

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
Reference data:														
Increase from the beginning of the current year	6,6		4,8		8,4		5,6		5,2		-1,2		11,0	
Increase over the same period of the previous year	4,2		4,5		3,9		10,9		12,9		6,9		5,8	

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	1.05.14	1.06.14
Credit institutions registered by the Bank of Russia and other authorities	1094	1071	1065	1064	1059
Operating credit institutions (credit institutions that have the right to conduct banking operations)	956	923	900	894	888
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	0
Credit institutions with their banking licenses being revoked (cancelled)	137	148	165	170	171
Credit institutions licensed to conduct operations in foreign currency	648	623	603	599	596
Credit institutions holding general licences	270	270	268	267	265

Table 5

Operating credit institutions (CIs), by federal districts

Federal district	1.01.13		1.01.14		1.04.14		1.05.14		1.06.14	
	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	532	59,5	527	59,3
of which the City of Moscow and Moscow Region	506	52,9	498	54,0	487	54,1	484	54,1	478	53,8
North-Western	70	7,3	70	7,6	71	7,9	70	7,8	70	7,9
Southern	46	4,8	46	5,0	46	5,1	46	5,1	45	5,1
North-Caucasian	50	5,2	43	4,7	37	4,1	36	4,0	36	4,1
Volga	106	11,1	102	11,1	101	11,2	100	11,2	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	48	5,4
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	894	100,0	888	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	1.06.14	1.01.13	1.01.14	1.06.14	1.01.13	1.01.14	1.06.14	1.01.13	1.01.14	1.06.14	1.01.13	1.01.14	1.06.14	1.01.13	1.01.14	1.06.14
Central	564	547	527	102	75	69	356	322	311	53,5	51,8	52,2	20,2	21,2	21,3	15,2	16,1	16,3
of which the City of Moscow and Moscow Region ¹	506	498	478	90	63	58	127	124	122	21,3	22,1	22,8	18,0	19,2	19,2	5,4	6,2	6,4
North-Western	70	70	70	9	8	8	302	280	263	382,3	359,0	337,2	2,4	2,7	2,8	12,9	14,0	13,8
Southern	46	46	45	17	15	15	232	209	199	368,3	342,6	331,7	1,9	2,1	2,2	9,9	10,4	10,4
North-Caucasian	50	43	36	82	72	65	87	83	84	65,9	72,2	83,2	4,0	3,9	3,6	3,7	4,1	4,4
Volga	106	102	100	85	67	60	433	322	310	226,7	190,5	193,8	5,8	5,8	5,7	18,4	16,1	16,3
Ural	44	42	40	80	74	64	174	157	145	140,3	135,3	139,4	3,8	4,0	3,7	7,4	7,8	7,6
Siberian	53	51	48	21	21	21	248	204	188	335,1	283,3	272,5	2,2	2,5	2,5	10,6	10,2	9,9
Far Eastern	23	22	22	7	7	7	114	89	89	380,0	306,9	306,9	0,9	1,0	1,0	4,9	4,4	4,7
Crimea	-	-	0	-	-	0	-	-	9	-	-	0,0	-	-	0,0	-	-	0,5
Russian Federation	956	923	888	403	339	309	1946	1666	1598	143,2	132,0	133,5	41,1	43,1	42,8	82,8	83,1	83,8

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		1.05.14		1.06.14	
	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	32 684 332	54,3	32 948 045	53,8
From 6 to 20	9 660 925	19,5	10 905 104	19,0	11 179 928	18,8	11 336 159	18,8	11 685 930	19,1
From 21 to 50	5 745 193	11,6	6 383 544	11,1	6 564 684	11,1	6 588 289	10,9	6 891 377	11,3
From 51 to 200	6 399 522	12,9	6 982 880	12,2	6 996 903	11,8	6 927 552	11,5	7 018 562	11,5
From 201 to 500	2 246 789	4,5	2 376 786	4,1	2 261 399	3,8	2 204 466	3,7	2 187 492	3,6
From 501	562 302	1,1	539 625	0,9	493 330	0,8	467 329	0,8	464 407	0,8
Total	49 509 647	100,0	57 423 070	100,0	59 377 245	100,0	60 208 127	100,0	61 195 813	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	1.05.14	1.06.14
Central	56,4	58,8	59,7	60,2	59,6
of which the City of Moscow and Moscow Region	56,9	59,2	60,1	60,6	60,0
North-Western	66,2	67,3	67,5	69,5	68,8
Southern	68,7	68,6	65,0	65,5	67,4
North-Caucasian	52,8	46,9	52,4	53,7	54,3
Volga	46,5	46,9	47,6	48,5	48,4
Ural	68,8	69,8	70,4	69,8	69,7
Siberian	72,9	72,7	74,5	75,4	75,3
Far Eastern	82,9	85,1	85,6	86,3	86,4
Crimea	-	-	-	-	-
Russian Federation	50,3	52,7	53,7	54,3	53,8

Table 9

**Operating credit institutions ranged by assets (distribution and change
over the period 1.01.14 - 1.06.14)**

Groups of credit institutions ranged by assets as of 1.01.14		Number of credit institutions as of 1.01.14	Groups as of 1.06.14						Licences revoked (cancelled)	Reorganised credit institution
			1	2	3	4	5	6		
1	First 5	5	5							
2	From 6 to 20	15		14	1					
3	From 21 to 50	30		1	25	4				
4	From 51 to 200	150			4	136	3		6	1
5	From 201 to 500	300				10	278	4	8	
6	From 501	422					19	380	21	
Became operating after 1.01.14								1		
Total over the period									35	1
Total as of 1.01.14¹		923								
Total as of 1.06.14¹		888	5	15	30	150	300	385		

	- 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	1.05.14	1.06.14
Credit institutions with foreign participation over 50%					
Assets	17,8	15,3	14,7	14,5	14,3
Own funds (capital) ¹	19,3	17,3	16,7	16,5	16,3
Correspondent accounts with non-resident banks	21,7	18,6	14,6	14,9	13,2
Loans and other placements with non-financial organisations	14,2	12,0	11,7	11,6	11,4
Loans and other placements with individuals	22,6	21,0	20,3	20,2	19,8
Loans, deposits and other placements with credit institutions	27,3	19,9	20,5	18,8	18,2
Individual deposits	13,5	12,5	12,2	12,2	11,9
Funds raised from organisations ²	18,6	15,6	14,3	13,9	13,9
Profit (loss) of the current year	19,6	15,2	16,4	13,0	11,9
Reference data:					
Number of credit institutions	117	122	119	119	116
of which 100% foreign-owned credit institutions					
Assets	9,8	9,0	8,8	8,6	8,5
Own funds (capital) ¹	11,4	11,1	10,9	10,6	10,5
Correspondent accounts with non-resident banks	15,2	12,8	10,7	10,6	9,0
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	10,6
Loans, deposits and other placements with credit institutions	20,0	16,4	16,7	15,1	14,7
Individual deposits	6,1	6,2	6,2	6,3	6,3
Funds raised from organisations ²	11,0	10,3	9,4	9,0	9,1
Profit (loss) of the current year	13,4	12,7	13,7	11,3	10,4
Reference data:					
Number of credit institutions	73	76	78	78	77

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		1.05.14		1.06.14	
	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	2125,5	3,5	2469,8	4,0
Own funds (capital) ²	212,4	3,5	202,8	2,9	224,1	3,1	230,8	3,1	259,0	3,5
Loans and other placements with non-financial organisations	685,9	3,4	838,9	3,7	828,0	3,5	805,0	3,3	922,2	3,8
of which overdue claims	230,2	24,9	222,7	23,8	225,7	22,5	224,6	21,6	221,6	20,1
Loans and other placements with individuals	142,3	1,8	154,6	1,6	192,0	1,9	197,3	1,9	198,2	1,9
of which overdue claims	12,9	4,1	10,4	2,4	14,9	3,0	15,2	2,9	16,0	2,9
Individual deposits	298,7	2,1	312,5	1,8	342,4	2,1	336,7	2,0	445,4	2,7
Funds raised from organisations	778,2	5,0	794,7	4,5	832,4	4,3	798,9	4,1	887,0	4,5
Reference data:										
Number of credit institutions ¹	5	0,5	5	0,5	6	0,7	5	0,6	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	1.05.14	1.06.14
1.	Money, precious metals and gemstones	1 554,0	1 608,7	1 645,0	1 619,3	1 464,3
1.1.	of which: money	1 423,5	1 523,1	1 556,6	1 568,6	1 412,7
2.	Accounts with the Bank of Russia and authorised agencies of other countries	2 159,9	2 264,9	2 067,4	1 648,4	1 763,2
3.	Correspondent accounts with credit institutions	1 483,3	1 496,5	1 674,8	1 757,2	1 866,3
3.1.	of which: Correspondent accounts with correspondent credit institutions	315,8	398,3	399,9	377,1	468,5
3.2.	Correspondent accounts with non-resident banks	1 167,5	1 098,2	1 274,9	1 380,1	1 397,8
4.	Securities acquired by credit institutions, total	7 034,9	7 822,3	7 948,0	7 816,4	7 970,4
4.1.	of which Debt securities	5 265,1	6 162,9	6 217,8	6 135,4	6 256,4
4.2.	Shares	791,6	790,4	785,3	366,9	424,2
4.3.	Discounted promissory notes	398,8	274,1	249,1	245,8	226,3
4.4.	Shares in associates and subsidiaries ¹	579,4	594,9	696,0	1 068,3	1 063,4
5.	Other participation in authorised capital	333,4	353,9	376,8	436,0	441,2
6.	Derivatives with fair value being an asset	163,9	175,8	397,5	404,0	363,2
7.	Loans, total	33 993,1	40 535,3	42 140,0	43 300,5	43 837,6
7.1.	of which: Loans, deposits and other placements	33 960,1	40 417,7	42 005,7	43 162,3	43 695,1
	of which overdue claims	1 257,4	1 398,0	1 525,9	1 585,9	1 681,2
7.1.1.	of which: Loans and other placements with non-financial organisations	19 971,4	22 499,2	23 841,7	24 330,3	24 381,9
	of which overdue claims	924,1	933,7	1 003,0	1 040,3	1 100,4
7.1.2.	Loans and other placements with individuals	7 737,1	9 957,1	10 228,1	10 412,2	10 519,3
	of which overdue claims	313,0	440,3	498,1	523,7	555,7
7.1.3.	Loans, deposits and other placements with credit institutions	4 230,4	5 130,6	5 152,2	5 611,0	5 926,0
	of which overdue claims	5,2	11,3	13,1	10,2	13,4
8.	Fixed assets (tangible and intangible), other real estate and inventories	1 090,5	1 147,5	1 154,0	1 148,2	1 139,1
8.1.	of which real estate, temporarily out of use in operating activities	96,7	64,8	66,1	68,3	65,4
9.	Allocation of profit	210,2	192,2	66,0	51,5	65,7
9.1.	of which income tax	204,4	188,6	66,0	51,5	65,6
10.	Other assets, total	1 486,3	1 826,0	1 907,6	2 026,6	2 284,8
10.1.	of which: Float	647,8	790,5	848,3	917,3	1 018,2
10.2.	Receivables	210,0	312,2	295,9	311,5	311,2
10.3.	Deferred expenses	121,5	123,4	125,2	127,2	126,1
Banking sector assets		49 509,6	57 423,1	59 377,2	60 208,1	61 195,8

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	1.05.14	1.06.14
1.	Funds and profit of credit institutions	5 911,0	6 629,2	6 607,0	6 615,1	6 731,8
	Of which:					
1.1.	Funds of credit institutions	3 049,7	3 261,0	3 247,7	3 205,3	3 241,3
1.2.	Profit (losses), including financial result of the previous year	2 861,3	3 368,3	3 357,9	3 401,8	3 417,8
	Of which:					
1.2.1.	Profit (losses) of the current year	1 011,9	993,6	232,1	291,7	337,6
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	2 690,9	4 439,1	4 702,2	5 050,6	5 017,7
3.	Accounts of credit institutions	462,8	584,1	574,3	525,6	625,5
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	289,6	365,8	353,0	333,7	427,5
3.2.	Correspondent accounts of non-resident credit institutions	145,5	123,0	118,1	113,0	98,4
4.	Loans, deposits and other funds raised from other credit institutions	4 738,4	4 806,0	4 814,6	4 904,1	5 229,4
5.	Clients' funds ²	30 120,0	34 930,9	36 162,0	36 457,2	36 712,3
	Of which:					
5.1.	Budgetary funds in settlement accounts	38,5	41,9	52,7	52,2	66,0
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	6 855,4	6 833,2
5.4.	Clients' float	296,4	400,3	488,5	463,6	455,8
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	9 619,5	10 838,3	11 555,3	12 066,2	12 437,8
5.6.	Individual deposits	14 251,0	16 957,5	16 563,9	16 847,5	16 756,5
5.7.	Clients' funds in factoring and forfeiting operations	37,2	43,8	35,0	32,4	31,7
6.	Bonds	1 037,4	1 213,1	1 149,0	1 126,2	1 152,0
7.	Promissory notes and bank acceptances	1 149,3	1 004,3	965,7	974,1	920,6
8.	Derivatives with fair value being a liability	135,3	134,7	286,2	284,4	253,5
9.	Other liabilities ¹ , total	3 264,7	3 681,7	4 116,3	4 270,8	4 552,9
	Of which:					
9.1.	Provisions	2 441,3	2 851,9	3 074,4	3 152,9	3 247,7
9.2.	Float	395,3	309,0	470,0	578,4	664,5
9.3.	Payables	72,3	95,7	113,6	78,7	105,3
9.4.	Deferred income	10,2	8,1	6,2	5,9	7,7
9.5.	Interest payable	345,5	417,0	452,1	453,9	472,5
	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	60 208,1	61 195,8

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».

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	1.05.14	1.06.14
1.	Money, precious metals and gemstones	3,1	2,8	2,8	2,7	2,4
1.1.	of which: money	2,9	2,7	2,6	2,6	2,3
2.	Accounts with the Bank of Russia and authorised agencies of other countries	4,4	3,9	3,5	2,7	2,9
3.	Accounts with credit institutions of which:	3,0	2,6	2,8	2,9	3,0
3.1.	Correspondent accounts with correspondent credit institutions	0,6	0,7	0,7	0,6	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	13,0
4.1.	Debt securities	10,6	10,7	10,5	10,2	10,2
4.2.	Shares	1,6	1,4	1,3	0,6	0,7
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	1,8	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	0,7	0,6
7.	Loans, total of which:	68,7	70,6	71,0	71,9	71,6
7.1.	Loans, deposits and other placements of which overdue claims of which:	68,6	70,4	70,7	71,7	71,4
7.1.1.	Loans and other placements with non-financial organisations of which overdue claims	40,3	39,2	40,2	40,4	39,8
7.1.2.	Loans and other placements with individuals of which overdue claims	15,6	17,3	17,2	17,3	17,2
7.1.3.	Loans, deposits and other placements with credit institutions of which overdue claims	8,5	8,9	8,7	9,3	9,7
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	3,4	3,7
10.1.	Float	1,3	1,4	1,4	1,5	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	1.05.14	1.06.14
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	5,6
1.2.1.	Profit (losses) of the current year	2,0	1,7	0,4	0,5	0,6
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	5,4	7,7	7,9	8,4	8,2
3.	Accounts of credit institutions Of which:	0,9	1,0	1,0	0,9	1,0
3.1.	Correspondent accounts of correspondent credit institutions	0,6	0,6	0,6	0,6	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	8,1	8,5
5.	Clients' funds ² Of which:	60,8	60,8	60,9	60,6	60,0
5.1.	Budgetary funds in settlement accounts	0,1	0,1	0,1	0,1	0,1
5.2.	Government and other extra-budgetary funds in settlement accounts	0,0	0,0	0,0	0,0	0,0
5.3.	Funds of legal entities in settlement and other accounts	11,5	11,3	12,3	11,4	11,2
5.4.	Clients' float	0,6	0,7	0,8	0,8	0,7
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	19,4	18,9	19,5	20,0	20,3
5.6.	Individual deposits	28,8	29,5	27,9	28,0	27,4
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	1,9
7.	Promissory notes and bank acceptances	2,3	1,7	1,6	1,6	1,5
8.	Derivatives with fair value being a liability	0,3	0,2	0,5	0,5	0,4
9.	Other liabilities ¹ , total Of which:	6,6	6,4	6,9	7,1	7,4
9.1.	Provisions	4,9	5,0	5,2	5,2	5,3
9.2.	Float	0,8	0,5	0,8	1,0	1,1
9.3.	Payables	0,1	0,2	0,2	0,1	0,2
9.4.	Deferred income	0,0	0,0	0,0	0,0	0,0
9.5.	Interest payable Of which:	0,7	0,7	0,8	0,8	0,8
9.5.1	Overdue interest	0,0	0,0	0,0	0,0	0,0
Banking sector liabilities¹		100,0	100,0	100,0	100,0	100,0

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

² Including certificates of deposit and savings certificates.

Table 16

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

	Rubles					Foreign Currency					Total				
	1.01.13	1.01.14	1.04.14	1.05.14	1.06.14	1.01.13	1.01.14	1.04.14	1.05.14	1.06.14	1.01.13	1.01.14	1.04.14	1.05.14	1.06.14
1. Loans, deposits and other placements, total	26757,1	31300,2	31999,3	32741,5	33546,2	7203,0	9117,6	10006,4	10420,8	10149,0	33960,1	40417,7	42005,7	43162,3	43695,1
Of which															
- overdue claims	1122,8	1257,9	1370,6	1438,0	1529,3	134,6	140,1	155,4	148,0	151,9	1257,4	1398,0	1525,9	1585,9	1681,2
1.1 Loans and other placements with non-financial resident organisations	15097,0	16542,7	17070,3	17388,0	17571,9	2988,9	3792,8	4124,1	4134,2	4054,5	18086,0	20335,5	21194,4	21522,2	21626,4
Of which															
- overdue claims	805,4	812,0	869,8	910,9	930,5	58,0	58,3	65,8	63,2	65,2	863,4	870,2	935,7	974,1	995,8
of which:															
1.1.1. Loans and other placements with individual entrepreneurs	568,4	666,9	675,8	684,1	687,5	5,3	5,5	6,6	6,6	6,2	573,7	672,4	682,4	690,6	693,7
Of which															
- overdue claims	24,9	33,2	38,0	40,5	42,5	0,4	0,3	0,3	0,3	0,3	25,2	33,5	38,3	40,9	42,8
1.2 Loans and other placements with non-resident legal entities (except banks)	509,6	565,7	768,1	789,5	818,2	1375,9	1598,0	1879,2	2018,7	1937,3	1885,4	2163,7	2647,3	2808,2	2755,5
Of which															
- overdue claims	21,9	20,8	21,6	22,3	61,2	38,9	42,7	45,8	43,9	43,4	60,8	63,5	67,4	66,2	104,7
1.3 Loans, deposits and other placements with financial sector	2306,7	2591,8	2320,4	2614,1	3076,0	654,9	676,7	721,9	712,0	712,6	2961,6	3268,5	3042,3	3326,1	3788,6
Of which															
- overdue claims	18,5	18,1	17,2	17,4	17,4	1,6	0,4	1,1	0,8	0,8	20,1	18,5	18,3	18,2	18,1
of which:															
1.3.1 Resident credit institutions	1478,1	1508,3	1341,4	1596,6	2003,2	537,6	581,4	578,4	559,0	565,1	2015,6	2089,7	1919,7	2155,7	2568,3
Of which															
- overdue claims	4,8	5,8	5,8	6,0	6,0	0,2	0,0	0,7	0,4	0,4	5,0	5,8	6,6	6,4	6,4
1.3.2 Resident financial institutions of different forms of ownership	828,6	1083,5	979,0	1017,5	1072,8	117,4	95,3	143,6	153,0	147,5	945,9	1178,8	1122,6	1170,4	1220,3
Of which															
- overdue claims	13,6	12,3	11,3	11,4	11,3	1,4	0,3	0,4	0,4	0,4	15,0	12,7	11,7	11,8	11,7
1.4 Loans, deposits and other placements with non-resident banks	451,4	416,6	416,7	392,7	384,8	1763,4	2624,4	2815,7	3062,7	2973,0	2214,8	3041,0	3232,4	3455,4	3357,8
Of which															
- overdue claims	0,0	0,0	0,3	0,2	0,0	0,2	5,4	6,2	3,6	7,0	0,2	5,4	6,5	3,8	7,0
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	530,2	816,0	818,8	754,2	736,9	0,0	0,0	0,0	0,0	0,0	530,2	816,0	818,8	754,2	736,9
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	10158,3	10277,4	237,6	227,0	232,8	229,9	217,9	7721,9	9935,8	10204,7	10388,2	10495,3
Of which															
- overdue claims	276,9	406,8	461,5	486,9	519,9	35,6	32,7	35,7	35,8	34,8	312,5	439,5	497,2	522,7	554,7
1.7 Loans and other placements with non-resident individuals	8,3	11,1	12,3	13,0	13,5	6,8	10,2	11,1	11,0	10,5	15,1	21,3	23,4	24,0	23,9
Of which															
- overdue claims	0,1	0,2	0,2	0,2	0,2	0,4	0,6	0,7	0,7	0,8	0,5	0,8	0,9	0,9	1,0
Reference data:															
Provisions on loans, deposits and other placements	2095,7	2417,3	2612,6	2667,4	2745,8	0,0	0,0	0,0	0,0	0,0	2095,7	2417,3	2612,6	2667,4	2745,8
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	58,7	80,6	100,5	105,1	132,4	4,6	6,6	6,8	6,7	6,7	63,4	87,1	107,3	111,8	139,1
Credit institutions' portfolio of promissory notes of residents	308,2	221,8	202,6	199,6	200,1	88,6	50,1	44,0	43,8	24,0	396,8	271,9	246,6	243,4	224,1
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	2,4	2,2	2,0	2,2	2,4	2,4	2,2

