THE CENTRAL BANK OF THE RUSSIAN FEDERATION

BANKING SUPERVISION DEPARTMENT

REVIEW
OF THE BANKING SECTOR
OF THE RUSSIAN FEDERATION

(INTERNET-VERSION)

ANALYTICAL DATA

№ 148 February 2015

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General Information on the Russian Banking Sector

Banking sector in the economy of Russia

Table 1

Macroeconomic indicators

	Indicator	1.01.10	1.01.11	1.01.12	1.01.13	1.01.14	1.01.15
1.	Banking sector assets (billion rubles)	29 430,0	33 804,6	41 627,5	49 509,6	57 423,1	77653,0
	as % of GDP	*75,8*	*73,0*	*74,4*	*79,7*	*86,8*	*109,4*
2.	Banking sector own funds (capital) (billion rubles) [1]	4 620,6	4 732,3	5 242,1	6 112,9	7 064,3	7928,4
	as % of GDP	*11,9*	*10,2*	*9,4*	*9,8*	*10,7*	*11,2*
	as % of the banking sector assets	*15,7*	*14,0*	*12,6*	*12,3*	*12,3*	*10,2*
3.	Loans and other placements with non-financial organisations and individuals, including overdue claims (billion rubles)	16 115,5	18 147,7	23 266,2	27 708,5	32 456,3	40865,5
	as % of GDP	*41,5*	*39,2*	*41,6*	*44,6*	*49,0*	*57,6*
	as % of the banking sector assets	*54,8*	*53,7*	*55,9*	*56,0*	*56,5*	*52,6*
	of which:						
	loans and other placements with individuals, including overdue claims (billion rubles)	3 573,8	4 084,8	5 550,9	7 737,1	9 957,1	11329,5
	as % of GDP	*9,2*	*8,8*	*9,9*	*12,4*	*15,0*	*16,0*
	as % of the banking sector assets	*12,1*	*12,1*	*13,3*	*15,6*	*17,3*	*14,6*
	as % of income of the population	*12,5*	*12,6*	*15,6*	*19,4*	*22,3*	*23,7*
3a.	Banking loans in fixed capital investment of organisations of all forms of ownership (except small businesses) (billion rubles)	621,5	595,8	725,7	806,3	1 000,9	-
	as % of fixed capital investment of organisations of all forms of ownership (except small businesses)	*10,3*	*9,0*	*8,6*	*8,4*	*10,0*	-
4.	Securities acquired by credit institutions (billion rubles)	4 309,4	5 829,0	6 211,7	7 034,9	7 822,3	9724,0
	as % of GDP	*11,1*	*12,6*	*11,1*	*11,3*	*11,8*	*13,7*
	as % of the banking sector assets	*14,6*	*17,2*	*14,9*	*14,2*	*13,6*	*12,5*
5.	Individual deposits (billion rubles)	7 485,0	9 818,0	11 871,4	14 251,0	16 957,5	18552,7
	as % of GDP	*19,3*	*21,2*	*21,2*	*22,9*	*25,6*	*26,1*
	as % of the banking sector liabilities[2]	*25,4*	*29,0*	*28,5*	*28,8*	*29,5*	*23,9*
	as % of income of the population	*26,1*	*30,2*	*33,3*	*35,7*	*38,0*	*38,9*
6.	Funds raised from organisations (billion rubles) [3]	9 557,2	11 126,9	13 995,7	15 648,2	17 787,0	25008,1
	as % of GDP	*24,6*	*24,0*	*25,0*	*25,2*	*26,9*	*35,2*
	as % of the banking sector liabilities[2]	*32,5*	*32,9*	*33,6*	*31,6*	*31,0*	*32,2*

Reference data

Indicator (billion rubles)	1.01.10	1.01.11	1.01.12	1.01.13	1.01.14	1.01.15
Gross Domestic Product	38 807,2	46 308,5	55 967,2	62 147,0	66 193,7	70 975,8
Fixed capital investment of organisations of all forms of ownership (except small businesses)	6 040,8	6 625,0	8 445,2	9 595,7	10 047,5	-
Income of the population	28 697,5	32 498,3	35 648,7	39 903,7	44 650,4	47 710,0

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

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

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

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

Table 2

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

Date	Assets		Own funds (capital)[1]		Loans and other placements with non-financial organisations		Loans and other placements with individuals				Individual deposits		Funds raised from organisations	
							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	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date
1.01.09	8,1	39,2	4,2	42,7	1,2	34,3	-0,9	35,2	-1,6	39,2	6,9	14,5	5,6	24,4
1.01.10	2,6	5,0	-0,5	21,2	-1,2	0,3	-0,3	-11,0	-0,6	-11,0	6,9	26,7	2,0	8,9
1.01.11	3,5	14,9	1,5	2,4	1,1	12,1	2,2	14,3	2,8	20,4	6,1	31,2	5,4	16,4
1.01.12	4,4	23,1	4,5	10,8	1,5	26,0	4,0	35,9	5,1	50,1	7,3	20,9	2,8	25,8
1.01.13	3,9	18,9	1,2	16,6	0,8	12,7	2,3	39,4	2,6	53,0	6,1	20,0	4,1	11,8
1.02.13	-2,2	17,7	0,3	16,3	-0,2	13,5	0,8	39,6	1,3	52,4	-1,3	20,9	-2,2	13,6
1.03.13	1,5	20,3	0,9	17,5	0,4	15,0	1,7	39,1	1,6	50,1	2,3	22,1	1,7	18,3
1.04.13	1,4	20,0	1,8	17,1	0,9	13,9	2,2	37,4	2,6	47,3	2,4	23,0	1,8	19,5
1.05.13	1,7	20,3	0,6	17,5	2,1	13,6	3,2	36,5	3,6	45,4	3,2	24,1	1,8	20,9
1.06.13	1,8	19,3	0,7	16,8	0,7	11,8	2,7	34,8	3,2	43,0	0,1	21,7	2,6	18,5
1.07.13	2,2	19,2	2,9	20,1	1,4	11,8	2,6	33,9	2,7	41,2	2,7	21,8	3,6	23,4
1.08.13	1,2	18,3	0,9	18,9	2,0	12,9	2,8	33,8	2,7	39,4	1,1	23,1	0,2	21,8
1.09.13	1,0	18,4	1,3	18,1	1,5	12,3	2,5	32,5	2,8	37,3	0,9	22,4	0,5	20,3
1.10.13	0,9	18,5	1,3	20,4	1,0	12,8	1,4	31,0	2,1	35,7	0,0	22,1	0,9	19,0
1.11.13	1,2	16,7	1,4	18,8	1,4	12,8	2,3	30,1	2,1	34,3	0,7	21,7	-0,2	15,1
1.12.13	2,3	18,0	1,2	15,4	1,6	14,3	1,6	29,1	1,3	32,6	1,2	21,0	1,8	17,8
1.01.14	2,1	16,0	1,3	15,6	-0,7	12,7	1,9	28,7	1,6	31,3	4,3	19,0	0,4	13,7
1.02.14	1,8	20,7	0,1	15,3	2,8	16,1	0,2	28,0	0,1	29,8	-1,6	18,6	5,0	22,0
1.03.14	1,2	20,3	2,5	17,2	1,2	17,0	1,2	27,4	0,8	28,8	1,3	17,4	3,6	24,3
1.04.14	0,4	19,1	0,7	15,9	1,8	18,1	1,3	26,3	1,2	27,0	-2,0	12,4	0,2	22,3
1.05.14	1,4	18,8	0,6	15,9	2,0	18,0	1,8	24,6	1,5	24,4	1,7	10,8	0,1	20,3
1.06.14	1,6	18,6	0,8	16,0	0,2	17,5	1,0	22,6	1,5	22,3	-0,5	10,0	1,8	19,2
1.07.14	0,3	16,4	-0,5	12,2	-0,2	15,7	1,1	20,9	1,0	20,4	0,8	8,0	-2,2	12,5
1.08.14	1,2	16,4	1,3	12,6	2,2	16,0	1,7	19,7	1,3	18,7	1,4	8,3	0,8	13,1
1.09.14	0,5	15,9	0,9	12,2	1,4	15,9	1,3	18,2	1,1	16,8	0,9	8,3	1,3	14,1
1.10.14	2,6	17,9	1,3	12,2	2,3	17,3	1,3	18,0	0,8	15,3	0,2	8,5	4,0	17,6
1.11.14	4,5	21,8	1,4	12,3	3,8	20,1	1,0	16,6	0,1	13,0	2,2	10,1	5,4	24,1
1.12.14	6,2	26,5	1,6	12,7	4,6	23,7	1,0	15,9	0,3	11,9	2,3	11,2	6,5	29,9
1.01.15	9,1	35,2	0,8	12,2	5,3	31,3	0,1	13,8	-1,1	8,9	2,6	9,4	8,7	40,6
Reference data:														
Increase from the beginning of the current year	35,2		12,2		31,3		13,8		8,9		9,4		40,6	
Increase over the same period of the previous year	16,0		15,6		12,7		28,7		31,3		19,0		13,7	

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

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

Table 3

Banking sector indicators, annual growth rates (%)

	2007	2008	2009	2010	2011	2012	2013	2014
Assets	*44,1*	*39,2*	*5,0*	*14,9*	*23,1*	*18,9*	*16,0*	*35,2*
Own funds (capital)	*57,8*	*42,7*	*21,2*	*2,4*	*10,8*	*16,6*	*15,6*	*12,2*
Loans and other placements with non-financial organisations	*51,5*	*34,3*	*0,3*	*12,1*	*26,0*	*12,7*	*12,7*	*31,3*
Loans and other placements with individuals	*57,8*	*35,2*	*-11,0*	*14,3*	*35,9*	*39,4*	*28,7*	*13,8*
Individual deposits	*35,4*	*14,5*	*26,7*	*31,2*	*20,9*	*20,0*	*19,0*	*9,4*
Funds raised from organisations	*47,2*	*24,4*	*8,9*	*16,4*	*25,8*	*11,8*	*13,7*	*40,6*
Reference Data:								
Gross Domestic Product	*23,5*	*24,2*	*-6,0*	*19,3*	*20,9*	*11,0*	*6,5*	*7,2*

Institutional features of the banking sector

Table 4

Number of Russian credit institutions

Indicator	1.01.13	1.01.14	1.10.14	1.12.14	1.01.15
Credit institutions registered by the Bank of Russia and other authorities	1094	1071	1056	1052	1049
Operating credit institutions (credit institutions that have the right to conduct banking operations)	956	923	859	842	834
Credit institutions that have been registered by the Bank of Russia but have not yet paid up authorised capital and have not received a license (within established legal period)	1	0	0	1	1
Credit institutions with their banking licenses being revoked (cancelled)	137	148	197	209	214
Credit institutions licensed to conduct operations in foreign currency	648	623	572	559	554
Credit institutions holding general licences	270	270	262	259	256

Table 5

Operating credit institutions (CIs), by federal districts

Federal district	1.01.13		1.01.14		1.10.14		1.12.14		1.01.15	
	Number of CIs	% of the total	Number of CIs	% of the total	Number of CIs	% of the total	Number of CIs	% of the total	Number of CIs	% of the total
Central	564	*59,0*	547	*59,3*	513	*59,7*	505	*60,0*	504	*60,4*
of which the City of Moscow and Moscow Region	506	*52,9*	498	*54,0*	466	*54,2*	458	*54,4*	459	*55,0*
North-Western	70	*7,3*	70	*7,6*	66	*7,7*	66	*7,8*	64	*7,7*
Southern	46	*4,8*	46	*5,0*	45	*5,2*	43	*5,1*	43	*5,2*
North-Caucasian	50	*5,2*	43	*4,7*	30	*3,5*	28	*3,3*	28	*3,4*
Volga	106	*11,1*	102	*11,1*	98	*11,4*	96	*11,4*	92	*11,0*
Ural	44	*4,6*	42	*4,6*	38	*4,4*	36	*4,3*	35	*4,2*
Siberian	53	*5,5*	51	*5,5*	45	*5,2*	44	*5,2*	44	*5,3*
Far Eastern	23	*2,4*	22	*2,4*	22	*2,6*	22	*2,6*	22	*2,6*
Crimea	-	-	-	-	2	*0,2*	2	*0,2*	2	*0,2*
Russian Federation	**956**	***100,0***	**923**	***100,0***	**859**	***100,0***	**842**	***100,0***	**834**	***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	1.01.15	1.01.13	1.01.14	1.01.15	1.01.13	1.01.14	1.01.15	1.01.13	1.01.14	1.01.15	1.01.13	1.01.14	1.01.15	1.01.13	1.01.14	1.01.15
Central	564	547	504	102	75	66	356	322	282	*53,5*	*51,8*	*49,6*	*20,2*	*21,2*	*22,4*	*15,2*	*16,1*	*16,5*
of which the City of Moscow and Moscow Region[1]	506	498	459	90	63	60	127	124	110	*21,3*	*22,1*	*21,2*	*18,0*	*19,2*	*20,4*	*5,4*	*6,2*	*6,4*
North-Western	70	70	64	9	8	8	302	280	243	*382,3*	*359,0*	*337,5*	*2,4*	*2,7*	*2,8*	*12,9*	*14,0*	*14,2*
Southern	46	46	43	17	15	13	232	209	183	*368,3*	*342,6*	*326,8*	*1,9*	*2,1*	*2,2*	*9,9*	*10,4*	*10,7*
North-Caucasian	50	43	28	82	72	25	87	83	74	*65,9*	*72,2*	*139,6*	*4,0*	*3,9*	*2,1*	*3,7*	*4,1*	*4,3*
Volga	106	102	92	85	67	39	433	322	283	*226,7*	*190,5*	*216,0*	*5,8*	*5,8*	*5,2*	*18,4*	*16,1*	*16,6*
Ural	44	42	35	80	74	55	174	157	138	*140,3*	*135,3*	*153,3*	*3,8*	*4,0*	*3,5*	*7,4*	*7,8*	*8,1*
Siberian	53	51	44	21	21	20	248	204	172	*335,1*	*283,3*	*268,8*	*2,2*	*2,5*	*2,5*	*10,6*	*10,2*	*10,1*
Far Eastern	23	22	22	7	7	6	114	89	83	*380,0*	*306,9*	*296,4*	*0,9*	*1,0*	*1,1*	*4,9*	*4,4*	*4,9*
Crimea	-	-	2	-	-	0	-	-	18	-	-	*900,0*	-	-	*0,1*	-	-	*1,1*
Russian Federation	**956**	**923**	**834**	**403**	**339**	**232**	**1946**	**1666**	**1476**	***143,2***	***132,0***	***138,6***	***41,1***	***43,1***	***41,9***	***82,8***	***83,1***	***86,4***

[1] as one region

Table 7

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

Distribution of credit institutions ranged by assets (descending)	1.01.13		1.01.14		1.10.14		1.12.14		1.01.15	
	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total
First 5	24 894 916	*50,3*	30 235 131	*52,7*	34 266 357	*53,5*	38 562 466	*54,2*	41 593 833	*53,6*
From 6 to 20	9 660 925	*19,5*	10 905 104	*19,0*	12 661 067	*19,8*	14 510 986	*20,4*	16 674 162	*21,5*
From 21 to 50	5 745 193	*11,6*	6 383 544	*11,1*	7 121 860	*11,1*	7 596 027	*10,7*	8 259 743	*10,6*
From 51 to 200	6 399 522	*12,9*	6 982 880	*12,2*	7 381 869	*11,5*	7 837 628	*11,0*	8 406 233	*10,8*
From 201 to 500	2 246 789	*4,5*	2 376 786	*4,1*	2 206 301	*3,4*	2 238 729	*3,1*	2 309 299	*3,0*
From 501	562 302	*1,1*	539 625	*0,9*	435 054	*0,7*	416 931	*0,6*	409 725	*0,5*
Total	**49 509 647**	***100,0***	**57 423 070**	***100,0***	**64 072 509**	***100,0***	**71 162 766**	***100,0***	**77 652 994**	***100,0***

Table 8

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

(%)

Federal district	1.01.13	1.01.14	1.10.14	1.12.14	1.01.15
Central	*56,4*	*58,8*	*59,1*	*59,1*	*58,2*
of which the City of Moscow and Moscow Region	*56,9*	*59,2*	*59,5*	*59,5*	*58,6*
North-Western	*66,2*	*67,3*	*72,0*	*72,5*	*74,1*
Southern	*68,7*	*68,6*	*67,6*	*68,0*	*69,4*
North-Caucasian	*52,8*	*46,9*	*60,2*	*63,0*	*64,4*
Volga	*46,5*	*46,9*	*49,3*	*50,8*	*52,4*
Ural	*68,8*	*69,8*	*70,6*	*68,1*	*70,2*
Siberian	*72,9*	*72,7*	*77,1*	*79,2*	*79,9*
Far Eastern	*82,9*	*85,1*	*85,9*	*85,9*	*85,6*
Crimea	-	-	100,0	100,0	*100,0*
Russian Federation	***50,3***	***52,7***	***53,5***	***54,2***	***53,6***

Table 9

Operating credit institutions ranged by assets (distribution and change over the period 1.01.14 - 1.01.15)

Groups of credit institutions ranged by assets as of 1.01.14		Number of credit institutions as of 1.01.14	Groups as of 1.01.15						Licences revoked (cancelled)	Reorganised credit institution
			1	2	3	4	5	6		
1	First 5	5	4	1						
2	From 6 to 20	15	1	12	2					
3	From 21 to 50	30		2	22	5				1
4	From 51 to 200	150			6	126	7		8	3
5	From 201 to 500	300				16	250	8	24	2
6	From 501	422				2	41	322	56	1
Became operating after 1.01.14						1	2	2		
Total over the period									88	7
Total as of 1.01.14[1]		**923**								
Total as of 1.01.15[1]		**834**	**5**	**15**	**30**	**150**	**300**	**333**		

- credit institutions that moved up to the higher group by assets (green)
- credit institutions remaining in the same group (white)
- credit institutions that moved down to a lower group (yellow)

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

Table 10

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

	1.01.13	1.01.14	1.10.14	1.12.14	1.01.15
Credit institutions with foreign participation over 50%					
Assets	*17,8*	*15,3*	*14,0*	*14,2*	*13,9*
Own funds (capital)[1]	*19,3*	*17,3*	*16,2*	*16,3*	*17,2*
Correspondent accounts with non-resident banks	*21,7*	*18,6*	*14,5*	*13,5*	*15,4*
Loans and other placements with non-financial organisations	*14,2*	*12,0*	*11,8*	*11,8*	*11,6*
Loans and other placements with individuals	*22,6*	*21,0*	*19,0*	*18,7*	*18,6*
Loans, deposits and other placements with credit institutions	*27,3*	*19,9*	*16,0*	*17,0*	*14,1*
Individual deposits	*13,5*	*12,5*	*11,8*	*12,0*	*12,0*
Funds raised from organisations[2]	*18,6*	*15,6*	*13,8*	*13,9*	*13,7*
Profit (loss) of the current year	*19,6*	*15,2*	*10,5*	*10,2*	*20,2*
Reference data:					
Number of credit institutions	117	122	113	112	113
of which 100% foreign-owned credit institutions					
Assets	*9,8*	*9,0*	*8,3*	*8,7*	*8,5*
Own funds (capital)[1]	*11,4*	*11,1*	*10,5*	*10,7*	*10,9*
Correspondent accounts with non-resident banks	*15,2*	*12,8*	*11,4*	*10,2*	*12,0*
Loans and other placements with non-financial organisations	*7,5*	*7,2*	*7,8*	*8,0*	*7,8*
Loans and other placements with individuals	*11,1*	*10,8*	*10,2*	*10,1*	*10,1*
Loans, deposits and other placements with credit institutions	*20,0*	*16,4*	*12,5*	*13,8*	*11,1*
Individual deposits	*6,1*	*6,2*	*5,7*	*5,9*	*5,8*
Funds raised from organisations[2]	*11,0*	*10,3*	*9,4*	*9,6*	*9,6*
Profit (loss) of the current year	*13,4*	*12,7*	*8,0*	*8,3*	*14,9*
Reference data:					
Number of credit institutions	73	76	76	76	75

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

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

Table 11

Selected indicators of credit institutions going through insolvency prevention measures[1]

	1.01.13		1.01.14		1.10.14		1.12.14		1.01.15	
	billion rubles	as % of the banking sector	billion rubles	as % of the banking sector	billion rubles	as % of the banking sector	billion rubles	as % of the banking sector	billion rubles	as % of the banking sector
Assets	1943,6	*3,9*	2105,9	*3,7*	2801,8	*4,4*	3335,3	*4,7*	3831,3	*4,9*
Own funds (capital)[2]	212,4	*3,5*	202,8	*2,9*	228,7	*3,0*	199,8	*2,5*	52,1	*0,7*
Loans and other placements with non-financial organisations	685,9	*3,4*	838,9	*3,7*	1030,2	*4,0*	1138,3	*4,1*	1209,1	*4,1*
of which overdue claims	230,2	*24,9*	222,7	*23,8*	230,2	*20,8*	254,2	*21,7*	287,6	*23,0*
Loans and other placements with individuals	142,3	*1,8*	154,6	*1,6*	240,5	*2,2*	267,1	*2,4*	410,7	*3,6*
of which overdue claims	12,9	*4,1*	10,4	*2,4*	19,7	*3,1*	22,6	*3,4*	35,8	*5,4*
Individual deposits	298,7	*2,1*	312,5	*1,8*	492,6	*2,8*	577,7	*3,2*	706,4	*3,8*
Funds raised from organisations	778,2	*5,0*	794,7	*4,5*	1022,3	*5,0*	1082,2	*4,7*	1163,4	*4,7*
Reference data:										
Number of credit institutions [1]	5	*0,5*	5	*0,5*	11	*1,3*	15	*1,8*	15	*1,8*

[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.

