Lipetsk Region	53 306 527	29 096 388	1 170 000	21 802 713
Moscow Region	939 173 021	511 239 295	688 207	342 624 773
Orel Region	22 630 021	17 674 965	235 000	3 747 686
Ryazan Region	46 981 015	32 043 134	823 000	13 009 038
Smolensk Region	38 911 130	31 107 821	7 000	7 751 459
Tambov Region	23 043 908	20 091 653	0	2 952 097
Tver Region	28 442 264	15 671 788	750 000	11 507 458
Tula Region	79 297 999	64 185 380	590 000	14 479 941
Yaroslavl Region	404 181 586	186 132 230	355 914	159 330 373
City of Moscow	16 275 898 657	9 125 388 761	2 380 104 725	3 311 645 636
North-Western Federal District	2 523 093 425	1 429 966 274	85 141 467	837 114 890
Republic of Karelia	52 511 112	17 303 068	160 000	28 378 614
Komi Republic	77 269 250	17 590 241	250 000	47 715 264
Akhangel'sk Region	29 745 773	16 382 391	0	7 192 794
Vologda Region	62 326 636	40 528 506	1 558 600	17 888 462
Kaliningrad Region	84 545 962	53 485 774	1 859 689	25 624 924
Leningrad Region	23 350 034	14 027 358	892 000	4 038 996
Murmansk Region	69 269 488	18 894 019	95 000	37 667 696
Novgorod Region	44 988 821	19 581 534	0	18 085 991
Pskov Region	52 468 140	33 910 001	0	13 240 942
St Petersburg	2 026 618 209	1 198 263 382	80 326 178	637 281 207
Southern Federal District	1 624 035 394	914 893 051	3 095 885	596 810 805
Republic of Adygeya	26 256 385	15 425 901	160 100	10 459 914
Republic of Kalmykia	9 618 344	5 379 463	0	4 238 881
Krasnodar Territory	794 383 229	430 158 545	1 773 835	305 134 040
Astrakhan Region	25 817 851	11 811 764	0	13 252 497
Volgograd Region	101 431 453	69 921 495	382 000	29 495 246
Rostov Region	666 528 132	382 195 883	779 950	234 230 227
North-Caucasian Federal District	462 719 676	258 021 332	1 837 280	189 548 225
Republic of Dagestan	37 732 177	24 182 058	8 500	13 533 672
Republic of Ingushetia	8 211 818	5 667 772	0	2 544 046
Kabardino-Balkar Republic	32 674 513	21 885 224	188 300	10 600 681
Karachai-Cherkess Republic	22 037 604	15 344 667	0	6 692 189

Republic of North Ossetia - Alania	13 416 737	8 800 434	5 150	4 611 153
Chechen Republic	19 287 701	9 893 872	0	9 393 829
Stavropol Territory	329 359 126	172 247 305	1 635 330	142 172 655
Volga Federal District	4 373 045 307	2 374 994 120	52 466 885	1 663 925 571
Republic of Bashkortostan	396 549 890	193 726 175	990 157	188 422 758
Republic of Marii El	70 335 064	47 371 353	100 000	16 698 180
Republic of Mordovia	94 879 081	69 087 230	140 000	17 561 691
Republic of Tatarstan	661 979 185	427 069 375	24 238 231	178 336 060
Udmurt Republic	133 456 384	37 108 094	2 125 000	75 551 240
Chuvash Republic	83 638 995	43 237 196	311 000	39 121 997
Perm Territory	369 509 238	208 477 131	136 500	158 216 284
Kirov Region	106 626 068	55 936 628	171 680	35 650 292
Nizhny Novgorod Region	909 107 302	598 990 258	7 229 050	229 842 418
Orenburg Region	94 712 396	61 574 709	410 000	31 564 332
Penza Region	37 761 115	28 546 173	31 300	8 648 774
Samara Region	1 299 047 886	528 024 474	14 195 031	653 608 638
Saratov Region	85 837 400	55 117 606	2 048 936	22 240 695
Ulyanovsk Region	29 605 303	20 727 718	340 000	8 462 212
Ural Federal District	2 430 257 607	1 174 935 311	47 345 038	1 087 192 734
Kurgan Region	41 082 491	16 840 844	0	23 163 693
Sverdlovsk Region	1 233 831 561	667 226 777	10 587 190	514 386 653
Tyumen Region	813 583 908	319 988 023	33 036 866	402 426 973
Chelyabinsk Region	341 759 647	170 879 667	3 720 982	147 215 415
Siberian Federal District	2 629 975 270	1 115 983 927	10 828 149	1 320 302 256
Republic of Altai	7 001 870	2 459 706	87 000	4 436 414
Republic of Buryatiya	48 609 871	12 525 674	0	35 559 282
Republic of Tuva	14 307 133	2 464 588	0	11 792 545
Republic of Khakassia	31 434 779	10 803 920	15 000	18 011 071
Altai Territory	111 714 822	48 319 716	570 000	62 301 596
Zabaykal Territory	15 625 280	3 660 180	0	11 965 100
Krasnoyarsk Territory	524 890 581	222 785 305	1 090 210	243 953 031
Irkutsk Region	373 503 053	157 714 798	630 000	201 536 276
Kemerovo Region	132 335 408	40 961 517	10 247	91 114 829
Novosibirsk Region	1 136 834 686	513 710 076	7 989 292	524 622 870
Omsk Region	158 619 117	67 538 314	270 080	73 275 521
Tomsk Region	75 098 670	33 040 133	166 320	41 733 721
Far Eastern Federal District	969 910 985	445 312 925	10 058 952	459 020 571
Republic of Sakha (Yakutia)	103 598 186	43 188 473	21 499	51 018 515
Kamchatka Territory	21 809 978	15 568 994	1 420 368	4 689 570
Primorskiy Territory	147 240 362	92 518 197	4 495 047	46 126 904
Khabarovsk Territory	573 067 083	245 121 731	0	290 492 486
Amur Region	52 894 125	13 341 811	2 877 038	36 259 967
Magadan Region	50 917 777	24 599 406	0	22 415 226
Sakhalin Region	17 093 075	9 274 739	1 245 000	6 427 078
Jewish Autonomous Region	2 652 255	1 406 621	0	1 245 634
Chukotka Autonomous Area	638 144	292 953	0	345 191
Crimean District	410	401	0	9
Republic of Crimea	410	401	0	9
City of Sevastopol	0	0	0	0

*Indicators are formed on the basis of reporting form 0409101 of head offices and branches, which are located in the respective regions.

Regional distribution of indicators is determined solely by the location of the head offices (branches) that have provided statements and does not include the actual place of fund offering.

Information on indicators, based on the reporting form 0409302 (takes into account the actual place of fund offering) is given contained in the Bulletin of Banking Statistics.

Table 35.1

Distribution of loans, deposits and other placements in foreign currency by credit institutions, registered in respective regions, as of 1.07.14

thousand rubles

1	2	of which		
		3	4	5
	Total	Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other placements with individuals
Central Federal District	9 322 028 325	5 607 026 420	3 117 913 274	203 540 771
Belgorod Region	622 295	621 287	1 008	0
Bryansk Region	0	0	0	0
Vladimir Region	431 189	91 758	0	339 431
Voronezh Region	648 782	540 683	505	97 605
Ivanovo Region	211 884	67 481	36 120	6 721
Kaluga Region	719	0	710	9
Kostroma Region	2 314 639	1 472 074	283 514	554 024
Kursk Region	211 034	210 698	0	336
Lipetsk Region	231 650	0	213 978	17 672
Moscow Region	6 017 285	4 032 708	50 671	1 933 906
Orel Region	2 037	0	2 037	0
Ryazan Region	61 044	23 175	2 179	34 392
Smolensk Region	75 858	75 017	841	0
Tambov Region	1 009	0	1 009	0
Tver Region	128 805	0	128 805	0
Tula Region	28 418	28 418	0	0
Yaroslavl Region	76 957	65 756	1 788	9 413
City of Moscow	9 310 964 720	5 599 797 365	3 117 190 109	200 547 262
North-Western Federal District	143 619 157	94 567 430	19 435 006	6 395 117
Republic of Karelia	0	0	0	0
Komi Republic	117 679	27 907	87 068	2 704
Akhangel'sk Region	0	0	0	0
Vologda Region	2 231 454	1 322 543	4 868	9 736
Kaliningrad Region	536 217	326 974	504	208 739
Leningrad Region	972 446	931 658	1 390	24 123
Murmansk Region	367 589	297 358	70 231	0
Novgorod Region	53 930	0	51 798	2 132
Pskov Region	0	0	0	0
St Petersburg	139 339 842	91 660 990	19 219 147	6 147 683
Southern Federal District	7 215 335	5 631 166	1 050 523	356 876
Republic of Adygeya	29 445	11 444	8 249	9 752
Republic of Kalmykia	1 682	0	1 682	0
Krasnodar Territory	829 031	688 384	121 717	18 930
Astrakhan Region	1 513	0	1 513	0
Volgograd Region	259 993	0	250 956	1 129
Rostov Region	6 093 671	4 931 338	666 406	327 065
North-Caucasian Federal District	972 058	776 493	111 269	84 296
Republik of Daghestan	47 816	23 542	7 603	16 671
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	1 473	0	1 473	0
Karachai-Cherkess Republic	778 166	685 690	28 353	64 123

Republic of North Ossetia - Alania	1 623	0	1 345	278
Chechen Republic	0	0	0	0
Stavropol Territory	142 980	67 261	72 495	3 224
Volga Federal District	49 005 287	36 620 110	9 323 330	2 320 787
Republic of Bashkortostan	325 736	30 588	115 287	134 036
Republic of Marii El	504	0	504	0
Republic of Mordovia	2 690	0	2 690	0
Republic of Tatarstan	28 740 718	25 133 213	3 176 740	374 960
Udmurt Republic	900 740	595 002	0	86 677
Chuvash Republic	131 045	42 039	5 058	21 015
Perm Territory	1 700 155	1 465 267	18 667	216 221
Kirov Region	1 510 208	1 436 362	1 648	72 198
Nizhny Novgogrod Region	1 342 865	860 981	34 971	89 477
Orenburg Region	511 411	188 594	127 278	195 539
Penza Region	0	0	0	0
Samara Region	13 734 631	6 801 687	5 836 681	1 096 263
Saratov Region	103 168	66 377	2 390	34 401
Ulyanovsk Region	1 416	0	1 416	0
Ural Federal District	96 477 416	56 501 953	34 845 678	1 590 928
Kurgan Region	0	0	0	0
Sverdlovsk Region	26 687 384	13 105 972	13 277 148	304 264
Tyumen Region	67 191 002	42 537 132	19 831 833	1 283 180
Chelyabinsk Region	2 599 030	858 849	1 736 697	3 484
Siberian Federal District	40 729 015	22 939 883	13 334 015	1 415 809
Republic of Altai	0	0	0	0
Republic of Buryatiya	228 217	186 129	1 520	40 568
Republic of Tuva	397	0	397	0
Republic of Khakassia	0	0	0	0
Altai Territory	30 028	24 335	2 018	3 675
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	720 828	403 430	3 063	228 581
Irkutsk Region	101 266	4 670	96 260	336
Kemerovo Region	2 031	0	235	1 796
Novosibirsk Region	38 614 482	21 627 548	12 988 406	1 044 974
Omsk Region	1 027 787	692 243	239 665	95 879
Tomsk Region	3 979	1 528	2 451	0
Far Eastern Federal District	12 638 163	8 617 717	892 012	460 917
Republic of Sakha (Yakutia)	711 175	421 244	75 677	214 254
Kamchatka Territory	344 676	284 871	5 428	54 377
Primorskiy Territory	3 307 065	2 395 637	90 080	118 168
Khabarovsk Territory	10 722	9 828	894	0
Amur Region	8 209 836	5 455 691	716 019	73 789
Magadan Region	0	0	0	0
Sakhalin Region	54 689	50 446	3 914	329
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Crimean District	0	0	0	0
Republic of Crimea	0	0	0	0
City of Sevastopol	0	0	0	0

