THE CENTRAL BANK OF THE RUSSIAN FEDERATION

BANKING SUPERVISION DEPARTMENT

REVIEW
OF THE BANKING SECTOR
OF THE RUSSIAN FEDERATION

(INTERNET-VERSION)

ANALYTICAL DATA

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Table of Contents

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, total (billion rubles)	29 430,0	33 804,6	41 627,5	49 509,6	57 423,1	77 653,0
	as % of GDP	*75,8*	*73,0*	*74,4*	*79,6*	*86,8*	*108,7*
2.	Banking sector own funds (capital) (billion rubles) [1]	4 620,6	4 732,3	5 242,1	6 112,9	7 064,3	7 928,4
	as % of GDP	*11,9*	*10,2*	*9,4*	*9,8*	*10,7*	*11,1*
	as % of the banking sector assets	*15,7*	*14,0*	*12,6*	*12,3*	*12,3*	*10,2*
3.	Loans and other claims on 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	40 865,5
	as % of GDP	*41,5*	*39,2*	*41,6*	*44,6*	*49,0*	*57,2*
	as % of the banking sector assets	*54,8*	*53,7*	*55,9*	*56,0*	*56,5*	*52,6*
	of which:						
	loans and other claims on individuals, including overdue claims (billion rubles)	3 573,8	4 084,8	5 550,9	7 737,1	9 957,1	11 329,5
	as % of GDP	*9,2*	*8,8*	*9,9*	*12,4*	*15,0*	*15,9*
	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	1 003,6	918,0
	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*	*9,3*
4.	Securities portfolio, total (billion rubles)	4 309,4	5 829,0	6 211,7	7 034,9	7 822,3	9 724,0
	as % of GDP	*11,1*	*12,6*	*11,1*	*11,3*	*11,8*	*13,6*
	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	18 552,7
	as % of GDP	*19,3*	*21,2*	*21,2*	*22,9*	*25,6*	*26,0*
	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	25 008,1
	as % of GDP	*24,6*	*24,0*	*25,0*	*25,2*	*26,9*	*35,0*
	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	62 176,5	66 190,1	71 406,4
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	10 065,7	9 852,9
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, total		Own funds (capital)[1]		Loans and other claims on non-financial organisations		Loans and other claims on 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*
1.01.14	*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*
1.02.15	*4,0*	*38,2*	*-1,0*	*10,9*	*7,0*	*36,6*	*-0,7*	*12,8*	*-2,0*	*6,6*	*4,2*	*15,8*	*12,7*	*50,9*
1.03.15	*-5,4*	*29,2*	*-1,0*	*7,2*	*-4,7*	*28,7*	*-1,5*	*9,8*	*-1,6*	*4,0*	*-1,3*	*12,8*	*-6,8*	*35,8*
1.04.15	*-2,5*	*25,4*	*3,8*	*10,5*	*-1,6*	*24,3*	*-1,3*	*7,0*	*-1,7*	*1,1*	*0,1*	*15,3*	*-4,9*	*28,8*
1.05.15	*-2,8*	*20,1*	*-0,6*	*9,2*	*-3,5*	*17,6*	*-1,1*	*3,9*	*-1,4*	*-1,8*	*0,2*	*13,6*	*-5,6*	*21,5*
1.06.15	*-0,1*	*18,1*	*0,8*	*9,2*	*1,0*	*18,4*	*-0,5*	*2,4*	*-1,0*	*-4,2*	*1,3*	*15,7*	*0,7*	*20,2*
1.07.15	*1,7*	*19,8*	*1,0*	*10,8*	*1,7*	*20,7*	*-0,4*	*0,8*	*-0,7*	*-5,8*	*2,6*	*17,8*	*2,1*	*25,6*
1.08.15	*1,8*	*20,5*	*3,5*	*13,3*	*3,1*	*21,8*	*0,1*	*-0,8*	*-0,2*	*-7,2*	*2,6*	*19,2*	*2,0*	*27,2*
1.09.15	*4,8*	*25,5*	*3,2*	*15,8*	*5,0*	*26,0*	*0,3*	*-1,8*	*-0,6*	*-8,8*	*3,5*	*22,3*	*7,9*	*35,4*
1.10.15	*1,0*	*23,6*	*0,1*	*14,5*	*-0,2*	*23,0*	*-0,1*	*-3,1*	*-0,7*	*-10,1*	*0,4*	*22,6*	*3,2*	*34,3*
1.11.15	*-1,4*	*16,6*	*1,0*	*14,0*	*-0,4*	*18,1*	*-0,4*	*-4,4*	*-0,9*	*-11,1*	*-0,1*	*19,8*	*-1,0*	*26,2*
Reference data:														
Increase from the beginning of the current year	*0,6*		*11,3*		*7,1*		*-5,4*		*-10,4*		*14,2*		*9,0*	
Increase over the same period of the previous year	*16,6*		*9,6*		*19,1*		*12,6*		*9,7*		*4,3*		*21,5*	

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

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

Table 3

Banking Sector Indicators, Annual Growth Rates (%)

	2007	2008	2009	2010	2011	2012	2013	2014
Assets, total	*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 claims on non-financial organisations	*51,5*	*34,3*	*0,3*	*12,1*	*26,0*	*12,7*	*12,7*	*31,3*
Loans and other claims on 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*	*11,1*	*6,5*	*7,9*

Institutional Features of the Banking Sector

Table 4

Number of Russian Credit Institutions

Indicator	1.01.14	1.01.15	1.07.15	1.10.15	1.11.15
Credit institutions registered by the Bank of Russia and other authorities	1071	1049	1040	1031	1028
Operating credit institutions (credit institutions that have the right to conduct banking operations)	923	834	797	767	757
Credit institutions that have been registered by the Bank of Russia but have not yet paid up authorised capital and have not received a license (within established legal period)	0	1	1	0	0
Credit institutions with their banking licenses being revoked (cancelled)	148	214	242	264	271
Credit institutions licensed to conduct operations in foreign currency	623	554	528	507	500
Credit institutions holding general licences	270	256	247	240	237

Table 5

Operating Credit Institutions (CIs), by Federal Districts

Federal district	1.01.14		1.01.15		1.07.15		1.10.15		1.11.15	
	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	547	*59,3*	504	*60,4*	479	*60,1*	461	*60,1*	454	*60,0*
of which the City of Moscow and Moscow Region	498	*54,0*	459	*55,0*	433	*54,3*	417	*54,4*	411	*54,3*
North-Western	70	*7,6*	64	*7,7*	61	*7,7*	61	*8,0*	60	*7,9*
Southern	46	*5,0*	43	*5,2*	43	*5,4*	39	*5,1*	39	*5,2*
North-Caucasian	43	*4,7*	28	*3,4*	26	*3,3*	23	*3,0*	23	*3,0*
Volga	102	*11,1*	92	*11,0*	91	*11,4*	89	*11,6*	87	*11,5*
Ural	42	*4,6*	35	*4,2*	32	*4,0*	32	*4,2*	32	*4,2*
Siberian	51	*5,5*	44	*5,3*	41	*5,1*	41	*5,3*	41	*5,4*
Far Eastern	22	*2,4*	22	*2,6*	21	*2,6*	18	*2,3*	17	*2,2*
Crimea	-	-	2	*0,2*	3	*0,4*	3	*0,4*	4	*0,5*
Russian Federation	**923**	***100,0***	**834**	***100,0***	**797**	***100,0***	**767**	***100,0***	**757**	***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		
	1.01.14	1.01.15	1.11.15	1.01.14	1.01.15	1.11.15	1.01.14	1.01.15	1.11.15	1.01.14	1.01.15	1.11.15	1.01.14	1.01.15	1.11.15	1.01.14	1.01.15	1.11.15
Central	547	504	454	75	66	63	322	282	242	*51,8*	*49,6*	*46,8*	*21,2*	*22,4*	*23,2*	*16,1*	*16,5*	*16,4*
of which the City of Moscow and Moscow Region[1]	498	459	411	63	60	60	124	110	99	*22,1*	*21,2*	*21,0*	*19,2*	*20,4*	*21,1*	*6,2*	*6,4*	*6,7*
North-Western	70	64	60	8	8	6	280	243	215	*359,0*	*337,5*	*325,8*	*2,7*	*2,8*	*3,0*	*14,0*	*14,2*	*14,6*
Southern	46	43	39	15	13	13	209	183	161	*342,6*	*326,8*	*309,6*	*2,1*	*2,2*	*2,3*	*10,4*	*10,7*	*10,9*
North-Caucasian	43	28	23	72	25	9	83	74	68	*72,2*	*139,6*	*212,5*	*3,9*	*2,1*	*1,4*	*4,1*	*4,3*	*4,6*
Volga	102	92	87	67	39	32	322	283	243	*190,5*	*216,0*	*204,2*	*5,8*	*5,2*	*5,3*	*16,1*	*16,6*	*16,5*
Ural	42	35	32	74	55	46	157	138	111	*135,3*	*153,3*	*142,3*	*4,0*	*3,5*	*3,5*	*7,8*	*8,1*	*7,5*
Siberian	51	44	41	21	20	11	204	172	158	*283,3*	*268,8*	*303,9*	*2,5*	*2,5*	*2,3*	*10,2*	*10,1*	*10,7*
Far Eastern	22	22	17	7	6	5	89	83	75	*306,9*	*296,4*	*340,9*	*1,0*	*1,1*	*1,0*	*4,4*	*4,9*	*5,1*
Crimea	-	2	4	-	0	0	-	18	15	-	*900,0*	*375,0*	-	*0,1*	*0,2*	-	*1,1*	*1,0*
Russian Federation	**923**	**834**	**757**	**339**	**232**	**185**	**1666**	**1476**	**1288**	***132,0***	***138,6***	***136,7***	***43,1***	***41,9***	***42,2***	***83,1***	***86,4***	***87,4***

