

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) 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) ¹ 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 For the purpose of time series' consistency indicators over the period up to 1.02.08 do not include securities under reverse repurchase agreement.

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
Reference data:														
Increase from the beginning of the current year	3,0		2,7		4,0		1,4		0,9		-0,3		8,8	
Increase over the same period of the previous year	-0,7		1,2		0,2		2,4		2,9		1,0		-0,5	

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

² 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	20,2	11,1	7,9

Institutional features of the banking sector

Table 4

Number of Russian credit institutions

Indicator	1.01.12	1.01.13	1.01.14	1.02.14	1.03.14
Credit institutions registered by the Bank of Russia and other authorities	1112	1094	1071	1070	1065
Operating credit institutions (credit institutions that have the right to conduct banking operations)	978	956	923	915	910
Credit institutions that have been registered by the Bank of Russia but have not yet paid up authorised capital and have not received a license (within established legal period)	0	1	0	0	1
Credit institutions with their banking licenses being revoked (cancelled)	134	137	148	155	154
Credit institutions licensed to conduct operations in foreign currency	661	648	623	617	613
Credit institutions holding general licences	273	270	270	269	268

Table 5

Operating credit institutions (CIs), by federal districts

Federal district	1.01.12		1.01.13		1.01.14		1.02.14		1.03.14	
	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	572	58,5	564	59,0	547	59,3	543	59,3	541	59,5
of which the City of Moscow and Moscow Region	512	52,4	506	52,9	498	54,0	495	54,1	493	54,2
North-Western	69	7,1	70	7,3	70	7,6	70	7,7	71	7,8
Southern	45	4,6	46	4,8	46	5,0	46	5,0	46	5,1
North-Caucasian	56	5,7	50	5,2	43	4,7	42	4,6	38	4,2
Volga	111	11,3	106	11,1	102	11,1	102	11,1	102	11,2
Ural	45	4,6	44	4,6	42	4,6	41	4,5	41	4,5
Siberian	54	5,5	53	5,5	51	5,5	49	5,4	49	5,4
Far Eastern	26	2,7	23	2,4	22	2,4	22	2,4	22	2,4
Russian Federation	978	100,0	956	100,0	923	100,0	915	100,0	910	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	1.03.14	1.01.13	1.01.14	1.03.14	1.01.13	1.01.14	1.03.14	1.01.13	1.01.14	1.03.14	1.01.13	1.01.14	1.03.14	1.01.13	1.01.14	1.03.14
Central	564	547	541	102	75	74	356	322	319	53,5	51,8	51,9	20,2	21,2	21,3	15,2	16,1	16,2
of which the City of Moscow and Moscow Region ¹	506	498	493	90	63	62	127	124	125	21,3	22,1	22,5	18,0	19,2	19,2	5,4	6,2	6,3
North-Western	70	70	71	9	8	10	302	280	274	382,3	359,0	338,3	2,4	2,7	2,8	12,9	14,0	13,9
Southern	46	46	46	17	15	15	232	209	204	368,3	342,6	334,4	1,9	2,1	2,1	9,9	10,4	10,3
North-Caucasian	50	43	38	82	72	71	87	83	83	65,9	72,2	76,2	4,0	3,9	3,8	3,7	4,1	4,2
Volga	106	102	102	85	67	65	433	322	320	226,7	190,5	191,6	5,8	5,8	5,8	18,4	16,1	16,2
Ural	44	42	41	80	74	72	174	157	154	140,3	135,3	136,3	3,8	4,0	3,9	7,4	7,8	7,8
Siberian	53	51	49	21	21	21	248	204	196	335,1	283,3	280,0	2,2	2,5	2,4	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	4,5
Russian Federation	956	923	910	403	339	335	1946	1666	1639	143,2	132,0	131,7	41,1	43,1	43,2	82,8	83,1	83,0

¹ as one region

Table 7

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

Distribution of credit institutions ranged by assets (descending)	1.01.12		1.01.13		1.01.14		1.02.14		1.03.14	
	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total
First 5	20 804 718	50,0	24 894 916	50,3	30 235 131	52,7	31 362 026	53,7	31 768 777	53,7
From 6 to 20	8 413 454	20,2	9 660 925	19,5	10 905 104	19,0	10 829 081	18,5	10 982 660	18,6
From 21 to 50	4 564 408	11,0	5 745 193	11,6	6 383 544	11,1	6 408 456	11,0	6 573 492	11,1
From 51 to 200	5 389 002	13,0	6 399 522	12,9	6 982 880	12,2	6 993 626	12,0	6 987 520	11,8
From 201 to 500	1 916 580	4,6	2 246 789	4,5	2 376 786	4,1	2 330 537	4,0	2 314 227	3,9
From 501	539 359	1,3	562 302	1,1	539 625	0,9	525 911	0,9	510 694	0,9
Total	41 627 520	100,0	49 509 647	100,0	57 423 070	100,0	58 449 636	100,0	59 137 370	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	(%)				
	1.01.12	1.01.13	1.01.14	1.02.14	1.03.14
Central	56,3	56,4	58,8	59,8	59,8
of which the City of Moscow and Moscow Region	56,8	56,9	59,2	60,2	60,2
North-Western	68,7	66,2	67,3	67,0	68,1
Southern	68,6	68,7	68,6	66,5	66,0
North-Caucasian	43,4	52,8	46,9	49,0	52,5
Volga	44,8	46,5	46,9	47,1	47,0
Ural	66,5	68,8	69,8	69,9	70,3
Siberian	75,1	72,9	72,7	74,3	74,9
Far Eastern	74,8	82,9	85,1	85,5	85,4
Russian Federation	50,0	50,3	52,7	53,7	53,7

Table 9

**Operating credit institutions ranged by assets (distribution and change
over the period 1.01.14 - 1.03.14)**

Groups of credit institutions ranged by assets as of 1.01.14		Number of credit institutions as of 1.01.14	Groups as of 1.03.14						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	29					
4	From 51 to 200	150				147	2		1	
5	From 201 to 500	300				3	288	7	2	
6	From 501	422					10	399	10	
Became operating after 1.01.13										
Total over the period									13	
Total as of 1.01.14¹		923								
Total as of 1.03.14¹		910	5	15	30	150	300	406		

- 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)

	1.01.12	1.01.13	1.01.14	1.02.14	1.03.14
Credit institutions with foreign participation over 50%					
Assets	16,9	17,8	15,3	15,0	15,1
Own funds (capital) ¹	17,6	19,3	17,3	17,1	16,6
Correspondent accounts with non-resident banks	14,3	21,7	18,6	19,4	17,2
Loans and other placements with non-financial organisations	14,0	14,2	12,0	11,8	11,8
Loans and other placements with individuals	22,0	22,6	21,0	21,0	20,9
Loans, deposits and other placements with credit institutions	30,0	27,3	19,9	18,8	19,1
Individual deposits	11,4	13,5	12,5	12,7	12,6
Funds raised from organisations ²	17,4	18,6	15,6	14,6	14,5
Profit (loss) of the current year	17,4	19,6	15,2	19,8	17,0
Reference data:					
Number of credit institutions	113	117	122	121	121
of which 100% foreign-owned credit institutions					
Assets	10,0	9,8	9,0	8,9	9,0
Own funds (capital) ¹	11,1	11,4	11,1	11,0	10,7
Correspondent accounts with non-resident banks	6,9	15,2	12,8	12,1	11,8
Loans and other placements with non-financial organisations	8,3	7,5	7,2	7,1	7,1
Loans and other placements with individuals	10,7	11,1	10,8	10,8	10,8
Loans, deposits and other placements with credit institutions	24,2	20,0	16,4	15,4	15,3
Individual deposits	5,4	6,1	6,2	6,3	6,3
Funds raised from organisations ²	10,7	11,0	10,3	9,6	9,5
Profit (loss) of the current year	12,0	13,4	12,7	14,6	13,9
Reference data:					
Number of credit institutions	77	73	76	76	76

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

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

Table 11

Selected indicators of credit institutions going through insolvency prevention measures¹

	1.01.12		1.01.13		1.01.14		1.02.14		1.03.14	
	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	1852,4	4,5	1943,6	3,9	2105,9	3,7	2100,8	3,6	2033,3	3,4
Own funds (capital) ²	249,7	4,8	212,4	3,5	202,8	2,9	205,8	2,9	210,4	2,9
Loans and other placements with non-financial organisations	680,0	3,8	685,9	3,4	838,9	3,7	829,5	3,6	837,6	3,6
of which overdue claims	163,4	19,9	230,2	24,9	222,7	23,8	219,8	22,9	224,3	22,6
Loans and other placements with individuals	129,3	2,3	142,3	1,8	154,6	1,6	158,3	1,6	163,0	1,6
of which overdue claims	19,5	6,7	12,9	4,1	10,4	2,4	11,0	2,4	11,6	2,4
Individual deposits	303,2	2,6	298,7	2,1	312,5	1,8	314,4	1,9	321,4	1,9
Funds raised from organisations	799,6	5,7	778,2	5,0	794,7	4,5	771,5	4,1	795,0	4,1
Reference data:										
Number of credit institutions ¹	8	0,8	5	0,5	5	0,5	5	0,5	6	0,7

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		1.01.12	1.01.13	1.01.14	1.02.14	1.03.14
1.	Money, precious metals and gemstones	1 225,6	1 554,0	1 608,7	1 339,0	1 323,2
1.1.	of which: money	1 125,0	1 423,5	1 523,1	1 247,4	1 229,9
2.	Accounts with the Bank of Russia and authorised agencies of other countries	1 747,4	2 159,9	2 264,9	1 736,3	1 603,2
3.	Accounts with credit institutions of which:	1 000,6	1 483,3	1 498,1	1 538,3	1 647,3
3.1.	Correspondent accounts with correspondent credit institutions	227,4	315,8	398,3	400,9	398,1
3.2.	Correspondent accounts with non-resident banks	773,1	1 167,5	1 098,2	1 130,6	1 256,4
4.	Securities acquired by credit institutions, total of which	6 211,7	7 034,9	7 822,3	7 955,4	7 975,8
4.1.	Debt securities	4 676,2	5 265,1	6 162,9	6 271,5	6 332,5
4.2.	Shares	914,4	791,6	790,4	801,6	764,1
4.3.	Discounted promissory notes	233,9	398,8	274,1	264,6	252,8
4.4.	Shares in associates and subsidiaries	387,3	579,4	594,9	617,8	626,4
5.	Other participation in authorised capital	291,9	333,4	353,9	363,4	367,7
6.	Derivatives with fair value being an asset	-	163,9	175,8	381,9	417,8
7.	Loans, total of which:	28 737,0	33 993,1	40 535,3	41 989,9	42 623,1
7.1.	Loans, deposits and other placements of which overdue claims of which:	28 699,2	33 960,1	40 417,7	41 868,7	42 492,1
7.1.1.	Loans and other placements with non-financial organisations of which overdue claims	1 133,0	1 257,4	1 398,0	1 449,7	1 502,8
7.1.1.1.	Loans and other placements with non-financial organisations of which overdue claims	17 715,3	19 971,4	22 499,2	23 130,4	23 409,2
7.1.1.2.	Loans and other placements with individuals of which overdue claims	822,6	924,1	933,7	958,8	990,6
7.1.1.3.	Loans and other placements with individuals of which overdue claims	5 550,9	7 737,1	9 957,1	9 979,8	10 095,9
7.1.2.	Loans and other placements with individuals of which overdue claims	291,1	313,0	440,3	466,1	489,8
7.1.3.	Loans, deposits and other placements with credit institutions of which overdue claims	3 958,0	4 230,4	5 130,6	5 985,5	6 206,7
7.1.3.1.	Loans, deposits and other placements with credit institutions of which overdue claims	5,1	5,2	11,3	12,0	9,7
8.	Fixed assets (tangible and intangible), other real estate and inventories	973,8	1 090,5	1 147,5	1 149,3	1 150,8
8.1.	of which real estate, temporarily out of use in operating activities	-	96,7	64,8	66,1	68,1
9.	Allocation of profit	173,2	210,2	192,2	196,9	180,0
9.1.	of which income tax	155,4	204,4	188,6	194,1	178,6
10.	Other assets, total of which:	1 266,4	1 486,3	1 824,4	1 799,0	1 848,4
10.1.	Float	589,8	647,8	788,9	716,1	717,9
10.2.	Receivables	181,0	210,0	312,2	316,0	340,7
10.3.	Deferred expenses	94,3	121,5	123,4	124,4	122,9
Banking sector assets		41 627,5	49 509,6	57 423,1	58 449,6	59 137,4

Table 13

Structure of liabilities¹, by source of funds

(billion rubles)

Liabilities ¹		1.01.12	1.01.13	1.01.14	1.02.14	1.03.14
1.	Funds and profit of credit institutions	4 963,0	5 911,0	6 629,2	6 653,6	6 680,5
	Of which:					
1.1.	Funds of credit institutions	2 719,9	3 049,7	3 261,0	3 233,3	3 240,4
1.2.	Profit (losses), including financial result of the previous year	2 243,1	2 861,3	3 368,3	3 420,3	3 440,1
	Of which:					
1.2.1.	Profit (losses) of the current year	848,2	1 011,9	993,6	94,6	169,9
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	1 212,1	2 690,9	4 439,1	4 282,2	3 967,0
3.	Accounts of credit institutions	336,4	462,8	584,1	560,3	580,4
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	216,6	289,6	365,8	354,3	351,9
3.2.	Correspondent accounts of non-resident credit institutions	105,5	145,5	123,0	119,7	127,2
4.	Loans, deposits and other funds raised from other credit institutions	4 560,2	4 738,4	4 806,0	4 979,0	4 987,4
5.	Clients' funds ²	26 082,1	30 120,0	34 930,9	35 570,0	36 473,4
	Of which:					
5.1.	Budgetary funds in settlement accounts	37,8	38,5	41,9	56,2	54,3
5.2.	Government and other extra-budgetary funds in settlement accounts	7,1	1,6	0,2	0,2	0,2
5.3.	Funds of legal entities in settlement and other accounts	5 326,7	5 706,6	6 516,1	7 139,7	7 302,9
5.4.	Clients' float	288,1	296,4	400,3	445,9	482,1
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	8 367,4	9 619,5	10 838,3	11 059,9	11 540,9
5.6.	Individual deposits	11 871,4	14 251,0	16 957,5	16 689,4	16 908,0
5.7.	Clients' funds in factoring and forfeiting operations	21,9	37,2	43,8	37,0	31,6
6.	Bonds	666,7	1 037,4	1 213,1	1 212,7	1 174,6
7.	Promissory notes and bank acceptances	859,5	1 149,3	1 004,3	1 010,6	958,2
8.	Derivatives with fair value being a liability	-	135,3	134,7	318,9	342,4
9.	Other liabilities ¹ , total	2 947,5	3 264,7	3 681,7	3 862,4	3 973,6
	Of which:					
9.1.	Provisions	2 318,8	2 441,3	2 851,9	2 973,9	3 057,2
9.2.	Float	325,0	395,3	309,0	330,5	339,7
9.3.	Payables	46,4	72,3	95,7	106,9	112,0
9.4.	Deferred income	5,5	10,2	8,1	6,9	6,7
9.5.	Interest payable	251,7	345,5	417,0	444,2	458,1
	Of which:					
9.6.	Overdue interest	0,0	0,0	0,0	0,0	0,0
Banking sector liabilities¹		41 627,5	49 509,6	57 423,1	58 449,6	59 137,4

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		1.01.12	1.01.13	1.01.14	1.02.14	1.03.14
1.	Money, precious metals and gemstones	2,9	3,1	2,8	2,3	2,2
1.1.	of which: money	2,7	2,9	2,7	2,1	2,1
2.	Accounts with the Bank of Russia and authorised agencies of other countries	4,2	4,4	3,9	3,0	2,7
3.	Accounts with credit institutions of which:	2,4	3,0	2,6	2,6	2,8
3.1.	Correspondent accounts with correspondent credit institutions	0,5	0,6	0,7	0,7	0,7
3.2.	Correspondent accounts with non-resident banks	1,9	2,4	1,9	1,9	2,1
4.	Securities acquired by credit institutions, total of which	14,9	14,2	13,6	13,6	13,5
4.1.	Debt securities	11,2	10,6	10,7	10,7	10,7
4.2.	Shares	2,2	1,6	1,4	1,4	1,3
4.3.	Discounted promissory notes	0,6	0,8	0,5	0,5	0,4
4.4.	Shares in associates and subsidiaries	0,9	1,2	1,0	1,1	1,1
5.	Other participation in authorised capital	0,7	0,7	0,6	0,6	0,6
6.	Derivatives with fair value being an asset	-	0,3	0,3	0,7	0,7
7.	Loans, total of which:	69,0	68,7	70,6	71,8	72,1
7.1.	Loans, deposits and other placements of which overdue claims of which:	68,9	68,6	70,4	71,6	71,9
7.1.1.	Loans and other placements with non-financial organisations of which overdue claims	2,7	2,5	2,4	2,5	2,5
7.1.1.1.	Loans and other placements with non-financial organisations of which overdue claims	42,6	40,3	39,2	39,6	39,6
7.1.1.2.	Loans and other placements with individuals of which overdue claims	2,0	1,9	1,6	1,6	1,7
7.1.1.3.	Loans and other placements with individuals of which overdue claims	13,3	15,6	17,3	17,1	17,1
7.1.2.	Loans, deposits and other placements with credit institutions of which overdue claims	0,7	0,6	0,8	0,8	0,8
7.1.3.	Loans, deposits and other placements with credit institutions of which overdue claims	9,5	8,5	8,9	10,2	10,5
7.1.3.1.	Loans, deposits and other placements with credit institutions of which overdue claims	0,0	0,0	0,0	0,0	0,0
8.	Fixed assets (tangible and intangible), other real estate and inventories	2,3	2,2	2,0	2,0	1,9
8.1	of which real estate, temporarily out of use in operating activities	-	0,2	0,1	0,1	0,1
9.	Allocation of profit	0,4	0,4	0,3	0,3	0,3
9.1.	of which income tax	0,4	0,4	0,3	0,3	0,3
10.	Other assets, total of which:	3,0	3,0	3,2	3,1	3,1
10.1.	Float	1,4	1,3	1,4	1,2	1,2
10.2.	Receivables	0,4	0,4	0,5	0,5	0,6
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		1.01.12	1.01.13	1.01.14	1.02.14	1.03.14
1.	Funds and profit of credit institutions	11,9	11,9	11,5	11,4	11,3
	Of which:					
1.1.	Funds of credit institutions	6,5	6,2	5,7	5,5	5,5
1.2.	Profit (losses), including financial result of the previous year	5,4	5,8	5,9	5,9	5,8
	Of which:					
1.2.1.	Profit (losses) of the current year	2,0	2,0	1,7	0,2	0,3
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	2,9	5,4	7,7	7,3	6,7
3.	Accounts of credit institutions	0,8	0,9	1,0	1,0	1,0
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	0,5	0,6	0,6	0,6	0,6
3.2.	Correspondent accounts of non-resident credit institutions	0,3	0,3	0,2	0,2	0,2
4.	Loans, deposits and other funds raised from other credit institutions	11,0	9,6	8,4	8,5	8,4
5.	Clients' funds ²	62,7	60,8	60,8	60,9	61,7
	Of which:					
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	12,8	11,5	11,3	12,2	12,3
5.4.	Clients' float	0,7	0,6	0,7	0,8	0,8
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	20,1	19,4	18,9	18,9	19,5
5.6.	Individual deposits	28,5	28,8	29,5	28,6	28,6
5.7.	Clients' funds in factoring and forfeiting operations	0,1	0,1	0,1	0,1	0,1
6.	Bonds	1,6	2,1	2,1	2,1	2,0
7.	Promissory notes and bank acceptances	2,1	2,3	1,7	1,7	1,6
8.	Derivatives with fair value being a liability	-	0,3	0,2	0,5	0,6
9.	Other liabilities ¹ , total	7,1	6,6	6,4	6,6	6,7
	Of which:					
9.1.	Provisions	5,6	4,9	5,0	5,1	5,2
9.2.	Float	0,8	0,8	0,5	0,6	0,6
9.3.	Payables	0,1	0,1	0,2	0,2	0,2
9.4.	Deferred income	0,0	0,0	0,0	0,0	0,0
9.5.	Interest payable	0,6	0,7	0,7	0,8	0,8
	Of which:					
9.6.	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				
	1.01.12	1.01.13	1.01.14	1.02.14	1.03.14	1.01.12	1.01.13	1.01.14	1.02.14	1.03.14	1.01.12	1.01.13	1.01.14	1.02.14	1.03.14
1. Loans, deposits and other placements, total	21378,5	26757,1	31300,2	31474,4	31609,8	7320,7	7203,0	9117,6	10394,3	10882,3	28699,2	33960,1	40417,7	41868,7	42492,1
Of which															
- overdue claims	994,1	1122,8	1257,9	1297,1	1344,4	138,9	134,6	140,1	152,6	158,4	1133,0	1257,4	1398,0	1449,7	1502,8
1.1 Loans and other placements with non-financial resident organisations	12799,6	15097,0	16542,7	16783,2	16856,5	3088,3	2988,9	3792,8	4006,3	4085,1	15887,9	18086,0	20335,5	20789,5	20941,6
Of which															
- overdue claims	721,9	805,4	812,0	827,8	851,7	67,9	58,0	58,3	63,6	70,7	789,8	863,4	870,2	891,4	922,4
of which:															
1.1.1. Loans and other placements with individual entrepreneurs	430,8	568,4	666,9	659,0	663,5	7,0	5,3	5,5	6,0	6,4	437,9	573,7	672,4	664,9	670,0
Of which															
- overdue claims	27,3	24,9	33,2	35,3	37,5	0,5	0,4	0,3	0,3	0,3	27,9	25,2	33,5	35,6	37,8
1.2 Loans and other placements with non-resident legal entities (except banks)	469,4	509,6	565,7	622,3	624,1	1357,9	1375,9	1598,0	1718,5	1843,6	1827,4	1885,4	2163,7	2340,9	2467,6
Of which															
- overdue claims	9,7	21,9	20,8	20,9	21,4	23,0	38,9	42,7	46,6	46,9	32,8	60,8	63,5	67,4	68,2
1.3 Loans, deposits and other placements with financial sector	1836,6	2306,7	2591,8	2492,6	2394,9	495,8	654,9	676,7	897,4	881,9	2332,4	2961,6	3268,5	3390,0	3276,8
Of which															
- overdue claims	17,9	18,5	18,1	18,2	18,2	1,3	1,6	0,4	0,4	0,4	19,2	20,1	18,5	18,6	18,6
of which:															
1.3.1 Resident credit institutions	1227,1	1478,1	1508,3	1458,6	1399,0	419,7	537,6	581,4	779,8	743,0	1646,8	2015,6	2089,7	2238,3	2142,0
Of which															
- overdue claims	4,8	4,8	5,8	5,9	5,9	0,1	0,2	0,0	0,0	0,0	4,9	5,0	5,8	5,9	5,9
1.3.2 Resident financial institutions of different forms of ownership	609,5	828,6	1083,5	1034,0	995,9	76,1	117,4	95,3	117,6	138,9	685,6	945,9	1178,8	1151,6	1134,8
Of which															
- overdue claims	13,0	13,6	12,3	12,3	12,3	1,2	1,4	0,3	0,4	0,4	14,3	15,0	12,7	12,7	12,7
1.4 Loans, deposits and other placements with non-resident banks	398,4	451,4	416,6	429,0	452,7	1912,8	1763,4	2624,4	3318,2	3612,0	2311,2	2214,8	3041,0	3747,1	4064,7
Of which															
- overdue claims	0,0	0,0	0,0	0,0	0,0	0,2	0,2	5,4	6,1	3,8	0,2	0,2	5,4	6,1	3,8
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	367,7	530,2	816,0	804,2	810,4	0,0	0,0	0,0	0,0	0,0	367,7	530,2	816,0	804,2	810,4
Of which															
- overdue claims	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
1.6 Loans and other placements with resident individuals	5223,0	7484,4	9708,8	9716,1	9829,9	316,7	237,6	227,0	241,1	242,8	5539,7	7721,9	9935,8	9957,2	10072,7
Of which															
- overdue claims	244,5	276,9	406,8	430,1	453,0	45,9	35,6	32,7	35,2	36,0	290,4	312,5	439,5	465,3	489,0
1.7 Loans and other placements with non-resident individuals	4,3	8,3	11,1	11,5	11,8	6,9	6,8	10,2	11,2	11,5	11,2	15,1	21,3	22,6	23,2
Of which															
- overdue claims	0,1	0,1	0,2	0,2	0,2	0,5	0,4	0,6	0,6	0,7	0,7	0,5	0,8	0,8	0,9
Reference data:															
Provisions on loans, deposits and other placements	1987,9	2095,7	2417,3	2514,1	2589,4	0,0	0,0	0,0	0,0	0,0	1987,9	2095,7	2417,3	2514,1	2589,4
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	42,2	58,7	80,6	88,3	95,4	4,7	4,6	6,6	7,4	7,0	46,9	63,4	87,1	95,7	102,4
Credit institutions' portfolio of promissory notes of residents	213,9	308,2	221,8	215,0	203,7	17,8	88,6	50,1	47,1	46,7	231,7	396,8	271,9	262,2	250,4
Credit institutions' portfolio of promissory notes of non-residents	0,0	0,0	0,0	0,0	0,0	2,1	2,0	2,2	2,4	2,5	2,1	2,0	2,2	2,4	2,5