Table 35.2

Distribution of loans, deposits and other placements in foreign currency by head-offices and branches of credit institutions, located in respective regions, as of 1.07.14

thousand rubles

1	2	of which		
		3	4	5
	Total	Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other placements with individuals
Central Federal District	8 395 449 983	4 691 475 594	3 130 482 309	188 461 401
Belgorod Region	5 319 749	5 311 741	2 526	5 482
Bryansk Region	2 304 762	2 291 141	0	13 621
Vladimir Region	2 118 284	2 076 326	0	41 958
Voronezh Region	17 286 506	16 860 972	505	377 186
Ivanovo Region	211 884	67 481	36 120	6 721
Kaluga Region	1 888 334	1 713 503	710	174 121
Kostroma Region	660 931	442 772	2 012	211 120
Kursk Region	211 784	210 698	0	1 086
Lipetsk Region	244 824	0	213 978	30 846
Moscow Region	150 347 831	133 590 592	13 054 650	2 599 149
Orel Region	64 727	62 690	2 037	0
Ryazan Region	95 949	55 694	2 179	36 778
Smolensk Region	137 736	91 884	841	45 011
Tambov Region	1 585 654	1 584 645	1 009	0
Tver Region	540 122	394 451	128 805	16 447
Tula Region	4 609 369	4 587 014	0	22 355
Yaroslavl Region	12 511 585	12 402 323	1 788	49 511
City of Moscow	8 195 309 952	4 509 731 667	3 117 035 149	184 830 009
North-Western Federal District	314 692 293	261 800 718	19 433 089	16 636 666
Republic of Karelia	438 618	426 563	0	12 055
Komi Republic	2 842 642	2 750 471	87 068	5 103
Akhangel'sk Region	286 456	283 163	0	3 293
Vologda Region	1 988 274	1 079 087	4 868	10 012
Kaliningrad Region	18 526 812	17 980 016	1 345	519 230
Leningrad Region	633 948	617 300	1 390	15 258
Murmansk Region	20 234 050	20 134 822	70 231	28 997
Novgorod Region	6 796 950	6 741 942	51 798	3 210
Pskov Region	66 994	65 299	0	1 695
St Petersburg	262 877 549	211 722 055	19 216 389	16 037 813
Southern Federal District	92 223 921	85 953 135	998 463	1 870 565
Republic of Adygeya	25 048	15 179	8 249	1 620
Republic of Kalmykia	1 682	0	1 682	0
Krasnodar Territory	30 049 778	28 744 885	106 818	1 103 470
Astrakhan Region	440 972	439 370	0	1 602
Volgograd Region	1 640 766	1 388 671	215 308	36 787
Rostov Region	60 065 675	55 365 030	666 406	727 086
North-Caucasian Federal District	4 521 567	3 954 254	83 773	481 659
Republic of Dagestan	24 190	0	7 603	16 587
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	1 472	0	1 472	0
Karachai-Cherkess Republic	268 846	266 155	858	1 833

Republic of North Ossetia - Alania	1 623	0	1 345	278
Chechen Republic	0	0	0	0
Stavropol Territory	4 225 436	3 688 099	72 495	462 961
Volga Federal District	240 994 420	217 207 105	9 328 723	4 159 584
Republic of Bashkortostan	16 070 978	15 605 658	114 783	299 020
Republic of Marii El	1 450 549	1 436 726	504	13 319
Republic of Mordovia	3 002	0	2 522	480
Republic of Tatarstan	36 206 765	32 354 675	3 184 668	616 976
Udmurt Republic	554 727	299 806	0	35 860
Chuvash Republic	56 340	42 039	3 363	10 938
Perm Territory	29 224 945	28 795 358	18 667	410 920
Kirov Region	2 522 521	2 519 606	1 648	1 267
Nizhny Novgogrod Region	84 800 990	83 279 904	34 635	1 075 083
Orenburg Region	2 227 026	1 879 338	127 278	220 410
Penza Region	56 263	55 448	168	647
Samara Region	66 133 637	49 320 802	5 836 681	1 409 538
Saratov Region	1 345 758	1 280 257	2 390	63 111
Ulyanovsk Region	340 919	337 488	1 416	2 015
Ural Federal District	372 787 755	331 180 887	32 783 236	1 128 502
Kurgan Region	1 284	0	0	1 284
Sverdlovsk Region	275 937 771	261 706 604	11 259 312	872 099
Tyumen Region	80 901 543	55 406 003	19 787 227	113 303
Chelyabinsk Region	15 947 157	14 068 280	1 736 697	141 816
Siberian Federal District	161 388 830	157 633 981	1 371 016	2 069 340
Republic of Altai	51	0	0	51
Republic of Buryatiya	441 226	399 138	1 520	40 568
Republic of Tuva	397	0	397	0
Republic of Khakassia	778	0	0	778
Altai Territory	175 093	152 897	2 018	20 178
Zabaykal Territory	10 089	10 089	0	0
Krasnoyarsk Territory	36 791 439	36 526 444	3 097	131 248
Irkutsk Region	4 778 704	4 628 736	95 756	52 910
Kemerovo Region	47 309 771	47 283 652	235	25 207
Novosibirsk Region	70 288 842	67 413 515	1 025 877	1 668 357
Omsk Region	1 380 679	1 017 599	239 665	122 644
Tomsk Region	211 761	201 911	2 451	7 399
Far Eastern Federal District	70 105 541	65 208 386	304 432	1 224 519
Republic of Sakha (Yakutia)	7 708 988	6 989 939	73 424	1 127
Kamchatka Territory	1 062 354	1 009 843	5 428	47 083
Primorskiy Territory	3 902 369	2 965 267	90 080	147 991
Khabarovsk Territory	54 079 020	50 962 297	74 727	1 021 642
Amur Region	1 288 486	1 224 316	56 859	2 990
Magadan Region	1 853 825	1 850 646	0	3 179
Sakhalin Region	210 499	206 078	3 914	507
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Crimean District	0	0	0	0
Republic of Crimea	0	0	0	0
City of Sevastopol	0	0	0	0

*Indicators are formed on the basis of reporting form 0409101 of head offices and branches, which are located in the respective regions.

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Information on indicators, based on the reporting form 0409302 (takes into account the actual place of fund offering) is given contained in the Bulletin of Banking Statistics.

Table 36.1

Overdue claims on loans, deposits and other placements by credit institutions registered in respective regions, as of 1.07.14

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	884 631 922	96 809 146	5 243 747	3 893 818	463 878 782	32 662 200
Belgorod Region	48 538	0	0	0	22 527	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	45 719	0	0	0	15 726	20 178
Voronezh Region	0	0	0	0	9	0
Ivanovo Region	114 898	0	0	0	490 421	0
Kaluga Region	196 964	0	40 000	0	283 932	0
Kostroma Region	155 184	0	4 703	0	3 227 630	110 187
Kursk Region	55 670	0	0	0	26 118	0
Lipetsk Region	670 410	0	0	0	28 562	0
Moscow Region	721 065	20 238	0	0	465 552	176 811
Orel Region	32 779	0	0	0	13 463	0
Ryazan Region	637 538	0	0	0	65 525	0
Smolensk Region	113 670	0	5 700	0	9 118	0
Tambov Region	113 251	0	0	0	28 051	0
Tver Region	76 655	0	0	0	15 147	0
Tula Region	37 739	0	0	0	4 029	0
Yaroslavl Region	194 385	0	0	0	46 869	6 054
City of Moscow	881 417 457	96 788 908	5 193 344	3 893 818	459 136 103	32 348 970
North-Western Federal District	17 647 749	1 314 183	211 520	0	6 061 808	267 986
Republic of Karelia	5 235	0	0	0	2 103	0
Komi Republic	56 103	0	0	0	395	0
Akhangel'sk Region	52 457	0	0	0	0	0
Vologda Region	1 965 263	12 595	45 000	0	2 459 013	1 508
Kaliningrad Region	393 967	14 229	9 689	0	30 563	780
Leningrad Region	293 189	0	0	0	63 928	2 972
Murmansk Region	92 625	2 566	0	0	25 969	0
Novgorod Region	140 411	0	0	0	7 768	1 177
Pskov Region	26 033	0	0	0	780	0
St Petersburg	14 622 466	1 284 793	156 831	0	3 471 289	261 549
Southern Federal District	3 443 974	5 899	104 000	0	2 033 217	23 974
Republic of Adygeya	55 917	0	0	0	45 500	0
Republic of Kalmykia	1 344	0	0	0	5 902	0
Krasnodar Territory	1 125 196	4 487	68 000	0	1 473 865	10 471
Astrakhan Region	40 466	0	0	0	34 835	0
Volgograd Region	383 058	0	36 000	0	72 297	0
Rostov Region	1 837 993	1 412	0	0	400 818	13 503
North-Caucasian Federal District	949 095	0	8 330	0	504 295	2 085
Republic of Dagestan	469 722	0	3 000	0	123 480	62
Republic of Ingushetia	0	0	0	0	0	0

Kabardino-Balkar Republic	176 788	0	0	0	124 136	0
Karachai-Cherkess Republic	112 719	0	0	0	29 015	2 023
Republic of North Ossetia - Alania	127 542	0	5 000	0	46 809	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	62 324	0	330	0	180 855	0
Volga Federal District	18 276 858	79 294	175 720	0	22 679 380	637 926
Republic of Bashkortostan	1 116 186	0	0	0	1 473 670	23 700
Republic of Marii El	2 333	0	0	0	1 484	0
Republic of Mordovia	187 367	0	0	0	88 598	0
Republic of Tatarstan	7 415 577	53 816	50 220	0	5 858 155	38 516
Udmurt Republic	62 454	0	0	0	1 034 131	0
Chuvash Republic	104 995	0	0	0	84 153	0
Perm Territory	180 060	0	26 500	0	297 185	2 255
Kirov Region	622 896	0	0	0	381 044	0
Nizhny Novgogrod Region	2 240 458	6 323	4 000	0	694 028	26 251
Orenburg Region	1 025 642	0	55 000	0	231 955	2 291
Penza Region	141 234	0	0	0	46 586	0
Samara Region	4 359 569	11 995	40 000	0	10 726 477	514 154
Saratov Region	715 634	7 160	0	0	1 620 350	30 759
Ulyanovsk Region	102 453	0	0	0	141 564	0
Ural Federal District	23 108 161	673 436	90 000	1 458	11 193 191	90 517
Kurgan Region	99 398	0	0	0	4 956	0
Sverdlovsk Region	5 775 241	56 221	90 000	0	7 857 444	43 988
Tyumen Region	14 914 119	361 163	0	0	2 906 544	46 341
Chelyabinsk Region	2 319 403	256 052	0	1 458	424 247	188
Siberian Federal District	13 648 676	4 824 613	102 480	397	10 260 855	349 991
Republic of Altai	17 173	0	0	0	30 293	0
Republic of Buryatiya	155 757	0	0	0	146 168	201
Republic of Tuva	856	0	0	397	7 875	0
Republic of Khakassia	65 561	0	15 000	0	34 982	0
Altai Territory	329 017	0	0	0	64 303	59
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	436 041	35 275	0	0	628 238	112 302
Irkutsk Region	167 577	2 989	40 000	0	98 552	336
Kemerovo Region	89 620	0	10 000	0	96 612	0
Novosibirsk Region	11 902 748	4 786 349	27 480	0	8 642 092	237 002
Omsk Region	332 814	0	0	0	453 708	91
Tomsk Region	151 512	0	10 000	0	58 032	0
Far Eastern Federal District	3 550 715	23 317	96 135	2 861	14 574 261	6 592
Republic of Sakha (Yakutia)	307 176	1 118	0	2 861	174 434	0
Kamchatka Territory	243 095	0	0	0	117 619	1 261
Primorskiy Territory	1 810 934	0	26 135	0	570 461	366
Khabarovsk Territory	30 519	193	0	0	342 797	0
Amur Region	905 608	22 006	70 000	0	13 237 969	4 965
Magadan Region	0	0	0	0	0	0
Sakhalin Region	253 383	0	0	0	130 981	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Crimean District	0	0	0	0	0	0
Republic of Crimea	0	0	0	0	0	0
City of Sevastopol	0	0	0	0	0	0

Table 36.2

Overdue claims on loans, deposits and other placements by head-offices and branches of credit institutions located in respective regions, as of 1.07.14