[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)	1.01.14		1.01.15		1.07.15		1.10.15		1.11.15	
	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total
First 5	30 235 131	*52,7*	41 593 833	*53,6*	39 096 568	*53,2*	42 586 835	*53,8*	41 989 858	*53,8*
From 6 to 20	10 905 104	*19,0*	16 674 162	*21,5*	15 819 234	*21,5*	17 158 903	*21,7*	16 897 500	*21,6*
From 21 to 50	6 383 544	*11,1*	8 259 743	*10,6*	8 089 706	*11,0*	8 888 071	*11,2*	8 830 547	*11,3*
From 51 to 200	6 982 880	*12,2*	8 406 233	*10,8*	7 964 177	*10,8*	8 098 389	*10,2*	8 008 646	*10,3*
From 201 to 500	2 376 786	*4,1*	2 309 299	*3,0*	2 184 811	*3,0*	2 157 322	*2,7*	2 101 528	*2,7*
From 501	539 625	*0,9*	409 725	*0,5*	358 882	*0,5*	321 173	*0,4*	295 032	*0,4*
Total	**57 423 070**	***100,0***	**77 652 994**	***100,0***	**73 513 379**	***100,0***	**79 210 694**	***100,0***	**78 123 110**	***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	1.01.14	1.01.15	1.07.15	1.10.15	1.11.15
Central	*58,8*	*58,2*	*58,0*	*58,6*	*58,6*
of which the City of Moscow and Moscow Region	*59,2*	*58,6*	*58,5*	*59,2*	*59,2*
North-Western	*67,3*	*74,1*	*72,8*	*71,0*	*71,5*
Southern	*68,6*	*69,4*	*68,0*	*67,9*	*67,8*
North-Caucasian	*46,9*	*64,4*	*67,3*	*69,0*	*68,3*
Volga	*46,9*	*52,4*	*51,9*	*54,0*	*54,7*
Ural	*69,8*	*70,2*	*75,8*	*77,6*	*77,8*
Siberian	*72,7*	*79,9*	*55,1*	*56,0*	*57,1*
Far Eastern	*85,1*	*85,6*	*86,3*	*86,4*	*86,2*
Crimea	-	100	100,0	100,0	*100,0*
Russian Federation	***52,7***	***53,6***	***53,2***	***53,8***	***53,7***

Table 9

Operating Credit Institutions Ranged by Assets (Distribution and Change over the Period 1.01.15 - 1.11.15)

Groups of credit institutions ranged by assets as of 1.01.15		Number of credit institutions as of 1.01.15	Groups as of 1.11.15						Licences revoked (cancelled)	Reorganised credit institution
			1	2	3	4	5	6		
1	First 5	5	5							
2	From 6 to 20	15		14	1					
3	From 21 to 50	30		1	25	2			1	1
4	From 51 to 200	150			4	135	2		9	
5	From 201 to 500	300				13	256	5	24	2
6	From 501	333					40	248	39	4
Became operating after 1.01.15							1			
Total over the period									73	7
Total as of 1.01.15[1]		**834**								
Total as of 1.11.15[1]		**757**	**5**	**15**	**30**	**150**	**300**	**253**		

- 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)

	1.01.14	1.01.15	1.07.15	1.10.15	1.11.15
Credit institutions with foreign participation over 50%					
Assets, total	*15,3*	*13,9*	*12,6*	*12,6*	*12,5*
Own funds (capital)[1]	*17,3*	*17,2*	*15,9*	*15,7*	*15,6*
Correspondent accounts with non-resident banks	*18,6*	*15,4*	*15,7*	*15,6*	*16,3*
Loans and other claims on non-financial organisations	*12,0*	*11,6*	*10,1*	*10,1*	*10,0*
Loans and other claims on individuals	*21,0*	*18,6*	*16,5*	*15,9*	*15,6*
Loans, deposits and other claims credit institutions	*19,9*	*14,1*	*17,7*	*17,7*	*16,6*
Individual deposits	*12,5*	*12,0*	*10,5*	*10,2*	*10,2*
Funds raised from organisations[2]	*15,6*	*13,7*	*12,6*	*12,5*	*12,4*
Profit (loss) of the current year	*15,2*	*20,2*	*52,5*	*39,4*	*31,1*
Reference data:					
Number of credit institutions	122	113	106	105	105
of which 100% foreign-owned credit institutions					
Assets, total	*9,0*	*8,5*	*8,4*	*8,3*	*6,5*
Own funds (capital)[1]	*11,1*	*10,9*	*11,0*	*10,8*	*9,1*
Correspondent accounts with non-resident banks	*12,8*	*12,0*	*11,9*	*12,4*	*10,5*
Loans and other claims on non-financial organisations	*7,2*	*7,8*	*7,7*	*7,4*	*5,2*
Loans and other claims on individuals	*10,8*	*10,1*	*9,3*	*9,0*	*8,0*
Loans, deposits and other claims on credit institutions	*16,4*	*11,1*	*15,3*	*14,8*	*13,1*
Individual deposits	*6,2*	*5,8*	*5,8*	*5,5*	*4,4*
Funds raised from organisations[2]	*10,3*	*9,6*	*9,8*	*9,6*	*7,2*
Profit (loss) of the current year	*12,7*	*14,9*	*100,3*	*55,0*	*39,5*
Reference data:					
Number of credit institutions	76	75	72	71	70

[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]

	1.01.14		1.01.15		1.07.15		1.10.15		1.11.15	
	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, total	2105,9	*3,7*	3831,3	*4,9*	3564,8	*4,8*	4257,8	*5,4*	4339,2	*5,6*
Own funds (capital)[2]	202,8	*2,9*	52,1	*0,7*	0,9	*0,0*	-31,5	*-0,4*	-29,2	*-0,3*
Loans and other claims on non-financial organisations	838,9	*3,7*	1209,1	*4,1*	1257,3	*4,3*	1489,9	*4,7*	1528,5	*4,8*
of which overdue claims	222,7	*23,8*	287,6	*23,0*	487,9	*28,4*	576,6	*31,5*	587,3	*31,4*
Loans and other claims on individuals	154,6	*1,6*	410,7	*3,6*	400,9	*3,7*	447,0	*4,2*	471,8	*4,4*
of which overdue claims	10,4	*2,4*	35,8	*5,4*	49,0	*6,1*	63,2	*7,4*	75,8	*8,7*
Individual deposits	312,5	*1,8*	706,4	*3,8*	772,2	*3,9*	991,2	*4,7*	1019,3	*4,8*
Funds raised from organisations	794,7	*4,5*	1163,4	*4,7*	1097,0	*4,5*	1330,7	*4,8*	1333,0	*4,9*
Reference data:										
Number of credit institutions [1]	5	*0,5*	15	*1,8*	17	*2,1*	25	*3,3*	27	*3,6*

[1] Credit institutions going through insolvency prevention measures according to Federal Law No 127-FZ dated October 26, 2002 "On Insolvency (bankruptcy)" as well as credit institutions on which the decision of insolvency prevention was taken in September-October 2008.

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

Activities of Credit Institutions
Main Trends

Table 12

Structure of Assets, by Type of Investment

(billion rubles)

Assets		1.01.14	1.01.15	1.07.15	1.10.15	1.11.15
1.	Cash, precious metals and stones	1 608,7	2 754,2	1 597,3	1 601,8	1 521,7
1.1.	of which: cash	1 523,1	2 671,8	1 524,4	1 509,3	1 414,6
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	2 264,9	3 297,8	2 135,9	2 103,7	1 987,6
3.	Correspondent account, total	1 496,5	2 675,2	2 672,3	2 770,9	2 550,0
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	398,3	759,6	575,9	668,4	528,9
3.2.	Correspondent accounts with non-resident banks	1 098,2	1 915,6	2 096,4	2 102,5	2 021,1
4.	Securities portfolio, total	7 822,3	9 724,0	9 696,1	10 951,5	10 922,2
	of which					
4.1.	Debt securities	6 162,9	7 651,4	7 715,8	8 927,6	8 904,6
4.2.	Equity	790,4	488,7	319,6	284,8	265,7
4.3.	Promissory notes	274,1	218,0	172,7	178,1	180,8
4.4.	Equity in associates and subsidiaries	594,9	1 365,9	1 488,1	1 561,0	1 571,1
5.	Other equity	353,9	427,6	468,3	500,3	501,0
6.	Financial derivatives assets at fair value	175,8	2 298,6	1 204,2	1 352,3	1 188,2
7.	Loans, total	40 535,3	52 115,7	51 223,2	55 319,3	54 970,1
	of which:					
7.1.	Loans, deposits and other claims	40 417,7	51 799,5	50 882,2	54 941,2	54 603,7
	of which overdue claims	1 398,0	1 978,0	2 590,4	2 809,0	2 847,7
	of which:					
7.1.1.	Loans and other claims on non-financial organisations	22 499,2	29 536,0	29 384,4	31 747,8	31 635,5
	of which overdue claims	933,7	1 250,7	1 720,5	1 829,1	1 872,9
7.1.2.	Loans and other claims on individuals	9 957,1	11 329,5	10 726,8	10 757,4	10 713,4
	of which overdue claims	440,3	667,5	806,3	859,5	872,5
7.1.3.	Loans, deposits and other claims on credit institutions	5 130,6	6 895,0	6 723,6	8 342,3	8 210,3
	of which overdue claims	11,3	44,3	30,3	85,9	67,6
8.	Fixed assets (tangible and intangible), other real estate and inventories	1 147,5	1 222,3	1 227,6	1 227,0	1 240,9
8.1	of which real estate, temporarily not used	64,8	74,4	85,3	85,0	86,9
9.	Allocation of profit	192,2	177,0	47,8	99,9	98,0
9.1.	of which income tax	188,6	157,7	46,9	97,4	90,8
10.	Other assets, total	1 826,0	2 960,5	3 240,7	3 284,0	3 143,3
	of which:					
10.1.	Settlement accounts	790,5	1 610,7	1 626,5	1 621,7	1 360,3
10.2.	Accounts receivable	312,2	307,0	402,4	386,3	407,4
10.3.	Deferred expenses	123,4	148,4	145,6	140,5	139,8
Banking sector assets, total		57 423,1	77 653,0	73 513,4	79 210,7	78 123,1

Table 13

Structure of Liabilities[1], by Source of Funds

(billion rubles)