**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	1.05.14	1.06.14
1. Loans, deposits and other placements, total	100,0	100,0	100,0	100,0	100,0
	68,6	70,4	70,7	71,7	71,4
Of which:					
- overdue claims	3,7	3,5	3,6	3,7	3,8
	2,5	2,4	2,6	2,6	2,7
1.1 Loans and other placements with non-financial resident organisations	53,3	50,3	50,5	49,9	49,5
	36,5	35,4	35,7	35,7	35,3
Of which:					
- overdue claims	2,5	2,2	2,2	2,3	2,3
	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	6,5	6,3
	3,8	3,8	4,5	4,7	4,5
Of which:					
- overdue claims	0,2	0,2	0,2	0,2	0,2
	0,1	0,1	0,1	0,1	0,2
1.3 Loans, deposits and other placements with financial sector	8,7	8,1	7,2	7,7	8,7
	6,0	5,7	5,1	5,5	6,2
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	5,0	5,9
	4,1	3,6	3,2	3,6	4,2
Of which					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
1.3.2 Resident financial institutions of different forms of ownership	2,8	2,9	2,7	2,7	2,8
	1,9	2,1	1,9	1,9	2,0
Of which					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
1.4 Loans, deposits and other placements with non-resident banks	6,5	7,5	7,7	8,0	7,7
	4,5	5,3	5,4	5,7	5,5
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	1,6	2,0	1,9	1,7	1,7
	1,1	1,4	1,4	1,3	1,2
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
1.6 Loans and other placements with resident individuals	22,7	24,6	24,3	24,1	24,0
	15,6	17,3	17,2	17,3	17,2
Of which:					
- overdue claims	0,9	1,1	1,2	1,2	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	6,2	6,3
	4,2	4,2	4,4	4,4	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	0,6	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		1.05.14		1.06.14	
	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	7 570,6	100,0	7 744,1	100,0
- in rubles	5 451,0	82,1	6 031,2	79,9	5 886,3	76,5	5 729,2	75,7	5 900,4	76,2
- in foreign currency	1 185,1	17,9	1 517,0	20,1	1 812,7	23,5	1 841,4	24,3	1 843,7	23,8
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	1 862,9	24,6	1 982,1	25,6
- in rubles	1 640,3	24,7	1 897,5	25,1	1 657,1	21,5	1 511,0	20,0	1 590,2	20,5
- in foreign currency	142,3	2,1	316,6	4,2	370,5	4,8	351,9	4,6	391,8	5,1
Securities available for sale	3 464,7	52,2	3 856,4	51,1	3 966,2	51,5	3 603,3	47,6	3 648,0	47,1
- in rubles	2 723,6	41,0	3 024,5	40,1	2 954,9	38,4	2 576,6	34,0	2 663,2	34,4
- in foreign currency	741,1	11,2	831,9	11,0	1 011,3	13,1	1 026,8	13,6	984,8	12,7
Securities held-to-maturity	800,9	12,1	876,4	11,6	1 002,8	13,0	1 029,9	13,6	1 044,4	13,5
- in rubles	769,5	11,6	800,0	10,6	887,2	11,5	896,7	11,8	902,2	11,6
- in foreign currency	31,4	0,5	76,4	1,0	115,7	1,5	133,2	1,8	142,3	1,8
Shares in associates and subsidiaries ²	579,4	8,7	594,9	7,9	696,0	9,0	1 068,3	14,1	1 063,4	13,7
- in rubles	310,0	4,7	304,0	4,0	382,0	5,0	739,7	9,8	739,6	9,6
- in foreign currency	269,3	4,1	290,9	3,9	313,9	4,1	328,6	4,3	323,8	4,2
Reference data:										
Revaluation of securities	31,4		-37,1		-136,7		-174,1		-95,3	
Provisions for losses on securities available for sale	27,2		49,3		69,7		14,4		23,6	
Provisions for losses on securities held-to-maturity	1,1		3,3		3,1		3,2		3,1	
Provisions for losses on portfolio of shares in associates and subsidiaries	8,4		5,3		5,7		69,3		74,1	

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		1.05.14		1.06.14	
	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	6 135,4	100,0	6 256,4	100,0
- in rubles	4 434,5	84,2	5 059,3	82,1	4 855,9	78,1	4 757,3	77,5	4 876,2	77,9
- in foreign currency	830,6	15,8	1 103,5	17,9	1 361,8	21,9	1 378,1	22,5	1 380,2	22,1
of which: revaluation	50,6	1,0	-19,5	-0,3	-103,1	-1,7	-148,5	-2,4	-83,2	-1,3
Debt securities at book value held (without revaluation)	5 214,5	100,0	6 182,4	100,0	6 320,9	100,0	6 283,9	100,0	6 339,6	100,0
of which:										
debt securities of the Russian Federation	945,1	18,1	814,1	13,2	868,0	13,7	791,6	12,6	1 053,2	16,6
- in rubles	750,4	14,4	677,5	11,0	688,3	10,9	626,9	10,0	859,7	13,6
- in foreign currency	194,7	3,7	136,6	2,2	179,7	2,8	164,7	2,6	193,5	3,1
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	77,9	1,2	138,1	2,2
- in rubles	98,1	1,9	131,8	2,1	96,3	1,5	77,9	1,2	138,1	2,2
- 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	338,5	5,4	408,3	6,4
- in rubles	487,4	9,3	400,1	6,5	384,0	6,1	329,9	5,2	386,2	6,1
- in foreign currency	5,5	0,1	10,2	0,2	4,4	0,1	8,6	0,1	22,1	0,3
other debt securities of residents	863,8	16,6	687,8	11,1	720,3	11,4	642,3	10,2	776,9	12,3
- in rubles	863,4	16,6	687,5	11,1	720,0	11,4	641,9	10,2	776,6	12,2
- in foreign currency	0,4	0,0	0,4	0,0	0,3	0,0	0,4	0,0	0,3	0,0
debt securities of other countries	19,6	0,4	17,6	0,3	23,8	0,4	24,5	0,4	25,2	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	24,5	0,4	25,2	0,4
debt securities of non-resident banks	218,4	4,2	97,4	1,6	99,1	1,6	98,1	1,6	93,5	1,5
- in rubles	42,4	0,8	39,7	0,6	39,9	0,6	35,5	0,6	35,7	0,6
- in foreign currency	176,0	3,4	57,6	0,9	59,3	0,9	62,6	1,0	57,7	0,9
other debt securities of non-residents	553,4	10,6	768,2	12,4	875,9	13,9	822,7	13,1	786,9	12,4
- in rubles	221,4	4,2	218,4	3,5	226,1	3,6	221,3	3,5	227,7	3,6
- in foreign currency	331,9	6,4	549,8	8,9	649,9	10,3	601,4	9,6	559,2	8,8
debt securities delivered without derecognition in the balance sheet	2 014,9	38,6	3 248,9	52,6	3 242,7	51,3	3 482,1	55,4	3 051,4	48,1
- in rubles	1 913,4	36,7	2 918,7	47,2	2 799,4	44,3	2 967,2	47,2	2 530,2	39,9
- in foreign currency	101,5	1,9	330,2	5,3	443,3	7,0	514,9	8,2	521,2	8,2
overdue debt securities	8,4	0,2	6,3	0,1	6,4	0,1	6,2	0,1	6,1	0,1
- in rubles	7,5	0,1	5,2	0,1	5,2	0,1	5,2	0,1	5,2	0,1
- in foreign currency	1,0	0,0	1,1	0,0	1,2	0,0	1,0	0,0	0,9	0,0
Reference data:										
Provisions for losses on debt securities	15,5		14,9		14,1		13,9		18,7	

Table 20

Structure of credit institutions' portfolio of shares¹

	1.01.13		1.01.14		1.04.14		1.05.14		1.06.14	
	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	366,9	100,0	424,2	100,0
- in rubles	706,4	89,2	667,9	84,5	648,4	82,6	232,2	63,3	284,6	67,1
- in foreign currency	85,2	10,8	122,5	15,5	136,9	17,4	134,7	36,7	139,7	32,9
of which: revaluation	-19,1	-2,4	-17,5	-2,2	-33,6	-4,3	-25,6	-7,0	-12,2	-2,9
Shares held at book value (without revaluation)	810,8	100,0	807,9	100,0	818,8	100,0	392,5	100,0	436,4	100,0
of which shares of:										
resident credit institutions	8,5	1,0	5,1	0,6	5,3	0,6	5,1	1,3	7,3	1,7
- in rubles	8,4	1,0	5,1	0,6	5,3	0,6	5,1	1,3	7,3	1,7
- 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	129,2	32,9	142,0	32,5
- in rubles	644,2	79,5	588,8	72,9	579,4	70,8	125,7	32,0	138,5	31,7
- in foreign currency	1,9	0,2	2,8	0,3	3,7	0,4	3,6	0,9	3,4	0,8
non-resident credit institutions	8,5	1,0	8,7	1,1	2,7	0,3	2,5	0,6	2,5	0,6
- in rubles	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in foreign currency	8,5	1,0	8,7	1,1	2,7	0,3	2,5	0,6	2,5	0,6
other non-residents	73,8	9,1	85,8	10,6	93,0	11,4	20,3	5,2	51,2	11,7
- 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	20,3	5,2	51,2	11,7
shares delivered without derecognition in the balance sheet	74,0	9,1	116,6	14,4	134,8	16,5	115,4	29,4	143,1	32,8
- in rubles	64,6	8,0	82,8	10,2	88,2	10,8	68,9	17,6	92,3	21,1
- in foreign currency	9,4	1,2	33,8	4,2	46,6	5,7	46,5	11,8	50,8	11,6
Shares valued at cost ²	-	-	-	-	-	-	119,9	30,6	90,4	20,7
- in rubles	-	-	-	-	-	-	58,2	14,8	58,6	13,4
- in foreign currency	-	-	-	-	-	-	61,7	15,7	31,8	7,3
Reference data:										
Provisions for losses on shares	21,3		44,0		65,1		9,8		14,1	

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	1.05.14	1.06.14
Portfolio of promissory notes discounted by a credit institution, in rubles	308,2	221,8	202,6	199,6	200,1
of which promissory notes, not paid when due	4,4	4,9	4,2	4,7	4,7
Portfolio of promissory notes discounted by a credit institution, in foreign currency	90,6	52,3	46,4	46,2	26,2
of which promissory notes, not paid when due	0,01	1,33	1,45	1,45	1,40
Total	398,8	274,1	249,1	245,8	226,3

Table 22

The structure of credit institutions' portfolio of discounted promissory notes¹

	1.01.13		1.01.14		1.04.14		1.05.14		1.06.14	
	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	245,8	100,0	226,3	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	186,7	76,0	168,7	74,5
- other promissory notes of residents	58,3	14,6	48,9	17,8	56,8	22,8	56,6	23,0	55,4	24,5
- 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	2,4	1,0	2,2	1,0
Reference data:										
Provisions for losses on promissory notes	10,2		12,9		13,4		11,7		11,6	

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	1.05.14	1.06.14
Land temporarily out of use in operating activities	49,3	5,5	4,9	6,2	6,6
Land temporarily out of use in operating activities, leased out	0,9	0,6	0,5	0,7	0,7
Land temporarily out of use in operating activities, at current (fair) value	7,9	8,7	9,2	9,2	8,5
Land temporarily out of use in operating activities, at current (fair) value, leased out	0,8	3,5	2,1	2,3	2,3
Real estate (except land) temporarily out of use in operating activities*	4,2	3,5	3,2	3,2	2,9
Real estate (except land) temporarily out of use in operating activities, leased out*	10,3	14,0	8,8	9,5	8,9
Real estate (except land) temporarily out of use in operating activities, at current (fair) value	6,9	12,4	12,7	12,2	12,2
Real estate (except land) temporarily out of use in operating activities, at current (fair) value, leased out	13,9	15,5	23,2	23,7	22,0
Investments in construction of objects of real estate, temporarily out of use in operating activities	2,4	1,2	1,4	1,4	1,3
Non-current inventories	66,2	80,0	86,9	89,0	86,7
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	43,3	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	1.05.14	1.06.14
1. Funds raised from organisations, total	15 648,2	17 787,0	19 389,9	19 406,6	19 746,3
- in rubles	11 054,1	12 092,7	12 361,4	12 363,7	12 764,1
- in foreign currency	4 594,1	5 694,4	7 028,4	7 042,9	6 982,2
of which:					
1.1. Funds of legal entities in settlement and other accounts ¹	5 706,6	6 516,1	7 324,5	6 855,4	6 833,2
- in rubles	4 821,8	5 547,8	5 732,1	5 334,0	5 354,3
- in foreign currency	884,8	968,3	1 592,5	1 521,4	1 478,9
Of which:					
1.1.1. Funds of individual entrepreneurs	172,8	192,7	177,9	161,4	167,5
- in rubles	170,0	190,0	173,6	157,2	163,2
- in foreign currency	2,8	2,7	4,4	4,2	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	450,9	443,4
1.4. Deposits and other funds raised from legal entities (except credit institutions)	9 619,5	10 838,3	11 555,3	12 066,2	12 437,8
- in rubles	6 089,7	6 371,5	6 385,9	6 832,9	7 202,0
- in foreign currency	3 529,8	4 466,8	5 169,4	5 233,3	5 235,8
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	1 282,7	1 440,0
1.4.2. Certificates of deposit	4,1	5,3	6,5	5,6	6,1
1.4.3. Unexecuted liabilities on contracts of deposit and other raised funds	0,0	0,2	0,4	0,4	0,0
1.5. Clients' funds in factoring and forfeiting operations	37,2	43,8	35,0	32,4	31,7
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	1,5	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	1 397,2	1 625,4
- in rubles	1 362,2	1 624,9	1 207,0	1 264,6	1 429,0
- in foreign currency	191,3	187,7	236,5	132,6	196,4
with maturity from 31 days to 1 year	3 321,2	3 292,3	3 887,2	4 367,6	4 512,3
- in rubles	2 838,8	2 520,2	3 033,3	3 421,5	3 518,8
- in foreign currency	482,3	772,2	853,9	946,1	993,4
with maturity in excess of 1 year	4 744,9	5 733,4	6 224,6	6 301,4	6 300,1
- in rubles	1 888,7	2 226,4	2 145,5	2 146,8	2 254,1
- in foreign currency	2 856,2	3 507,0	4 079,1	4 154,6	4 046,0
Reference data					
Funds raised from non-resident organisations, total	2 750,8	3 271,2	3 760,9	3 755,5	3 652,3
- in rubles	507,4	535,7	598,9	544,6	594,4
- in foreign currency	2 243,5	2 735,5	3 162,0	3 210,9	3 057,9
of which:					
Funds of non-resident organisations in settlement and other accounts	228,2	265,5	378,4	436,8	390,2
Deposits raised from non-resident legal entities (excluding certificates of deposit)	418,2	526,7	471,1	491,0	510,6
Other funds raised from non-resident legal entities	2 088,3	2 463,7	2 893,9	2 806,6	2 737,3
Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0,0	0,0	0,1	0,1	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	1.05.14	1.06.14
Issued debt obligations - total	2 419,2	2 572,4	2 467,2	2 450,5	2 421,4
including:					
bonds:	1 037,4	1 213,1	1 149,0	1 126,2	1 152,0
of which					
with maturities less than one year	17,1	3,7	3,3	3,0	3,0
with maturities in excess of one year	1 020,3	1 209,4	1 145,7	1 121,3	1 148,8
deposit certificates ¹	4,1	5,3	6,5	5,6	6,1
of which					
with maturities in excess of one year	2,7	3,1	4,0	3,8	4,0
with maturities in excess of one year	1,3	2,1	2,3	1,7	1,8
savings certificates ²	228,4	349,7	346,0	344,6	342,6
of which					
with maturities in excess of one year	61,8	63,2	58,8	58,4	58,2
with maturities in excess of one year	162,0	273,8	272,2	270,8	267,4
promissory notes and banker's acceptances	1 149,3	1 004,3	965,7	974,1	920,6
of which					
with maturities in excess of one year	596,6	465,2	379,7	384,7	358,8
with maturities in excess of one year	528,6	517,3	562,9	565,0	536,0

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	1.05.14	1.06.14
1	Individual deposits	14 251,0	16 957,5	16 563,9	16 847,5	16 756,5
	- of which savings certificates	228,4	349,7	346,0	344,6	342,6
1.1.	Individual demand deposits and deposits with maturity up to 30 days	2 723,8	3 210,8	2 821,6	3 056,3	2 949,9
	- in rubles	2 474,9	2 913,0	2 441,1	2 673,2	2 573,7
	- in foreign currency	248,9	297,8	380,5	383,1	376,3
1.2.	Individual deposits with maturity from 31 days to 1 year	3 138,2	3 264,3	3 215,9	3 151,3	3 172,5
	- in rubles	2 684,5	2 788,8	2 672,4	2 627,0	2 670,5
	- in foreign currency	453,8	475,5	543,5	524,3	502,0
1.3.	Individual deposits with maturity in excess of 1 year	8 389,0	10 482,4	10 526,4	10 639,9	10 634,1
	- in rubles	6 604,1	8 298,8	8 093,5	8 207,3	8 271,8
	- in foreign currency	1 784,9	2 183,6	2 432,9	2 432,6	2 362,2
Reference data:						
	Deposits of non-resident individuals (excluding saving certificates)	167,1	223,9	195,4	203,1	194,1

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	1.05.14	1.06.14
Loans, deposits and other funds raised from other credit institutions, total	4 738,4	4 806,0	4 814,6	4 904,1	5 229,4
- in rubles	2 530,1	2 369,5	2 157,2	2 428,4	2 830,2
- in foreign currency	2 208,2	2 436,5	2 657,4	2 475,8	2 399,2
of which:					
- loans, deposits and other funds raised from resident credit institutions	2 500,9	2 556,6	2 429,6	2 579,3	2 982,9
- in rubles	2 061,1	1 962,6	1 798,8	2 054,9	2 450,7
- in foreign currency	439,8	594,0	630,8	524,4	532,2
of which					
overdue debt	0,0	0,2	1,7	0,0	0,0
- in rubles	0,0	0,2	0,2	0,0	0,0
- 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	2 324,8	2 246,6
- in rubles	469,0	406,9	358,4	373,5	379,6
- in foreign currency	1 768,4	1 842,5	2 026,6	1 951,3	1 867,0
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 1.06.14

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	26 177	39,7	75 450	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	39 844	60,4	43 422 728	71,0
No budgetary funds	815	0	0,0	17 697 635	28,9
Data not available	3	0	0,0	0	0,0
Total	888	66 021	100,0	61 195 813	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		1.05.14		1.06.14	
		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, %
<i>Raised funds</i>											
1.	Clients' funds (except credit institutions)	2 924,6	5,9	3 502,6	6,1	3 965,2	6,7	3 967,5	6,6	3 854,8	6,3
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	3 734,4	6,2	3 638,1	5,9
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	3 297,7	5,5	3 248,0	5,3
1.2	Individual deposits (excluding saving certificates)	167,1	0,3	223,9	0,4	195,4	0,3	203,1	0,3	194,1	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	146,7	0,2	140,3	0,2
1.3	Funds in other accounts	22,8	0,0	22,9	0,0	26,4	0,0	29,9	0,1	22,6	0,0
2.	Funds in correspondent and other accounts of credit institutions	173,2	0,4	162,9	0,3	130,6	0,2	122,0	0,2	116,1	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	2 324,8	3,9	2 246,6	3,7
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
	<i>Raised funds, total</i>	5 335,2	10,8	5 914,9	10,3	6 480,7	10,9	6 414,3	10,7	6 217,4	10,2
	<i>Reference data:</i>										
	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	221,6	0,4	216,6	0,4
	Overdue interest on liabilities of credit institutions	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
<i>Placed funds</i>											
1.	Loans, total	4 115,3	8,3	5 226,0	9,1	5 903,1	9,9	6 287,6	10,4	6 137,2	10,0
	of which overdue claims	61,4	0,1	69,7	0,1	74,8	0,1	70,9	0,1	112,6	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	3 455,4	5,7	3 357,8	5,5
1.2	Loans and other placements with legal entities	1 885,4	3,8	2 163,7	3,8	2 647,3	4,5	2 808,2	4,7	2 755,5	4,5
1.3	Loans and other placements with individuals	15,1	0,0	21,3	0,0	23,4	0,0	24,0	0,0	23,9	0,0
2.	Correspondent accounts with banks	1 167,5	2,4	1 098,2	1,9	1 274,9	2,1	1 380,1	2,3	1 397,8	2,3
3.	Securities acquired by credit institutions, total	875,6	1,8	980,0	1,7	1 096,9	1,8	970,6	1,6	961,5	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	945,3	1,6	905,6	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	22,9	0,0	53,7	0,1
3.3	Discounted promissory notes	2,0	0,0	2,2	0,0	2,4	0,0	2,4	0,0	2,2	0,0
4.	Shares in associates and subsidiaries	273,0	0,6	295,0	0,5	317,9	0,5	330,4	0,5	326,0	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
	<i>Placed funds, total</i>	6 431,5	13,0	7 599,1	13,2	8 592,9	14,5	8 968,7	14,9	8 822,5	14,4
	<i>Reference data:</i>										
	Overdue interest on claims of credit institutions	1,5	0,0	3,4	0,0	3,6	0,0	3,6	0,0	26,0	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». 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	1.05.14	1.06.14	1.01.13	1.01.14	1.04.14	1.05.14	1.06.14	1.01.13	1.01.14	1.04.14	1.05.14	1.06.14
Total	1 011 888,7	993 584,5	232 075,8	291 704,4	337 638,1	956	922	896	891	885	210 229,8	192 177,5	45 888,5	48 571,1	65 495,0
Profit-making CIs ¹	1 021 250,1	1 012 252,5	248 048,9	314 348,3	382 025,2	901	834	722	661	648	209 438,1	191 145,8	44 657,5	46 787,5	56 952,1
Loss-making CIs	-9 361,4	-18 667,9	-15 973,1	-22 643,9	-44 387,1	55	88	174	230	237	791,7	1 031,7	1 231,0	1 783,6	8 542,9
CIs that have not provided their reporting	0,0	0,0	0,0	0,0	0,0	0	1	4	3	3	0,0	0,0	0,0	0,0	0,0
Total						956	923	900	894	888					

¹ including CIs with zero profit.