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

	1.01.12	1.01.13	1.01.14	1.02.14	1.03.14
1. Loans, deposits and other placements, total	100,0	100,0	100,0	100,0	100,0
	68,9	68,6	70,4	71,6	71,9
Of which:					
- overdue claims	3,9	3,7	3,5	3,5	3,5
	2,7	2,5	2,4	2,5	2,5
1.1 Loans and other placements with non-financial resident organisations	55,4	53,3	50,3	49,7	49,3
	38,2	36,5	35,4	35,6	35,4
Of which:					
- overdue claims	2,8	2,5	2,2	2,1	2,2
	1,9	1,7	1,5	1,5	1,6
of which:					
1.1.1. Loans and other placements with individual entrepreneurs	1,5	1,7	1,7	1,6	1,6
	1,1	1,2	1,2	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)	6,4	5,6	5,4	5,6	5,8
	4,4	3,8	3,8	4,0	4,2
Of which:					
- overdue claims	0,1	0,2	0,2	0,2	0,2
	0,1	0,1	0,1	0,1	0,1
1.3 Loans, deposits and other placements with financial sector	8,1	8,7	8,1	8,1	7,7
	5,6	6,0	5,7	5,8	5,5
Of which:					
- overdue claims	0,1	0,1	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
of which:					
1.3.1 Resident credit institutions	5,7	5,9	5,2	5,3	5,0
	4,0	4,1	3,6	3,8	3,6
Of which					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
1.3.2 Resident financial institutions of different forms of ownership	2,4	2,8	2,9	2,8	2,7
	1,6	1,9	2,1	2,0	1,9
Of which					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
1.4 Loans, deposits and other placements with non-resident banks	8,1	6,5	7,5	8,9	9,6
	5,6	4,5	5,3	6,4	6,9
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	1,3	1,6	2,0	1,9	1,9
	0,9	1,1	1,4	1,4	1,4
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
1.6 Loans and other placements with resident individuals	19,3	22,7	24,6	23,8	23,7
	13,3	15,6	17,3	17,0	17,0
Of which:					
- overdue claims	1,0	0,9	1,1	1,1	1,2
	0,7	0,6	0,8	0,8	0,8
1.7 Loans and other placements with non-resident individuals	0,0	0,0	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	6,9	6,2	6,0	6,0	6,1
	4,8	4,2	4,2	4,3	4,4
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	0,2	0,2	0,2	0,2	0,2
	0,1	0,1	0,2	0,2	0,2
Credit institutions' portfolio of promissory notes of residents	0,8	1,2	0,7	0,6	0,6
	0,6	0,8	0,5	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

	1.01.12		1.01.13		1.01.14		1.02.14		1.03.14	
	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	5 977,9	100,0	6 636,1	100,0	7 548,2	100,0	7 690,9	100,0	7 723,0	100,0
- in rubles	5 008,9	83,8	5 451,0	82,1	6 031,2	79,9	6 052,1	78,7	6 021,9	78,0
- in foreign currency	969,0	16,2	1 185,1	17,9	1 517,0	20,1	1 638,8	21,3	1 701,0	22,0
Of which:										
Securities at fair value through profit or loss	1 662,6	27,8	1 782,6	26,9	2 214,2	29,3	2 247,3	29,2	2 148,9	27,8
- in rubles	1 458,8	24,4	1 640,3	24,7	1 897,5	25,1	1 915,5	24,9	1 815,9	23,5
- in foreign currency	203,8	3,4	142,3	2,1	316,6	4,2	331,8	4,3	333,0	4,3
Securities available for sale	3 074,5	51,4	3 464,7	52,2	3 856,4	51,1	3 926,1	51,0	4 061,5	52,6
- in rubles	2 465,4	41,2	2 723,6	41,0	3 024,5	40,1	3 015,2	39,2	3 089,7	40,0
- in foreign currency	609,1	10,2	741,1	11,2	831,9	11,0	910,9	11,8	971,8	12,6
Securities held-to-maturity	840,8	14,1	800,9	12,1	876,4	11,6	893,3	11,6	879,8	11,4
- in rubles	806,3	13,5	769,5	11,6	800,0	10,6	811,7	10,6	796,7	10,3
- in foreign currency	34,5	0,6	31,4	0,5	76,4	1,0	81,6	1,1	83,1	1,1
Shares in associates and subsidiaries	387,3	6,5	579,4	8,7	594,9	7,9	617,8	8,0	626,4	8,1
- in rubles	267,8	4,5	310,0	4,7	304,0	4,0	304,5	4,0	314,4	4,1
- in foreign currency	119,5	2,0	269,3	4,1	290,9	3,9	313,3	4,1	311,9	4,0
Reference data:										
Revaluation of securities	-63,5		31,4		-37,1		-82,6		-82,5	
Provisions for losses on securities available for sale	20,4		27,2		49,3		55,4		55,8	
Provisions for losses on securities held-to-maturity	1,6		1,1		3,3		3,4		2,9	
Provisions for losses on portfolio of shares in associates and subsidiaries	7,9		8,4		5,3		5,4		5,5	

¹ Excluding promissory notes.

Table 19

The structure of credit institutions' portfolio of debt securities

	1.01.12		1.01.13		1.01.14		1.02.14		1.03.14	
	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	4 676,2	100,0	5 265,1	100,0	6 162,9	100,0	6 271,5	100,0	6 332,5	100,0
- in rubles	3 907,2	83,6	4 434,5	84,2	5 059,3	82,1	5 076,4	80,9	5 058,9	79,9
- in foreign currency	769,0	16,4	830,6	15,8	1 103,5	17,9	1 195,1	19,1	1 273,7	20,1
of which: revaluation	-48,8	-1,0	50,6	1,0	-19,5	-0,3	-54,6	-0,9	-54,6	-0,9
Debt securities at book value held (without revaluation)	4 725,0	100,0	5 214,5	100,0	6 182,4	100,0	6 326,1	100,0	6 387,1	100,0
of which:										
debt securities of the Russian Federation	1 496,3	31,7	945,1	18,1	814,1	13,2	936,7	14,8	1 181,9	18,5
- in rubles	1 397,1	29,6	750,4	14,4	677,5	11,0	772,3	12,2	957,9	15,0
- in foreign currency	99,2	2,1	194,7	3,7	136,6	2,2	164,4	2,6	224,0	3,5
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	223,7	4,7	98,1	1,9	131,8	2,1	165,1	2,6	176,0	2,8
- in rubles	223,6	4,7	98,1	1,9	131,8	2,1	165,1	2,6	176,0	2,8
- in foreign currency	0,1	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
debt securities of resident credit institutions	408,5	8,6	492,9	9,5	410,3	6,6	448,1	7,1	479,7	7,5
- in rubles	408,5	8,6	487,4	9,3	400,1	6,5	441,6	7,0	471,1	7,4
- in foreign currency	0,0	0,0	5,5	0,1	10,2	0,2	6,5	0,1	8,6	0,1
other debt securities of residents	997,5	21,1	863,8	16,6	687,8	11,1	825,1	13,0	1 014,4	15,9
- in rubles	997,4	21,1	863,4	16,6	687,5	11,1	824,7	13,0	1 014,0	15,9
- in foreign currency	0,1	0,0	0,4	0,0	0,4	0,0	0,4	0,0	0,4	0,0
debt securities of other countries	40,3	0,9	19,6	0,4	17,6	0,3	24,5	0,4	29,8	0,5
- in rubles	5,0	0,1	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in foreign currency	35,3	0,7	19,6	0,4	17,6	0,3	24,5	0,4	29,8	0,5
debt securities of non-resident banks	169,5	3,6	218,4	4,2	97,4	1,6	98,8	1,6	99,1	1,6
- in rubles	23,0	0,5	42,4	0,8	39,7	0,6	41,8	0,7	40,8	0,6
- in foreign currency	146,5	3,1	176,0	3,4	57,6	0,9	57,0	0,9	58,3	0,9
other debt securities of non-residents	629,7	13,3	553,4	10,6	768,2	12,4	795,1	12,6	826,2	12,9
- in rubles	245,0	5,2	221,4	4,2	218,4	3,5	214,8	3,4	241,1	3,8
- in foreign currency	384,7	8,1	331,9	6,4	549,8	8,9	580,3	9,2	585,1	9,2
debt securities delivered without derecognition in the balance sheet	747,0	15,8	2 014,9	38,6	3 248,9	52,6	3 026,3	47,8	2 573,6	40,3
- in rubles	645,9	13,7	1 913,4	36,7	2 918,7	47,2	2 665,5	42,1	2 207,3	34,6
- in foreign currency	101,1	2,1	101,5	1,9	330,2	5,3	360,8	5,7	366,3	5,7
overdue debt securities	12,6	0,3	8,4	0,2	6,3	0,1	6,4	0,1	6,4	0,1
- in rubles	10,6	0,2	7,5	0,1	5,2	0,1	5,2	0,1	5,2	0,1
- in foreign currency	2,0	0,0	1,0	0,0	1,1	0,0	1,2	0,0	1,2	0,0
Reference data:										
Provisions for losses on debt securities	19,6		15,5		14,9		15,6		15,3	

Table 20

Structure of credit institutions' portfolio of shares

	1.01.12		1.01.13		1.01.14		1.02.14		1.03.14	
	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	914,4	100,0	791,6	100,0	790,4	100,0	801,6	100,0	764,1	100,0
- in rubles	833,9	91,2	706,4	89,2	667,9	84,5	671,2	83,7	648,6	84,9
- in foreign currency	80,5	8,8	85,2	10,8	122,5	15,5	130,4	16,3	115,4	15,1
of which: revaluation	-14,7	-1,6	-19,1	-2,4	-17,5	-2,2	-28,0	-3,5	-27,9	-3,6
Shares held at book value (without revaluation)	929,1	100,0	810,8	100,0	807,9	100,0	829,6	100,0	792,0	100,0
of which shares of:										
resident credit institutions	10,6	1,1	8,5	1,0	5,1	0,6	4,6	0,6	4,7	0,6
- in rubles	10,5	1,1	8,4	1,0	5,1	0,6	4,6	0,6	4,7	0,6
- in foreign currency	0,1	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
other residents	786,6	84,7	646,1	79,7	591,7	73,2	615,8	74,2	599,8	75,7
- in rubles	784,2	84,4	644,2	79,5	588,8	72,9	612,3	73,8	596,1	75,3
- in foreign currency	2,4	0,3	1,9	0,2	2,8	0,3	3,5	0,4	3,7	0,5
non-resident credit institutions	13,9	1,5	8,5	1,0	8,7	1,1	6,9	0,8	6,5	0,8
- in rubles	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in foreign currency	13,9	1,5	8,5	1,0	8,7	1,1	6,9	0,8	6,5	0,8
other non-residents	64,5	6,9	73,8	9,1	85,8	10,6	90,5	10,9	97,1	12,3
- in rubles	8,4	0,9	8,4	1,0	8,7	1,1	8,7	1,0	8,7	1,1
- in foreign currency	56,2	6,0	65,4	8,1	77,1	9,5	81,8	9,9	88,4	11,2
shares delivered without derecognition in the balance sheet	53,5	5,8	74,0	9,1	116,6	14,4	111,9	13,5	83,9	10,6
- in rubles	45,5	4,9	64,6	8,0	82,8	10,2	73,7	8,9	67,0	8,5
- in foreign currency	8,0	0,9	9,4	1,2	33,8	4,2	38,3	4,6	16,9	2,1
Reference data:										
Provisions for losses on shares	14,7		21,3		44,0		49,6		49,9	

Table 21

Credit institutions' portfolio of discounted promissory notes

(billion rubles)

	1.01.12	1.01.13	1.01.14	1.02.14	1.03.14
Portfolio of promissory notes discounted by a credit institution, in rubles	213,9	308,2	221,8	215,0	203,7
of which promissory notes, not paid when due	1,8	4,4	4,9	4,5	4,5
Portfolio of promissory notes discounted by a credit institution, in foreign currency	19,9	90,6	52,3	49,5	49,1
of which promissory notes, not paid when due	0,03	0,01	1,33	1,43	1,46
Total	233,9	398,8	274,1	264,6	252,8

Table 22

The structure of credit institutions' portfolio of discounted promissory notes¹

	1.01.12		1.01.13		1.01.14		1.02.14		1.03.14	
	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	233,9	100,0	398,8	100,0	274,1	100,0	264,6	100,0	252,8	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	199,2	85,2	338,5	84,9	223,0	81,4	215,4	81,4	203,3	80,4
- other promissory notes of residents	32,5	13,9	58,3	14,6	48,9	17,8	46,7	17,7	47,1	18,6
- promissory notes of authorised agencies of other countries	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of non-resident credit institutions	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- other promissory notes of non-residents	2,1	0,9	2,0	0,5	2,2	0,8	2,4	0,9	2,5	1,0
Reference data:										
Provisions for losses on promissory notes	8,6		10,2		12,9		12,8		13,6	

¹ including overdue promissory notes.

Table 23

Real estate temporarily out of use in operating activities

(billion rubles)

	1.02.12	1.01.13	1.01.14	1.02.14	1.03.14
Land temporarily out of use in operating activities	69,5	49,3	5,5	5,4	5,4
Land temporarily out of use in operating activities, leased out	0,5	0,9	0,6	0,5	0,5
Land temporarily out of use in operating activities, at current (fair) value	6,3	7,9	8,7	9,2	9,2
Land temporarily out of use in operating activities, at current (fair) value, leased out	0,3	0,8	3,5	3,8	3,9
Real estate (except land) temporarily out of use in operating activities*	3,2	4,2	3,5	3,8	3,8
Real estate (except land) temporarily out of use in operating activities, leased out*	9,1	10,3	14,0	11,7	11,9
Real estate (except land) temporarily out of use in operating activities, at current (fair) value	6,9	6,9	12,4	12,7	12,4
Real estate (except land) temporarily out of use in operating activities, at current (fair) value, leased out	7,7	13,9	15,5	17,8	19,7
Investments in construction of objects of real estate, temporarily out of use in operating activities	2,5	2,4	1,2	1,2	1,4
Non-current inventories	50,4	66,2	80,0	80,3	82,7
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"	12,5	13,8	27,8	42,2	42,7

* At residual value (less amortisation).

Table 24

Funds raised by credit institutions from organisations

(billion rubles)

	1.01.12	1.01.13	1.01.14	1.02.14	1.03.14
1. Funds raised from organisations, total	13 995,7	15 648,2	17 787,0	18 670,5	19 346,4
- in rubles	10 330,4	11 054,1	12 092,7	12 119,7	12 450,9
- in foreign currency	3 665,3	4 594,1	5 694,4	6 550,8	6 895,5
of which:					
1.1. Funds of legal entities in settlement and other accounts ¹	5 326,7	5 706,6	6 516,1	7 139,7	7 302,9
- in rubles	4 701,0	4 821,8	5 547,8	5 589,4	5 749,0
- in foreign currency	625,7	884,8	968,3	1 550,3	1 553,9
Of which:					
1.1.1 Funds of individual entrepreneurs	146,0	172,8	192,7	176,9	170,3
- in rubles	144,0	170,0	190,0	173,7	166,8
- in foreign currency	2,0	2,8	2,7	3,2	3,6
1.2. Government and other extra budgetary funds in settlement accounts	7,1	1,6	0,2	0,2	0,2
1.3. Float	272,7	283,3	386,4	433,6	469,7
1.4. Deposits and other funds raised from legal entities (except credit institutions)	8 367,4	9 619,5	10 838,3	11 059,9	11 540,9
- in rubles	5 488,0	6 089,7	6 371,5	6 329,6	6 475,3
- in foreign currency	2 879,4	3 529,8	4 466,8	4 730,3	5 065,6
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	916,5	761,0	453,9	772,5	865,1
1.4.2. Certificates of deposit	13,4	4,1	5,3	7,0	6,7
1.4.3. Unexecuted liabilities on contracts of deposit and other raised funds	0,0	0,0	0,2	0,2	0,3
1.5. Clients' funds in factoring and forfeiting operations	21,9	37,2	43,8	37,0	31,6
1.6. Funds written down from clients' accounts but not entered in correspondent account of a credit institution because of shortage of money	0,0	0,0	2,2	0,0	1,1
Deposits and other funds raised from legal entities (as paragraph 1.4.) by maturity:					
demand deposits and deposits with maturity up to 30 days	1 387,5	1 553,4	1 812,6	1 476,7	1 533,5
- in rubles	1 191,4	1 362,2	1 624,9	1 367,0	1 370,5
- in foreign currency	196,1	191,3	187,7	109,7	163,0
with maturity from 31 days to 1 year	3 183,5	3 321,2	3 292,3	3 600,4	3 790,4
- in rubles	2 728,6	2 838,8	2 520,2	2 752,9	2 920,8
- in foreign currency	454,9	482,3	772,2	847,5	869,7
with maturity in excess of 1 year	3 796,4	4 744,9	5 733,4	5 982,7	6 216,9
- in rubles	1 568,1	1 888,7	2 226,4	2 209,7	2 184,0
- in foreign currency	2 228,3	2 856,2	3 507,0	3 773,1	4 032,9
Reference data					
Funds raised from non-resident organisations, total	1 924,3	2 750,8	3 271,2	3 550,1	3 785,1
- in rubles	381,2	507,4	535,7	616,6	643,5
- in foreign currency	1 543,1	2 243,5	2 735,5	2 933,5	3 141,7
of which:					
Funds of non-resident organisations in settlement and other accounts	179,7	228,2	265,5	289,3	351,3
Deposits raised from non-resident legal entities (excluding certificates of deposit)	350,1	418,2	526,7	539,2	536,5
Other funds raised from non-resident legal entities	1 381,6	2 088,3	2 463,7	2 704,3	2 880,3
Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0,0	0,0	0,0	0,0	0,0

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

Table 25

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

	1.01.12	1.01.13	1.01.14	1.02.14	1.03.14
Issued debt obligations - total	1 551,1	2 419,2	2 572,4	2 583,5	2 491,3
including:					
bonds:	666,7	1 037,4	1 213,1	1 212,7	1 174,6
of which					
with maturities less than one year	1,2	17,1	3,7	4,2	3,7
with maturities in excess of one year	665,5	1 020,3	1 209,4	1 208,5	1 170,0
deposit certificates ¹	13,4	4,1	5,3	7,0	6,7
of which					
with maturities in excess of one year	2,3	2,7	3,1	4,3	4,3
with maturities in excess of one year	11,0	1,3	2,1	2,4	2,3
savings certificates ²	11,5	228,4	349,7	353,2	351,9
of which					
with maturities in excess of one year	4,8	61,8	63,2	63,8	62,3
with maturities in excess of one year	5,3	162,0	273,8	275,9	275,4
promissory notes and banker's acceptances	859,5	1 149,3	1 004,3	1 010,6	958,2
of which					
with maturities in excess of one year	483,1	596,6	465,2	439,1	414,3
with maturities in excess of one year	359,7	528,6	517,3	547,5	519,3

¹ Included in corporate deposits.

² Included in retail deposits.

Table 26

Individual deposit structure

(billion rubles)

		1.01.12	1.01.13	1.01.14	1.02.14	1.03.14
1	Individual deposits	11 871,4	14 251,0	16 957,5	16 689,4	16 908,0
	- of which savings certificates	11,5	228,4	349,7	353,2	351,9
1.1.	Individual demand deposits and deposits with maturity up to 30 days	2 281,3	2 723,8	3 210,8	2 760,8	2 913,7
	- in rubles	2 059,3	2 474,9	2 913,0	2 422,6	2 548,5
	- in foreign currency	222,1	248,9	297,8	338,2	365,2
1.2.	Individual deposits with maturity from 31 days to 1 year	2 376,7	3 138,2	3 264,3	3 309,9	3 271,4
	- in rubles	1 981,1	2 684,5	2 788,8	2 784,5	2 721,6
	- in foreign currency	395,6	453,8	475,5	525,5	549,8
1.3.	Individual deposits with maturity in excess of 1 year	7 213,4	8 389,0	10 482,4	10 618,7	10 722,9
	- in rubles	5 661,9	6 604,1	8 298,8	8 226,0	8 240,2
	- in foreign currency	1 551,5	1 784,9	2 183,6	2 392,6	2 482,7
Reference data:						
	Deposits of non-resident individuals (excluding saving certificates)	134,7	167,1	223,9	220,4	229,3

Table 27

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

(billion rubles)

	1.01.12	1.01.13	1.01.14	1.02.14	1.03.14
Loans, deposits and other funds raised from other credit institutions, total	4 560,2	4 738,4	4 806,0	4 979,0	4 987,4
- in rubles	2 197,7	2 530,1	2 369,5	2 261,2	2 229,0
- in foreign currency	2 362,5	2 208,2	2 436,5	2 717,8	2 758,4
of which:					
- loans, deposits and other funds raised from resident credit institutions	2 123,6	2 500,9	2 556,6	2 679,4	2 610,5
- in rubles	1 767,2	2 061,1	1 962,6	1 883,6	1 865,6
- in foreign currency	356,4	439,8	594,0	795,8	744,8
of which					
overdue debt	0,0	0,0	0,2	0,2	0,2
- in rubles	0,0	0,0	0,2	0,2	0,2
- in foreign currency	0,0	0,0	0,0	0,0	0,0
- loans, deposits and other funds raised from non-resident banks	2 436,6	2 237,4	2 249,4	2 299,5	2 376,9
- in rubles	430,5	469,0	406,9	377,6	363,3
- in foreign currency	2 006,0	1 768,4	1 842,5	1 922,0	2 013,6
of which					
overdue debt	0,0	0,0	0,0	0,0	0,0
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,0	0,0	0,0	0,0

Table 28

Distribution of budgetary funds in settlement accounts by groups of credit institutions on 1.03.14

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	30 276	55,8	76 399	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	24 012	44,2	38 653 992	65,4
No budgetary funds	836	0	0,0	20 406 979	34,5
Data not available	4	0	0,0	0	0,0
Total	910	54 288	100,0	59 137 370	100,0

¹ Without government and other extra-budgetary funds.