Table 12

Structure of assets, by type of investment

(billion rubles)

	Assets	1.01.13	1.01.14	1.10.14	1.12.14	1.01.15
1.	Money, precious metals and gemstones	1 554,0	1 608,7	1 468,0	1 596,1	2 754,2
1.1.	of which: money	1 423,5	1 523,1	1 397,7	1 506,8	2 671,8
2.	Accounts with the Bank of Russia and authorised agencies of other countries	2 159,9	2 264,9	2 160,0	2 260,4	3 297,8
3.	Correspondent accounts with credit institutions	1 483,3	1 496,5	1 490,7	1 996,7	2 675,2
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	315,8	398,3	382,6	496,6	759,6
3.2.	Correspondent accounts with non-resident banks	1 167,5	1 098,2	1 108,1	1 500,0	1 915,6
4.	Securities acquired by credit institutions, total	7 034,9	7 822,3	8 382,0	9 146,7	9 724,0
	of which					
4.1.	Debt securities	5 265,1	6 162,9	6 410,2	7 102,5	7 651,4
4.2.	Shares	791,6	790,4	375,9	449,4	488,7
4.3.	Discounted promissory notes	398,8	274,1	223,9	199,2	218,0
4.4.	Shares in associates and subsidiaries[1]	579,4	594,9	1 372,1	1 395,5	1 365,9
5.	Other participation in authorised capital	333,4	353,9	441,6	445,4	427,6
6.	Derivatives with fair value being an asset	163,9	175,8	615,5	1 554,6	2 298,6
7.	Loans, total	33 993,1	40 535,3	45 926,1	50 159,2	52 115,7
	of which:					
7.1.	Loans, deposits and other placements	33 960,1	40 417,7	45 735,1	49 887,7	51 799,5
	of which overdue claims	1 257,4	1 398,0	1 782,0	1 896,4	1 978,0
	of which:					
7.1.1.	Loans and other placements with non-financial organisations	19 971,4	22 499,2	25 806,2	28 041,6	29 536,0
	of which overdue claims	924,1	933,7	1 105,7	1 172,5	1 250,7
7.1.2.	Loans and other placements with individuals	7 737,1	9 957,1	11 096,4	11 320,7	11 329,5
	of which overdue claims	313,0	440,3	630,4	672,6	667,5
7.1.3.	Loans, deposits and other placements with credit institutions	4 230,4	5 130,6	5 646,5	6 679,8	6 895,0
	of which overdue claims	5,2	11,3	32,4	37,2	44,3
8.	Fixed assets (tangible and intangible), other real estate and inventories	1 090,5	1 147,5	1 190,4	1 194,0	1 222,3
8.1	of which real estate, temporarily out of use in operating activities	96,7	64,8	75,6	74,6	74,4
9.	Allocation of profit	210,2	192,2	144,0	160,4	177,0
9.1.	of which income tax	204,4	188,6	132,6	148,1	157,7
10.	Other assets, total	1 486,3	1 826,0	2 254,2	2 649,3	2 960,5
	of which:					
10.1.	Float	647,8	790,5	1 010,3	1 223,2	1 610,7
10.2.	Receivables	210,0	312,2	304,6	340,9	307,0
10.3.	Deferred expenses	121,5	123,4	127,1	129,7	148,4
Banking sector assets		49 509,6	57 423,1	64 072,5	71 162,8	77 653,0

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

Table 13

Structure of liabilities[1], by source of funds

(billion rubles)

Liabilities[1]		1.01.13	1.01.14	1.10.14	1.12.14	1.01.15
1.	Funds and profit of credit institutions	5 911,0	6 629,2	7 145,6	7 203,5	6 921,9
	Of which:					
1.1.	Funds of credit institutions	3 049,7	3 261,0	3 469,3	3 446,5	3 357,4
1.2.	Profit (losses), including financial result of the previous year	2 861,3	3 368,3	3 587,8	3 673,6	3 479,1
	Of which:					
1.2.1.	Profit (losses) of the current year	1 011,9	993,6	685,2	780,7	589,1
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	2 690,9	4 439,1	5 643,6	6 742,9	9 287,0
3.	Accounts of credit institutions	462,8	584,1	551,7	713,6	964,8
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	289,6	365,8	337,4	438,3	688,3
3.2.	Correspondent accounts of non-resident credit institutions	145,5	123,0	131,4	142,8	169,5
4.	Loans, deposits and other funds raised from other credit institutions	4 738,4	4 806,0	5 307,7	6 361,1	6 594,2
5.	Clients' funds[2]	30 120,0	34 930,9	38 009,1	41 338,4	43 814,0
	Of which:					
5.1.	Budgetary funds in settlement accounts	38,5	41,9	68,9	72,3	72,2
5.2.	Government and other extra-budgetary funds in settlement accounts	1,6	0,2	0,4	0,5	0,1
5.3.	Funds of legal entities in settlement and other accounts	5 706,6	6 516,1	6 573,8	6 917,2	7 434,7
5.4.	Clients' float	296,4	400,3	487,0	596,5	550,6
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	9 619,5	10 838,3	13 422,3	15 488,6	17 007,9
5.6.	Individual deposits	14 251,0	16 957,5	17 297,5	18 087,1	18 552,7
5.7.	Clients' funds in factoring and forfeiting operations	37,2	43,8	29,2	27,0	26,4
6.	Bonds	1 037,4	1 213,1	1 220,2	1 209,4	1 357,5
7.	Promissory notes and bank acceptances	1 149,3	1 004,3	871,8	850,4	868,1
8.	Derivatives with fair value being a liability	135,3	134,7	526,2	1 348,6	1 953,3
9.	Other liabilities[1], total	3 264,7	3 681,7	4 796,6	5 395,0	5 892,1
	Of which:					
9.1.	Provisions	2 441,3	2 851,9	3 500,9	3 792,3	4 054,1
9.2.	Float	395,3	309,0	601,5	844,6	1 159,7
9.3.	Payables	72,3	95,7	115,4	135,0	77,9
9.4.	Deferred income	10,2	8,1	6,5	7,0	13,3
9.5.	Interest payable	345,5	417,0	517,3	556,0	526,6
	Of which:					
9.5.1	Overdue interest	0,0	0,0	0,0	0,0	0,0
Banking sector liabilities[1]		49 509,6	57 423,1	64 072,5	71 162,8	77 653,0

[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 14

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

Assets		1.01.13	1.01.14	1.10.14	1.12.14	1.01.15
1.	Money, precious metals and gemstones	*3,1*	*2,8*	*2,3*	*2,2*	*3,5*
1.1.	of which: money	*2,9*	*2,7*	*2,2*	*2,1*	*3,4*
2.	Accounts with the Bank of Russia and authorised agencies of other countries	*4,4*	*3,9*	*3,4*	*3,2*	*4,2*
3.	Correspondent accounts with credit institutions	*3,0*	*2,6*	*2,3*	*2,8*	*3,4*
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	*0,6*	*0,7*	*0,6*	*0,7*	*1,0*
3.2.	Correspondent accounts with non-resident banks	*2,4*	*1,9*	*1,7*	*2,1*	*2,5*
4.	Securities acquired by credit institutions, total	*14,2*	*13,6*	*13,1*	*12,9*	*12,5*
	of which					
4.1.	Debt securities	*10,6*	*10,7*	*10,0*	*10,0*	*9,9*
4.2.	Shares	*1,6*	*1,4*	*0,6*	*0,6*	*0,6*
4.3.	Discounted promissory notes	*0,8*	*0,5*	*0,3*	*0,3*	*0,3*
4.4.	Shares in associates and subsidiaries	*1,2*	*1,0*	*2,1*	*2,0*	*1,8*
5.	Other participation in authorised capital	*0,7*	*0,6*	*0,7*	*0,6*	*0,6*
6.	Derivatives with fair value being an asset	*0,3*	*0,3*	*1,0*	*2,2*	*3,0*
7.	Loans, total	*68,7*	*70,6*	*71,7*	*70,5*	*67,1*
	of which:					
7.1.	Loans, deposits and other placements	*68,6*	*70,4*	*71,4*	*70,1*	*66,7*
	of which overdue claims	*2,5*	*2,4*	*2,8*	*2,7*	*2,5*
	of which:					
7.1.1.	Loans and other placements with non-financial organisations	*40,3*	*39,2*	*40,3*	*39,4*	*38,0*
	of which overdue claims	*1,9*	*1,6*	*1,7*	*1,6*	*1,6*
7.1.2.	Loans and other placements with individuals	*15,6*	*17,3*	*17,3*	*15,9*	*14,6*
	of which overdue claims	*0,6*	*0,8*	*1,0*	*0,9*	*0,9*
7.1.3.	Loans, deposits and other placements with credit institutions	*8,5*	*8,9*	*8,8*	*9,4*	*8,9*
	of which overdue claims	*0,0*	*0,0*	*0,1*	*0,1*	*0,1*
8.	Fixed assets (tangible and intangible), other real estate and inventories	*2,2*	*2,0*	*1,9*	*1,7*	*1,6*
8.1	of which real estate, temporarily out of use in operating activities	*0,2*	*0,1*	*0,1*	*0,1*	*0,1*
9.	Allocation of profit	*0,4*	*0,3*	*0,2*	*0,2*	*0,2*
9.1.	of which income tax	*0,4*	*0,3*	*0,2*	*0,2*	*0,2*
10.	Other assets, total	*3,0*	*3,2*	*3,5*	*3,7*	*3,8*
	of which:					
10.1.	Float	*1,3*	*1,4*	*1,6*	*1,7*	*2,1*
10.2.	Receivables	*0,4*	*0,5*	*0,5*	*0,5*	*0,4*
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 liabilities[1], by source of funds (as percent of total liabilities)

Liabilities[1]		1.01.13	1.01.14	1.10.14	1.12.14	1.01.15
1.	Funds and profit of credit institutions	*11,9*	*11,5*	*11,2*	*10,1*	*8,9*
	Of which:					
1.1.	Funds of credit institutions	*6,2*	*5,7*	*5,4*	*4,8*	*4,3*
1.2.	Profit (losses), including financial result of the previous year	*5,8*	*5,9*	*5,6*	*5,2*	*4,5*
	Of which:					
1.2.1.	Profit (losses) of the current year	*2,0*	*1,7*	*1,1*	*1,1*	*0,8*
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	*5,4*	*7,7*	*8,8*	*9,5*	*12,0*
3.	Accounts of credit institutions	*0,9*	*1,0*	*0,9*	*1,0*	*1,2*
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	*0,6*	*0,6*	*0,5*	*0,6*	*0,9*
3.2.	Correspondent accounts of non-resident credit institutions	*0,3*	*0,2*	*0,2*	*0,2*	*0,2*
4.	Loans, deposits and other funds raised from other credit institutions	*9,6*	*8,4*	*8,3*	*8,9*	*8,5*
5.	Clients' funds[2]	*60,8*	*60,8*	*59,3*	*58,1*	*56,4*
	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	*11,5*	*11,3*	*10,3*	*9,7*	*9,6*
5.4.	Clients' float	*0,6*	*0,7*	*0,8*	*0,8*	*0,7*
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	*19,4*	*18,9*	*20,9*	*21,8*	*21,9*
5.6.	Individual deposits	*28,8*	*29,5*	*27,0*	*25,4*	*23,9*
5.7.	Clients' funds in factoring and forfeiting operations	*0,1*	*0,1*	*0,0*	*0,0*	*0,0*
6.	Bonds	*2,1*	*2,1*	*1,9*	*1,7*	*1,7*
7.	Promissory notes and bank acceptances	*2,3*	*1,7*	*1,4*	*1,2*	*1,1*
8.	Derivatives with fair value being a liability	*0,3*	*0,2*	*0,8*	*1,9*	*2,5*
9.	Other liabilities[1], total	*6,6*	*6,4*	*7,5*	*7,6*	*7,6*
	Of which:					
9.1.	Provisions	*4,9*	*5,0*	*5,5*	*5,3*	*5,2*
9.2.	Float	*0,8*	*0,5*	*0,9*	*1,2*	*1,5*
9.3.	Payables	*0,1*	*0,2*	*0,2*	*0,2*	*0,1*
9.4.	Deferred income	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
9.5.	Interest payable	*0,7*	*0,7*	*0,8*	*0,8*	*0,7*
	Of which:					
9.5.1	Overdue interest	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
Banking sector liabilities[1]		*100,0*	*100,0*	*100,0*	*100,0*	*100,0*

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

[2] Including certificates of deposit and savings certificates.

Table 16

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

	Rubles					Foreign Currency					Total				
	1.01.13	1.01.14	1.10.14	1.12.14	1.01.15	1.01.13	1.01.14	1.10.14	1.12.14	1.01.15	1.01.13	1.01.14	1.10.14	1.12.14	1.01.15
1. Loans, deposits and other placements, total	**26757,1**	**31300,2**	**35175,4**	**36734,6**	**36664,1**	**7203,0**	**9117,6**	**10559,7**	**13153,1**	**15135,3**	**33960,1**	**40417,7**	**45735,1**	**49887,7**	**51799,5**
Of which															
- overdue claims	1122,8	1257,9	1601,2	1663,2	1725,9	134,6	140,1	180,9	233,2	252,1	1257,4	1398,0	1782,0	1896,4	1978,0
1.1 Loans and other placements with non-financial resident organisations	**15097,0**	**16542,7**	**18235,2**	**18751,4**	**19018,4**	**2988,9**	**3792,8**	**4602,4**	**5660,6**	**6680,2**	**18086,0**	**20335,5**	**22837,6**	**24412,1**	**25698,5**
Of which															
- overdue claims	805,4	812,0	923,8	954,8	1020,8	58,0	58,3	71,0	92,2	86,5	863,4	870,2	994,7	1047,0	1107,3
of which:															
1.1.1. Loans and other placements with individual entrepreneurs	568,4	666,9	682,5	675,5	668,1	5,3	5,5	6,6	7,2	7,8	573,7	672,4	689,1	682,7	675,8
Of which															
- overdue claims	24,9	33,2	49,9	55,0	53,1	0,4	0,3	0,3	0,4	0,3	25,2	33,5	50,2	55,4	53,4
1.2 Loans and other placements with non-resident legal entities (except banks)	**509,6**	**565,7**	**806,6**	**861,3**	**695,7**	**1375,9**	**1598,0**	**2162,0**	**2768,2**	**3141,7**	**1885,4**	**2163,7**	**2968,6**	**3629,5**	**3837,5**
Of which															
- overdue claims	21,9	20,8	61,9	63,1	63,5	38,9	42,7	49,0	62,4	79,9	60,8	63,5	111,0	125,6	143,4
1.3 Loans, deposits and other placements with financial sector	**2306,7**	**2591,8**	**3484,7**	**4306,2**	**3907,8**	**654,9**	**676,7**	**791,4**	**903,1**	**1178,9**	**2961,6**	**3268,5**	**4276,1**	**5209,3**	**5086,7**
Of which															
- overdue claims	18,5	18,1	19,9	20,0	20,6	1,6	0,4	1,1	2,8	1,9	20,1	18,5	21,0	22,8	22,5
of which:															
1.3.1 Resident credit institutions	1478,1	1508,3	2345,4	3140,0	2772,1	537,6	581,4	620,7	694,6	1008,2	2015,6	2089,7	2966,1	3834,6	3780,3
Of which															
- overdue claims	4,8	5,8	7,0	6,8	6,9	0,2	0,0	0,6	1,9	0,0	5,0	5,8	7,5	8,7	7,0
1.3.2 Resident financial institutions of different forms of ownership	828,6	1083,5	1139,3	1166,2	1135,7	117,4	95,3	170,7	208,6	170,7	945,9	1178,8	1310,0	1374,7	1306,4
Of which															
- overdue claims	13,6	12,3	12,9	13,2	13,7	1,4	0,3	0,6	0,8	1,8	15,0	12,7	13,5	14,0	15,5
1.4 Loans, deposits and other placements with non-resident banks	**451,4**	**416,6**	**346,3**	**265,3**	**237,8**	**1763,4**	**2624,4**	**2334,1**	**2579,9**	**2876,9**	**2214,8**	**3041,0**	**2680,4**	**2845,2**	**3114,7**
Of which															
- overdue claims	0,0	0,0	3,1	0,0	0,0	0,2	5,4	21,7	28,5	37,3	0,2	5,4	24,8	28,5	37,4
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	**530,2**	**816,0**	**776,0**	**795,0**	**1033,9**	**0,0**	**0,0**	**0,0**	**0,0**	**0,0**	**530,2**	**816,0**	**776,0**	**795,0**	**1033,9**
Of which															
- overdue claims	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
1.6 Loans and other placements with resident individuals	**7484,4**	**9708,8**	**10841,5**	**11023,8**	**11014,0**	**237,6**	**227,0**	**228,5**	**272,0**	**289,6**	**7721,9**	**9935,8**	**11070,0**	**11295,8**	**11303,7**
Of which															
- overdue claims	276,9	406,8	592,3	625,1	620,8	35,6	32,7	37,1	46,4	45,4	312,5	439,5	629,4	671,5	666,2
1.7 Loans and other placements with non-resident individuals	**8,3**	**11,1**	**14,7**	**14,7**	**14,8**	**6,8**	**10,2**	**11,7**	**10,2**	**11,1**	**15,1**	**21,3**	**26,4**	**24,9**	**25,9**
Of which															
- overdue claims	0,1	0,2	0,2	0,2	0,2	0,4	0,6	0,8	0,9	1,1	0,5	0,8	1,0	1,1	1,3
Reference data:															
Provisions on loans, deposits and other placements	2095,7	2417,3	2969,8	3220,8	3459,8	0,0	0,0	0,0	0,0	0,0	2095,7	2417,3	2969,8	3220,8	3459,8
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	58,7	80,6	146,3	150,2	153,5	4,6	6,6	14,1	16,3	20,6	63,4	87,1	160,4	166,5	174,1
Credit institutions' portfolio of promissory notes of residents	308,2	221,8	208,3	179,8	188,7	88,6	50,1	13,1	16,4	25,7	396,8	271,9	221,5	196,2	214,4
Credit institutions' portfolio of promissory notes of non-residents	0,0	0,0	0,0	0,0	0,0	2,0	2,2	2,5	3,0	3,5	2,0	2,2	2,5	3,0	3,6

Table 17

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

	1.01.13	1.01.14	1.10.14	1.12.14	1.01.15
1. Loans, deposits and other placements, total	**100,0**	**100,0**	**100,0**	**100,0**	**100,0**
	68,6	**70,4**	**71,4**	**70,1**	**66,7**
Of which:					
- overdue claims	3,7	3,5	3,9	3,8	3,8
	2,5	2,4	2,8	2,7	2,5
1.1 Loans and other placements with non-financial resident organisations	**53,3**	**50,3**	**49,9**	**48,9**	**49,6**
	36,5	**35,4**	**35,6**	**34,3**	**33,1**
Of which:					
- overdue claims	2,5	2,2	2,2	2,1	2,1
	1,7	1,5	1,6	1,5	1,4
of which:					
1.1.1. Loans and other placements with individual entrepreneurs	1,7	1,7	1,5	1,4	1,3
	1,2	1,2	1,1	1,0	0,9
Of which:					
- overdue claims	0,1	0,1	0,1	0,1	0,1
	0,1	0,1	0,1	0,1	0,1
1.2 Loans and other placements with non-resident legal entities (except banks)	**5,6**	**5,4**	**6,5**	**7,3**	**7,4**
	3,8	**3,8**	**4,6**	**5,1**	**4,9**
Of which:					
- overdue claims	0,2	0,2	0,2	0,3	0,3
	0,1	0,1	0,2	0,2	0,2
1.3 Loans, deposits and other placements with financial sector	**8,7**	**8,1**	**9,3**	**10,4**	**9,8**
	6,0	**5,7**	**6,7**	**7,3**	**6,6**
Of which:					
- overdue claims	0,1	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
of which:					
1.3.1 Resident credit institutions	5,9	5,2	6,5	7,7	7,3
	4,1	3,6	4,6	5,4	4,9
Of which					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
1.3.2 Resident financial institutions of different forms of ownership	2,8	2,9	2,9	2,8	2,5
	1,9	2,1	2,0	1,9	1,7
Of which					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
1.4 Loans, deposits and other placements with non-resident banks	**6,5**	**7,5**	**5,9**	**5,7**	**6,0**
	4,5	**5,3**	**4,2**	**4,0**	**4,0**
Of which:					
- overdue claims	0,0	0,0	0,1	0,1	0,1
	0,0	0,0	0,0	0,0	0,0
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	**1,6**	**2,0**	**1,7**	**1,6**	**2,0**
	1,1	**1,4**	**1,2**	**1,1**	**1,3**
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
1.6 Loans and other placements with resident individuals	**22,7**	**24,6**	**24,2**	**22,6**	**21,8**
	15,6	**17,3**	**17,3**	**15,9**	**14,6**
Of which:					
- overdue claims	0,9	1,1	1,4	1,3	1,3
	0,6	0,8	1,0	0,9	0,9
1.7 Loans and other placements with non-resident individuals	**0,0**	**0,1**	**0,1**	**0,0**	**0,0**
	0,0	**0,0**	**0,0**	**0,0**	**0,0**
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
Reference data:					
Provision on loans, deposits and other placements	6,2	6,0	6,5	6,5	6,7
	4,2	4,2	4,6	4,5	4,5
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	0,2	0,2	0,4	0,3	0,3
	0,1	0,2	0,3	0,2	0,2
Credit institutions' portfolio of promissory notes of residents	1,2	0,7	0,5	0,4	0,4
	0,8	0,5	0,3	0,3	0,3
Credit institutions' portfolio of promissory notes of non-residents	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0

Table 18

The structure of credit institutions' security portfolio[1]

	1.01.13		1.01.14		1.10.14		1.12.14		1.01.15	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total
Securities, total	**6 636,1**	***100,0***	**7 548,2**	***100,0***	**8 158,1**	***100,0***	**8 947,5**	***100,0***	**9 506,1**	***100,0***
- in rubles	5 451,0	*82,1*	6 031,2	*79,9*	5 966,6	*73,1*	6 142,7	*68,7*	6 721,7	*70,7*
- in foreign currency	1 185,1	*17,9*	1 517,0	*20,1*	2 191,5	*26,9*	2 804,8	*31,3*	2 784,4	*29,3*
Of which:										
Securities at fair value through profit or loss	1 782,6	*26,9*	2 214,2	*29,3*	1 972,0	*24,2*	2 424,1	*27,1*	1 700,5	*17,9*
- in rubles	1 640,3	*24,7*	1 897,5	*25,1*	1 458,4	*17,9*	1 572,6	*17,6*	1 089,0	*11,5*
- in foreign currency	142,3	*2,1*	316,6	*4,2*	513,6	*6,3*	851,6	*9,5*	611,5	*6,4*
Securities available for sale	3 464,7	*52,2*	3 856,4	*51,1*	3 655,1	*44,8*	3 887,7	*43,4*	4 210,4	*44,3*
- in rubles	2 723,6	*41,0*	3 024,5	*40,1*	2 603,2	*31,9*	2 543,9	*28,4*	2 751,2	*28,9*
- in foreign currency	741,1	*11,2*	831,9	*11,0*	1 051,9	*12,9*	1 343,7	*15,0*	1 459,2	*15,4*
Securities held-to-maturity	800,9	*12,1*	876,4	*11,6*	1 153,8	*14,1*	1 235,0	*13,8*	2 224,1	*23,4*
- in rubles	769,5	*11,6*	800,0	*10,6*	885,0	*10,8*	899,6	*10,1*	1 512,5	*15,9*
- in foreign currency	31,4	*0,5*	76,4	*1,0*	268,8	*3,3*	335,3	*3,7*	711,6	*7,5*
Shares in associates and subsidiaries[2]	579,4	*8,7*	594,9	*7,9*	1 372,1	*16,8*	1 395,5	*15,6*	1 365,9	*14,4*
- in rubles	310,0	*4,7*	304,0	*4,0*	1 015,8	*12,5*	1 122,5	*12,5*	1 365,2	*14,4*
- in foreign currency	269,3	*4,1*	290,9	*3,9*	356,2	*4,4*	273,0	*3,1*	0,7	*0,0*
Reference data:										
Revaluation of securities	31,4		-37,1		-175,2		-281,5		-433,2	
Provisions for losses on securities available for sale	27,2		49,3		12,6		17,0		21,1	
Provisions for losses on securities held-to-maturity	1,1		3,3		2,9		3,6		4,4	
Provisions for losses on portfolio of shares in associates and subsidiaries	8,4		5,3		76,8		82,1		86,6	

[1] Excluding promissory notes.