Table 31

Structure of operating credit institutions' income and expenses¹

	1.01.12		1.01.13		1.01.14		1.04.14	
	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	27 399,1	100,0	31 905,4	100,0	31 023,0	100,0	11 169,1	100,0
1.1. Interest income on placements with legal entities (except income on securities)	1 637,0	6,0	2 041,8	6,4	2 386,0	7,7	654,1	5,9
1.2. Interest income on loans to individuals	778,7	2,8	1 136,4	3,6	1 576,6	5,1	438,8	3,9
1.3. Income on securities	799,0	2,9	1 214,7	3,8	1 896,2	6,1	638,0	5,7
1.4. Income on operations with foreign currency	17 923,0	65,4	21 100,8	66,1	17 853,0	57,5	7 273,7	65,1
1.5. Commissions	587,1	2,1	689,7	2,2	806,4	2,6	201,3	1,8
1.6. Recovery of loss provision	3 963,9	14,5	3 942,6	12,4	4 825,6	15,6	1 237,0	11,1
1.7. Other income	1 710,4	6,2	1 779,5	5,6	1 679,2	5,4	726,2	6,5
Of which:								
1.7.1. Fines, penalties, forfeits	68,6	0,3	57,6	0,2	77,0	0,2	19,7	0,2
2. Expenses of credit institution, total	26 550,8	100,0	30 892,5	100,0	30 029,0	100,0	10 937,1	100,0
2.1. Interest expenses on funds raised from legal entities (except expense on securities)	629,8	2,4	941,3	3,0	1 130,0	3,8	319,8	2,9
2.2. Interest expenses on funds raised from individuals	542,8	2,0	665,9	2,2	857,6	2,9	222,3	2,0
2.3. Expenses on operations with securities	495,5	1,9	874,9	2,8	1 552,0	5,2	608,1	5,6
2.4. Expenses on operations with foreign currency	17 829,3	67,2	21 042,2	68,1	17 742,7	59,1	7 232,8	66,1
2.5. Commissions	88,6	0,3	124,3	0,4	152,2	0,5	36,4	0,3
2.6. Expenses on loss provision	4 074,1	15,3	4 147,9	13,4	5 438,8	18,1	1 495,0	13,7
2.7. Management expenses (including personnel costs)	894,0	3,4	1 061,0	3,4	1 179,6	3,9	258,8	2,4
2.8. Other expenses	1 996,6	7,5	2 035,0	6,6	1 976,2	6,6	763,8	7,0
Of which:								
2.8.1. Fines, penalties, forfeits	1,7	0,0	2,7	0,0	2,5	0,0	1,0	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 1.06.14

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	40 954 660 715	14 332 946 862	41 817 871 469	13 469 736 108
Belgorod Region	11 236 024	1 393 740	11 291 990	1 337 774
Bryansk Region	0	0	0	0
Vladimir Region	9 998 519	818 240	9 313 622	1 503 137
Voronezh Region	3 716 402	803 743	3 703 204	816 941
Ivanovo Region	13 780 305	915 899	13 716 491	979 713
Kaluga Region	19 811 446	1 553 384	19 815 325	1 549 505
Kostroma Region	215 668 694	23 458 524	222 706 465	16 420 753
Kursk Region	16 995 603	696 985	16 991 425	701 163
Lipetsk Region	25 333 166	1 233 119	25 330 450	1 235 835
Moscow Region	58 387 520	15 030 875	59 896 896	13 521 499
Orel Region	3 525 957	270 220	3 546 820	249 357
Ryazan Region	16 500 782	998 732	16 502 511	997 003
Smolensk Region	4 935 555	1 352 715	5 692 346	595 924
Tambov Region	3 227 198	20 467	3 229 898	17 767
Tver Region	11 108 665	1 891 806	11 068 348	1 932 123
Tula Region	5 434 810	115 832	5 450 121	100 521
Yaroslavl Region	10 915 351	332 572	10 371 000	876 923
City of Moscow	40 524 084 718	14 282 060 009	41 379 244 557	13 426 900 170
	1 290 622 405	277 616 413	1 313 577 671	254 661 147
North-Western Federal District				
Republic of Karelia	1 256 284	28 498	1 264 284	20 498
Komi Republic	5 163 894	867 536	5 184 603	846 827
Akhangel'sk Region	436 042	15 398	442 853	8 587
Vologda Region	86 094 268	7 910 555	87 366 039	6 638 784
Kaliningrad Region	20 859 702	6 920 213	20 732 775	7 047 140
Leningrad Region	13 667 369	1 808 657	13 497 082	1 978 944
Murmansk Region	7 299 097	1 998 856	7 485 979	1 811 974
Novgorod Region	5 109 065	220 642	5 184 509	145 198
Pskov Region	2 220 396	22 221	2 228 185	14 432
St Petersburg	1 148 516 288	257 823 837	1 170 191 362	236 148 763
Southern Federal District	271 609 923	21 540 880	272 491 518	20 659 285
Republic of Adygeya	7 096 278	130 358	7 097 981	128 655
Republic of Kalmykia	1 435 605	104 814	1 416 400	124 019
Krasnodar Territory	142 561 515	8 042 236	143 070 004	7 533 747
Astrakhan Region	8 128 564	762 591	8 184 219	706 936
Volgograd Region	14 261 276	888 780	14 272 076	877 980
Rostov Region	98 126 685	11 612 101	98 450 838	11 287 948
North-Caucasian Federal District	43 426 141	3 905 673	43 719 355	3 612 459
Republik of Dagestan	13 846 068	409 491	13 961 718	293 841
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	5 806 956	139 693	5 819 204	127 445
Karachai-Cherkess Republic	7 959 350	3 023 068	8 167 700	2 814 718
Republic of North Ossetia - Alania	5 710 559	58 347	5 644 148	124 758

Chechen Republic	0	0	0	0
Stavropol Territory	10 103 208	275 074	10 126 585	251 697
Volga Federal District	1 449 739 837	137 640 854	1 443 497 735	143 882 956
Republic of Bashkortostan	61 973 444	3 752 969	62 864 157	2 862 256
Republic of Marii El	2 378 128	65 846	2 380 216	63 758
Republic of Mordovia	22 189 954	286 803	22 213 495	263 262
Republic of Tatarstan	687 814 805	81 067 098	678 811 733	90 070 170
Udmurt Republic	39 616 725	1 969 129	40 181 809	1 404 045
Chuvash Republic	10 655 385	448 268	10 673 994	429 659
Perm Territory	38 902 680	3 300 485	39 044 361	3 158 804
Kirov Region	30 508 089	3 655 812	32 528 692	1 635 209
Nizhny Novgogrod Region	102 147 106	6 057 010	103 157 122	5 046 994
Orenburg Region	46 836 691	2 756 575	46 999 205	2 594 061
Penza Region	4 334 819	47 586	4 334 404	48 001
Samara Region	326 046 949	28 986 819	324 618 987	30 414 781
Saratov Region	70 281 208	5 167 514	69 638 426	5 810 296
Ulyanovsk Region	6 053 854	78 940	6 051 134	81 660
Ural Federal District	1 060 632 238	178 465 521	1 096 884 749	142 213 010
Kurgan Region	2 397 574	47 802	2 414 478	30 898
Sverdlovsk Region	437 932 526	66 310 652	456 155 461	48 087 717
Tyumen Region	508 657 301	95 795 382	521 789 801	82 662 882
Chelyabinsk Region	111 644 837	16 311 685	116 525 009	11 431 513
Siberian Federal District	517 613 835	91 892 644	536 388 608	73 117 871
Republic of Altai	1 176 860	93 213	1 231 417	38 656
Republic of Buryatiya	12 891 208	986 959	12 077 535	1 800 632
Republic of Tuva	349 261	1 893	350 025	1 129
Republic of Khakassia	5 948 651	101 864	5 968 585	81 930
Altai Territory	17 546 925	415 977	17 502 120	460 782
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	33 979 312	3 524 369	32 735 889	4 767 792
Irkutsk Region	20 401 006	859 264	20 432 078	828 192
Kemerovo Region	10 474 712	1 032 488	11 089 379	417 821
Novosibirsk Region	373 167 671	80 700 123	391 282 565	62 585 229
Omsk Region	29 794 268	3 735 211	31 828 213	1 701 266
Tomsk Region	11 883 961	441 283	11 890 802	434 442
Far Eastern Federal District	519 291 281	44 208 200	520 646 670	42 852 811
Republic of Sakha (Yakutia)	26 919 079	1 794 673	26 942 358	1 771 394
Kamchatka Territory	19 384 928	1 271 975	19 377 239	1 279 664
Primorskiy Territory	83 974 512	10 151 195	85 580 595	8 545 112
Khabarovsk Territory	7 003 451	272 375	6 993 659	282 167
Amur Region	366 949 120	28 760 959	366 816 139	28 893 940
Magadan Region	0	0	0	0
Sakhalin Region	15 060 191	1 957 023	14 936 680	2 080 534
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 1.06.14

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	32 354 801 479	13 141 250 378	33 114 233 424	12 381 818 433
Belgorod Region	119 093 015	24 382 470	118 483 844	24 991 641
Bryansk Region	62 314 209	7 703 661	58 946 509	11 071 361
Vladimir Region	135 867 924	9 111 392	133 597 414	11 381 902
Voronezh Region	955 185 114	20 746 346	926 224 666	49 706 794
Ivanovo Region	71 917 591	5 692 037	70 835 284	6 774 344
Kaluga Region	111 843 465	7 481 611	108 830 690	10 494 386
Kostroma Region	91 930 641	7 810 237	94 609 590	5 131 288
Kursk Region	71 920 692	3 800 453	71 712 530	4 008 615
Lipetsk Region	96 404 010	5 833 042	96 014 414	6 222 638
Moscow Region	1 103 248 425	182 358 075	1 102 400 610	183 205 890
Orel Region	51 648 275	2 328 243	51 316 923	2 659 595
Ryazan Region	106 424 553	-291 869	99 097 183	7 035 501
Smolensk Region	65 683 553	9 154 606	66 337 994	8 500 165
Tambov Region	60 043 930	3 017 143	59 925 282	3 135 791
Tver Region	97 503 204	8 419 644	96 008 893	9 913 955
Tula Region	106 242 257	19 259 421	112 388 891	13 112 787
Yaroslavl Region	435 406 941	14 950 516	423 372 346	26 985 111
City of Moscow	28 612 123 680	12 809 493 350	29 424 130 361	11 997 486 669
	3 507 258 668	500 853 513	3 267 275 108	740 837 073
North-Western Federal District				
Republic of Karelia	57 183 422	972 581	61 142 178	-2 986 175
Komi Republic	87 155 685	6 443 941	87 042 805	6 556 821
Akhangel'sk Region	147 677 863	9 444 726	149 112 812	8 009 777
Vologda Region	121 950 244	20 883 093	128 651 860	14 181 477
Kaliningrad Region	105 296 307	32 978 456	22 379 631	115 895 132
Leningrad Region	20 891 278	12 659 696	29 609 261	3 941 713
Murmansk Region	58 595 995	44 668 265	92 510 139	10 754 121
Novgorod Region	53 742 100	7 587 319	49 070 178	12 259 241
Pskov Region	57 767 224	745 089	47 508 784	11 003 529
St Petersburg	2 796 998 550	364 470 347	2 600 247 460	561 221 437
Southern Federal District	1 944 453 721	113 428 268	1 939 022 259	118 859 730
Republic of Adygeya	29 255 477	136 520	29 057 854	334 143
Republic of Kalmykia	11 015 395	84 052	10 606 356	493 091
Krasnodar Territory	896 162 459	42 881 712	854 037 819	85 006 352
Astrakhan Region	63 118 675	4 148 428	62 371 972	4 895 131
Volgograd Region	190 946 468	-6 207 623	170 005 645	14 733 200
Rostov Region	753 955 247	72 385 179	812 942 613	13 397 813
North-Caucasian Federal District	556 450 738	7 064 405	522 848 711	40 666 432
Republic of Dagestan	63 569 415	-2 172 270	59 417 621	1 979 524
Republic of Ingushetia	11 255 011	293 946	10 109 712	1 439 245
Kabardino-Balkar Republic	41 554 485	420 044	37 819 253	4 155 276
Karachai-Cherkess Republic	25 001 817	1 029 786	21 333 654	4 697 949
Republic of North Ossetia - Alania	30 044 459	-62 971	28 527 067	1 454 421
Chechen Republic	25 154 658	142 774	22 507 994	2 789 438
Stavropol Territory	359 870 893	7 413 096	343 133 410	24 150 579
Volga Federal District	5 261 734 636	378 943 781	5 546 975 256	93 703 161

Republic of Bashkortostan	439 215 655	20 852 151	734 448 881	-274 381 075
Republic of Marii El	72 208 436	1 774 959	70 120 911	3 862 484
Republic of Mordovia	104 596 326	404 888	104 194 702	806 512
Republic of Tatarstan	885 449 795	95 164 097	870 263 132	110 350 760
Udmurt Republic	145 235 128	2 141 140	139 561 686	7 814 582
Chuvash Republic	89 516 544	5 465 105	88 649 438	6 332 211
Perm Territory	421 637 783	33 227 803	416 421 427	38 444 159
Kirov Region	122 371 842	5 102 251	126 017 730	1 456 363
Nizhny Novgogrod Region	1 011 786 166	98 321 059	1 070 430 625	39 676 600
Orenburg Region	152 233 920	6 149 608	149 013 707	9 369 821
Penza Region	84 189 492	3 272 081	83 122 830	4 338 743
Samara Region	1 409 511 235	86 020 896	1 378 741 559	116 790 572
Saratov Region	217 798 225	10 106 754	209 306 890	18 598 089
Ulyanovsk Region	105 984 089	10 940 989	106 681 738	10 243 340
Ural Federal District	2 851 171 541	474 159 223	3 049 667 589	275 663 175
Kurgan Region	44 306 970	260 694	43 678 634	889 030
Sverdlovsk Region	1 457 709 291	328 559 328	1 682 606 477	103 662 142
Tyumen Region	956 544 524	107 927 103	943 687 609	120 784 018
Chelyabinsk Region	392 610 756	37 412 098	379 694 869	50 327 985
Siberian Federal District	2 899 151 840	236 788 901	2 973 196 397	162 744 344
Republic of Altai	8 305 994	75 574	7 793 180	588 388
Republic of Buryatiya	80 941 389	-17 580 251	57 593 035	5 768 103
Republic of Tuva	15 222 747	34 599	15 163 500	93 846
Republic of Khakassia	36 013 648	214 661	34 830 107	1 398 202
Altai Territory	133 628 504	9 860 258	132 537 189	10 951 573
Zabaykal Territory	45 173 444	932 890	44 136 402	1 969 932
Krasnoyarsk Territory	555 908 464	41 683 375	587 645 233	9 946 606
Irkutsk Region	404 420 326	8 659 063	404 445 297	8 634 092
Kemerovo Region	107 124 430	95 647 193	187 982 988	14 788 635
Novosibirsk Region	1 244 113 496	93 290 459	1 257 818 870	79 585 085
Omsk Region	176 498 792	4 830 862	161 216 324	20 113 330
Tomsk Region	91 800 606	-859 782	82 034 272	8 906 552
Far Eastern Federal District	1 403 061 646	105 081 216	1 380 491 685	127 651 177
Republic of Sakha (Yakutia)	91 701 165	4 170 192	91 756 664	4 114 693
Kamchatka Territory	52 264 153	4 033 599	52 379 863	3 917 889
Primorskiy Territory	233 739 163	36 683 111	240 838 897	29 583 377
Khabarovsk Territory	598 773 316	68 979 095	607 475 252	60 277 159
Amur Region	218 851 784	-28 693 132	174 550 332	15 608 320
Magadan Region	129 443 208	9 968 229	132 882 946	6 528 491
Sakhalin Region	69 364 868	9 427 862	71 523 956	7 268 774
Jewish Autonomous Region	7 517 773	523 773	7 689 075	352 471
Chukotka Autonomous Area	1 406 216	-11 513	1 394 700	3
Crimean District	1 488 381	430 189	1 697 746	220 824
Republic of Crimea	1 424 681	356 297	1 622 556	158 422
City of Sevastopol	63 700	73 892	75 190	62 402

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 1.06.14

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	5 606 313 291	972 770 053	382 058 584	1 010 940 963	155 641 859	23 015 095
Belgorod Region	1 269 414	0	1 150	0	281 406	73 252
Bryansk Region	0	0	0	0	0	0
Vladimir Region	1 872 066	21 099	78 326	0	164 319	0
Voronezh Region	1 638 668	0	0	0	28 848	0
Ivanovo Region	1 472 725	371 722	40 123	0	0	152 478
Kaluga Region	202 139	0	617 683	249 999	0	0
Kostroma Region	78 431 664	38 278	153 900	4 909 440	29 508	0
Kursk Region	1 517 798	928 731	0	148 712	600 960	0
Lipetsk Region	2 153 921	333 896	1	0	220 891	0
Moscow Region	10 440 372	804 936	606 950	0	523 344	68 523
Orel Region	519 084	47 869	16 080	0	0	0
Ryazan Region	1 241 533	948 813	201	219 757	0	0
Smolensk Region	0	0	17	0	0	0
Tambov Region	0	0	0	0	0	0
Tver Region	281 922	0	0	0	0	0
Tula Region	302 807	41 367	9 743	0	102 794	0
Yaroslavl Region	11 088	0	15	0	81 511	0
City of Moscow	5 504 958 090	969 233 342	380 534 395	1 005 413 055	153 608 278	22 720 842
North-Western Federal District	250 483 709	13 324 908	11 163 088	3 951 508	7 185 946	2 128 219
Republic of Karelia	0	0	0	0	0	0
Komi Republic	1 502 369	906 267	163 742	0	35 748	135 992
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	18 614 142	402 332	21 056	1 000	184 863	0
Kaliningrad Region	3 200 308	0	7 533	0	0	0
Leningrad Region	699 320	62 191	246 699	20	328 635	0
Murmansk Region	737 242	756 715	0	0	0	0
Novgorod Region	798 680	333 301	161 380	0	434 349	0
Pskov Region	154 974	0	0	0	0	0
St Petersburg	224 776 674	10 864 102	10 562 678	3 950 488	6 202 351	1 992 227
Southern Federal District	13 393 497	2 182 600	1 121 821	125 169	10 562 979	109 955
Republic of Adygeya	13 067	13 128	1 278	0	39 839	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	10 028 903	813 396	492 641	100 000	9 639 576	34 301
Astrakhan Region	1 748 355	1 100 615	208 980	5 288	436 641	0
Volgograd Region	627 901	92 294	39 494	0	370 141	54 505
Rostov Region	975 271	163 167	379 428	19 881	76 782	21 149
North-Caucasian Federal District	1 945 617	164 442	147 013	0	252 470	0
Republic of Dagestan	0	0	16 011	0	0	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 488	0	18 387	0	0	0
Karachai-Cherkess Republic	1 130 776	0	112 615	0	208 137	0
Republic of North Ossetia - Alania	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	810 353	164 442	0	0	44 333	0
Volga Federal District	131 587 880	25 295 243	21 381 421	10 917 166	17 347 059	367 162
Republic of Bashkortostan	7 073 586	1 028 144	402 692	0	461 038	0
Republic of Marii El	0	0	0	0	100 739	0