Funds raised from and placed with non-residents

№	Indicator	1.01.12		1.01.13		1.01.14		1.02.14		1.03.14	
		billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %
Raised funds											
1.	Clients' funds (except credit institutions)	2 059,6	4,9	2 924,6	5,9	3 502,6	6,1	3 779,1	6,5	4 023,7	6,8
1.1	Funds in accounts of legal entities (excluding certificates of deposit)	1 911,3	4,6	2 734,7	5,5	3 255,8	5,7	3 532,8	6,0	3 768,0	6,4
1.1.1	of which deposits and other raised funds (excluding certificates of deposit)	1 731,7	4,2	2 506,5	5,1	2 990,4	5,2	3 243,5	5,5	3 416,7	5,8
1.2	Individual deposits (excluding saving certificates)	134,7	0,3	167,1	0,3	223,9	0,4	220,4	0,4	229,3	0,4
1.2.1	of which deposits and other raised funds (excluding saving certificates)	98,9	0,2	121,5	0,2	168,3	0,3	166,1	0,3	170,1	0,3
1.3	Funds in other accounts	13,5	0,0	22,8	0,0	22,9	0,0	25,9	0,0	26,4	0,0
2.	Funds in correspondent and other accounts of credit institutions	119,9	0,3	173,2	0,4	162,9	0,3	131,8	0,2	141,8	0,2
3.	Loans, deposits and other funds raised from credit institutions	2 436,6	5,9	2 237,4	4,5	2 249,4	3,9	2 299,5	3,9	2 376,9	4,0
4.	Loans from other countries	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
	Raised funds, total	4 616,0	11,1	5 335,2	10,8	5 914,9	10,3	6 210,5	10,6	6 542,4	11,1
	Reference data:										
	Liabilities of authorized banks to non-residents on issued debt securities - total ²	124,9	0,3	237,7	0,5	211,7	0,4	223,5	0,4	213,2	0,4
	Overdue interest on liabilities of credit institutions	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Placed funds											
1.	Loans, total	4 149,8	10,0	4 115,3	8,3	5 226,0	9,1	6 110,6	10,5	6 555,6	11,1
	of which overdue claims	33,6	0,1	61,4	0,1	69,7	0,1	74,3	0,1	72,9	0,1
	of which:										
1.1.	Loans, deposits and other placements	2 311,2	5,6	2 214,8	4,5	3 041,0	5,3	3 747,1	6,4	4 064,7	6,9
1.2	Loans and other placements with legal entities	1 827,4	4,4	1 885,4	3,8	2 163,7	3,8	2 340,9	4,0	2 467,6	4,2
1.3	Loans and other placements with individuals	11,2	0,0	15,1	0,0	21,3	0,0	22,6	0,0	23,2	0,0
2.	Correspondent accounts with banks	773,1	1,9	1 167,5	2,4	1 098,2	1,9	1 130,6	1,9	1 256,4	2,1
3.	Securities acquired by credit institutions, total	919,9	2,2	875,6	1,8	980,0	1,7	1 018,1	1,7	1 061,1	1,8
	of which:										
3.1	Debt securities (without revaluation and delivered without derecognition in the balance sheet)	839,4	2,0	791,3	1,6	883,2	1,5	918,4	1,6	955,1	1,6
3.2	Shares (without revaluation and delivered without derecognition in the balance sheet)	78,4	0,2	82,2	0,2	94,5	0,2	97,3	0,2	103,6	0,2
3.3	Discounted promissory notes	2,1	0,0	2,0	0,0	2,2	0,0	2,4	0,0	2,5	0,0
4.	Shares in associates and subsidiaries	122,9	0,3	273,0	0,6	295,0	0,5	317,4	0,5	316,0	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
	Placed funds, total	5 965,7	14,3	6 431,5	13,0	7 599,1	13,2	8 576,7	14,7	9 189,0	15,5
	Reference data:										
	Overdue interest on claims of credit institutions	1,8	0,0	1,5	0,0	3,4	0,0	3,9	0,0	3,4	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				
	1.01.12	1.01.13	1.01.14	1.02.14	1.03.14	1.01.12	1.01.13	1.01.14	1.02.14	1.03.14	1.01.12	1.01.13	1.01.14	1.02.14	1.03.14
Total	848 216,8	1 011 888,7	993 584,5	94 637,6	169 852,3	978	956	922	911	906	173 170,6	210 229,8	192 177,5	13 047,5	30 496,6
Profit-making CIs ¹	853 842,3	1 021 250,1	1 012 252,5	103 457,5	184 304,8	928	901	834	703	685	172 913,2	209 438,1	191 145,8	12 006,3	28 667,1
Loss-making CIs	-5 625,5	-9 361,4	-18 667,9	-8 819,9	-14 452,5	50	55	88	208	221	257,4	791,7	1 031,7	1 041,2	1 829,4
CIs that have not provided their reporting	0,0	0,0	0,0	0,0	0,0	0	0	1	4	4	0,0	0,0	0,0	0,0	0,0
Total						978	956	923	915	910					

¹ including CIs with zero profit.

Table 31

Structure of operating credit institutions' income and expenses¹

	1.01.12		1.01.13		1.10.13		1.01.14	
	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	23 076,4	100,0	31 023,0	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	1 762,9	7,6	2 386,0	7,7
1.2. Interest income on loans to individuals	778,7	2,8	1 136,4	3,6	1 148,8	5,0	1 576,6	5,1
1.3. Income on securities	799,0	2,9	1 214,7	3,8	1 348,0	5,8	1 896,2	6,1
1.4. Income on operations with foreign currency	17 923,0	65,4	21 100,8	66,1	13 660,0	59,2	17 853,0	57,5
1.5. Commissions	587,1	2,1	689,7	2,2	584,5	2,5	806,4	2,6
1.6. Recovery of loss provision	3 963,9	14,5	3 942,6	12,4	3 325,3	14,4	4 825,6	15,6
1.7. Other income	1 710,4	6,2	1 779,5	5,6	1 246,9	5,4	1 679,2	5,4
Of which:								
1.7.1. Fines, penalties, forfeits	68,6	0,3	57,6	0,2	54,5	0,2	77,0	0,2
2. Expenses of credit institution, total	26 550,8	100,0	30 892,5	100,0	22 324,2	100,0	30 029,0	100,0
2.1. Interest expenses on funds raised from legal entities (except expense on securities)	629,8	2,4	941,3	3,0	838,8	3,8	1 130,0	3,8
2.2. Interest expenses on funds raised from individuals	542,8	2,0	665,9	2,2	644,4	2,9	857,6	2,9
2.3. Expenses on operations with securities	495,5	1,9	874,9	2,8	1 076,9	4,8	1 552,0	5,2
2.4. Expenses on operations with foreign currency	17 829,3	67,2	21 042,2	68,1	13 567,4	60,8	17 742,7	59,1
2.5. Commissions	88,6	0,3	124,3	0,4	111,1	0,5	152,2	0,5
2.6. Expenses on loss provision	4 074,1	15,3	4 147,9	13,4	3 797,8	17,0	5 438,8	18,1
2.7. Management expenses (including personnel costs)	894,0	3,4	1 061,0	3,4	836,4	3,7	1 179,6	3,9
2.8. Other expenses	1 996,6	7,5	2 035,0	6,6	1 451,4	6,5	1 976,2	6,6
Of which:								
2.8.1. Fines, penalties, forfeits	1,7	0,0	2,7	0,0	2,0	0,0	2,5	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 1.03.14

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	39 051 630 417	14 032 037 538	39 538 433 727	13 545 234 228
Belgorod Region	11 335 945	1 312 211	11 290 092	1 358 064
Bryansk Region	0	0	0	0
Vladimir Region	8 956 799	1 329 059	8 704 498	1 581 360
Voronezh Region	3 087 859	652 842	3 109 750	630 951
Ivanovo Region	14 075 206	943 595	14 119 640	899 161
Kaluga Region	19 559 602	1 420 978	19 496 996	1 483 584
Kostroma Region	169 351 858	17 824 196	171 288 960	15 887 094
Kursk Region	16 846 793	589 502	16 802 298	633 997
Lipetsk Region	25 683 470	1 505 812	25 642 088	1 547 194
Moscow Region	58 725 178	16 780 487	60 338 397	15 167 268
Orel Region	4 362 424	293 369	4 363 040	292 753
Ryazan Region	16 254 039	1 008 720	16 243 555	1 019 204
Smolensk Region	5 511 067	764 972	5 492 488	783 551
Tambov Region	3 240 748	21 383	3 244 132	17 999
Tver Region	11 309 411	1 302 362	11 290 355	1 321 418
Tula Region	5 010 213	123 802	5 029 182	104 833
Yaroslavl Region	10 612 460	260 176	10 067 324	805 312
City of Moscow	38 667 707 345	13 985 904 072	39 151 910 932	13 501 700 485
North-Western Federal District	1 302 573 107	401 610 761	1 396 203 908	307 979 960
Republic of Karelia	1 431 225	21 016	1 436 693	15 548
Komi Republic	5 079 020	815 298	5 094 752	799 566
Akhangel'sk Region	524 590	26 937	531 741	19 786
Vologda Region	82 335 942	7 621 242	82 814 192	7 142 992
Kaliningrad Region	20 849 260	5 265 265	20 751 071	5 363 454
Leningrad Region	12 827 528	2 037 098	12 705 523	2 159 103
Murmansk Region	8 296 414	2 090 670	8 279 343	2 107 741
Novgorod Region	5 047 706	125 606	5 075 757	97 555
Pskov Region	2 195 787	14 113	2 205 386	4 514
St Petersburg	1 163 985 635	383 593 516	1 257 309 450	290 269 701
Southern Federal District	271 189 115	20 153 926	271 628 465	19 714 576
Republic of Adygeya	6 698 180	67 132	6 707 168	58 144
Republic of Kalmykia	1 269 867	109 496	1 250 310	129 053
Krasnodar Territory	143 132 256	8 110 965	143 530 237	7 712 984
Astrakhan Region	8 616 623	413 150	8 629 146	400 627
Volgograd Region	16 353 770	843 986	16 385 258	812 498
Rostov Region	95 118 419	10 609 197	95 126 346	10 601 270
North-Caucasian Federal District	43 935 935	4 222 238	44 088 906	4 069 267
Republik of Daghestan	15 729 344	286 696	15 796 060	219 980
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	5 844 427	97 088	5 859 710	81 805
Karachai-Cherkess Republic	7 217 862	3 596 129	7 345 640	3 468 351

Republic of North Ossetia - Alania	5 840 734	75 873	5 760 332	156 275
Chechen Republic	0	0	0	0
Stavropol Territory	9 303 568	166 452	9 327 164	142 856
Volga Federal District	1 417 142 556	150 594 198	1 427 001 082	140 735 672
Republic of Bashkortostan	70 241 298	4 401 825	70 955 129	3 687 994
Republic of Marii El	2 519 957	16 767	2 522 276	14 448
Republic of Mordovia	21 634 821	295 739	21 637 750	292 810
Republic of Tatarstan	658 152 454	88 672 894	659 432 009	87 393 339
Udmurt Republic	35 626 471	6 118 596	39 722 688	2 022 379
Chuvash Republic	11 040 645	406 132	11 057 623	389 154
Perm Territory	39 533 968	3 154 465	39 693 874	2 994 559
Kirov Region	31 380 678	2 692 528	31 771 612	2 301 594
Nizhny Novgograd Region	98 856 147	6 087 555	99 725 342	5 218 360
Orenburg Region	46 363 281	2 766 043	46 512 546	2 616 778
Penza Region	4 151 836	67 230	4 169 137	49 929
Samara Region	324 714 936	28 782 379	326 224 557	27 272 758
Saratov Region	67 019 664	7 053 802	67 674 475	6 398 991
Ulyanovsk Region	5 906 400	78 243	5 902 064	82 579
Ural Federal District	1 118 419 015	169 036 114	1 149 127 262	138 327 867
Kurgan Region	2 511 938	23 674	2 519 042	16 570
Sverdlovsk Region	452 766 657	62 193 498	467 515 497	47 444 658
Tyumen Region	550 695 625	92 953 544	562 645 324	81 003 845
Chelyabinsk Region	112 444 795	13 865 398	116 447 399	9 862 794
Siberian Federal District	500 745 622	102 754 220	524 792 627	78 707 215
Republic of Altai	1 237 271	78 941	1 284 154	32 058
Republic of Buryatiya	12 397 644	1 268 387	11 839 607	1 826 424
Republic of Tuva	391 659	2 867	392 662	1 864
Republic of Khakassia	6 110 201	79 900	6 126 850	63 251
Altai Territory	17 813 128	417 934	17 768 420	462 642
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	33 469 673	5 104 917	33 469 216	5 105 374
Irkutsk Region	20 874 709	823 701	21 004 672	693 738
Kemerovo Region	11 690 822	801 697	12 095 137	397 382
Novosibirsk Region	355 245 844	90 448 318	378 184 151	67 510 011
Omsk Region	29 686 462	3 342 385	30 797 381	2 231 466
Tomsk Region	11 828 209	385 173	11 830 377	383 005
Far Eastern Federal District	509 429 507	41 895 568	508 649 080	42 675 995
Republic of Sakha (Yakutia)	28 313 546	1 637 704	28 285 509	1 665 741
Kamchatka Territory	19 315 401	1 811 715	19 481 871	1 645 245
Primorskiy Territory	87 830 707	9 078 191	87 198 462	9 710 436
Khabarovsk Territory	7 152 660	311 072	7 080 772	382 960
Amur Region	350 251 985	26 761 313	350 017 567	26 995 731
Magadan Region	0	0	0	0
Sakhalin Region	16 565 208	2 295 573	16 584 899	2 275 882
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	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 1.03.14

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	30 965 675 129	12 961 158 892	31 311 523 122	12 615 310 899
Belgorod Region	121 886 376	19 473 116	121 680 162	19 679 330
Bryansk Region	61 358 703	7 064 808	58 264 150	10 159 361
Vladimir Region	129 956 862	10 657 111	127 736 663	12 877 310
Voronezh Region	916 151 873	24 909 672	890 834 411	50 227 134
Ivanovo Region	72 802 182	5 609 530	71 923 449	6 488 263
Kaluga Region	104 508 303	7 606 702	101 763 824	10 351 181
Kostroma Region	89 403 780	6 404 616	90 592 625	5 215 771
Kursk Region	68 797 224	4 530 682	69 226 417	4 101 489
Lipetsk Region	98 881 773	6 582 136	98 613 720	6 850 189
Moscow Region	1 059 519 326	169 542 606	1 053 567 731	175 494 201
Orel Region	51 799 933	2 435 844	51 405 996	2 829 781
Ryazan Region	102 327 788	1 017 423	95 868 893	7 476 318
Smolensk Region	66 828 481	7 274 606	66 622 600	7 480 487
Tambov Region	58 530 682	2 494 434	58 373 310	2 651 806
Tver Region	95 885 111	9 446 350	94 556 833	10 774 628
Tula Region	110 942 497	17 740 606	116 695 295	11 987 808
Yaroslavl Region	413 847 567	14 556 304	403 981 638	24 422 233
City of Moscow	27 342 246 668	12 643 812 346	27 739 815 405	12 246 243 609
North-Western Federal District	3 402 223 403	618 464 630	3 283 220 716	737 467 317
Republic of Karelia	55 922 456	870 687	60 263 600	-3 470 457
Komi Republic	94 096 348	5 118 794	91 759 894	7 455 248
Akhangel'sk Region	148 774 668	9 478 972	149 939 601	8 314 039
Vologda Region	114 497 616	23 095 491	120 066 333	17 526 774
Kaliningrad Region	108 040 156	34 627 073	31 572 788	111 094 441
Leningrad Region	21 737 115	12 782 174	30 196 642	4 322 647
Murmansk Region	82 056 933	25 515 056	116 521 727	-8 949 738
Novgorod Region	52 822 616	11 461 553	49 163 935	15 120 234
Pskov Region	57 301 578	762 566	48 179 103	9 885 041
St Petersburg	2 666 973 917	494 752 264	2 585 557 093	576 169 088
Southern Federal District	1 868 446 817	131 519 299	1 860 217 453	139 748 663
Republic of Adygeya	28 217 846	140 911	28 018 871	339 886
Republic of Kalmykia	10 577 281	90 796	10 163 730	504 347
Krasnodar Territory	854 981 957	46 230 366	819 241 798	81 970 525
Astrakhan Region	65 270 178	4 492 960	64 728 812	5 034 326
Volgograd Region	191 829 330	-4 575 793	172 117 446	15 136 091
Rostov Region	717 570 225	85 140 059	765 946 796	36 763 488
North-Caucasian Federal District	541 257 032	6 602 956	513 820 448	34 039 540
Republik of Dagestan	63 976 903	-2 079 295	60 219 924	1 677 684
Republic of Ingushetia	11 305 116	93 096	10 453 719	944 493
Kabardino-Balkar Republic	41 926 145	411 528	38 691 164	3 646 509
Karachai-Cherkess Republic	24 317 718	808 594	21 241 458	3 884 854
Republic of North Ossetia - Alania	28 738 178	336 300	27 549 879	1 524 599
Chechen Republic	25 018 214	123 138	22 636 146	2 505 206
Stavropol Territory	345 974 758	6 909 595	333 028 158	19 856 195

Volga Federal District	5 016 423 510	402 193 295	5 305 698 108	112 918 697
Republic of Bashkortostan	394 571 059	24 823 199	659 564 252	-240 169 994
Republic of Marii El	69 059 540	1 873 682	67 687 559	3 245 663
Republic of Mordovia	102 854 725	411 355	103 586 932	-320 852
Republic of Tatarstan	848 683 831	97 539 167	847 304 946	98 918 052
Udmurt Republic	137 546 437	6 200 461	168 087 707	-24 340 809
Chuvash Republic	88 571 828	6 074 028	87 974 861	6 670 995
Perm Territory	407 824 295	36 195 432	399 996 900	44 022 827
Kirov Region	120 237 468	4 035 872	120 529 547	3 743 793
Nizhny Novgograd Region	955 455 537	100 116 526	991 736 500	63 835 563
Orenburg Region	148 168 884	13 725 099	146 632 954	15 261 029
Penza Region	84 440 036	3 330 948	83 487 834	4 283 150
Samara Region	1 343 554 252	85 691 398	1 321 215 362	108 030 288
Saratov Region	208 233 826	14 265 948	202 809 496	19 690 278
Ulyanovsk Region	107 221 792	7 910 180	105 083 258	10 048 714
Ural Federal District	2 795 837 752	478 527 068	2 973 889 023	300 475 797
Kurgan Region	44 143 512	271 267	43 483 699	931 080
Sverdlovsk Region	1 390 126 484	328 735 663	1 589 380 139	129 482 008
Tyumen Region	987 325 265	116 293 714	979 090 765	124 528 214
Chelyabinsk Region	374 242 491	33 226 424	361 934 420	45 534 495
Siberian Federal District	2 829 261 610	181 313 018	2 911 223 625	99 351 003
Republic of Altai	8 117 538	47 483	7 710 596	454 425
Republic of Buryatiya	73 789 661	-16 443 710	52 522 539	4 823 412
Republic of Tuva	14 463 871	40 541	14 430 239	74 173
Republic of Khakassia	36 176 406	221 062	35 094 098	1 303 370
Altai Territory	131 386 591	8 947 447	130 765 223	9 568 815
Zabaykal Territory	43 720 934	1 227 733	42 943 902	2 004 765
Krasnoyarsk Territory	546 989 372	30 060 999	575 200 514	1 849 857
Irkutsk Region	365 790 249	12 624 963	366 013 071	12 402 141
Kemerovo Region	152 595 611	54 238 164	228 551 309	-21 717 534
Novosibirsk Region	1 186 838 293	87 081 810	1 212 823 781	61 096 322
Omsk Region	179 957 915	4 852 610	164 715 200	20 095 325
Tomsk Region	89 435 169	-1 586 084	80 453 153	7 395 932
Far Eastern Federal District	1 382 263 596	98 990 609	1 356 335 995	124 918 210
Republic of Sakha (Yakutia)	96 129 010	4 010 372	96 060 624	4 078 758
Kamchatka Territory	52 154 634	4 691 977	52 352 220	4 494 391
Primorskiy Territory	243 088 550	27 811 103	246 866 636	24 033 017
Khabarovsk Territory	592 362 712	63 523 367	591 028 273	64 857 806
Amur Region	197 095 347	-22 805 358	161 274 408	13 015 581
Magadan Region	120 152 492	10 436 904	124 571 770	6 017 626
Sakhalin Region	72 422 399	10 811 294	75 176 611	8 057 082
Jewish Autonomous Region	7 531 551	519 595	7 687 199	363 947
Chukotka Autonomous Area	1 326 901	-8 645	1 318 254	2