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 funds 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	536 612 634	90 839 148	5 225 249	3 893 818	282 488 774	29 009 747
Belgorod Region	1 464 981	0	0	0	76 434	0
Bryansk Region	491 275	0	0	0	128 548	1 309
Vladimir Region	3 876 240	17 264	0	0	396 712	693
Voronezh Region	19 899 086	181 790	0	0	12 996 319	106 352
Ivanovo Region	844 296	0	0	0	604 719	0
Kaluga Region	892 498	0	40 000	0	639 151	3 239
Kostroma Region	591 838	0	4 703	0	349 569	21 338
Kursk Region	502 443	0	0	0	154 743	182
Lipetsk Region	4 360 963	0	0	0	1 107 087	195
Moscow Region	29 549 509	45 402	0	0	3 896 456	271 759
Orel Region	1 145 784	0	0	0	150 985	0
Ryazan Region	1 704 171	20 561	0	0	435 699	1 598
Smolensk Region	9 496 086	5 747	5 700	0	144 126	10 415
Tambov Region	512 555	0	0	0	58 828	0
Tver Region	700 039	0	0	0	243 294	9 333
Tula Region	2 196 153	0	0	0	188 872	3 810
Yaroslavl Region	13 528 788	23 975	0	0	3 781 617	8 329
City of Moscow	444 855 929	90 544 409	5 174 846	3 893 818	257 135 615	28 571 195
North-Western Federal District	83 814 383	4 953 540	211 520	0	31 035 118	2 343 600
Republic of Karelia	3 948 125	0	0	0	532 359	1 627
Komi Republic	2 016 808	0	0	0	569 439	1 324
Akhangel'sk Region	2 375 530	191 688	0	0	130 851	1 838
Vologda Region	7 505 802	9 081	45 000	0	965 639	1 784
Kaliningrad Region	4 909 828	90 670	9 689	0	660 521	82 385
Leningrad Region	1 143 972	0	0	0	103 807	5 060
Murmansk Region	4 769 257	2 566	0	0	787 319	4 509
Novgorod Region	3 347 825	0	0	0	352 929	1 750
Pskov Region	5 841 967	0	0	0	208 534	287
St Petersburg	47 955 269	4 659 535	156 831	0	26 723 720	2 243 036
Southern Federal District	79 557 470	3 399 465	128 861	0	30 213 514	272 188
Republic of Adygeya	430 336	0	0	0	200 662	456
Republic of Kalmykia	783 036	0	0	0	87 661	0
Krasnodar Territory	44 405 493	41 360	92 861	0	14 012 448	165 557
Astrakhan Region	939 406	1 913	0	0	331 712	0
Volgograd Region	4 649 174	124 549	36 000	0	1 652 550	6 898
Rostov Region	28 350 025	3 231 643	0	0	13 928 481	99 277
North-Caucasian Federal District	15 391 900	0	8 330	0	8 651 206	90 239
Republic of Dagestan	1 517 981	0	3 000	0	2 206 266	2 008
Republic of Ingushetia	1 341 172	0	0	0	759 117	0
Kabardino-Balkar Republic	948 161	0	0	0	466 397	0

Karachai-Cherkess Republic	1 181 918	0	0	0	806 164	0
Republic of North Ossetia - Alania	788 422	0	5 000	0	130 644	0
Chechen Republic	51 573	0	0	0	29 006	0
Stavropol Territory	9 562 673	0	330	0	4 253 612	88 231
Volga Federal District	92 022 378	860 641	175 720	0	69 149 292	1 163 413
Republic of Bashkortostan	6 024 998	485	0	0	7 996 251	75 190
Republic of Marii El	239 778	0	0	0	259 846	1 215
Republic of Mordovia	3 004 744	0	0	0	229 793	1
Republic of Tatarstan	10 385 186	53 248	50 220	0	9 106 146	60 501
Udmurt Republic	1 501 058	0	0	0	2 053 813	5 830
Chuvash Republic	1 331 913	0	0	0	420 458	4 144
Perm Territory	10 747 050	40 650	26 500	0	5 345 941	117 226
Kirov Region	5 375 898	0	0	0	734 832	719
Nizhny Novgogrod Region	20 306 431	743 702	4 000	0	9 667 195	217 285
Orenburg Region	2 420 816	0	55 000	0	615 367	2 291
Penza Region	1 206 319	0	0	0	174 674	557
Samara Region	24 225 820	15 266	40 000	0	30 737 950	642 297
Saratov Region	2 069 150	7 160	0	0	1 439 705	35 140
Ulyanovsk Region	3 183 217	130	0	0	367 321	1 017
Ural Federal District	53 090 211	1 782 802	91 118	1 458	37 641 862	328 007
Kurgan Region	856 368	0	0	0	435 368	4
Sverdlovsk Region	31 080 874	1 374 650	91 118	0	26 459 939	212 652
Tyumen Region	13 067 621	152 100	0	0	6 019 437	10 533
Chelyabinsk Region	8 085 348	256 052	0	1 458	4 727 118	104 818
Siberian Federal District	86 990 803	1 579 756	75 000	397	57 167 559	549 561
Republic of Altai	148 566	0	0	0	137 757	51
Republic of Buryatiya	1 021 203	1 784	0	0	1 124 692	201
Republic of Tuva	84 113	0	0	397	458 192	0
Republic of Khakassia	1 020 101	0	15 000	0	394 649	732
Altai Territory	3 611 775	80 285	0	0	1 227 046	5 700
Zabaykal Territory	90 009	0	0	0	573 068	0
Krasnoyarsk Territory	5 804 381	7 996	0	0	9 486 974	21 517
Irkutsk Region	4 350 913	243 210	40 000	0	5 116 265	13 401
Kemerovo Region	2 080 402	0	10 000	0	2 953 583	14 826
Novosibirsk Region	38 401 093	1 186 700	0	0	31 854 141	468 812
Omsk Region	29 939 840	0	0	0	3 087 108	23 437
Tomsk Region	438 407	59 781	10 000	0	754 084	884
Far Eastern Federal District	17 821 460	233 044	116 135	2 861	15 360 639	189 461
Republic of Sakha (Yakutia)	1 877 072	1 118	20 000	2 861	801 800	1 127
Kamchatka Territory	1 620 719	0	0	0	160 245	0
Primorskiy Territory	1 785 819	613	26 135	0	2 203 243	8 038
Khabarovsk Territory	10 788 102	229 021	0	0	10 113 445	178 806
Amur Region	637 265	2 292	70 000	0	1 328 134	498
Magadan Region	194 396	0	0	0	524 950	992
Sakhalin Region	341 437	0	0	0	208 471	0
Jewish Autonomous Region	576 650	0	0	0	19 550	0
Chukotka Autonomous Area	0	0	0	0	801	0
Crimean District	0	0	0	0	0	0
Republic of Crimea	0	0	0	0	0	0
City of Sevastopol	0	0	0	0	0	0

*Indicators are formed on the basis of reporting form 0409101 of head offices and branches, which are located in the respective regions.

Regional distribution of indicators is determined solely by the location of the head offices (branches) that have provided statements and does not include the actual place of fund offering.

Information on indicators, based on the reporting form 0409302 (takes into account the actual place of fund offering) is given contained in the Bulletin of Banking Statistics.

Table 37.1

Distribution of clients' funds in rubles by credit institutions registered in respective regions, as of 1.07.14

thousand rubles						
	Total	of which				
		Budgetary funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other raised funds from legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
Central Federal District	23 127 360 516	7 025 913	93 532	4 757 171 830	6 126 867 646	11 987 445 355
Belgorod Region	7 654 579	0	0	2 007 460	1 163 703	4 446 478
Bryansk Region	0	0	0	0	0	0
Vladimir Region	6 178 887	0	281	970 860	1 190 993	3 956 832
Voronezh Region	1 438 593	0	0	143 962	597 753	695 755
Ivanovo Region	9 088 489	0	0	1 715 893	514 759	6 767 229
Kaluga Region	14 871 305	0	0	2 484 419	1 545 119	10 823 646
Kostroma Region	99 656 685	0	0	3 616 839	4 400 141	91 587 370
Kursk Region	12 312 248	0	0	2 538 700	578 600	9 181 236
Lipetsk Region	20 242 048	0	0	3 872 349	3 791 989	12 566 674
Moscow Region	37 209 007	7 568	0	8 393 955	6 008 822	22 635 849
Orel Region	2 574 090	0	0	494 664	128 180	1 821 103
Ryazan Region	13 005 084	0	0	3 497 819	521 492	8 774 954
Smolensk Region	3 993 406	0	0	703 940	343 306	2 886 465
Tambov Region	2 416 707	0	0	467 761	425 734	1 514 683
Tver Region	7 871 665	56	0	2 293 518	194 854	5 089 474
Tula Region	3 607 459	0	0	559 103	541 742	2 502 861
Yaroslavl Region	7 231 389	0	0	3 528 981	368 792	3 164 470
City of Moscow	22 878 008 875	7 018 289	93 251	4 719 881 607	6 104 551 667	11 799 030 276
North-Western Federal District	828 208 956	1 452 453	410	300 321 658	265 144 365	243 978 059
Republic of Karelia	874 779	0	0	605 234	28 856	229 664
Komi Republic	4 200 745	0	0	1 324 249	764 145	1 907 877
Akhangel'sk Region	240 968	0	0	183 161	57 712	0
Vologda Region	50 178 511	0	0	10 695 216	13 685 463	25 685 339
Kaliningrad Region	10 060 243	0	0	5 211 500	1 313 814	3 461 184
Leningrad Region	10 471 944	3 789	0	1 833 543	846 691	7 736 904
Murmansk Region	4 350 144	0	0	2 223 584	76 450	1 993 511
Novgorod Region	3 761 732	0	410	1 643 851	40 619	2 001 831
Pskov Region	1 363 136	0	0	482 048	0	879 886
St Petersburg	742 706 754	1 448 664	0	276 119 272	248 330 615	200 081 863
Southern Federal District	186 465 115	150 810	14 566	48 877 762	16 772 472	119 502 711
Republic of Adygeya	4 805 096	0	0	870 387	364 745	3 561 990
Republic of Kalmykia	1 048 977	0	0	428 000	20 000	599 253
Krasnodar Territory	105 796 779	67 693	14 566	28 476 702	10 171 551	66 261 924
Astrakhan Region	5 759 705	0	0	3 235 314	1 111 503	1 359 720
Volgograd Region	8 388 076	2 671	0	2 639 503	752 171	4 956 824
Rostov Region	60 666 482	80 446	0	13 227 856	4 352 502	42 763 000
North-Caucasian Federal District	22 584 179	0	0	7 766 295	2 767 157	11 902 099
Republic of Dagestan	7 660 654	0	0	3 098 288	398 579	4 124 382
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	3 251 754	0	0	522 540	31 054	2 678 720
Karachai-Cherkess Republic	3 442 981	0	0	1 352 451	1 241 909	846 562
Republic of North Ossetia - Alania	1 588 301	0	0	240 540	175 500	1 171 690
Chechen Republic	0	0	0	0	0	0