Republic of Mordovia	289 617	122 081	42 697	0	260 154	0
Republic of Tatarstan	78 333 588	20 185 938	11 053 236	3 024 506	6 700 557	0
Udmurt Republic	3 821 672	0	2	0	334 275	0
Chuvash Republic	783 634	327 138	182 620	0	216 509	0
Perm Territory	1 010 041	0	538 935	1 906 401	741 032	0
Kirov Region	4 621 106	10 461	203 281	0	19 057	0
Nizhny Novgograd Region	9 541 706	1 533 417	5 271 788	0	3 893 047	172 880
Orenburg Region	5 802 505	196 910	720 708	35 246	4 040 745	134 310
Penza Region	209 002	104 325	0	0	0	0
Samara Region	18 334 001	1 197 259	1 130 681	5 951 013	458 160	28 713
Saratov Region	1 767 422	589 570	1 748 603	0	121 746	31 259
Ulyanovsk Region	0	0	86 178	0	0	0
Ural Federal District	156 818 314	26 716 800	5 440 821	11 076 931	3 765 280	86 299
Kurgan Region	0	0	0	0	0	0
Sverdlovsk Region	87 095 555	9 821 351	4 165 741	8 200 851	2 061 184	17 014
Tyumen Region	53 054 873	10 728 737	1 143 928	2 876 080	1 527 106	0
Chelyabinsk Region	16 667 886	6 166 712	131 152	0	176 990	69 285
Siberian Federal District	54 891 903	5 828 780	1 812 309	26 436 767	4 076 816	478 081
Republic of Altai	39 445	0	0	0	207 564	0
Republic of Buryatiya	83 914	0	231 620	0	601 530	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	14 374	14 925	0	0	0	0
Altai Territory	168 157	39 119	57 953	0	519	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	705 817	4 200	1 211	0	0	0
Irkutsk Region	400 386	5 120	220 760	0	82 044	0
Kemerovo Region	1 834 003	955 704	44 791	0	1 791	0
Novosibirsk Region	47 428 990	4 214 357	1 185 267	25 636 721	2 518 114	102 904
Omsk Region	3 358 754	240 120	67 586	800 046	491 088	375 177
Tomsk Region	858 063	355 235	3 121	0	174 166	0
Far Eastern Federal District	41 013 276	6 881 561	1 104 356	0	1 288 596	0
Republic of Sakha (Yakutia)	1 519 864	131 285	407 288	0	494 227	0
Kamchatka Territory	915 583	102 546	40 293	0	210 569	0
Primorskiy Territory	10 885 826	4 361 284	63 002	0	296 430	0
Khabarovsk Territory	323 442	0	0	0	0	0
Amur Region	27 211 092	2 284 904	6 340	0	287 370	0
Magadan Region	0	0	0	0	0	0
Sakhalin Region	157 469	1 542	587 433	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
1.06.14**

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	5 675 982 183	979 253 060	386 411 223	1 025 616 537	158 744 181	23 344 015
Belgorod Region	1 269 414	0	1 772	0	281 406	73 252
Bryansk Region	0	0	0	0	0	0
Vladimir Region	94 349	21 099	78 326	2 243	0	0
Voronezh Region	1 638 668	0	151	0	28 848	0
Ivanovo Region	1 472 725	371 722	40 487	0	0	152 478
Kaluga Region	202 139	0	617 683	249 999	0	0
Kostroma Region	19 154 664	38 278	153 900	0	29 508	0
Kursk Region	1 517 798	928 731	0	148 712	600 960	0
Lipetsk Region	2 153 921	333 896	1	0	220 891	0
Moscow Region	10 440 372	804 936	606 950	0	523 344	68 523
Orel Region	519 084	47 869	16 080	0	0	0
Ryazan Region	1 241 533	948 813	201	219 757	100 219	0
Smolensk Region	0	0	17	0	0	0
Tambov Region	0	0	0	0	0	0
Tver Region	281 922	0	0	0	0	0
Tula Region	302 807	41 367	10 636	0	456 682	0
Yaroslavl Region	11 088	0	15	0	79 920	0
City of Moscow	5 635 681 699	975 716 349	384 885 004	1 024 995 826	156 422 403	23 049 762
North-Western Federal District	239 353 683	11 968 069	11 123 242	14 912 655	6 997 040	2 049 166
Republic of Karelia	0	0	0	0	0	0
Komi Republic	1 225 268	753 010	123 897	0	0	56 939
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	9 184 059	402 332	21 056	1 000	94 044	0
Kaliningrad Region	3 200 308	0	7 533	0	0	0
Leningrad Region	699 320	62 191	246 699	20	328 635	0
Murmansk Region	737 242	756 715	0	0	60 161	0
Novgorod Region	798 680	333 301	161 380	0	434 349	0
Pskov Region	154 974	0	0	0	0	0
St Petersburg	223 353 832	9 660 520	10 562 677	14 911 635	6 079 851	1 992 227
Southern Federal District	10 635 659	1 596 756	1 037 152	125 169	10 288 502	0
Republic of Adygeya	13 067	13 128	1 278	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	8 335 882	813 396	494 309	100 000	9 697 070	0
Astrakhan Region	786 201	514 771	211 300	5 288	436 641	0
Volgograd Region	525 238	92 294	39 678	0	68 009	0
Rostov Region	975 271	163 167	290 587	19 881	86 782	0
North-Caucasian Federal District	814 841	164 442	149 820	0	44 333	0
Republik of Daghestan	0	0	16 081	0	0	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 488	0	18 387	0	0	0
Karachai-Cherkess Republic	0	0	112 615	0	0	0
Republic of North Ossetia - Alania	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0

Stavropol Territory	810 353	164 442	2 737	0	44 333	0
Volga Federal District	131 224 608	25 295 243	21 307 181	10 917 166	17 548 272	330 152
Republic of Bashkortostan	6 800 899	1 028 144	326 753	0	403 789	0
Republic of Marii El	0	0	0	0	100 739	0
Republic of Mordovia	289 617	122 081	42 697	0	24 640	0
Republic of Tatarstan	78 243 002	20 185 938	11 053 236	3 024 506	6 700 557	0
Udmurt Republic	3 821 672	0	2	0	334 275	0
Chuvash Republic	783 634	327 138	181 842	0	216 509	0
Perm Territory	1 010 041	0	539 803	1 906 401	601 226	0
Kirov Region	4 621 106	10 461	203 281	0	405 241	0
Nizhny Novgorod Region	9 541 706	1 533 417	5 271 838	0	4 189 079	172 880
Orenburg Region	5 802 505	196 910	721 489	35 246	3 921 478	97 300
Penza Region	209 002	104 325	0	0	35 858	0
Samara Region	18 334 002	1 197 259	1 130 699	5 951 013	493 135	28 713
Saratov Region	1 767 422	589 570	1 749 363	0	121 746	31 259
Ulyanovsk Region	0	0	86 178	0	0	0
Ural Federal District	149 537 632	24 703 528	2 464 504	11 076 931	3 403 255	86 299
Kurgan Region	0	0	0	0	0	0
Sverdlovsk Region	79 814 873	7 808 079	1 183 277	8 200 851	1 863 464	17 014
Tyumen Region	53 054 873	10 728 737	1 150 075	2 876 080	1 362 801	0
Chelyabinsk Region	16 667 886	6 166 712	131 152	0	176 990	69 285
Siberian Federal District	22 307 797	4 943 387	631 902	800 046	1 855 802	375 177
Republic of Altai	0	0	0	0	207 564	0
Republic of Buryatiya	83 914	0	231 620	0	601 530	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	14 374	14 925	0	0	0	0
Altai Territory	168 157	39 119	57 953	0	519	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	703 624	4 200	1 211	0	0	0
Irkutsk Region	400 386	5 120	220 760	0	82 044	0
Kemerovo Region	1 834 003	955 704	44 791	0	1 791	0
Novosibirsk Region	14 886 522	3 328 964	3 891	0	529 756	0
Omsk Region	3 358 754	240 120	68 555	800 046	358 651	375 177
Tomsk Region	858 063	355 235	3 121	0	73 947	0
Far Eastern Federal District	26 232 398	5 239 902	1 104 389	0	1 239 620	0
Republic of Sakha (Yakutia)	1 519 864	131 285	407 288	0	894 160	0
Kamchatka Territory	652 191	102 546	40 293	0	24 040	0
Primorskiy Territory	11 209 268	4 361 284	63 002	0	296 430	0
Khabarovsk Territory	0	0	33	0	24 990	0
Amur Region	12 693 606	643 245	6 340	0	0	0
Magadan Region	0	0	0	0	0	0
Sakhalin Region	157 469	1 542	587 433	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 1.06.14

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	30 034 507 920	16 559 505 783	2 194 965 633	9 015 968 098
Belgorod Region	6 616 467	5 428 615	72 000	421 995
Bryansk Region	0	0	0	0
Vladimir Region	5 514 697	3 434 049	50 000	1 854 450
Voronezh Region	1 583 287	964 548	335 000	197 635
Ivanovo Region	10 127 376	5 421 255	455 810	3 935 942
Kaluga Region	14 893 387	3 333 706	6 816 000	4 530 945
Kostroma Region	118 684 333	7 735 654	18 239 435	67 867 710
Kursk Region	12 483 546	9 626 840	800 000	1 441 255
Lipetsk Region	19 489 668	14 211 105	850 000	2 590 240
Moscow Region	35 619 781	22 978 351	538 975	10 267 320
Orel Region	2 597 945	836 526	375 000	384 080
Ryazan Region	12 109 322	9 408 814	703 000	1 663 549
Smolensk Region	3 501 140	2 717 776	7 000	776 364
Tambov Region	2 543 354	2 176 012	0	367 174
Tver Region	7 544 069	4 634 006	970 000	1 921 987
Tula Region	3 590 072	2 945 229	365 000	279 843
Yaroslavl Region	8 304 871	5 170 288	311 914	2 216 640
City of Moscow	29 769 304 605	16 458 483 009	2 164 076 499	8 915 250 969
	854 267 620	589 938 180	58 983 139	122 998 074
North-Western Federal District				
Republic of Karelia	1 004 081	455 154	135 000	326 476
Komi Republic	2 577 444	1 835 186	250 310	491 913
Akhangel'sk Region	131 487	131 487	0	0
Vologda Region	52 894 280	23 598 694	719 000	27 301 238
Kaliningrad Region	13 373 210	8 821 656	2 509 689	2 041 865
Leningrad Region	7 982 483	4 539 186	620 000	2 259 673
Murmansk Region	4 448 379	1 633 911	150 000	2 606 428
Novgorod Region	2 237 405	1 345 593	120 000	694 408
Pskov Region	1 426 306	1 224 413	0	201 893
St Petersburg	768 192 545	546 352 900	54 479 140	87 074 180
Southern Federal District	186 533 858	118 094 639	3 577 530	58 349 556
Republic of Adygeya	5 427 754	4 366 226	50 000	1 011 528
Republic of Kalmykia	719 813	640 616	0	79 197
Krasnodar Territory	86 015 081	56 949 351	1 261 580	23 012 649
Astrakhan Region	2 529 236	939 538	0	895 216
Volgograd Region	10 978 060	8 623 762	961 000	1 253 579
Rostov Region	80 863 914	46 575 146	1 304 950	32 097 387
North-Caucasian Federal District	28 322 788	20 364 509	2 441 656	5 473 432
Republik of Daghestan	7 533 812	5 477 080	8 876	2 039 909
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	3 828 318	2 821 613	27 300	979 405
Karachai-Cherkess Republic	5 903 382	4 602 124	685 000	582 085

Republic of North Ossetia - Alania	4 448 301	3 430 989	5 150	1 011 091
Chechen Republic	0	0	0	0
Stavropol Territory	6 608 975	4 032 703	1 715 330	860 942
Volga Federal District	1 005 244 780	566 527 374	43 630 675	348 499 404
Republic of Bashkortostan	45 418 266	21 344 598	6 726 843	16 086 735
Republic of Marii El	1 697 479	1 418 789	70 000	165 390
Republic of Mordovia	16 551 353	13 471 607	225 000	2 491 348
Republic of Tatarstan	445 895 477	296 149 948	11 927 031	107 677 141
Udmurt Republic	29 575 121	6 056 824	1 225 000	21 732 146
Chuvash Republic	7 386 754	3 557 013	341 000	3 318 367
Perm Territory	26 048 517	12 467 701	196 500	12 414 133
Kirov Region	20 978 337	14 218 687	1 680	6 455 375
Nizhny Novgorod Region	67 591 781	43 836 014	9 004 010	10 365 512
Orenburg Region	30 586 290	14 648 996	340 050	14 934 828
Penza Region	2 945 247	1 994 850	1 300	884 729
Samara Region	266 596 339	113 308 887	9 660 871	138 435 118
Saratov Region	39 154 694	20 589 548	3 691 390	12 433 139
Ulyanovsk Region	4 819 125	3 463 912	220 000	1 105 443
Ural Federal District	729 914 581	304 789 710	40 120 107	336 412 198
Kurgan Region	1 730 125	1 536 387	0	150 489
Sverdlovsk Region	267 763 885	93 880 995	11 523 424	155 380 394
Tyumen Region	385 956 469	169 923 741	25 810 057	153 526 495
Chelyabinsk Region	74 464 102	39 448 587	2 786 626	27 354 820
Siberian Federal District	307 870 419	148 655 122	28 675 296	114 140 806
Republic of Altai	683 180	440 253	87 000	137 177
Republic of Buryatiya	9 006 885	2 754 508	500 000	5 572 744
Republic of Tuva	220 939	80 884	0	140 055
Republic of Khakassia	4 426 297	1 651 109	15 000	2 621 573
Altai Territory	13 662 484	10 542 670	325 000	2 388 426
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	24 563 539	10 743 785	1 410 210	8 998 734
Irkutsk Region	15 639 583	9 631 776	755 000	4 622 777
Kemerovo Region	5 978 811	2 566 131	10 152	3 402 528
Novosibirsk Region	206 132 550	98 861 002	25 402 934	72 259 984
Omsk Region	19 393 292	6 994 757	160 000	10 680 193
Tomsk Region	8 162 859	4 388 247	10 000	3 316 615
Far Eastern Federal District	399 527 349	82 261 166	15 589 264	289 066 659
Republic of Sakha (Yakutia)	16 629 983	9 493 479	1 499	6 579 404
Kamchatka Territory	15 355 678	10 478 330	2 085 150	2 687 235
Primorskiy Territory	55 970 816	34 040 902	4 026 239	15 934 793
Khabarovsk Territory	5 110 234	1 452 595	325 000	3 136 342
Amur Region	296 617 617	20 940 395	7 801 376	258 237 996
Magadan Region	0	0	0	0
Sakhalin Region	9 843 021	5 855 465	1 350 000	2 490 889
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 1.06.14

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	18 839 844 268	10 785 008 043	2 222 009 063	4 225 058 504
Belgorod Region	53 586 802	44 700 533	72 100	8 120 312
Bryansk Region	28 298 135	21 685 306	0	6 316 157
Vladimir Region	83 568 298	55 476 460	50 000	27 096 845
Voronezh Region	891 507 334	533 032 925	335 000	306 238 166
Ivanovo Region	22 183 044	13 762 916	455 810	7 567 720
Kaluga Region	43 361 315	21 856 416	6 800 000	14 492 163
Kostroma Region	14 102 107	9 705 892	4 703	4 089 258
Kursk Region	56 919 289	49 441 619	800 000	6 060 828
Lipetsk Region	52 770 095	29 186 231	850 000	21 479 266
Moscow Region	986 302 234	553 375 013	538 975	337 013 433
Orel Region	22 137 565	17 061 644	375 000	3 697 522
Ryazan Region	46 908 884	32 024 742	703 000	12 972 542
Smolensk Region	37 938 802	30 063 399	7 000	7 823 205
Tambov Region	22 607 635	19 719 863	0	2 887 604
Tver Region	28 433 674	15 672 412	790 000	11 457 528
Tula Region	77 422 950	62 595 746	365 000	14 417 518
Yaroslavl Region	403 918 320	195 813 013	101 914	156 532 112
City of Moscow	15 967 877 785	9 079 833 913	2 209 760 561	3 276 796 325
North-Western Federal District	2 450 692 089	1 400 646 532	58 812 850	824 758 361
Republic of Karelia	50 580 247	16 648 378	135 000	28 057 660
Komi Republic	76 318 457	17 616 515	250 310	46 783 040
Akhangel'sk Region	29 494 452	16 263 903	0	7 044 665
Vologda Region	61 435 313	40 726 018	719 000	17 708 000
Kaliningrad Region	87 187 851	56 029 731	2 509 689	25 182 058
Leningrad Region	23 580 854	14 548 943	620 000	4 062 551
Murmansk Region	65 876 220	18 757 878	150 000	37 222 011
Novgorod Region	45 195 276	19 197 035	120 000	17 863 068
Pskov Region	52 036 074	33 656 269	0	13 062 608
St Petersburg	1 958 987 345	1 167 201 862	54 308 851	627 772 700
Southern Federal District	1 613 253 652	917 082 358	2 940 907	588 353 333
Republic of Adygeya	25 760 807	15 331 727	50 000	10 228 313
Republic of Kalmykia	9 569 545	5 287 549	0	4 281 996
Krasnodar Territory	782 783 326	429 037 027	774 957	299 505 354
Astrakhan Region	25 484 111	11 740 232	0	13 024 689
Volgograd Region	102 689 028	71 051 318	881 000	29 289 340
Rostov Region	666 966 835	384 634 505	1 234 950	232 023 641
North-Caucasian Federal District	461 378 764	257 936 496	1 976 656	187 935 264
Republic of Dagestan	38 004 222	24 201 647	8 876	13 785 752
Republic of Ingushetia	8 247 819	5 685 244	0	2 562 575
Kabardino-Balkar Republic	32 523 266	21 807 670	27 300	10 687 988
Karachai-Cherkess Republic	22 340 002	15 398 263	220 000	6 720 986

Republic of North Ossetia - Alania	15 213 644	9 900 354	5 150	5 308 140
Chechen Republic	19 169 119	9 809 287	0	9 359 832
Stavropol Territory	325 880 692	171 134 031	1 715 330	139 509 991
Volga Federal District	4 279 313 323	2 342 950 428	39 485 672	1 639 649 365
Republic of Bashkortostan	393 511 751	192 796 861	1 243 105	186 374 990
Republic of Marii El	68 354 515	45 462 138	70 000	16 291 465
Republic of Mordovia	94 528 385	69 033 460	145 000	17 288 791
Republic of Tatarstan	639 796 372	427 245 968	11 976 990	176 252 983
Udmurt Republic	128 238 602	35 872 286	1 225 000	74 448 219
Chuvash Republic	82 757 095	42 917 691	311 000	38 506 936
Perm Territory	369 943 226	210 238 846	196 500	156 882 201
Kirov Region	104 136 385	55 844 444	1 680	35 104 249
Nizhny Novgorod Region	886 136 052	583 051 392	8 899 050	227 048 922
Orenburg Region	93 429 333	60 652 860	340 000	31 382 517
Penza Region	37 255 486	28 176 212	1 300	8 666 211
Samara Region	1 268 341 508	517 834 472	11 164 657	640 654 393
Saratov Region	83 740 648	53 415 936	3 691 390	22 310 324
Ulyanovsk Region	29 143 965	20 407 862	220 000	8 437 164
Ural Federal District	2 379 185 165	1 159 452 174	38 601 148	1 074 022 512
Kurgan Region	40 853 835	16 849 919	0	22 923 346
Sverdlovsk Region	1 213 336 963	658 023 089	10 024 465	506 540 854
Tyumen Region	786 647 013	314 594 924	25 790 057	398 465 488
Chelyabinsk Region	338 347 354	169 984 242	2 786 626	146 092 824
Siberian Federal District	2 564 724 172	1 091 838 815	12 760 633	1 299 190 985
Republic of Altai	6 836 413	2 268 704	87 000	4 461 959
Republic of Buryatiya	48 513 774	12 531 538	500 000	34 942 231
Republic of Tuva	14 100 343	2 449 741	0	11 600 602
Republic of Khakassia	32 037 764	10 632 765	15 000	17 773 817
Altai Territory	110 482 437	48 211 964	325 000	61 375 797
Zabaykal Territory	15 453 320	3 276 363	0	12 176 957
Krasnoyarsk Territory	507 964 863	216 286 089	1 410 210	240 811 224
Irkutsk Region	364 506 164	154 556 959	755 000	196 962 500
Kemerovo Region	131 103 563	40 340 421	10 247	90 475 612
Novosibirsk Region	1 105 956 839	504 032 301	9 488 096	514 677 178
Omsk Region	154 602 875	65 594 798	160 080	72 607 199
Tomsk Region	73 165 817	31 657 172	10 000	41 325 909
Far Eastern Federal District	950 770 291	427 552 800	11 356 372	452 621 192
Republic of Sakha (Yakutia)	39 261 426	22 329 787	21 499	16 178 441
Kamchatka Territory	21 957 826	15 177 448	2 040 100	4 603 786
Primorskiy Territory	141 971 251	87 969 208	4 351 239	45 744 607
Khabarovsk Territory	553 357 209	233 185 333	0	282 838 286
Amur Region	57 455 131	13 612 966	3 593 534	35 795 392
Magadan Region	116 697 974	44 647 098	0	59 525 224
Sakhalin Region	17 056 706	9 167 758	1 350 000	6 385 890
Jewish Autonomous Region	2 617 712	1 400 908	0	1 216 804
Chukotka Autonomous Area	395 056	62 294	0	332 762
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.