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

*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 1.03.14

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	5 620 163 202	1 080 021 447	664 554 748	612 749 566	164 196 288	42 750 855
Belgorod Region	1 328 189	0	1 150	0	260 952	75 455
Bryansk Region	0	0	0	0	0	0
Vladimir Region	1 871 982	28 537	361 704	0	71 532	0
Voronezh Region	1 342 864	75 714	0	0	138 268	0
Ivanovo Region	1 782 698	379 520	16 422	0	25 255	150 340
Kaluga Region	309 945	309 936	586 017	0	0	0
Kostroma Region	63 130 893	5 659	4 643	4 909 440	28 619	0
Kursk Region	1 320 472	1 027 221	0	0	512 773	0
Lipetsk Region	2 204 829	333 835	1	0	220 920	0
Moscow Region	11 758 206	2 458 644	605 204	0	587 433	264 628
Orel Region	605 082	0	104 993	0	0	0
Ryazan Region	1 421 669	1 096 821	219 776	0	51 568	0
Smolensk Region	87 519	0	1 614	0	0	0
Tambov Region	0	0	0	0	0	0
Tver Region	371 706	131 255	114	0	0	0
Tula Region	280 452	40 650	9 971	0	105	0
Yaroslavl Region	11 212	0	16	0	218 920	0
City of Moscow	5 532 335 484	1 074 133 655	662 643 123	607 840 126	162 079 943	42 260 432
North-Western Federal District	288 601 419	20 401 138	18 489 742	3 727 720	8 499 819	4 037 906
Republic of Karelia	0	0	0	0	0	0
Komi Republic	1 416 373	749 343	160 301	0	35 207	159 932
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	17 255 312	1 005 169	23 011	1 000	587 566	0
Kaliningrad Region	3 481 586	52 506	7 538	0	0	0
Leningrad Region	723 789	167 971	380 559	20	316 038	0
Murmansk Region	934 017	949 988	0	0	0	0
Novgorod Region	846 622	334 712	137 473	0	561 807	0
Pskov Region	176 218	0	0	0	0	0
St Petersburg	263 767 502	17 141 449	17 780 860	3 726 700	6 999 201	3 877 974
Southern Federal District	16 240 069	4 435 263	7 611 207	25 169	3 352 111	292 694
Republic of Adygeya	13 071	12 903	1 278	0	117 672	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	11 523 358	2 966 947	6 917 674	0	2 355 025	257 206
Astrakhan Region	1 897 479	1 114 716	211 704	5 288	430 435	0
Volgograd Region	1 394 727	195 641	11 136	0	306 003	13 770
Rostov Region	1 411 434	145 056	469 415	19 881	142 976	21 718
North-Caucasian Federal District	2 151 139	176 902	50 140	0	249 313	0
Republik of Dagestan	0	0	16 011	0	0	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 574	0	17 690	0	0	0
Karachai-Cherkess Republic	1 093 950	13 458	16 439	0	205 616	0
Republic of North Ossetia - Alania	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	1 052 615	163 444	0	0	43 697	0
Volga Federal District	140 628 617	33 374 330	32 281 994	1 177 436	17 211 884	353 234
Republic of Bashkortostan	8 787 799	1 849 934	953 087	0	830 701	0

Republic of Marii El	0	0	0	0	218 589	0
Republic of Mordovia	302 675	122 807	42 816	0	144 053	0
Republic of Tatarstan	83 770 914	23 531 156	13 715 430	762 595	5 772 684	49 732
Udmurt Republic	2 986 500	149 863	2	0	533 244	0
Chuvash Republic	770 872	257 702	265 982	0	325 967	0
Perm Territory	1 419 064	0	2 395 911	0	758 041	0
Kirov Region	4 765 121	46 914	87 303	0	48 779	0
Nizhny Novgogrod Region	10 575 837	2 867 080	5 267 803	0	3 765 237	177 680
Orenburg Region	5 814 048	176 961	689 353	35 246	3 910 430	96 056
Penza Region	203 366	102 459	0	0	0	0
Samara Region	19 401 104	3 314 890	6 404 549	379 595	787 318	29 766
Saratov Region	1 831 317	954 564	2 378 133	0	116 841	0
Ulyanovsk Region	0	0	81 625	0	0	0
Ural Federal District	165 459 910	32 752 742	22 284 680	3 621	5 191 766	251 672
Kurgan Region	0	0	0	0	0	0
Sverdlovsk Region	92 392 988	11 646 204	13 472 277	3 621	1 712 858	0
Tyumen Region	54 777 946	14 000 851	8 678 583	0	3 207 191	143 558
Chelyabinsk Region	18 288 976	7 105 687	133 820	0	271 717	108 114
Siberian Federal District	58 906 206	3 982 797	17 684 162	8 631 541	3 877 433	1 454 038
Republic of Altai	56 995	0	0	0	207 310	0
Republic of Buryatiya	83 642	0	470 549	0	589 042	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	14 485	14 710	0	0	0	0
Altai Territory	240 686	37 964	58 389	0	53 534	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	1 079 696	4 209	1 184	0	0	0
Irkutsk Region	428 690	7 327	220 741	0	150 904	0
Kemerovo Region	2 288 902	1 000 466	58 280	0	13 163	0
Novosibirsk Region	50 290 870	2 229 622	15 946 788	8 631 541	1 918 154	824 575
Omsk Region	3 518 561	301 105	926 535	0	709 592	629 463
Tomsk Region	903 679	387 394	1 696	0	235 734	0
Far Eastern Federal District	40 359 734	6 751 776	1 138 218	42 095	1 120 234	0
Republic of Sakha (Yakutia)	1 757 670	130 005	376 529	0	287 980	0
Kamchatka Territory	875 710	102 517	35 520	42 095	206 954	0
Primorskiy Territory	13 123 450	4 576 691	63 002	0	45 853	0
Khabarovsk Territory	106 636	0	16 203	0	0	0
Amur Region	23 990 645	1 941 051	7 640	0	537 929	0
Magadan Region	0	0	0	0	0	0
Sakhalin Region	505 623	1 512	639 324	0	41 518	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	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 1.03.14

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	5 692 905 081	1 086 808 185	674 135 598	620 133 962	166 985 621	43 836 364
Belgorod Region	1 328 189	0	1 317	0	260 952	75 455
Bryansk Region	0	0	0	0	0	0
Vladimir Region	102 602	28 424	213 704	2 243	0	0
Voronezh Region	1 342 864	75 714	1 600	0	138 268	0
Ivanovo Region	1 782 698	379 520	16 804	0	25 255	150 340
Kaluga Region	309 945	309 936	586 017	0	0	0
Kostroma Region	17 674 323	5 659	4 643	0	28 619	0
Kursk Region	1 320 472	1 027 221	0	0	512 773	0
Lipetsk Region	2 204 829	333 835	1	0	220 920	0
Moscow Region	11 758 206	2 458 644	605 204	0	587 433	264 628
Orel Region	605 082	0	104 993	0	0	0
Ryazan Region	1 421 669	1 096 821	219 776	0	165 354	0
Smolensk Region	87 519	0	1 614	0	0	0
Tambov Region	0	0	0	0	0	0
Tver Region	371 706	131 255	114	0	0	0
Tula Region	280 452	40 650	11 260	0	197 333	0
Yaroslavl Region	11 212	0	16	0	217 365	0
City of Moscow	5 652 303 313	1 080 920 506	672 368 535	620 131 719	164 631 349	43 345 941
North-Western Federal District	276 006 872	18 585 062	28 171 048	4 974 865	7 525 180	4 107 423
Republic of Karelia	0	0	0	0	0	0
Komi Republic	1 098 901	548 532	121 595	0	0	58 659
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	7 309 246	1 005 169	23 011	1 000	587 566	0
Kaliningrad Region	3 481 586	52 506	7 538	0	0	0
Leningrad Region	723 789	167 971	380 559	20	316 038	0
Murmansk Region	934 017	949 988	0	0	0	0
Novgorod Region	846 622	334 712	137 473	0	561 807	0
Pskov Region	176 218	0	0	0	0	0
St Petersburg	261 436 493	15 526 184	27 500 872	4 973 845	6 059 769	4 048 764
Southern Federal District	13 179 225	3 847 209	7 449 601	25 169	3 231 409	0
Republic of Adygeya	13 071	12 903	1 278	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	9 475 080	2 956 383	6 842 354	0	2 531 156	0
Astrakhan Region	935 844	537 226	214 821	5 288	430 435	0
Volgograd Region	1 343 796	195 641	10 670	0	116 842	0
Rostov Region	1 411 434	145 056	380 478	19 881	152 976	0
North-Caucasian Federal District	1 057 189	163 444	52 519	0	43 697	0
Republik of Daghestan	0	0	16 011	0	0	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 574	0	17 690	0	0	0
Karachai-Cherkess Republic	0	0	16 439	0	0	0
Republic of North Ossetia - Alania	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0

Stavropol Territory	1 052 615	163 444	2 379	0	43 697	0
Volga Federal District	140 313 390	33 372 280	32 151 625	1 177 436	17 711 020	315 477
Republic of Bashkortostan	8 566 264	1 847 884	818 884	0	835 365	0
Republic of Marii El	0	0	0	0	218 589	0
Republic of Mordovia	302 675	122 807	42 816	0	64 431	0
Republic of Tatarstan	83 677 222	23 531 156	13 715 430	762 595	5 772 684	49 732
Udmurt Republic	2 986 500	149 863	2	0	533 244	0
Chuvash Republic	770 872	257 702	265 339	0	325 967	0
Perm Territory	1 419 064	0	2 396 419	0	618 235	0
Kirov Region	4 765 121	46 914	87 303	0	434 963	0
Nizhny Novgograd Region	10 575 837	2 867 080	5 267 853	0	4 165 231	177 680
Orenburg Region	5 814 048	176 961	691 311	35 246	3 767 778	58 299
Penza Region	203 366	102 459	0	0	35 211	0
Samara Region	19 401 104	3 314 890	6 404 549	379 595	822 481	29 766
Saratov Region	1 831 317	954 564	2 380 094	0	116 841	0
Ulyanovsk Region	0	0	81 625	0	0	0
Ural Federal District	153 967 217	30 618 420	18 842 864	3 621	5 016 609	251 672
Kurgan Region	0	0	0	0	0	0
Sverdlovsk Region	80 900 295	9 511 882	10 024 381	3 621	1 733 780	0
Tyumen Region	54 777 946	14 000 851	8 684 663	0	3 011 112	143 558
Chelyabinsk Region	18 288 976	7 105 687	133 820	0	271 717	108 114
Siberian Federal District	26 221 321	3 270 776	2 153 414	0	2 245 873	629 463
Republic of Altai	16 736	0	0	0	207 310	0
Republic of Buryatiya	83 642	0	470 549	0	589 042	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	14 485	14 710	0	0	0	0
Altai Territory	240 686	37 964	58 389	0	53 534	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	1 077 416	4 209	1 184	0	21 819	0
Irkutsk Region	428 690	7 327	220 741	0	150 904	0
Kemerovo Region	2 288 902	1 000 466	58 280	0	13 163	0
Novosibirsk Region	17 648 524	1 517 601	415 107	0	106 328	0
Omsk Region	3 518 561	301 105	927 468	0	981 825	629 463
Tomsk Region	903 679	387 394	1 696	0	121 948	0
Far Eastern Federal District	28 807 144	5 231 022	1 138 218	42 095	939 439	0
Republic of Sakha (Yakutia)	1 757 670	130 005	376 529	0	737 895	0
Kamchatka Territory	604 074	102 517	35 520	42 095	24 040	0
Primorskiy Territory	13 230 086	4 576 691	79 205	0	45 853	0
Khabarovsk Territory	0	0	0	0	90 133	0
Amur Region	12 709 691	420 297	7 640	0	0	0
Magadan Region	0	0	0	0	0	0
Sakhalin Region	505 623	1 512	639 324	0	41 518	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	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 1.03.14

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	28 185 529 748	15 714 556 656	1 660 144 751	8 584 157 459
Belgorod Region	6 949 184	5 831 967	10 000	426 908
Bryansk Region	0	0	0	0
Vladimir Region	4 837 293	3 106 585	210 000	1 420 549
Voronezh Region	1 276 422	1 005 578	55 086	122 224
Ivanovo Region	9 668 019	5 076 487	360 000	3 910 436
Kaluga Region	14 633 188	2 968 192	6 886 000	4 476 461
Kostroma Region	82 631 489	8 130 541	9 835 890	63 839 117
Kursk Region	12 981 025	9 485 483	1 200 000	1 348 783
Lipetsk Region	19 375 087	14 618 688	470 000	2 399 891
Moscow Region	35 485 716	21 781 670	2 385 096	9 839 149
Orel Region	3 156 644	1 327 471	165 635	519 901
Ryazan Region	11 570 092	8 565 033	1 407 000	1 552 759
Smolensk Region	3 793 231	2 931 701	7 000	854 530
Tambov Region	2 529 709	2 015 775	175 000	338 736
Tver Region	7 892 808	4 804 058	990 000	2 074 917
Tula Region	3 628 248	3 115 953	255 000	257 267
Yaroslavl Region	7 865 338	4 951 129	617 899	2 067 413
City of Moscow	27 957 256 255	15 614 840 345	1 635 115 145	8 488 708 418
North-Western Federal District	813 015 880	552 602 535	61 704 039	120 044 640
Republic of Karelia	1 127 020	339 860	380 000	313 810
Komi Republic	2 464 018	1 779 382	200 186	484 369
Akhangel'sk Region	157 969	157 969	0	0
Vologda Region	52 902 494	23 579 892	946 139	26 238 531
Kaliningrad Region	12 410 866	8 713 042	1 823 664	1 874 160
Leningrad Region	7 736 043	4 057 992	1 383 150	1 921 638
Murmansk Region	4 477 070	1 762 344	100 000	2 565 155
Novgorod Region	2 054 789	1 232 005	60 000	667 914
Pskov Region	1 406 198	1 219 547	0	186 651
St Petersburg	728 279 413	509 760 502	56 810 900	85 792 412
Southern Federal District	184 725 464	114 210 000	7 338 980	56 583 936
Republic of Adygeya	4 727 422	3 671 750	0	1 055 672
Republic of Kalmykia	677 710	580 726	30	96 954
Krasnodar Territory	87 122 937	56 358 737	3 363 000	22 821 934
Astrakhan Region	2 433 221	842 849	0	876 208
Volgograd Region	12 082 144	8 384 281	2 143 000	1 249 628
Rostov Region	77 682 030	44 371 657	1 832 950	30 483 540
North-Caucasian Federal District	27 724 014	20 017 659	1 747 656	5 910 997
Republik of Daghestan	8 232 747	5 521 280	8 876	2 694 644
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	3 907 511	2 898 927	183 300	825 284
Karachai-Cherkess Republic	5 005 070	4 077 453	340 000	551 216

Republic of North Ossetia - Alania	4 800 266	3 824 713	5 150	967 049
Chechen Republic	0	0	0	0
Stavropol Territory	5 778 420	3 695 286	1 210 330	872 804
Volga Federal District	971 604 122	544 544 351	32 413 173	347 610 668
Republic of Bashkortostan	47 445 415	21 209 529	5 763 140	19 222 270
Republic of Marii El	1 733 710	1 282 607	290 000	139 363
Republic of Mordovia	15 405 236	12 511 879	135 000	2 311 729
Republic of Tatarstan	429 086 954	286 449 891	10 401 766	104 351 605
Udmurt Republic	28 347 530	5 754 550	20 500	21 750 190
Chuvash Republic	6 969 837	3 188 218	291 000	3 297 624
Perm Territory	24 674 555	11 545 938	376 500	11 790 161
Kirov Region	21 517 445	14 719 987	1 680	6 433 940
Nizhny Novgogrod Region	63 121 927	40 549 655	5 294 994	9 912 630
Orenburg Region	29 775 337	13 632 240	720 787	14 797 248
Penza Region	2 899 974	2 022 448	323	804 920
Samara Region	260 448 577	109 657 994	6 602 183	139 491 453
Saratov Region	35 436 878	18 594 537	2 315 300	12 225 099
Ulyanovsk Region	4 740 747	3 424 878	200 000	1 082 436
Ural Federal District	747 010 968	309 795 531	53 689 231	332 755 824
Kurgan Region	1 838 267	1 626 351	6 620	154 633
Sverdlovsk Region	277 839 729	96 354 893	10 154 554	162 403 145
Tyumen Region	394 091 740	172 549 945	40 748 140	143 715 784
Chelyabinsk Region	73 241 232	39 264 342	2 779 917	26 482 262
Siberian Federal District	288 489 413	142 524 767	18 896 785	112 001 512
Republic of Altai	650 629	389 683	85 000	155 946
Republic of Buryatiya	7 864 920	2 331 246	0	5 315 586
Republic of Tuva	266 358	121 518	0	144 840
Republic of Khakassia	4 244 506	1 648 851	15 000	2 436 770
Altai Territory	13 891 949	10 545 847	840 000	2 313 568
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	23 203 057	10 899 096	1 635 245	8 578 660
Irkutsk Region	15 753 909	9 450 863	985 000	4 691 487
Kemerovo Region	6 327 209	2 603 385	10 207	3 713 617
Novosibirsk Region	189 607 932	93 983 299	14 686 333	70 969 018
Omsk Region	19 173 673	6 773 630	510 000	10 487 874
Tomsk Region	7 505 271	3 777 349	130 000	3 194 146
Far Eastern Federal District	391 717 331	82 276 935	15 734 499	282 548 454
Republic of Sakha (Yakutia)	15 916 009	9 175 923	1 499	6 075 455
Kamchatka Territory	15 527 135	10 388 268	2 492 639	2 552 016
Primorskiy Territory	54 435 849	33 190 777	4 010 135	15 446 795
Khabarovsk Territory	5 443 198	1 562 600	470 000	3 204 831
Amur Region	290 030 536	21 991 036	7 224 226	252 791 719
Magadan Region	0	0	0	0
Sakhalin Region	10 364 604	5 968 331	1 536 000	2 477 638
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	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 1.03.14

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	17 542 322 196	10 248 146 779	1 678 100 358	4 059 332 194
Belgorod Region	48 313 137	40 305 165	10 100	7 317 563
Bryansk Region	26 587 405	19 860 319	0	6 430 706
Vladimir Region	80 011 171	53 386 285	210 000	25 366 094
Voronezh Region	852 794 050	516 253 834	55 086	285 458 144
Ivanovo Region	21 998 694	13 859 486	360 000	7 383 713
Kaluga Region	44 828 393	22 797 826	6 870 000	14 858 032
Kostroma Region	14 389 406	9 938 479	4 703	4 169 438
Kursk Region	53 689 630	45 741 646	1 200 000	5 799 791
Lipetsk Region	51 519 080	28 837 692	470 000	20 752 073
Moscow Region	938 826 443	509 766 486	2 385 096	320 821 653
Orel Region	21 945 717	16 872 378	165 635	3 762 594
Ryazan Region	45 023 316	29 243 067	1 407 000	13 284 287
Smolensk Region	35 892 069	27 812 401	7 000	8 041 616
Tambov Region	21 579 866	18 631 822	175 000	2 772 846
Tver Region	29 124 900	15 652 236	830 000	11 827 670
Tula Region	69 740 729	54 582 519	255 000	14 853 496
Yaroslavl Region	381 138 557	176 153 773	327 899	147 815 817
City of Moscow	14 804 919 633	8 648 451 365	1 663 367 839	3 158 616 661
North-Western Federal District	2 351 631 397	1 348 376 443	60 717 293	781 104 819
Republic of Karelia	49 294 306	15 634 549	380 000	27 876 192
Komi Republic	82 842 715	22 936 125	200 186	49 093 087
Akhangelsk Region	31 029 055	15 845 808	0	7 499 697
Vologda Region	60 580 380	39 280 927	946 139	17 557 527
Kaliningrad Region	83 886 232	54 150 793	1 823 664	23 712 793
Leningrad Region	22 670 012	13 763 316	1 383 150	3 814 517
Murmansk Region	68 507 882	21 091 651	100 000	36 847 302
Novgorod Region	44 528 079	19 337 713	60 000	17 003 080
Pskov Region	51 295 642	33 541 213	0	12 448 232
St Petersburg	1 856 997 094	1 112 794 348	55 824 154	585 252 392
Southern Federal District	1 541 889 122	879 684 308	5 682 841	558 000 462
Republic of Adygeya	24 503 324	14 690 346	0	9 664 332
Republic of Kalmykia	9 237 776	4 999 431	30	4 238 315
Krasnodar Territory	748 658 888	414 670 558	1 837 861	280 274 742
Astrakhan Region	24 779 112	11 640 850	0	12 399 358
Volgograd Region	103 381 057	70 949 539	2 092 000	28 738 018
Rostov Region	631 328 965	362 733 584	1 752 950	222 685 697
North-Caucasian Federal District	450 590 515	251 522 885	1 407 656	179 873 935
Republik of Dagestan	40 967 912	24 163 242	8 876	14 787 847
Republic of Ingushetia	8 297 939	5 626 163	0	2 671 776

Kabardino-Balkar Republic	32 944 225	22 071 455	183 300	10 689 162
Karachai-Cherkess Republic	21 518 616	14 799 733	0	6 718 125
Republic of North Ossetia - Alania	15 519 370	10 332 695	5 150	5 179 242
Chechen Republic	19 346 571	10 497 553	0	8 849 018
Stavropol Territory	311 995 882	164 032 044	1 210 330	130 978 765
Volga Federal District	4 042 512 414	2 185 217 548	28 458 065	1 565 905 062
Republic of Bashkortostan	345 792 607	152 853 768	469 347	179 858 153
Republic of Marii El	65 262 263	43 670 675	290 000	15 217 884
Republic of Mordovia	92 587 105	68 507 031	25 000	16 522 175
Republic of Tatarstan	610 350 261	405 932 299	10 436 675	170 716 220
Udmurt Republic	123 848 431	35 314 358	20 500	71 869 153
Chuvash Republic	79 509 743	41 836 664	241 000	36 265 788
Perm Territory	352 630 618	199 422 156	376 500	150 154 465
Kirov Region	102 026 127	55 713 572	1 680	32 881 597
Nizhny Novgograd Region	833 190 025	530 199 583	5 255 034	219 210 736
Orenburg Region	91 407 588	58 805 762	720 737	30 920 204
Penza Region	36 037 131	27 172 633	323	8 354 785
Samara Region	1 198 151 263	491 517 340	8 105 969	603 301 937
Saratov Region	83 552 409	54 648 022	2 315 300	22 378 070
Ulyanovsk Region	28 166 843	19 623 685	200 000	8 253 895
Ural Federal District	2 296 669 749	1 090 268 617	53 361 322	1 028 806 100
Kurgan Region	40 808 817	16 629 434	6 620	22 073 945
Sverdlovsk Region	1 151 193 045	616 891 223	10 155 645	486 231 735
Tyumen Region	784 517 180	296 126 029	40 419 140	383 214 752
Chelyabinsk Region	320 150 707	160 621 931	2 779 917	137 285 668
Siberian Federal District	2 450 081 671	1 054 946 458	11 417 501	1 238 648 600
Republic of Altai	6 616 346	2 095 588	85 000	4 415 758
Republic of Buryatiya	46 473 012	12 776 315	0	33 059 404
Republic of Tuva	13 536 909	2 214 933	0	11 177 976
Republic of Khakassia	32 169 759	11 198 136	15 000	17 296 349
Altai Territory	107 378 227	48 054 183	840 000	58 275 579
Zabaykal Territory	16 229 529	3 393 260	0	12 836 269
Krasnoyarsk Territory	500 370 817	216 925 337	1 635 245	233 224 228
Irkutsk Region	326 397 663	125 096 186	1 000 000	187 536 003
Kemerovo Region	126 096 760	38 199 260	10 252	87 591 764
Novosibirsk Region	1 043 908 954	497 975 305	7 191 924	482 572 714
Omsk Region	159 611 163	65 754 071	510 080	70 905 633
Tomsk Region	71 292 532	31 263 884	130 000	39 756 923
Far Eastern Federal District	928 779 296	416 991 244	12 324 080	430 173 097
Republic of Sakha (Yakutia)	38 627 349	22 088 260	21 499	15 713 222
Kamchatka Territory	21 669 136	14 750 484	2 317 589	4 473 053
Primorskiy Territory	137 159 306	84 747 916	4 480 135	44 514 135
Khabarovsk Territory	547 553 385	229 499 257	0	267 640 065
Amur Region	54 527 484	13 188 040	3 968 857	34 721 949
Magadan Region	108 244 388	41 461 963	0	55 293 090
Sakhalin Region	17 484 873	9 224 799	1 536 000	6 334 733
Jewish Autonomous Region	2 814 853	1 646 015	0	1 168 838
Chukotka Autonomous Area	698 522	384 510	0	314 012