Liabilities[1]		1.01.14	1.01.15	1.07.15	1.10.15	1.11.15
1.	Funds and profit of credit institutions of which:	6 629,2	6 921,9	6 974,1	7 392,5	7 503,4
1.1.	Funds of credit institutions	3 261,0	3 357,4	3 674,5	4 053,6	4 103,3
1.2.	Profit (loss), including financial result of the previous year	3 368,3	3 479,1	3 292,5	3 303,9	3 365,2
	of which:					
1.2.1.	Profit (loss) of the current year	993,6	589,1	51,5	126,7	193,1
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	4 439,1	9 287,0	6 931,3	5 757,6	5 457,5
3.	Transferable deposits of credit institutions	584,1	964,8	719,2	877,7	708,6
	of which:					
3.1.	Correspondent accounts of correspondent credit institutions	365,8	688,3	510,8	568,0	431,8
3.2.	Correspondent accounts of non-resident credit institutions	123,0	169,5	134,6	248,5	173,4
4.	Loans, deposits and other funds received from other credit institutions	4 806,0	6 594,2	4 967,5	6 158,8	6 037,2
5.	Clients' funds[2]	34 930,9	43 814,0	44 375,7	49 018,5	48 717,6
	of which:					
5.1.	Budgetary funds in settlement accounts	41,9	72,2	84,0	83,1	79,1
5.2.	Government and other extra-budgetary funds in settlement accounts	0,2	0,1	0,1	0,1	0,1
5.3.	Funds of legal entities in settlement and other accounts	6 516,1	7 434,7	7 927,1	8 742,4	8 359,2
5.4.	Clients' float	400,3	550,6	526,0	535,6	518,2
5.5.	Deposits and other funds of legal entities (except credit institutions)	10 838,3	17 007,9	15 793,0	18 260,5	18 374,6
5.6.	Individual deposits	16 957,5	18 552,7	19 892,3	21 214,9	21 192,8
5.7.	Clients' funds in factoring and forfeiting transactions	43,8	26,4	14,2	17,1	17,3
6.	Bonds	1 213,1	1 357,5	1 330,6	1 278,5	1 284,9
7.	Promissory notes and bank acceptances	1 004,3	868,1	658,1	659,6	674,5
8.	Financial derivatives liabilities at fair value	134,7	1 953,3	871,9	937,5	798,8
9.	Other liabilities[1], total	3 681,7	5 892,1	6 684,9	7 130,0	6 940,5
	of which:					
9.1.	Provisions	2 851,9	4 054,1	4 625,3	5 017,3	5 072,4
9.2.	Settlement accounts	309,0	1 159,7	1 128,0	1 092,3	852,7
9.3.	Accounts payable	95,7	77,9	122,3	116,0	118,5
9.4.	Deferred income	8,1	13,3	10,1	10,5	10,4
9.5.	Interest payable	417,0	526,6	643,9	765,0	749,0
	of which:					
9.5.1	Overdue interest	0,0	0,0	0,0	0,0	0,0
Banking sector liabilities, total [1]		57 423,1	77 653,0	73 513,4	79 210,7	78 123,1

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

[2] Including certificates of deposit and savings certificates.

Table 14

Structure of Assets, by Type of Investment (As Percent of Total Assets)

Assets		1.01.14	1.01.15	1.07.15	1.10.15	1.11.15
1.	Cash, precious metals and stones	*2,8*	*3,5*	*2,2*	*2,0*	*1,9*
1.1.	of which: money	*2,7*	*3,4*	*2,1*	*1,9*	*1,8*
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	*3,9*	*4,2*	*2,9*	*2,7*	*2,5*
3.	Correspondent accounts, total	*2,6*	*3,4*	*3,6*	*3,5*	*3,3*
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	*0,7*	*1,0*	*0,8*	*0,8*	*0,7*
3.2.	Correspondent accounts with non-resident banks	*1,9*	*2,5*	*2,9*	*2,7*	*2,6*
4.	Securities portfolio, total	*13,6*	*12,5*	*13,2*	*13,8*	*14,0*
	of which					
4.1.	Debt securities	*10,7*	*9,9*	*10,5*	*11,3*	*11,4*
4.2.	Equity	*1,4*	*0,6*	*0,4*	*0,4*	*0,3*
4.3.	Promissory notes	*0,5*	*0,3*	*0,2*	*0,2*	*0,2*
4.4.	Equity in associates and subsidiaries	*1,0*	*1,8*	*2,0*	*2,0*	*2,0*
5.	Other equity	*0,6*	*0,6*	*0,6*	*0,6*	*0,6*
6.	Financial derivatives assets at fair value	*0,3*	*3,0*	*1,6*	*1,7*	*1,5*
7.	Loans, total	*70,6*	*67,1*	*69,7*	*69,8*	*70,4*
	of which:					
7.1.	Loans, deposits and other claims	*70,4*	*66,7*	*69,2*	*69,4*	*69,9*
	of which overdue claims	*2,4*	*2,5*	*3,5*	*3,5*	*3,6*
	of which:					
7.1.1.	Loans and other claims on non-financial organisations	*39,2*	*38,0*	*40,0*	*40,1*	*40,5*
	of which overdue claims	*1,6*	*1,6*	*2,3*	*2,3*	*2,4*
7.1.2.	Loans and other claims on individuals	*17,3*	*14,6*	*14,6*	*13,6*	*13,7*
	of which overdue claims	*0,8*	*0,9*	*1,1*	*1,1*	*1,1*
7.1.3.	Loans, deposits and other claims on credit institutions	*8,9*	*8,9*	*9,1*	*10,5*	*10,5*
	of which overdue claims	*0,0*	*0,1*	*0,0*	*0,1*	*0,1*
8.	Fixed assets (tangible and intangible), other real estate and inventories	*2,0*	*1,6*	*1,7*	*1,5*	*1,6*
8.1	of which real estate, temporarily not used	*0,1*	*0,1*	*0,1*	*0,1*	*0,1*
9.	Allocation of profit	*0,3*	*0,2*	*0,1*	*0,1*	*0,1*
9.1.	of which income tax	*0,3*	*0,2*	*0,1*	*0,1*	*0,1*
10.	Other assets, total	*3,2*	*3,8*	*4,4*	*4,1*	*4,0*
	of which:					
10.1.	Settlement accounts	*1,4*	*2,1*	*2,2*	*2,0*	*1,7*
10.2.	Accounts receivable	*0,5*	*0,4*	*0,5*	*0,5*	*0,5*
10.3.	Deferred expenses	*0,2*	*0,2*	*0,2*	*0,2*	*0,2*
Banking sector assets, total		*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]		1.01.14	1.01.15	1.07.15	1.10.15	1.11.15
1.	Funds and profit of credit institutions	*11,5*	*8,9*	*9,5*	*9,3*	*9,6*
	Of which:					
1.1.	Funds of credit institutions	*5,7*	*4,3*	*5,0*	*5,1*	*5,3*
1.2.	Profit (loss), including financial result of the previous year	*5,9*	*4,5*	*4,5*	*4,2*	*4,3*
	Of which:					
1.2.1.	Profit (loss) of the current year	*1,7*	*0,8*	*0,1*	*0,2*	*0,2*
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	*7,7*	*12,0*	*9,4*	*7,3*	*7,0*
3.	Transferable deposits of credit institutions	*1,0*	*1,2*	*1,0*	*1,1*	*0,9*
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	*0,6*	*0,9*	*0,7*	*0,7*	*0,6*
3.2.	Correspondent accounts of non-resident credit institutions	*0,2*	*0,2*	*0,2*	*0,3*	*0,2*
4.	Loans, deposits and other funds received from other credit institutions	*8,4*	*8,5*	*6,8*	*7,8*	*7,7*
5.	Clients' funds[2]	*60,8*	*56,4*	*60,4*	*61,9*	*62,4*
	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	*11,3*	*9,6*	*10,8*	*11,0*	*10,7*
5.4.	Clients' float	*0,7*	*0,7*	*0,7*	*0,7*	*0,7*
5.5.	Deposits and other funds of legal entities (except credit institutions)	*18,9*	*21,9*	*21,5*	*23,1*	*23,5*
5.6.	Individual deposits	*29,5*	*23,9*	*27,1*	*26,8*	*27,1*
5.7.	Clients' funds in factoring and forfeiting transactions	*0,1*	*0,0*	*0,0*	*0,0*	*0,0*
6.	Bonds	*2,1*	*1,7*	*1,8*	*1,6*	*1,6*
7.	Promissory notes and bank acceptances	*1,7*	*1,1*	*0,9*	*0,8*	*0,9*
8.	Financial derivatives liabilities at fair value	*0,2*	*2,5*	*1,2*	*1,2*	*1,0*
9.	Other liabilities[1], total	*6,4*	*7,6*	*9,1*	*9,0*	*8,9*
	Of which:					
9.1.	Provisions	*5,0*	*5,2*	*6,3*	*6,3*	*6,5*
9.2.	Settlement accounts	*0,5*	*1,5*	*1,5*	*1,4*	*1,1*
9.3.	Accounts payable	*0,2*	*0,1*	*0,2*	*0,1*	*0,2*
9.4.	Deferred income	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
9.5.	Interest payable	*0,7*	*0,7*	*0,9*	*1,0*	*1,0*
	Of which:					
9.5.1	Overdue interest	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
Banking sector liabilities, total[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				
	1.01.14	1.01.15	1.07.15	1.10.15	1.11.15	1.01.14	1.01.15	1.07.15	1.10.15	1.11.15	1.01.14	1.01.15	1.07.15	1.10.15	1.11.15
1. Loans, deposits and other claims, total	**31300,2**	**36664,1**	**35408,3**	**36446,3**	**36575,7**	**9117,6**	**15135,3**	**15473,9**	**18494,9**	**18028,0**	**40417,7**	**51799,5**	**50882,2**	**54941,2**	**54603,7**
of which															
- overdue claims	1257,9	1725,9	2273,9	2425,7	2439,6	140,1	252,1	316,5	383,3	408,0	1398,0	1978,0	2590,4	2809,0	2847,7
1.1 Loans and other claims on resident non-financial organisations	**16542,7**	**19018,4**	**18721,7**	**19221,5**	**19497,2**	**3792,8**	**6680,2**	**7037,5**	**8440,9**	**8166,3**	**20335,5**	**25698,5**	**25759,1**	**27662,5**	**27663,6**
of which															
- overdue claims	812,0	1020,8	1394,5	1440,8	1438,3	58,3	86,5	132,8	158,4	197,0	870,2	1107,3	1527,3	1599,3	1635,3
of which:															
1.1.1. Loans and other claims on individual entrepreneurs	666,9	668,1	582,8	547,5	531,8	5,5	7,8	7,0	8,2	7,7	672,4	675,8	589,8	555,7	539,5
of which															
- overdue claims	33,2	53,1	71,9	73,5	75,4	0,3	0,3	0,6	0,7	0,6	33,5	53,4	72,5	74,2	76,0
1.2 Loans and other claims on non-resident legal entities (except banks)	**565,7**	**695,7**	**684,2**	**727,7**	**671,3**	**1598,0**	**3141,7**	**2941,1**	**3357,7**	**3300,6**	**2163,7**	**3837,5**	**3625,2**	**4085,4**	**3971,9**
of which															
- overdue claims	20,8	63,5	87,4	93,0	92,7	42,7	79,9	105,8	136,9	145,0	63,5	143,4	193,2	229,9	237,7
1.3 Loans, deposits and other claims on resident financial sector	**2591,8**	**3907,8**	**3412,7**	**3939,0**	**3978,0**	**676,7**	**1178,9**	**1438,6**	**1730,3**	**1733,1**	**3268,5**	**5086,7**	**4851,3**	**5669,4**	**5711,1**
of which															
- overdue claims	18,1	20,6	32,8	89,1	90,1	0,4	1,9	7,0	8,3	7,3	18,5	22,5	39,8	97,4	97,5
of which:															
1.3.1 Resident credit institutions	1508,3	2772,1	2291,4	2780,0	2823,9	581,4	1008,2	974,9	1381,1	1388,9	2089,7	3780,3	3266,4	4161,2	4212,8
of which															
- overdue claims	5,8	6,9	6,6	62,4	62,7	0,0	0,0	0,3	0,4	0,1	5,8	7,0	6,9	62,9	62,8
1.3.2 Other resident non-banking financial institutions	1083,5	1135,7	1121,3	1159,0	1154,1	95,3	170,7	463,6	349,2	344,2	1178,8	1306,4	1584,9	1508,2	1498,2
of which															
- overdue claims	12,3	13,7	26,2	26,6	27,4	0,3	1,8	6,7	7,9	7,2	12,7	15,5	32,9	34,5	34,7
1.4 Loans, deposits and other claims on non-resident banks	**416,6**	**237,8**	**431,5**	**408,4**	**313,6**	**2624,4**	**2876,9**	**3025,7**	**3772,7**	**3683,9**	**3041,0**	**3114,7**	**3457,2**	**4181,1**	**3997,5**
of which															
- overdue claims	0,0	0,0	0,0	0,0	0,0	5,4	37,3	23,4	23,1	4,8	5,4	37,4	23,4	23,1	4,8
1.5 Loans and other claims on government financial bodies and extra-budgetary funds	**816,0**	**1033,9**	**938,4**	**952,4**	**928,8**	**0,0**	**0,0**	**0,0**	**0,0**	**0,0**	**816,0**	**1033,9**	**938,4**	**952,4**	**928,8**
of which															
- overdue claims	0,0	0,0	0,3	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,3	0,0	0,0
1.6 Loans and other claims on resident individuals	**9708,8**	**11014,0**	**10456,0**	**10456,0**	**10430,1**	**227,0**	**289,6**	**247,6**	**276,6**	**258,7**	**9935,8**	**11303,7**	**10703,6**	**10732,6**	**10688,8**
of which															
- overdue claims	406,8	620,8	758,7	802,6	818,3	32,7	45,4	46,2	55,3	52,7	439,5	666,2	804,9	857,8	871,0
1.7 Loans and other claims on non-resident individuals	**11,1**	**14,8**	**14,0**	**13,6**	**14,0**	**10,2**	**11,1**	**9,2**	**11,2**	**10,7**	**21,3**	**25,9**	**23,2**	**24,8**	**24,7**
of which															
- overdue claims	0,2	0,2	0,2	0,3	0,3	0,6	1,1	1,2	1,4	1,3	0,8	1,3	1,4	1,6	1,5
Reference data:															
Provisions for loans, deposits and other claims	2417,3	3459,8	3913,6	4253,1	4299,4	0,0	0,0	0,0	0,0	0,0	2417,3	3459,8	3913,6	4253,1	4299,4
Overdue interest on loans, deposits and other claims, recognized in the balance sheet accounts	80,6	153,5	184,9	195,7	196,0	6,6	20,6	25,2	26,6	16,3	87,1	174,1	210,1	222,3	212,2
Credit institutions' portfolio of residents promissory notes	221,8	188,7	128,5	120,0	117,3	50,1	25,7	44,2	58,2	63,5	271,9	214,4	172,7	178,1	180,8
Credit institutions' portfolio of non-residents promissory notes	0,0	0,0	0,0	0,0	0,0	2,2	3,5	0,0	0,0	0,0	2,2	3,6	0,0	0,0	0,0