Stavropol Territory	6 640 489	0	0	2 552 476	920 115	3 080 745
Volga Federal District	899 465 168	10 234 105	0	157 544 507	231 498 171	495 332 658
Republic of Bashkortostan	47 759 115	24 943	0	7 420 504	9 510 878	30 738 595
Republic of Marii El	1 833 556	0	0	484 101	49 500	1 267 984
Republic of Mordovia	17 768 919	0	0	2 881 797	1 490 649	13 318 398
Republic of Tatarstan	410 056 942	10 143 973	0	78 947 994	136 580 685	181 670 824
Udmurt Republic	28 838 634	791	0	2 579 929	1 605 117	24 630 673
Chuvash Republic	8 142 044	0	0	2 073 029	1 016 761	4 971 934
Perm Territory	27 676 731	19 793	0	4 780 125	5 740 793	17 030 162
Kirov Region	24 212 444	3 370	0	4 223 903	1 540 083	17 893 603
Nizhny Novgogrod Region	77 536 500	24 118	0	16 026 411	14 264 009	46 958 667
Orenburg Region	31 031 857	16 833	0	4 805 693	6 643 771	19 479 255
Penza Region	3 474 477	0	0	790 554	434 641	2 220 178
Samara Region	162 072 190	284	0	23 608 809	49 779 380	87 930 860
Saratov Region	54 398 675	0	0	7 883 992	2 340 499	44 111 131
Ulyanovsk Region	4 663 084	0	0	1 037 666	501 405	3 110 394
Ural Federal District	748 324 252	799 494	26	125 596 733	205 855 648	410 220 390
Kurgan Region	1 407 876	0	0	569 019	196 003	639 123
Sverdlovsk Region	303 743 250	55 279	0	53 226 097	52 133 433	196 665 650
Tyumen Region	364 488 314	718 244	26	56 221 047	148 897 434	156 053 087
Chelyabinsk Region	78 684 812	25 971	0	15 580 570	4 628 778	56 862 530
Siberian Federal District	316 408 084	56 619	0	61 284 315	61 530 019	189 220 679
Republic of Altai	812 672	206	0	149 216	319 483	343 176
Republic of Buryatiya	8 967 111	0	0	1 535 514	2 302 231	5 094 750
Republic of Tuva	148 884	0	0	70 394	0	78 484
Republic of Khakassia	4 696 732	0	0	869 519	562 171	3 157 031
Altai Territory	10 744 991	0	0	3 091 198	1 732 866	5 838 452
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	25 651 561	324	0	3 854 754	1 660 050	19 712 312
Irkutsk Region	15 009 413	0	0	3 233 104	1 818 276	9 843 336
Kemerovo Region	7 821 299	0	0	1 160 164	815 862	5 817 871
Novosibirsk Region	208 885 883	56 089	0	42 350 705	48 630 523	114 478 229
Omsk Region	23 595 701	0	0	2 657 193	3 273 467	17 600 277
Tomsk Region	10 073 837	0	0	2 312 554	415 090	7 256 761
Far Eastern Federal District	326 200 250	44 935	38 999	49 248 376	33 797 475	241 645 785
Republic of Sakha (Yakutia)	22 104 548	18 071	0	4 711 460	2 646 779	14 611 523
Kamchatka Territory	14 529 133	14 854	0	3 312 608	1 791 915	9 342 726
1	64 212 553	9 033	0	20 104 140	3 580 689	39 954 670
Khabarovsk Territory	5 429 344	0	0	349 720	591 472	4 482 365
Amur Region	208 360 151	182	38 999	17 245 072	23 889 281	166 889 435
Magadan Region	0	0	0	0	0	0
Sakhalin Region	11 564 521	2 795	0	3 525 376	1 297 339	6 365 066
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Crimean District	0	0	0	0	0	0
Republic of Crimea	0	0	0	0	0	0
City of Sevastopol	0	0	0	0	0	0

Table 37.2
Distribution of clients' funds in rubles by head-offices and branches of credit institutions located in respective regions, as of 1.07.14

thousand rubles

1	Total	of which				
		Budgetary funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other raised funds from legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
Central Federal District	15 515 494 355	2 346 877	91 002	3 509 470 136	5 262 752 603	6 532 197 454
Belgorod Region	114 464 700	7 274	6 255	16 447 788	13 191 617	84 650 267
Bryansk Region	58 808 808	4 721	0	7 185 297	3 934 098	47 568 909
Vladimir Region	122 764 839	10 946	1 498	13 325 496	8 291 053	100 818 612
Voronezh Region	313 307 266	124 010	0	51 419 160	42 767 003	216 380 888
Ivanovo Region	65 219 752	21 323	0	6 360 113	2 646 271	56 027 611
Kaluga Region	100 415 583	33 962	0	13 948 656	11 250 784	75 047 594
Kostroma Region	60 846 397	15 981	0	4 153 009	3 643 886	52 980 403
Kursk Region	64 375 707	7 187	0	7 732 223	4 588 125	51 869 464
Lipetsk Region	85 964 137	12 995	0	10 598 736	6 220 266	68 871 988
Moscow Region	724 066 665	972 371	17 392	97 997 465	47 480 112	574 843 636
Orel Region	48 622 734	1 381	0	5 322 490	1 619 907	41 087 974
Ryazan Region	91 071 578	8 270	0	11 479 515	5 701 086	73 548 614
Smolensk Region	60 376 872	15 203	0	8 103 231	3 874 927	48 174 334
Tambov Region	57 672 196	2 289	0	6 393 214	3 868 026	47 124 505
Tver Region	89 179 029	13 570	0	12 843 898	3 281 696	72 874 551
Tula Region	109 357 475	3 531	1 331	12 249 024	12 040 357	84 846 067
Yaroslavl Region	127 627 370	35 681	0	23 493 788	18 151 282	85 364 214
City of Moscow	13 221 353 247	1 056 182	64 526	3 200 417 033	5 070 202 107	4 750 117 823
North-Western Federal District	2 522 996 998	3 771 451	712	545 625 081	472 599 484	1 475 405 202
Republic of Karelia	38 015 343	3 541	0	4 850 862	1 530 852	31 438 047
Komi Republic	78 031 490	61 013	0	7 350 758	2 300 960	67 957 841
Akhangel'sk Region	139 612 797	5 818	0	23 003 416	24 542 287	91 882 555
Vologda Region	94 861 832	18 537	0	11 763 328	9 336 324	73 513 663
Kaliningrad Region	76 429 216	6 783	0	15 410 842	4 856 699	55 921 530
Leningrad Region	24 472 612	33 357	0	4 008 779	3 682 665	16 618 216
Murmansk Region	76 720 099	3 026	0	9 105 853	4 567 583	62 890 337
Novgorod Region	36 151 384	2 811	712	5 687 253	3 028 728	27 244 894
Pskov Region	35 899 410	17 681	0	4 754 949	6 253 303	24 764 827
St Petersburg	1 922 802 815	3 618 884	0	459 689 041	412 500 083	1 023 173 292
Southern Federal District	1 117 061 179	230 701	14 566	198 377 922	76 932 842	833 750 817
Republic of Adygeya	16 816 768	140	0	1 594 813	645 456	14 532 334
Republic of Kalmykia	7 121 975	161	0	1 069 036	191 813	5 845 005
Krasnodar Territory	502 098 888	91 889	14 566	89 887 518	35 396 966	374 989 473
Astrakhan Region	57 032 946	7 884	0	8 128 130	1 948 235	46 783 922
Volgograd Region	155 964 341	13 175	0	23 831 338	8 979 964	122 827 790
Rostov Region	378 026 261	117 452	0	73 867 087	29 770 408	268 772 293
North-Caucasian Federal District	311 954 786	877 667	42	55 394 642	20 083 328	234 862 865
Republic of Dagestan	50 832 770	496 995	7	9 791 786	1 649 570	38 809 230
Republic of Ingushetia	5 137 448	718	0	1 107 390	701 250	3 320 886
Kabardino-Balkar Republic	27 093 225	188	0	3 910 083	949 145	22 179 691
Karachai-Cherkess Republic	13 143 583	5 774	0	2 023 167	1 426 580	9 667 044
Republic of North Ossetia - Alania	24 844 335	7 440	0	2 757 677	1 141 843	20 873 214
Chechen Republic	11 789 596	72 177	35	5 250 879	1 022 013	5 421 951
Stavropol Territory	179 113 829	294 375	0	30 553 660	13 192 927	134 590 849
Volga Federal District	2 977 230 535	10 972 247	36	508 569 139	524 192 482	1 916 943 030
Republic of Bashkortostan	337 321 080	81 853	0	43 460 351	88 274 244	204 720 858
Republic of Marii El	33 852 611	29 072	0	3 871 516	4 601 124	25 259 679

Republic of Mordovia	48 187 488	182 802	0	5 985 538	5 633 730	36 270 727
Republic of Tatarstan	576 784 623	10 148 762	0	102 423 596	156 464 402	304 597 810
Udmurt Republic	105 281 395	7 998	0	19 979 668	8 436 341	76 730 357
Chuvash Republic	70 904 833	37 521	0	8 403 959	7 358 720	54 904 037
Perm Territory	236 866 144	107 689	0	45 916 990	20 956 337	169 156 330
Kirov Region	81 133 840	45 555	36	11 832 535	6 183 844	62 442 438
Nizhny Novgorod Region	515 704 689	123 305	0	131 178 295	119 862 099	262 625 989
Orenburg Region	130 100 462	39 677	0	16 225 921	12 521 599	94 980 481
Penza Region	79 505 705	48 372	0	9 268 302	3 594 893	66 415 448
Samara Region	466 264 053	28 966	0	63 004 021	71 696 914	329 850 435
Saratov Region	191 101 785	16 275	0	33 388 948	13 055 267	144 277 498
Ulyanovsk Region	104 221 827	74 400	0	13 629 499	5 552 968	84 710 943
Ural Federal District	1 636 576 107	1 041 142	111	289 029 326	308 181 260	1 029 193 708
Kurgan Region	33 271 237	16 852	2	3 764 528	1 504 418	27 898 559
Sverdlovsk Region	672 737 175	166 405	0	140 774 080	96 595 978	431 305 748
Tyumen Region	662 072 782	800 034	109	101 921 212	181 574 792	374 752 113
Chelyabinsk Region	268 494 913	57 851	0	42 569 506	28 506 072	195 237 288
Siberian Federal District	1 493 744 749	271 486	0	241 672 483	140 970 161	1 100 479 934
Republic of Altai	7 083 688	18 755	0	710 621	608 708	5 725 763
Republic of Buryatiya	49 168 576	7 985	0	6 683 131	5 709 831	36 667 373
Republic of Tuva	6 006 210	17 492	0	773 954	218 718	4 975 445
Republic of Khakassia	24 259 600	13 208	0	3 436 613	1 382 023	19 264 493
Altai Territory	112 058 810	28 474	0	13 228 387	9 428 237	89 153 108
Zabaykal Territory	43 885 196	25 755	0	5 192 334	1 281 146	37 274 613
Krasnoyarsk Territory	267 868 608	22 822	0	57 309 684	25 049 724	181 443 259
Irkutsk Region	164 244 479	51 845	0	22 612 894	15 042 652	126 059 979
Kemerovo Region	165 871 020	4 867	0	17 611 062	9 002 334	138 829 556
Novosibirsk Region	446 017 278	68 541	0	86 040 539	56 634 365	299 503 166
Omsk Region	127 810 337	7 109	0	13 995 807	10 701 801	102 918 195
Tomsk Region	79 470 947	4 633	0	14 077 457	5 910 622	58 664 984
Far Eastern Federal District	875 253 287	252 622	39 163	156 452 700	130 813 223	582 642 960
Republic of Sakha (Yakutia)	88 510 810	82 300	0	13 695 076	13 985 854	57 824 631
Kamchatka Territory	43 296 908	14 252	0	6 117 122	2 146 177	34 876 064
Primorskiy Territory	209 074 979	40 990	0	48 879 138	9 420 231	150 119 214
Khabarovsk Territory	329 312 395	43 723	0	54 736 174	83 530 029	190 488 126
Amur Region	87 534 585	18 623	0	14 376 196	10 741 925	62 053 738
Magadan Region	39 923 314	9 623	38 999	5 504 848	4 880 924	29 464 932
Sakhalin Region	69 126 233	42 685	164	12 061 180	5 742 129	50 804 369
Jewish Autonomous Region	7 091 309	426	0	678 873	272 950	6 129 906
Chukotka Autonomous Area	1 382 754	0	0	404 093	93 004	881 980
Crimean District	2 891 270	134	1 901	2 094 079	56 441	723 571
Republic of Crimea	2 719 818	134	1 901	2 034 512	17 100	652 292
City of Sevastopol	171 452	0	0	59 567	39 341	71 279

*Indicators are formed on the basis of reporting form 0409101 of head offices and branches, which are located in the respective regions.

Regional distribution of indicators is determined solely by the location of the head offices (branches) that have provided statements and does not include the actual place of fund attraction.

Information on indicators, based on the reporting form 0409302 (takes into account the actual place of fund attraction) is given contained in the Bulletin of Banking Statistics.