*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 1.03.14

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other placements with individuals
1	2	3	4	5
Central Federal District	10 432 338 166	5 660 367 431	4 208 156 697	234 552 784
Belgorod Region	966 395	965 422	973	0
Bryansk Region	0	0	0	0
Vladimir Region	833 459	382 578	0	417 282
Voronezh Region	616 207	499 091	541	105 102
Ivanovo Region	170 432	70 862	3 063	8 120
Kaluga Region	2 094	1 542	541	11
Kostroma Region	7 306 989	4 228 810	2 541 604	536 575
Kursk Region	213 435	213 005	0	430
Lipetsk Region	167 718	0	144 200	23 518
Moscow Region	6 612 106	4 441 912	35 656	2 134 538
Orel Region	14 467	0	2 185	12 282
Ryazan Region	55 746	40 515	2 085	13 146
Smolensk Region	82 778	81 877	901	0
Tambov Region	1 082	0	1 082	0
Tver Region	1 082	0	1 082	0
Tula Region	45 514	42 305	0	3 209
Yaroslavl Region	87 537	75 542	924	11 071
City of Moscow	10 415 161 125	5 649 323 970	4 205 421 860	231 287 500
North-Western Federal District	218 133 316	131 323 526	67 344 226	12 255 072
Republic of Karelia	0	0	0	0
Komi Republic	177 991	59 323	115 409	3 259
Akhangel'sk Region	0	0	0	0
Vologda Region	1 848 674	711 898	58 731	21 061
Kaliningrad Region	773 388	512 295	2 704	258 389
Leningrad Region	893 277	838 377	13 027	21 312
Murmansk Region	403 775	374 625	29 150	0
Novgorod Region	2 710	0	0	2 710
Pskov Region	0	0	0	0
St Petersburg	214 033 501	128 827 008	67 125 205	11 948 341
Southern Federal District	8 384 032	6 296 102	1 463 684	389 631
Republic of Adygeya	0	0	0	0
Republic of Kalmykia	1 803	0	1 803	0
Krasnodar Territory	1 580 370	929 790	584 553	53 278
Astrakhan Region	3 723	0	1 622	2 101
Volgograd Region	464 550	0	451 945	1 917
Rostov Region	6 333 586	5 366 312	423 761	332 335
North-Caucasian Federal District	1 427 511	1 259 933	72 460	95 118
Republik of Dagestan	56 409	25 235	8 151	23 023
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	1 580	0	1 580	0

Karachai-Cherkess Republic	1 333 175	1 234 698	30 385	68 092
Republic of North Ossetia - Alania	2 514	0	1 983	531
Chechen Republic	0	0	0	0
Stavropol Territory	33 833	0	30 361	3 472
Volga Federal District	58 460 895	40 573 032	14 095 694	2 959 965
Republic of Bashkortostan	436 907	32 938	139 854	142 669
Republic of Marii El	541	0	541	0
Republic of Mordovia	3 425	0	3 425	0
Republic of Tatarstan	33 047 285	28 010 482	4 152 504	608 523
Udmurt Republic	5 317 770	488 925	4 654 429	174 416
Chuvash Republic	117 843	45 063	5 426	18 025
Perm Territory	1 849 376	1 583 875	20 096	245 405
Kirov Region	1 617 934	1 515 137	1 768	101 029
Nizhny Novgogrod Region	1 484 268	907 070	48 701	142 844
Orenburg Region	516 814	111 027	172 485	233 302
Penza Region	0	0	0	0
Samara Region	13 954 351	7 804 086	4 892 901	1 257 364
Saratov Region	113 469	74 429	2 767	36 273
Ulyanovsk Region	912	0	797	115
Ural Federal District	99 844 735	51 345 556	45 256 995	1 395 770
Kurgan Region	0	0	0	0
Sverdlovsk Region	29 409 288	13 438 564	15 700 543	270 181
Tyumen Region	65 706 910	36 975 341	25 766 138	1 119 017
Chelyabinsk Region	4 728 537	931 651	3 790 314	6 572
Siberian Federal District	51 092 663	30 407 710	15 333 109	2 103 096
Republic of Altai	0	0	0	0
Republic of Buryatiya	566 163	204 539	1 629	359 995
Republic of Tuva	397	0	397	0
Republic of Khakassia	0	0	0	0
Altai Territory	30 408	27 860	2 163	385
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	2 851 110	1 898 850	491 803	434 234
Irkutsk Region	65 946	5 006	60 580	360
Kemerovo Region	2 652	0	252	2 400
Novosibirsk Region	46 695 987	27 440 227	14 769 262	1 263 973
Omsk Region	875 509	829 203	4 557	41 749
Tomsk Region	4 491	2 025	2 466	0
Far Eastern Federal District	12 584 680	7 092 705	3 284 141	531 703
Republic of Sakha (Yakutia)	774 845	473 967	21 005	279 873
Kamchatka Territory	362 005	275 203	77 268	9 534
Primorskiy Territory	3 028 608	2 341 399	402 572	131 942
Khabarovsk Territory	11 938	11 178	760	0
Amur Region	8 348 478	3 936 882	2 778 340	109 820
Magadan Region	0	0	0	0
Sakhalin Region	58 806	54 076	4 196	534
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	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 1.03.14

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	9 403 148 387	4 653 264 341	4 217 539 820	221 826 533
Belgorod Region	6 709 003	6 701 429	2 600	4 974
Bryansk Region	2 476 667	2 460 492	0	16 175
Vladimir Region	3 142 458	3 096 352	0	46 106
Voronezh Region	22 952 761	22 203 666	2 344	465 765
Ivanovo Region	1 117 864	1 018 294	3 063	8 120
Kaluga Region	2 868 151	2 727 012	541	140 598
Kostroma Region	243 968	241 812	2 156	0
Kursk Region	220 423	219 119	0	1 304
Lipetsk Region	181 150	0	144 200	36 950
Moscow Region	155 490 025	138 348 395	11 206 649	3 496 974
Orel Region	112 246	97 779	2 185	12 282
Ryazan Region	92 583	75 054	2 085	15 444
Smolensk Region	629 996	569 525	901	59 570
Tambov Region	1 707 460	1 706 378	1 082	0
Tver Region	678 728	659 245	1 082	17 951
Tula Region	7 229 530	7 194 473	0	35 057
Yaroslavl Region	13 239 752	13 086 062	924	60 765
City of Moscow	9 184 055 622	4 452 859 254	4 206 170 008	217 408 498
North-Western Federal District	413 506 953	317 206 128	67 342 170	19 360 904
Republic of Karelia	372 629	357 827	0	14 802
Komi Republic	3 106 371	2 981 682	115 409	9 280
Akhangel'sk Region	353 523	349 648	0	3 875
Vologda Region	2 082 082	946 043	58 731	21 385
Kaliningrad Region	28 812 473	28 098 268	3 605	675 682
Leningrad Region	642 184	618 038	13 027	11 119
Murmansk Region	23 209 480	23 139 328	29 150	41 002
Novgorod Region	10 901 816	10 897 702	0	4 114
Pskov Region	85 613	83 727	0	1 886
St Petersburg	343 940 782	249 733 865	67 122 248	18 577 759
Southern Federal District	115 647 343	111 320 024	1 422 290	2 093 950
Republic of Adygeya	22 458	20 432	0	2 026
Republic of Kalmykia	1 803	0	1 803	0
Krasnodar Territory	36 878 971	34 784 197	582 994	1 254 386
Astrakhan Region	480 434	476 510	0	3 924
Volgograd Region	1 510 435	1 060 255	413 732	36 448
Rostov Region	76 753 242	74 978 630	423 761	797 166
North-Caucasian Federal District	5 088 258	4 479 053	42 853	564 336
Republic of Dagestan	26 488	0	8 151	18 337
Republic of Ingushetia	0	0	0	0

Kabardino-Balkar Republic	1 580	0	1 580	0
Karachai-Cherkess Republic	307 654	286 151	778	20 725
Republic of North Ossetia - Alania	2 514	0	1 983	531
Chechen Republic	0	0	0	0
Stavropol Territory	4 750 022	4 192 902	30 361	524 743
Volga Federal District	268 225 572	238 167 532	14 100 931	4 790 698
Republic of Bashkortostan	18 153 870	17 463 151	138 771	387 003
Republic of Marii El	1 735 667	1 719 468	541	15 658
Republic of Mordovia	4 110	0	3 245	865
Republic of Tatarstan	43 738 075	38 984 210	4 161 002	517 258
Udmurt Republic	4 731 960	37 312	4 654 429	40 219
Chuvash Republic	61 915	45 063	3 609	13 243
Perm Territory	33 458 338	32 959 726	20 096	478 516
Kirov Region	2 585 943	2 544 559	1 768	39 616
Nizhny Novgograd Region	90 072 362	88 207 497	48 340	1 353 814
Orenburg Region	2 753 869	2 317 589	172 485	263 795
Penza Region	60 583	59 708	180	695
Samara Region	69 029 943	52 038 760	4 892 901	1 635 132
Saratov Region	1 525 740	1 481 133	2 767	41 840
Ulyanovsk Region	313 197	309 356	797	3 044
Ural Federal District	408 461 602	355 208 469	43 046 218	1 337 502
Kurgan Region	1 557	0	0	1 557
Sverdlovsk Region	293 917 026	276 943 027	13 537 537	970 841
Tyumen Region	92 439 520	60 149 194	25 718 367	173 955
Chelyabinsk Region	22 103 499	18 116 248	3 790 314	191 149
Siberian Federal District	163 351 489	159 096 234	1 223 732	2 780 754
Republic of Altai	55	0	0	55
Republic of Buryatiya	820 385	458 761	1 629	359 995
Republic of Tuva	397	0	397	0
Republic of Khakassia	20 614	19 591	0	1 023
Altai Territory	259 749	233 671	2 163	23 915
Zabaykal Territory	10 815	10 815	0	0
Krasnoyarsk Territory	25 958 566	25 406 122	245 112	157 131
Irkutsk Region	10 667 296	10 540 820	60 039	65 041
Kemerovo Region	52 589 563	52 557 837	252	30 417
Novosibirsk Region	71 065 693	68 105 434	907 117	1 955 853
Omsk Region	1 683 178	1 499 137	4 557	178 658
Tomsk Region	275 178	264 046	2 466	8 666
Far Eastern Federal District	77 564 530	70 581 853	2 502 557	1 385 395
Republic of Sakha (Yakutia)	296 829	278 228	18 590	11
Kamchatka Territory	1 093 429	1 088 261	5 168	0
Primorskiy Territory	2 930 312	2 357 553	402 572	169 548
Khabarovsk Territory	59 797 702	56 208 846	54 348	1 201 765
Amur Region	3 055 105	1 024 827	2 017 683	7 963
Magadan Region	10 143 326	9 381 314	0	5 301
Sakhalin Region	247 827	242 824	4 196	807
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	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 1.03.14

thousand rubles

	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	793 371 686	109 134 165	5 080 638	3 787 216	393 699 434	35 284 649
Belgorod Region	49 255	0	0	0	2 900	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	92 386	0	0	0	13 602	21 961
Voronezh Region	673	0	0	0	0	0
Ivanovo Region	131 546	0	0	0	401 282	0
Kaluga Region	193 753	0	40 000	0	270 008	0
Kostroma Region	128 539	0	4 703	0	2 608 371	67 377
Kursk Region	97 900	0	0	0	27 270	0
Lipetsk Region	505 510	0	0	0	21 802	0
Moscow Region	344 026	20 475	0	0	335 231	67 585
Orel Region	6 150	0	0	0	14 667	0
Ryazan Region	663 503	0	0	0	53 567	7 082
Smolensk Region	123 602	0	5 000	0	17 148	0
Tambov Region	94 762	0	0	0	23 873	0
Tver Region	90 910	0	0	0	14 441	0
Tula Region	86 036	0	0	0	3 446	0
Yaroslavl Region	90 621	24	0	0	34 196	6 489
City of Moscow	790 672 514	109 113 666	5 030 935	3 787 216	389 857 630	35 114 155
North-Western Federal District	23 023 725	1 155 052	211 520	0	5 425 038	338 883
Republic of Karelia	5 055	0	0	0	2 150	0
Komi Republic	51 288	0	0	0	30	0
Akhangel'sk Region	56 751	0	0	0	0	0
Vologda Region	1 717 049	48 586	45 000	0	2 223 782	1 540
Kaliningrad Region	221 403	7 240	9 689	0	26 101	262
Leningrad Region	356 535	0	0	0	35 571	3 273
Murmansk Region	68 442	2 763	0	0	21 020	0
Novgorod Region	127 850	0	0	0	7 930	1 261
Pskov Region	24 931	0	0	0	889	0
St Petersburg	20 394 421	1 096 463	156 831	0	3 107 565	332 547
Southern Federal District	3 394 523	4 935	104 000	0	1 843 990	25 974
Republic of Adygeya	74 656	0	0	0	36 287	0
Republic of Kalmykia	58	0	0	0	5 850	0
Krasnodar Territory	1 142 333	4 810	68 000	0	1 378 479	14 512
Astrakhan Region	38 748	0	0	0	34 116	0
Volgograd Region	283 475	0	36 000	0	65 776	325
Rostov Region	1 855 253	125	0	0	323 482	11 137
North-Caucasian Federal District	726 499	0	8 000	0	569 411	2 194
Republic of Dagestan	365 861	0	3 000	0	132 068	19
Republic of Ingushetia	0	0	0	0	0	0

Kabardino-Balkar Republic	159 638	0	0	0	124 503	0
Karachai-Cherkess Republic	61 621	0	0	0	40 016	2 175
Republic of North Ossetia - Alania	76 192	0	5 000	0	52 506	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	63 187	0	0	0	220 318	0
Volga Federal District	19 043 259	231 699	149 000	0	21 615 725	605 906
Republic of Bashkortostan	1 427 849	0	0	0	1 541 055	25 375
Republic of Marii El	92	0	0	0	1 425	0
Republic of Mordovia	164 524	0	0	0	83 514	0
Republic of Tatarstan	9 638 656	59 695	50 000	0	5 291 652	45 403
Udmurt Republic	81 026	0	0	0	747 957	0
Chuvash Republic	101 435	0	0	0	80 819	0
Perm Territory	111 360	0	0	0	238 475	1 943
Kirov Region	541 027	0	0	0	296 706	25
Nizhny Novgogrod Region	1 572 928	103 505	4 000	0	649 452	4 817
Orenburg Region	713 872	0	55 000	0	233 065	2 456
Penza Region	119 266	0	0	0	33 047	0
Samara Region	3 846 022	60 789	40 000	0	10 872 907	492 930
Saratov Region	640 453	7 710	0	0	1 404 826	32 957
Ulyanovsk Region	84 749	0	0	0	140 825	0
Ural Federal District	18 020 004	794 253	90 000	1 458	10 144 164	107 149
Kurgan Region	104 793	0	0	0	5 589	0
Sverdlovsk Region	5 231 249	109 874	90 000	0	7 352 299	38 993
Tyumen Region	10 472 814	410 516	0	0	2 402 402	67 918
Chelyabinsk Region	2 211 148	273 863	0	1 458	383 874	238
Siberian Federal District	11 908 306	6 240 266	157 480	397	9 610 218	278 514
Republic of Altai	29 530	0	0	0	34 354	0
Republic of Buryatiya	151 629	0	0	0	105 959	215
Republic of Tuva	557	0	0	397	7 528	0
Republic of Khakassia	59 395	0	15 000	0	33 126	0
Altai Territory	311 477	0	40 000	0	72 629	71
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	457 463	37 360	0	0	588 047	10 016
Irkutsk Region	130 753	3 204	55 000	0	100 353	360
Kemerovo Region	31 042	0	10 000	0	94 286	0
Novosibirsk Region	10 194 341	6 199 702	27 480	0	8 100 175	267 791
Omsk Region	361 567	0	0	0	421 553	61
Tomsk Region	180 552	0	10 000	0	52 208	0
Far Eastern Federal District	3 557 220	25 187	63 135	2 861	10 287 922	6 413
Republic of Sakha (Yakutia)	217 717	0	0	2 861	149 237	0
Kamchatka Territory	189 702	0	0	0	103 299	1 351
Primorskiy Territory	1 846 676	0	63 135	0	473 408	970
Khabarovsk Territory	41 928	0	0	0	316 084	0
Amur Region	1 048 920	25 187	0	0	9 160 204	4 092
Magadan Region	0	0	0	0	0	0
Sakhalin Region	212 277	0	0	0	85 690	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	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 1.03.14

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	489 839 324	104 843 938	5 062 140	3 787 216	245 096 558	31 125 512
Belgorod Region	1 718 821	0	0	0	43 912	0
Bryansk Region	461 755	0	0	0	117 222	959
Vladimir Region	1 844 594	17 625	0	0	274 213	470
Voronezh Region	20 097 523	196 339	0	0	10 139 242	120 314
Ivanovo Region	852 527	0	0	0	501 883	0
Kaluga Region	859 760	0	40 000	0	596 313	3 202
Kostroma Region	453 312	0	4 703	0	336 033	0
Kursk Region	784 794	0	0	0	154 116	199
Lipetsk Region	4 068 182	0	0	0	1 026 134	110
Moscow Region	31 377 236	119 174	0	0	3 675 485	348 204
Orel Region	1 113 048	0	0	0	146 723	0
Ryazan Region	1 878 377	22 041	0	0	374 320	8 051
Smolensk Region	5 197 929	6 167	5 000	0	161 078	16 030
Tambov Region	597 291	0	0	0	48 023	0
Tver Region	687 167	0	0	0	232 429	10 302
Tula Region	2 146 840	18 419	0	0	234 958	4 446
Yaroslavl Region	10 970 843	25 700	0	0	3 157 674	8 973
City of Moscow	404 729 325	104 438 473	5 012 437	3 787 216	223 876 800	30 604 252
North-Western Federal District	89 300 245	4 989 644	211 520	0	25 258 163	2 643 111
Republic of Karelia	3 677 737	0	0	0	495 723	2 162
Komi Republic	4 219 698	0	0	0	495 419	630
Akhangel'sk Region	2 434 175	241 498	0	0	142 748	2 113
Vologda Region	7 293 803	9 734	45 000	0	815 424	1 864
Kaliningrad Region	5 017 285	198 270	9 689	0	564 536	93 887
Leningrad Region	1 239 403	0	0	0	126 111	5 441
Murmansk Region	4 609 062	2 763	0	0	589 075	19 127
Novgorod Region	3 829 614	0	0	0	291 013	1 825
Pskov Region	5 280 835	0	0	0	164 079	309
St Petersburg	51 698 633	4 537 379	156 831	0	21 574 035	2 515 753
Southern Federal District	74 363 550	3 656 558	128 861	0	24 490 554	303 516
Republic of Adygeya	396 242	0	0	0	151 378	489
Republic of Kalmykia	510 910	0	0	0	52 160	0
Krasnodar Territory	44 253 610	80 530	92 861	0	11 375 311	180 924
Astrakhan Region	755 232	0	0	0	264 998	0
Volgograd Region	3 460 173	145 061	36 000	0	1 380 722	7 719
Rostov Region	24 987 383	3 430 967	0	0	11 265 985	114 384
North-Caucasian Federal District	14 085 046	0	8 000	0	7 472 955	100 529
Republic of Dagestan	1 202 065	0	3 000	0	1 857 675	1 362
Republic of Ingushetia	1 509 625	0	0	0	584 593	0
Kabardino-Balkar Republic	991 464	0	0	0	416 499	0
Karachai-Cherkess Republic	1 206 573	0	0	0	539 311	0

Republic of North Ossetia - Alania	665 454	0	5 000	0	95 309	0
Chechen Republic	48 110	0	0	0	18 378	0
Stavropol Territory	8 461 755	0	0	0	3 961 190	99 167
Volga Federal District	93 452 329	1 590 202	149 000	0	59 725 032	1 255 438
Republic of Bashkortostan	5 438 722	0	0	0	6 552 958	88 064
Republic of Marii El	688 733	1 514	0	0	215 252	1 752
Republic of Mordovia	2 390 667	0	0	0	195 726	0
Republic of Tatarstan	13 294 860	59 086	50 000	0	7 355 539	67 388
Udmurt Republic	1 598 133	0	0	0	1 616 107	8 069
Chuvash Republic	1 288 413	0	0	0	356 473	2 994
Perm Territory	10 424 155	43 575	0	0	4 373 512	138 734
Kirov Region	5 360 012	0	0	0	512 022	579
Nizhny Novgorod Region	20 773 356	1 347 044	4 000	0	8 614 771	241 698
Orenburg Region	2 427 864	0	55 000	0	570 217	2 456
Penza Region	1 118 371	0	0	0	136 859	599
Samara Region	24 053 683	65 780	40 000	0	27 571 059	664 373
Saratov Region	1 612 735	73 064	0	0	1 264 862	37 918
Ulyanovsk Region	2 982 625	139	0	0	389 675	814
Ural Federal District	47 474 663	1 442 035	91 118	1 458	31 825 464	387 258
Kurgan Region	834 747	0	0	0	333 624	17
Sverdlovsk Region	24 495 137	887 530	91 118	0	22 101 858	232 652
Tyumen Region	14 176 220	280 642	0	0	5 381 810	31 005
Chelyabinsk Region	7 968 559	273 863	0	1 458	4 008 172	123 584
Siberian Federal District	49 553 338	303 166	130 000	397	46 890 604	629 381
Republic of Altai	158 465	0	0	0	125 087	55
Republic of Buryatiya	1 000 171	1 921	0	0	798 773	215
Republic of Tuva	63 823	0	0	397	388 709	0
Republic of Khakassia	791 500	0	15 000	0	355 735	787
Altai Territory	4 399 062	86 061	40 000	0	1 041 919	5 904
Zabaykal Territory	89 080	0	0	0	488 199	0
Krasnoyarsk Territory	6 226 335	8 611	0	0	7 111 281	19 844
Irkutsk Region	4 311 056	11 450	55 000	0	4 397 504	17 609
Kemerovo Region	1 700 799	0	10 000	0	2 539 446	8 327
Novosibirsk Region	25 457 181	108 451	0	0	25 914 789	545 674
Omsk Region	4 711 958	0	0	0	3 082 308	30 338
Tomsk Region	643 908	86 672	10 000	0	646 854	628
Far Eastern Federal District	15 042 432	740 670	83 135	2 861	12 448 468	205 061
Republic of Sakha (Yakutia)	333 887	0	20 000	2 861	195 456	0
Kamchatka Territory	1 481 636	0	0	0	143 162	0
Primorskiy Territory	1 854 140	3 165	63 135	0	1 886 223	9 171
Khabarovsk Territory	8 955 695	737 455	0	0	8 046 379	193 097
Amur Region	707 530	50	0	0	990 638	533
Magadan Region	785 913	0	0	0	1 027 736	2 260
Sakhalin Region	338 907	0	0	0	143 295	0
Jewish Autonomous Region	584 724	0	0	0	15 564	0
Chukotka Autonomous Area	0	0	0	0	15	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 1.03.14