Key Characteristics of Credit Operations of the Banking Sector
As Percent of Total Loans and Percent of Total Assets)

	1.01.14	1.01.15	1.07.15	1.10.15	1.11.15
1. Loans, deposits and other claims, total	***100,0***	***100,0***	***100,0***	***100,0***	***100,0***
	70,4	***66,7***	***69,2***	***69,4***	***69,9***
Of which:					
- overdue claims	*3,5*	*3,8*	*5,1*	*5,1*	*5,2*
	2,4	*2,5*	*3,5*	*3,5*	*3,6*
1.1 Loans and other claims on resident non-financial organizations	***50,3***	***49,6***	***50,6***	***50,3***	***50,7***
	35,4	***33,1***	***35,0***	***34,9***	***35,4***
Of which:					
- overdue claims	*2,2*	*2,1*	*3,0*	*2,9*	*3,0*
	1,5	*1,4*	*2,1*	*2,0*	*2,1*
of which:					
1.1.1. Loans and other claims on individual entrepreneurs	*1,7*	*1,3*	*1,2*	*1,0*	*1,0*
	1,2	*0,9*	*0,8*	*0,7*	*0,7*
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 claims on non-resident legal entities (except banks)	***5,4***	***7,4***	***7,1***	***7,4***	***7,3***
	3,8	***4,9***	***4,9***	***5,2***	***5,1***
Of which:					
- overdue claims	*0,2*	*0,3*	*0,4*	*0,4*	*0,4*
	0,1	*0,2*	*0,3*	*0,3*	*0,3*
1.3 Loans, deposits and other claims on resident financial sector	***8,1***	***9,8***	***9,5***	***10,3***	***10,5***
	5,7	***6,6***	***6,6***	***7,2***	***7,3***
Of which:					
- overdue claims	*0,0*	*0,0*	*0,1*	*0,2*	*0,2*
	0,0	*0,0*	*0,1*	*0,1*	*0,1*
of which:					
1.3.1 Resident credit institutions	*5,2*	*7,3*	*6,4*	*7,6*	*7,7*
	3,6	*4,9*	*4,4*	*5,3*	*5,4*
Of which					
- overdue claims	*0,0*	*0,0*	*0,0*	*0,1*	*0,1*
	0,0	*0,0*	*0,0*	*0,1*	*0,1*
1.3.2 Other resident non-banking financial institutions	*2,9*	*2,5*	*3,1*	*2,7*	*2,7*
	2,1	*1,7*	*2,2*	*1,9*	*1,9*
Of which					
- overdue claims	*0,0*	*0,0*	*0,1*	*0,1*	*0,1*
	0,0	*0,0*	*0,0*	*0,0*	*0,0*
1.4 Loans, deposits and other claims on non-resident banks	***7,5***	***6,0***	***6,8***	***7,6***	***7,3***
	5,3	***4,0***	***4,7***	***5,3***	***5,1***
Of which:					
- overdue claims	*0,0*	*0,1*	*0,0*	*0,0*	*0,0*
	0,0	*0,0*	*0,0*	*0,0*	*0,0*
1.5 Loans and other claims on government financial bodies and extra-budgetary funds	***2,0***	***2,0***	***1,8***	***1,7***	***1,7***
	1,4	***1,3***	***1,3***	***1,2***	***1,2***
Of which:					
- overdue claims	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
	0,0	*0,0*	*0,0*	*0,0*	*0,0*
1.6 Loans and other claimts on resident individuals	***24,6***	***21,8***	***21,0***	***19,5***	***19,6***
	17,3	***14,6***	***14,6***	***13,5***	***13,7***
Of which:					
- overdue claims	*1,1*	*1,3*	*1,6*	*1,6*	*1,6*
	0,8	*0,9*	*1,1*	*1,1*	*1,1*
1.7 Loans and other claims on non-resident individuals	***0,1***	***0,0***	***0,0***	***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 for loans, deposits and other claims	*6,0*	*6,7*	*7,7*	*7,7*	*7,9*
	4,2	*4,5*	*5,3*	*5,4*	*5,5*
Overdue interest on loans, deposits and other claims, recognized in the balance sheet	*0,2*	*0,3*	*0,4*	*0,4*	*0,4*
	0,2	*0,2*	*0,3*	*0,3*	*0,3*
Credit institutions' portfolio of residents promissory notes	*0,7*	*0,4*	*0,3*	*0,3*	*0,3*
	0,5	*0,3*	*0,2*	*0,2*	*0,2*
Credit institutions' portfolio of non-residents promissory notes	*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]