Table 38.1

**Distribution of clients' funds in foreign currency by credit institutions registered in respective regions, as of
1.07.14**

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	9 375 968 044	47 739 964	0	1 217 299 434	4 842 170 265	2 912 977 482
Belgorod Region	1 188 683	0	0	149 663	0	1 039 017
Bryansk Region	0	0	0	0	0	0
Vladimir Region	1 532 887	0	0	7 391	1 833	1 523 654
Voronezh Region	890 824	0	0	406	100 892	789 523
Ivanovo Region	977 227	0	0	25 637	0	951 587
Kaluga Region	1 521 592	0	0	189 081	1 136	1 331 375
Kostroma Region	15 111 629	0	0	1 144 960	3 557 627	10 404 352
Kursk Region	686 979	0	0	157 610	0	462 387
Lipetsk Region	1 706 061	0	0	1 016 472	2 933	682 382
Moscow Region	10 161 669	0	0	1 837 714	1 507 486	6 722 769
Orel Region	256 892	0	0	31 286	56 964	168 642
Ryazan Region	1 062 730	0	0	327 926	38 577	696 198
Smolensk Region	583 900	0	0	59 648	0	524 251
Tambov Region	18 573	0	0	1 686	0	15 701
Tver Region	1 815 756	0	0	73 282	152 335	1 590 132
Tula Region	88 707	0	0	6 936	0	81 771
Yaroslavl Region	870 666	0	0	48 961	0	812 917
City of Moscow	9 337 493 269	47 739 964	0	1 212 220 775	4 836 750 482	2 885 180 824
North-Western Federal District	213 218 009	869	0	35 212 634	80 821 557	87 948 075
Republic of Karelia	31 183	869	0	25 194	0	4 654
Komi Republic	772 394	0	0	8 653	3 699	760 042
Akhangel'sk Region	2	0	0	2	0	0
Vologda Region	6 185 176	0	0	1 861 748	350 353	3 973 027
Kaliningrad Region	7 607 175	0	0	3 506 231	1 374 559	2 613 417
Leningrad Region	2 038 165	0	0	125 295	1 533	1 909 522
Murmansk Region	1 686 311	0	0	1 447 037	0	235 428
Novgorod Region	141 401	0	0	7 372	38 258	95 764
Pskov Region	13 387	0	0	8 315	0	5 072
St Petersburg	194 742 815	0	0	28 222 787	79 053 155	78 351 149
Southern Federal District	22 124 832	0	0	7 027 866	3 923 395	10 885 922
Republic of Adygeya	155 292	0	0	1 425	0	153 854
Republic of Kalmykia	117 943	0	0	24	47 369	70 550
Krasnodar Territory	6 791 727	0	0	593 337	223 252	5 742 094
Astrakhan Region	712 304	0	0	640 867	0	64 740
Volgograd Region	644 428	0	0	74 831	217 766	351 829
Rostov Region	13 703 138	0	0	5 717 382	3 435 008	4 502 855
North-Caucasian Federal District	3 227 613	0	0	136 387	81 400	2 989 260
Republik of Dagestan	258 589	0	0	94 720	0	161 924
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	126 135	0	0	19 647	0	106 444
Karachai-Cherkess Republic	2 501 506	0	0	15 714	0	2 467 329
Republic of North Ossetia - Alania	62 551	0	0	159	0	62 281
Chechen Republic	0	0	0	0	0	0

Stavropol Territory	278 832	0	0	6 147	81 400	191 282
Volga Federal District	117 780 146	4	0	11 552 128	52 708 287	52 122 948
Republic of Bashkortostan	2 501 627	0	0	261 970	234 699	1 998 853
Republic of Marii El	18 593	0	0	1 554	0	9 757
Republic of Mordovia	264 703	0	0	26 951	0	236 422
Republic of Tatarstan	67 612 232	4	0	2 251 409	43 261 474	21 023 679
Udmurt Republic	1 409 221	0	0	261 090	0	1 148 131
Chuvash Republic	367 154	0	0	18 784	0	348 234
Perm Territory	3 473 036	0	0	597 005	67 895	2 808 136
Kirov Region	1 549 417	0	0	58 532	566 063	924 524
Nizhny Novgograd Region	4 555 659	0	0	999 807	426 121	3 105 835
Orenburg Region	2 529 721	0	0	24 027	934 978	1 528 898
Penza Region	1 249	0	0	103	504	0
Samara Region	27 825 316	0	0	6 229 096	6 771 499	14 621 770
Saratov Region	5 592 893	0	0	816 528	445 054	4 294 664
Ulyanovsk Region	79 325	0	0	5 272	0	74 045
Ural Federal District	120 871 797	33 992	0	13 757 391	35 826 463	58 913 788
Kurgan Region	28 177	0	0	229	0	27 843
Sverdlovsk Region	41 768 739	0	0	2 153 506	18 185 966	20 303 863
Tyumen Region	69 607 202	33 940	0	8 724 132	16 609 454	33 546 996
Chelyabinsk Region	9 467 679	52	0	2 879 524	1 031 043	5 035 086
Siberian Federal District	56 381 420	0	50 449	9 224 275	7 862 143	34 706 380
Republic of Altai	57 568	0	0	38 438	0	19 130
Republic of Buryatiya	2 580 976	0	0	1 958 442	0	318 644
Republic of Tuva	887	0	0	0	0	887
Republic of Khakassia	71 658	0	0	602	0	68 944
Altai Territory	426 541	0	0	52 619	0	373 922
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	4 795 225	0	0	192 882	126 648	4 428 492
Irkutsk Region	766 707	0	0	295 471	43 576	425 265
Kemerovo Region	386 265	0	0	216 754	0	169 464
Novosibirsk Region	45 816 946	0	50 449	6 258 740	7 675 550	27 649 787
Omsk Region	1 017 918	0	0	114 481	14 040	889 311
Tomsk Region	460 729	0	0	95 846	2 329	362 534
Far Eastern Federal District	35 824 400	0	0	3 422 146	8 028 005	23 428 075
Republic of Sakha (Yakutia)	1 349 673	0	0	30 719	24 447	1 227 417
Kamchatka Territory	1 269 998	0	0	250 348	108 576	900 960
Primorskiy Territory	7 846 792	0	0	1 208 041	108 599	6 436 022
Khabarovsk Territory	266 202	0	0	4 211	0	255 540
Amur Region	23 745 731	0	0	1 223 048	7 786 383	13 970 474
Magadan Region	0	0	0	0	0	0
Sakhalin Region	1 346 004	0	0	705 779	0	637 662
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Crimean District	0	0	0	0	0	0
Republic of Crimea	0	0	0	0	0	0
City of Sevastopol	0	0	0	0	0	0

Table 38.2

Distribution of clients' funds in foreign currency by head-offices and branches of credit institutions located in respective regions, as of 1.07.14

thousand rubles

	Total	of which				
		Budgetary funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other raised funds from legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
Central Federal District	8 258 492 016	47 054 223	50 449	1 009 297 579	4 640 835 153	2 320 196 528
Belgorod Region	24 367 437	183	0	698 697	4 311 777	16 461 562
Bryansk Region	11 478 346	1 380	0	312 369	8 040 685	2 661 295
Vladimir Region	11 393 236	242	0	863 824	598 601	7 593 754
Voronezh Region	59 950 228	0	0	4 844 721	27 632 000	22 926 921
Ivanovo Region	6 684 093	1 009	0	579 362	26 646	5 471 115
Kaluga Region	10 135 461	739	0	1 694 222	749 030	6 146 210
Kostroma Region	6 277 994	0	0	116 412	3 242 008	2 556 958
Kursk Region	13 863 307	0	0	464 487	9 852 665	2 694 510
Lipetsk Region	6 456 434	0	0	1 030 578	658 825	3 888 133
Moscow Region	77 584 111	114	0	16 136 068	3 769 020	51 319 927
Orel Region	2 657 891	19	0	294 037	56 964	1 876 298
Ryazan Region	6 822 081	0	0	184 618	1 513 839	4 216 779
Smolensk Region	7 789 899	299	0	1 530 510	238 655	4 070 610
Tambov Region	2 559 780	0	0	56 244	0	1 884 642
Tver Region	9 182 196	217	0	275 830	900 743	5 239 716
Tula Region	10 235 871	0	0	2 237 080	534 676	5 793 596
Yaroslavl Region	11 540 896	26	0	2 143 530	1 666 871	6 663 100
City of Moscow	7 979 512 755	47 049 995	50 449	975 834 990	4 577 042 148	2 168 731 402
North-Western Federal District	578 576 816	305 262	0	112 700 651	138 878 426	293 237 532
Republic of Karelia	3 221 028	869	0	266 768	11 906	2 602 753
Komi Republic	6 683 995	0	0	725 626	7 862	4 402 024
Akhangel'sk Region	7 935 782	92	0	397 462	1 160 392	5 513 775
Vologda Region	11 921 730	4	0	4 760 424	702 279	4 854 295
Kaliningrad Region	22 274 787	138	0	3 992 849	2 016 291	13 033 761
Leningrad Region	4 925 598	0	0	488 386	1 465 825	2 969 572
Murmansk Region	10 785 798	0	0	4 241 129	280 579	5 564 532
Novgorod Region	3 581 099	136	0	961 136	100 376	2 127 605
Pskov Region	3 343 206	0	0	274 699	652 395	1 796 846
St Petersburg	503 903 793	304 023	0	96 592 172	132 480 521	250 372 369
Southern Federal District	117 264 305	1 365	0	18 962 715	7 621 459	79 379 291
Republic of Adygeya	691 753	0	0	30 686	48 675	482 370
Republic of Kalmykia	420 978	0	0	5 923	47 369	304 315
Krasnodar Territory	51 973 671	1 225	0	4 910 842	2 456 451	41 255 093
Astrakhan Region	4 758 712	109	0	706 176	464 102	3 117 511
Volgograd Region	14 618 877	0	0	2 118 055	265 861	9 678 147
Rostov Region	44 800 314	31	0	11 191 033	4 339 001	24 541 855
North-Caucasian Federal District	21 011 919	26	0	1 381 814	378 544	15 144 774
Republik of Daghestan	1 581 101	0	0	385 757	71 297	939 614
Republic of Ingushetia	249 759	0	0	6 498	0	217 682
Kabardino-Balkar Republic	2 655 175	0	0	53 763	9 921	1 475 025
Karachai-Cherkess Republic	913 003	0	0	192 426	0	583 603
Republic of North Ossetia - Alania	1 294 026	0	0	35 144	30 603	875 809
Chechen Republic	195 341	0	0	24 806	1 682	168 140
Stavropol Territory	14 123 514	26	0	683 420	265 041	10 884 901