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

Table 19

The structure of credit institutions' portfolio of debt securities

	1.01.13		1.01.14		1.10.14		1.12.14		1.01.15	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total
Debt securities held, total	5 265,1	*100,0*	6 162,9	*100,0*	6 410,2	*100,0*	7 102,5	*100,0*	7 651,4	*100,0*
- in rubles	4 434,5	*84,2*	5 059,3	*82,1*	4 733,8	*73,8*	4 762,0	*67,0*	5 070,6	*66,3*
- in foreign currency	830,6	*15,8*	1 103,5	*17,9*	1 676,4	*26,2*	2 340,6	*33,0*	2 580,8	*33,7*
of which: revaluation	50,6	*1,0*	-19,5	*-0,3*	-158,4	*-2,5*	-275,9	*-3,9*	-416,8	*-5,4*
Debt securities at book value held (without revaluation)	5 214,5	*100,0*	6 182,4	*100,0*	6 568,6	*100,0*	7 378,5	*100,0*	8 068,2	*100,0*
of which:										
debt securities of the Russian Federation	945,1	*18,1*	814,1	*13,2*	1 137,3	*17,3*	1 095,9	*14,9*	1 268,4	*15,7*
- in rubles	750,4	*14,4*	677,5	*11,0*	826,7	*12,6*	751,4	*10,2*	1 013,8	*12,6*
- in foreign currency	194,7	*3,7*	136,6	*2,2*	310,6	*4,7*	344,5	*4,7*	254,6	*3,2*
debt securities of the Bank of Russia	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- in rubles	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- in foreign currency	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
debt securities of federal districts and local government	98,1	*1,9*	131,8	*2,1*	143,1	*2,2*	106,1	*1,4*	108,9	*1,3*
- in rubles	98,1	*1,9*	131,8	*2,1*	143,1	*2,2*	106,0	*1,4*	108,8	*1,3*
- in foreign currency	0,0	*0,0*	0,0	*0,0*	0,1	*0,0*	0,1	*0,0*	0,1	*0,0*
debt securities of resident credit institutions	492,9	*9,5*	410,3	*6,6*	517,8	*7,9*	416,0	*5,6*	456,4	*5,7*
- in rubles	487,4	*9,3*	400,1	*6,5*	490,8	*7,5*	383,6	*5,2*	442,2	*5,5*
- in foreign currency	5,5	*0,1*	10,2	*0,2*	27,0	*0,4*	32,4	*0,4*	14,2	*0,2*
other debt securities of residents	863,8	*16,6*	687,8	*11,1*	856,6	*13,0*	635,5	*8,6*	666,4	*8,3*
- in rubles	863,4	*16,6*	687,5	*11,1*	854,3	*13,0*	632,6	*8,6*	665,9	*8,3*
- in foreign currency	0,4	*0,0*	0,4	*0,0*	2,3	*0,0*	2,9	*0,0*	0,6	*0,0*
debt securities of other countries	19,6	*0,4*	17,6	*0,3*	32,8	*0,5*	65,8	*0,9*	38,4	*0,5*
- in rubles	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- in foreign currency	19,6	*0,4*	17,6	*0,3*	32,8	*0,5*	65,8	*0,9*	38,4	*0,5*
debt securities of non-resident banks	218,4	*4,2*	97,4	*1,6*	112,5	*1,7*	338,1	*4,6*	358,5	*4,4*
- in rubles	42,4	*0,8*	39,7	*0,6*	37,9	*0,6*	115,8	*1,6*	114,8	*1,4*
- in foreign currency	176,0	*3,4*	57,6	*0,9*	74,6	*1,1*	222,3	*3,0*	243,7	*3,0*
other debt securities of non-residents	553,4	*10,6*	768,2	*12,4*	902,6	*13,7*	875,1	*11,9*	904,2	*11,2*
- in rubles	221,4	*4,2*	218,4	*3,5*	205,1	*3,1*	162,8	*2,2*	188,3	*2,3*
- in foreign currency	331,9	*6,4*	549,8	*8,9*	697,5	*10,6*	712,3	*9,7*	715,9	*8,9*
debt securities delivered without derecognition in the balance sheet	2 014,9	*38,6*	3 248,9	*52,6*	2 860,8	*43,6*	3 840,6	*52,1*	4 261,8	*52,8*
- in rubles	1 913,4	*36,7*	2 918,7	*47,2*	2 330,2	*35,5*	2 881,4	*39,1*	2 949,9	*36,6*
- in foreign currency	101,5	*1,9*	330,2	*5,3*	530,6	*8,1*	959,3	*13,0*	1 311,9	*16,3*
overdue debt securities	8,4	*0,2*	6,3	*0,1*	5,1	*0,1*	5,2	*0,1*	5,2	*0,1*
- in rubles	7,5	*0,1*	5,2	*0,1*	4,1	*0,1*	4,0	*0,1*	3,8	*0,0*
- in foreign currency	1,0	*0,0*	1,1	*0,0*	1,0	*0,0*	1,2	*0,0*	1,4	*0,0*
Reference data:										
Provisions for losses on debt securities	15,5		14,9		11,3		12,2		15,8	

Table 20

Structure of credit institutions' portfolio of shares[1]

	1.01.13		1.01.14		1.10.14		1.12.14		1.01.15	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total
Shares held, total	791,6	*100,0*	790,4	*100,0*	375,9	*100,0*	449,4	*100,0*	488,7	*100,0*
- in rubles	706,4	*89,2*	667,9	*84,5*	217,0	*57,7*	258,2	*57,4*	285,9	*58,5*
- in foreign currency	85,2	*10,8*	122,5	*15,5*	158,9	*42,3*	191,3	*42,6*	202,8	*41,5*
of which: revaluation	-19,1	*-2,4*	-17,5	*-2,2*	-16,8	*-4,5*	-5,6	*-1,2*	-16,4	*-3,4*
Shares held at book value (without revaluation)	810,8	*100,0*	807,9	*100,0*	392,7	*100,0*	455,0	*100,0*	505,1	*100,0*
of which shares of:										
resident credit institutions	8,5	*1,0*	5,1	*0,6*	3,9	*1,0*	6,5	*1,4*	4,1	*0,8*
- in rubles	8,4	*1,0*	5,1	*0,6*	3,9	*1,0*	6,5	*1,4*	4,1	*0,8*
- in foreign currency	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
other residents	646,1	*79,7*	591,7	*73,2*	151,9	*38,7*	170,2	*37,4*	197,8	*39,2*
- in rubles	644,2	*79,5*	588,8	*72,9*	148,9	*37,9*	165,5	*36,4*	192,3	*38,1*
- in foreign currency	1,9	*0,2*	2,8	*0,3*	3,1	*0,8*	4,7	*1,0*	5,5	*1,1*
non-resident credit institutions	8,5	*1,0*	8,7	*1,1*	3,1	*0,8*	6,9	*1,5*	2,7	*0,5*
- in rubles	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- in foreign currency	8,5	*1,0*	8,7	*1,1*	3,1	*0,8*	6,9	*1,5*	2,7	*0,5*
other non-residents	73,8	*9,1*	85,8	*10,6*	76,2	*19,4*	57,2	*12,6*	81,8	*16,2*
- in rubles	8,4	*1,0*	8,7	*1,1*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- in foreign currency	65,4	*8,1*	77,1	*9,5*	76,2	*19,4*	57,2	*12,6*	81,8	*16,2*
shares delivered without derecognition in the balance sheet	74,0	*9,1*	116,6	*14,4*	87,7	*22,3*	127,0	*27,9*	124,8	*24,7*
- in rubles	64,6	*8,0*	82,8	*10,2*	42,0	*10,7*	53,9	*11,8*	67,0	*13,3*
- in foreign currency	9,4	*1,2*	33,8	*4,2*	45,7	*11,6*	73,2	*16,1*	57,8	*11,4*
Shares valued at cost[2]	-	-	-	-	69,8	*17,8*	87,1	*19,1*	93,9	*18,6*
- in rubles	-	-	-	-	39,0	*9,9*	37,8	*8,3*	38,9	*7,7*
- in foreign currency	-	-	-	-	30,8	*7,8*	49,3	*10,8*	55,0	*10,9*
Reference data:										
Provisions for losses on shares	21,3		44,0		9,2		13,5		14,8	

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

[2] Calculated by 0409101 form "Reverse statement of Credit Institution's accounts" (Bank's Balance Sheet), balance account No 50709

Table 21

Credit institutions' portfolio of discounted promissory notes

(billion rubles)

	1.01.13	1.01.14	1.10.14	1.12.14	1.01.15
Portfolio of promissory notes discounted by a credit institution, in rubles	308,2	221,8	208,3	179,8	188,7
of which promissory notes, not paid when due	4,4	4,9	8,1	9,4	9,2
Portfolio of promissory notes discounted by a credit institution, in foreign currency	90,6	52,3	15,6	19,4	29,2
of which promissory notes, not paid when due	0,01	1,33	1,60	1,93	3,45
Total	**398,8**	**274,1**	**223,9**	**199,2**	**218,0**

Table 22

The structure of credit institutions' portfolio of discounted promissory notes[1]

	1.01.13		1.01.14		1.10.14		1.12.14		1.01.15	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total
Discounted promissory notes, total	**398,8**	***100,0***	**274,1**	***100,0***	**223,9**	***100,0***	**199,2**	***100,0***	**218,0**	***100,0***
Of which:										
- promissory notes of federal governments	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- promissory notes of regional and local governments	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- promissory notes of resident credit institutions	338,5	*84,9*	223,0	*81,4*	164,2	*73,3*	141,0	*70,8*	154,9	*71,1*
- other promissory notes of residents	58,3	*14,6*	48,9	*17,8*	57,3	*25,6*	55,1	*27,7*	59,5	*27,3*
- promissory notes of authorised agencies of other countries	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- promissory notes of non-resident credit institutions	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- other promissory notes of non-residents	2,0	*0,5*	2,2	*0,8*	2,5	*1,1*	3,0	*1,5*	3,6	*1,6*
Reference data:										
Provisions for losses on promissory notes	10,2		12,9		11,8		12,1		13,8	

[1] including overdue promissory notes.

Table 23

Real estate temporarily out of use in operating activities

(billion rubles)

	1.01.13	1.01.14	1.10.14	1.12.14	1.01.15
Land temporarily out of use in operating activities	49,3	5,5	6,9	7,0	6,6
Land temporarily out of use in operating activities, leased out	0,9	0,6	0,9	0,9	0,9
Land temporarily out of use in operating activities, at current (fair) value	7,9	8,7	9,5	9,3	10,2
Land temporarily out of use in operating activities, at current (fair) value, leased out	0,8	3,5	2,7	2,7	2,9
Real estate (except land) temporarily out of use in operating activities*	4,2	3,5	2,6	2,3	2,0
Real estate (except land) temporarily out of use in operating activities, leased out*	10,3	14,0	12,4	12,2	9,5
Real estate (except land) temporarily out of use in operating activities, at current (fair) value	6,9	12,4	14,8	13,2	13,3
Real estate (except land) temporarily out of use in operating activities, at current (fair) value, leased out	13,9	15,5	24,4	25,9	27,6
Investments in construction of objects of real estate, temporarily out of use in operating activities	2,4	1,2	1,4	1,1	1,4
Non-current inventories	66,2	80,0	122,9	126,1	129,8
Provisions calculated on the basis of assets listed in point 2.7 of the Bank of Russia`s Regulation No. 283-P, dated March 20, 2006, "On the Loss Provisioning Procedure for Credit Institutions"	13,8	27,8	46,2	46,8	58,5

* At residual value (less amortisation).

Table 24

Funds raised by credit institutions from organisations

(billion rubles)

		1.01.13	1.01.14	1.10.14	1.12.14	1.01.15
1.	Funds raised from organisations, total	15 648,2	17 787,0	20 501,4	23 015,7	25 008,1
	- in rubles	11 054,1	12 092,7	12 978,6	13 324,3	14 222,9
	- in foreign currency	4 594,1	5 694,4	7 522,8	9 691,4	10 785,2
	of which:					
1.1.	Funds of legal entities in settlement and other accounts[1]	5 706,6	6 516,1	6 573,8	6 917,2	7 434,7
	- in rubles	4 821,8	5 547,8	5 292,3	5 273,5	5 549,6
	- in foreign currency	884,8	968,3	1 281,4	1 643,6	1 885,1
	Of which:					
1.1.1	Funds of individual entrepreneurs	172,8	192,7	193,9	182,8	180,1
	- in rubles	170,0	190,0	189,7	176,8	172,1
	- in foreign currency	2,8	2,7	4,2	6,0	7,9
1.2.	Government and other extra budgetary funds in settlement accounts	1,6	0,2	0,4	0,5	0,1
1.3.	Float	283,3	386,4	475,4	582,6	535,3
1.4.	Deposits and other funds raised from legal entities (except credit institutions)	9 619,5	10 838,3	13 422,3	15 488,6	17 007,9
	- in rubles	6 089,7	6 371,5	7 457,9	7 797,2	8 471,8
	- in foreign currency	3 529,8	4 466,8	5 964,4	7 691,4	8 536,1
	Of which:					
1.4.1.	Deposits and other raised funds from the Federal Treasury, the Ministry of Finance, financial agencies and extra budgetary funds of the Russian Federation, federal districts and authorities of local self-governance	761,0	453,9	1 770,0	2 112,3	1 023,8
1.4.2.	Certificates of deposit	4,1	5,3	6,1	6,2	5,8
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	0,0	0,2	0,0	0,3	0,5
1.5.	Clients' funds in factoring and forfeiting operations	37,2	43,8	29,2	27,0	26,4
1.6.	Funds written down from clients' accounts but not entered in correspondent account of a credit institution because of shortage of money	0,0	2,2	0,3	0,0	3,8
	Deposits and other funds raised from legal entities (as paragraph 1.4.) by maturity:					
	demand deposits and deposits with maturity up to 30 days	1 553,4	1 812,6	1 657,2	2 216,2	3 405,3
	- in rubles	1 362,2	1 624,9	1 437,4	1 781,4	2 686,8
	- in foreign currency	191,3	187,7	219,9	434,8	718,5
	with maturity from 31 days to 1 year	3 321,2	3 292,3	4 706,2	5 087,9	4 565,0
	- in rubles	2 838,8	2 520,2	3 736,8	3 753,2	3 327,2
	- in foreign currency	482,3	772,2	969,4	1 334,7	1 237,8
	with maturity in excess of 1 year	4 744,9	5 733,4	7 058,8	8 184,5	9 037,5
	- in rubles	1 888,7	2 226,4	2 283,8	2 262,6	2 457,8
	- in foreign currency	2 856,2	3 507,0	4 775,0	5 921,9	6 579,8
	Reference data					
Funds raised from non-resident organisations, total		2 750,8	3 271,2	3 882,3	4 716,7	5 143,3
- in rubles		507,4	535,7	481,4	502,2	591,3
- in foreign currency		2 243,5	2 735,5	3 401,0	4 214,5	4 552,0
of which:						
	Funds of non-resident organisations in settlement and other accounts	228,2	265,5	401,7	502,5	521,0
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	418,2	526,7	483,0	524,2	502,0
	Other funds raised from non-resident legal entities	2 088,3	2 463,7	2 980,8	3 660,3	4 074,3
	Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0,0	0,0	0,0	0,3	0,0

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

Table 25

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

	1.01.13	1.01.14	1.10.14	1.12.14	1.01.15
Issued debt obligations - total	**2 419,2**	**2 572,4**	**2 464,0**	**2 473,8**	**2 692,0**
including:					
bonds:	1 037,4	1 213,1	1 220,2	1 209,4	1 357,5
of which					
with maturities less than one year	17,1	3,7	5,5	5,1	12,0
with maturities in excess of one year	1 020,3	1 209,4	1 214,8	1 204,1	1 344,5
deposit certificates [1]	4,1	5,3	6,1	6,2	5,8
of which					
with maturities in excess of one year	2,7	3,1	3,8	3,8	3,3
with maturities in excess of one year	1,3	2,1	2,2	2,1	2,2
savings certificates [2]	228,4	349,7	365,8	407,8	460,5
of which					
with maturities in excess of one year	61,8	63,2	62,8	80,2	148,6
with maturities in excess of one year	162,0	273,8	286,3	312,4	300,2
promissory notes and banker's acceptances	1 149,3	1 004,3	871,8	850,4	868,1
of which					
with maturities in excess of one year	596,6	465,2	342,4	327,9	364,8
with maturities in excess of one year	528,6	517,3	502,8	504,8	482,2

[1] Included in corporate deposits.
[2] Included in retail deposits.

Table 26

Individual deposit structure

(billion rubles)

		1.01.13	1.01.14	1.10.14	1.12.14	1.01.15
1	Individual deposits	14 251,0	16 957,5	17 297,5	18 087,1	18 552,7
	- of which savings certificates	228,4	349,7	365,8	407,8	460,5
1.1.	Individual demand deposits and deposits with maturity up to 30 days	2 723,8	3 210,8	2 987,8	3 111,9	3 214,6
	- in rubles	2 474,9	2 913,0	2 598,8	2 612,5	2 664,9
	- in foreign currency	248,9	297,8	389,0	499,4	549,7
1.2.	Individual deposits with maturity from 31 days to 1 year	3 138,2	3 264,3	3 183,4	3 302,3	5 124,0
	- in rubles	2 684,5	2 788,8	2 688,4	2 682,9	3 814,6
	- in foreign currency	453,8	475,5	495,1	619,4	1 309,4
1.3.	Individual deposits with maturity in excess of 1 year	8 389,0	10 482,4	11 126,4	11 672,8	10 214,1
	- in rubles	6 604,1	8 298,8	8 589,1	8 488,6	7 227,1
	- in foreign currency	1 784,9	2 183,6	2 537,2	3 184,2	2 987,0
	Reference data:					
	Deposits of non-resident individuals (excluding saving certificates)	167,1	223,9	213,4	240,0	245,2

Table 27

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

(billion rubles)

	1.01.13	1.01.14	1.10.14	1.12.14	1.01.15
Loans, deposits and other funds raised from other credit institutions, total	**4 738,4**	**4 806,0**	**5 307,7**	**6 361,1**	**6 594,2**
- in rubles	2 530,1	2 369,5	2 867,3	3 555,0	3 223,4
- in foreign currency	2 208,2	2 436,5	2 440,4	2 806,0	3 370,8
of which:					
- loans, deposits and other funds raised from resident credit institutions	2 500,9	2 556,6	3 187,7	4 010,5	4 016,5
- in rubles	2 061,1	1 962,6	2 505,1	3 203,9	2 900,5
- in foreign currency	439,8	594,0	682,6	806,5	1 116,0
of which					
overdue debt	0,0	0,2	0,0	0,0	0,0
- in rubles	0,0	0,2	0,0	0,0	0,0
- in foreign currency	0,0	0,0	0,0	0,0	0,0
- loans, deposits and other funds raised from non-resident banks	2 237,4	2 249,4	2 120,0	2 350,6	2 577,8
- in rubles	469,0	406,9	362,2	351,1	322,9
- in foreign currency	1 768,4	1 842,5	1 757,8	1 999,5	2 254,8
of which					
overdue debt	0,0	0,0	0,0	0,0	0,0
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,0	0,0	0,0	0,0

Table 28

Distribution of budgetary funds in settlement accounts by groups of credit institutions on 1.01.15

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	52 312	*72,5*	96 373	*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%	44	19 880	*27,5*	41 928 893	*54,0*
No budgetary funds	788	0	*0,0*	35 627 728	*45,9*
Data not available	1	0	*0,0*	0	*0,0*
Total	**834**	**72 191**	***100,0***	**77 652 994**	***100,0***

[1] Without government and other extra-budgetary funds.