	1.01.14		1.01.15		1.07.15		1.10.15		1.11.15	
	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	**7 548,2**	***100,0***	**9 506,1**	***100,0***	**9 523,5**	***100,0***	**10 773,4**	***100,0***	**10 741,4**	***100,0***
- in rubles	6 031,2	*79,9*	6 721,7	*70,7*	6 769,4	*71,1*	7 301,3	*67,8*	7 228,4	*67,3*
- in foreign currency	1 517,0	*20,1*	2 784,4	*29,3*	2 754,1	*28,9*	3 472,1	*32,2*	3 513,0	*32,7*
Of which:										
Securities at fair value through profit or loss	2 214,2	*29,3*	1 700,5	*17,9*	1 415,2	*14,9*	1 646,0	*15,3*	1 682,5	*15,7*
- in rubles	1 897,5	*25,1*	1 089,0	*11,5*	872,4	*9,2*	944,3	*8,8*	991,6	*9,2*
- in foreign currency	316,6	*4,2*	611,5	*6,4*	542,7	*5,7*	701,7	*6,5*	690,9	*6,4*
Securities available for sale	3 856,4	*51,1*	4 210,4	*44,3*	4 173,9	*43,8*	4 691,6	*43,5*	4 453,9	*41,5*
- in rubles	3 024,5	*40,1*	2 751,2	*28,9*	2 934,0	*30,8*	3 176,0	*29,5*	2 883,8	*26,8*
- in foreign currency	831,9	*11,0*	1 459,2	*15,4*	1 239,9	*13,0*	1 515,6	*14,1*	1 570,1	*14,6*
Securities held-to-maturity	876,4	*11,6*	2 224,1	*23,4*	2 441,5	*25,6*	2 868,9	*26,6*	3 027,7	*28,2*
- in rubles	800,0	*10,6*	1 512,5	*15,9*	1 472,0	*15,5*	1 616,1	*15,0*	1 777,6	*16,5*
- in foreign currency	76,4	*1,0*	711,6	*7,5*	969,6	*10,2*	1 252,9	*11,6*	1 250,1	*11,6*
Shares in associates and subsidiaries	594,9	*7,9*	1 365,9	*14,4*	1 488,1	*15,6*	1 561,0	*14,5*	1 571,1	*14,6*
- in rubles	304,0	*4,0*	1 365,2	*14,4*	1 487,4	*15,6*	1 560,3	*14,5*	1 570,4	*14,6*
- in foreign currency	290,9	*3,9*	0,7	*0,0*	0,7	*0,0*	0,7	*0,0*	0,7	*0,0*
Reference data:										
Revaluation of securities	-37,1		-433,2		-149,8		-161,3		-97,8	
Provisions for losses on securities available for sale	49,3		21,1		36,1		30,9		33,7	
Provisions for losses on securities held-to-maturity	3,3		4,4		4,5		8,6		8,7	
Provisions for losses on portfolio of shares in associates and subsidiaries	5,3		86,6		100,8		95,8		100,0	

[1] Excluding promissory notes.

Table 19

The Structure of Credit Institutions' Portfolio of Debt Securities

	1.01.14		1.01.15		1.07.15		1.10.15		1.11.15	
	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	6 162,9	*100,0*	7 651,4	*100,0*	7 715,8	*100,0*	8 927,6	*100,0*	8 904,6	*100,0*
- in rubles	5 059,3	*82,1*	5 070,6	*66,3*	5 083,7	*65,9*	5 596,6	*62,7*	5 522,0	*62,0*
- in foreign currency	1 103,5	*17,9*	2 580,8	*33,7*	2 632,0	*34,1*	3 331,0	*37,3*	3 382,6	*38,0*
of which: revaluation	-19,5	*-0,3*	-416,8	*-5,4*	-132,4	*-1,7*	-138,9	*-1,6*	-79,3	*-0,9*
Debt securities at book value held (without revaluation)	6 182,4	*100,0*	8 068,2	*100,0*	7 848,2	*100,0*	9 066,6	*100,0*	8 983,9	*100,0*
of which:										
debt securities of the Russian Federation	814,1	*13,2*	1 268,4	*15,7*	1 834,5	*23,4*	2 395,2	*26,4*	2 376,8	*26,5*
- in rubles	677,5	*11,0*	1 013,8	*12,6*	1 493,5	*19,0*	1 940,6	*21,4*	1 928,7	*21,5*
- in foreign currency	136,6	*2,2*	254,6	*3,2*	341,0	*4,3*	454,6	*5,0*	448,1	*5,0*
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	131,8	*2,1*	108,9	*1,3*	182,6	*2,3*	206,5	*2,3*	214,1	*2,4*
- in rubles	131,8	*2,1*	108,8	*1,3*	182,4	*2,3*	206,4	*2,3*	213,9	*2,4*
- in foreign currency	0,0	*0,0*	0,1	*0,0*	0,1	*0,0*	0,1	*0,0*	0,1	*0,0*
debt securities of resident credit institutions	410,3	*6,6*	456,4	*5,7*	716,2	*9,1*	650,8	*7,2*	598,4	*6,7*
- in rubles	400,1	*6,5*	442,2	*5,5*	712,4	*9,1*	645,5	*7,1*	593,8	*6,6*
- in foreign currency	10,2	*0,2*	14,2	*0,2*	3,8	*0,0*	5,4	*0,1*	4,5	*0,1*
other debt securities of residents	687,8	*11,1*	666,4	*8,3*	1 148,5	*14,6*	1 354,8	*14,9*	1 469,6	*16,4*
- in rubles	687,5	*11,1*	665,9	*8,3*	1 144,4	*14,6*	1 350,0	*14,9*	1 465,0	*16,3*
- in foreign currency	0,4	*0,0*	0,6	*0,0*	4,0	*0,1*	4,8	*0,1*	4,6	*0,1*
debt securities of other countries	17,6	*0,3*	38,4	*0,5*	98,2	*1,3*	112,5	*1,2*	113,0	*1,3*
- 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	17,6	*0,3*	38,4	*0,5*	98,2	*1,3*	112,5	*1,2*	113,0	*1,3*
debt securities of non-resident banks	97,4	*1,6*	358,5	*4,4*	232,2	*3,0*	246,0	*2,7*	240,0	*2,7*
- in rubles	39,7	*0,6*	114,8	*1,4*	52,4	*0,7*	29,2	*0,3*	28,9	*0,3*
- in foreign currency	57,6	*0,9*	243,7	*3,0*	179,8	*2,3*	216,8	*2,4*	211,1	*2,3*
other debt securities of non-residents	768,2	*12,4*	904,2	*11,2*	1 305,6	*16,6*	1 630,2	*18,0*	1 760,4	*19,6*
- in rubles	218,4	*3,5*	188,3	*2,3*	202,1	*2,6*	208,3	*2,3*	193,5	*2,2*
- in foreign currency	549,8	*8,9*	715,9	*8,9*	1 103,5	*14,1*	1 421,9	*15,7*	1 567,0	*17,4*
debt securities delivered without derecognition in the balance sheet	3 248,9	*52,6*	4 261,8	*52,8*	2 325,8	*29,6*	2 464,5	*27,2*	2 205,4	*24,5*
- in rubles	2 918,7	*47,2*	2 949,9	*36,6*	1 425,3	*18,2*	1 350,8	*14,9*	1 172,5	*13,1*
- in foreign currency	330,2	*5,3*	1 311,9	*16,3*	900,5	*11,5*	1 113,7	*12,3*	1 032,9	*11,5*
overdue debt securities	6,3	*0,1*	5,2	*0,1*	4,8	*0,1*	6,0	*0,1*	6,2	*0,1*
- in rubles	5,2	*0,1*	3,8	*0,0*	3,7	*0,0*	4,7	*0,1*	5,0	*0,1*
- in foreign currency	1,1	*0,0*	1,4	*0,0*	1,2	*0,0*	1,3	*0,0*	1,2	*0,0*
Reference data:										
Provisions for losses on debt securities	14,9		15,8		18,2		24,8		28,7	

Table 20

Structure of credit institutions' portfolio of shares

	1.01.14		1.01.15		1.07.15		1.10.15		1.11.15	
	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	790,4	*100,0*	488,7	*100,0*	319,6	*100,0*	284,8	*100,0*	265,7	*100,0*
- in rubles	667,9	*84,5*	285,9	*58,5*	198,3	*62,0*	144,4	*50,7*	136,0	*51,2*
- in foreign currency	122,5	*15,5*	202,8	*41,5*	121,3	*38,0*	140,4	*49,3*	129,7	*48,8*
of which: revaluation	-17,5	*-2,2*	-16,4	*-3,4*	-17,3	*-5,4*	-22,3	*-7,8*	-18,5	*-7,0*
Shares held at book value (without revaluation)	807,9	*100,0*	505,1	*100,0*	336,9	*100,0*	307,1	*100,0*	284,2	*100,0*
of which shares of:										
resident credit institutions	5,1	*0,6*	4,1	*0,8*	3,1	*0,9*	2,5	*0,8*	1,6	*0,5*
- in rubles	5,1	*0,6*	4,1	*0,8*	3,1	*0,9*	2,5	*0,8*	1,6	*0,5*
- 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	591,7	*73,2*	197,8	*39,2*	130,3	*38,7*	107,5	*35,0*	101,3	*35,7*
- in rubles	588,8	*72,9*	192,3	*38,1*	127,2	*37,8*	104,5	*34,0*	99,0	*34,8*
- in foreign currency	2,8	*0,3*	5,5	*1,1*	3,1	*0,9*	3,0	*1,0*	2,3	*0,8*
non-resident credit institutions	8,7	*1,1*	2,7	*0,5*	2,0	*0,6*	2,6	*0,8*	2,5	*0,9*
- 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	8,7	*1,1*	2,7	*0,5*	2,0	*0,6*	2,6	*0,8*	2,5	*0,9*
other non-residents	85,8	*10,6*	81,8	*16,2*	68,3	*20,3*	77,1	*25,1*	68,9	*24,2*
- in rubles	8,7	*1,1*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- in foreign currency	77,1	*9,5*	81,8	*16,2*	68,3	*20,3*	77,1	*25,1*	68,9	*24,2*
shares delivered without derecognition in the balance sheet	116,6	*14,4*	124,8	*24,7*	5,2	*1,5*	3,3	*1,1*	6,9	*2,4*
- in rubles	82,8	*10,2*	67,0	*13,3*	5,1	*1,5*	3,2	*1,1*	6,8	*2,4*
- in foreign currency	33,8	*4,2*	57,8	*11,4*	0,0	*0,0*	0,1	*0,0*	0,0	*0,0*
Shares valued at cost[1]	-	-	93,9	*18,6*	128,0	*38,0*	114,1	*37,2*	103,0	*36,3*
- in rubles	-	-	38,9	*7,7*	80,2	*23,8*	56,5	*18,4*	47,1	*16,6*
- in foreign currency	-	-	55,0	*10,9*	47,9	*14,2*	57,6	*18,8*	55,9	*19,7*
Reference data:										
Provisions for losses on shares	44,0		14,8		27,2		19,6		19,0	

[1] Calculated by 0409101 form (Bank's Balance Sheet), balance account No 50709

Table 21

Credit Institutions' Portfolio of Discounted Promissory Notes

(billion rubles)

	1.01.14	1.01.15	1.07.15	1.10.15	1.11.15
Portfolio of promissory notes discounted by a credit institution, in rubles	221,8	188,7	128,5	120,0	117,3
of which promissory notes, not paid when due	4,9	9,2	10,3	10,7	10,7
Portfolio of promissory notes discounted by a credit institution, in foreign currency	52,3	29,2	44,2	58,2	63,5
of which promissory notes, not paid when due	1,33	3,45	0,01	0,01	0,01
Total	**274,1**	**218,0**	**172,7**	**178,1**	**180,8**

Table 22

The Structure of Credit Institutions' Portfolio of Discounted Promissory Notes[1]

	1.01.14		1.01.15		1.07.15		1.10.15		1.11.15	
	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	**274,1**	***100,0***	**218,0**	***100,0***	**172,7**	***100,0***	**178,1**	***100,0***	**180,8**	***100,0***
Of which:										
- promissory notes of federal governments	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- promissory notes of regional and local governments	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- promissory notes of resident credit institutions	223,0	*81,4*	154,9	*71,1*	109,5	*63,4*	118,7	*66,6*	119,0	*65,8*
- other promissory notes of residents	48,9	*17,8*	59,5	*27,3*	63,1	*36,6*	59,4	*33,4*	61,9	*34,2*
- 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	2,2	*0,8*	3,6	*1,6*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
Reference data:										
Provisions for losses on promissory notes	12,9		13,8		15,5		14,5		12,2	

[1] including overdue promissory notes.