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	22 584 969 274	6 190 210	133 868	4 928 646 285	5 632 648 001	11 808 739 865
Belgorod Region	7 193 835	0	0	1 711 363	1 177 196	4 284 361
Bryansk Region	0	0	0	0	0	0
Vladimir Region	5 393 611	0	0	862 262	744 560	3 757 322
Voronezh Region	1 092 123	0	0	77 760	755 467	258 651
Ivanovo Region	9 697 603	0	0	1 937 531	636 267	6 966 328
Kaluga Region	15 384 081	0	0	2 597 289	1 961 030	10 809 234
Kostroma Region	89 512 226	0	0	3 225 344	4 233 298	81 986 511
Kursk Region	12 468 214	0	0	2 566 645	613 600	9 270 287
Lipetsk Region	19 831 249	0	0	3 238 343	4 573 859	11 970 726
Moscow Region	39 849 491	81	0	10 448 503	6 931 743	22 189 295
Orel Region	3 626 496	0	0	986 531	416 083	2 151 844
Ryazan Region	12 378 756	0	0	3 357 903	428 494	8 393 351
Smolensk Region	3 860 393	0	0	580 814	358 646	2 884 480
Tambov Region	2 535 010	0	0	692 457	347 465	1 486 064
Tver Region	8 414 811	2	0	2 863 526	371 777	5 162 548
Tula Region	3 290 388	0	0	595 979	529 664	2 160 297
Yaroslavl Region	5 644 851	0	0	2 750 718	351 053	2 420 671
City of Moscow	22 344 796 136	6 190 127	133 868	4 890 153 317	5 608 217 799	11 632 587 895
North-Western Federal District	880 438 633	1 073 710	434	342 440 640	274 907 712	246 995 987
Republic of Karelia	1 074 176	0	0	565 373	298 330	202 094
Komi Republic	4 027 612	0	0	1 299 460	787 725	1 864 536
Akhangelsk Region	338 457	0	0	239 319	99 111	0
Vologda Region	50 741 340	0	0	13 372 814	11 048 121	26 162 722
Kaliningrad Region	11 811 029	0	0	6 398 576	1 469 393	3 845 440
Leningrad Region	9 895 233	3 798	0	1 673 059	719 380	7 467 095
Murmansk Region	4 749 472	0	0	2 384 469	98 550	2 175 689
Novgorod Region	3 683 256	0	434	1 601 726	91 415	1 935 495
Pskov Region	1 303 980	0	0	461 097	0	841 914
St Petersburg	792 814 078	1 069 912	0	314 444 747	260 295 687	202 501 002
Southern Federal District	187 021 965	141 867	30 062	46 388 797	20 131 161	119 470 884
Republic of Adygeya	4 883 969	0	0	939 151	405 520	3 524 065
Republic of Kalmykia	669 815	0	0	302 081	20 000	346 381
Krasnodar Territory	103 961 409	70 300	30 062	24 598 326	12 114 427	66 577 106
Astrakhan Region	6 136 660	0	0	3 678 749	1 094 462	1 338 425
Volgograd Region	10 238 671	1 761	0	3 154 820	1 881 602	5 184 110
Rostov Region	61 131 441	69 806	0	13 715 670	4 615 150	42 500 797
North-Caucasian Federal District	25 342 234	0	0	9 812 249	1 818 165	13 499 988
Republic of Dagestan	8 626 995	0	0	3 884 185	384 868	4 336 220
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	3 246 872	0	0	509 880	25 164	2 693 042
Karachai-Cherkess Republic	3 924 694	0	0	2 569 340	605 630	684 157
Republic of North Ossetia - Alania	3 667 041	0	0	327 457	158 000	3 167 466
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	5 876 632	0	0	2 521 387	644 503	2 619 103
Volga Federal District	887 986 758	8 373 856	0	165 209 712	216 222 962	493 931 231

Republic of Bashkortostan	53 008 559	9 902	0	7 938 605	10 757 573	34 035 519
Republic of Marii El	2 034 882	0	0	595 447	160 092	1 252 624
Republic of Mordovia	17 367 528	0	0	2 743 011	1 609 696	12 937 755
Republic of Tatarstan	399 209 949	8 339 678	0	80 751 021	123 710 456	184 644 045
Udmurt Republic	28 894 134	119	0	3 147 278	2 122 426	23 609 966
Chuvash Republic	8 352 830	0	0	2 318 274	1 140 999	4 809 661
Perm Territory	29 472 621	8 898	0	5 142 735	6 954 375	17 264 648
Kirov Region	23 545 192	272	0	4 153 344	1 901 902	17 223 518
Nizhny Novgograd Region	73 000 308	5 396	0	14 925 493	10 835 554	46 893 275
Orenburg Region	31 991 484	9 236	0	6 452 601	6 590 458	18 884 285
Penza Region	3 389 324	0	0	810 559	316 966	2 186 719
Samara Region	159 629 043	355	0	27 375 384	47 869 162	83 309 728
Saratov Region	53 811 183	0	0	8 045 194	1 908 793	43 766 368
Ulyanovsk Region	4 279 721	0	0	810 766	344 510	3 113 120
Ural Federal District	770 621 899	318 162	49	134 141 294	230 469 611	400 996 359
Kurgan Region	1 367 590	0	0	467 943	261 033	635 806
Sverdlovsk Region	306 943 567	36 363	0	52 643 047	57 041 663	195 916 184
Tyumen Region	384 684 172	276 757	49	65 260 360	168 854 391	148 509 410
Chelyabinsk Region	77 626 570	5 042	0	15 769 944	4 312 524	55 934 959
Siberian Federal District	311 944 416	62 591	0	66 732 707	56 642 930	184 154 614
Republic of Altai	920 079	12	0	204 579	330 263	383 588
Republic of Buryatiya	9 910 814	0	0	3 126 723	1 730 362	5 034 506
Republic of Tuva	183 549	0	0	89 109	8 450	85 518
Republic of Khakassia	4 796 831	0	0	1 029 673	659 083	3 025 967
Altai Territory	11 299 706	0	0	3 551 005	1 771 145	5 934 495
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	26 549 517	7 795	0	4 338 552	2 093 541	19 699 732
Irkutsk Region	15 964 920	0	0	3 708 653	1 943 175	10 223 341
Kemerovo Region	8 352 645	0	0	1 661 434	813 005	5 862 651
Novosibirsk Region	201 890 911	54 605	0	43 867 032	43 601 314	110 839 162
Omsk Region	22 374 683	0	0	2 975 110	3 213 832	16 095 157
Tomsk Region	9 700 761	179	0	2 180 837	478 760	6 970 497
Far Eastern Federal District	341 366 642	28 411	39 737	55 665 144	42 471 724	242 528 835
Republic of Sakha (Yakutia)	22 881 938	7 224	0	5 760 255	2 717 924	14 308 858
Kamchatka Territory	14 610 891	10 365	0	3 344 498	1 753 562	9 433 647
Primorskiy Territory	65 355 017	6 276	0	21 108 171	3 605 000	40 395 870
Khabarovsk Territory	5 589 910	0	0	311 496	832 517	4 445 080
Amur Region	219 738 850	0	39 737	19 882 179	32 278 619	167 429 876
Magadan Region	0	0	0	0	0	0
Sakhalin Region	13 190 036	4 546	0	5 258 545	1 284 102	6 515 504
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	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 1.03.14

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	15 196 499 888	1 537 908	133 243	3 700 015 857	4 828 081 878	6 495 651 189
Belgorod Region	115 139 587	2 244	4 763	13 774 655	13 175 111	88 052 283
Bryansk Region	55 694 516	4 669	0	4 995 320	4 012 532	46 515 020
Vladimir Region	117 790 523	10 850	1 908	11 327 597	9 345 674	96 771 449
Voronezh Region	310 550 501	146 268	0	50 375 267	45 219 677	212 131 521
Ivanovo Region	65 941 668	13 088	0	7 352 322	3 590 617	54 661 555
Kaluga Region	94 206 928	27 083	0	13 281 363	8 511 671	72 222 174
Kostroma Region	55 809 403	8 105	0	3 768 738	3 604 737	48 381 334
Kursk Region	61 770 061	9 831	0	7 082 855	3 974 031	50 585 072
Lipetsk Region	83 890 335	6 881	0	10 695 165	7 099 650	65 662 401
Moscow Region	855 599 929	333 845	19 028	197 152 693	101 949 690	552 933 286
Orel Region	48 413 459	405	0	5 403 198	2 218 043	40 452 996
Ryazan Region	86 558 193	6 109	0	11 071 452	4 689 482	70 466 278
Smolensk Region	60 873 314	21 893	1	6 940 781	6 089 099	47 676 011
Tambov Region	56 328 861	3 411	0	6 258 439	3 219 332	46 293 958
Tver Region	87 816 700	12 369	0	13 536 730	3 112 209	71 019 580
Tula Region	109 006 937	5 103	1 129	12 738 819	12 971 710	83 073 176
Yaroslavl Region	130 984 895	7 520	0	21 031 121	26 552 428	82 918 279
City of Moscow	12 800 124 078	918 234	106 414	3 303 229 342	4 568 746 185	4 765 834 816
North-Western Federal District	2 538 919 866	3 905 776	738	576 625 088	487 156 687	1 445 078 714
Republic of Karelia	38 200 298	2 786	0	3 979 676	1 920 640	31 952 856
Komi Republic	82 631 845	23 692	0	8 066 143	3 454 945	70 799 809
Akhangel'sk Region	145 331 741	8 386	0	19 614 835	39 239 653	86 280 478
Vologda Region	96 130 947	23 815	0	15 752 581	8 616 057	71 519 732
Kaliningrad Region	80 945 233	2 925	0	16 400 528	5 788 137	58 453 029
Leningrad Region	25 278 543	27 017	0	4 513 443	4 453 330	16 216 801
Murmansk Region	76 865 362	3 181	0	9 111 655	4 284 425	63 236 894
Novgorod Region	35 291 481	1 563	736	5 689 998	3 208 738	26 154 301
Pskov Region	35 656 543	1 115	0	5 447 908	5 819 432	24 259 824
St Petersburg	1 922 587 873	3 811 296	2	488 048 321	410 371 330	996 204 990
Southern Federal District	1 118 480 558	179 519	30 062	207 965 782	81 049 962	822 604 017
Republic of Adygeya	16 790 343	1 574	0	1 812 789	696 980	14 244 264
Republic of Kalmykia	6 985 227	679	0	952 804	249 528	5 767 748
Krasnodar Territory	504 413 475	78 423	30 062	94 988 263	36 512 191	371 417 895
Astrakhan Region	60 233 139	6 483	0	9 186 875	4 321 918	46 604 593
Volgograd Region	155 981 006	8 004	0	25 340 444	10 066 215	120 157 286
Rostov Region	374 077 368	84 356	0	75 684 607	29 203 130	264 412 231
North-Caucasian Federal District	311 388 118	789 660	42	56 184 566	21 993 282	231 609 144
Republik of Daghestan	49 590 182	469 204	7	9 258 393	2 453 736	37 295 351
Republic of Ingushetia	5 476 409	2 725	0	1 887 320	177 000	3 404 515
Kabardino-Balkar Republic	26 739 527	393	0	4 134 716	1 058 924	21 503 040
Karachai-Cherkess Republic	12 779 766	4 821	0	2 313 747	769 657	9 647 976
Republic of North Ossetia - Alania	24 883 295	2 878	0	2 382 541	479 763	21 962 313
Chechen Republic	10 761 936	112 406	35	4 760 211	578 614	5 280 844
Stavropol Territory	181 157 003	197 233	0	31 447 638	16 475 588	132 515 105
Volga Federal District	2 920 664 654	8 953 947	28	511 076 270	504 014 942	1 882 454 442

Republic of Bashkortostan	315 156 168	28 550	0	42 075 343	68 088 559	204 145 454
Republic of Marii El	31 616 120	20 535	0	3 315 635	3 560 907	24 658 600
Republic of Mordovia	44 416 452	172 037	0	4 885 674	4 052 682	35 207 828
Republic of Tatarstan	564 041 637	8 343 377	11	104 149 777	145 020 490	304 584 173
Udmurt Republic	100 400 147	2 694	0	16 216 678	11 029 953	73 018 679
Chuvash Republic	70 406 497	22 299	0	8 760 869	7 905 780	53 560 589
Perm Territory	244 657 182	89 385	0	50 769 357	25 479 974	167 693 976
Kirov Region	80 525 981	26 786	17	13 789 698	5 609 658	60 757 447
Nizhny Novgorod Region	518 003 131	69 657	0	130 244 201	126 794 543	259 508 247
Orenburg Region	127 904 159	23 509	0	15 813 303	13 054 647	92 786 851
Penza Region	79 716 532	39 446	0	10 311 396	4 048 477	65 103 352
Samara Region	457 027 343	40 986	0	63 691 237	71 280 173	320 370 901
Saratov Region	186 312 168	9 348	0	32 316 072	11 264 358	142 378 407
Ulyanovsk Region	100 481 137	65 338	0	14 737 030	6 824 741	78 679 938
Ural Federal District	1 603 125 620	444 908	132	279 259 524	314 170 858	1 000 680 103
Kurgan Region	32 794 554	7 383	2	3 755 223	2 058 770	26 884 091
Sverdlovsk Region	651 348 555	89 122	0	130 963 378	96 064 688	420 194 559
Tyumen Region	658 485 811	321 930	130	92 556 038	197 713 198	365 353 077
Chelyabinsk Region	260 496 700	26 473	0	51 984 885	18 334 202	188 248 376
Siberian Federal District	1 467 621 631	206 018	4	239 157 783	151 436 720	1 067 207 604
Republic of Altai	6 633 828	5 883	3	898 054	625 561	5 092 819
Republic of Buryatiya	46 509 755	7 579	0	6 113 136	5 180 210	35 138 832
Republic of Tuva	5 559 154	3 580	0	758 696	124 741	4 653 124
Republic of Khakassia	24 450 713	8 889	0	3 321 912	2 095 804	18 899 332
Altai Territory	110 841 236	8 811	0	13 807 877	10 312 666	86 558 574
Zabaykal Territory	41 043 906	16 295	0	4 159 191	1 288 679	35 475 454
Krasnoyarsk Territory	251 212 270	29 142	0	48 926 947	21 559 522	176 920 530
Irkutsk Region	169 116 807	43 251	0	22 759 670	23 404 220	122 518 813
Kemerovo Region	161 761 668	5 676	0	16 972 965	10 348 583	134 028 206
Novosibirsk Region	448 988 055	62 899	0	95 182 481	58 933 204	291 409 260
Omsk Region	125 570 719	10 140	1	14 676 497	11 222 191	99 409 289
Tomsk Region	75 933 520	3 873	0	11 580 357	6 341 339	57 103 371
Far Eastern Federal District	826 365 463	171 069	39 901	170 674 742	84 336 894	569 445 145
Republic of Sakha (Yakutia)	89 155 219	41 118	0	16 315 589	16 315 420	56 156 985
Kamchatka Territory	43 525 209	9 848	0	6 441 244	3 214 010	33 742 956
Primorskiy Territory	215 106 404	25 136	0	54 919 012	12 874 501	146 965 281
Khabarovsk Territory	274 967 686	19 954	0	55 299 487	30 819 340	188 313 093
Amur Region	84 907 103	17 065	0	16 757 676	8 056 621	59 929 424
Magadan Region	40 439 420	12 650	39 737	6 140 757	5 906 667	28 302 131
Sakhalin Region	70 004 855	44 989	164	13 630 791	6 816 423	49 292 965
Jewish Autonomous Region	6 961 744	309	0	796 602	291 705	5 867 700
Chukotka Autonomous Area	1 297 823	0	0	373 584	42 207	874 610

*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
1.03.14**

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	9 862 993 857	38 055 770	0	1 480 196 796	4 849 997 494	3 097 144 750
Belgorod Region	1 349 124	0	0	87 317	0	1 261 804
Bryansk Region	0	0	0	0	0	0
Vladimir Region	1 579 961	0	0	5 438	0	1 574 523
Voronezh Region	625 469	0	0	1 599	108 151	515 715
Ivanovo Region	879 337	0	0	24 346	0	854 958
Kaluga Region	1 473 646	0	0	73 617	154	1 399 875
Kostroma Region	13 688 146	0	0	1 346 874	2 336 194	9 992 337
Kursk Region	633 374	0	0	106 060	0	504 222
Lipetsk Region	1 534 277	0	0	738 360	3 158	792 759
Moscow Region	10 160 084	0	0	583 956	1 839 829	7 687 700
Orel Region	287 391	0	0	33 367	36 051	217 973
Ryazan Region	1 015 246	0	0	310 229	41 236	661 610
Smolensk Region	777 871	0	0	44 323	0	733 548
Tambov Region	17 910	0	0	1 779	0	16 121
Tver Region	1 317 221	0	0	152 392	337 807	826 946
Tula Region	104 764	0	0	2 811	0	101 953
Yaroslavl Region	775 323	0	0	70 792	0	704 498
City of Moscow	9 826 774 713	38 055 770	0	1 476 613 536	4 845 294 914	3 069 298 208
North-Western Federal District	274 523 090	0	0	35 337 081	118 624 792	112 447 895
Republic of Karelia	15 524	0	0	9 566	0	5 456
Komi Republic	786 968	0	0	3 849	0	783 119
Akhangel'sk Region	19 781	0	0	28	19 753	0
Vologda Region	6 941 638	0	0	2 092 144	315 589	4 533 847
Kaliningrad Region	5 348 306	0	0	1 158 957	1 830 848	2 335 681
Leningrad Region	2 142 980	0	0	104 216	1 640	2 032 112
Murmansk Region	1 841 670	0	0	1 531 669	0	294 094
Novgorod Region	96 774	0	0	3 315	0	93 452
Pskov Region	4 511	0	0	1 902	0	2 609
St Petersburg	257 324 938	0	0	30 431 435	116 456 962	102 367 525
Southern Federal District	17 021 819	0	0	1 528 388	3 979 695	11 196 284
Republic of Adygeya	58 017	0	0	4 606	0	53 397
Republic of Kalmykia	127 996	0	0	25	50 777	77 194
Krasnodar Territory	6 718 067	0	0	357 476	206 505	5 893 829
Astrakhan Region	400 179	0	0	329 741	0	63 127
Volgograd Region	754 888	0	0	21 294	130 851	602 741
Rostov Region	8 962 672	0	0	815 246	3 591 562	4 505 996
North-Caucasian Federal District	3 641 483	0	0	124 051	1 134	3 490 797
Republic of Dagestan	213 987	0	0	17 575	0	190 972
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	81 033	0	0	5 327	0	75 689
Karachai-Cherkess Republic	3 052 888	0	0	98 018	0	2 934 850
Republic of North Ossetia - Alania	152 437	0	0	755	0	151 663
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	141 138	0	0	2 376	1 134	137 623

Volga Federal District	117 356 593	7 002	0	13 501 053	48 174 821	53 834 600
Republic of Bashkortostan	3 638 316	0	0	582 806	136 327	2 918 047
Republic of Marii El	14 414	0	0	8 459	0	5 955
Republic of Mordovia	291 751	0	0	34 475	0	255 834
Republic of Tatarstan	68 170 919	7 002	0	2 536 088	42 613 024	21 794 169
Udmurt Republic	1 401 002	0	0	252 232	0	1 148 557
Chuvash Republic	369 571	0	0	19 755	0	349 599
Perm Territory	2 964 660	0	0	291 588	39 576	2 633 496
Kirov Region	1 622 786	0	0	114 539	475 604	1 032 611
Nizhny Novgograd Region	4 352 784	0	0	661 007	569 987	3 096 922
Orenburg Region	2 592 541	0	0	57 638	796 369	1 648 477
Penza Region	1 567	0	0	1 026	541	0
Samara Region	25 512 221	0	0	8 040 732	3 066 387	13 943 253
Saratov Region	6 341 938	0	0	894 830	477 006	4 931 443
Ulyanovsk Region	82 123	0	0	5 878	0	76 237
Ural Federal District	112 559 855	36 352	0	8 583 604	31 421 690	58 811 447
Kurgan Region	16 299	0	0	454	0	15 845
Sverdlovsk Region	40 774 145	0	0	1 858 288	17 669 151	20 500 581
Tyumen Region	62 634 371	35 974	0	3 625 722	13 210 627	33 364 419
Chelyabinsk Region	9 135 040	378	0	3 099 140	541 912	4 930 602
Siberian Federal District	54 900 231	0	9 807	8 395 621	4 553 334	35 554 521
Republic of Altai	32 036	0	0	12 125	0	19 911
Republic of Buryatiya	1 817 907	0	0	1 076 944	0	352 387
Republic of Tuva	1 852	0	0	0	0	1 852
Republic of Khakassia	62 540	0	0	1 448	0	58 273
Altai Territory	455 265	0	0	46 618	0	408 647
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	5 073 680	0	0	90 069	144 141	4 810 117
Irkutsk Region	687 383	0	0	221 422	5 867	457 254
Kemerovo Region	381 396	0	0	186 668	0	194 674
Novosibirsk Region	45 003 510	0	9 807	6 305 333	4 402 290	28 323 033
Omsk Region	1 032 467	0	0	394 731	1 036	636 460
Tomsk Region	352 195	0	0	60 263	0	291 913
Far Eastern Federal District	40 681 584	0	0	6 184 329	8 803 521	25 225 930
Republic of Sakha (Yakutia)	1 547 299	0	0	60 961	27 072	1 374 824
Kamchatka Territory	1 616 851	0	0	424 174	180 793	991 689
Primorskiy Territory	9 477 732	0	0	1 946 859	110 324	7 362 533
Khabarovsk Territory	382 776	0	0	16 645	0	360 786
Amur Region	25 400 695	0	0	2 227 630	8 485 332	14 387 994
Magadan Region	0	0	0	0	0	0
Sakhalin Region	2 256 231	0	0	1 508 060	0	748 104
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	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 1.03.14