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 1.06.14

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	9 795 708 832	5 756 756 249	3 469 990 115	211 208 449
Belgorod Region	827 009	825 968	1 041	0
Bryansk Region	0	0	0	0
Vladimir Region	548 426	196 208	0	352 218
Voronezh Region	653 575	542 051	521	100 677
Ivanovo Region	162 659	69 627	2 571	7 044
Kaluga Region	1 720	977	733	10
Kostroma Region	2 726 399	1 880 016	307 206	533 860
Kursk Region	183 540	183 172	0	368
Lipetsk Region	240 287	0	220 944	19 343
Moscow Region	6 205 408	4 248 654	44 689	1 912 065
Orel Region	2 103	0	2 103	0
Ryazan Region	63 179	24 278	2 008	35 552
Smolensk Region	80 295	79 429	866	0
Tambov Region	1 042	0	1 042	0
Tver Region	160 825	0	160 825	0
Tula Region	29 351	29 351	0	0
Yaroslavl Region	73 181	61 556	1 848	9 777
City of Moscow	9 783 749 833	5 748 614 962	3 469 243 718	208 237 535
North-Western Federal District	145 912 288	99 406 364	11 973 629	10 908 850
Republic of Karelia	0	0	0	0
Komi Republic	123 355	30 394	90 081	2 880
Akhangel'sk Region	0	0	0	0
Vologda Region	2 193 462	1 241 853	5 028	13 333
Kaliningrad Region	556 445	338 719	521	217 205
Leningrad Region	996 985	959 702	1 436	19 106
Murmansk Region	412 838	316 322	96 516	0
Novgorod Region	55 506	0	53 304	2 202
Pskov Region	0	0	0	0
St Petersburg	141 573 697	96 519 374	11 726 743	10 654 124
Southern Federal District	7 518 985	6 144 350	836 313	355 216
Republic of Adygeya	16 150	0	8 508	7 642
Republic of Kalmykia	1 737	0	1 737	0
Krasnodar Territory	1 378 403	994 215	364 611	19 577
Astrakhan Region	1 563	0	1 563	0
Volgograd Region	268 734	0	259 020	1 016
Rostov Region	5 852 398	5 150 135	200 874	326 981
North-Caucasian Federal District	1 166 580	951 306	114 868	100 406
Republik of Daghestan	49 425	24 315	7 854	17 256
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	1 518	0	1 518	0
Karachai-Cherkess Republic	1 035 689	926 991	29 247	79 451

Republic of North Ossetia - Alania	1 762	0	1 388	374
Chechen Republic	0	0	0	0
Stavropol Territory	78 186	0	74 861	3 325
Volga Federal District	46 071 570	38 624 577	4 270 055	2 409 140
Republic of Bashkortostan	334 916	31 551	118 974	137 123
Republic of Marii El	521	0	521	0
Republic of Mordovia	16 497	0	16 497	0
Republic of Tatarstan	29 715 173	26 172 978	3 086 783	397 782
Udmurt Republic	1 006 752	688 007	0	92 646
Chuvash Republic	157 768	53 145	5 225	31 285
Perm Territory	1 759 458	1 510 473	19 253	229 732
Kirov Region	1 547 060	1 483 508	1 702	61 850
Nizhny Novgogrod Region	1 441 432	893 957	58 308	120 479
Orenburg Region	513 721	180 421	131 459	201 841
Penza Region	0	0	0	0
Samara Region	9 470 431	7 541 568	827 372	1 101 491
Saratov Region	106 199	68 969	2 499	34 731
Ulyanovsk Region	1 642	0	1 462	180
Ural Federal District	95 177 403	56 009 365	35 186 533	1 347 237
Kurgan Region	0	0	0	0
Sverdlovsk Region	28 193 960	14 271 950	13 646 424	275 586
Tyumen Region	64 672 765	40 939 160	20 031 496	1 067 841
Chelyabinsk Region	2 310 678	798 255	1 508 613	3 810
Siberian Federal District	43 453 950	24 975 581	13 873 824	1 530 269
Republic of Altai	0	0	0	0
Republic of Buryatiya	236 923	193 452	1 570	41 901
Republic of Tuva	397	0	397	0
Republic of Khakassia	0	0	0	0
Altai Territory	31 015	25 097	2 079	3 839
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	1 295 744	1 036 331	3 165	238 044
Irkutsk Region	106 437	4 811	101 278	348
Kemerovo Region	2 128	0	243	1 885
Novosibirsk Region	40 954 348	22 994 750	13 758 173	1 145 353
Omsk Region	788 179	684 890	4 390	98 899
Tomsk Region	38 779	36 250	2 529	0
Far Eastern Federal District	13 947 478	8 897 058	1 812 330	484 549
Republic of Sakha (Yakutia)	735 281	443 719	17 403	274 159
Kamchatka Territory	300 741	283 755	9 442	7 544
Primorskiy Territory	3 279 771	2 360 571	68 433	124 487
Khabarovsk Territory	11 065	10 143	922	0
Amur Region	9 564 097	5 746 768	1 712 093	77 975
Magadan Region	0	0	0	0
Sakhalin Region	56 523	52 102	4 037	384
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 1.06.14

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	8 808 724 843	4 787 398 425	3 473 428 156	199 355 160
Belgorod Region	5 678 269	5 671 121	2 608	4 540
Bryansk Region	2 374 128	2 359 633	0	14 495
Vladimir Region	2 460 954	2 416 749	0	44 205
Voronezh Region	18 095 085	17 643 213	521	401 094
Ivanovo Region	1 070 199	977 167	2 571	7 044
Kaluga Region	2 159 529	1 976 514	733	182 282
Kostroma Region	74 314	72 237	2 077	0
Kursk Region	184 331	183 172	0	1 159
Lipetsk Region	252 920	0	220 944	31 976
Moscow Region	168 246 918	144 319 856	12 047 627	2 631 833
Orel Region	81 266	79 163	2 103	0
Ryazan Region	134 002	92 466	2 008	38 187
Smolensk Region	146 393	97 038	866	48 489
Tambov Region	1 635 573	1 634 531	1 042	0
Tver Region	616 269	438 067	160 825	16 944
Tula Region	4 254 133	4 230 999	0	23 134
Yaroslavl Region	13 425 907	13 302 500	1 848	52 558
City of Moscow	8 587 834 653	4 591 903 999	3 460 982 383	195 857 220
North-Western Federal District	319 917 562	272 368 544	11 971 650	17 444 243
Republic of Karelia	438 905	426 166	0	12 739
Komi Republic	2 939 632	2 844 202	90 081	5 349
Akhangel'sk Region	334 122	330 672	0	3 450
Vologda Region	1 909 478	957 584	5 028	13 618
Kaliningrad Region	25 376 348	24 771 411	1 389	576 367
Leningrad Region	609 191	597 874	1 436	9 881
Murmansk Region	20 820 100	20 686 031	96 516	37 553
Novgorod Region	7 020 719	6 964 083	53 304	3 332
Pskov Region	74 387	72 622	0	1 765
St Petersburg	260 394 680	214 717 899	11 723 896	16 780 189
Southern Federal District	97 145 872	92 847 081	797 479	1 935 408
Republic of Adygeya	25 910	15 657	8 508	1 745
Republic of Kalmykia	1 737	0	1 737	0
Krasnodar Territory	32 658 235	31 049 354	364 159	1 143 436
Astrakhan Region	455 025	453 347	0	1 678
Volgograd Region	1 667 952	1 411 462	222 201	34 289
Rostov Region	62 337 013	59 917 261	200 874	754 260
North-Caucasian Federal District	5 137 716	4 545 016	86 507	504 251
Republik of Daghestan	25 094	0	7 854	17 240
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	1 518	0	1 518	0
Karachai-Cherkess Republic	279 388	274 720	886	3 782

Republic of North Ossetia - Alania	1 762	0	1 388	374
Chechen Republic	0	0	0	0
Stavropol Territory	4 829 954	4 270 296	74 861	482 855
Volga Federal District	242 545 715	223 219 628	4 275 624	4 360 894
Republic of Bashkortostan	14 728 888	14 234 712	118 453	322 568
Republic of Marii El	1 591 229	1 576 506	521	14 202
Republic of Mordovia	16 833	0	16 323	510
Republic of Tatarstan	36 694 422	32 900 685	3 094 971	646 663
Udmurt Republic	573 750	310 359	0	37 292
Chuvash Republic	58 932	43 419	3 474	12 039
Perm Territory	30 208 402	29 751 901	19 253	437 248
Kirov Region	2 605 193	2 602 162	1 702	1 329
Nizhny Novgogrod Region	88 541 882	86 871 910	57 961	1 185 041
Orenburg Region	2 458 063	2 099 019	131 459	227 585
Penza Region	58 038	57 194	174	670
Samara Region	63 455 887	51 262 962	827 372	1 434 311
Saratov Region	1 273 799	1 231 929	2 499	39 371
Ulyanovsk Region	280 397	276 870	1 462	2 065
Ural Federal District	391 926 102	349 704 808	33 056 370	1 162 196
Kurgan Region	1 365	0	0	1 365
Sverdlovsk Region	288 129 287	273 531 354	11 562 312	885 356
Tyumen Region	82 563 014	56 603 182	19 985 445	122 300
Chelyabinsk Region	21 232 436	19 570 272	1 508 613	153 175
Siberian Federal District	169 936 227	166 277 171	1 120 266	2 209 655
Republic of Altai	53	0	0	53
Republic of Buryatiya	447 773	404 302	1 570	41 901
Republic of Tuva	397	0	397	0
Republic of Khakassia	805	0	0	805
Altai Territory	247 056	223 618	2 079	21 359
Zabaykal Territory	10 420	10 420	0	0
Krasnoyarsk Territory	37 645 595	37 367 330	3 200	138 204
Irkutsk Region	6 747 433	6 586 381	100 815	58 892
Kemerovo Region	49 589 285	49 558 804	243	29 449
Novosibirsk Region	74 058 310	71 083 695	1 005 043	1 780 228
Omsk Region	963 476	827 423	4 390	130 867
Tomsk Region	225 624	215 198	2 529	7 897
Far Eastern Federal District	81 884 452	75 938 268	1 186 625	1 234 611
Republic of Sakha (Yakutia)	385 062	369 986	15 076	0
Kamchatka Territory	1 085 967	1 076 525	9 442	0
Primorskiy Territory	3 510 377	2 565 477	68 433	154 330
Khabarovsk Territory	64 660 201	61 412 540	58 354	1 072 487
Amur Region	2 511 482	1 472 655	1 031 283	3 081
Magadan Region	9 508 623	8 822 961	0	4 134
Sakhalin Region	222 740	218 124	4 037	579
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.

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 36.1

Overdue claims on loans, deposits and other placements by credit institutions registered in respective regions, as of 1.06.14

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	913 458 096	101 416 700	5 232 561	7 353 623	455 645 935	34 089 854
Belgorod Region	54 685	0	0	0	29 758	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	37 373	6 514	0	0	15 490	20 841
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	126 890	0	0	0	501 456	0
Kaluga Region	196 095	0	40 000	0	266 594	0
Kostroma Region	151 005	0	4 703	0	2 879 771	113 058
Kursk Region	60 982	0	0	0	26 235	0
Lipetsk Region	645 702	0	0	0	23 622	0
Moscow Region	721 234	55 537	0	0	458 830	181 712
Orel Region	102 192	0	0	0	15 309	0
Ryazan Region	602 490	0	0	0	64 650	0
Smolensk Region	111 979	0	5 700	0	9 262	0
Tambov Region	113 256	0	0	0	27 982	0
Tver Region	103 153	0	0	0	15 804	0
Tula Region	31 908	0	0	0	3 922	0
Yaroslavl Region	111 911	0	0	0	41 918	6 252
City of Moscow	910 287 241	101 354 649	5 182 158	7 353 623	451 265 332	33 767 991
North-Western Federal District	17 380 219	1 387 518	211 520	0	5 832 273	282 383
Republic of Karelia	5 190	0	0	0	2 104	0
Komi Republic	50 674	0	0	0	272	0
Akhangel'sk Region	46 618	0	0	0	0	0
Vologda Region	1 875 122	46 616	45 000	0	2 394 093	1 758
Kaliningrad Region	369 730	11 958	9 689	0	27 606	252
Leningrad Region	296 083	0	0	0	57 255	2 993
Murmansk Region	82 769	2 647	0	0	25 556	0
Novgorod Region	137 063	0	0	0	7 587	1 216
Pskov Region	22 853	0	0	0	622	0
St Petersburg	14 494 117	1 326 297	156 831	0	3 317 178	276 164
Southern Federal District	3 351 119	5 229	104 000	0	2 021 443	21 438
Republic of Adygeya	69 738	0	0	0	39 217	0
Republic of Kalmykia	1 344	0	0	0	5 555	0
Krasnodar Territory	1 127 056	4 635	68 000	0	1 463 067	10 723
Astrakhan Region	39 863	0	0	0	33 802	0
Volgograd Region	311 940	0	36 000	0	70 964	0
Rostov Region	1 801 178	594	0	0	408 838	10 715
North-Caucasian Federal District	898 470	0	8 330	0	549 472	2 191
Republic of Dagestan	435 813	0	3 000	0	119 933	104
Republic of Ingushetia	0	0	0	0	0	0

Kabardino-Balkar Republic	162 462	0	0	0	122 748	0
Karachai-Cherkess Republic	77 620	0	0	0	30 798	2 087
Republic of North Ossetia - Alania	155 210	0	5 000	0	66 870	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	67 365	0	330	0	209 123	0
Volga Federal District	17 546 554	79 764	175 720	0	22 063 598	696 756
Republic of Bashkortostan	1 115 737	0	0	0	1 424 896	24 478
Republic of Marii El	1 332	0	0	0	1 381	0
Republic of Mordovia	136 841	0	0	0	87 215	0
Republic of Tatarstan	6 749 375	55 583	50 220	0	5 705 449	39 979
Udmurt Republic	72 650	0	0	0	945 766	0
Chuvash Republic	102 059	0	0	0	79 988	0
Perm Territory	122 738	0	26 500	0	316 689	2 236
Kirov Region	505 688	0	0	0	353 480	0
Nizhny Novgograd Region	2 341 765	7 010	4 000	0	676 824	49 572
Orenburg Region	982 655	0	55 000	0	220 898	2 366
Penza Region	146 299	0	0	0	43 970	0
Samara Region	4 485 322	9 786	40 000	0	10 489 874	546 439
Saratov Region	680 603	7 385	0	0	1 549 756	31 686
Ulyanovsk Region	103 490	0	0	0	167 412	0
Ural Federal District	22 457 764	685 127	90 000	1 458	10 519 388	85 855
Kurgan Region	98 469	0	0	0	4 297	0
Sverdlovsk Region	5 512 248	48 228	90 000	0	7 394 678	37 893
Tyumen Region	14 587 601	373 025	0	0	2 710 777	47 768
Chelyabinsk Region	2 259 446	263 874	0	1 458	409 636	194
Siberian Federal District	13 030 598	5 035 958	117 480	397	10 213 769	384 785
Republic of Altai	26 836	0	0	0	30 012	0
Republic of Buryatiya	154 226	0	0	0	135 681	208
Republic of Tuva	685	0	0	397	7 481	0
Republic of Khakassia	63 126	0	15 000	0	34 146	0
Altai Territory	327 133	0	0	0	68 609	63
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	501 153	36 402	0	0	601 037	116 274
Irkutsk Region	166 112	3 079	55 000	0	95 622	348
Kemerovo Region	88 604	0	10 000	0	98 224	0
Novosibirsk Region	11 209 184	4 996 477	27 480	0	8 674 465	267 802
Omsk Region	331 017	0	0	0	413 480	90
Tomsk Region	162 522	0	10 000	0	55 012	0
Far Eastern Federal District	3 661 481	22 726	96 135	2 861	13 296 352	6 473
Republic of Sakha (Yakutia)	272 027	0	0	2 861	166 998	0
Kamchatka Territory	235 303	0	0	0	108 791	1 302
Primorskiy Territory	1 860 009	0	26 135	0	546 477	375
Khabarovsk Territory	30 230	0	0	0	344 621	0
Amur Region	1 017 401	22 726	70 000	0	12 016 188	4 796
Magadan Region	0	0	0	0	0	0
Sakhalin Region	246 511	0	0	0	113 277	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 1.06.14

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	557 147 811	95 224 166	5 214 063	7 353 623	279 438 250	30 209 963
Belgorod Region	2 123 682	0	0	0	80 461	0
Bryansk Region	583 954	0	0	0	125 525	1 371
Vladimir Region	4 051 600	17 345	0	0	377 627	789
Voronezh Region	23 069 376	188 394	0	0	12 512 040	115 710
Ivanovo Region	868 477	0	0	0	612 840	0
Kaluga Region	1 123 150	0	40 000	0	623 341	3 456
Kostroma Region	557 178	0	4 703	0	336 507	0
Kursk Region	493 978	0	0	0	154 632	189
Lipetsk Region	4 594 167	0	0	0	1 056 458	174
Moscow Region	32 019 706	436 107	0	0	3 998 489	284 304
Orel Region	1 237 992	0	0	0	150 095	0
Ryazan Region	1 940 306	21 237	0	0	423 641	1 729
Smolensk Region	11 524 274	5 934	5 700	0	147 101	10 137
Tambov Region	642 435	0	0	0	57 389	0
Tver Region	699 858	0	0	0	242 254	9 646
Tula Region	3 212 410	17 644	0	0	184 543	3 450
Yaroslavl Region	14 173 326	27 304	0	0	3 608 511	7 413
City of Moscow	454 231 942	94 510 201	5 163 660	7 353 623	254 746 796	29 771 595
North-Western Federal District	85 112 945	5 148 634	211 520	0	29 650 092	2 489 203
Republic of Karelia	3 908 491	0	0	0	508 271	1 692
Komi Republic	2 023 906	0	0	0	606 950	1 350
Akhangel'sk Region	2 600 572	231 329	0	0	126 657	1 906
Vologda Region	8 148 291	15 316	45 000	0	930 123	2 043
Kaliningrad Region	5 306 893	90 910	9 689	0	604 307	119 206
Leningrad Region	1 149 522	0	0	0	111 045	5 225
Murmansk Region	4 722 526	2 647	0	0	742 152	11 931
Novgorod Region	3 513 387	0	0	0	330 268	1 793
Pskov Region	5 580 251	0	0	0	205 953	298
St Petersburg	48 159 106	4 808 432	156 831	0	25 484 366	2 343 759
Southern Federal District	79 664 321	3 435 435	128 861	0	29 324 444	283 228
Republic of Adygeya	406 523	0	0	0	195 866	474
Republic of Kalmykia	755 523	0	0	0	76 668	0
Krasnodar Territory	46 334 595	14 178	92 861	0	13 569 940	170 018
Astrakhan Region	976 000	830	0	0	310 986	0
Volgograd Region	4 631 923	121 050	36 000	0	1 589 042	7 124
Rostov Region	26 559 757	3 299 377	0	0	13 581 942	105 612
North-Caucasian Federal District	15 985 036	0	8 330	0	8 319 708	95 546
Republic of Dagestan	1 445 435	0	3 000	0	2 080 440	1 882
Republic of Ingushetia	1 507 953	0	0	0	715 924	0
Kabardino-Balkar Republic	870 166	0	0	0	451 558	0