Table 23

Real Estate Temporarily out of Use in Operating Activities

(billion rubles)

	1.01.14	1.01.15	1.07.15	1.10.15	1.11.15
Land temporarily out of use in operating activities	5,5	6,6	6,7	7,5	7,2
Land temporarily out of use in operating activities, leased out	0,6	0,9	0,7	0,9	1,0
Land temporarily out of use in operating activities, at current (fair) value	8,7	10,2	16,2	14,0	14,2
Land temporarily out of use in operating activities, at current (fair) value, leased out	3,5	2,9	2,7	5,5	5,5
Real estate (except land) temporarily out of use in operating activities*	3,5	2,0	1,9	2,4	2,9
Real estate (except land) temporarily out of use in operating activities, leased out*	14,0	9,5	10,8	10,3	10,5
Real estate (except land) temporarily out of use in operating activities, at current (fair) value	12,4	13,3	15,4	15,1	15,7
Real estate (except land) temporarily out of use in operating activities, at current (fair) value, leased out	15,5	27,6	28,5	26,8	27,4
Investments in construction of objects of real estate, temporarily out of use in operating activities	1,2	1,4	2,4	2,5	2,5
Non-current inventories	80,0	129,8	138,4	146,6	156,0
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"	27,8	58,5	70,4	66,1	66,1

* At residual value (less amortisation).

Table 24

Funds Raised by Credit Institutions From Organisations

(billion rubles)

		1.01.14	1.01.15	1.07.15	1.10.15	1.11.15
1.	Funds raised from organisations, total	17 787,0	25 008,1	24 246,0	27 542,8	27 267,4
	- in rubles	12 092,7	14 222,9	13 931,9	14 949,7	15 064,9
	- in foreign currency	5 694,4	10 785,2	10 314,1	12 593,1	12 202,5
	of which:					
1.1.	Funds of legal entities in settlement and other accounts[1]	6 516,1	7 434,7	7 927,1	8 742,4	8 359,2
	- in rubles	5 547,8	5 549,6	5 873,5	5 862,1	5 645,3
	- in foreign currency	968,3	1 885,1	2 053,7	2 880,3	2 713,9
	Of which:					
1.1.1	Funds of individual entrepreneurs	192,7	180,1	191,8	211,6	202,9
	- in rubles	190,0	172,1	185,5	203,5	195,2
	- in foreign currency	2,7	7,9	6,3	8,1	7,8
1.2.	Government and other extra budgetary funds in settlement accounts	0,2	0,1	0,1	0,1	0,1
1.3.	Float	386,4	535,3	511,6	522,4	503,6
1.4.	Deposits and other funds of legal entities (except credit institutions)	10 838,3	17 007,9	15 793,0	18 260,5	18 374,6
	- in rubles	6 371,5	8 471,8	7 844,1	8 877,0	9 201,3
	- in foreign currency	4 466,8	8 536,1	7 948,9	9 383,5	9 173,3
	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	453,9	1 023,8	1 355,8	2 089,3	2 423,0
1.4.2.	Certificates of deposit	5,3	5,8	3,2	2,5	2,5
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	0,2	0,5	0,1	0,0	0,7
1.5.	Clients' funds in factoring and forfeiting transactions	43,8	26,4	14,2	17,1	17,3
1.6.	Funds written down from clients' accounts but not entered in correspondent account of a credit institution because of shortage of money	2,2	3,8	0,0	0,3	12,6
	Deposits and other funds of legal entities (as paragraph 1.4.) by maturity:					
	demand deposits and deposits with maturity up to 30 days	1 812,6	3 405,3	1 996,9	2 948,4	2 867,0
	- in rubles	1 624,9	2 686,8	1 677,5	2 366,7	2 545,1
	- in foreign currency	187,7	718,5	319,4	581,7	321,9
	with maturity from 31 days to 1 year	3 292,3	4 565,0	5 255,6	5 982,1	6 502,7
	- in rubles	2 520,2	3 327,2	3 644,9	3 850,4	4 109,2
	- in foreign currency	772,2	1 237,8	1 610,8	2 131,6	2 393,4
	with maturity in excess of 1 year	5 733,4	9 037,5	8 540,5	9 330,0	9 004,9
	- in rubles	2 226,4	2 457,8	2 521,7	2 659,8	2 547,0
	- in foreign currency	3 507,0	6 579,8	6 018,8	6 670,2	6 457,9
	Reference data					
Funds raised from non-resident organisations, total		3 271,2	5 143,3	4 511,5	4 853,7	4 676,8
- in rubles		535,7	591,3	440,3	436,4	434,5
- in foreign currency		2 735,5	4 552,0	4 071,3	4 417,3	4 242,3
of which:						
	Funds of non-resident organisations in settlement and other accounts	265,5	521,0	466,2	510,8	515,7
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	526,7	502,0	415,2	396,8	402,8
	Other funds raised from non-resident legal entities	2 463,7	4 074,3	3 598,6	3 909,0	3 717,9
	Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0,0	0,0	0,0	0,0	0,0

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

Table 25

Main Features of Issued Debt Obligations of the Banking Sector (bln. rub.)

	1.01.14	1.01.15	1.07.15	1.10.15	1.11.15
Issued debt obligations - total	**2 572,4**	**2 692,0**	**2 538,1**	**2 481,4**	**2 526,9**
including:					
bonds:	1 213,1	1 357,5	1 330,6	1 278,5	1 284,9
of which					
with maturities less than one year	3,7	12,0	10,3	7,9	6,3
with maturities in excess of one year	1 209,4	1 344,5	1 320,3	1 268,5	1 272,0
deposit certificates [1]	5,3	5,8	3,2	2,5	2,5
of which					
with maturities less than one year	3,1	3,3	2,0	1,6	1,6
with maturities in excess of one year	2,1	2,2	1,0	0,7	0,7
savings certificates [2]	349,7	460,5	546,3	540,8	564,9
of which					
with maturities less than one year	63,2	148,6	300,5	349,3	369,3
with maturities in excess of one year	273,8	300,2	221,5	170,8	175,9
promissory notes and banker's acceptances	1 004,3	868,1	658,1	659,6	674,5
of which					
with maturities less than one year	465,2	364,8	289,2	320,4	311,1
with maturities in excess of one year	517,3	482,2	351,3	322,6	345,6

[1] Included in corporate deposits.

[2] Included in retail deposits.

Table 26

Individual Deposit Structure

(billion rubles)

		1.01.14	1.01.15	1.07.15	1.10.15	1.11.15
1	Individual deposits	16 957,5	18 552,7	19 892,3	21 214,9	21 192,8
	- of which savings certificates	349,7	460,5	546,3	540,8	564,9
1.1.	Individual demand deposits and deposits with maturity up to 30 days	3 210,8	3 214,6	3 116,0	3 148,4	3 082,5
	- in rubles	2 913,0	2 664,9	2 620,7	2 552,0	2 508,2
	- in foreign currency	297,8	549,7	495,4	596,4	574,3
1.2.	Individual deposits with maturity from 31 days to 1 year	3 264,3	5 124,0	8 095,8	8 827,3	8 915,3
	- in rubles	2 788,8	3 814,6	6 039,6	6 393,2	6 524,8
	- in foreign currency	475,5	1 309,4	2 056,2	2 434,1	2 390,5
1.3.	Individual deposits with maturity in excess of 1 year	10 482,4	10 214,1	8 680,4	9 239,2	9 195,0
	- in rubles	8 298,8	7 227,1	6 149,5	6 132,0	6 164,8
	- in foreign currency	2 183,6	2 987,0	2 530,9	3 107,2	3 030,2
	Reference data:					
	Deposits of non-resident individuals (excluding saving certificates)	223,9	245,2	257,2	299,0	284,1

Table 27

Key Characteristics of Loans, Deposits and Other Funds Received from Other Credit Institutions

(billion rubles)

	1.01.14	1.01.15	1.07.15	1.10.15	1.11.15
Loans, deposits and other funds received from other credit institutions, total	**4 806,0**	**6 594,2**	**4 967,5**	**6 158,8**	**6 037,2**
- in rubles	2 369,5	3 223,4	2 553,9	3 136,1	3 100,1
- in foreign currency	2 436,5	3 370,8	2 413,6	3 022,7	2 937,0
of which:					
- loans, deposits and other funds received from resident credit institutions	2 556,6	4 016,5	3 159,8	4 121,2	4 101,5
- in rubles	1 962,6	2 900,5	2 272,5	2 876,2	2 861,4
- in foreign currency	594,0	1 116,0	887,3	1 245,1	1 240,1
of which					
overdue debt	0,2	0,0	0,0	5,1	4,9
- in rubles	0,2	0,0	0,0	4,8	4,9
- in foreign currency	0,0	0,0	0,0	0,3	0,0
- loans, deposits and other funds received from non-resident banks	2 249,4	2 577,8	1 807,7	2 037,6	1 935,7
- in rubles	406,9	322,9	281,3	259,9	238,8
- in foreign currency	1 842,5	2 254,8	1 526,3	1 777,6	1 696,9
of which					
overdue debt	0,0	0,0	0,0	1,1	0,0
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,0	0,0	1,1	0,0