Volga Federal District	404 811 869	332 473	0	61 638 329	101 322 351	201 102 655
Republic of Bashkortostan	47 629 523	708	0	20 083 006	7 362 905	15 879 360
Republic of Marii El	1 948 177	0	0	231 115	348 974	935 970
Republic of Mordovia	2 651 068	60	0	514 339	10 571	1 298 054
Republic of Tatarstan	87 263 862	287	0	3 676 239	43 020 791	33 630 274
Udmurt Republic	6 929 334	4	0	1 123 792	84 068	3 432 864
Chuvash Republic	6 130 938	0	0	752 567	1 654 385	2 358 991
Perm Territory	36 862 872	62	0	10 417 044	1 368 005	21 945 785
Kirov Region	4 926 406	9	0	1 092 481	958 547	2 212 113
Nizhny Novgogrod Region	52 760 629	331 136	0	12 365 549	3 699 466	24 103 087
Orenburg Region	9 048 061	0	0	778 072	1 190 915	6 268 148
Penza Region	4 124 959	207	0	215 152	34 210	2 876 650
Samara Region	117 465 924	0	0	8 197 225	40 446 661	64 163 859
Saratov Region	18 152 498	0	0	1 653 624	1 017 354	14 474 040
Ulyanovsk Region	8 917 618	0	0	538 124	125 499	7 523 460
Ural Federal District	249 947 265	67 257	0	35 490 646	38 866 109	148 431 418
Kurgan Region	1 465 109	0	0	285 403	24 360	807 213
Sverdlovsk Region	104 807 745	33 676	0	19 403 556	25 587 762	53 357 148
Tyumen Region	113 195 365	33 416	0	10 928 269	10 109 246	77 432 964
Chelyabinsk Region	30 479 046	165	0	4 873 418	3 144 741	16 834 093
Siberian Federal District	137 010 299	12 883	0	21 821 578	17 276 186	77 541 377
Republic of Altai	242 635	0	0	40 555	0	136 603
Republic of Buryatiya	5 550 161	0	0	2 227 696	10 089	1 997 684
Republic of Tuva	126 250	0	0	891	0	59 336
Republic of Khakassia	1 142 650	1	0	10 674	187 760	841 828
Altai Territory	10 478 434	107	0	229 553	2 208 934	6 585 792
Zabaykal Territory	1 984 677	0	0	162 745	47 293	975 876
Krasnoyarsk Territory	21 500 781	13	0	3 237 407	6 374 239	9 891 453
Irkutsk Region	13 823 166	246	0	1 616 311	1 406 779	7 462 712
Kemerovo Region	14 400 658	0	0	1 827 862	1 036 621	7 789 392
Novosibirsk Region	47 502 965	11 719	0	9 179 822	4 609 069	30 130 681
Omsk Region	9 459 461	355	0	980 861	134 570	7 033 785
Tomsk Region	10 798 461	442	0	2 307 201	1 260 832	4 636 235
Far Eastern Federal District	113 943 193	1 340	0	21 079 517	41 327 761	44 837 167
Republic of Sakha (Yakutia)	3 795 244	0	0	1 525 218	9 285	1 501 317
Kamchatka Territory	4 166 595	0	0	583 632	107 618	3 182 513
Primorskiy Territory	22 243 177	1 055	0	4 935 053	798 919	15 144 215
Khabarovsk Territory	60 718 632	120	0	10 380 213	32 651 530	15 968 064
Amur Region	12 390 520	0	0	1 058 364	6 664 643	3 476 507
Magadan Region	2 922 738	165	0	644 795	0	1 373 195
Sakhalin Region	7 364 983	0	0	1 932 106	1 095 766	3 914 442
Jewish Autonomous Region	341 301	0	0	20 136	0	276 914
Chukotka Autonomous Area	3	0	0	0	0	0
Crimean District	218 289	0	0	35 228	0	183 002
Republic of Crimea	97 102	0	0	26 197	0	70 846
City of Sevastopol	121 187	0	0	9 031	0	112 156

*Indicators are formed on the basis of reporting form 0409101 of head offices and branches, which are located in the respective regions.

Regional distribution of indicators is determined solely by the location of the head offices (branches) that have provided statements and does not include the actual place of fund attraction.

Information on indicators, based on the reporting form 0409302 (takes into account the actual place of fund attraction) is given contained in the Bulletin of Banking Statistics.

Table 39.1

**Loans, deposits and other funds raised from other credit institutions
(by credit institutions registered in respective regions), as of 1.07.14**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	5 077 473 571	2 821 817 485	2 255 656 086
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	50 000	50 000	0
Voronezh Region	0	0	0
Ivanovo Region	991 862	991 862	0
Kaluga Region	271 700	271 700	0
Kostroma Region	21 813 508	20 585 471	1 228 037
Kursk Region	0	0	0
Lipetsk Region	614 000	614 000	0
Moscow Region	192 925	192 925	0
Orel Region	1 566	1 566	0
Ryazan Region	405	300	105
Smolensk Region	50 000	50 000	0
Tambov Region	55 118	55 118	0
Tver Region	60 000	60 000	0
Tula Region	12 946	5 000	7 946
Yaroslavl Region	120 000	120 000	0
City of Moscow	5 053 239 541	2 798 819 543	2 254 419 998
North-Western Federal District	80 742 751	61 009 454	19 733 297
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangel'sk Region	30 000	30 000	0
Vologda Region	977 383	880 212	97 171
Kaliningrad Region	1 495 158	1 495 158	0
Leningrad Region	70 000	70 000	0
Murmansk Region	749 523	615 000	134 523
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	77 420 687	57 919 084	19 501 603
Southern Federal District	13 733 401	11 265 866	2 467 535
Republic of Adygeya	471 100	471 100	0
Republic of Kalmykia	30 300	30 300	0
Krasnodar Territory	5 193 503	4 711 560	481 943
Astrakhan Region	0	0	0
Volgograd Region	321 105	321 105	0
Rostov Region	7 717 393	5 731 801	1 985 592
North-Caucasian Federal District	258 909	258 909	0
Republic of Dagestan	0	0	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	0	0	0
Karachai-Cherkess Republic	258 909	258 909	0
Republic of North Ossetia - Alania	0	0	0
Chechen Republic	0	0	0
Stavropol Territory	0	0	0

Volga Federal District	71 214 011	63 212 810	8 001 201
Republic of Bashkortostan	500 499	500 499	0
Republic of Marii El	33 927	33 927	0
Republic of Mordovia	90 000	90 000	0
Republic of Tatarstan	36 829 920	29 582 311	7 247 609
Udmurt Republic	311 369	311 369	0
Chuvash Republic	204 263	185 766	18 497
Perm Territory	1	0	1
Kirov Region	415 533	415 533	0
Nizhny Novgogrod Region	3 849 440	3 633 406	216 034
Orenburg Region	1 077 250	1 046 983	30 267
Penza Region	8 332	8 332	0
Samara Region	27 280 980	26 810 684	470 296
Saratov Region	592 497	574 000	18 497
Ulyanovsk Region	20 000	20 000	0
Ural Federal District	56 679 842	26 658 629	30 021 213
Kurgan Region	0	0	0
Sverdlovsk Region	14 457 880	9 074 670	5 383 210
Tyumen Region	41 030 043	16 392 040	24 638 003
Chelyabinsk Region	1 191 919	1 191 919	0
Siberian Federal District	24 348 260	15 387 668	8 960 592
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	691 933	691 933	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	587 685	587 685	0
Irkutsk Region	355 000	355 000	0
Kemerovo Region	0	0	0
Novosibirsk Region	22 213 372	13 622 717	8 590 655
Omsk Region	500 270	130 333	369 937
Tomsk Region	0	0	0
Far Eastern Federal District	14 576 528	13 047 853	1 528 675
Republic of Sakha (Yakutia)	186 125	186 125	0
Kamchatka Territory	533 852	533 852	0
Primorskiy Territory	367 007	367 007	0
Khabarovsk Territory	0	0	0
Amur Region	13 477 044	11 948 369	1 528 675
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

Table 39.2

**Loans, deposits and other funds raised from other credit institutions
(by head-offices and branches of credit institutions located in respective regions),
as of 1.07.14**

	thousand rubles		
	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	5 093 931 078	2 831 032 103	2 262 898 975
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	33 040	0	33 040
Voronezh Region	111	111	0
Ivanovo Region	991 862	991 862	0
Kaluga Region	271 700	271 700	0
Kostroma Region	5 426 457	5 148 318	278 139
Kursk Region	0	0	0
Lipetsk Region	614 000	614 000	0
Moscow Region	192 925	192 925	0
Orel Region	36 143	1 566	34 577
Ryazan Region	405	300	105
Smolensk Region	50 000	50 000	0
Tambov Region	55 118	55 118	0
Tver Region	60 000	60 000	0
Tula Region	12 946	5 000	7 946
Yaroslavl Region	100 914	100 914	0
City of Moscow	5 086 085 457	2 823 540 289	2 262 545 168
North-Western Federal District	84 325 540	64 603 419	19 722 121
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangel'sk Region	30 000	30 000	0
Vologda Region	1 020 733	923 562	97 171
Kaliningrad Region	1 495 158	1 495 158	0
Leningrad Region	70 000	70 000	0
Murmansk Region	749 523	615 000	134 523
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	80 960 126	61 469 699	19 490 427
Southern Federal District	13 712 239	11 194 566	2 517 673
Republic of Adygeya	471 100	471 100	0
Republic of Kalmykia	0	0	0
Krasnodar Territory	5 093 503	4 611 560	481 943
Astrakhan Region	0	0	0
Volgograd Region	371 243	321 105	50 138
Rostov Region	7 776 393	5 790 801	1 985 592
North-Caucasian Federal District	0	0	0
Republik of Daghestan	0	0	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	0	0	0
Karachai-Cherkess Republic	0	0	0
Republic of North Ossetia - Alania	0	0	0
Chechen Republic	0	0	0
Stavropol Territory	0	0	0

Volga Federal District	73 728 850	65 746 146	7 982 704
Republic of Bashkortostan	1 484 835	1 484 835	0
Republic of Marii El	33 927	33 927	0
Republic of Mordovia	90 000	90 000	0
Republic of Tatarstan	38 003 920	30 756 311	7 247 609
Udmurt Republic	311 369	311 369	0
Chuvash Republic	185 766	185 766	0
Perm Territory	1	0	1
Kirov Region	415 533	415 533	0
Nizhny Novgogrod Region	4 009 440	3 793 406	216 034
Orenburg Region	1 077 250	1 046 983	30 267
Penza Region	8 332	8 332	0
Samara Region	27 495 980	27 025 684	470 296
Saratov Region	592 497	574 000	18 497
Ulyanovsk Region	20 000	20 000	0
Ural Federal District	56 894 190	26 328 927	30 565 263
Kurgan Region	0	0	0
Sverdlovsk Region	14 491 547	8 543 930	5 947 617
Tyumen Region	40 937 361	16 343 078	24 594 283
Chelyabinsk Region	1 465 282	1 441 919	23 363
Siberian Federal District	3 133 321	2 688 661	444 660
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	691 933	691 933	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	587 685	587 685	0
Irkutsk Region	385 000	385 000	0
Kemerovo Region	0	0	0
Novosibirsk Region	968 433	893 710	74 723
Omsk Region	500 270	130 333	369 937
Tomsk Region	0	0	0
Far Eastern Federal District	12 293 399	10 932 853	1 360 546
Republic of Sakha (Yakutia)	186 125	186 125	0
Kamchatka Territory	468 852	468 852	0
Primorskiy Territory	367 007	367 007	0
Khabarovsk Territory	0	0	0
Amur Region	11 258 915	9 898 369	1 360 546
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

*Indicators are formed on the basis of reporting form 0409101 of head offices and branches, which are located in the respective regions.

Regional distribution of indicators is determined solely by the location of the head offices (branches) that have provided statements and does not include the actual place of fund attraction.

Macroprudential Indicators of the Banking Sector

Table 40

Some indicators of the banking sector financial soundness (percent)

	1.01.13	1.01.14	1.04.14	1.06.14	1.07.14
Own funds (capital) adequacy					
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio) ¹	13,7	13,5	13,2	12,9	12,8
Tier I capital ratio N1.2 (Basel III) ²	8,5	9,1	9,4	9,4	9,2
Risk-weighted assets (Basel III) to total assets ratio]	50,7	51,4	51,0	51,8	52,1
Credit risk					
Share of problem (IV quality category) and bad (V quality category) loans in total loans ⁴	6,0	6,0	6,4	6,6	6,5
Loan loss provisions made as percent of total loans ⁴	6,1	5,9	6,2	6,2	6,2
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	1,0	1,3	1,3
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	209,5	215,6	218,1
<i>Distribution of loans provided by credit institutions</i>					
agriculture, hunting and forestry	4,6	4,3	4,1	4,1	4,1
mining	3,2	3,1	3,3	3,4	3,3
manufacturing	14,0	13,6	14,1	14,1	14,0
production and distribution of energy, gas and water	2,7	2,5	2,5	2,6	2,6
constructing	5,5	5,6	5,4	5,5	5,6
wholesale and retail trade, car and household appliance repair	14,9	13,7	14,0	13,8	13,7
transport and communication	5,4	4,2	4,3	4,2	4,2
other economic activities	20,5	21,1	20,7	20,4	20,5
individuals	29,2	32,0	31,7	31,8	32,1
of which					
mortgage loans	7,5	8,5	8,7	9,0	9,1
<i>Geographical distribution of interbank loans and deposits⁴</i>					
Russian Federation	47,1	39,7	36,8	42,6	47,0
United Kingdom	17,5	23,8	27,5	23,2	23,1
USA	3,6	6,8	3,0	2,1	3,1
Germany	1,6	0,6	2,3	3,5	0,4
Austria	5,9	7,3	8,8	8,2	7,2
France	1,6	1,9	2,1	2,0	1,6
Italy	2,7	0,1	0,1	0,2	0,1
Cyprus	8,7	4,7	5,0	3,6	3,7
Netherlands	1,5	1,5	1,7	1,3	1,4
Other	9,8	13,6	12,7	13,3	12,5
Liquidity					
Ratio of high liquid assets to total assets	11,1	9,9	11,0	10,4	11,1
Ratio of liquid assets to total assets	23,2	20,5	19,9	21,2	20,7
Ratio of high liquid assets to demand liabilities (N2)	58,0	57,5	59,3	58,8	60,9
Ratio of liquid assets to short-term liabilities (N3)	82,9	78,7	75,2	79,8	73,5
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	89,6	91,6	90,9
Ratio of clients' funds to total loans ⁶	101,2	98,7	97,8	96,8	95,4
Market risk to total own funds (capital)⁷					
of which					
Interest rate risk	36,0	37,8	36,0	33,2	33,7
Equity position risk	6,0	3,3	3,5	3,3	2,7
Foreign exchange risk	5,4	4,5	5,5	5,6	5,2
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	2,2	1,8	5,9	7,5	7,2
Banks' financial result over the reporting period (billion rubles)					
as percent of the banking sector assets ⁸	1011,9	993,6	232,1	337,6	451,4
as percent of the banking sector own funds (capital) ⁸	2,3	1,9	0,4	0,6	0,8
	18,2	15,2	3,2	4,7	6,2
Return on assets⁹					
	2,3	1,9	1,8	1,7	1,7
Return on equity⁹					
	18,2	15,2	14,5	13,5	13,6