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	8 848 117 179	37 539 320	9 807	1 339 716 036	4 709 204 582	2 494 360 868
Belgorod Region	19 624 873	0	0	540 309	4 636 561	12 414 108
Bryansk Region	10 156 868	1 518	0	324 054	6 329 017	3 009 110
Vladimir Region	12 779 871	259	0	594 019	611 939	8 930 118
Voronezh Region	50 392 922	0	0	6 132 703	12 745 852	25 116 421
Ivanovo Region	6 447 122	27	0	270 710	27 060	5 563 425
Kaluga Region	10 300 772	793	0	672 337	1 018 293	6 586 124
Kostroma Region	5 135 726	66	0	147 604	1 997 527	2 586 418
Kursk Region	4 097 359	0	0	288 772	67 438	2 846 353
Lipetsk Region	6 833 855	0	0	962 664	793 346	4 095 682
Moscow Region	87 061 905	122	0	11 645 518	7 861 914	60 553 531
Orel Region	2 784 585	21	0	196 589	52 910	2 059 090
Ryazan Region	7 435 192	0	0	160 087	1 801 830	4 413 440
Smolensk Region	7 472 284	312	0	456 300	74 507	4 591 049
Tambov Region	2 648 329	0	0	24 441	9 675	1 904 167
Tver Region	10 307 639	563	0	525 067	1 110 095	5 556 471
Tula Region	11 887 656	0	0	2 295 569	1 622 308	6 138 865
Yaroslavl Region	11 483 184	28	0	1 690 813	1 550 189	6 914 756
City of Moscow	8 581 267 037	37 535 611	9 807	1 312 788 480	4 666 894 121	2 331 081 740
North-Western Federal District	614 054 614	90 972	0	88 021 589	175 284 172	315 472 668
Republic of Karelia	3 507 937	0	0	174 968	14 308	2 919 393
Komi Republic	7 434 509	18	0	331 461	4 267	5 191 976
Akhangel'sk Region	8 280 494	99	0	624 113	933 545	5 735 241
Vologda Region	17 310 522	4	0	5 810 120	4 537 963	5 112 053
Kaliningrad Region	24 314 894	324	0	4 182 987	2 469 970	14 325 030
Leningrad Region	4 288 103	0	0	400 162	496 707	3 199 973
Murmansk Region	11 310 362	0	0	3 904 873	577 013	5 979 187
Novgorod Region	4 249 080	146	0	1 377 513	99 703	2 333 911
Pskov Region	3 149 154	0	0	217 006	234 617	2 002 125
St Petersburg	530 209 559	90 381	0	70 998 386	165 916 079	268 673 779
Southern Federal District	117 214 220	1 469	0	11 922 479	8 137 405	84 642 401
Republic of Adygeya	758 875	0	0	29 769	71 216	512 485
Republic of Kalmykia	431 305	0	0	6 686	50 777	309 746
Krasnodar Territory	53 739 007	1 319	0	4 410 553	2 243 114	43 273 481
Astrakhan Region	5 019 055	117	0	328 679	822 596	3 342 084
Volgograd Region	15 071 026	0	0	1 395 458	261 136	10 453 333
Rostov Region	42 194 952	33	0	5 751 334	4 688 566	26 751 272
North-Caucasian Federal District	22 932 818	15 055	0	1 733 587	308 519	16 331 958
Republic of Dagestan	1 671 645	0	0	44 680	76 426	1 096 842
Republic of Ingushetia	235 806	0	0	3 044	0	196 526
Kabardino-Balkar Republic	2 245 788	0	0	26 329	12 257	1 531 860
Karachai-Cherkess Republic	962 792	0	0	42 121	12 077	688 491
Republic of North Ossetia - Alania	1 507 604	15 033	0	36 909	32 805	1 019 206
Chechen Republic	176 230	0	0	3 348	0	172 307
Stavropol Territory	16 132 953	22	0	1 577 156	174 954	11 626 726

Volga Federal District	392 445 627	364 999	0	37 006 426	102 098 659	204 972 148
Republic of Bashkortostan	30 978 536	763	0	2 815 080	5 478 743	17 930 286
Republic of Marii El	1 924 900	0	0	140 476	318 825	913 990
Republic of Mordovia	2 218 325	64	0	167 281	11 341	1 324 888
Republic of Tatarstan	87 693 863	7 305	0	3 616 371	42 275 231	33 300 845
Udmurt Republic	6 929 182	475	0	1 005 294	34 429	3 491 974
Chuvash Republic	6 653 659	0	0	1 503 566	1 076 376	2 494 780
Perm Territory	30 868 245	76	0	4 700 782	1 360 886	21 076 645
Kirov Region	4 997 042	10	0	1 141 741	699 919	2 388 868
Nizhny Novgograd Region	52 673 297	356 083	0	8 216 464	4 437 946	24 926 349
Orenburg Region	15 218 823	0	0	967 522	6 596 811	6 650 130
Penza Region	4 228 084	223	0	146 450	25 584	2 984 134
Samara Region	119 600 470	0	0	9 874 562	38 343 475	65 480 083
Saratov Region	18 548 103	0	0	1 507 756	1 302 032	14 383 493
Ulyanovsk Region	9 913 098	0	0	1 203 081	137 061	7 625 683
Ural Federal District	239 536 902	72 448	0	22 888 758	33 655 094	153 165 121
Kurgan Region	1 551 799	0	0	243 003	26 129	894 083
Sverdlovsk Region	92 522 359	36 256	0	12 645 769	19 680 143	53 674 726
Tyumen Region	114 337 458	35 696	0	5 054 004	10 872 386	81 788 114
Chelyabinsk Region	31 125 286	496	0	4 945 982	3 076 436	16 808 198
Siberian Federal District	127 054 526	13 468	0	17 479 388	9 233 848	78 487 082
Republic of Altai	226 598	0	0	12 643	0	135 261
Republic of Buryatiya	4 801 995	0	0	1 262 094	12 617	2 056 175
Republic of Tuva	156 813	0	0	36 427	0	51 864
Republic of Khakassia	1 215 624	1	0	5 192	215 322	875 953
Altai Territory	9 505 917	115	0	374 258	1 437 371	5 671 161
Zabaykal Territory	2 004 704	0	0	28 895	34 600	1 019 726
Krasnoyarsk Territory	16 063 790	14	0	2 698 956	886 252	10 184 346
Irkutsk Region	13 262 659	106	0	1 476 797	515 986	7 445 485
Kemerovo Region	16 425 470	0	0	2 779 761	1 279 938	8 222 259
Novosibirsk Region	46 597 602	12 647	0	7 748 633	3 655 125	31 204 177
Omsk Region	9 494 323	312	0	679 414	154 460	7 525 303
Tomsk Region	7 299 031	273	0	376 318	1 042 177	4 095 372
Far Eastern Federal District	80 666 099	1 394	0	14 280 923	10 819 244	46 670 267
Republic of Sakha (Yakutia)	4 060 445	0	0	208 592	7 751	1 723 133
Kamchatka Territory	4 455 873	0	0	616 812	180 250	3 324 990
Primorskiy Territory	23 781 670	1 137	0	5 012 351	432 285	16 512 948
Khabarovsk Territory	25 484 752	80	0	5 327 924	1 365 830	16 421 578
Amur Region	11 591 374	0	0	193 857	7 295 688	3 268 639
Magadan Region	2 895 318	177	0	220 945	360 501	1 432 769
Sakhalin Region	8 032 833	0	0	2 684 936	1 176 939	3 689 569
Jewish Autonomous Region	363 834	0	0	15 506	0	296 641
Chukotka Autonomous Area	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 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 1.03.14**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	4 747 003 149	2 057 664 838	2 689 338 311
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	0	0	0
Voronezh Region	228 156	228 156	0
Ivanovo Region	1 081 677	1 081 677	0
Kaluga Region	123 200	123 200	0
Kostroma Region	7 630 616	6 612 290	1 018 326
Kursk Region	0	0	0
Lipetsk Region	616 050	616 050	0
Moscow Region	248 000	248 000	0
Orel Region	0	0	0
Ryazan Region	0	0	0
Smolensk Region	50 000	50 000	0
Tambov Region	57 158	57 158	0
Tver Region	40 000	40 000	0
Tula Region	0	0	0
Yaroslavl Region	270 000	270 000	0
City of Moscow	4 736 658 292	2 048 338 307	2 688 319 985
	72 237 301	51 929 612	20 307 689
North-Western Federal District			
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangel'sk Region	40 000	40 000	0
Vologda Region	896 935	800 307	96 628
Kaliningrad Region	228 969	228 969	0
Leningrad Region	0	0	0
Murmansk Region	1 044 200	900 000	144 200
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	70 027 197	49 960 336	20 066 861
Southern Federal District	11 767 361	9 648 075	2 119 286
Republic of Adygeya	150 000	150 000	0
Republic of Kalmykia	52 900	52 900	0
Krasnodar Territory	4 830 178	4 236 913	593 265
Astrakhan Region	0	0	0
Volgograd Region	409 000	409 000	0
Rostov Region	6 325 283	4 799 262	1 526 021
	35 388	17 363	18 025
North-Caucasian Federal District			
Republic of Dagestan	17 363	17 363	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	0	0	0
Karachai-Cherkess Republic	18 025	0	18 025
Republic of North Ossetia - Alania	0	0	0
Chechen Republic	0	0	0
Stavropol Territory	0	0	0

Volga Federal District	64 096 930	57 631 296	6 465 634
Republic of Bashkortostan	706 605	706 605	0
Republic of Marii El	3 927	3 927	0
Republic of Mordovia	0	0	0
Republic of Tatarstan	29 027 276	23 763 342	5 263 934
Udmurt Republic	1 008 846	399 700	609 146
Chuvash Republic	229 438	211 413	18 025
Perm Territory	0	0	0
Kirov Region	382 075	382 075	0
Nizhny Novgogrod Region	3 307 057	3 278 279	28 778
Orenburg Region	410 653	392 628	18 025
Penza Region	8 749	8 749	0
Samara Region	28 357 476	27 849 578	507 898
Saratov Region	604 828	585 000	19 828
Ulyanovsk Region	50 000	50 000	0
Ural Federal District	52 016 186	29 658 852	22 357 334
Kurgan Region	0	0	0
Sverdlovsk Region	13 924 800	8 738 156	5 186 644
Tyumen Region	36 557 198	19 386 508	17 170 690
Chelyabinsk Region	1 534 188	1 534 188	0
Siberian Federal District	27 705 319	10 951 595	16 753 724
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	863 883	863 883	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	311 525	311 525	0
Irkutsk Region	140 000	140 000	0
Kemerovo Region	0	0	0
Novosibirsk Region	25 833 693	9 476 520	16 357 173
Omsk Region	556 218	159 667	396 551
Tomsk Region	0	0	0
Far Eastern Federal District	12 512 088	11 450 171	1 061 917
Republic of Sakha (Yakutia)	236 950	236 950	0
Kamchatka Territory	592 943	592 943	0
Primorskiy Territory	174 968	174 968	0
Khabarovsk Territory	0	0	0
Amur Region	11 394 289	10 332 372	1 061 917
Magadan Region	0	0	0
Sakhalin Region	112 938	112 938	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	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 1.03.14**

	thousand rubles		
	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	4 765 313 756	2 059 803 346	2 705 510 410
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	35 578	0	35 578
Voronezh Region	228 242	228 242	0
Ivanovo Region	1 081 677	1 081 677	0
Kaluga Region	123 200	123 200	0
Kostroma Region	4 624 434	4 624 434	0
Kursk Region	0	0	0
Lipetsk Region	616 050	616 050	0
Moscow Region	248 000	248 000	0
Orel Region	37 233	0	37 233
Ryazan Region	0	0	0
Smolensk Region	50 000	50 000	0
Tambov Region	57 158	57 158	0
Tver Region	40 000	40 000	0
Tula Region	0	0	0
Yaroslavl Region	257 898	257 898	0
City of Moscow	4 757 914 286	2 052 476 687	2 705 437 599
North-Western Federal District	77 820 001	57 515 770	20 304 231
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangel'sk Region	40 000	40 000	0
Vologda Region	941 635	845 007	96 628
Kaliningrad Region	228 968	228 968	0
Leningrad Region	0	0	0
Murmansk Region	1 044 200	900 000	144 200
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	75 565 198	55 501 795	20 063 403
Southern Federal District	11 858 299	9 731 259	2 127 040
Republic of Adygeya	150 000	150 000	0
Republic of Kalmykia	0	0	0
Krasnodar Territory	4 747 262	4 153 997	593 265
Astrakhan Region	0	0	0
Volgograd Region	456 754	449 000	7 754
Rostov Region	6 504 283	4 978 262	1 526 021
North-Caucasian Federal District	17 363	17 363	0
Republik of Dagestan	17 363	17 363	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	64 722 365	58 254 928	6 467 437
Republic of Bashkortostan	610 237	610 237	0
Republic of Marii El	3 927	3 927	0
Republic of Mordovia	0	0	0
Republic of Tatarstan	29 267 276	24 003 342	5 263 934
Udmurt Republic	1 008 846	399 700	609 146
Chuvash Republic	236 413	236 413	0
Perm Territory	0	0	0
Kirov Region	382 075	382 075	0
Nizhny Novgogrod Region	3 476 885	3 428 279	48 606
Orenburg Region	410 653	392 628	18 025
Penza Region	8 749	8 749	0
Samara Region	28 662 476	28 154 578	507 898
Saratov Region	604 828	585 000	19 828
Ulyanovsk Region	50 000	50 000	0
Ural Federal District	54 434 636	32 016 164	22 418 472
Kurgan Region	0	0	0
Sverdlovsk Region	16 320 498	11 048 156	5 272 342
Tyumen Region	36 437 645	19 313 820	17 123 825
Chelyabinsk Region	1 676 493	1 654 188	22 305
Siberian Federal District	2 838 119	2 402 241	435 878
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	863 883	863 883	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	361 525	361 525	0
Irkutsk Region	140 000	140 000	0
Kemerovo Region	0	0	0
Novosibirsk Region	916 493	877 166	39 327
Omsk Region	556 218	159 667	396 551
Tomsk Region	0	0	0
Far Eastern Federal District	10 063 173	9 078 729	984 444
Republic of Sakha (Yakutia)	188 200	188 200	0
Kamchatka Territory	531 943	531 943	0
Primorskiy Territory	174 968	174 968	0
Khabarovsk Territory	0	0	0
Amur Region	9 055 124	8 070 680	984 444
Magadan Region	0	0	0
Sakhalin Region	112 938	112 938	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0

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

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

Macroprudential Indicators of the Banking Sector

Table 40

Some indicators of the banking sector financial soundness (percent)

	1.01.12	1.01.13	1.01.14	1.02.14	1.03.14
Own funds (capital) adequacy					
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio) ¹	14,7	13,7	13,5	12,9	13,1
Tier I capital ratio N1.2 (Basel III)	9,3	8,5	9,1	8,8	8,5
Risk-weighted assets (Basel III) to total assets ratio]	58,8	50,7	51,4	51,1	51,3
Credit risk					
Share of problem (IV quality category) and bad (V quality category) loans in total loans ³	6,6	6,0	6,0	6,1	6,2
Loan loss provisions made as percent of total loans ³	6,9	6,1	5,9	6,0	6,1
Ratio of loans, bank guarantees and sureties granted by a bank to its owners (shareholders) to own funds (capital) (N9.1)	1,4	1,5	1,1	1,0	1,0
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)	228,4	209,0	204,3	217,5	212,2
<i>Distribution of loans provided by credit institutions</i>					
agriculture, hunting and forestry	4,8	4,6	4,3	4,2	4,1
mining	2,9	3,2	3,1	3,1	3,1
manufacturing	15,2	14,0	13,6	13,8	13,8
production and distribution of energy, gas and water	2,9	2,7	2,5	2,6	2,5
constructing	5,6	5,5	5,6	5,4	5,5
wholesale and retail trade, car and household appliance repair	15,6	14,9	13,7	14,0	13,9
transport and communication	5,4	5,4	4,2	4,2	4,3
other economic activities	22,3	20,5	21,1	21,1	21,0
individuals	25,3	29,2	32,0	31,6	31,7
of which					
mortgage loans	6,7	7,5	8,5	8,5	8,7
<i>Geographical distribution of interbank loans and deposits ⁴</i>					
Russian Federation	41,6	47,1	39,7	36,9	33,5
United Kingdom	20,2	17,5	23,8	23,9	24,8
USA	3,0	3,6	6,8	7,1	8,6
Germany	4,2	1,6	0,6	2,2	2,4
Austria	6,6	5,9	7,3	8,6	9,2
France	2,7	1,6	1,9	2,1	2,5
Italy	2,7	2,7	0,1	0,3	0,3
Cyprus	6,6	8,7	4,7	4,2	4,1
Netherlands	3,2	1,5	1,5	1,7	1,7
Other	9,0	9,8	13,6	13,2	13,0
Liquidity					
Ratio of high liquid assets to total assets	11,8	11,1	9,9	10,3	10,7
Ratio of liquid assets to total assets	23,9	23,2	20,5	20,6	21,3
Ratio of high liquid assets to demand liabilities (N2)	60,1	58,0	57,5	57,7	58,3
Ratio of liquid assets to short-term liabilities (N3)	81,6	82,9	78,7	82,1	82,2
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)	82,0	85,5	88,9	88,9	88,6
Ratio of clients' funds to total loans ⁵	105,3	101,2	98,7	98,8	100,2
Market risk ⁴ to total own funds (capital) ⁶					
of which					
Interest rate risk	33,8	36,0	37,8	36,9	34,7
Equity position risk	12,9	6,0	3,3	4,3	4,5
Foreign exchange risk	3,0	5,4	4,5	5,4	4,7
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	4,2	2,2	1,8	4,9	5,4
Banks' financial result over the reporting period (billion rubles)					
as percent of the banking sector assets ⁷	2,4	2,3	1,9	0,2	0,3
as percent of the banking sector own funds (capital) ⁷	17,6	18,2	15,2	1,3	2,4
Return on assets ⁸	2,4	2,3	1,9	1,9	1,9
Return on equity ⁸	17,6	18,2	15,2	15,2	15,1

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

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

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

⁴ By 0409501 form "Information on interbank loans and deposits".

⁵ Except loans, deposits and other funds, placed in interbank market.

⁶ Calculated by form 0409135 (before 1.01.11 - by form 0409153).

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

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

⁸ 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	Own funds (capital) of CIs, billion rubles	of which									
		CIs going through insolvency prevention measures ²		CIs with capital less than 180 million rubles		CIs with capital from 180 to 300 million rubles		CIs with capital from 300 to 900 million rubles		CIs with capital more than 900 million rubles	
		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
1.01.09	3 811,1	62,6	20	26,4	339	45,9	200	133,7	268	3 542,4	279
1.01.10	4 620,6	70,3	18	27,4	280	44,5	193	136,7	275	4 341,7	292
1.01.11	4 732,3	105,4	14	24,3	232	45,0	192	144,9	279	4 412,6	295
1.01.12	5 242,1	249,7	8	2,2	52	66,4	302	152,6	297	4 771,1	319
1.01.13	6 112,9	212,4	5	2,4	53	57,1	247	148,7	293	5 692,3	357
1.02.13	6 133,6	211,1	5	2,2	47	57,4	247	149,8	293	5 713,0	357
1.03.13	6 187,7	214,9	5	2,1	45	57,4	247	148,6	290	5 764,6	361
1.04.13	6 299,8	216,0	5	2,1	47	55,8	240	145,3	288	5 880,7	369
1.05.13	6 339,4	216,2	5	2,3	46	54,4	234	148,4	294	5 918,2	368
1.06.13	6 385,3	215,5	5	2,7	48	53,6	230	149,3	294	5 964,3	370
1.07.13	6 567,6	210,5	5	2,9	60	53,0	226	146,5	291	6 154,6	374
1.08.13	6 625,9	221,0	5	2,9	59	53,3	226	143,7	285	6 205,0	375
1.09.13	6 713,4	227,9	5	2,6	55	49,8	213	149,3	297	6 283,7	374
1.10.13	6 798,2	227,7	5	2,5	54	48,0	204	150,4	300	6 369,6	376
1.11.13	6 894,6	225,6	5	2,8	56	47,5	201	148,9	295	6 469,9	376
1.12.13	6 975,1	227,6	6	2,0	54	46,6	198	148,7	294	6 550,2	375
1.01.14	7 064,3	202,8	5	2,5	56	42,6	181	148,9	299	6 667,6	381
1.02.14	7 073,9	205,8	5	3,0	53	41,8	177	145,6	294	6 677,7	382
1.03.14	7 252,9	210,4	6	2,6	52	41,0	172	144,0	289	6 855,0	387
Reference data: own funds (capital) adequacy ratios as of 1.03.14, %	13,1	12,1		40,3		24,4		18,0		13,1	

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" 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.

Table 42

Basel III capital Tiers and adequacy ratios

Basel III capital ¹ structure	1.02.14		1.03.14	
	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
1. Tier I capital of which:	4 838,1	68,4	4 940,2	68,1
1.1. Common Equity Tier 1	4 812,0	68,0	4 914,1	67,8
1.2. Additional Tier 1	26,0	0,4	26,1	0,4
2. Tier 2 Capital	2 235,4	31,6	2 312,3	31,9
Basel III capital adequacy ratios ²	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
Common equity Tier I ratio (N1.1)	8,8	1	8,9	0
Tier I capital ratio (N1.2)	8,8	2	9,0	0

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

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

Table 43

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

Indicators	1.01.12		1.01.13		1.01.14		1.02.14		1.03.14	
	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	6 040,7	115,2	7 174,4	117,4	8 202,0	116,1	8 145,7	115,2	8 289,1	114,3
1.1. Authorized capital	1 283,2	24,5	1 394,5	22,8	1 533,2	21,7	1 532,6	21,7	1 537,2	21,2
1.2. Issue income	1 127,2	21,5	1 240,1	20,3	1 347,5	19,1	1 345,5	19,0	1 345,5	18,6
1.3. Credit institutions' profit and funds	2 250,5	42,9	2 858,7	46,8	3 377,7	47,8	3 442,5	48,7	3 477,8	48,0
1.4. Subordinated loans	1 187,4	22,7	1 477,2	24,2	1 723,2	24,4	1 602,0	22,6	1 703,0	23,5
1.5. Increase in value of property due to revaluation	192,4	3,7	203,9	3,3	220,5	3,1	223,1	3,2	225,7	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	798,6	15,2	1 061,5	17,4	1 137,7	16,1	1 072,2	15,2	1 036,6	14,3
2.1. Losses	91,3	1,7	105,6	1,7	114,6	1,6	171,8	2,4	174,5	2,4
2.2. Intangible assets	6,1	0,1	8,7	0,1	13,5	0,2	13,7	0,2	13,9	0,2
2.3. Treasury stocks (shares)	1,2	0,0	0,2	0,0	0,2	0,0	0,4	0,0	0,4	0,0
2.4. Sources of own funds (capital), created using improper assets	2,8	0,1	4,8	0,1	5,6	0,1	4,7	0,1	4,6	0,1
2.5. Subordinated loans granted to credit institutions	35,4	0,7	25,3	0,4	77,0	1,1	97,3	1,4	97,8	1,3
2.6. Investments in shares of dependent organizations and credit institutions	649,6	12,4	885,4	14,5	914,5	12,9	777,9	11,0	741,3	10,2
2.7. Other factors	12,2	0,2	31,5	0,5	12,2	0,2	6,3	0,1	4,2	0,1
of which:										
2.7.1 Decrease of supplementary capital's sources according to limits under paragraph 3.11 of Instruction of Bank of Russia No. 215-P dated February 10, 2003	11,2	0,2	30,6	0,5	9,0	0,1	-	-	-	-
Own funds (capital), total	5 242,1	100,0	6 112,9	100,0	7 064,3	100,0	7 073,5	100,0	7 252,5	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	1.01.12	1.01.13	1.01.14	1.02.14	1.03.14
1 st group of assets	0,0	0,0	0,0	0,0	0,0
2 nd group of assets	829,7	975,1	986,9	1 100,5	1 176,4
3 rd group of assets	146,7	210,6	326,5	287,6	346,2
4 th group of assets	23 482,4	23 897,1	28 182,0	28 481,9	28 832,9
5 th group of assets	0,6	7,4	6,9	7,5	7,5
The value of credit risk on balance sheet assets	24 459,4	25 090,2	29 502,1	29 877,3	30 363,0

Reference data:

	1.01.12	1.01.13	1.01.14	1.02.14	1.03.14
1 st group of assets without risk weighting	-	-	7 855,7	7 107,6	6 683,2

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

² The value of credit risk on balance sheet assets are calculated on the basis of credit institutions' reporting for calculation of own funds (capital) adequacy ratio N1, set up by Bank of Russia Instruction No.139-I dated December 3, 2012.