Table 28

Distribution of Budgetary Funds in Settlement Accounts by Groups of Credit Institutions on 1.11.15

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	49 828	*63,0*	119 942	*0,2*
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%	56	29 265	*37,0*	49 615 377	*63,5*
No budgetary funds	696	0	*0,0*	28 387 791	*36,3*
Data not available	4	0	*0,0*	0	*0,0*
Total	**757**	**79 093**	***100,0***	**78 123 110**	***100,0***

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

Table 29

Funds Raised From and Placed With Non-Residents

№	Indicator	1.01.14		1.01.15		1.07.15		1.10.15		1.11.15	
		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)**	**3 502,6**	***6,1***	**5 389,4**	***6,9***	**4 769,3**	***6,5***	**5 153,3**	***6,5***	**4 961,5**	***6,4***
1.1	Funds in accounts of legal entities (excluding certificates of deposit)	3 255,8	*5,7*	5 097,2	*6,6*	4 479,9	*6,1*	4 816,7	*6,1*	4 636,3	*5,9*
1.1.1	of which deposits and other raised funds (excluding certificates of deposit)	2 990,4	*5,2*	4 576,3	*5,9*	4 013,8	*5,5*	4 305,9	*5,4*	4 120,7	*5,3*
1.2	Individual deposits (excluding saving certificates)	223,9	*0,4*	245,2	*0,3*	257,2	*0,4*	299,0	*0,4*	284,1	*0,4*
1.2.1	of which deposits and other raised funds (excluding saving certificates)	168,3	*0,3*	179,5	*0,2*	187,3	*0,3*	216,6	*0,3*	206,5	*0,3*
1.3	Funds in other accounts	22,9	*0,0*	47,0	*0,1*	32,2	*0,0*	37,7	*0,0*	41,0	*0,1*
2.	**Funds in correspondent and other accounts of credit institutions**	**162,9**	***0,3***	**180,0**	***0,2***	**140,4**	***0,2***	**255,5**	***0,3***	**182,8**	***0,2***
3.	**Loans, deposits and other funds raised from credit institutions**	**2 249,4**	***3,9***	**2 577,8**	***3,3***	**1 807,7**	***2,5***	**2 037,6**	***2,6***	**1 935,7**	***2,5***
4.	**Loans from other countries**	**0,0**	***0,0***	**0,0**	***0,0***	**0,0**	***0,0***	**0,0**	***0,0***	**0,0**	***0,0***
	Raised funds, total	**5 914,9**	***10,3***	**8 147,1**	***10,5***	**6 717,4**	***9,1***	**7 446,4**	***9,4***	**7 079,9**	***9,1***
	Reference data:										
	Liabilities of authorized banks to non-residents on issued debt securities - total [2]	211,7	*0,4*	291,2	*0,4*	258,1	*0,4*	323,8	*0,4*	328,1	*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**	**5 226,0**	***9,1***	**6 978,0**	***9,0***	**7 105,7**	***9,7***	**8 291,3**	***10,5***	**7 994,0**	***10,2***
	of which overdue claims	69,7	*0,1*	182,1	*0,2*	218,0	*0,3*	254,6	*0,3*	244,0	*0,3*
	of which:										
1.1.	Loans, deposits and other claims	3 041,0	*5,3*	3 114,7	*4,0*	3 457,2	*4,7*	4 181,1	*5,3*	3 997,5	*5,1*
1.2	Loans and other claims on legal entities	2 163,7	*3,8*	3 837,5	*4,9*	3 625,2	*4,9*	4 085,4	*5,2*	3 971,9	*5,1*
1.3	Loans and other claims on individuals	21,3	*0,0*	25,9	*0,0*	23,2	*0,0*	24,8	*0,0*	24,7	*0,0*
2.	**Correspondent accounts with banks**	**1 098,2**	***1,9***	**1 915,6**	***2,5***	**2 096,4**	***2,9***	**2 102,5**	***2,7***	**2 021,1**	***2,6***
3.	**Securities acquired by credit institutions, total**	**980,0**	***1,7***	**1 389,1**	***1,8***	**1 706,2**	***2,3***	**2 068,4**	***2,6***	**2 184,8**	***2,8***
	of which:										
3.1	Debt securities (without revaluation and delivered without derecognition in the balance sheet)	883,2	*1,5*	1 301,0	*1,7*	1 636,0	*2,2*	1 988,7	*2,5*	2 113,4	*2,7*
3.2	Shares (without revaluation and delivered without derecognition in the balance sheet)	94,5	*0,2*	84,5	*0,1*	70,3	*0,1*	79,7	*0,1*	71,4	*0,1*
3.3	Discounted promissory notes	2,2	*0,0*	3,6	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
4.	**Shares in associates and subsidiaries**	**295,0**	***0,5***	**351,1**	***0,5***	**427,3**	***0,6***	**495,0**	***0,6***	**504,8**	***0,6***
5.	**Loans provided to other countries**	**0,0**	***0,0***	**0,0**	***0,0***	**0,0**	***0,0***	**0,0**	***0,0***	**0,0**	***0,0***
	Placed funds, total	**7 599,1**	***13,2***	**10 633,8**	***13,7***	**11 335,6**	***15,4***	**12 957,3**	***16,4***	**12 704,7**	***16,3***
	Reference data:										
	Overdue interest on claims of credit institutions	3,4	*0,0*	38,1	*0,0*	31,8	*0,0*	31,7	*0,0*	22,7	*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				
	1.01.14	1.01.15	1.07.15	1.10.15	1.11.15	1.01.14	1.01.15	1.07.15	1.10.15	1.11.15	1.01.14	1.01.15	1.07.15	1.10.15	1.11.15
Total	993 584,5	589 141,3	51 488,2	126 697,3	193 126,9	922	833	797	763	753	192 177,5	177 032,1	47 814,8	99 920,5	98 048,0
Profit-making CIs[1]	1 012 252,5	853 239,6	307 928,2	522 712,6	605 936,4	834	707	588	557	538	191 145,8	166 058,7	42 662,9	91 491,0	88 719,0
Loss-making CIs	-18 667,9	-264 098,3	-256 440,0	-396 015,4	-412 809,5	88	126	209	206	215	1 031,7	10 973,4	5 151,9	8 429,5	9 329,1
CIs that have not provided their reporting	0,0	0,0	0,0	0,0	0,0	1	1	0	4	4	0,0	0,0	0,0	0,0	0,0
Total						**923**	**834**	**797**	**767**	**757**					

[1] including CIs with zero profit.

Table 31

Structure of Operating Credit Institutions' Income and Expenses[1]

	1.01.14		1.01.15		1.07.15		1.10.15	
	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	**31 023,0**	***100,0***	**110 406,6**	***100,0***	**99 122,5**	***100,0***	**146 411,5**	***100,0***
1.1. Interest income on claims on legal entities (except income on securities)	2 386,0	*7,7*	2 943,2	*2,7*	1 972,8	*2,0*	2 973,3	*2,0*
1.2. Interest income on loans to individuals	1 576,6	*5,1*	1 833,3	*1,7*	906,3	*0,9*	1 353,8	*0,9*
1.3. Income on securities	1 896,2	*6,1*	2 599,5	*2,4*	796,5	*0,8*	1 078,1	*0,7*
1.4. Income on operations with foreign currency	17 853,0	*57,5*	91 197,9	*82,6*	87 992,3	*88,8*	129 730,8	*88,6*
1.5. Commissions	806,4	*2,6*	906,6	*0,8*	451,2	*0,5*	704,9	*0,5*
1.6. Recovery of loss provision	4 825,6	*15,6*	6 063,3	*5,5*	4 133,4	*4,2*	6 521,3	*4,5*
1.7. Other income	1 679,2	*5,4*	4 862,9	*4,4*	2 870,1	*2,9*	4 049,4	*2,8*
Of which:								
1.7.1. Fines, penalties, forfeits	77,0	*0,2*	98,4	*0,1*	40,1	*0,0*	72,1	*0,0*
2. Expenses of credit institution, total	**30 029,0**	***100,0***	**109 815,9**	***100,0***	**99 070,0**	***100,0***	**146 284,8**	***100,0***
2.1. Interest expenses on funds raised from legal entities (except expense on securities)	1 130,0	*3,8*	1 702,7	*1,6*	1 479,5	*1,5*	2 099,6	*1,4*
2.2. Interest expenses on funds raised from individuals	857,6	*2,9*	862,8	*0,8*	700,1	*0,7*	1 079,8	*0,7*
2.3. Expenses on operations with securities	1 552,0	*5,2*	2 372,0	*2,2*	471,3	*0,5*	607,4	*0,4*
2.4. Expenses on operations with foreign currency	17 742,7	*59,1*	90 776,9	*82,7*	87 881,2	*88,7*	129 415,4	*88,5*
2.5. Commissions	152,2	*0,5*	181,4	*0,2*	92,3	*0,1*	144,9	*0,1*
2.6. Expenses on loss provision	5 438,8	*18,1*	7 568,7	*6,9*	4 786,7	*4,8*	7 686,6	*5,3*
2.7. Management expenses (including personnel costs)	1 179,6	*3,9*	1 246,1	*1,1*	582,5	*0,6*	876,2	*0,6*
2.8. Other expenses	1 976,2	*6,6*	5 105,3	*4,6*	3 076,5	*3,1*	4 374,8	*3,0*
Of which:								
2.8.1. Fines, penalties, forfeits	2,5	*0,0*	4,4	*0,0*	1,5	*0,0*	3,5	*0,0*

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

Some Indicators that Characterise Assets and Liabilities of Credit Institutions by Federal Districts and Subjects of the Russian Federation

Table 32

Assets and liabilities1 of credit institutions (with balancing of some accounts), registered in respective regions, as of 1.11.15