Table 29

Funds raised from and placed with non-residents

№	Indicator	1.01.13		1.01.14		1.10.14		1.12.14		1.01.15	
		billion rubles	Share in liabilities[1] (assets) of the banking sector, %	billion rubles	Share in liabilities[1] (assets) of the banking sector, %	billion rubles	Share in liabilities[1] (assets) of the banking sector, %	billion rubles	Share in liabilities[1] (assets) of the banking sector, %	billion rubles	Share in liabilities[1] (assets) of the banking sector, %
	Raised funds										
1.	**Clients' funds (except credit institutions)**	**2 924,6**	***5,9***	**3 502,6**	***6,1***	**4 096,4**	***6,4***	**4 957,4**	***7,0***	**5 389,4**	***6,9***
1.1	Funds in accounts of legal entities (excluding certificates of deposit)	2 734,7	*5,5*	3 255,8	*5,7*	3 865,5	*6,0*	4 687,3	*6,6*	5 097,2	*6,6*
1.1.1	of which deposits and other raised funds (excluding certificates of deposit)	2 506,5	*5,1*	2 990,4	*5,2*	3 463,8	*5,4*	4 184,9	*5,9*	4 576,3	*5,9*
1.2	Individual deposits (excluding saving certificates)	167,1	*0,3*	223,9	*0,4*	213,4	*0,3*	240,0	*0,3*	245,2	*0,3*
1.2.1	of which deposits and other raised funds (excluding saving certificates)	121,5	*0,2*	168,3	*0,3*	157,2	*0,2*	177,1	*0,2*	179,5	*0,2*
1.3	Funds in other accounts	22,8	*0,0*	22,9	*0,0*	17,4	*0,0*	30,1	*0,0*	47,0	*0,1*
2.	**Funds in correspondent and other accounts of credit institutions**	**173,2**	***0,4***	**162,9**	***0,3***	**141,4**	***0,2***	**160,8**	***0,2***	**180,0**	***0,2***
3.	**Loans, deposits and other funds raised from credit institutions**	**2 237,4**	***4,5***	**2 249,4**	***3,9***	**2 120,0**	***3,3***	**2 350,6**	***3,3***	**2 577,8**	***3,3***
4.	**Loans from other countries**	**0,0**	***0,0***	**0,0**	***0,0***	**0,0**	***0,0***	**0,0**	***0,0***	**0,0**	***0,0***
	Raised funds, total	**5 335,2**	***10,8***	**5 914,9**	***10,3***	**6 357,8**	***9,9***	**7 468,8**	***10,5***	**8 147,1**	***10,5***
	Reference data:										
	Liabilities of authorized banks to non-residents on issued debt securities - total [2]	237,7	*0,5*	211,7	*0,4*	228,2	*0,4*	256,4	*0,4*	291,2	*0,4*
	Overdue interest on liabilities of credit institutions	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
	Placed funds										
1.	**Loans, total**	**4 115,3**	***8,3***	**5 226,0**	***9,1***	**5 675,3**	***8,9***	**6 499,6**	***9,1***	**6 978,0**	***9,0***
	of which overdue claims	61,4	*0,1*	69,7	*0,1*	136,9	*0,2*	155,2	*0,2*	182,1	*0,2*
	of which:										
1.1.	Loans, deposits and other placements	2 214,8	*4,5*	3 041,0	*5,3*	2 680,4	*4,2*	2 845,2	*4,0*	3 114,7	*4,0*
1.2	Loans and other placements with legal entities	1 885,4	*3,8*	2 163,7	*3,8*	2 968,6	*4,6*	3 629,5	*5,1*	3 837,5	*4,9*
1.3	Loans and other placements with individuals	15,1	*0,0*	21,3	*0,0*	26,4	*0,0*	24,9	*0,0*	25,9	*0,0*
2.	**Correspondent accounts with banks**	**1 167,5**	***2,4***	**1 098,2**	***1,9***	**1 108,1**	***1,7***	**1 500,0**	***2,1***	**1 915,6**	***2,5***
3.	**Securities acquired by credit institutions, total**	**875,6**	***1,8***	**980,0**	***1,7***	**1 129,7**	***1,8***	**1 346,2**	***1,9***	**1 389,1**	***1,8***
	of which:										
3.1	Debt securities (without revaluation and delivered without derecognition in the balance sheet)	791,3	*1,6*	883,2	*1,5*	1 047,9	*1,6*	1 279,0	*1,8*	1 301,0	*1,7*
3.2	Shares (without revaluation and delivered without derecognition in the balance sheet)	82,2	*0,2*	94,5	*0,2*	79,3	*0,1*	64,1	*0,1*	84,5	*0,1*
3.3	Discounted promissory notes	2,0	*0,0*	2,2	*0,0*	2,5	*0,0*	3,0	*0,0*	3,6	*0,0*
4.	**Shares in associates and subsidiaries**	**273,0**	***0,6***	**295,0**	***0,5***	**357,7**	***0,6***	**369,7**	***0,5***	**351,1**	***0,5***
5.	**Loans provided to other countries**	**0,0**	***0,0***	**0,0**	***0,0***	**0,0**	***0,0***	**0,0**	***0,0***	**0,0**	***0,0***
	Placed funds, total	**6 431,5**	***13,0***	**7 599,1**	***13,2***	**8 270,8**	***12,9***	**9 715,6**	***13,7***	**10 633,8**	***13,7***
	Reference data:										
	Overdue interest on claims of credit institutions	1,5	*0,0*	3,4	*0,0*	32,2	*0,1*	33,4	*0,0*	38,1	*0,0*

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

Financial Condition

Table 30

Financial result of operating credit institutions (CIs)

	Profit (+) / loss (-) of the current year, million rubles					Number of credit institutions					Reference: allocation of profit of the current year, million rubles				
	1.01.13	1.01.14	1.10.14	1.12.14	1.01.15	1.01.13	1.01.14	1.10.14	1.12.14	1.01.15	1.01.13	1.01.14	1.10.14	1.12.14	1.01.15
Total	1 011 888,7	993 584,5	685 241,0	780 722,4	589 141,3	956	922	857	839	833	210 229,8	192 177,5	143 997,0	160 394,1	177 032,1
Profit-making CIs[1]	1 021 250,1	1 012 252,5	749 871,2	865 972,0	853 239,6	901	834	666	653	707	209 438,1	191 145,8	132 981,0	156 667,0	166 058,7
Loss-making CIs	-9 361,4	-18 667,9	-64 630,1	-85 249,6	-264 098,3	55	88	191	186	126	791,7	1 031,7	11 016,0	3 727,1	10 973,4
CIs that have not provided their reporting	0,0	0,0	0,0	0,0	0,0	0	1	2	3	1	0,0	0,0	0,0	0,0	0,0
Total						**956**	**923**	**859**	**842**	**834**					

[1] including CIs with zero profit.

Table 31

Structure of operating credit institutions' income and expenses[1]

	1.01.13		1.01.14		1.10.14		1.01.15	
	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)
1. Income of credit institution, total	**31 905,4**	***100,0***	**31 023,0**	***100,0***	**38 398,9**	***100,0***	**110 406,6**	***100,0***
1.1. Interest income on placements with legal entities (except income on securities)	2 041,8	*6,4*	2 386,0	*7,7*	2 083,2	*5,4*	2 943,2	*2,7*
1.2. Interest income on loans to individuals	1 136,4	*3,6*	1 576,6	*5,1*	1 359,4	*3,5*	1 833,3	*1,7*
1.3. Income on securities	1 214,7	*3,8*	1 896,2	*6,1*	1 738,4	*4,5*	2 599,5	*2,4*
1.4. Income on operations with foreign currency	21 100,8	*66,1*	17 853,0	*57,5*	26 777,0	*69,7*	91 197,9	*82,6*
1.5. Commissions	689,7	*2,2*	806,4	*2,6*	645,3	*1,7*	906,6	*0,8*
1.6. Recovery of loss provision	3 942,6	*12,4*	4 825,6	*15,6*	3 942,0	*10,3*	6 063,3	*5,5*
1.7. Other income	1 779,5	*5,6*	1 679,2	*5,4*	1 853,6	*4,8*	4 862,9	*4,4*
Of which:								
1.7.1. Fines, penalties, forfeits	57,6	*0,2*	77,0	*0,2*	67,3	*0,2*	98,4	*0,1*
2. Expenses of credit institution, total	**30 892,5**	***100,0***	**30 029,0**	***100,0***	**37 709,2**	***100,0***	**109 815,9**	***100,0***
2.1. Interest expenses on funds raised from legal entities (except expense on securities)	941,3	*3,0*	1 130,0	*3,8*	1 127,0	*3,0*	1 702,7	*1,6*
2.2. Interest expenses on funds raised from individuals	665,9	*2,2*	857,6	*2,9*	660,6	*1,8*	862,8	*0,8*
2.3. Expenses on operations with securities	874,9	*2,8*	1 552,0	*5,2*	1 518,1	*4,0*	2 372,0	*2,2*
2.4. Expenses on operations with foreign currency	21 042,2	*68,1*	17 742,7	*59,1*	26 587,9	*70,5*	90 776,9	*82,7*
2.5. Commissions	124,3	*0,4*	152,2	*0,5*	126,0	*0,3*	181,4	*0,2*
2.6. Expenses on loss provision	4 147,9	*13,4*	5 438,8	*18,1*	4 776,7	*12,7*	7 568,7	*6,9*
2.7. Management expenses (including personnel costs)	1 061,0	*3,4*	1 179,6	*3,9*	882,1	*2,3*	1 246,1	*1,1*
2.8. Other expenses	2 035,0	*6,6*	1 976,2	*6,6*	2 030,9	*5,4*	5 105,3	*4,6*
Of which:								
2.8.1. Fines, penalties, forfeits	2,7	*0,0*	2,5	*0,0*	2,7	*0,0*	4,4	*0,0*

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

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

Table 32

Assets and liabilities1 of credit institutions (with balancing of some accounts), registered in respective regions, as of 1.01.15

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	49 211 006 303	22 243 104 293	49 959 519 751	21 494 590 845
Belgorod Region	10 598 571	1 161 028	10 609 118	1 150 481
Bryansk Region	0	0	0	0
Vladimir Region	12 711 278	1 552 660	12 299 510	1 964 428
Voronezh Region	3 534 644	1 230 893	3 701 963	1 063 574
Ivanovo Region	12 880 856	891 150	12 939 326	832 680
Kaluga Region	27 281 126	1 427 876	26 358 502	2 350 500
Kostroma Region	199 620 038	60 839 975	212 948 191	47 511 822
Kursk Region	17 399 861	706 118	17 397 181	708 798
Lipetsk Region	25 946 893	1 451 694	26 002 445	1 396 142
Moscow Region	59 653 453	16 278 744	59 051 502	16 880 695
Orel Region	3 145 258	229 843	3 164 876	210 225
Ryazan Region	18 039 663	1 533 730	17 999 319	1 574 074
Smolensk Region	5 260 015	508 962	5 490 391	278 586
Tambov Region	3 191 091	30 503	3 194 845	26 749
Tver Region	12 818 100	1 729 163	12 502 361	2 044 902
Tula Region	5 167 805	150 757	5 165 769	152 793
Yaroslavl Region	13 208 589	887 269	12 738 222	1 357 636
City of Moscow	48 780 549 062	22 152 493 928	49 517 956 230	21 415 086 760
North-Western Federal District	1 433 175 109	382 878 216	1 462 243 376	353 809 949
Republic of Karelia	1 052 935	18 861	1 061 824	9 972
Komi Republic	4 729 722	1 027 471	4 789 798	967 395
Akhangelsk Region	0	0	0	0
Vologda Region	89 831 106	9 023 923	90 841 509	8 013 520
Kaliningrad Region	16 772 201	4 366 169	15 025 952	6 112 418
Leningrad Region	14 673 813	2 707 222	14 341 824	3 039 211
Murmansk Region	7 512 967	4 219 851	7 826 413	3 906 405
Novgorod Region	4 692 082	334 898	4 723 584	303 396
Pskov Region	2 271 929	17 217	2 275 361	13 785
St Petersburg	1 291 638 354	361 162 604	1 321 357 111	331 443 847
Southern Federal District	293 278 799	36 356 420	292 515 380	37 119 839
Republic of Adygeya	7 610 035	236 000	7 617 950	228 085
Republic of Kalmykia	325 961	93 405	339 248	80 118
Krasnodar Territory	157 504 984	15 180 390	157 781 375	14 903 999
Astrakhan Region	9 049 084	2 453 584	9 085 354	2 417 314
Volgograd Region	13 113 212	1 104 266	12 871 697	1 345 781
Rostov Region	105 675 523	17 288 775	104 819 756	18 144 542
North-Caucasian Federal District	44 199 452	5 788 454	43 730 088	6 257 818
Republik of Daghestan	11 622 574	258 326	11 667 279	213 621
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	6 101 749	160 189	6 148 789	113 149
Karachai-Cherkess Republic	12 479 628	4 681 886	11 863 532	5 297 982
Republic of North Ossetia - Alania	2 059 857	81 954	2 086 033	55 778

Chechen Republic	0	0	0	0
Stavropol Territory	11 935 644	606 099	11 964 455	577 288
Volga Federal District	1 549 534 981	168 148 721	1 499 268 776	218 414 926
Republic of Bashkortostan	65 920 770	4 044 945	63 969 421	5 996 294
Republic of Marii El	2 335 412	146 628	2 335 678	146 362
Republic of Mordovia	23 033 696	413 619	23 061 722	385 593
Republic of Tatarstan	795 083 972	99 688 059	758 858 060	135 913 971
Udmurt Republic	39 966 566	2 292 739	39 847 606	2 411 699
Chuvash Republic	11 236 083	679 992	11 261 014	655 061
Perm Territory	27 675 106	3 793 962	27 719 912	3 749 156
Kirov Region	31 553 676	3 366 629	31 942 515	2 977 790
Nizhny Novgogrod Region	77 210 160	6 052 739	77 446 067	5 816 832
Orenburg Region	46 741 790	2 888 338	45 595 394	4 034 734
Penza Region	4 074 415	86 031	4 072 296	88 150
Samara Region	341 174 313	36 977 422	330 924 538	47 227 197
Saratov Region	77 960 916	7 631 718	76 660 950	8 931 684
Ulyanovsk Region	5 568 106	85 900	5 573 603	80 403
Ural Federal District	781 461 651	260 764 790	832 003 531	210 222 910
Kurgan Region	2 454 679	29 692	2 469 922	14 449
Sverdlovsk Region	425 067 790	107 286 752	459 931 450	72 423 092
Tyumen Region	239 726 571	138 142 208	254 560 135	123 308 644
Chelyabinsk Region	114 212 611	15 306 138	115 042 024	14 476 725
Siberian Federal District	525 923 527	128 514 019	538 360 874	116 076 672
Republic of Altai	1 435 711	94 018	1 461 835	67 894
Republic of Buryatiya	13 019 259	1 021 556	12 580 053	1 460 762
Republic of Tuva	520 819	705	521 486	38
Republic of Khakassia	6 416 702	118 645	6 420 385	114 962
Altai Territory	17 953 908	629 158	17 487 532	1 095 534
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	34 638 509	3 967 283	33 160 440	5 445 352
Irkutsk Region	17 527 539	942 021	17 554 910	914 650
Kemerovo Region	10 977 880	523 096	11 046 495	454 481
Novosibirsk Region	392 009 048	117 787 259	405 979 051	103 817 256
Omsk Region	18 227 166	2 644 112	18 920 946	1 950 332
Tomsk Region	13 196 986	786 166	13 227 741	755 411
Far Eastern Federal District	513 448 252	63 451 843	512 967 602	63 932 493
Republic of Sakha (Yakutia)	29 573 942	2 809 373	29 638 133	2 745 182
Kamchatka Territory	19 923 924	2 244 702	19 944 274	2 224 352
Primorskiy Territory	86 578 687	14 774 995	86 837 370	14 516 312
Khabarovsk Territory	7 163 906	427 698	7 196 966	394 638
Amur Region	354 900 212	40 829 605	354 420 461	41 309 356
Magadan Region	0	0	0	0
Sakhalin Region	15 307 581	2 365 470	14 930 398	2 742 653
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Crimean District	9 103 648	2 855 661	9 755 716	2 203 593
Republic of Crimea	5 831 377	975 420	6 380 344	426 453
City of Sevastopol	3 272 271	1 880 241	3 375 372	1 777 140

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

Table 33

Securities acquired by credit institutions registered in respective regions, as of 1.01.15

thousand rubles

	Debt securities		Shares	Shares in associates and subsidiaries	Discounted promissory notes	
	Total	of which debt securities of the Russian Federation (without revaluation)			nominated in rubles	nominated in foreign currency
1	2	3	4	5	6	7
Central Federal District	6 942 623 788	1 193 079 986	432 839 599	1 343 766 219	139 869 360	27 718 217
Belgorod Region	1 635 734	0	0	0	343 810	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	1 781 953	125 165	356 300	0	274 925	0
Voronezh Region	961 591	0	0	0	246 435	0
Ivanovo Region	353 346	273 371	16 220	0	0	109 415
Kaluga Region	2 004 563	0	182 652	0	0	0
Kostroma Region	106 355 747	23 378	359 046	0	792 596	0
Kursk Region	896 655	896 655	0	148 712	510 865	0
Lipetsk Region	1 852 668	332 021	1 115	0	220 891	0
Moscow Region	8 635 586	1 658 523	574 577	0	631 142	0
Orel Region	659 234	176	0	0	0	0
Ryazan Region	601 644	353 370	168	219 757	0	0
Smolensk Region	0	0	0	0	0	0
Tambov Region	0	0	0	0	0	0
Tver Region	81 000	0	0	0	0	0
Tula Region	318 472	41 617	9 387	82 992	0	0
Yaroslavl Region	396 458	0	9	0	133 478	0
City of Moscow	6 816 089 137	1 189 375 710	431 340 125	1 343 314 758	136 715 218	27 608 802
North-Western Federal District	282 143 649	9 248 644	19 191 466	5 981 994	14 878 422	272 497
Republic of Karelia	0	0	0	0	0	0
Komi Republic	1 313 536	991 762	149 592	0	31 536	243 506
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	17 445 126	1 648 931	57 125	0	88 148	0
Kaliningrad Region	3 828 229	0	8 208	0	0	0
Leningrad Region	1 105 075	95 181	250 756	0	139 168	0
Murmansk Region	0	0	760 592	0	0	0
Novgorod Region	603 017	286 412	178 774	0	226 520	0
Pskov Region	152 652	0	0	0	0	0
St Petersburg	257 696 014	6 226 358	17 786 419	5 981 994	14 393 050	28 991
Southern Federal District	16 744 492	4 318 387	977 877	110 177	10 085 499	683 215
Republic of Adygeya	12 500	13 206	1 278	0	190 086	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	10 079 801	2 780 391	408 270	85 008	9 188 225	561 204
Astrakhan Region	1 885 557	1 264 802	314 681	5 288	447 446	0
Volgograd Region	744 873	96 883	34 034	0	207 347	74 466
Rostov Region	4 021 761	163 105	219 614	19 881	52 395	47 545
North-Caucasian Federal District	2 719 142	229 858	181 568	0	224 157	0
Republik of Daghestan	0	0	16 011	0	0	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 526	0	19 733	0	2 000	0
Karachai-Cherkess Republic	1 550 446	0	145 824	0	0	0
Republic of North Ossetia - Alania	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	1 164 170	229 858	0	0	222 157	0
Volga Federal District	174 121 490	27 132 572	20 021 539	7 391 690	16 990 907	449 979