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
Reference data: own funds (capital) adequacy ratio as of 1.07.14, %	12,8		26,5		20,4		16,6		16,0		15,7		14,9		12,4		11,3	

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

² Credit institutions going through insolvency prevention measures according to Federal Law No 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		1.03.14		1.04.14		1.06.14		1.07.14	
	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	7 252,5	100,0	7 303,1	100,0	7 405,1	100,0	7 370,2	100,0
of which:										
1. Tier I capital	4 838,1	68,4	4 940,2	68,1	5 188,0	71,0	5 379,2	72,6	5 274,8	71,6
of which:										
1.1. Common Equity Tier 1	4 812,0	68,0	4 914,1	67,8	5 160,9	70,7	5 349,5	72,2	5 243,6	71,1
1.2. Additional Tier 1	26,0	0,4	26,1	0,4	27,1	0,4	29,7	0,4	31,2	0,4
2. Tier 2 Capital	2 235,4	31,6	2 312,3	31,9	2 115,0	29,0	2 025,9	27,4	2 095,4	28,4
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	13,1	0	13,2	2	12,9	2	12,8	2
Common equity Tier I ratio (N1.1)	8,8	1	8,9	0	9,3	1	9,3	1	9,1	2
Tier I capital ratio (N1.2)	8,8	2	9,0	0	9,4	3	9,4	1	9,2	2

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%.

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

Indicators	1.01.13		1.01.14		1.04.14		1.06.14		1.07.14	
	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	8 370,0	114,6	8 447,8	114,1	8 387,3	113,8
1.1. Authorized capital	1 394,5	22,8	1 533,2	21,7	1 555,3	21,3	1 552,1	21,0	1 549,8	21,0
1.2. Issue income	1 240,1	20,3	1 347,5	19,1	1 368,1	18,7	1 381,1	18,7	1 380,6	18,7
1.3. Credit institutions' profit and funds	2 858,7	46,8	3 377,7	47,8	3 503,7	48,0	3 579,3	48,3	3 532,7	47,9
1.4. Subordinated loans	1 477,2	24,2	1 723,2	24,4	1 713,7	23,5	1 708,9	23,1	1 697,7	23,0
1.5. Increase in value of property due to revaluation	203,9	3,3	220,5	3,1	229,3	3,1	226,5	3,1	226,5	3,1
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	1 067,0	14,6	1 042,7	14,1	1 017,1	13,8
2.1. Losses	105,6	1,7	114,6	1,6	175,8	2,4	150,9	2,0	128,3	1,7
2.2. Intangible assets	8,7	0,1	13,5	0,2	14,0	0,2	14,3	0,2	14,5	0,2
2.3. Treasury stocks (shares)	0,2	0,0	0,2	0,0	0,5	0,0	0,5	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	4,3	0,1	4,4	0,1	5,1	0,1
2.5. Subordinated loans granted to credit institutions	25,3	0,4	77,0	1,1	99,5	1,4	103,4	1,4	102,7	1,4
2.6. Investments in shares of dependent organizations and credit institutions	885,4	14,5	914,5	12,9	769,7	10,5	763,7	10,3	753,8	10,2
2.7. Other factors of which:	31,5	0,5	12,2	0,2	3,2	0,0	5,6	0,1	12,2	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	7 303,1	100,0	7 405,1	100,0	7 370,2	100,0

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

Table 44

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

The value of credit risk on balance sheet assets ²	1.01.13	1.01.14	1.04.14	1.06.14	1.07.14
1 st group of assets	0,0	0,0	0,0	0,0	0,0
2 nd group of assets	975,1	986,9	997,1	1 128,1	1 117,4
3 rd group of assets	210,6	326,5	287,1	370,2	409,6
4 th group of assets	23 897,1	28 182,0	28 985,1	30 162,8	30 447,9
5 th group of assets	7,4	6,9	11,6	11,7	7,5
The value of credit risk on balance sheet assets	25 090,2	29 502,1	30 280,8	31 672,8	31 982,3

Reference data:

	1.01.13	1.01.14	1.04.14	1.06.14	1.07.14
1 st group of assets without risk weighting	-	7 855,7	7 983,2	7 556,9	7 567,8

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	1.04.14	1.06.14	1.07.14
1	Banking sector own funds (capital), billion rubles	6 112,9	7 064,3	7 303,3	7 405,3	7 370,2
2	Risk-weighted assets, billion rubles	44 640,7	52 473,9	55 524,6	57 190,9	57 595,1
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	25 090,2	29 502,1	30 280,8	31 672,8	31 982,3
	- 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	1 990,6	1 961,3	2 017,3
	- the amount of mortgage loans and accrued (accumulated) interest claims (code 8807 ²), billion rubles	109,5	147,4	169,3	183,2	188,1
	- the value of credit risk on contingent credit liabilities, billion rubles	3 448,0	3 971,4	4 116,4	4 387,8	4 445,0
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles ²	198,0	289,3	416,4	379,0	338,3
	- the value of operational risk (starting from 1.02.14 - calculated with risk coefficient 12,5, before 1.02.14 - calculated with risk coefficient 10)	3 148,3	3 558,1	4 449,5	4 641,4	5 059,1
	- market risk, billion rubles	2 646,9	3 101,5	3 176,6	3 005,3	2 949,1
	- credit claims of clearing participants (codes 8847 ²)	-	13,4	25,9	36,1	34,5
	- higher-risk transactions, billion rubles	8 501,0	9 078,3	9 572,4	9 416,9	9 063,7
	- 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	-333,4	-303,6	-305,1
	- 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	1 424,9	1 544,0	1 566,5
	- 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	235,1	266,8	256,2
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	13,7	13,5	13,2	12,9	12,8

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")

Table 46

**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		1.04.14		1.06.14		1.07.14	
	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	2	0,0	3	0,4	4	0,4
From 10% to 12%	142	19,7	112	18,8	157	39,3	139	37,5	144	40,2
From 12% to 14%	143	53,2	183	64,6	140	46,9	154	48,8	147	45,5
14% and more	663	27,0	612	16,6	587	13,7	577	13,2	575	13,9
Banking sector, total	956	100,0	923	100,0	900	100,0	888	100,0	884	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	1.04.14	1.06.14	1.07.14
Loans	Standard	58,5	57,4	57,6	58,2	58,4
	Substandard	26,0	28,5	28,2	28,0	27,6
	Doubtful	9,1	8,2	8,2	7,7	8,0
	Problem	2,5	2,2	2,4	2,3	2,3
	Loss	3,8	3,7	3,6	3,8	3,7
Loan loss provision (LLP)	Estimated LLP	8,3	7,7	7,8	7,7	7,7
	Estimated LLP adjusted for collateral	6,5	5,8	5,9	5,7	5,7
	LLP made	6,5	5,8	5,9	5,7	5,7
	LLP made as percent of estimated LLP	77,5	75,6	75,0	74,3	74,2
	LLP made as percent of estimated LLP adjusted for collateral	99,8	100,1	100,1	100,2	100,2
Справочно:						
Loans classified according to point 3.10 of the Bank of Russia's Regulation №254-P		13,8	16,2	16,0	16,2	16,0

¹ 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		1.04.14		1.06.14		1.07.14	
	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	10 653,4	100,0	11 017,5	100,0	11 150,3	100,0
of which:										
1.1. Loans to legal entities (except credit institutions)	644,2	8,1	805,2	7,8	837,9	7,9	855,8	7,8	860,3	7,7
1.2. Loans to individuals	7 349,0	91,9	9 536,0	92,2	9 815,4	92,1	10 161,4	92,2	10 289,9	92,3
1.3. Loans to credit institutions	0,1	0,0	0,3	0,0	0,1	0,0	0,3	0,0	0,1	0,0
2. Loans grouped into portfolios of homogeneous loans as a share of total loans	-	23,1	-	25,2	-	25,0	-	24,8	-	25,0
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	-	7,1	-	7,6	-	7,7
4. Claims grouped into portfolios of homogeneous claims - total	59,0	100,0	62,2	100,0	64,5	100,0	70,2	100,0	69,6	100,0
of which:										
4.1. Portfolios of homogeneous claims on legal entities	25,5	43,3	28,1	45,3	29,2	45,2	32,4	46,2	31,1	44,7
4.2. Portfolios of homogeneous claims on individuals	33,5	56,7	34,0	54,7	35,3	54,8	37,7	53,8	38,5	55,3
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	-	43,2	-	42,6	-	44,2

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

Homogeneous loans and claims on legal entities and provisions made as of 1.07.14¹

	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	860 331,0	100,0	44 797,0	100,0	5,2
of which by quality categories					
1.1. Quality Category I	867,4	0,1	0,0	0,0	0,0
1.2. Quality Category II	794 660,5	92,4	7 814,0	17,4	1,0
1.3. Quality Category III	17 733,9	2,1	2 747,7	6,1	15,5
1.4. Quality Category IV	13 805,5	1,6	5 379,8	12,0	39,0
1.5. Quality Category V	33 263,7	3,9	28 855,5	64,4	86,7
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	117,5	100,0	0,0	0,0	0,0
of which by quality categories					
2.1. Quality Category I	117,5	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	860 448,5		44 797,0		5,2
4. Homogeneous claims grouped into portfolios - total	31 109,2	100,0	11 666,0	100,0	37,5
of which by quality categories					
4.1. Quality Category I	11 520,0	37,0	0,0	0,0	0,0
4.2. Quality Category II	1 224,5	3,9	14,9	0,1	1,2
4.3. Quality Category III	7041,7	22,6	378,9	3,2	5,4
4.4. Quality Category IV	52,9	0,2	17,9	0,2	33,9
4.5. Quality Category V	11270,2	36,2	11254,2	96,5	99,9
5. Claims for interest payments - total	6 815,1	100,0	2 067,3	100,0	30,3
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	2 519,0	37,0	1 969,2	95,3	78,2