Karachai-Cherkess Republic	1 640 513	0	0	0	732 075	0
Republic of North Ossetia - Alania	820 837	0	5 000	0	129 559	0
Chechen Republic	50 638	0	0	0	22 704	0
Stavropol Territory	9 649 494	0	330	0	4 187 448	93 664
Volga Federal District	99 507 160	864 946	175 720	0	67 312 959	1 269 082
Republic of Bashkortostan	5 701 751	501	0	0	7 605 103	77 978
Republic of Marii El	852 007	7 414	0	0	252 339	1 572
Republic of Mordovia	4 265 766	0	0	0	223 354	1
Republic of Tatarstan	10 619 310	54 997	50 220	0	8 786 822	63 280
Udmurt Republic	1 725 251	0	0	0	1 974 634	8 004
Chuvash Republic	1 363 612	0	0	0	387 441	2 134
Perm Territory	10 935 789	41 986	26 500	0	5 468 317	123 722
Kirov Region	5 307 374	0	0	0	672 470	505
Nizhny Novgogrod Region	22 792 743	738 961	4 000	0	9 346 442	264 387
Orenburg Region	4 544 971	0	55 000	0	582 629	2 366
Penza Region	1 167 822	0	0	0	163 743	577
Samara Region	24 836 691	13 569	40 000	0	30 051 185	687 309
Saratov Region	2 121 935	7 385	0	0	1 407 283	36 205
Ulyanovsk Region	3 272 138	133	0	0	391 197	1 042
Ural Federal District	51 231 349	1 545 965	91 118	1 458	36 222 974	344 632
Kurgan Region	815 844	0	0	0	424 873	4
Sverdlovsk Region	29 867 749	1 097 207	91 118	0	25 122 349	218 285
Tyumen Region	12 444 411	184 884	0	0	6 059 933	12 224
Chelyabinsk Region	8 103 345	263 874	0	1 458	4 615 819	114 119
Siberian Federal District	87 294 932	504 022	90 000	397	55 245 998	580 431
Republic of Altai	163 206	0	0	0	133 713	53
Republic of Buryatiya	1 005 241	1 840	0	0	1 014 190	208
Republic of Tuva	78 850	0	0	397	463 083	0
Republic of Khakassia	1 005 193	0	15 000	0	411 479	755
Altai Territory	4 158 915	82 714	0	0	1 226 285	5 596
Zabaykal Territory	89 684	0	0	0	550 935	0
Krasnoyarsk Territory	6 390 624	8 248	0	0	8 966 927	22 353
Irkutsk Region	4 351 176	251 190	55 000	0	4 942 639	16 938
Kemerovo Region	2 513 178	0	10 000	0	3 072 754	18 705
Novosibirsk Region	38 338 255	103 017	0	0	30 533 686	489 872
Omsk Region	28 619 216	0	0	0	3 136 971	25 242
Tomsk Region	581 394	57 013	10 000	0	793 336	709
Far Eastern Federal District	15 948 055	1 794 791	116 135	2 861	14 676 269	199 614
Republic of Sakha (Yakutia)	1 001 596	0	20 000	2 861	224 330	0
Kamchatka Territory	1 417 994	0	0	0	151 087	0
Primorskiy Territory	1 786 641	3 040	26 135	0	2 115 496	8 284
Khabarovsk Territory	8 736 047	1 774 242	0	0	9 529 391	188 634
Amur Region	763 208	2 367	70 000	0	1 204 048	514
Magadan Region	1 274 645	15 142	0	0	1 251 179	2 182
Sakhalin Region	416 495	0	0	0	181 722	0
Jewish Autonomous Region	551 429	0	0	0	18 224	0
Chukotka Autonomous Area	0	0	0	0	792	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 1.06.14

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	23 065 451 507	5 948 733	95 023	4 607 568 643	6 433 415 099	11 828 542 583
Belgorod Region	7 278 006	0	0	1 836 107	1 104 193	4 316 624
Bryansk Region	0	0	0	0	0	0
Vladimir Region	5 905 570	0	307	979 320	976 970	3 915 352
Voronezh Region	1 482 682	0	0	237 760	673 183	569 364
Ivanovo Region	9 261 781	0	0	1 657 982	541 780	6 894 990
Kaluga Region	15 236 851	0	0	2 793 285	1 709 777	10 713 339
Kostroma Region	98 505 992	0	0	3 323 827	5 374 074	89 744 260
Kursk Region	12 519 522	0	0	2 462 480	865 900	9 176 218
Lipetsk Region	19 332 564	0	0	3 219 216	3 777 610	12 272 973
Moscow Region	38 565 746	3 196	0	9 906 204	6 057 519	22 297 989
Orel Region	2 569 738	0	0	444 050	123 578	1 918 090
Ryazan Region	12 556 947	0	0	3 236 279	529 592	8 624 003
Smolensk Region	3 946 895	0	0	724 485	334 456	2 848 073
Tambov Region	2 430 596	0	0	570 476	338 734	1 510 069
Tver Region	7 671 092	24	0	2 187 874	193 854	4 973 323
Tula Region	3 624 137	0	0	612 703	574 454	2 434 458
Yaroslavl Region	6 119 434	0	0	2 873 716	317 965	2 817 802
City of Moscow	22 818 443 954	5 945 513	94 716	4 570 502 879	6 409 921 460	11 643 515 656
North-Western Federal District	796 188 001	1 388 623	443	318 180 304	223 635 870	238 468 579
Republic of Karelia	845 424	0	0	516 839	92 703	226 023
Komi Republic	3 960 326	0	0	1 224 083	800 395	1 836 687
Akhangel'sk Region	247 019	0	0	181 411	65 567	0
Vologda Region	51 117 708	0	0	14 600 904	11 012 158	25 426 969
Kaliningrad Region	11 186 357	0	0	5 889 004	1 741 096	3 502 418
Leningrad Region	10 370 278	1 030	0	1 913 250	848 592	7 575 592
Murmansk Region	4 324 883	0	0	2 138 072	102 450	2 049 021
Novgorod Region	3 772 761	0	443	1 689 500	40 619	1 990 850
Pskov Region	1 317 299	0	0	444 645	0	870 840
St Petersburg	709 045 946	1 387 593	0	289 582 596	208 932 290	194 990 179
Southern Federal District	181 406 074	116 337	15 619	46 236 782	17 614 484	116 335 048
Republic of Adygeya	4 722 491	0	0	814 354	370 245	3 530 077
Republic of Kalmykia	852 614	0	0	422 620	20 000	408 764
Krasnodar Territory	102 089 847	50 786	15 619	26 027 320	10 548 168	64 657 406
Astrakhan Region	5 673 023	0	0	3 206 371	1 107 755	1 337 220
Volgograd Region	8 327 767	1 934	0	2 653 950	823 174	4 835 557
Rostov Region	59 740 332	63 617	0	13 112 167	4 745 142	41 566 024
North-Caucasian Federal District	24 775 221	0	0	8 251 398	2 756 897	13 582 585
Republic of Dagestan	7 395 511	0	0	2 859 902	402 032	4 107 096
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	3 190 294	0	0	450 282	31 054	2 674 390
Karachai-Cherkess Republic	4 118 109	0	0	2 007 723	1 179 826	928 164
Republic of North Ossetia - Alania	3 554 397	0	0	361 355	175 500	2 994 720
Chechen Republic	0	0	0	0	0	0

Stavropol Territory	6 516 910	0	0	2 572 136	968 485	2 878 215
Volga Federal District	873 041 434	10 609 521	0	154 628 794	215 015 169	488 902 107
Republic of Bashkortostan	46 501 823	22 333	0	7 015 222	9 795 548	29 583 161
Republic of Marii El	1 839 696	0	0	495 331	49 100	1 272 045
Republic of Mordovia	17 599 934	0	0	2 977 077	1 442 648	13 101 026
Republic of Tatarstan	393 758 200	10 544 686	0	76 755 770	124 066 832	180 590 683
Udmurt Republic	28 518 954	213	0	2 394 748	1 604 278	24 503 479
Chuvash Republic	8 068 060	0	0	2 204 259	1 018 359	4 785 832
Perm Territory	28 186 564	11 050	0	4 935 271	6 439 158	16 265 810
Kirov Region	23 826 787	726	0	4 278 813	1 736 672	17 611 482
Nizhny Novgogrod Region	76 647 619	12 647	0	15 360 983	14 121 923	46 808 361
Orenburg Region	31 733 033	17 526	0	5 991 842	6 328 159	19 304 732
Penza Region	3 565 925	0	0	866 139	465 020	2 207 440
Samara Region	154 732 918	340	0	22 798 088	45 236 291	86 149 583
Saratov Region	53 721 637	0	0	7 787 406	2 219 276	43 648 319
Ulyanovsk Region	4 340 284	0	0	767 845	491 905	3 070 154
Ural Federal District	727 805 947	667 993	26	110 463 403	207 801 026	403 788 036
Kurgan Region	1 292 183	0	0	432 900	212 857	643 153
Sverdlovsk Region	300 016 012	51 331	0	51 635 667	53 049 297	193 831 427
Tyumen Region	348 251 326	610 742	26	43 112 418	149 294 498	153 088 146
Chelyabinsk Region	78 246 426	5 920	0	15 282 418	5 244 374	56 225 310
Siberian Federal District	317 897 009	70 283	0	61 720 646	65 623 235	186 266 794
Republic of Altai	818 916	205	0	134 946	327 983	355 314
Republic of Buryatiya	9 588 900	0	0	1 328 523	3 338 324	4 896 310
Republic of Tuva	143 050	0	0	63 208	0	79 837
Republic of Khakassia	4 623 251	0	0	840 537	601 274	3 076 434
Altai Territory	11 165 846	0	0	3 436 593	1 827 456	5 820 044
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	25 587 800	8 353	0	3 965 436	1 624 167	19 603 668
Irkutsk Region	15 264 863	0	0	3 213 336	1 810 673	10 121 654
Kemerovo Region	7 698 679	0	0	1 214 167	811 642	5 659 219
Novosibirsk Region	210 273 336	61 725	0	42 846 527	51 679 636	112 307 377
Omsk Region	22 985 787	0	0	2 485 225	3 182 690	17 267 105
Tomsk Region	9 746 581	0	0	2 192 148	419 390	7 079 832
Far Eastern Federal District	324 522 140	57 908	40 843	47 295 337	36 101 322	240 126 113
Republic of Sakha (Yakutia)	21 503 533	17 706	0	4 350 562	2 866 988	14 153 740
Kamchatka Territory	14 047 099	22 730	0	2 831 109	1 844 076	9 313 207
1	62 735 048	14 624	0	19 499 831	3 312 906	39 641 483
Khabarovsk Territory	5 421 926	0	0	328 915	652 127	4 433 435
Amur Region	209 514 984	53	40 843	16 492 368	26 461 878	166 162 869
Magadan Region	0	0	0	0	0	0
Sakhalin Region	11 299 550	2 795	0	3 792 552	963 347	6 421 379
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 1.06.14

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	15 462 406 829	2 112 804	89 737	3 378 559 119	5 491 242 845	6 434 744 684
Belgorod Region	112 025 481	3 774	6 455	16 059 541	12 289 960	83 502 025
Bryansk Region	55 939 709	3 155	0	5 370 430	3 954 206	46 454 804
Vladimir Region	122 163 110	10 642	1 751	12 974 136	9 789 944	99 069 910
Voronezh Region	313 707 573	87 664	0	50 228 120	46 956 911	213 442 506
Ivanovo Region	65 242 966	20 234	0	6 329 792	3 280 827	55 444 040
Kaluga Region	100 642 605	31 080	0	13 058 016	13 830 739	73 534 204
Kostroma Region	56 144 588	11 862	0	3 431 047	3 339 013	49 307 084
Kursk Region	63 667 473	17 613	0	7 369 100	4 997 618	51 109 336
Lipetsk Region	82 520 674	9 382	0	9 542 242	6 464 319	66 188 158
Moscow Region	848 401 829	684 012	15 141	186 589 459	86 459 832	571 460 790
Orel Region	47 957 016	878	0	4 925 076	2 071 774	40 561 830
Ryazan Region	89 055 133	7 088	0	11 126 105	5 684 393	71 946 814
Smolensk Region	60 031 329	21 521	0	7 804 560	4 415 537	47 591 509
Tambov Region	57 290 512	3 037	0	5 638 651	4 639 352	46 602 328
Tver Region	88 373 202	10 453	0	13 401 976	3 289 907	71 514 265
Tula Region	104 694 233	4 928	1 264	11 634 868	9 457 907	83 406 929
Yaroslavl Region	125 400 519	26 817	0	22 105 115	18 510 168	84 183 998
City of Moscow	13 069 148 877	1 158 664	65 126	2 990 970 885	5 251 810 438	4 679 424 154
North-Western Federal District	2 521 470 612	3 383 783	745	554 459 695	483 274 088	1 458 678 817
Republic of Karelia	36 876 750	3 184	0	3 858 980	1 625 076	31 087 213
Komi Republic	77 352 946	36 431	0	7 352 335	2 434 605	67 266 548
Akhangel'sk Region	145 964 822	7 954	0	26 912 604	28 381 521	90 499 469
Vologda Region	101 518 499	14 640	0	12 573 578	16 258 760	72 405 494
Kaliningrad Region	77 856 175	5 527	0	15 652 622	6 323 883	55 620 931
Leningrad Region	24 452 162	29 206	0	4 465 951	3 401 113	16 481 410
Murmansk Region	77 000 645	5 740	0	9 566 334	4 175 774	63 057 823
Novgorod Region	35 936 902	2 271	745	5 595 634	3 244 812	26 917 770
Pskov Region	35 575 782	1 622	0	4 693 919	6 343 010	24 423 335
St Petersburg	1 908 935 929	3 277 208	0	463 787 738	411 085 534	1 010 918 824
Southern Federal District	1 103 380 560	152 628	15 619	195 661 526	77 980 299	821 796 208
Republic of Adygeya	16 705 814	624	0	1 589 851	708 595	14 380 467
Republic of Kalmykia	7 028 472	79	0	1 051 902	225 800	5 729 704
Krasnodar Territory	496 575 852	61 585	15 619	90 259 682	35 535 281	369 076 852
Astrakhan Region	57 830 532	4 527	0	9 309 117	2 117 933	46 277 749
Volgograd Region	151 483 179	9 562	0	21 954 155	8 617 908	120 592 720
Rostov Region	373 756 711	76 251	0	71 496 819	30 774 782	265 738 716
North-Caucasian Federal District	307 754 451	622 906	42	50 677 972	21 888 250	233 810 864
Republic of Dagestan	48 337 151	317 497	7	7 998 993	1 864 910	38 071 357
Republic of Ingushetia	5 600 093	981	0	1 411 120	691 250	3 489 937
Kabardino-Balkar Republic	27 329 447	540	0	4 293 250	1 071 054	21 887 403
Karachai-Cherkess Republic	12 770 324	3 360	0	1 855 949	1 251 409	9 627 544
Republic of North Ossetia - Alania	25 726 412	2 110	0	2 272 104	1 151 010	22 239 936
Chechen Republic	10 883 882	55 303	35	4 259 723	1 086 813	5 436 282
Stavropol Territory	177 107 142	243 115	0	28 586 833	14 771 804	133 058 405
Volga Federal District	2 945 534 303	11 283 804	37	505 560 027	521 318 632	1 892 073 845
Republic of Bashkortostan	327 770 319	56 247	0	38 830 535	86 654 538	201 225 546
Republic of Marii El	33 792 751	17 020	0	2 836 421	6 068 811	24 795 411

Republic of Mordovia	47 940 619	181 463	0	5 709 535	6 021 345	35 923 246
Republic of Tatarstan	566 897 009	10 548 647	0	100 489 093	151 493 983	302 142 763
Udmurt Republic	105 172 109	6 758	0	17 535 844	12 090 173	75 429 523
Chuvash Republic	69 619 269	36 761	0	7 590 281	7 700 678	54 135 815
Perm Territory	240 199 693	97 562	0	49 918 918	22 548 136	166 482 354
Kirov Region	80 340 169	33 848	37	11 625 393	6 736 422	61 663 152
Nizhny Novgorod Region	520 182 060	106 732	0	138 451 079	118 638 102	261 192 860
Orenburg Region	128 024 331	37 637	0	15 140 386	12 409 788	94 144 885
Penza Region	79 000 265	45 135	0	9 308 554	3 844 127	65 613 415
Samara Region	452 817 370	26 558	0	60 086 685	67 640 712	323 679 199
Saratov Region	190 851 382	16 894	0	34 795 225	13 126 203	142 604 107
Ulyanovsk Region	102 926 957	72 542	0	13 242 078	6 345 614	83 041 569
Ural Federal District	1 618 168 579	850 046	111	276 955 936	317 733 944	1 014 760 019
Kurgan Region	32 835 709	10 685	2	3 749 000	1 603 081	27 412 332
Sverdlovsk Region	664 800 666	123 061	0	134 813 469	103 693 915	422 770 814
Tyumen Region	650 727 015	679 000	109	94 249 104	182 089 913	371 309 461
Chelyabinsk Region	269 805 189	37 300	0	44 144 363	30 347 035	193 267 412
Siberian Federal District	1 465 764 238	225 455	0	236 635 065	138 469 855	1 081 479 060
Republic of Altai	6 587 224	15 238	0	689 246	609 531	5 266 240
Republic of Buryatiya	48 660 873	6 048	0	6 701 569	6 398 732	35 461 334
Republic of Tuva	5 726 026	6 622	0	744 161	110 333	4 856 777
Republic of Khakassia	23 475 119	6 143	0	3 193 598	1 376 509	18 747 522
Altai Territory	110 115 106	24 851	0	13 494 146	9 456 614	86 929 494
Zabaykal Territory	41 750 779	23 636	0	4 101 005	1 217 018	36 316 313
Krasnoyarsk Territory	265 154 063	17 024	0	61 911 516	21 980 270	177 762 653
Irkutsk Region	163 455 371	33 157	0	21 612 027	16 996 827	124 352 208
Kemerovo Region	165 859 844	5 584	0	18 650 822	10 231 849	136 515 255
Novosibirsk Region	433 223 750	75 766	0	81 824 229	52 634 451	295 612 438
Omsk Region	126 153 159	6 918	0	12 397 119	11 639 695	101 973 478
Tomsk Region	75 602 924	4 468	0	11 315 627	5 818 026	57 685 348
Far Eastern Federal District	874 881 115	227 729	41 007	152 385 711	141 995 316	578 369 468
Republic of Sakha (Yakutia)	84 100 281	80 102	0	13 296 156	12 629 450	57 770 809
Kamchatka Territory	43 009 084	21 997	0	5 538 622	2 118 861	35 228 583
Primorskiy Territory	210 442 680	31 112	0	50 472 542	10 911 200	148 682 659
Khabarovsk Territory	334 102 969	17 318	0	50 568 889	94 272 636	188 740 988
Amur Region	89 200 570	14 699	0	14 902 828	12 845 552	61 113 921
Magadan Region	39 470 751	14 005	40 843	5 001 515	4 763 515	29 610 114
Sakhalin Region	66 213 960	48 310	164	11 650 309	4 039 448	50 265 799
Jewish Autonomous Region	6 969 212	186	0	632 916	249 450	6 077 700
Chukotka Autonomous Area	1 371 608	0	0	321 934	165 204	878 895
Crimean District	1 583 125	247	4 658	1 170 981	1 122	401 848
Republic of Crimea	1 509 889	247	4 658	1 132 914	150	369 089
City of Sevastopol	73 236	0	0	38 067	972	32 759