Republic of Bashkortostan	7 490 892	1 209 299	293 663	179 038	0	0
Republic of Marii El	0	0	0	0	0	0
Republic of Mordovia	201 825	109 119	26 303	0	0	0
Republic of Tatarstan	111 753 902	19 149 205	17 786 063	2 319 289	11 289 357	0
Udmurt Republic	2 338 175	0	1	0	14 507	0
Chuvash Republic	483 928	167 890	147 899	0	100 138	0
Perm Territory	1 340 755	72 089	426 871	0	150 595	0
Kirov Region	6 070 087	0	42 506	0	306 806	0
Nizhny Novgogrod Region	8 505 993	1 742 066	48 150	0	2 368 092	384 228
Orenburg Region	5 400 806	17 002	41 539	35 246	2 421 322	65 751
Penza Region	147 953	96 231	0	0	0	0
Samara Region	24 544 713	2 235 795	977 074	4 858 117	284 193	0
Saratov Region	5 842 461	2 333 876	141 648	0	55 897	0
Ulyanovsk Region	0	0	89 822	0	0	0
Ural Federal District	112 215 078	20 508 984	6 417 271	497 064	3 213 731	0
Kurgan Region	0	0	0	0	0	0
Sverdlovsk Region	75 702 145	2 579 988	5 893 618	497 064	1 652 221	0
Tyumen Region	21 883 941	12 268 391	488 529	0	1 438 080	0
Chelyabinsk Region	14 628 992	5 660 605	35 124	0	123 430	0
Siberian Federal District	68 404 152	7 287 854	8 276 361	8 186 541	2 328 022	90 400
Republic of Altai	132 909	13 912	0	0	165 118	0
Republic of Buryatiya	83 790	0	81 979	0	672 393	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	13 593	14 807	0	0	0	0
Altai Territory	432 559	140 167	17 399	0	15 000	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	592 143	4 180	281 068	0	0	0
Irkutsk Region	82 157	0	108 167	0	591 339	0
Kemerovo Region	1 964 976	1 163 417	45 316	0	0	0
Novosibirsk Region	61 130 705	5 347 114	7 739 184	8 186 541	385 815	0
Omsk Region	3 259 728	375 891	127	0	433 335	90 400
Tomsk Region	711 592	228 366	3 121	0	65 022	0
Far Eastern Federal District	52 469 019	6 569 151	807 075	0	1 146 672	0
Republic of Sakha (Yakutia)	1 170 274	132 164	382 520	0	61 128	0
Kamchatka Territory	1 027 420	102 339	31 286	0	67 483	0
Primorskiy Territory	8 891 231	4 577 185	63 807	0	1 018 061	0
Khabarovsk Territory	348 322	34 200	0	0	0	0
Amur Region	41 031 772	1 723 263	6 340	0	0	0
Magadan Region	0	0	0	0	0	0
Sakhalin Region	0	0	323 122	0	0	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Crimean District	0	0	356	76	0	0
Republic of Crimea	0	0	336	0	0	0
City of Sevastopol	0	0	20	76	0	0

Table 34

Distribution of loans, deposits and other placements in rubles by credit institutions, registered in respective regions, as of 1.01.15

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other placements with individuals
1	2	3	4	5
Central Federal District	33 413 604 834	18 011 762 351	2 826 331 088	9 866 465 194
Belgorod Region	6 905 384	5 900 837	60	250 002
Bryansk Region	0	0	0	0
Vladimir Region	7 255 016	4 426 593	60 000	2 373 533
Voronezh Region	1 706 406	924 287	425 536	154 309
Ivanovo Region	9 622 975	5 933 359	931 250	2 388 493
Kaluga Region	19 857 128	3 938 405	11 140 000	4 301 622
Kostroma Region	97 707 454	10 285 375	725 645	71 774 506
Kursk Region	13 342 903	10 441 906	400 000	1 574 738
Lipetsk Region	19 789 462	13 853 827	1 010 000	2 814 492
Moscow Region	34 586 971	20 593 431	962 029	10 573 489
Orel Region	2 128 651	845 177	80 000	198 264
Ryazan Region	13 575 354	10 673 272	640 050	1 890 563
Smolensk Region	4 211 595	2 367 400	437 225	663 747
Tambov Region	2 529 053	2 145 278	0	383 676
Tver Region	9 668 928	4 470 792	1 615 000	1 787 351
Tula Region	3 595 263	2 606 253	680 000	302 370
Yaroslavl Region	9 173 796	5 147 492	656 000	2 650 908
City of Moscow	33 157 948 495	17 907 208 667	2 806 568 293	9 762 383 131
North-Western Federal District	883 685 350	581 830 408	93 357 061	126 081 015
Republic of Karelia	791 638	347 214	60 000	361 090
Komi Republic	2 782 969	1 957 067	300 000	525 768
Akhangelsk Region	0	0	0	0
Vologda Region	53 178 569	21 519 034	943 600	29 669 470
Kaliningrad Region	9 538 510	4 959 129	3 353 559	1 225 822
Leningrad Region	9 439 006	5 103 988	640 000	2 769 196
Murmansk Region	4 460 122	1 902 611	50 000	2 455 611
Novgorod Region	2 092 004	1 301 666	0	733 885
Pskov Region	1 412 148	1 227 410	0	184 738
St Petersburg	799 990 384	543 512 289	88 009 902	88 155 435
Southern Federal District	189 756 293	114 605 491	5 089 633	64 355 882
Republic of Adygeya	5 530 909	4 381 813	120 000	1 022 726
Republic of Kalmykia	51 167	39 834	0	11 333
Krasnodar Territory	87 220 607	56 773 919	3 379 933	23 279 543
Astrakhan Region	2 746 170	954 450	125 000	862 198
Volgograd Region	9 245 196	7 373 623	290 000	1 491 814
Rostov Region	84 962 244	45 081 852	1 174 700	37 688 268
North-Caucasian Federal District	25 469 947	18 227 317	3 228 030	3 774 481
Republik of Daghestan	5 218 577	3 891 715	304 400	1 014 515
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	4 043 004	2 859 120	375 300	808 584
Karachai-Cherkess Republic	7 704 016	5 723 205	815 000	999 839

Republic of North Ossetia - Alania	1 489 735	1 270 332	0	219 403
Chechen Republic	0	0	0	0
Stavropol Territory	7 014 615	4 482 945	1 733 330	732 140
Volga Federal District	1 004 520 999	544 777 409	48 439 385	353 827 957
Republic of Bashkortostan	45 784 837	23 329 456	5 578 550	15 285 154
Republic of Marii El	1 801 585	1 455 909	100 000	176 396
Republic of Mordovia	15 134 035	12 186 495	40 000	2 568 790
Republic of Tatarstan	463 243 016	297 232 129	16 097 312	111 306 405
Udmurt Republic	30 722 889	4 826 758	2 475 000	23 108 396
Chuvash Republic	7 388 479	3 331 091	406 000	3 439 971
Perm Territory	20 591 486	8 955 257	116 500	11 049 387
Kirov Region	20 585 412	13 016 558	801 500	6 420 979
Nizhny Novgogrod Region	51 266 289	35 123 456	369 147	10 741 056
Orenburg Region	32 785 176	15 540 836	577 050	15 814 308
Penza Region	2 661 951	1 672 871	1 440	903 726
Samara Region	271 140 728	106 150 302	17 435 710	140 713 642
Saratov Region	37 142 680	18 529 780	4 441 176	11 465 590
Ulyanovsk Region	4 272 436	3 426 511	0	834 157
Ural Federal District	498 686 406	215 403 539	14 695 875	242 839 006
Kurgan Region	1 760 352	1 554 618	0	153 957
Sverdlovsk Region	264 288 606	100 515 727	10 898 175	143 929 584
Tyumen Region	159 390 582	75 901 945	909 110	70 552 145
Chelyabinsk Region	73 246 866	37 431 249	2 888 590	28 203 320
Siberian Federal District	274 887 899	144 428 663	12 100 398	99 070 606
Republic of Altai	854 507	416 276	0	128 849
Republic of Buryatiya	9 102 231	3 388 939	0	5 374 169
Republic of Tuva	231 537	99 049	0	132 488
Republic of Khakassia	4 802 681	1 937 722	115 000	2 622 423
Altai Territory	13 512 186	10 063 453	565 000	2 629 943
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	23 076 367	9 830 358	2 760 210	8 266 564
Irkutsk Region	13 327 376	7 318 968	610 000	4 090 828
Kemerovo Region	5 991 663	2 539 559	60 152	3 391 952
Novosibirsk Region	183 450 447	95 953 743	7 357 036	66 967 121
Omsk Region	11 599 629	7 687 190	623 000	2 067 460
Tomsk Region	8 939 275	5 193 406	10 000	3 398 809
Far Eastern Federal District	371 358 759	81 710 850	5 839 331	272 338 695
Republic of Sakha (Yakutia)	18 894 952	10 788 969	221 499	7 214 840
Kamchatka Territory	15 050 228	10 266 744	1 786 612	2 818 763
Primorskiy Territory	56 173 476	36 409 538	876 135	16 560 809
Khabarovsk Territory	5 140 165	1 676 569	130 000	2 954 480
Amur Region	267 454 681	17 857 676	1 256 085	240 646 473
Magadan Region	0	0	0	0
Sakhalin Region	8 645 257	4 711 354	1 569 000	2 143 330
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Crimean District	2 177 601	1 327 096	820 000	30 505
Republic of Crimea	435 477	287 613	120 000	27 864
City of Sevastopol	1 742 124	1 039 483	700 000	2 641

Table 35

Distribution of loans, deposits and other placements in forreign currency by credit institutions, registered in respective regions, as of 1.01.15

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other placements with individuals
1	2	3	4	5
Central Federal District	14 693 523 609	9 495 372 631	3 842 780 340	284 365 288
Belgorod Region	493 412	491 725	1 687	0
Bryansk Region	0	0	0	0
Vladimir Region	698 733	52 433	0	646 300
Voronezh Region	1 089 359	930 908	1 125	140 670
Ivanovo Region	157 743	35 105	3 308	9 370
Kaluga Region	63 410	61 884	1 480	46
Kostroma Region	3 612 015	1 514 008	360 605	779 171
Kursk Region	278 554	278 133	0	421
Lipetsk Region	16 884	0	0	16 884
Moscow Region	9 348 663	6 374 461	69 033	2 905 169
Orel Region	3 840	0	3 840	0
Ryazan Region	143 887	23 872	59 139	60 876
Smolensk Region	134 529	79 621	1 406	0
Tambov Region	1 688	0	1 688	0
Tver Region	6 484	0	6 484	0
Tula Region	11 252	0	11 252	0
Yaroslavl Region	188 717	115 837	2 399	70 481
City of Moscow	14 677 274 439	9 485 414 644	3 842 256 894	279 735 900
North-Western Federal District	184 993 229	120 378 077	13 160 014	8 347 834
Republic of Karelia	0	0	0	0
Komi Republic	122 264	33 418	88 846	0
Akhangelsk Region	0	0	0	0
Vologda Region	2 421 366	1 311 175	31 646	12 984
Kaliningrad Region	187 162	25 564	844	160 754
Leningrad Region	1 469 707	1 437 691	844	31 172
Murmansk Region	697 099	581 882	115 217	0
Novgorod Region	5 591	0	1 125	4 466
Pskov Region	0	0	0	0
St Petersburg	180 090 040	116 988 347	12 921 492	8 138 458
Southern Federal District	10 208 501	9 019 411	476 035	515 113
Republic of Adygeya	48 221	32 588	0	15 633
Republic of Kalmykia	2 813	0	2 813	0
Krasnodar Territory	1 585 320	1 340 052	226 864	18 404
Astrakhan Region	2 532	0	2 532	0
Volgograd Region	47 216	0	37 588	4
Rostov Region	8 522 399	7 646 771	206 238	481 072
North-Caucasian Federal District	1 551 332	1 175 801	302 056	73 475
Republik of Daghestan	52 946	30 942	11 866	10 138
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	2 424	0	2 424	0
Karachai-Cherkess Republic	1 200 960	998 587	139 036	63 337

Republic of North Ossetia - Alania	1 406	0	1 406	0
Chechen Republic	0	0	0	0
Stavropol Territory	293 596	146 272	147 324	0
Volga Federal District	45 031 194	37 709 838	3 875 505	3 355 609
Republic of Bashkortostan	495 744	45 619	118 836	331 289
Republic of Marii El	844	0	844	0
Republic of Mordovia	4 219	0	4 219	0
Republic of Tatarstan	29 802 000	25 834 232	2 885 087	992 439
Udmurt Republic	871 738	551 952	196 347	123 439
Chuvash Republic	230 039	182 629	8 461	38 949
Perm Territory	1 735 453	1 377 094	111 253	247 106
Kirov Region	513 267	454 258	2 378	56 631
Nizhny Novgogrod Region	1 452 391	1 319 871	58 151	74 369
Orenburg Region	534 925	286 160	77 339	171 426
Penza Region	0	0	0	0
Samara Region	9 261 586	7 566 827	378 600	1 316 159
Saratov Region	127 636	91 196	32 862	3 578
Ulyanovsk Region	1 352	0	1 128	224
Ural Federal District	119 558 704	99 113 699	15 909 868	952 811
Kurgan Region	0	0	0	0
Sverdlovsk Region	29 189 308	14 995 166	13 844 578	349 564
Tyumen Region	87 703 883	83 447 427	71 104	603 026
Chelyabinsk Region	2 665 513	671 106	1 994 186	221
Siberian Federal District	54 942 598	41 433 561	6 915 154	1 967 596
Republic of Altai	0	0	0	0
Republic of Buryatiya	124 805	54 400	2 543	67 862
Republic of Tuva	342	0	342	0
Republic of Khakassia	0	0	0	0
Altai Territory	112 080	30 685	3 376	78 019
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	1 953 822	1 562 777	27 629	292 988
Irkutsk Region	85 003	5 000	79 438	565
Kemerovo Region	2 848	0	281	2 567
Novosibirsk Region	52 363 769	39 626 903	6 792 136	1 388 871
Omsk Region	200 749	62 674	4 768	133 307
Tomsk Region	99 180	91 122	4 641	3 417
Far Eastern Federal District	24 014 320	16 681 744	1 613 141	759 659
Republic of Sakha (Yakutia)	1 335 212	812 533	139 025	383 654
Kamchatka Territory	433 846	338 579	4 405	90 862
Primorskiy Territory	4 787 652	3 304 750	331 547	147 084
Khabarovsk Territory	116 950	14 352	102 598	0
Amur Region	17 278 450	12 155 868	1 029 018	138 059
Magadan Region	0	0	0	0
Sakhalin Region	62 210	55 662	6 548	0
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Crimean District	1 504 466	1 018 293	58 043	428 130
Republic of Crimea	447 513	291 644	17 818	138 051
City of Sevastopol	1 056 953	726 649	40 225	290 079

Table 36

Overdue claims on loans, deposits and other placements by credit institutions registered in respective regions, as of 1.01.15

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	1 011 198 416	157 486 158	6 283 455	37 380 013	542 232 208	44 233 848
Belgorod Region	56 238	0	0	0	514	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	100 093	0	0	0	26 071	33 755
Voronezh Region	0	0	0	0	174	0
Ivanovo Region	111 953	0	0	0	426 221	0
Kaluga Region	344 213	0	40 000	0	330 297	0
Kostroma Region	188 834	0	4 703	0	4 694 024	71 456
Kursk Region	36 075	0	0	0	24 159	0
Lipetsk Region	885 559	0	0	0	46 666	0
Moscow Region	1 673 799	89 589	13 300	0	500 440	175 396
Orel Region	8 494	0	0	0	17 143	0
Ryazan Region	727 188	0	0	0	57 728	0
Smolensk Region	214 845	0	5 700	0	5 694	0
Tambov Region	75 405	0	0	0	24 111	0
Tver Region	97 734	0	0	0	16 476	0
Tula Region	51 588	0	0	0	2 690	0
Yaroslavl Region	165 159	0	0	0	80 055	10 126
City of Moscow	1 006 461 239	157 396 569	6 219 752	37 380 013	535 979 745	43 943 115
North-Western Federal District	18 881 338	721 637	181 520	0	5 782 289	320 240
Republic of Karelia	4 314	0	0	0	2 034	0
Komi Republic	141 791	0	0	0	4 903	0
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	2 142 148	5 878	45 000	0	2 474 385	350
Kaliningrad Region	82 742	0	9 689	0	12 870	48
Leningrad Region	240 945	159 352	0	0	87 639	4 937
Murmansk Region	219 428	3 827	0	0	29 327	0
Novgorod Region	121 538	0	0	0	6 793	1 969
Pskov Region	54 497	0	0	0	910	0
St Petersburg	15 873 935	552 580	126 831	0	3 163 428	312 936
Southern Federal District	3 319 264	7 701	68 000	0	2 313 396	45 756
Republic of Adygeya	37 175	0	0	0	53 940	0
Republic of Kalmykia	58	0	0	0	168	0
Krasnodar Territory	963 485	7 506	68 000	0	1 708 564	819
Astrakhan Region	33 798	0	0	0	41 292	0
Volgograd Region	197 436	0	0	0	57 090	0
Rostov Region	2 087 312	195	0	0	452 342	44 937
North-Caucasian Federal District	1 000 691	0	330	0	477 247	3 117
Republik of Daghestan	561 568	0	0	0	99 273	0
Republic of Ingushetia	0	0	0	0	0	0

Kabardino-Balkar Republic	207 163	0	0	0	101 593	0
Karachai-Cherkess Republic	87 494	0	0	0	62 398	3 117
Republic of North Ossetia - Alania	75 507	0	0	0	65 377	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	68 959	0	330	0	148 606	0
Volga Federal District	18 199 133	35 486	145 720	0	23 299 988	1 144 988
Republic of Bashkortostan	1 322 759	0	0	0	1 671 722	94 216
Republic of Marii El	1 875	0	0	0	1 704	0
Republic of Mordovia	296 678	0	0	0	47 256	0
Republic of Tatarstan	7 735 096	0	20 220	0	6 427 474	63 924
Udmurt Republic	69 795	0	0	0	1 116 061	0
Chuvash Republic	117 392	0	0	0	77 227	0
Perm Territory	178 327	0	26 500	0	344 569	0
Kirov Region	663 947	0	0	0	476 933	0
Nizhny Novgogrod Region	761 896	8 959	4 000	0	576 539	4 010
Orenburg Region	883 231	0	55 000	0	224 747	0
Penza Region	107 840	0	0	0	42 040	0
Samara Region	5 219 547	15 849	40 000	0	10 550 160	982 395
Saratov Region	724 918	10 678	0	0	1 622 848	443
Ulyanovsk Region	115 832	0	0	0	120 708	0
Ural Federal District	11 511 109	505 935	80 000	1 458	7 949 928	63 634
Kurgan Region	85 690	0	0	0	2 075	0
Sverdlovsk Region	5 182 981	109 132	80 000	0	6 555 793	62 939
Tyumen Region	3 482 695	352 380	0	0	917 154	474
Chelyabinsk Region	2 759 743	44 423	0	1 458	474 906	221
Siberian Federal District	15 276 784	7 101 210	102 480	342	10 861 318	458 866
Republic of Altai	15 370	0	0	0	30 868	0
Republic of Buryatiya	194 605	0	0	0	212 944	335
Republic of Tuva	869	0	0	342	7 656	0
Republic of Khakassia	54 801	0	15 000	0	41 997	0
Altai Territory	424 008	0	0	0	67 911	86
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	763 311	65 436	0	0	670 105	151 392
Irkutsk Region	518 889	5 000	40 000	0	94 764	563
Kemerovo Region	128 888	0	10 000	0	99 282	0
Novosibirsk Region	12 628 966	7 030 774	27 480	0	9 458 086	306 436
Omsk Region	373 699	0	0	0	91 324	54
Tomsk Region	173 378	0	10 000	0	86 381	0
Far Eastern Federal District	4 776 610	117 311	96 135	2 861	28 091 074	53 139
Republic of Sakha (Yakutia)	279 964	0	0	2 861	165 346	0
Kamchatka Territory	282 318	0	0	0	143 685	2 109
Primorskiy Territory	2 391 142	0	26 135	0	640 367	39 071
Khabarovsk Territory	23 049	0	0	0	338 098	0
Amur Region	1 182 188	117 311	70 000	0	26 612 256	11 959
Magadan Region	0	0	0	0	0	0
Sakhalin Region	617 949	0	0	0	191 322	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Crimean District	125 575	448 460	0	0	3	123 986
Republic of Crimea	985	243 987	0	0	3	64 465
City of Sevastopol	124 590	204 473	0	0	0	59 521

Table 37

Distribution of clients' funds in rubles by credit institutions registered in respective regions, as of 1.01.15

thousand rubles

	Total	of which				
		Budgetary funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other raised funds from legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
Central Federal District	24 784 545 701	2 977 632	55 401	4 814 942 683	7 701 695 804	12 083 271 427
Belgorod Region	7 100 238	0	0	1 761 454	800 782	4 514 516
Bryansk Region	0	0	0	0	0	0
Vladimir Region	7 876 663	0	3	1 282 547	1 728 410	4 608 899
Voronezh Region	1 993 048	0	0	320 671	1 091 651	565 291
Ivanovo Region	8 794 932	0	0	1 607 215	475 792	6 574 920
Kaluga Region	19 451 854	0	0	2 357 113	1 769 964	15 317 683
Kostroma Region	110 760 391	0	0	8 170 624	4 548 706	98 030 782
Kursk Region	12 440 924	0	0	2 351 770	1 304 500	8 773 468
Lipetsk Region	19 674 296	0	0	2 274 419	4 907 478	12 442 971
Moscow Region	36 707 346	0	0	8 644 061	6 029 611	21 780 944
Orel Region	1 955 139	0	0	350 583	117 963	1 485 514
Ryazan Region	13 428 621	0	0	3 479 810	612 197	9 240 117
Smolensk Region	3 411 532	0	0	534 709	336 547	2 539 001
Tambov Region	2 356 895	0	0	513 143	269 372	1 562 029
Tver Region	8 804 046	0	0	2 303 287	426 595	5 204 618
Tula Region	3 297 251	0	0	554 467	358 136	2 377 061
Yaroslavl Region	7 345 692	0	0	2 897 531	462 343	3 985 496
City of Moscow	24 519 146 833	2 977 632	55 398	4 775 539 279	7 676 455 757	11 884 268 117
North-Western Federal District	882 327 199	685 565	390	345 196 366	287 596 395	227 034 215
Republic of Karelia	676 865	0	0	400 665	39 975	231 896
Komi Republic	3 552 234	0	0	1 136 850	750 709	1 642 729
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	62 643 012	0	0	9 578 873	25 774 725	27 216 194
Kaliningrad Region	7 388 642	0	0	1 300 580	3 898 884	2 181 815
Leningrad Region	10 851 486	281	0	1 570 007	777 079	8 491 514
Murmansk Region	4 107 399	0	0	1 596 329	235 699	2 264 199
Novgorod Region	3 301 703	0	390	1 310 177	24 005	1 891 224
Pskov Region	1 264 576	0	0	409 652	0	853 745
St Petersburg	788 541 282	685 284	0	327 893 233	256 095 319	182 260 899
Southern Federal District	193 365 292	33 766	5 612	42 062 045	32 311 423	118 373 103
Republic of Adygeya	5 100 819	0	0	914 063	629 449	3 555 353
Republic of Kalmykia	48 671	0	0	44 891	0	3 764
Krasnodar Territory	116 349 548	33 766	5 612	22 702 404	24 478 346	68 820 052
Astrakhan Region	6 139 311	0	0	3 731 372	1 111 017	1 290 818
Volgograd Region	6 637 289	0	0	2 365 912	740 407	3 528 932
Rostov Region	59 089 654	0	0	12 303 403	5 352 204	41 174 184
North-Caucasian Federal District	25 035 502	0	0	9 007 466	4 141 651	11 507 726
Republik of Daghestan	6 862 064	0	0	3 448 580	326 164	3 066 857
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	3 319 002	0	0	797 759	113 450	2 407 258
Karachai-Cherkess Republic	5 810 054	0	0	1 380 634	2 529 657	1 639 908
Republic of North Ossetia - Alania	1 109 119	0	0	201 502	91 500	816 113
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	7 935 263	0	0	3 178 991	1 080 880	3 577 590