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

Homogeneous loans and claims on individuals and provisions made as of 1.07.14¹

	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	10 289 872,4	100,0	815 614,6	100,0	7,9
of which					
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	797 393,5	7,7	20 770,9	2,5	2,6
1.1.2. residential real estate (mortgage) loans, total	2 328 020,4	22,6	38 313,6	4,7	1,6
1.1.3. car loans, total	891 840,9	8,7	50 386,4	6,2	5,7
1.1.4. other consumer loans, total	6 239 858,6	60,6	704 286,3	86,4	11,3
1.2. by duration of past dues					
1.2.1. a portfolio of loans without overdue payments and with payments being overdue from 1 calendar day to 30 calendar days ²	444 624,8	4,3	8 444,6	1,0	1,9
1.2.2. a portfolio of loans without overdue payments	8 531 002,9	82,9	122 813,5	15,1	1,4
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	340 232,4	3,3	18 022,6	2,2	5,3
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	194 702,8	1,9	52 500,3	6,4	27,0
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	190 475,0	1,9	106 471,4	13,1	55,9
1.2.6. a portfolio of loans with payments being overdue from 181 to 360 calendar days	242 107,9	2,4	193 148,3	23,7	79,8
1.2.7. a portfolio of loans with payments being overdue more than 360 calendar days	313 967,5	3,1	312 356,4	38,3	99,5
1.3. classified into the following loan quality categories:					
1.3.1. Quality category II	8 976 926,3	87,2	116 286,4	14,3	1,3
1.3.2. Quality category III	473 459,4	4,6	43 823,3	5,4	9,3
1.3.3. Quality category IV	174 181,8	1,7	74 208,8	9,1	42,6
1.3.4. Quality category V	665 304,9	6,5	581 296,1	71,3	87,4
2. Claims grouped into portfolios of homogeneous claims - total	38 477,9	5,8	19 092,3	3,3	49,6
of which by quality categories					
2.1. Quality category I	231,5	0,0	0,0	0,0	0,0
2.2. Quality category II	14 412,2	2,2	282,4	0,0	2,0
2.3. Quality category III	3197,8	0,5	305,2	0,1	9,5
2.4. Quality category IV	2048,5	0,3	960,8	0,2	46,9
2.5. Quality category V	18587,9	2,8	17544,0	3,0	94,4
3. Claims for interest payments - total	152 486,9	100,0	51 726,5	100,0	33,9
of which					
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	60 528,0	39,7	47 368,8	91,6	78,3

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	1.04.14	1.06.14	1.07.14	1.01.13	1.01.14	1.04.14	1.06.14	1.07.14
Substandard	8,9	9,6	10,0	9,8	9,6	2,2	2,0	2,1	2,0	2,0
Doubtful	21,1	20,5	20,3	19,0	20,4	14,9	14,5	14,5	14,2	14,6
Problem	16,3	15,2	16,4	15,6	15,3	41,8	39,9	39,7	38,1	38,5
Loss	53,6	54,4	53,0	55,2	54,3	90,1	86,1	85,6	83,4	83,1

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	1.04.14	1.06.14	1.07.14
Overdue claims on loans, deposits and other placements, billion rubles	1257,4	1398,0	1525,9	1681,2	1655,9
Of which					
- among 20 largest-asset credit institutions, billion rubles	960,6	1052,0	1097,6	1260,1	1200,2
Share of overdue claims in loans, deposits and other placements of the banking sector, percent	3,7	3,5	3,6	3,8	3,8
Overdue claims in rubles					
- billion rubles	1122,8	1257,9	1370,6	1529,3	1513,8
- as percent of total loans, deposits and other placements in rubles	4,2	4,0	4,3	4,6	4,4
Overdue claims in foreign currency					
- billion rubles	134,6	140,1	155,4	151,9	142,0
- as percent of total loans, deposits and other placements in foreign currency	1,9	1,5	1,6	1,5	1,5
- dollar equivalent, billion \$	4,4	4,3	4,4	4,4	4,2
Overdue claims on loans and other placements with non-financial institutions	924,1	933,7	1003,0	1100,4	1069,0
Share of overdue claims in total volume of loans and other placements with non-financial institutions	4,6	4,2	4,2	4,5	4,4
Overdue claims on loans and other funds provided to individuals	313,0	440,3	498,1	555,7	565,2
Share of overdue claims in total volume of loans and other placements with individuals	4,0	4,4	4,9	5,3	5,3

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	1.04.14	1.06.14	1.07.14	1.01.13	1.01.14	1.04.14	1.06.14	1.07.14
No overdue claims	118	96	83	85	80	1,7	1,8	2,0	2,4	2,4
Less than 5%	644	598	568	556	551	81,2	81,6	81,3	79,9	75,8
From 5 to 10%	103	126	138	141	149	12,3	9,4	9,5	10,5	14,2
From 10 to 15%	28	37	45	36	34	1,2	3,7	3,0	2,3	3,1
From 15 to 20%	9	10	11	14	12	0,1	3,3	4,0	4,6	4,2
From 20 to 60%	11	8	10	12	13	3,2	0,0	0,0	0,0	0,0
From 60 to 90%	0	1	1	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	39	40	43	0,3	0,2	0,2	0,3	0,3

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

Indicators	1.01.13	1.01.14	1.04.14	1.06.14	1.07.14
Large credit risks of the banking sector total, bln rubles	12 773,9	14 433,7	15 302,7	15 967,5	16 072,4
Share of large credit risks in the banking sector assets, %	25,8	25,1	25,8	26,1	26,2

Structure of large loans¹ grouped by types of collateral

	1.01.13	1.01.14	1.04.14	1.06.14	1.07.14
Volume of large loans, billion rubles	6 493,4	7 493,4	7 988,6	8 088,6	8 110,5
of which:					
Volume of secured loans , billion rubles	1 507,9	1 767,1	1 963,5	2 046,8	2 017,5
Volume of I quality category collateral, billion rubles	355,8	388,7	438,9	417,0	386,5
of which:					
collateral of quoted securities issued by legal entities, billion rubles	48,0	13,1	31,2	29,4	24,2
Volume of II quality category collateral, billion rubles	1 363,7	1 700,8	1 429,6	1 491,2	1 437,2
of which:					
collateral of securities, issued by legal entities, billion rubles	317,7	644,0	380,9	389,3	401,3
collateral of proprietary rights (claims), billion rubles	511,8	477,8	510,9	558,0	515,0

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 quarter of 2014		2012		2013		1st quarter of 2014		2012		2013		1st quarter of 2014		1st quarter of 2012	1st quarter of 2013	1st quarter 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	41,0	40,6	183,4	152,4	120,1	120,2	126,0	128,7	32,1	30,5	43,1	41,4	43,5	43,4	2,9	1,0	0,5
Agriculture, hunting and forestry	43,7	44,8	45,0	42,2	43,9	44,2	182,0	186,5	182,8	167,7	170,9	173,4	68,6	70,6	71,1	67,3	68,8	66,6	1,6	1,0	1,4
Industrial production (mining, manufacturing, production and distribution of energy, gas and water)	67,6	66,0	47,7	44,2	44,7	44,5	195,4	159,4	125,1	124,3	129,3	133,4	30,8	28,8	43,2	42,9	45,2	45,0	3,1	1,2	0,6
-mining	77,3	76,3	44,7	44,1	56,0	54,4	283,0	206,1	116,0	128,1	151,0	149,0	11,3	8,4	33,6	31,9	73,1	70,1	4,0	2,1	0,8
-manufacturing	43,0	39,5	38,9	34,0	35,2	33,7	131,7	125,8	123,6	121,6	125,5	131,4	48,0	46,5	46,0	46,5	46,7	45,6	2,1	0,9	0,1
-production and distribution of energy, gas and water	69,3	67,2	66,5	64,9	64,2	67,7	151,9	133,8	132,7	133,1	141,2	140,8	40,5	39,6	38,0	34,9	34,8	37,3	1,3	1,5	1,7
Construction	16,9	14,7	12,2	10,6	11,9	11,2	102,2	100,7	98,8	100,7	102,4	102,6	23,6	20,0	22,0	19,0	18,7	20,7	-0,5	0,1	-0,2
Wholesale and retail trade, car and household appliance repair	22,3	22,1	18,1	18,2	18,5	18,3	139,0	140,4	125,3	123,7	123,1	127,2	47,3	50,6	41,7	41,8	42,7	44,5	1,5	0,5	0,1
Transport and communication	42,1	38,9	39,8	37,7	38,4	33,3	114,8	87,4	76,0	95,5	115,9	113,6	41,2	46,7	54,2	44,0	45,9	47,2	2,4	-0,8	-0,6

* 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		1.04.14		1.06.14		1.07.14	
	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	45,1	100,0	42,1	100,0	41,6	100,0
Of which										
- interest rate risk (IRR)	36,0	76,0	37,8	82,9	36,0	79,9	33,2	78,8	33,7	81,1
- equity position risk (EPR)	6,0	12,6	3,3	7,3	3,5	7,8	3,3	7,8	2,7	6,5
- foreign exchange risk (FER)	5,4	11,4	4,5	9,8	5,5	12,3	5,6	13,3	5,2	12,4
Reference data:										
Number of credit institutions ¹	613		655		645		634		627	
Share of credit institutions' assets ¹ in total banking sector assets, %	92,5		97,5		97,7		97,7		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	1.04.14	1.06.14	1.07.14
Share of assets in foreign currency in total assets, %	21,0	22,1	25,1	24,7	23,4
of which:					
- 20 largest-asset credit institutions	22,2	23,3	26,8	26,1	24,9
Share of liabilities in foreign currency in total liabilities, %	20,9	21,2	24,3	23,1	22,0
of which:					
- 20 largest-asset credit institutions	22,3	22,9	26,5	25,1	23,8
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total, b.p.	0,1	0,9	0,8	1,5	1,4
of which:					
- 20 largest-asset credit institutions	-0,1	0,5	0,3	1,0	1,0

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

	1.01.13	1.01.14	1.04.14	1.06.14	1.07.14
Balance sheet positions					
Claims, bln rubles	10 410,0	12 703,5	14 886,3	15 088,2	14 374,4
Liabilities, bln rubles	10 343,8	12 185,3	14 404,2	14 150,7	13 518,1
Net balance sheet position, bln rubles	66,2	518,2	482,1	937,5	856,2
Net balance sheet position to own funds (capital), % ¹	1,1	7,3	6,6	12,7	11,6
Off-balance sheet positions²					
Claims, bln rubles	5 783,2	7 011,1	13 549,0	12 490,0	12 228,3
Liabilities, bln rubles	5 356,7	7 063,4	13 345,1	12 696,9	12 358,6
Net balance sheet position, bln rubles	426,5	-52,3	203,9	-207,0	-130,3
Net balance sheet position to own funds (capital), % ¹	7,0	-0,7	2,8	-2,8	-1,8

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
Number of credit institutions that exceeded the OFXP limits	6	5	2	3	3	3	0	6	6	7
Of which:										
- 20 largest-asset credit institutions	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
- 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

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

Information on open foreign exchange positions of banking sector

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

Open currency positions of the banking sector by currencies as of 1.07.14

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	327	-23,0	-1,5	-65,2	42,2
long	497	88,6	1,5	520,9	-432,3
EUR					
short	384	-55,0	-1,2	-326,0	271,1
long	436	36,6	1,4	-55,1	91,7
GBP					
short	84	-10,9	-0,6	-19,1	8,2
long	287	14,3	0,3	18,6	-4,2

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	1.04.14	1.06.14	1.07.14
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	28,5	39,5	46,9	47,6	47,8
Liabilities with maturity in excess of 1 year, as percent of total liabilities	23,0	24,7	30,4	31,7	25,7
A measure of using short-term liabilities to fund long-term liquid assets, percent ²	-2,7	23,9	36,4	34,9	47,8

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 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	1.04.14	1.06.14	1.07.14	1.01.13	1.01.14 ¹	1.04.14	1.06.14	1.07.14
Less than 0	616	264	281	263	252	57,1	6,6	8,7	7,2	5,6
From 0 to 20	300	410	353	362	390	42,3	25,2	23,7	24,8	27,9
More than 20	40	248	262	260	241	0,6	68,2	67,6	68,0	66,6
Data not available	0	1	4	3	1	0,0	0,0	0,0	0,0	0,0
Total	956	923	900	888	884	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	1.04.14	1.06.14	1.07.14
Liquid assets with maturity up to 30 days, as percent of liquid assets	48,0	35,0	29,2	29,1	28,2
Liabilities with maturity up to 30 days, as percent of total liabilities	43,6	41,4	38,2	37,7	41,4
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	9,1	10,0	12,9

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

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	1.04.14	1.06.14	1.07.14	1.01.13	1.01.14 ¹	1.04.14	1.06.14	1.07.14
Less than 0	403	469	453	452	436	21,3	30,1	19,4	19,0	19,9
From 0 to 20	248	238	224	202	224	13,8	44,1	54,2	51,7	22,3
More than 20	305	215	219	231	223	64,9	25,9	26,4	29,3	57,8
Data not available	0	1	4	3	1	0,0	0,0	0,0	0,0	0,0
Total	956	923	900	888	884	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).