*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
1.06.14**

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	9 812 273 594	47 125 834	0	1 400 200 452	5 031 557 324	2 963 426 873
Belgorod Region	1 328 822	0	0	131 266	0	1 197 490
Bryansk Region	0	0	0	0	0	0
Vladimir Region	1 502 705	0	0	6 854	1 891	1 493 951
Voronezh Region	808 176	0	0	2 503	104 206	701 464
Ivanovo Region	958 835	0	0	20 676	0	937 808
Kaluga Region	1 536 895	0	0	157 759	148	1 378 988
Kostroma Region	13 787 916	0	0	1 471 706	2 371 677	9 941 007
Kursk Region	700 522	0	0	167 511	0	478 934
Lipetsk Region	1 223 956	0	0	523 661	3 025	692 855
Moscow Region	9 244 137	0	0	728 069	1 520 737	6 959 766
Orel Region	246 029	0	0	29 184	56 545	160 300
Ryazan Region	991 611	0	0	266 996	39 793	684 793
Smolensk Region	590 677	0	0	67 962	0	522 715
Tambov Region	17 024	0	0	1 742	0	15 236
Tver Region	1 926 137	0	0	79 450	157 265	1 689 415
Tula Region	90 504	0	0	5 893	0	84 611
Yaroslavl Region	842 529	0	0	48 458	0	791 535
City of Moscow	9 776 477 119	47 125 834	0	1 396 490 762	5 027 302 037	2 935 696 005
North-Western Federal District	228 181 993	0	0	34 397 656	94 344 754	91 096 780
Republic of Karelia	20 471	0	0	4 881	0	4 570
Komi Republic	838 143	0	0	19 051	13 274	805 818
Akhangel'sk Region	8 584	0	0	18	8 566	0
Vologda Region	6 477 766	0	0	1 933 279	399 729	4 144 711
Kaliningrad Region	7 028 596	0	0	2 881 084	1 361 449	2 695 516
Leningrad Region	1 943 103	0	0	89 193	1 584	1 850 125
Murmansk Region	1 656 090	0	0	1 404 498	0	242 762
Novgorod Region	143 657	0	0	8 507	39 316	95 827
Pskov Region	14 429	0	0	9 200	0	5 229
St Petersburg	210 051 154	0	0	28 047 945	92 520 836	81 252 222
Southern Federal District	18 327 949	0	0	2 899 809	4 000 179	11 137 017
Republic of Adygeya	128 247	0	0	1 583	0	126 651
Republic of Kalmykia	122 709	0	0	25	48 925	73 759
Krasnodar Territory	6 897 034	0	0	631 437	183 707	5 850 080
Astrakhan Region	705 000	0	0	634 172	0	64 234
Volgograd Region	838 096	0	0	39 830	224 685	573 404
Rostov Region	9 636 863	0	0	1 592 762	3 542 862	4 448 889
North-Caucasian Federal District	3 532 318	0	0	284 256	84 074	3 144 309
Republik of Dagestan	285 400	0	0	84 575	0	199 553
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	126 646	0	0	20 858	0	105 772
Karachai-Cherkess Republic	2 749 490	0	0	175 662	0	2 555 639
Republic of North Ossetia - Alania	121 810	0	0	292	0	121 320
Chechen Republic	0	0	0	0	0	0

Stavropol Territory	248 972	0	0	2 869	84 074	162 025
Volga Federal District	126 370 596	4	0	17 571 973	54 533 246	52 683 903
Republic of Bashkortostan	2 817 883	0	0	518 383	233 898	2 062 071
Republic of Marii El	24 248	0	0	8 187	0	8 684
Republic of Mordovia	261 941	0	0	15 723	0	244 908
Republic of Tatarstan	75 024 984	4	0	7 852 250	44 808 463	21 154 455
Udmurt Republic	1 402 118	0	0	237 207	0	1 164 911
Chuvash Republic	387 336	0	0	26 165	0	359 644
Perm Territory	3 124 978	0	0	274 274	51 108	2 799 596
Kirov Region	1 561 609	0	0	87 288	500 925	973 052
Nizhny Novgograd Region	4 560 199	0	0	895 175	450 670	3 187 811
Orenburg Region	2 557 194	0	0	21 360	927 241	1 522 328
Penza Region	604	0	0	72	521	0
Samara Region	28 807 954	0	0	6 821 013	7 075 099	14 702 113
Saratov Region	5 758 406	0	0	809 143	485 321	4 428 931
Ulyanovsk Region	81 142	0	0	5 733	0	75 399
Ural Federal District	116 937 747	35 537	0	9 180 552	35 791 831	59 793 512
Kurgan Region	29 513	0	0	614	0	28 899
Sverdlovsk Region	40 697 323	0	0	1 694 053	17 257 784	20 740 185
Tyumen Region	65 467 438	35 277	0	3 476 267	17 437 609	33 886 689
Chelyabinsk Region	10 743 473	260	0	4 009 618	1 096 438	5 137 739
Siberian Federal District	54 785 494	0	16 073	8 943 383	5 281 333	34 976 126
Republic of Altai	38 637	0	0	19 502	0	19 135
Republic of Buryatiya	1 795 224	0	0	1 158 910	0	334 675
Republic of Tuva	1 122	0	0	0	0	1 122
Republic of Khakassia	77 592	0	0	1 663	0	73 856
Altai Territory	460 015	0	0	62 028	945	397 042
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	4 741 784	0	0	117 878	121 011	4 452 712
Irkutsk Region	821 564	0	0	301 414	44 909	472 897
Kemerovo Region	396 257	0	0	200 610	0	195 647
Novosibirsk Region	45 071 977	0	16 073	6 899 492	5 099 986	27 844 193
Omsk Region	979 051	0	0	115 102	14 482	849 379
Tomsk Region	402 271	0	0	66 784	0	335 468
Far Eastern Federal District	40 757 407	0	0	5 379 386	10 255 626	24 216 088
Republic of Sakha (Yakutia)	1 505 901	0	0	152 451	25 250	1 261 016
Kamchatka Territory	1 260 585	0	0	195 577	111 863	934 437
Primorskiy Territory	8 397 687	0	0	1 393 814	132 535	6 762 118
Khabarovsk Territory	281 972	0	0	10 193	0	268 326
Amur Region	27 304 048	0	0	2 264 044	9 985 978	14 347 018
Magadan Region	0	0	0	0	0	0
Sakhalin Region	2 007 214	0	0	1 363 307	0	643 173
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 1.06.14

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	8 630 926 897	46 639 066	16 073	1 172 801 349	4 799 904 870	2 358 346 206
Belgorod Region	24 941 610	189	0	662 412	4 338 427	17 150 960
Bryansk Region	10 990 292	1 424	0	353 149	7 413 710	2 782 615
Vladimir Region	11 289 332	250	0	547 160	627 422	7 767 932
Voronezh Region	58 901 065	0	0	4 868 826	26 129 389	23 254 405
Ivanovo Region	6 732 240	1 041	0	597 448	27 799	5 555 227
Kaluga Region	10 439 043	764	0	1 639 541	767 766	6 242 847
Kostroma Region	5 050 991	0	0	148 779	1 924 146	2 611 459
Kursk Region	4 004 206	0	0	233 803	68 287	2 869 550
Lipetsk Region	6 205 173	0	0	584 440	723 287	4 003 700
Moscow Region	75 997 195	117	0	13 281 870	3 762 491	52 473 191
Orel Region	2 617 421	20	0	252 321	56 545	1 893 919
Ryazan Region	7 004 002	0	0	210 195	1 503 359	4 371 601
Smolensk Region	8 489 103	308	0	1 829 386	312 521	4 200 030
Tambov Region	3 133 170	0	0	600 271	0	1 917 088
Tver Region	9 610 235	224	0	429 871	813 174	5 506 886
Tula Region	13 082 082	0	0	4 330 178	512 235	6 076 342
Yaroslavl Region	11 711 768	27	0	2 250 572	1 588 942	6 781 826
City of Moscow	8 360 727 969	46 634 702	16 073	1 139 981 127	4 749 335 370	2 202 886 628
North-Western Federal District	601 495 037	93 666	0	116 940 448	152 486 180	299 093 559
Republic of Karelia	3 308 237	0	0	254 931	17 156	2 687 657
Komi Republic	6 540 539	1	0	475 300	17 570	4 482 225
Akhangel'sk Region	7 985 575	95	0	476 496	935 425	5 708 124
Vologda Region	13 965 669	4	0	6 569 795	709 566	4 989 350
Kaliningrad Region	23 890 401	142	0	5 323 788	2 023 493	13 340 943
Leningrad Region	3 882 783	0	0	466 257	474 403	2 939 920
Murmansk Region	10 591 330	0	0	4 041 774	11 913	5 826 985
Novgorod Region	3 894 168	140	0	1 226 397	103 446	2 166 639
Pskov Region	3 501 502	0	0	279 759	743 142	1 848 455
St Petersburg	523 934 833	93 284	0	97 825 951	147 450 066	255 103 261
Southern Federal District	122 431 370	1 410	0	21 373 687	8 673 221	81 058 293
Republic of Adygeya	711 014	0	0	35 668	50 526	497 460
Republic of Kalmykia	444 005	0	0	6 026	48 925	325 951
Krasnodar Territory	54 205 654	1 266	0	5 821 130	3 082 668	41 970 263
Astrakhan Region	4 885 001	112	0	719 162	479 346	3 223 732
Volgograd Region	14 641 371	0	0	1 662 467	346 356	10 046 758
Rostov Region	47 544 325	32	0	13 129 234	4 665 400	24 994 129
North-Caucasian Federal District	22 841 006	27	0	1 964 930	709 718	15 670 380
Republik of Daghestan	1 974 139	0	0	498 884	73 639	978 067
Republic of Ingushetia	237 481	0	0	3 407	0	209 347
Kabardino-Balkar Republic	2 726 238	0	0	79 167	22 057	1 490 728
Karachai-Cherkess Republic	754 435	0	0	12 257	0	600 191
Republic of North Ossetia - Alania	1 432 441	0	0	34 303	31 609	985 836
Chechen Republic	162 004	0	0	6 373	1 737	153 249
Stavropol Territory	15 554 268	27	0	1 330 539	580 676	11 252 962

Volga Federal District	430 973 677	343 080	0	70 139 182	113 798 677	204 252 359
Republic of Bashkortostan	39 295 475	730	0	14 750 389	4 066 726	16 282 368
Republic of Marii El	1 974 846	0	0	218 331	340 868	955 765
Republic of Mordovia	2 439 832	62	0	429 025	10 853	1 321 682
Republic of Tatarstan	95 216 337	296	0	9 481 860	44 677 493	33 558 099
Udmurt Republic	7 082 595	32	0	1 193 543	36 034	3 460 716
Chuvash Republic	6 317 007	0	0	1 628 320	824 471	2 457 547
Perm Territory	45 238 564	39	0	18 066 569	1 240 404	22 659 407
Kirov Region	4 484 670	10	0	603 588	899 066	2 308 474
Nizhny Novgogrod Region	53 867 266	341 696	0	11 014 666	4 283 345	24 916 734
Orenburg Region	9 309 559	0	0	824 554	1 243 685	6 390 590
Penza Region	4 285 996	215	0	328 922	39 339	2 918 073
Samara Region	133 751 846	0	0	8 666 867	54 686 182	65 663 107
Saratov Region	17 598 079	0	0	1 436 692	1 327 846	13 695 114
Ulyanovsk Region	10 111 605	0	0	1 495 856	122 365	7 664 683
Ural Federal District	249 609 187	69 589	0	29 869 267	40 128 863	152 562 011
Kurgan Region	1 495 839	0	0	288 279	25 160	836 433
Sverdlovsk Region	101 961 634	34 738	0	14 451 634	26 060 002	55 096 639
Tyumen Region	110 520 844	34 478	0	5 625 306	10 594 951	79 618 014
Chelyabinsk Region	35 630 870	373	0	9 504 048	3 448 750	17 010 925
Siberian Federal District	136 706 897	13 193	0	20 219 290	16 508 127	79 210 155
Republic of Altai	221 995	0	0	19 786	0	137 298
Republic of Buryatiya	5 748 312	0	0	2 395 192	21 837	2 022 949
Republic of Tuva	129 869	0	0	921	0	61 508
Republic of Khakassia	1 177 292	1	0	10 333	193 927	870 937
Altai Territory	10 883 246	110	0	467 718	2 161 911	6 790 098
Zabaykal Territory	1 968 111	0	0	92 226	41 888	1 044 464
Krasnoyarsk Territory	20 435 245	14	0	3 337 526	5 023 954	9 893 288
Irkutsk Region	15 129 212	254	0	1 459 956	2 280 743	7 855 312
Kemerovo Region	14 712 741	0	0	1 748 900	1 320 371	7 833 643
Novosibirsk Region	48 185 933	12 055	0	9 388 555	4 059 355	31 025 598
Omsk Region	9 312 900	302	0	882 074	144 005	7 210 194
Tomsk Region	8 802 041	457	0	416 103	1 260 136	4 464 866
Far Eastern Federal District	119 809 602	1 342	0	21 310 843	46 047 425	45 931 172
Republic of Sakha (Yakutia)	4 101 028	0	0	1 715 345	9 591	1 594 289
Kamchatka Territory	3 901 490	0	0	378 306	110 874	3 128 162
Primorskiy Territory	29 412 620	1 095	0	5 357 302	7 056 098	15 623 777
Khabarovsk Territory	57 771 607	77	0	10 215 072	29 479 165	16 435 263
Amur Region	14 241 162	0	0	576 268	9 011 314	3 489 001
Magadan Region	2 838 825	170	0	658 278	0	1 372 549
Sakhalin Region	7 190 879	0	0	2 391 595	380 383	3 999 995
Jewish Autonomous Region	351 988	0	0	18 677	0	288 136
Chukotka Autonomous Area	3	0	0	0	0	0
Crimean District	92 348	0	0	19 374	0	72 967
Republic of Crimea	29 955	0	0	14 348	0	15 607
City of Sevastopol	62 393	0	0	5 026	0	57 360

*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 1.06.14**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	4 987 546 545	2 647 995 393	2 339 551 152
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	0	0	0
Voronezh Region	10 000	10 000	0
Ivanovo Region	1 022 427	1 022 427	0
Kaluga Region	156 700	156 700	0
Kostroma Region	22 689 747	21 406 991	1 282 756
Kursk Region	0	0	0
Lipetsk Region	614 000	614 000	0
Moscow Region	138 431	138 431	0
Orel Region	347	347	0
Ryazan Region	163	3	160
Smolensk Region	50 000	50 000	0
Tambov Region	55 118	55 118	0
Tver Region	60 000	60 000	0
Tula Region	89 937	80 000	9 937
Yaroslavl Region	64 000	64 000	0
City of Moscow	4 962 595 675	2 624 337 376	2 338 258 299
North-Western Federal District	78 463 818	61 213 559	17 250 259
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangel'sk Region	35 000	35 000	0
Vologda Region	1 024 029	923 949	100 080
Kaliningrad Region	977 633	977 633	0
Leningrad Region	153 000	153 000	0
Murmansk Region	800 941	662 000	138 941
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	75 473 215	58 461 977	17 011 238
Southern Federal District	12 852 364	10 769 111	2 083 253
Republic of Adygeya	355 000	355 000	0
Republic of Kalmykia	43 300	43 300	0
Krasnodar Territory	5 336 036	4 829 200	506 836
Astrakhan Region	0	0	0
Volgograd Region	215 117	215 117	0
Rostov Region	6 902 911	5 326 494	1 576 417
North-Caucasian Federal District	463 410	463 410	0
Republic of Dagestan	376	376	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	0	0	0
Karachai-Cherkess Republic	463 034	463 034	0
Republic of North Ossetia - Alania	0	0	0
Chechen Republic	0	0	0
Stavropol Territory	0	0	0

Volga Federal District	66 584 740	58 358 950	8 225 790
Republic of Bashkortostan	500 499	500 499	0
Republic of Marii El	3 927	3 927	0
Republic of Mordovia	40 000	40 000	0
Republic of Tatarstan	25 814 351	18 130 078	7 684 273
Udmurt Republic	405 238	405 238	0
Chuvash Republic	239 170	198 455	40 715
Perm Territory	0	0	0
Kirov Region	418 083	418 083	0
Nizhny Novgogrod Region	3 758 011	3 743 351	14 660
Orenburg Region	617 813	586 551	31 262
Penza Region	8 332	8 332	0
Samara Region	32 336 212	31 900 436	435 776
Saratov Region	2 403 104	2 384 000	19 104
Ulyanovsk Region	40 000	40 000	0
Ural Federal District	48 672 778	26 858 173	21 814 605
Kurgan Region	0	0	0
Sverdlovsk Region	11 839 895	6 281 061	5 558 834
Tyumen Region	36 143 653	19 887 882	16 255 771
Chelyabinsk Region	689 230	689 230	0
Siberian Federal District	19 655 667	10 500 770	9 154 897
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	732 533	732 533	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	569 901	569 901	0
Irkutsk Region	345 000	345 000	0
Kemerovo Region	0	0	0
Novosibirsk Region	17 523 479	8 750 669	8 772 810
Omsk Region	484 754	102 667	382 087
Tomsk Region	0	0	0
Far Eastern Federal District	15 209 230	14 070 510	1 138 720
Republic of Sakha (Yakutia)	186 125	186 125	0
Kamchatka Territory	489 904	489 904	0
Primorskiy Territory	115 007	115 007	0
Khabarovsk Territory	0	0	0
Amur Region	14 405 694	13 266 974	1 138 720
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 1.06.14**

	thousand rubles		
	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	4 996 871 480	2 650 255 248	2 346 616 232
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	34 080	0	34 080
Voronezh Region	10 111	10 111	0
Ivanovo Region	1 022 427	1 022 427	0
Kaluga Region	156 700	156 700	0
Kostroma Region	5 902 248	5 902 248	0
Kursk Region	0	0	0
Lipetsk Region	614 000	614 000	0
Moscow Region	138 431	138 431	0
Orel Region	36 013	347	35 666
Ryazan Region	163	3	160
Smolensk Region	50 000	50 000	0
Tambov Region	55 118	55 118	0
Tver Region	60 000	60 000	0
Tula Region	89 937	80 000	9 937
Yaroslavl Region	2 914	2 914	0
City of Moscow	4 988 699 338	2 642 162 949	2 346 536 389
North-Western Federal District	82 477 473	65 227 356	17 250 117
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangel'sk Region	35 000	35 000	0
Vologda Region	1 067 879	967 799	100 080
Kaliningrad Region	977 633	977 633	0
Leningrad Region	153 000	153 000	0
Murmansk Region	800 941	662 000	138 941
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	79 443 020	62 431 924	17 011 096
Southern Federal District	12 786 896	10 666 811	2 120 085
Republic of Adygeya	355 000	355 000	0
Republic of Kalmykia	0	0	0
Krasnodar Territory	5 098 036	4 591 200	506 836
Astrakhan Region	0	0	0
Volgograd Region	251 949	215 117	36 832
Rostov Region	7 081 911	5 505 494	1 576 417
North-Caucasian Federal District	376	376	0
Republik of Daghestan	376	376	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	69 162 937	60 955 632	8 207 305
Republic of Bashkortostan	1 514 181	1 514 181	0
Republic of Marii El	3 927	3 927	0
Republic of Mordovia	40 000	40 000	0
Republic of Tatarstan	26 882 351	19 198 078	7 684 273
Udmurt Republic	405 238	405 238	0
Chuvash Republic	248 455	248 455	0
Perm Territory	0	0	0
Kirov Region	418 083	418 083	0
Nizhny Novgogrod Region	3 940 241	3 903 351	36 890
Orenburg Region	617 813	586 551	31 262
Penza Region	8 332	8 332	0
Samara Region	32 641 212	32 205 436	435 776
Saratov Region	2 403 104	2 384 000	19 104
Ulyanovsk Region	40 000	40 000	0
Ural Federal District	51 553 984	29 226 013	22 327 971
Kurgan Region	0	0	0
Sverdlovsk Region	14 762 826	8 621 061	6 141 765
Tyumen Region	36 027 830	19 865 722	16 162 108
Chelyabinsk Region	763 328	739 230	24 098
Siberian Federal District	3 001 354	2 542 142	459 212
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	732 533	732 533	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	919 901	919 901	0
Irkutsk Region	425 000	425 000	0
Kemerovo Region	0	0	0
Novosibirsk Region	439 166	362 041	77 125
Omsk Region	484 754	102 667	382 087
Tomsk Region	0	0	0
Far Eastern Federal District	12 210 429	11 224 299	986 130
Republic of Sakha (Yakutia)	186 125	186 125	0
Kamchatka Territory	489 904	489 904	0
Primorskiy Territory	115 007	115 007	0
Khabarovsk Territory	0	0	0
Amur Region	11 406 893	10 420 763	986 130
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			
Republic of Crimea			
City of Sevastopol			

*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.