Volga Federal District	885 523 271	10 423 259	0	145 184 082	243 608 417	483 944 549
Republic of Bashkortostan	46 277 101	25 189	0	8 695 750	8 576 094	28 942 890
Republic of Marii El	1 735 852	0	0	448 219	52 885	1 209 455
Republic of Mordovia	18 262 403	0	0	2 367 876	1 253 244	14 589 810
Republic of Tatarstan	421 249 619	10 361 375	0	67 293 309	158 189 173	184 380 959
Udmurt Republic	28 372 188	794	0	3 097 975	2 009 848	23 249 051
Chuvash Republic	8 546 516	0	0	2 012 615	1 276 830	5 236 564
Perm Territory	21 454 508	5 797	0	3 244 818	6 022 207	12 146 336
Kirov Region	23 506 694	1 078	0	4 231 792	1 673 243	17 556 109
Nizhny Novgogrod Region	55 630 698	15 392	0	13 771 204	4 572 825	36 934 651
Orenburg Region	29 179 131	13 563	0	3 865 338	6 252 026	19 032 304
Penza Region	3 197 552	0	0	779 665	342 966	2 065 247
Samara Region	162 650 708	71	0	26 783 299	49 806 266	85 384 275
Saratov Region	61 475 211	0	0	7 863 525	3 070 036	50 480 449
Ulyanovsk Region	3 985 090	0	0	728 697	510 774	2 736 449
Ural Federal District	546 826 004	162 964	0	72 413 948	119 155 850	352 901 894
Kurgan Region	1 273 742	0	0	353 589	217 092	696 351
Sverdlovsk Region	293 126 316	17 793	0	41 757 555	57 696 530	193 085 490
Tyumen Region	175 907 539	141 314	0	16 062 683	53 408 328	104 937 926
Chelyabinsk Region	76 518 407	3 857	0	14 240 121	7 833 900	54 182 127
Siberian Federal District	317 923 263	22 332	0	61 716 754	52 228 454	196 943 851
Republic of Altai	941 473	0	0	221 165	434 463	285 678
Republic of Buryatiya	8 992 278	0	0	2 474 235	382 184	5 245 960
Republic of Tuva	173 147	0	0	99 024	8 500	65 621
Republic of Khakassia	4 973 613	0	0	1 064 279	707 702	3 190 587
Altai Territory	10 690 464	0	0	3 143 810	1 744 058	5 794 253
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	21 918 237	0	0	3 281 286	1 397 543	17 096 658
Irkutsk Region	12 467 300	0	0	2 333 299	1 560 090	8 430 530
Kemerovo Region	7 250 569	0	0	1 101 803	818 256	5 325 606
Novosibirsk Region	226 828 982	22 332	0	42 353 906	41 257 900	137 401 843
Omsk Region	13 078 958	0	0	2 869 993	3 294 498	6 909 367
Tomsk Region	10 608 242	0	0	2 773 954	623 260	7 197 748
Far Eastern Federal District	314 785 464	18 714	18 022	53 116 337	30 659 789	230 520 820
Republic of Sakha (Yakutia)	23 744 433	8 055	0	6 159 870	3 492 286	14 033 652
Kamchatka Territory	14 666 883	0	0	3 286 047	1 922 710	9 424 401
1	63 110 664	490	0	21 206 692	3 755 245	37 926 951
Khabarovsk Territory	5 565 002	0	0	518 806	520 965	4 524 583
Amur Region	196 648 861	0	18 022	17 428 796	19 644 891	159 440 544
Magadan Region	0	0	0	0	0	0
Sakhalin Region	11 049 621	10 169	0	4 516 126	1 323 692	5 170 689
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Crimean District	8 470 036	0	4	5 981 420	373 415	2 074 354
Republic of Crimea	5 743 908	0	4	4 782 607	149 452	771 157
City of Sevastopol	2 726 128	0	0	1 198 813	223 963	1 303 197

Table 38

Distribution of clients' funds in foreign currency by credit institutions registered in respective regions, as of 1.01.15

thousand rubles

	Total	of which				
		Budgetary funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other raised funds from legal entities (except credit instittutions)	Individual deposits
1	2	3	4	5	6	7
Central Federal District	14 969 861 729	57 811 533	0	1 733 841 833	8 220 125 812	4 456 749 548
Belgorod Region	1 094 236	0	0	213 692	0	880 544
Bryansk Region	0	0	0	0	0	0
Vladimir Region	1 964 048	0	0	23 129	0	1 940 873
Voronezh Region	1 051 457	0	0	3 977	0	1 047 474
Ivanovo Region	825 551	0	0	46 725	14 326	764 495
Kaluga Region	2 340 536	0	0	186 930	54 511	2 099 095
Kostroma Region	20 052 655	0	0	1 119 266	6 779 848	12 149 265
Kursk Region	708 236	0	0	47 600	0	631 635
Lipetsk Region	1 377 628	0	0	435 457	4 374	937 797
Moscow Region	14 634 495	0	0	892 746	3 556 400	10 170 392
Orel Region	206 407	0	0	29 027	0	177 380
Ryazan Region	1 524 069	0	0	697 421	44 967	781 631
Smolensk Region	278 544	0	0	54 769	0	223 657
Tambov Region	26 730	0	0	159	0	26 557
Tver Region	2 038 935	0	0	281 827	42 204	1 714 893
Tula Region	106 425	0	0	8 570	0	97 855
Yaroslavl Region	1 317 352	0	0	140 571	0	1 176 727
City of Moscow	14 920 314 425	57 811 533	0	1 729 659 967	8 209 629 182	4 421 929 278
North-Western Federal District	312 714 518	0	0	55 437 033	124 094 329	124 180 259
Republic of Karelia	9 964	0	0	5 339	0	4 587
Komi Republic	959 054	0	0	9 127	0	949 927
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	7 800 257	0	0	2 306 742	507 223	4 986 228
Kaliningrad Region	6 111 487	0	0	2 664 376	1 832 666	1 512 291
Leningrad Region	3 011 948	0	0	130 308	2 925	2 878 715
Murmansk Region	3 084 512	0	0	2 595 409	12 126	476 977
Novgorod Region	301 166	0	0	51 748	59 267	190 140
Pskov Region	13 781	0	0	11 107	0	2 674
St Petersburg	291 422 349	0	0	47 662 877	121 680 122	113 178 720
Southern Federal District	31 648 824	0	0	7 722 626	6 134 252	17 499 077
Republic of Adygeya	226 825	0	0	6 282	2 129	218 392
Republic of Kalmykia	79 247	0	0	0	79 241	6
Krasnodar Territory	13 890 520	0	0	2 431 752	401 011	10 772 740
Astrakhan Region	2 416 921	0	0	2 039 592	0	371 111
Volgograd Region	1 285 556	0	0	387 204	211 161	687 188
Rostov Region	13 749 755	0	0	2 857 796	5 440 710	5 449 640
North-Caucasian Federal District	5 860 686	0	0	191 472	145 174	5 492 825
Republik of Daghestan	210 605	0	0	48 779	0	160 732
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	111 818	0	0	2 386	0	109 428
Karachai-Cherkess Republic	4 904 524	0	0	109 219	0	4 765 192
Republic of North Ossetia - Alania	55 715	0	0	21	0	55 694
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	578 024	0	0	31 067	145 174	401 779

Volga Federal District	199 551 879	7	0	26 397 488	99 855 827	71 690 213
Republic of Bashkortostan	5 379 793	0	0	1 525 411	1 139 082	2 715 299
Republic of Marii El	74 213	0	0	53 042	0	11 852
Republic of Mordovia	383 573	0	0	37 532	0	343 387
Republic of Tatarstan	121 572 701	7	0	8 556 843	79 844 016	31 893 106
Udmurt Republic	2 406 869	0	0	360 623	108 387	1 937 854
Chuvash Republic	608 388	0	0	30 008	8 170	570 182
Perm Territory	3 711 748	0	0	272 940	676 646	2 762 162
Kirov Region	2 452 953	0	0	95 396	770 470	1 587 039
Nizhny Novgogrod Region	4 905 307	0	0	656 701	628 148	3 589 914
Orenburg Region	3 975 425	0	0	37 798	1 607 860	2 329 486
Penza Region	35 551	0	0	862	34 680	0
Samara Region	45 081 313	0	0	14 165 013	12 596 919	18 086 440
Saratov Region	8 884 089	0	0	583 804	2 441 449	5 805 051
Ulyanovsk Region	79 956	0	0	21 515	0	58 441
Ural Federal District	191 749 979	55 407	0	43 351 072	55 091 598	82 163 089
Kurgan Region	14 316	0	0	3 376	0	10 530
Sverdlovsk Region	63 208 379	0	0	3 757 910	24 890 420	33 255 465
Tyumen Region	114 941 952	55 404	0	36 287 714	28 001 460	41 427 418
Chelyabinsk Region	13 585 332	3	0	3 302 072	2 199 718	7 469 676
Siberian Federal District	82 634 009	0	1 147	12 244 358	12 006 811	53 417 240
Republic of Altai	67 844	0	0	22 261	0	45 583
Republic of Buryatiya	1 450 644	0	0	182 852	0	675 607
Republic of Tuva	37	0	0	0	0	37
Republic of Khakassia	113 278	0	0	12 439	0	98 285
Altai Territory	1 093 876	0	0	104 895	393 809	595 172
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	5 420 563	0	0	53 149	125 392	5 230 607
Irkutsk Region	908 351	0	0	323 233	72 896	509 346
Kemerovo Region	441 564	0	0	176 272	0	265 291
Novosibirsk Region	70 595 703	0	1 147	10 199 465	11 384 231	44 655 508
Omsk Region	1 834 238	0	0	972 504	30 483	831 181
Tomsk Region	707 911	0	0	197 288	0	510 623
Far Eastern Federal District	59 253 852	0	0	5 572 558	18 518 604	33 621 171
Republic of Sakha (Yakutia)	2 706 442	0	0	127 412	53 631	2 434 107
Kamchatka Territory	1 991 045	0	0	557 000	11 251	1 410 900
Primorskiy Territory	14 314 129	0	0	2 678 752	2 096 158	9 493 048
Khabarovsk Territory	394 005	0	0	10 323	0	383 681
Amur Region	37 115 788	0	0	967 493	15 674 136	19 087 474
Magadan Region	0	0	0	0	0	0
Sakhalin Region	2 732 443	0	0	1 231 578	683 428	811 961
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Crimean District	1 910 581	0	0	304 049	146 303	1 296 417
Republic of Crimea	421 482	0	0	94 901	838	323 688
City of Sevastopol	1 489 099	0	0	209 148	145 465	972 729

Table 39

Loans, deposits and other funds raised from other credit institutions (by credit institutions registered in respective regions), as of 1.01.15

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	6 389 498 405	3 077 328 085	3 312 170 320
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	100 000	100 000	0
Voronezh Region	242 427	242 427	0
Ivanovo Region	533 285	533 285	0
Kaluga Region	168 175	168 175	0
Kostroma Region	1 629 929	1 607 426	22 503
Kursk Region	0	0	0
Lipetsk Region	745 175	745 175	0
Moscow Region	718 775	550 000	168 775
Orel Region	0	0	0
Ryazan Region	200 037	200 018	19
Smolensk Region	600 000	600 000	0
Tambov Region	52 993	52 993	0
Tver Region	830 000	830 000	0
Tula Region	46 215	0	46 215
Yaroslavl Region	706 000	706 000	0
City of Moscow	6 382 925 394	3 070 992 586	3 311 932 808
North-Western Federal District	70 949 271	51 685 235	19 264 036
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangelsk Region	0	0	0
Vologda Region	1 133 154	1 005 697	127 457
Kaliningrad Region	12 890	12 890	0
Leningrad Region	50 000	50 000	0
Murmansk Region	1 755 671	954 000	801 671
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	67 997 556	49 662 648	18 334 908
Southern Federal District	13 833 730	8 957 906	4 875 824
Republic of Adygeya	79 834	79 834	0
Republic of Kalmykia	0	0	0
Krasnodar Territory	4 035 720	3 397 994	637 726
Astrakhan Region	20 000	20 000	0
Volgograd Region	378 293	378 293	0
Rostov Region	9 319 883	5 081 785	4 238 098
North-Caucasian Federal District	592 971	592 971	0
Republik of Daghestan	0	0	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	25 000	25 000	0
Karachai-Cherkess Republic	491 000	491 000	0
Republic of North Ossetia - Alania	0	0	0
Chechen Republic	0	0	0
Stavropol Territory	76 971	76 971	0

Volga Federal District	64 324 985	51 172 998	13 151 987
Republic of Bashkortostan	1 212 701	1 088 933	123 768
Republic of Marii El	32 237	32 237	0
Republic of Mordovia	40 000	40 000	0
Republic of Tatarstan	34 687 754	22 892 507	11 795 247
Udmurt Republic	355 102	355 102	0
Chuvash Republic	211 857	166 850	45 007
Perm Territory	100 000	100 000	0
Kirov Region	362 623	362 623	0
Nizhny Novgogrod Region	3 936 152	3 333 984	602 168
Orenburg Region	621 141	570 508	50 633
Penza Region	7 498	7 498	0
Samara Region	22 332 918	21 797 756	535 162
Saratov Region	225 002	225 000	2
Ulyanovsk Region	200 000	200 000	0
Ural Federal District	19 292 775	8 987 188	10 305 587
Kurgan Region	0	0	0
Sverdlovsk Region	13 773 162	6 589 916	7 183 246
Tyumen Region	4 374 244	1 251 903	3 122 341
Chelyabinsk Region	1 145 369	1 145 369	0
Siberian Federal District	22 742 435	15 658 022	7 084 413
Republic of Altai	0	0	0
Republic of Buryatiya	60 000	60 000	0
Republic of Tuva	0	0	0
Republic of Khakassia	10 000	10 000	0
Altai Territory	526 538	526 538	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	4 159 695	4 159 695	0
Irkutsk Region	50 000	50 000	0
Kemerovo Region	0	0	0
Novosibirsk Region	17 886 202	10 801 789	7 084 413
Omsk Region	50 000	50 000	0
Tomsk Region	0	0	0
Far Eastern Federal District	12 991 888	9 058 062	3 933 826
Republic of Sakha (Yakutia)	247 025	247 025	0
Kamchatka Territory	584 699	369 668	215 031
Primorskiy Territory	1 544 552	1 443 287	101 265
Khabarovsk Territory	0	0	0
Amur Region	10 603 112	6 985 582	3 617 530
Magadan Region	0	0	0
Sakhalin Region	12 500	12 500	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0
Crimean District	0	0	0
Republic of Crimea	0	0	0
City of Sevastopol	0	0	0

Macroprudential Indicators of the Banking Sector

Table 40

Some indicators of the banking sector financial soundness (percent)

	1.01.13	1.01.14	1.10.14	1.12.14	1.01.15
Own funds (capital) adequacy					
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio)[1]	13,7	13,5	12,6	11,9	12,5
Tier I capital ratio N1.2 (Basel III) [2]	8,5	9,1	9,4	8,7	9,0
Risk-weighted assets [3](Basel III) to total assets ratio]	*50,7*	*51,4*	*52,7*	*51,3*	*45,4*
Credit risk					
Share of problem (IV quality category) and bad (V quality category) loans in total loans[4]	*6,0*	*6,0*	*6,6*	*6,6*	*6,7*
Loan loss provisions made as percent of total loans[4]	*6,1*	*5,9*	*6,4*	*6,3*	*6,5*
Ratio of loans, bank guarantees and sureties granted by a bank to its owners (shareholders) to own funds (capital) (N9.1)	1,5	1,1	1,6	2,3	2,6
Ratio of a bank's aggregate claims on insiders to own funds (capital) (N10.1)	0,7	0,7	0,7	0,7	0,7
Ratio of total large credit risks to own funds (capital) (N7)	209,0	204,3	236,2	258,2	245,5
Distribution of loans provided by credit institutions					
agriculture, hunting and forestry	*4,6*	*4,3*	*3,9*	*3,6*	*3,5*
mining	*3,2*	*3,1*	*3,9*	*4,2*	*4,2*
manufacturing	*14,0*	*13,6*	*14,4*	*15,0*	*15,5*
production and distribution of energy, gas and water	*2,7*	*2,5*	*2,6*	*2,6*	*2,5*
constructing	*5,5*	*5,6*	*5,7*	*5,5*	*5,3*
wholesale and retail trade, car and household appliance repair	*14,9*	*13,7*	*13,5*	*13,2*	*13,3*
transport and communication	*5,4*	*4,2*	*4,0*	*4,1*	*4,4*
other economic activities	*20,5*	*21,1*	*20,3*	*21,0*	*21,2*
individuals	*29,2*	*32,0*	*31,8*	*30,8*	*30,1*
of which					
mortgage loans	*7,5*	*8,5*	*9,3*	*9,4*	*9,4*
Geographical distribution of interbank loans and deposits [5]					
Russian Federation	*47,1*	*39,7*	*48,9*	*55,7*	*53,6*
United Kingdom	*17,5*	*23,8*	*23,7*	*14,7*	*13,9*
USA	*3,6*	*6,8*	*3,1*	*3,6*	*4,9*
Germany	*1,6*	*0,6*	*0,6*	*0,6*	*0,4*
Austria	*5,9*	*7,3*	*6,7*	*8,6*	*7,3*
France	*1,6*	*1,9*	*1,3*	*1,9*	*1,8*
Italy	*2,7*	*0,1*	*0,0*	*0,0*	*0,0*
Cyprus	*8,7*	*4,7*	*3,1*	*3,2*	*4,9*
Netherlands	*1,5*	*1,5*	*0,7*	*0,5*	*1,3*
Other	*9,8*	*13,6*	*11,9*	*11,4*	*11,8*
Liquidity					
Ratio of high liquid assets to total assets	*11,1*	*9,9*	*9,9*	*10,1*	*10,4*
Ratio of liquid assets to total assets	*23,2*	*20,5*	*19,3*	*21,0*	*22,0*
Ratio of high liquid assets to demand liabilities (N2)	58,0	57,5	52,8	58,9	67,0
Ratio of liquid assets to short-term liabilities (N3)	82,9	78,7	76,0	72,7	80,4
Ratio of long-term (over 365 or 366 days) claims on own funds (capital) adjusted for the minimum balance of short-term (up to 365 or 366 days) clients' accounts (N4)	85,5	88,9	92,9	92,7	92,8
Ratio of clients' funds to total loans [6]	*101,2*	*98,7*	*94,4*	*95,1*	*96,9*
Market risk to total own funds (capital) [7]	*47,3*	*45,6*	*37,4*	*41,5*	*36,0*
of which					
Interest rate risk	*36,0*	*37,8*	*31,4*	*33,7*	*28,6*
Equity position risk	*6,0*	*3,3*	*3,0*	*4,1*	*3,7*
Foreign exchange risk	*5,4*	*4,5*	*3,1*	*3,8*	*3,7*
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	2,2	1,8	7,6	7,8	7,6
Banks' financial result over the reporting period (billion rubles)	1011,9	993,6	685,2	780,7	589,1
as percent of the banking sector assets [8]	*2,3*	*1,9*	*1,1*	*1,3*	*0,9*
as percent of the banking sector own funds (capital) [8]	*18,2*	*15,2*	*9,3*	*10,5*	*7,9*
Return on assets [9]	*2,3*	*1,9*	*1,6*	*1,5*	*0,9*
Return on equity [9]	*18,2*	*15,2*	*12,8*	*12,1*	*7,9*

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

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

[3] Only balance sheet items are included.