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

		1.01.12	1.01.13	1.01.14	1.02.14	1.03.14
1	Banking sector own funds (capital), billion rubles	5 242,1	6 112,9	7 064,3	7 073,9	7 252,9
2	Risk-weighted assets, billion rubles	35 760,6	44 640,7	52 473,9	54 847,8	55 221,6
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	24 460,3	25 090,2	29 502,1	29 877,3	30 363,0
	- risk-weighted claims on counterparties related to a bank (code 8957.0 ² , before 01.02.14 - code 8957 ²), billion rubles	1 367,5	1 781,6	2 087,6	1 916,7	1 942,5
	- the amount of mortgage loans and accrued (accumulated) interest claims (code 8807 ²), billion rubles	67,7	109,5	147,4	157,5	161,4
	- the value of credit risk on contingent credit liabilities, billion rubles	2 976,4	3 448,0	3 971,4	4 061,1	4 078,9
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles ²	303,7	198,0	289,3	405,6	429,6
	- 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)	1 959,0	3 148,3	3 558,1	4 445,6	4 443,1
	- market risk, billion rubles	2 377,7	2 646,9	3 101,5	3 178,9	3 067,7
	- credit claims of clearing participants (codes 8847 ²)	-	-	13,4	17,0	19,1
	- higher-risk transactions, billion rubles	2 248,3	8 501,0	9 078,3	9 707,5	9 461,8
	- corrective coefficient of own funds (capital) adequacy ratio's N1.0 (before 1.02.14 - N1) denominator which eliminates double counting of credit claims on higher-risk transactions	-	-282,9	-374,4	-362,9	-291,4
	- 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	1 217,4	1 316,6
	- elevated requirements for respective levels of capital to cover certain assets classes in accordance with international approaches to increase the stability of the banking sector	-	-	17,3	226,1	229,2
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	14,7	13,7	13,5	12,9	13,1

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	1.01.12		1.01.13		1.01.14		1.02.14		1.03.14	
	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	1	0,0	2	0,1	3	0,1	2	0,0
From 10% to 12%	107	34,3	142	19,7	112	18,8	173	40,3	161	29,2
From 12% to 14%	125	16,6	143	53,2	183	64,6	146	45,9	160	58,5
14% and more	744	49,1	663	27,0	612	16,6	578	13,7	570	12,2
Banking sector, total	978	100,0	956	100,0	923	100,0	915	100,0	910	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

		1.01.12	1.01.13	1.01.14	1.02.14	1.03.14
Loans	Standard	53,4	58,5	57,4	58,1	58,2
	Substandard	29,4	26,0	28,5	27,9	27,8
	Doubtful	10,4	9,1	8,2	8,2	8,1
	Problem	2,7	2,5	2,2	2,3	2,3
	Loss	4,1	3,8	3,7	3,6	3,6
Loan loss provision (LLP)	Estimated LLP	9,1	8,3	7,7	7,6	7,6
	Estimated LLP adjusted for collateral	7,2	6,5	5,8	5,7	5,8
	LLP made	7,2	6,5	5,8	5,7	5,8
	LLP made as percent of estimated LLP	79,5	77,5	75,6	75,4	75,5
	LLP made as percent of estimated LLP adjusted for collateral	100,0	99,8	100,1	100,1	100,1
Справочно:						
Loans classified according to point 3.10 of the Bank of Russia's Regulation №254-P		14,7	13,8	16,2	16,5	16,3

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

Structure of loans and claims grouped into homogeneous portfolios ¹

	1.01.12		1.01.13		1.01.14		1.02.14		1.03.14	
	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %
1. Loans grouped into portfolios of homogeneous loans - total	5 589,2	100,0	7 993,4	100,0	10 341,5	100,0	10 356,7	100,0	10 485,6	100,0
of which:										
1.1. Loans to legal entities (except credit institutions)	474,2	8,5	644,2	8,1	805,2	7,8	794,8	7,7	811,9	7,7
1.2. Loans to individuals	5 115,1	91,5	7 349,0	91,9	9 536,0	92,2	9 561,7	92,3	9 673,6	92,3
1.3. Loans to credit institutions	0,0	0,0	0,1	0,0	0,3	0,0	0,2	0,0	0,1	0,0
2. Loans grouped into portfolios of homogeneous loans as a share of total loans	-	19,2	-	23,1	-	25,2	-	24,4	-	24,4
3. Ratio of loan loss provisions made on loans grouped into portfolios of homogeneous loans to loans grouped into portfolios of homogeneous loans	-	5,7	-	5,0	-	6,3	-	6,7	-	7,0
4. Claims grouped into portfolios of homogeneous claims - total	38,6	100,0	59,0	100,0	62,2	100,0	61,9	100,0	65,9	100,0
of which:										
4.1. Portfolios of homogeneous claims on legal entities	19,4	50,4	25,5	43,3	28,1	45,3	26,3	42,4	27,1	41,1
4.2. Portfolios of homogeneous claims on individuals	19,1	49,6	33,5	56,7	34,0	54,7	35,6	57,6	38,8	58,9
5. Ratio of provisions made on claims grouped into portfolios of homogeneous claims to claims grouped into portfolios of homogeneous claims	-	28,0	-	27,6	-	36,4	-	39,7	-	43,3

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

Homogeneous loans and claims on legal entities and provisions made as of 1.03.14¹

	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	811 920,9	100,0	34 184,2	100,0	4,2
of which by quality categories					
1.1. Quality Category I	843,3	0,1	0,0	0,0	0,0
1.2. Quality Category II	762 125,4	93,9	7 409,2	21,7	1,0
1.3. Quality Category III	13 259,0	1,6	2 179,1	6,4	16,4
1.4. Quality Category IV	11 819,2	1,5	4 227,6	12,4	35,8
1.5. Quality Category V	23 874,0	2,9	20 368,2	59,6	85,3
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	130,5	100,0	0,0	100,0	0,0
of which by quality categories					
2.1. Quality Category I	128,0	98,1	0,0	0,0	0,0
2.2. Quality Category II	2,5	1,9	0,0	100,0	1,0
2.3. Quality Category III	0,0	0,0	0,0	0,0	0,0
2.4. Quality Category IV	0,0	0,0	0,0	0,0	0,0
2.5. Quality Category V	0,0	0,0	0,0	0,0	0,0
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	812 051,3		34 184,2		4,2
4. Homogeneous claims grouped into portfolios - total	27 099,1	100,0	10 469,9	100,0	38,6
of which by quality categories					
4.1. Quality Category I	10 398,3	38,4	0,0	0,0	0,0
4.2. Quality Category II	6 111,5	22,6	137,9	1,3	2,3
4.3. Quality Category III	240,0	0,9	36,3	0,3	15,1
4.4. Quality Category IV	52,2	0,2	15,5	0,1	29,6
4.5. Quality Category V	10297,0	38,0	10280,2	98,2	99,8
5. Claims for interest payments - total	5 699,3	100,0	1 562,4	100,0	27,4
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	1 926,1	33,8	1 474,4	94,4	76,6

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

Homogeneous loans and claims on individuals and provisions made as of 1.03.14¹

	Loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims in % of corresponding loans and claims portfolios
	mln. rubles	in % of total loans and claims	mln. rubles	in % of total provision made	
1. Loans to individuals grouped into portfolios of homogeneous loans - total of which	9 673 589,3	100,0	697 687,0	100,0	7,2
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	714 207,0	7,4	18 181,8	2,6	2,5
1.1.2. residential real estate (mortgage) loans, total	2 105 026,0	21,8	37 184,3	5,3	1,8
1.1.3. car loans, total	896 871,0	9,3	47 235,3	6,8	5,3
1.1.4. other consumer loans, total	5 926 229,9	61,3	593 695,0	85,1	10,0
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	476 492,6	4,9	7 909,4	1,1	1,7
1.2.2. a portfolio of loans without overdue payments	8 014 108,1	82,8	110 242,5	15,8	1,4
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	351 352,3	3,6	18 532,3	2,7	5,3
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	180 841,3	1,9	48 664,3	7,0	26,9
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	153 016,1	1,6	85 518,5	12,3	55,9
1.2.6. a portfolio of loans with payments being overdue from 181 to 360 calendar days	202 199,7	2,1	162 489,2	23,3	80,4
1.2.7. a portfolio of loans with payments being overdue more than 360 calendar days	264 323,9	2,7	262 940,2	37,7	99,5
1.3. classified into the following loan quality categories:					
1.3.1. Quality category II	8 582 975,6	88,7	105 773,5	15,2	1,2
1.3.2. Quality category III	375 815,1	3,9	36 671,9	5,3	9,8
1.3.3. Quality category IV	154 577,7	1,6	65 484,6	9,4	42,4
1.3.4. Quality category V	560 220,9	5,8	489 756,9	70,2	87,4
2. Claims grouped into portfolios of homogeneous claims - total	38 839,9	6,9	18 075,5	3,7	46,5
of which by quality categories					
2.1. Quality category I	190,1	0,0	0,0	0,0	0,0
2.2. Quality category II	17 992,6	3,2	351,3	0,1	2,0
2.3. Quality category III	1577,8	0,3	236,0	0,0	15,0
2.4. Quality category IV	1588,0	0,3	744,2	0,2	46,9
2.5. Quality category V	17491,4	3,1	16744,0	3,4	95,7
3. Claims for interest payments - total of which	130 513,8	100,0	41 920,3	100,0	32,1
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	48 515,8	37,2	38 384,7	91,6	79,1

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 %				
	1.01.12	1.01.13	1.01.14	1.02.14	1.03.14	1.01.12	1.01.13	1.01.14	1.02.14	1.03.14
Substandard	8,3	8,9	9,6	9,7	9,9	2,1	2,2	2,0	2,0	2,1
Doubtful	22,9	21,1	20,5	21,0	20,8	15,9	14,9	14,5	14,7	14,7
Problem	16,3	16,3	15,2	15,3	15,3	44,3	41,8	39,9	39,0	39,1
Loss	52,4	53,6	54,4	53,7	53,7	91,5	90,1	86,1	86,2	86,3

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	1.01.12	1.01.13	1.01.14	1.02.14	1.03.14
Overdue claims on loans, deposits and other placements, billion rubles	1133,0	1257,4	1398,0	1449,7	1502,8
Of which					
- among 20 largest-asset credit institutions, billion rubles	845,7	960,6	1051,9	1084,0	1119,2
Share of overdue claims in loans, deposits and other placements of the banking sector, percent	3,9	3,7	3,5	3,5	3,5
Overdue claims in rubles					
- billion rubles	994,1	1122,8	1257,9	1297,1	1344,4
- as percent of total loans, deposits and other placements in rubles	4,7	4,2	4,0	4,1	4,3
Overdue claims in foreign currency					
- billion rubles	138,9	134,6	140,1	152,6	158,4
- as percent of total loans, deposits and other placements in foreign currency	1,9	1,9	1,5	1,5	1,5
- dollar equivalent, billion \$	4,3	4,4	4,3	4,3	4,4
Overdue claims on loans and other placements with non-financial institutions					
Share of overdue claims in total volume of loans and other placements with non-financial institutions	4,6	4,6	4,2	4,1	4,2
Overdue claims on loans and other funds provided to individuals					
Share of overdue claims in total volume of loans and other placements with individuals	5,2	4,0	4,4	4,7	4,9

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, %				
	1.01.12	1.01.13	1.01.14	1.02.14	1.03.14	1.01.12	1.01.13	1.01.14	1.02.14	1.03.14
No overdue claims	134	118	96	87	85	1,9	1,7	1,8	1,8	1,8
Less than 5%	638	644	598	591	583	79,8	81,2	81,6	81,4	81,5
From 5 to 10%	110	103	126	130	128	13,4	12,3	9,4	9,7	9,7
From 10 to 15%	35	28	37	41	46	0,8	1,2	3,7	3,6	3,1
From 15 to 20%	10	9	10	11	13	3,4	0,1	3,3	3,2	3,7
From 20 to 60%	7	11	8	9	11	0,4	3,2	0,0	0,0	0,0
From 60 to 90%	2	0	1	1	0	0,0	0,0	0,0	0,0	0,0
90% and more	0	0	1	1	1	0,0	0,0	0,0	0,0	0,0
No loans, deposits and other placements	42	43	45	40	39	0,3	0,3	0,2	0,2	0,2

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

Indicators	1.01.12	1.01.13	1.01.14	1.02.14	1.03.14
Large credit risks of the banking sector total, bln rubles	11 971,6	12 773,9	14 433,7	15 384,6	15 389,4
Share of large credit risks in the banking sector assets, %	28,8	25,8	25,1	26,3	26,0

Structure of large loans¹ grouped by types of collateral

	1.01.12	1.01.13	1.01.14	1.02.14	1.03.14
Volume of large loans, billion rubles	6 207,7	6 493,4	7 493,4	7 743,7	7 824,5
of which:					
Volume of secured loans , billion rubles	1 442,8	1 507,9	1 767,1	1 902,5	1 995,6
Volume of I quality category collateral, billion rubles	324,8	355,8	388,7	397,9	416,9
of which:					
collateral of quoted securities issued by legal entities, billion rubles	14,9	48,0	13,1	13,5	22,6
Volume of II quality category collateral, billion rubles	1 285,6	1 363,7	1 700,8	1 704,0	1 825,1
of which:					
collateral of securities, issued by legal entities, billion rubles	290,0	317,7	644,0	645,3	716,6
collateral of proprietary rights (claims), billion rubles	491,8	511,8	477,8	480,2	492,9

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		
	2011		2012		9 months of 2013		2011		2012		9 months of 2013		2011		2012		9 months of 2013		9 months of 2011	9 months of 2012	9 months of 2013
	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep			
Industry. total	67,4	65,5	65,8	63,5	45,6	42,7	197,5	190,0	184,3	148,8	122,7	129,9	31,1	33,5	32,0	30,1	42,0	42,8	8,1	6,3	3,2
Agriculture, hunting and forestry	46,0	44,8	43,7	44,7	47,5	46,0	197,8	182,0	182,1	187,2	179,2	171,0	65,5	67,5	68,9	70,8	68,6	63,4	5,2	6,0	3,3
Industrial production (mining, manufacturing, production and distribution of energy, gas and water)	69,7	67,9	67,9	65,7	47,9	44,9	215,6	204,7	196,4	155,3	125,8	136,0	29,2	32,1	30,7	28,3	42,9	44,4	8,3	6,3	3,6
-mining	77,2	77,3	77,3	76,3	45,2	45,1	336,9	282,4	283,3	206,2	115,8	175,2	14,2	11,3	11,3	8,4	32,3	29,7	9,4	7,3	7,1
-manufacturing	46,0	44,4	43,4	39,9	40,1	36,6	147,0	149,3	131,7	126,1	124,7	135,9	43,3	51,7	48,2	46,3	46,2	48,2	7,0	6,2	3,7
-production and distribution of energy, gas and water	79,7	69,6	69,6	60,1	65,8	63,2	186,9	161,5	153,2	72,2	132,5	127,9	29,9	33,7	40,2	40,5	36,3	38,0	2,6	0,8	2,1
Construction	21,4	18,1	16,6	14,5	14,9	13,5	100,5	101,8	102,2	100,7	98,0	99,7	27,5	25,4	23,6	19,8	20,1	22,7	3,4	0,8	1,2
Wholesale and retail trade, car and household appliance repair	27,4	26,3	22,4	22,2	21,0	19,9	135,1	140,5	140,7	142,3	129,3	124,4	34,7	34,3	48,2	51,5	40,4	39,2	9,5	3,3	1,3
Transport and communication	65,1	62,5	41,5	38,2	41,2	39,1	148,0	163,7	114,3	87,0	89,1	96,6	45,5	47,2	41,1	46,6	46,2	43,3	10,2	9,6	2,9

* 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	1.01.12		1.01.13		1.01.14		1.02.14		1.03.14	
	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	49,7	100,0	47,3	100,0	45,6	100,0	46,6	100,0	43,9	100,0
Of which										
- interest rate risk (IRR)	33,8	68,0	36,0	76,0	37,8	82,9	36,9	79,2	34,7	79,0
- equity position risk (EPR)	12,9	26,0	6,0	12,6	3,3	7,3	4,3	9,1	4,5	10,2
- foreign exchange risk (FER)	3,0	6,0	5,4	11,4	4,5	9,8	5,4	11,7	4,7	10,8
Reference data:										
Number of credit institutions ¹	621		613		655		647		639	
Share of credit institutions' assets ¹ in total banking sector assets, %	92,3		92,5		97,5		97,8		97,5	

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

	1.01.12	1.01.13	1.01.14	1.02.14	1.03.14
Share of assets in foreign currency in total assets, %	23,3	21,0	22,1	24,4	25,2
of which:					
- 20 largest-asset credit institutions	25,2	22,2	23,3	26,1	27,1
Share of liabilities in foreign currency in total liabilities, %	21,5	20,9	21,2	23,5	24,1
of which:					
- 20 largest-asset credit institutions	23,2	22,3	22,9	25,9	26,6
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total, b.p.	1,8	0,1	0,9	0,9	1,1
of which:					
- 20 largest-asset credit institutions	1,9	-0,1	0,5	0,2	0,4

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

	1.01.12	1.01.13	1.01.14	1.02.14	1.03.14
Balance sheet positions					
Claims, bln rubles	9 688,9	10 410,0	12 703,5	14 257,3	14 922,3
Liabilities, bln rubles	8 955,6	10 343,8	12 185,3	13 735,7	14 277,4
Net balance sheet position, bln rubles	733,4	66,2	518,2	521,6	644,9
Net balance sheet position to own funds (capital), % ¹	14,0	1,1	7,3	7,4	8,9
Off-balance sheet positions ²					
Claims, bln rubles	5 228,6	5 783,2	7 011,1	12 695,0	12 731,5
Liabilities, bln rubles	5 398,4	5 356,7	7 063,4	12 622,8	12 825,8
Net balance sheet position, bln rubles	-169,8	426,5	-52,3	72,2	-94,2
Net balance sheet position to own funds (capital), % ¹	-3,2	7,0	-0,7	1,0	-1,3

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

	2011 r.				2012 r.				2013 r.			
	I	II	III	IV	I	II	III	IV	I	II	III	IV
Number of credit institutions that exceeded the OFXP limits	6	4	5	5	6	5	2	3	3	3	0	6
Of which:												
- 20 largest-asset credit institutions	0	0	1	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	0,2	0,1	3,4	0,03	0,0	0,2	0,1	0,3	0,1	0,0	0,0	0,1
- On 20 largest-asset credit institutions	0,0	0,0	4,4	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
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

Open currency positions of the banking sector by currencies as of 1.03.14

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	356	-61,9	-1,5	-85,3	23,4
long	494	63,7	2,1	340,6	-276,8
EUR					
short	401	-112,1	-2,0	-183,2	71,2
long	443	6,9	0,5	-60,0	66,9
GBP					
short	85	-9,6	-0,3	-4,8	-4,7
long	293	9,0	0,3	2,3	6,7

Liquidity of Credit Institutions

Table 63

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

	1.01.12	1.01.13	1.01.14 ³	1.02.14	1.03.14
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	28,5	28,5	39,5	38,8	38,7
Liabilities with maturity in excess of 1 year, as percent of total liabilities	24,1	23,0	24,7	25,8	25,7
A measure of using short-term liabilities to fund long-term liquid assets, percent ²	-4,7	-2,7	23,9	20,2	20,8

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

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

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

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

Indicator, %	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.12	1.01.13	1.01.14 ¹	1.02.14	1.03.14	1.01.12	1.01.13	1.01.14 ¹	1.02.14	1.03.14
Less than 0	608	616	264	279	278	51,5	57,1	6,6	8,4	6,2
From 0 to 20	316	300	410	386	373	47,1	42,3	25,2	25,0	39,1
More than 20	54	40	248	246	255	1,4	0,6	68,2	66,6	54,7
Data not available	0	0	1	4	4	0,0	0,0	0,0	0,0	0,0
Total	978	956	923	915	910	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

	1.01.12	1.01.13	1.01.14 ²	1.02.14	1.03.14
Liquid assets with maturity up to 30 days, as percent of liquid assets	48,0	48,0	35,0	35,1	35,4
Liabilities with maturity up to 30 days, as percent of total liabilities	43,0	43,6	41,4	40,4	41,4
Liquidity coverage deficit (ratio of excess of liabilities with maturity up to 30 days over liquid assets with the same maturity to total amount of the said short-term liabilities), %	19,9	18,9	8,6	8,7	9,1

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

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, %				
	1.01.12	1.01.13	1.01.14 ¹	1.02.14	1.03.14	1.01.12	1.01.13	1.01.14 ¹	1.02.14	1.03.14
Less than 0	446	403	469	489	467	25,6	21,3	30,1	30,1	28,5
From 0 to 20	208	248	238	244	219	12,3	13,8	44,1	52,9	47,8
More than 20	324	305	215	178	220	62,1	64,9	25,9	17,1	23,8
Data not available	0	0	1	4	4	0,0	0,0	0,0	0,0	0,0
Total	978	956	923	915	910	100,0	100,0	100,0	100,0	100,0

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

The Summary Methodology to "Review of the Banking Sector of the Russian Federation"

(19th Issue)

**This issue will be placed as a separate material in this section of the
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