Macprudential 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	1.05.14	1.06.14
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	13,0	12,9
Tier I capital ratio N1.2 (Basel III) ²	8,5	9,1	9,4	9,5	9,4
Risk-weighted assets (Basel III) to total assets ratio]	50,7	51,4	51,0	51,3	51,8
Credit risk					
Share of problem (IV quality category) and bad (V quality category) loans in total loans ³	6,0	6,0	6,4	6,5	6,6
Loan loss provisions made as percent of total loans ⁴	6,1	5,9	6,2	6,1	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	1,1	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	216,4	215,6
<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	3,3	3,4
manufacturing	14,0	13,6	14,1	14,1	14,1
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	5,4	5,5
wholesale and retail trade, car and household appliance repair	14,9	13,7	14,0	13,9	13,8
transport and communication	5,4	4,2	4,3	4,3	4,2
other economic activities	20,5	21,1	20,7	20,5	20,4
individuals	29,2	32,0	31,7	31,7	31,8
of which					
mortgage loans	7,5	8,5	8,7	8,9	9,0
<i>Geographical distribution of interbank loans and deposits⁴</i>					
Russian Federation	47,1	39,7	36,8	38,0	42,6
United Kingdom	17,5	23,8	27,5	25,2	23,2
USA	3,6	6,8	3,0	6,1	2,1
Germany	1,6	0,6	2,3	3,1	3,5
Austria	5,9	7,3	8,8	7,1	8,2
France	1,6	1,9	2,1	2,0	2,0
Italy	2,7	0,1	0,1	0,0	0,2
Cyprus	8,7	4,7	5,0	4,0	3,6
Netherlands	1,5	1,5	1,7	1,5	1,3
Other	9,8	13,6	12,7	12,9	13,3
Liquidity					
Ratio of high liquid assets to total assets	11,1	9,9	11,0	9,7	10,4
Ratio of liquid assets to total assets	23,2	20,5	19,9	19,6	21,2
Ratio of high liquid assets to demand liabilities (N2)	58,0	57,5	59,3	55,2	58,8
Ratio of liquid assets to short-term liabilities (N3)	82,9	78,7	75,2	77,2	79,8
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	91,6
Ratio of clients' funds to total loans ⁵	101,2	98,7	97,8	96,7	96,8
Market risk to total own funds (capital)⁷	47,3	45,6	45,1	42,2	42,1
of which					
Interest rate risk	36,0	37,8	36,0	33,8	33,2
Equity position risk	6,0	3,3	3,5	2,8	3,3
Foreign exchange risk	5,4	4,5	5,5	5,6	5,6
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	2,2	1,8	5,9	6,9	7,5
Banks' financial result over the reporting period (billion rubles)	1011,9	993,6	232,1	291,7	337,6
as percent of the banking sector assets ⁸	2,3	1,9	0,4	0,5	0,6
as percent of the banking sector own funds (capital) ⁸	18,2	15,2	3,2	4,0	4,7
Return on assets⁹	2,3	1,9	1,8	1,7	1,7
Return on equity⁹	18,2	15,2	14,5	14,0	13,5

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

²Starting 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
Reference data: own funds (capital) adequacy ratio as of 1.06.14, %	12,9		26,0		20,4		16,8		15,9		15,7		15,0		12,5		12,8	

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		1.05.14		1.06.14	
	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	7 344,3	100,0	7 405,1	100,0
of which:										
1. Tier I capital	4 838,1	68,4	4 940,2	68,1	5 188,0	71,0	5 341,7	72,7	5 379,2	72,6
of which:										
1.1. Common Equity Tier 1	4 812,0	68,0	4 914,1	67,8	5 160,9	70,7	5 314,2	72,4	5 349,5	72,2
1.2. Additional Tier 1	26,0	0,4	26,1	0,4	27,1	0,4	27,5	0,4	29,7	0,4
2. Tier 2 Capital	2 235,4	31,6	2 312,3	31,9	2 115,0	29,0	2 002,6	27,3	2 025,9	27,4
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	13,0	1	12,9	2
Common equity Tier I ratio (N1.1)	8,8	1	8,9	0	9,3	1	9,4	1	9,3	1
Tier I capital ratio (N1.2)	8,8	2	9,0	0	9,4	3	9,5	1	9,4	1

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		1.05.14		1.06.14	
	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	8 402,5	114,4	8 447,8	114,1
1.1. Authorized capital	1 394,5	22,8	1 533,2	21,7	1 555,3	21,3	1 546,5	21,1	1 552,1	21,0
1.2. Issue income	1 240,1	20,3	1 347,5	19,1	1 368,1	18,7	1 369,6	18,6	1 381,1	18,7
1.3. Credit institutions' profit and funds	2 858,7	46,8	3 377,7	47,8	3 503,7	48,0	3 541,8	48,2	3 579,3	48,3
1.4. Subordinated loans	1 477,2	24,2	1 723,2	24,4	1 713,7	23,5	1 717,9	23,4	1 708,9	23,1
1.5. Increase in value of property due to revaluation	203,9	3,3	220,5	3,1	229,3	3,1	226,6	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	1 058,1	14,4	1 042,7	14,1
2.1. Losses	105,6	1,7	114,6	1,6	175,8	2,4	160,2	2,2	150,9	2,0
2.2. Intangible assets	8,7	0,1	13,5	0,2	14,0	0,2	14,1	0,2	14,3	0,2
2.3. Treasury stocks (shares)	0,2	0,0	0,2	0,0	0,5	0,0	0,5	0,0	0,5	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	4,4	0,1
2.5. Subordinated loans granted to credit institutions	25,3	0,4	77,0	1,1	99,5	1,4	105,0	1,4	103,4	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	770,6	10,5	763,7	10,3
2.7. Other factors of which:	31,5	0,5	12,2	0,2	3,2	0,0	3,4	0,0	5,6	0,1
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	7 344,3	100,0	7 405,1	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	1.05.14	1.06.14
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	1 037,1	1 128,1
3 rd group of assets	210,6	326,5	287,1	383,6	370,2
4 th group of assets	23 897,1	28 182,0	28 985,1	29 466,1	30 162,8
5 th group of assets	7,4	6,9	11,6	12,0	11,7
The value of credit risk on balance sheet assets	25 090,2	29 502,1	30 280,8	30 898,8	31 672,8

Reference data:

	1.01.13	1.01.14	1.04.14	1.05.14	1.06.14
1 st group of assets without risk weighting	-	7 855,7	7 983,2	7 751,9	7 556,9

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	1.05.14	1.06.14
1	Banking sector own funds (capital), billion rubles	6 112,9	7 064,3	7 303,3	7 344,5	7 405,3
2	Risk-weighted assets, billion rubles	44 640,7	52 473,9	55 524,6	56 344,5	57 190,9
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	25 090,2	29 502,1	30 280,8	30 898,8	31 672,8
	- 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	1 982,4	1 961,3
	- the amount of mortgage loans and accrued (accumulated) interest claims (code 8807 ²), billion rubles	109,5	147,4	169,3	177,6	183,2
	- the value of credit risk on contingent credit liabilities, billion rubles	3 448,0	3 971,4	4 116,4	4 263,3	4 387,8
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles ²	198,0	289,3	416,4	414,5	379,0
	- 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	4 536,6	4 641,4
	- market risk, billion rubles	2 646,9	3 101,5	3 176,6	2 987,8	3 005,3
	- credit claims of clearing participants (codes 8847 ²)	-	13,4	25,9	32,7	36,1
	- higher-risk transactions, billion rubles	8 501,0	9 078,3	9 572,4	9 637,9	9 416,9
	- corrective coefficient of own funds (capital) adequacy ratio's N1.0 (before 1.02.14 - N1) denominator which eliminates double counting of credit claims on higher-risk transactions	-282,9	-374,4	-333,4	-278,7	-303,6
	- 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	1 464,9	1 544,0
	- 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	226,8	266,8
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	13,7	13,5	13,2	13,0	12,9

Calculated by form 0409135

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

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

³ With the full cost of a loan (calculated by the credit institutions to the notice of an individual borrower according to 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		1.05.14		1.06.14	
	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	1	0,0	3	0,4
From 10% to 12%	142	19,7	112	18,8	157	39,3	141	38,2	139	37,5
From 12% to 14%	143	53,2	183	64,6	140	46,9	162	48,7	154	48,8
14% and more	663	27,0	612	16,6	587	13,7	574	13,0	577	13,2
Banking sector, total	956	100,0	923	100,0	900	100,0	894	100,0	888	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	1.05.14	1.06.14
Loans	Standard	58,5	57,4	57,6	58,2	58,2
	Substandard	26,0	28,5	28,2	27,9	28,0
	Doubtful	9,1	8,2	8,2	7,7	7,7
	Problem	2,5	2,2	2,4	2,4	2,3
	Loss	3,8	3,7	3,6	3,7	3,8
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	74,5	74,3
	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	15,8	16,2

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		1.05.14		1.06.14	
	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	10 849,7	100,0	11 017,5	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	851,0	7,8	855,8	7,8
1.2. Loans to individuals	7 349,0	91,9	9 536,0	92,2	9 815,4	92,1	9 998,4	92,2	10 161,4	92,2
1.3. Loans to credit institutions	0,1	0,0	0,3	0,0	0,1	0,0	0,3	0,0	0,3	0,0
2. Loans grouped into portfolios of homogeneous loans as a share of total loans	-	23,1	-	25,2	-	25,0	-	24,7	-	24,8
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	-	7,3	-	7,6
4. Claims grouped into portfolios of homogeneous claims - total	59,0	100,0	62,2	100,0	64,5	100,0	64,8	100,0	70,2	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	28,3	43,8	32,4	46,2
4.2. Portfolios of homogeneous claims on individuals	33,5	56,7	34,0	54,7	35,3	54,8	36,4	56,2	37,7	53,8
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	-	44,6	-	42,6

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

Homogeneous loans and claims on legal entities and provisions made as of 1.06.14¹

	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	855 823,1	100,0	41 624,4	100,0	4,9
of which by quality categories					
1.1. Quality Category I	847,2	0,1	0,0	0,0	0,0
1.2. Quality Category II	796 882,0	93,1	7 831,0	18,8	1,0
1.3. Quality Category III	15 325,4	1,8	2 403,1	5,8	15,7
1.4. Quality Category IV	12 135,4	1,4	4 897,8	11,8	40,4
1.5. Quality Category V	30 633,1	3,6	26 492,5	63,6	86,5
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	290,5	100,0	0,0	0,0	0,0
of which by quality categories					
2.1. Quality Category I	290,5	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	856 113,7		41 624,4		4,9
4. Homogeneous claims grouped into portfolios - total	32 439,4	100,0	11 485,4	100,0	35,4
of which by quality categories					
4.1. Quality Category I	12 694,8	39,1	0,0	0,0	0,0
4.2. Quality Category II	7 466,4	23,0	185,7	1,6	2,5
4.3. Quality Category III	1092,3	3,4	168,0	1,5	15,4
4.4. Quality Category IV	56,9	0,2	19,8	0,2	34,9
4.5. Quality Category V	11129,1	34,3	11111,8	96,7	99,8
5. Claims for interest payments - total	7 154,2	100,0	2 016,7	100,0	28,2
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	2 437,1	34,1	1 918,2	95,1	78,7

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

Homogeneous loans and claims on individuals and provisions made as of 1.06.14¹

	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	10 161 416,3	100,0	792 040,6	100,0	7,8
of which					
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	782 260,9	7,7	20 257,6	2,6	2,6
1.1.2. residential real estate (mortgage) loans, total	2 276 276,1	22,4	38 470,8	4,9	1,7
1.1.3. car loans, total	893 691,4	8,8	49 045,8	6,2	5,5
1.1.4. other consumer loans, total	6 176 689,3	60,8	682 458,2	86,2	11,0
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	466 271,4	4,6	8 745,6	1,1	1,9
1.2.2. a portfolio of loans without overdue payments	8 432 454,0	83,0	119 780,3	15,1	1,4
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	311 490,5	3,1	17 779,6	2,2	5,7
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	195 271,0	1,9	51 578,5	6,5	26,4
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	188 696,5	1,9	105 166,2	13,3	55,7
1.2.6. a portfolio of loans with payments being overdue from 181 to 360 calendar days	227 867,4	2,2	181 765,1	22,9	79,8
1.2.7. a portfolio of loans with payments being overdue more than 360 calendar days	306 866,9	3,0	305 417,3	38,6	99,5
1.3. classified into the following loan quality categories:					
1.3.1. Quality category II	8 893 744,0	87,5	114 283,9	14,4	1,3
1.3.2. Quality category III	445 740,9	4,4	41 025,5	5,2	9,2
1.3.3. Quality category IV	172 600,6	1,7	71 622,0	9,0	41,5
1.3.4. Quality category V	649 330,8	6,4	565 109,2	71,3	87,0
2. Claims grouped into portfolios of homogeneous claims - total	37 742,4	5,8	18 429,7	3,3	48,8
of which by quality categories					
2.1. Quality category I	200,3	0,0	0,0	0,0	0,0
2.2. Quality category II	15 752,2	2,4	313,5	0,1	2,0
2.3. Quality category III	1870,0	0,3	254,9	0,0	13,6
2.4. Quality category IV	1964,6	0,3	924,9	0,2	47,1
2.5. Quality category V	17955,3	2,8	16936,5	3,0	94,3
3. Claims for interest payments - total	153 623,6	100,0	48 985,4	100,0	31,9
of which					
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	57 715,7	37,6	44 975,4	91,8	77,9

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	1.05.14	1.06.14	1.01.13	1.01.14	1.04.14	1.05.14	1.06.14
Substandard	8,9	9,6	10,0	9,9	9,8	2,2	2,0	2,1	2,0	2,0
Doubtful	21,1	20,5	20,3	18,9	19,0	14,9	14,5	14,5	14,1	14,2
Problem	16,3	15,2	16,4	16,2	15,6	41,8	39,9	39,7	38,1	38,1
Loss	53,6	54,4	53,0	54,6	55,2	90,1	86,1	85,6	83,9	83,4

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	1.05.14	1.06.14
Overdue claims on loans, deposits and other placements, billion rubles	1257,4	1398,0	1525,9	1585,9	1681,2
Of which					
- among 20 largest-asset credit institutions, billion rubles	960,6	1052,0	1097,6	1179,6	1260,1
Share of overdue claims in loans, deposits and other placements of the banking sector, percent	3,7	3,5	3,6	3,7	3,8
Overdue claims in rubles					
- billion rubles	1122,8	1257,9	1370,6	1438,0	1529,3
- as percent of total loans, deposits and other placements in rubles	4,2	4,0	4,3	4,4	4,6
Overdue claims in foreign currency					
- billion rubles	134,6	140,1	155,4	148,0	151,9
- as percent of total loans, deposits and other placements in foreign currency	1,9	1,5	1,6	1,4	1,5
- dollar equivalent, billion \$	4,4	4,3	4,4	4,1	4,4
Overdue claims on loans and other placements with non-financial institutions	924,1	933,7	1003,0	1040,3	1100,4
Share of overdue claims in total volume of loans and other placements with non-financial institutions	4,6	4,2	4,2	4,3	4,5
Overdue claims on loans and other funds provided to individuals	313,0	440,3	498,1	523,7	555,7
Share of overdue claims in total volume of loans and other placements with individuals	4,0	4,4	4,9	5,0	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	1.05.14	1.06.14	1.01.13	1.01.14	1.04.14	1.05.14	1.06.14
No overdue claims	118	96	83	81	85	1,7	1,8	2,0	2,0	2,4
Less than 5%	644	598	568	563	556	81,2	81,6	81,3	81,4	79,9
From 5 to 10%	103	126	138	141	141	12,3	9,4	9,5	9,4	10,5
From 10 to 15%	28	37	45	43	36	1,2	3,7	3,0	3,0	2,3
From 15 to 20%	9	10	11	9	14	0,1	3,3	4,0	3,9	4,6
From 20 to 60%	11	8	10	13	12	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	40	0,3	0,2	0,2	0,2	0,3

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

Indicators	1.01.13	1.01.14	1.04.14	1.05.14	1.06.14
Large credit risks of the banking sector total, bln rubles	12 773,9	14 433,7	15 302,7	15 895,4	15 967,5
Share of large credit risks in the banking sector assets, %	25,8	25,1	25,8	26,4	26,1

Structure of large loans¹ grouped by types of collateral

	1.01.13	1.01.14	1.04.14	1.05.14	1.06.14
Volume of large loans, billion rubles	6 493,4	7 493,4	7 988,6	8 039,5	8 088,6
of which:					
Volume of secured loans , billion rubles	1 507,9	1 767,1	1 963,5	1 960,4	2 046,8
Volume of I quality category collateral, billion rubles	355,8	388,7	438,9	427,5	417,0
of which:					
collateral of quoted securities issued by legal entities, billion rubles	48,0	13,1	31,2	26,6	29,4
Volume of II quality category collateral, billion rubles	1 363,7	1 700,8	1 429,6	1 493,2	1 491,2
of which:					
collateral of securities, issued by legal entities, billion rubles	317,7	644,0	380,9	373,9	389,3
collateral of proprietary rights (claims), billion rubles	511,8	477,8	510,9	587,8	558,0

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		1.05.14		1.06.14	
	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	42,2	100,0	42,1	100,0
Of which										
- interest rate risk (IRR)	36,0	76,0	37,8	82,9	36,0	79,9	33,8	80,1	33,2	78,8
- equity position risk (EPR)	6,0	12,6	3,3	7,3	3,5	7,8	2,8	6,6	3,3	7,8
- foreign exchange risk (FER)	5,4	11,4	4,5	9,8	5,5	12,3	5,6	13,3	5,6	13,3
Reference data:										
Number of credit institutions ¹	613		655		645		642		634	
Share of credit institutions' assets ¹ in total banking sector assets, %	92,5		97,5		97,7		97,7		97,7	

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	1.05.14	1.06.14
Share of assets in foreign currency in total assets, %	21,0	22,1	25,1	25,2	24,7
of which:					
- 20 largest-asset credit institutions	22,2	23,3	26,8	27,0	26,1
Share of liabilities in foreign currency in total liabilities, %	20,9	21,2	24,3	23,8	23,1
of which:					
- 20 largest-asset credit institutions	22,3	22,9	26,5	25,9	25,1
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total, b.p.	0,1	0,9	0,8	1,4	1,5
of which:					
- 20 largest-asset credit institutions	-0,1	0,5	0,3	1,1	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	1.05.14	1.06.14
Balance sheet positions					
Claims, bln rubles	10 410,0	12 703,5	14 886,3	15 199,8	15 088,2
Liabilities, bln rubles	10 343,8	12 185,3	14 404,2	14 332,4	14 150,7
Net balance sheet position, bln rubles	66,2	518,2	482,1	867,4	937,5
Net balance sheet position to own funds (capital), % ¹	1,1	7,3	6,6	11,8	12,7
Off-balance sheet positions²					
Claims, bln rubles	5 783,2	7 011,1	13 549,0	12 738,4	12 490,0
Liabilities, bln rubles	5 356,7	7 063,4	13 345,1	12 835,9	12 696,9
Net balance sheet position, bln rubles	426,5	-52,3	203,9	-97,5	-207,0
Net balance sheet position to own funds (capital), % ¹	7,0	-0,7	2,8	-1,3	-2,8

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 г.				2013 г.				2014 г.
	I	II	III	IV	I	II	III	IV	I
Number of credit institutions that exceeded the OFXP limits	6	5	2	3	3	3	0	6	6
Of which:									
- 20 largest-asset credit institutions	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
- On 20 largest-asset credit institutions	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
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

Open currency positions of the banking sector by currencies as of 1.06.14

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	315	-71,2	-3,2	56,5	-127,7
long	513	71,2	1,4	242,5	-171,3
EUR					
short	366	-46,9	-1,1	-149,4	102,5
long	457	83,3	2,6	-9,3	92,6
GBP					
short	80	-8,4	-0,4	-17,2	8,8
long	294	6,3	0,1	18,0	-11,7

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	1.05.14	1.06.14
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	28,5	39,5	46,9	48,0	47,6
Liabilities with maturity in excess of 1 year, as percent of total liabilities	23,0	24,7	30,4	32,5	31,7
A measure of using short-term liabilities to fund long-term liquid assets, percent ²	-2,7	23,9	36,4	34,6	34,9

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 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	1.05.14	1.06.14	1.01.13	1.01.14 ¹	1.04.14	1.05.14	1.06.14
Less than 0	616	264	281	273	263	57,1	6,6	8,7	7,9	7,2
From 0 to 20	300	410	353	358	362	42,3	25,2	23,7	26,4	24,8
More than 20	40	248	262	260	260	0,6	68,2	67,6	65,7	68,0
Data not available	0	1	4	3	3	0,0	0,0	0,0	0,0	0,0
Total	956	923	900	894	888	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	1.05.14	1.06.14
Liquid assets with maturity up to 30 days, as percent of liquid assets	48,0	35,0	29,2	26,3	29,1
Liabilities with maturity up to 30 days, as percent of total liabilities	43,6	41,4	38,2	34,9	37,7
Liquidity coverage deficit (ratio of excess of liabilities with maturity up to 30 days over liquid assets with the same maturity to total amount of the said short-term liabilities), %	18,9	8,6	9,1	12,2	10,0

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

² 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	1.05.14	1.06.14	1.01.13	1.01.14 ¹	1.04.14	1.05.14	1.06.14
Less than 0	403	469	453	430	452	21,3	30,1	19,4	18,6	19,0
From 0 to 20	248	238	224	231	202	13,8	44,1	54,2	58,2	51,7
More than 20	305	215	219	230	231	64,9	25,9	26,4	23,2	29,3
Data not available	0	1	4	3	3	0,0	0,0	0,0	0,0	0,0
Total	956	923	900	894	888	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).