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

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

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

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

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

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

Capital Adequacy

Table 41

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

Date	Total		of which															
	Number of Cis	Own funds (capital) of CIs, billion rubles	CIs with capital less than 300 million rubles		CIs with capital from 300 to 500 million rubles		CIs with capital from 500 million to 1 billion rubles		CIs with capital from 1 to 3 billion rubles		CIs with capital from 3 to 5 billion rubles		CIs with capital from 5 to 10 billion rubles		CIs with capital more than 10 billion rubles		CIs going through insolvency prevention measures[2]	
			Number of Cis	Capital, billion rubles	Number of Cis	Capital, billion rubles	Number of Cis	Capital, billion rubles	Number of Cis	Capital, billion rubles	Number of Cis	Capital, billion rubles	Number of Cis	Capital, billion rubles	Number of Cis	Capital, billion rubles	Number of Cis	Capital, billion rubles
1.01.09	1108	3 811,6	541	72,4	156	60,6	125	85,4	157	264,8	30	114,7	38	264,6	41	2 886,6	20	62,6
1.01.10	1058	4 620,6	473	71,9	157	61,5	127	83,6	163	272,6	37	144,2	36	260,3	47	3 656,2	18	70,3
1.01.11	1012	4 732,3	424	69,3	140	54,7	150	100,7	159	275,4	35	133,8	37	263,1	53	3 729,8	14	105,4
1.01.12	978	5 242,1	354	68,6	155	59,0	152	103,1	171	298,0	38	144,0	41	284,5	59	4 035,2	8	249,7
1.01.13	956	6 112,9	301	59,5	163	62,3	145	100,4	176	300,9	52	192,1	45	318,1	69	4 867,2	5	212,4
1.02.13	955	6 133,6	300	59,7	159	60,6	150	104,3	175	306,0	52	193,4	44	309,8	70	4 888,6	5	211,1
1.03.13	956	6 187,7	300	59,5	158	60,7	151	105,8	178	316,4	50	188,1	44	311,9	70	4 930,3	5	214,9
1.04.13	954	6 299,8	292	57,9	160	60,9	153	107,9	175	310,2	55	206,3	45	327,3	69	5 013,2	5	216,0
1.05.13	955	6 339,4	288	56,6	165	62,7	150	105,4	179	319,9	54	204,8	46	342,5	68	5 031,2	5	216,2
1.06.13	958	6 385,3	289	56,2	162	61,4	152	106,8	182	324,6	53	202,5	48	354,2	67	5 064,2	5	215,5
1.07.13	956	6 567,6	286	55,9	162	61,2	156	110,6	178	321,0	51	195,6	50	363,6	68	5 249,1	5	210,5
1.08.13	951	6 625,9	286	56,2	164	62,7	148	106,3	177	315,7	51	195,1	50	362,1	70	5 306,7	5	221,0
1.09.13	947	6 713,4	271	52,5	170	64,2	151	107,8	173	306,7	53	198,9	55	402,9	69	5 352,5	5	227,9
1.10.13	942	6 798,2	261	50,5	175	66,5	149	106,7	173	304,7	56	211,1	50	368,4	73	5 462,5	5	227,7
1.11.13	936	6 894,6	260	50,3	167	63,5	149	105,6	176	307,5	57	216,3	48	355,1	74	5 570,8	5	225,6
1.12.13	930	6 975,1	255	48,6	167	63,3	148	105,5	174	300,7	60	227,3	46	335,3	74	5 666,8	6	227,6
1.01.14	923	7 064,3	238	45,1	176	66,7	140	98,3	183	306,3	61	232,9	41	294,3	79	5 818,0	5	202,8
1.02.14	915	7 073,9	234	44,8	176	66,9	140	99,6	181	303,9	59	228,5	42	302,7	78	5 821,7	5	205,8
1.03.14	910	7 252,9	228	43,6	173	66,0	141	101,8	183	308,8	57	220,7	45	323,5	77	5 978,2	6	210,4
1.04.14	900	7 303,3	217	41,6	175	66,3	138	98,3	189	318,7	53	207,9	46	330,9	76	6 015,5	6	224,1
1.05.14	894	7 344,5	212	40,4	167	62,6	143	99,6	190	311,8	56	219,1	45	322,8	76	6 057,4	5	230,8
1.06.14	888	7 405,3	212	40,5	166	62,6	137	95,6	188	303,3	56	221,0	46	333,8	74	6 089,5	9	259,0
1.07.14	884	7 370,2	205	38,6	173	65,1	132	91,9	189	307,6	55	217,0	47	342,5	74	6 080,3	9	227,2
1.08.14	877	7 463,1	198	37,4	173	64,8	132	92,2	187	301,9	57	225,0	41	292,9	80	6 226,7	9	222,2
1.09.14	869	7 533,8	184	34,4	178	66,5	133	92,3	189	310,1	52	204,8	43	303,1	80	6 299,1	10	223,6
1.10.14	859	7 630,7	157	27,0	194	71,1	135	94,2	186	307,0	52	204,5	44	310,1	80	6 388,1	11	228,7
1.11.14	850	7 739,6	142	24,6	199	72,8	132	91,6	189	308,7	53	207,9	46	330,7	79	6 493,7	10	209,5
1.12.14	842	7 862,2	111	17,4	219	79,0	135	93,4	188	312,0	50	197,5	43	299,1	81	6 664,0	15	199,8
1.01.15	834	7 928,4	57	4,7	270	97,2	130	89,7	181	299,2	53	203,3	45	308,8	83	6 873,3	15	52,1
Reference data: own funds (capital) adequacy ratio as of 1.01.15, %	12,5		38,9		25,1		17,9		16,2		15,8		15,7		12,6		9,1	

[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".

Table 42

Basel III capital Tiers and adequacy ratios

	1.02.14		1.07.14		1.10.14		1.12.14		1.01.15	
Basel III capital[1] structure	billion rubles	share in own funds (Basel III capital)	billion rubles	share in own funds (Basel III capital)	billion rubles	share in own funds (Basel III capital)	billion rubles	share in own funds (Basel III capital)	billion rubles	share in own funds (Basel III capital)
Own funds (Basel III capital):	**7 073,5**	***100,0***	**7 370,2**	***100,0***	**7 630,7**	***100,0***	**7 862,2**	***100,0***	**7 928,4**	***100,0***
of which:										
1. Tier I capital	4 838,1	*68,4*	5 274,8	*71,6*	5 659,9	*74,2*	5 705,5	*72,6*	5 718,4	*72,1*
of which:										
1.1. Common Equity Tier 1	4 812,0	*68,0*	5 243,6	*71,1*	5 616,4	*73,6*	5 653,3	*71,9*	5 638,3	*71,1*
1.2. Additional Tier 1	26,0	*0,4*	31,2	*0,4*	43,4	*0,6*	52,2	*0,7*	80,1	*1,0*
2. Tier 2 Capital	2 235,4	*31,6*	2 095,4	*28,4*	1 970,9	*25,8*	2 156,7	*27,4*	2 210,0	*27,9*
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, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio)	12,9	1	12,8	2	12,6	6	11,9	9	12,5	4
Common equity Tier I ratio (N1.1)	8,8	1	9,1	2	9,3	5	8,6	8	8,9	2
Tier I capital ratio (N1.2)	8,8	2	9,2	2	9,4	5	8,7	9	9,0	3

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

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

Table 43

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

Indicators	1.01.13		1.01.14		1.10.14		1.12.14		1.01.15	
	billion rubles	share in own funds	billion rubles	share in own funds	billion rubles	share in own funds	billion rubles	share in own funds	billion rubles	share in own funds
1. Factors of own funds (capital) increase	**7 174,4**	***117,4***	**8 202,0**	***116,1***	**8 752,5**	***114,7***	**9 076,4**	***115,4***	**9 337,9**	***117,8***
1.1. Authorized capital	1 394,5	*22,8*	1 533,2	*21,7*	1 825,4	*23,9*	1 854,0	*23,6*	1 914,3	*24,1*
1.2. Issue income	1 240,1	*20,3*	1 347,5	*19,1*	1 389,1	*18,2*	1 408,0	*17,9*	1 421,3	*17,9*
1.3. Credit institutions' profit and funds	2 858,7	*46,8*	3 377,7	*47,8*	3 669,4	*48,1*	3 823,4	*48,6*	3 761,5	*47,4*
1.4. Subordinated loans	1 477,2	*24,2*	1 723,2	*24,4*	1 645,5	*21,6*	1 768,8	*22,5*	2 018,3	*25,5*
1.5. Increase in value of property due to revaluation	203,9	*3,3*	220,5	*3,1*	223,0	*2,9*	222,1	*2,8*	222,4	*2,8*
1.6.Other factors of increase	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*		*0,0*		*0,0*
2. Factors of own funds (capital) decrease	**1 061,5**	***17,4***	**1 137,7**	***16,1***	**1 121,8**	***14,7***	**1 214,2**	***15,4***	**1 409,5**	***17,8***
2.1. Losses	105,6	*1,7*	114,6	*1,6*	154,9	*2,0*	170,6	*2,2*	352,5	*4,4*
2.2. Intangible assets	8,7	*0,1*	13,5	*0,2*	16,2	*0,2*	17,1	*0,2*	18,8	*0,2*
2.3. Treasury stocks (shares)	0,2	*0,0*	0,2	*0,0*	0,6	*0,0*	0,9	*0,0*	1,2	*0,0*
2.4. Sources of own funds (capital), created using improper assets	4,8	*0,1*	5,6	*0,1*	5,2	*0,1*	5,6	*0,1*	7,2	*0,1*
2.5. Subordinated loans granted to credit institutions	25,3	*0,4*	77,0	*1,1*	130,9	*1,7*	141,8	*1,8*	154,4	*1,9*
2.6. Investments in shares of dependent organizations and credit institutions	885,4	*14,5*	914,5	*12,9*	797,7	*10,5*	820,8	*10,4*	801,0	*10,1*
2.7. Other factors of which:	31,5	*0,5*	12,2	*0,2*	16,2	*0,2*	57,3	*0,7*	74,4	*0,9*
2.7.1 Decrease of supplementary capital's sources according to limits under paragraph 3.11 of Instruction of Bank of Russia No. 215-P dated February 10, 2003	30,6	*0,5*	9,0	*0,1*						
Own funds (capital), total	**6 112,9**	***100,0***	**7 064,3**	***100,0***	**7 630,7**	***100,0***	**7 862,2**	***100,0***	**7 928,4**	***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 N1.0[1] (Basel III), bln rubles

The value of credit risk on balance sheet assets [2]	1.01.13	1.01.14	1.10.14	1.12.14	1.01.15
1st group of assets	0,0	0,0	0,0	0,0	0,0
2nd group of assets	975,1	986,9	969,3	1 340,0	1 365,7
3rd group of assets	210,6	326,5	384,9	408,3	404,2
4th group of assets	23 897,1	28 182,0	32 400,9	34 740,1	33 444,6
5th group of assets	7,4	6,9	10,1	11,1	9,2
The value of credit risk on balance sheet assets	25 090,2	29 502,1	33 765,2	36 499,5	35 223,8

Reference data:

	1.01.13	1.01.14	1.10.14	1.12.14	1.01.15
1st group of assets without risk weighting	-	7 855,7	7 707,3	8 789,3	11 479,3

[1] Starting from 1.02.2014 - Basel III capital adequancy ratio N1.0. Before 1.02.2014 - N1 capital adequancy ratio.

[2] Assets recognized in balance sheet are taken into account

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

		1.01.13	1.01.14	1.10.14	1.12.14	1.01.15
1	Banking sector own funds (capital), billion rubles	6 112,9	7 064,3	7 630,7	7 862,2	7 928,4
2	Risk-weighted assets, billion rubles	44 640,7	52 473,9	60 485,8	66 062,1	63 456,9
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	25 090,2	29 502,1	33 765,2	36 499,5	35 225,2
	- risk-weighted claims on counterparties related to a bank (code 8957.0[2], before 01.02.14 - code 8957[2]), billion rubles	1 781,6	2 087,6	2 036,5	2 343,3	1 700,4
	- the amount of mortgage loans and accrued (accumulated) interest claims (code 8807[2]), billion rubles	109,5	147,4	216,2	225,5	225,8
	- the value of credit risk on contingent credit liabilities, billion rubles	3 448,0	3 971,4	4 724,9	5 018,8	4 802,0
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles[2]	198,0	289,3	596,5	1 218,8	1 259,3
	- the value of operational risk (starting from 1.02.14 - calculated with risk coefficient 12,5, before 1.02.14 - calculated with risk coefficient 10)	3 148,3	3 558,1	5 295,0	5 286,1	5 264,7
	- market risk, billion rubles	2 646,9	3 101,5	2 737,0	3 139,9	2 734,6
	- credit claims of clearing participants (codes 8847[2])	-	13,4	36,0	50,6	65,7
	- higher-risk transactions, billion rubles	8 501,0	9 078,3	9 464,8	9 763,7	9 592,6
	- 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	-311,2	-351,0	-305,7
	- 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	1 647,1	1 643,9	1 624,6
	- elevated requirements for respective levels of capital to cover certain assets classes in accordance with intrenational approaches to increase the stability of the banking sector	-	17,3	277,8	277,4	329,6
	- the risk of change of credit claim value (credit valuation adjustment) resulting from the deterioration of counterparty credit quality.	-	-	-	942,9	935,9
	- other	-	-	-	2,6	2,3
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	13,7	13,5	12,6	11,9	12,5

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 the Federal Law No. 353-FZ, dated December 21, 2013, «On Consumer Credits (Loans)»; before 1.07.2014 – according to the Ordinance No. 2008-U, dated May 13, 2008, "On the Procedure for Calculating and Bringing to the Notice of an Individual Borrower the Full Cost of a Loan") exceeding 25% per annum for loans in rubles and 20% per annum for loans in foreign currency.

Table 46

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

Own funds (capital) adequacy ratio	1.01.13		1.01.14		1.10.14		1.12.14		1.01.15	
	Number of CIs	Share in the banking sector total assets, %	Number of Cis	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %
Less than 10% [2]	1	*0,0*	2	*0,1*	9	*0,8*	11	*0,9*	8	*1,4*
From 10% to 12%	142	*19,7*	112	*18,8*	143	*41,7*	154	*77,7*	90	*47,0*
From 12% to 14%	143	*53,2*	183	*64,6*	128	*44,7*	126	*10,7*	144	*39,4*
14% and more	663	*27,0*	612	*16,6*	566	*12,8*	537	*10,7*	578	*12,2*
Banking sector, total	956	*100,0*	923	*100,0*	859	*100,0*	842	*100,0*	834	*100,0*

[1]Starting from 1.02.14 − Basel III capital adequacy ratio N1.0; before 1.02.14 − N1 capital adequacy ratio

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

Credit risk

Table 47

Structure of loans of the banking sector

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

		1.01.13		1.01.14		1.10.14		1.12.14		1.01.15	
		bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %
Loans	Standard	15 595,5	*45,0*	17 609,7	*42,9*	20 269,4	*43,7*	23 293,0	*45,7*	24 887,8	*46,8*
	Substandard	14 430,9	*41,7*	18 101,6	*44,1*	19 759,8	*42,6*	20 767,4	*40,7*	21 016,3	*39,5*
	Doubtful	2 530,7	*7,3*	2 837,4	*6,9*	3 274,8	*7,1*	3 499,8	*6,9*	3 603,2	*6,8*
	Problem	750,4	*2,2*	824,5	*2,0*	980,0	*2,1*	1 044,5	*2,0*	1 144,5	*2,2*
	Loss	1 337,4	*3,9*	1 636,4	*4,0*	2 092,0	*4,5*	2 317,6	*4,5*	2 433,0	*4,6*
Loan loss provision (LLP) made		2 120,8	*6,1*	2 435,8	*5,9*	2 965,2	*6,4*	3 234,5	*6,3*	3 461,0	*6,5*
Reference data: less loans grouped into portfolios of homogeneous loans [2]											
Loans	Standard	15 593,4	*58,5*	17 608,5	*57,4*	20 268,4	*58,1*	23 292,1	*59,4*	24 887,1	*60,1*
	Substandard	6 932,9	*26,0*	8 728,5	*28,5*	9 736,0	*27,9*	10 616,0	*27,1*	10 893,2	*26,3*
	Doubtful	2 428,2	*9,1*	2 520,4	*8,2*	2 764,7	*7,9*	2 992,5	*7,6*	3 092,3	*7,5*
	Problem	672,1	*2,5*	682,0	*2,2*	803,4	*2,3*	866,4	*2,2*	971,2	*2,3*
	Loss	1 024,9	*3,8*	1 128,7	*3,7*	1 288,4	*3,7*	1 465,7	*3,7*	1 591,6	*3,8*
Loan loss provision (LLP)	Estimated LLP	2 222,3	*8,3*	2 365,7	*7,7*	2 687,1	*7,7*	2 987,1	*7,6*	3 219,0	*7,8*
	Estimated LLP adjusted for collateral	1 726,4	*6,5*	1 787,6	*5,8*	2 008,6	*5,8*	2 223,4	*5,7*	2 464,2	*5,9*
	LLP made	1 722,7	*6,5*	1 788,7	*5,8*	2 010,6	*5,8*	2 229,4	*5,7*	2 467,1	*6,0*
	LLP made as percent of estimated LLP		*77,5*		*75,6*		*74,8*		*74,6*		*76,6*
	LLP made as percent of estimated LLP adjusted for collateral		*99,8*		*100,1*		*100,1*		*100,3*		*100,1*

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

Table 48

Structure of loans and claims grouped into homogeneous portfolios [1]

	1.01.13		1.01.14		1.10.14		1.12.14		1.01.15	
	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %
1. Loans grouped into portfolios of homogeneous loans - total of which:	7 993,4	*100,0*	10 341,5	*100,0*	11 573,4	*100,0*	11 752,0	*100,0*	11 714,4	*100,0*
1.1. Loans to legal entities (except credit institutions)	644,2	*8,1*	805,2	*7,8*	844,3	*7,3*	823,5	*7,0*	804,8	*6,9*
1.2. Loans to individuals	7 349,0	*91,9*	9 536,0	*92,2*	10 728,8	*92,7*	10 928,4	*93,0*	10 909,5	*93,1*
1.3. Loans to credit institutions	0,1	*0,0*	0,3	*0,0*	0,3	*0,0*	0,1	*0,0*	0,1	*0,0*
2. Loans grouped into portfolios of homogeneous loans as a share of total loans	-	*23,1*	-	*25,2*	-	*24,9*	-	*23,1*	-	*22,0*
3. Ratio of loan loss provisions made on loans grouped into portfolios of homogeneous loans to loans grouped into portfolios of homogeneous loans	-	*5,0*	-	*6,3*	-	*8,2*	-	*8,6*	-	*8,5*
4. Claims grouped into portfolios of homogeneous claims - total of which:	59,0	*100,0*	62,2	*100,0*	70,9	*100,0*	75,0	*100,0*	75,8	*100,0*
4.1. Portfolios of homogeneous claims on legal entities	25,5	*43,3*	28,1	*45,3*	29,7	*41,9*	30,7	*41,0*	27,7	*36,5*
4.2. Portfolios of homogeneous claims on individuals	33,5	*56,7*	34,0	*54,7*	41,2	*58,1*	44,2	*59,0*	48,1	*63,5*
5. Ratio of provisions made on claimes grouped into portfolios of homogeneous claims to claims grouped into portfolios of homogeneous claims	-	*27,6*	-	*36,4*	-	*47,7*	-	*46,6*	-	*44,8*

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

Table 49

Homogeneous loans and claims on legal entities and provisions made as of 1.01.15[1]

	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	804 804,0	*100,0*	55 003,8	*100,0*	*6,8*
of which by quality categories					
1.1. Quality Category I	717,3	*0,1*	0,0	*0,0*	*0,0*
1.2. Quality Category II	728 757,5	*90,6*	7 055,0	*12,8*	*1,0*
1.3. Quality Category III	17 783,0	*2,2*	2 443,3	*4,4*	*13,7*
1.4. Quality Category IV	7 695,4	*1,0*	2 929,3	*5,3*	*38,1*
1.5. Quality Category V	49 850,7	*6,2*	42 576,2	*77,4*	*85,4*
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	113,1	*100,0*	3,5	*100,0*	*3,1*
of which by quality categories					
2.1. Quality Category I	0,0	*0,0*	0,0	*0,0*	*0,0*
2.2. Quality Category II	108,3	*95,8*	1,1	*31,2*	*1,0*
2.3. Quality Category III	0,0	*0,0*	0,0	*0,0*	*0,0*
2.4. Quality Category IV	4,8	*4,2*	2,4	*68,5*	*50,0*
2.5. Quality Category V	0,0	*0,0*	0,0	*0,3*	*100,0*
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	804 917,1		55 007,3		*6,8*
4. Homogeneous claims grouped into portfolios - total	27 679,1	*100,0*	12 279,7	*100,0*	*44,4*
of which by quality categories					
4.1. Quality Category I	10 683,6	*38,6*	0,0	*0,0*	*0,0*
4.2. Quality Category II	1 061,4	*3,8*	15,5	*0,1*	*1,5*
4.3. Quality Category III	3762,2	*13,6*	191,4	*1,6*	*5,1*
4.4. Quality Category IV	105,6	*0,4*	30,1	*0,2*	*28,5*
4.5. Quality Category V	12066,3	*43,6*	12042,8	*98,1*	*99,8*
5. Claims for interest payments - total	7 288,7	*100,0*	2 526,0	*100,0*	*34,7*
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	2 864,4	*39,3*	2 407,0	*95,3*	*84,0*

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

Table 50

Homogeneous loans and claims on individuals and provisions made as of 1.01.15[1]

	Loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims in % of corresponding loans and claims portfolios
	mln. rubles	in % of total loans and claims	mln. rubles	in % of total provision made	
1. Loans to individuals grouped into portfolios of homogeneous loans - total of which	10 909 524,4	*100,0*	938 896,1	*100,0*	*8,6*
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	919 770,2	*8,4*	23 295,2	*2,5*	*2,5*
1.1.2. residental real estate (mortgage) loans, total	2 673 535,3	*24,5*	42 144,0	*4,5*	*1,6*
1.1.3. car loans, total	891 273,0	*8,2*	56 651,6	*6,0*	*6,4*
1.1.4. other consumer loans, total	6 392 672,6	*58,6*	814 966,2	*86,8*	*12,7*
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]	418 290,3	*3,8*	7 979,1	*0,9*	*1,9*
1.2.2. a portfolio of loans without overdue payments	9 139 113,5	*83,8*	135 267,7	*14,4*	*1,5*
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	278 201,8	*2,6*	17 725,8	*1,9*	*6,4*
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	176 375,3	*1,6*	47 731,1	*5,1*	*27,1*
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	171 025,0	*1,6*	96 285,4	*10,3*	*56,3*
1.2.6. a portfolio of loans with payments being overdue from 181 to 360 calendar days	304 533,6	*2,8*	242 365,8	*25,8*	*79,6*
1.2.7. a portfolio of loans with payments being overdue more than 360 calendar days	389 711,7	*3,6*	389 702,2	*41,5*	*100,0*
1.3. classified into the following loan quality categories:					
1.3.1. Quality category II	9 394 236,5	*86,1*	122 357,4	*13,0*	*1,3*
1.3.2. Quality category III	493 156,8	*4,5*	42 410,6	*4,5*	*8,6*
1.3.3. Quality category IV	165 549,0	*1,5*	72 805,7	*7,8*	*44,0*
1.3.4. Quality category V	791 598,9	*7,3*	701 322,3	*74,7*	*88,6*
2. Claims grouped into portfolios of homogeneous claims - total	48 098,0	*6,1*	21 684,2	*3,1*	*45,1*
of which by quality categories					
2.1. Quality category I	14 279,0	*1,8*	0,0	*0,0*	*0,0*
2.2. Quality category II	6 882,4	*0,9*	144,1	*0,0*	*2,1*
2.3. Quality category III	3654,1	*0,5*	396,8	*0,1*	*10,9*
2.4. Quality category IV	1846,1	*0,2*	907,4	*0,1*	*49,2*
2.5. Quality category V	21436,4	*2,7*	20235,9	*2,9*	*94,4*
3. Claims for interest payments - total of which	175 511,9	*100,0*	64 329,5	*100,0*	*36,7*
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	74 472,9	*42,4*	59 894,0	*93,1*	*80,4*

[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).

Table 51

Loan loss provisions by credit risk categories[1]

Loan quality category	Provisions made on loans of corresponding quality categories as a share of total, in %					Ratio of provisions made to loans of corresponding quality categories, in %				
	1.01.13	1.01.14	1.10.14	1.12.14	1.01.15	1.01.13	1.01.14	1.10.14	1.12.14	1.01.15
Substandard	*8,9*	*9,6*	*9,8*	*10,0*	*9,5*	*2,2*	*2,0*	*2,0*	*2,1*	*2,1*
Doubtful	*21,1*	*20,5*	*20,7*	*20,3*	*19,7*	*14,9*	*14,5*	*15,1*	*15,1*	*15,7*
Problem	*16,3*	*15,2*	*15,5*	*14,9*	*16,1*	*41,8*	*39,9*	*38,8*	*38,3*	*40,9*
Loss	*53,6*	*54,4*	*53,6*	*54,8*	*54,7*	*90,1*	*86,1*	*83,7*	*83,3*	*84,8*

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

Table 52

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

Indicator	1.01.13	1.01.14	1.10.14	1.12.14	1.01.15
Overdue claims on loans, deposits and other placements, billion rubles	**1257,4**	**1398,0**	**1782,0**	**1896,4**	**1978,0**
Of which					
- among 20 largest-asset credit institutions, billion rubles	960,6	1052,0	1280,7	1358,2	1404,5
Share of overdue claims in loans, deposits and other placements of the banking sector, percent	*3,7*	*3,5*	*3,9*	*3,8*	*3,8*
Overdue claims in rubles					
- billion rubles	1122,8	1257,9	1601,2	1663,2	1725,9
- as percent of total loans, deposits and other placements in rubles	*4,2*	*4,0*	*4,6*	*4,5*	*4,7*
Overdue claims in foreign currency					
- billion rubles	134,6	140,1	180,9	233,2	252,1
- as percent of total loans, deposits and other placements in foreign currency	*1,9*	*1,5*	*1,7*	*1,8*	*1,7*
- dollar equivalent, billion $	4,4	4,3	4,6	4,7	4,5
Overdue claims on loans and other placements with non-financial institutions	924,1	933,7	1105,7	1172,5	1250,7
Share of overdue claims in total volume of loans and other placements with non-financial institutions	*4,6*	*4,2*	*4,3*	*4,2*	*4,2*
Overdue claims on loans and other funds provided to individuals	313,0	440,3	630,4	672,6	667,5
Share of overdue claims in total volume of loans and other placements with individuals	*4,0*	*4,4*	*5,7*	*5,9*	*5,9*

Table 53

Distribution of credit institutions by share of overdue claims in credit portfolio

Share of overdue claims in total loans, deposits, and other placements	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.13	1.01.14	1.10.14	1.12.14	1.01.15	1.01.13	1.01.14	1.10.14	1.12.14	1.01.15
No overdue claims	118	96	72	74	72	*1,7*	*1,8*	*2,4*	*2,5*	*2,8*
Less than 5%	644	598	539	518	508	*81,2*	*81,6*	*75,8*	*75,8*	*72,9*
From 5 to 10%	103	126	135	136	131	*12,3*	*9,4*	*14,0*	*13,7*	*16,6*
From 10 to 15%	28	37	37	42	40	*1,2*	*3,7*	*2,9*	*6,0*	*5,9*
From 15 to 20%	9	10	17	15	19	*0,1*	*3,3*	*3,9*	*0,9*	*1,1*
From 20 to 60%	11	8	16	18	23	*3,2*	*0,0*	*0,9*	*0,8*	*0,4*
From 60 to 90%	0	1	0	0	2	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
90% and more	0	1	1	1	1	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
No loans, deposits and other placements	43	45	40	35	37	*0,3*	*0,2*	*0,2*	*0,2*	*0,3*

Table 54

Credit risks of the banking sector

Indicators	1.01.13	1.01.14	1.10.14	1.12.14	1.01.15
Large credit risks of the banking sector total, bln rubles	12 773,9	14 433,7	18 026,7	20 301,7	19 467,9
Share of large credit risks in the banking sector assets, %	*25,8*	*25,1*	*28,1*	*28,5*	*25,1*

Table 55

Structure of large loans[1] grouped by types of collateral

	1.01.13	1.01.14	1.10.14	1.12.14	1.01.15
Volume of large loans, billion rubles	6 493,4	7 493,4	8 786,3	9 876,7	10 829,7
of which:					
Volume of secured loans , billion rubles	1 507,9	1 767,1	1 803,8	2 107,9	2 397,5
Volume of I quality category collateral, billion rubles	355,8	388,7	369,3	437,5	596,8
of which:					
collateral of quoted securities issued by legal entities, billion rubles	48,0	13,1	22,5	25,0	65,7
Volume of II quality category collateral, billion rubles	1 363,7	1 700,8	1 339,7	1 454,9	1 494,9
of which:					
collateral of securities, issued by legal entities, billion rubles	317,7	644,0	241,9	268,5	208,2
collateral of proprietory rights (claims), billion rubles	511,8	477,8	552,3	577,3	611,0

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

Table 56

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

(%)

	Self-financing ratio [1]						Current liquidity ratio [2]						Share of liabilities to credit institutions in total organisations' liabilities						Return on assets		
	1						2						3						4		
	2012		2013		9 months of 2014		2012		2013		9 months of 2014		2012		2013		9 months of 2014		9 months of 2012	9 months of 2013	9 months of 2014
	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep			
Industry. total	***65,6***	***63,9***	***44,9***	***41,6***	***60,7***	***58,6***	***183,4***	***152,4***	***120,1***	***120,2***	***153,3***	***161,4***	***32,1***	***30,5***	***43,1***	***41,4***	***30,1***	***30,9***	***6,3***	***4,8***	***2,6***
Agriculture, hunting and forestry	*43,7*	*44,8*	*45,0*	*42,2*	*42,2*	*43,0*	*182,0*	*186,5*	*182,8*	*167,7*	*178,3*	*180,2*	*68,6*	*70,6*	*71,1*	*67,3*	*67,1*	*62,9*	*6,0*	*3,2*	*5,9*
Industrial production (mining, manufacturing, production and distribution of energy, gas and water)	*67,6*	*66,0*	*47,7*	*44,2*	*64,5*	*62,2*	*195,4*	*159,4*	*125,1*	*124,3*	*162,1*	*172,4*	*30,8*	*28,8*	*43,2*	*42,9*	*27,7*	*28,8*	*6,3*	*5,1*	*2,4*
-mining	*77,3*	*76,3*	*44,7*	*44,1*	*75,9*	*74,2*	*283,0*	*206,1*	*116,0*	*128,1*	*220,4*	*235,2*	*11,3*	*8,4*	*33,6*	*31,9*	*6,8*	*6,9*	*7,3*	*6,2*	*1,8*
-manufacturing	*43,0*	*39,5*	*38,9*	*34,0*	*35,5*	*34,0*	*131,7*	*125,8*	*123,6*	*121,6*	*122,2*	*135,2*	*48,0*	*46,5*	*46,0*	*46,5*	*47,3*	*48,5*	*6,2*	*3,6*	*4,4*
-production and distribution of energy, gas and water	*69,3*	*67,2*	*66,5*	*64,9*	*55,4*	*53,3*	*151,9*	*133,8*	*132,7*	*133,1*	*78,6*	*73,8*	*40,5*	*39,6*	*38,0*	*34,9*	*39,4*	*39,8*	*0,8*	*2,1*	*1,1*
Construction	*16,9*	*14,7*	*12,2*	*10,6*	*17,4*	*17,5*	*102,2*	*100,7*	*98,8*	*100,7*	*124,8*	*121,0*	*23,6*	*20,0*	*22,0*	*19,0*	*26,4*	*23,4*	*0,8*	*1,0*	*1,2*
Wholesale and retail trade, car and household appliance repair	*22,3*	*22,1*	*18,1*	*18,2*	*25,0*	*24,0*	*139,0*	*140,4*	*125,3*	*123,7*	*145,3*	*140,0*	*47,3*	*50,6*	*41,7*	*41,8*	*54,8*	*52,3*	*3,3*	*1,3*	*2,7*
Transport and communication	*42,1*	*38,9*	*39,8*	*37,7*	*39,2*	*39,7*	*114,8*	*87,4*	*76,0*	*95,5*	*110,2*	*122,3*	*41,2*	*46,7*	*54,2*	*44,0*	*40,2*	*45,2*	*9,6*	*2,9*	*8,0*

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

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

[2] Without overdue receivables

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

Market Risk

Table 57

Structure of market risk of the banking sector

Risk	1.01.13		1.01.14		1.10.14		1.12.14		1.01.15	
	as % of total credit institutions' capital[1]	share in market risk %	as % of total credit institutions' capital[1]	share in market risk %	as % of total credit institutions' capital[1]	share in market risk %	as % of total credit institutions' capital[1]	share in market risk %	as % of total credit institutions' capital[1]	share in market risk %
Market risk (MR), total	*47,3*	*100,0*	*45,6*	*100,0*	*37,4*	*100,0*	*41,5*	*100,0*	*36,0*	*100,0*
Of which										
- interest rate risk (IRR)	*36,0*	*76,0*	*37,8*	*82,9*	*31,4*	*83,9*	*33,7*	*81,1*	*28,6*	*79,5*
- equity position risk (EPR)	*6,0*	*12,6*	*3,3*	*7,3*	*3,0*	*7,9*	*4,1*	*9,8*	*3,7*	*10,3*
- foreign exchange risk (FER)	*5,4*	*11,4*	*4,5*	*9,8*	*3,1*	*8,2*	*3,8*	*9,1*	*3,7*	*10,2*
Reference data:										
Number of credit institutions[1]	613		655		617		619		598	
Share of credit institutions' assets [1] in total banking sector assets, %	*92,5*		*97,5*		*97,6*		*97,9*		*97,8*	

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

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

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

Table 58

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

	1.01.13	1.01.14	1.10.14	1.12.14	1.01.15
Share of assets in foreign currency in total assets, %	*21,0*	*22,1*	*24,2*	*27,6*	*30,0*
of which:					
- 20 largest-asset credit institutions	*22,2*	*23,3*	*26,1*	*29,2*	*32,0*
Share of liabilities in foreign currency in total liabilities, %	*20,9*	*21,2*	*23,1*	*26,2*	*29,0*
of which:					
- 20 largest-asset credit institutions	*22,3*	*22,9*	*24,9*	*27,9*	*30,8*
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total , b.p.	*0,1*	*0,9*	*1,2*	*1,5*	*1,0*
of which:					
- 20 largest-asset credit institutions	*-0,1*	*0,5*	*1,2*	*1,3*	*1,3*

Table 59

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

	1.01.13	1.01.14	1.10.14	1.12.14	1.01.15
Balance sheet positions					
Claims, bln rubles	10 410,0	12 703,5	15 516,8	19 650,5	23 291,9
Liabilities, bln rubles	10 343,8	12 185,3	14 777,0	18 613,1	22 502,6
Net balance sheet position, bln rubles	66,2	518,2	739,8	1 037,4	789,2
Net balance sheet position to own funds (capital), % [1]	*1,1*	*7,3*	*9,8*	*13,2*	*10,0*
Off-balance sheet positions [2]					
Claims, bln rubles	5 783,2	7 011,1	15 179,5	18 522,4	18 124,3
Liabilities, bln rubles	5 356,7	7 063,4	14 999,3	18 264,8	17 638,1
Net balance sheet position, bln rubles	426,5	-52,3	180,1	257,7	486,2
Net balance sheet position to own funds (capital), % [1]	*7,0*	*-0,7*	*2,4*	*3,3*	*6,1*

[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)

Table 60

Compliance with open foreign exchange position (OFXP) requirements

	2012 y.				2013 y.				2014 y.			
	I	II	III	IV	I	II	III	IV	I	II	III	IV
Number of credit institutions that exceeded the OFXP limits	6	5	2	3	3	3	0	6	6	7	6	13
Of which:												
- 20 largest-asset credit institutions	0	0	0	0	0	0	0	0	0	0	0	1
Assets of credit institutions that exceeded the OFXP limits as a share of total banking sector assets, %												
- credit institutions with licence to conduct banking operations in foreign currency	*0,0*	*0,2*	*0,1*	*0,3*	*0,1*	*0,0*	*0,0*	*0,1*	*0,1*	*0,4*	*0,8*	*3,5*
- On 20 largest-asset credit institutions	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*	*2,4*

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 (OFXP)				
				Long	Short	Net		
1. Credit institutions with net short OFXP								
1.01.09	431	583,0	-611,5	13,6	-42,1	-28,5	1 047,2	*-2,7*
1.01.10	361	-72,9	50,3	7,5	-30,1	-22,6	1 131,1	*-2,0*
1.01.11	427	-1,3	-29,8	10,9	-42,1	-31,2	1 618,8	*-1,9*
1.01.12	340	112,7	-146,5	21,6	-55,4	-33,8	1 573,4	*-2,1*
1.01.13	373	3,7	-25,4	24,0	-45,7	-21,7	1 863,0	*-1,2*
1.04.13	324	45,3	-76,4	20,8	-51,9	-31,0	1 717,5	*-1,8*
1.07.13	395	182,7	-232,1	21,2	-70,7	-49,5	2 368,1	*-2,1*
1.10.13	327	187,4	-213,5	6,8	-32,8	-26,0	1 833,3	*-1,4*
1.01.14	376	115,4	-144,4	5,5	-34,5	-29,0	1 797,5	*-1,6*
1.02.14	339	118,2	-153,7	7,3	-42,8	-35,5	1 739,3	*-2,0*
1.03.14	366	24,2	-61,3	9,2	-46,3	-37,1	1 960,4	*-1,9*
1.04.14	257	4,4	-28,1	5,1	-28,8	-23,7	1 412,7	*-1,7*
1.05.14	314	-3,7	-25,8	6,8	-36,4	-29,6	1 508,3	*-2,0*
1.06.14	308	-24,5	-4,6	7,2	-36,3	-29,1	1 477,2	*-2,0*
1.07.14	319	-122,3	97,4	9,5	-34,5	-24,9	1 646,9	*-1,5*
1.08.14	294	72,0	-106,0	7,3	-41,3	-34,1	1 737,3	*-2,0*
1.09.14	304	-92,1	51,1	9,5	-50,5	-41,0	2 020,1	*-2,0*
1.10.14	322	-133,9	92,3	12,9	-54,4	-41,5	1 956,8	*-2,1*
1.11.14	284	79,4	-116,7	9,1	-46,4	-37,3	1 689,7	*-2,2*
1.12.14	290	188,6	-244,3	40,0	-95,7	-55,7	2 552,2	*-2,2*
1.01.15	264	-224,8	151,2	83,1	-156,7	-73,6	2 912,6	*-2,5*
2. Credit institutions with net long OFXP								
1.01.09	564	391,5	-334,1	85,9	-28,5	57,3	2 690,2	*2,1*
1.01.10	596	300,0	-233,8	100,4	-34,2	66,2	3 518,6	*1,9*
1.01.11	500	99,3	-39,7	105,0	-45,3	59,7	3 039,8	*2,0*
1.01.12	560	211,6	-147,6	131,1	-67,1	64,0	3 454,4	*1,9*
1.01.13	515	-107,6	279,7	271,6	-99,5	172,1	4 198,2	*4,1*
1.04.13	568	-10,4	197,9	290,0	-102,5	187,5	4 480,4	*4,2*
1.07.13	500	217,9	-61,8	271,5	-115,4	156,1	4 026,4	*3,9*
1.10.13	554	1,6	179,7	301,3	-119,9	181,3	4 910,3	*3,7*
1.01.14	484	-15,0	166,7	283,0	-131,3	151,7	5 184,7	*2,9*
1.02.14	517	145,9	49,8	341,2	-145,5	195,7	5 307,4	*3,7*
1.03.14	485	133,5	16,5	299,4	-149,4	150,0	5 122,8	*2,9*
1.04.14	586	277,4	-4,1	374,8	-101,5	273,3	5 882,1	*4,6*
1.05.14	525	365,5	-76,9	374,4	-85,8	288,5	5 790,6	*5,0*
1.06.14	521	292,9	-34,6	378,5	-120,2	258,3	5 892,6	*4,4*
1.07.14	506	303,8	-63,3	346,3	-105,8	240,5	5 702,9	*4,2*
1.08.14	521	507,6	-200,3	372,2	-64,9	307,3	5 636,9	*5,5*
1.09.14	508	359,7	-62,9	356,5	-59,7	296,8	5 403,9	*5,5*
1.10.14	482	120,3	25,6	192,1	-46,2	145,9	5 565,5	*2,6*
1.11.14	514	165,0	51,4	270,7	-54,3	216,4	5 959,2	*3,6*
1.12.14	497	-247,6	382,3	205,1	-70,4	134,7	5 228,8	*2,6*
1.01.15	519	312,8	-196,4	157,1	-40,7	116,4	4 925,6	*2,4*

Table 62

Open currency positions of the banking sector by currencies as of 1.01.15

Currency / position type	Number of CI	Net balance position, bln. rubles	Net OCP of CI to own funds (capital)	Total balance position, bln. rubles	Total off-balance position, bln. Rubles
USD					
short	288	-73,9	*-1,6*	851,4	-925,4
long	494	104,0	*3,2*	-183,8	287,8
EUR					
short	292	-63,0	*-1,9*	-151,1	88,1
long	487	67,4	*1,5*	-280,5	347,9
GBP					
short	78	-5,1	*-0,1*	-8,3	3,2
long	278	14,8	*0,5*	41,7	-26,8

Liquidity of Credit Institutions

Table 63

Relation of long-term assets and long-term liabilities[1] of the banking sector

	1.01.13	1.01.14[3]	1.10.14	1.12.14	1.01.15
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	*28,5*	*39,5*	*41,0*	*39,7*	*39,0*
Liabilities with maturity in excess of 1 year, as percent of total liabilities	*23,0*	*24,7*	*25,3*	*25,1*	*24,3*
A measure of using short-term liabilities to fund long-term liquid assets, percent[2]	*-2,7*	*23,9*	*25,7*	*23,9*	*23,8*

[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).

Table 64

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

Indicator, %	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.13	1.01.14[1]	1.10.14	1.12.14	1.01.15	1.01.13	1.01.14[1]	1.10.14	1.12.14	1.01.15
Less than 0	616	264	267	252	256	*57,1*	*6,6*	*6,4*	*6,7*	*8,0*
From 0 to 20	300	410	345	354	338	*42,3*	*25,2*	*25,1*	*26,2*	*27,5*
More than 20	40	248	245	233	239	*0,6*	*68,2*	*68,5*	*67,1*	*64,5*
Data not available	0	1	2	3	1	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
Total	956	923	859	842	834	*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).

Table 65

The relation of short-term assets and short-term liabilities[1] of the banking sector

	1.01.13	1.01.14[2]	1.10.14	1.12.14	1.01.15
Liquid assets with maturity up to 30 days, as percent of liquid assets	*48,0*	*35,0*	*31,5*	*34,6*	*33,6*
Liabilities with maturity up to 30 days, as percent of total liabilities	*43,6*	*41,4*	*38,8*	*42,6*	*40,8*
Liquidity coverage deficit (ratio of excess of liabilities with maturity up to 30 days over liquid assets with the same maturity to total amount of the said short-term liabilities), %	*18,9*	*8,6*	*11,8*	*11,9*	*10,7*

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

[2] 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.

Table 66

Distribution of credit institutions classified by liquidity coverage deficit

Indicator, %	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.13	1.01.14[1]	1.10.14	1.12.14	1.01.15	1.01.13	1.01.14[1]	1.10.14	1.12.14	1.01.15
Less than 0	403	469	451	433	436	*21,3*	*30,1*	*26,4*	*13,8*	*15,4*
From 0 to 20	248	238	193	220	226	*13,8*	*44,1*	*45,8*	*57,9*	*60,3*
More than 20	305	215	213	186	171	*64,9*	*25,9*	*27,8*	*28,3*	*24,3*
Data not available	0	1	2	3	1	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
Total	956	923	859	842	834	*100,0*	*100,0*	*100,0*	*100,0*	*100,0*

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

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

(19th Issue)

This issue will be placed as a separate material in this section of the Bank of Russia official website.