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	47 295 914 859	24 345 446 754	48 020 894 500	23 620 467 113
Belgorod Region	9 720 418	1 030 937	9 717 520	1 033 835
Bryansk Region	0	0	0	0
Vladimir Region	7 439 500	460 936	7 504 578	395 858
Voronezh Region	4 882 353	1 741 479	4 451 800	2 172 032
Ivanovo Region	12 474 712	852 767	12 604 950	722 529
Kaluga Region	48 304 253	1 888 024	48 338 600	1 853 677
Kostroma Region	339 669 098	208 569 269	419 268 321	128 970 046
Kursk Region	18 390 284	946 095	18 382 542	953 837
Lipetsk Region	23 925 102	2 600 489	23 950 780	2 574 811
Moscow Region	49 548 329	14 297 461	48 925 531	14 920 259
Orel Region	3 632 698	333 040	3 815 602	150 136
Ryazan Region	21 581 579	1 882 038	21 466 544	1 997 073
Smolensk Region	5 183 912	466 862	5 187 766	463 008
Tambov Region	2 829 577	28 684	2 833 459	24 802
Tver Region	15 449 626	1 650 671	15 136 302	1 963 995
Tula Region	2 558 807	46 806	2 559 075	46 538
Yaroslavl Region	23 459 187	4 511 285	22 961 119	5 009 353
City of Moscow	46 706 865 424	24 104 139 911	47 353 790 011	23 457 215 324
North-Western Federal District	1 473 441 390	477 116 355	1 580 559 325	369 998 420
Republic of Karelia	1 002 997	27 750	1 006 597	24 150
Komi Republic	5 081 024	831 531	5 119 469	793 086
Akhangelsk Region	0	0	0	0
Vologda Region	75 170 195	11 038 826	76 316 146	9 892 875
Kaliningrad Region	11 962 742	8 199 953	13 332 258	6 830 437
Leningrad Region	12 485 438	914 207	12 533 856	865 789
Murmansk Region	7 373 240	2 494 664	7 408 642	2 459 262
Novgorod Region	5 162 225	539 177	5 298 093	403 309
Pskov Region	2 398 347	11 962	2 401 099	9 210
St Petersburg	1 352 805 182	453 058 285	1 457 143 165	348 720 302
Southern Federal District	295 395 758	39 550 119	295 864 282	39 081 595
Republic of Adygeya	9 265 666	361 034	9 280 677	346 023
Republic of Kalmykia	0	0	0	0
Krasnodar Territory	158 738 048	14 424 494	158 240 105	14 922 437
Astrakhan Region	8 939 281	3 751 791	8 935 576	3 755 496
Volgograd Region	13 241 860	1 874 515	13 722 530	1 393 845
Rostov Region	105 210 903	19 138 285	105 685 394	18 663 794
North-Caucasian Federal District	37 111 915	6 138 142	36 400 672	6 849 385
Republik of Daghestan	4 278 172	73 661	4 293 553	58 280
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	6 053 564	152 885	6 100 347	106 102
Karachai-Cherkess Republic	13 545 935	5 113 147	12 687 156	5 971 926

Republic of North Ossetia - Alania	2 526 040	97 202	2 565 248	57 994
Chechen Republic	0	0	0	0
Stavropol Territory	10 708 204	701 247	10 754 368	655 083
Volga Federal District	1 619 576 893	290 173 873	1 636 735 398	273 015 368
Republic of Bashkortostan	54 853 659	3 520 679	53 204 595	5 169 743
Republic of Marii El	2 707 330	144 027	2 716 972	134 385
Republic of Mordovia	22 634 188	379 309	22 664 081	349 416
Republic of Tatarstan	841 541 687	170 500 035	832 138 655	179 903 067
Udmurt Republic	35 788 993	3 312 405	37 949 737	1 151 661
Chuvash Republic	10 585 640	899 200	10 952 614	532 226
Perm Territory	27 110 088	3 149 102	27 130 447	3 128 743
Kirov Region	31 106 224	3 103 289	32 649 338	1 560 175
Nizhny Novgogrod Region	81 965 382	6 837 260	83 067 721	5 734 921
Orenburg Region	45 574 686	4 130 709	45 589 579	4 115 816
Penza Region	4 319 209	50 556	4 331 727	38 038
Samara Region	326 069 404	62 388 920	347 072 934	41 385 390
Saratov Region	128 106 673	31 649 042	130 030 355	29 725 360
Ulyanovsk Region	7 213 730	109 340	7 236 643	86 427
Ural Federal District	865 821 896	466 075 953	1 013 673 392	318 224 457
Kurgan Region	2 797 204	68 566	2 823 174	42 596
Sverdlovsk Region	464 082 119	158 714 605	488 249 663	134 547 061
Tyumen Region	286 721 439	281 768 591	400 155 435	168 334 595
Chelyabinsk Region	112 221 134	25 524 191	122 445 120	15 300 205
Siberian Federal District	225 889 556	43 621 214	221 489 390	48 021 380
Republic of Altai	1 158 971	331 312	1 159 553	330 730
Republic of Buryatiya	12 828 186	1 630 073	12 099 894	2 358 365
Republic of Tuva	533 363	972	534 197	138
Republic of Khakassia	6 714 592	129 268	6 726 159	117 701
Altai Territory	11 670 031	419 647	11 715 863	373 815
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	38 062 057	7 333 653	37 983 441	7 412 269
Irkutsk Region	14 730 389	1 483 987	15 252 715	961 661
Kemerovo Region	11 009 662	1 653 295	12 181 532	481 425
Novosibirsk Region	96 456 616	26 623 811	90 083 498	32 996 929
Omsk Region	19 360 924	3 415 001	20 360 736	2 415 189
Tomsk Region	13 364 765	600 195	13 391 802	573 158
Far Eastern Federal District	457 400 353	105 888 210	484 835 381	78 453 182
Republic of Sakha (Yakutia)	29 821 938	2 876 933	29 961 589	2 737 282
Kamchatka Territory	21 041 894	2 567 514	21 205 970	2 403 438
Primorskiy Territory	81 098 985	23 418 090	91 068 153	13 448 922
Khabarovsk Territory	8 217 439	375 404	8 232 218	360 625
Amur Region	310 314 729	73 975 630	327 368 962	56 921 397
Magadan Region	0	0	0	0
Sakhalin Region	6 905 368	2 674 639	6 998 489	2 581 518
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Crimean District	70 244 312	8 302 804	72 900 167	5 646 949
Republic of Crimea	62 093 333	6 764 715	64 720 619	4 137 429
City of Sevastopol	8 150 979	1 538 089	8 179 548	1 509 520

[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 1.11.15

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	7 959 855 810	2 259 014 687	216 728 440	1 556 755 624	90 514 102	59 453 063
Belgorod Region	1 495 435	132 090	0	0	0	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	96 031	80 785	220 393	0	51 914	0
Voronezh Region	1 381 882	0	0	0	0	0
Ivanovo Region	480 010	287 772	16 115	0	31 705	30 760
Kaluga Region	1 800 052	1 666 753	123 740	0	0	0
Kostroma Region	273 609 399	12 261 929	4 325 032	576 687	2 156 097	341 555
Kursk Region	598 643	598 643	0	0	0	0
Lipetsk Region	2 063 783	273 722	1 115	0	1 993	0
Moscow Region	6 261 550	2 032 643	574 742	0	0	0
Orel Region	926 763	0	0	0	0	0
Ryazan Region	701 823	507 333	0	309 757	0	0
Smolensk Region	0	0	0	0	0	0
Tambov Region	0	0	0	0	0	0
Tver Region	156 551	0	0	0	0	0
Tula Region	240 962	30 303	9 949	0	0	0
Yaroslavl Region	5 308 725	113 293	245 918	0	378 480	0
City of Moscow	7 664 734 201	2 241 029 421	211 211 436	1 555 869 180	87 893 913	59 080 748
North-Western Federal District	378 917 076	13 269 293	19 022 492	5 643 203	4 801 419	624 460
Republic of Karelia	0	0	0	0	0	0
Komi Republic	899 237	534 414	156 372	0	10 254	65 819
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	12 218 984	306 352	80 835	0	18 452	0
Kaliningrad Region	5 337 777	0	8 219	0	0	0
Leningrad Region	741 245	144 799	18	0	360 062	0
Murmansk Region	0	0	0	0	0	0
Novgorod Region	486 358	235 881	276 929	0	0	0
Pskov Region	69 140	0	0	0	0	0
St Petersburg	359 164 335	12 047 847	18 500 119	5 643 203	4 412 651	558 641
Southern Federal District	14 937 605	6 101 862	855 602	25 169	7 422 538	990 588
Republic of Adygeya	6 486	6 528	1 278	0	245 368	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	11 016 312	3 055 664	521 116	0	6 991 084	956 195
Astrakhan Region	3 183 633	2 809 048	3 367	5 288	68 895	0
Volgograd Region	483 718	57 277	77 304	0	0	0
Rostov Region	247 456	173 345	252 537	19 881	117 191	34 393
North-Caucasian Federal District	1 804 419	179 719	75 505	0	15 578	0
Republik of Daghestan	0	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 476	0	20 304	0	0	0
Karachai-Cherkess Republic	1 555 862	0	55 201	0	15 578	0
Republic of North Ossetia - Alania	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	244 081	179 719	0	0	0	0
Volga Federal District	237 834 544	45 555 281	22 371 223	6 327 501	5 665 370	835 422

Republic of Bashkortostan	12 925 733	9 182 795	116 056	190 544	0	0
Republic of Marii El	0	0	0	0	0	0
Republic of Mordovia	279 687	143 673	25 851	0	0	0
Republic of Tatarstan	150 382 181	33 247 411	19 979 608	1 278 039	3 285 525	640 114
Udmurt Republic	2 265 434	0	1	0	22 858	0
Chuvash Republic	240 195	109 556	4 771	0	82	0
Perm Territory	2 647 530	0	495 040	0	152 128	0
Kirov Region	8 203 459	48 238	5 205	0	21 380	62 864
Nizhny Novgogrod Region	6 206 625	778 583	42 380	53 855	95 890	132 444
Orenburg Region	6 796 342	271 525	31 952	35 246	1 094 476	0
Penza Region	253 142	98 704	25 092	0	0	0
Samara Region	21 135 325	994 933	1 207 083	4 769 817	818 446	0
Saratov Region	26 498 891	679 863	438 184	0	174 585	0
Ulyanovsk Region	0	0	0	0	0	0
Ural Federal District	198 889 285	33 894 006	4 751 880	1 522 402	1 051 089	1 551 478
Kurgan Region	0	0	0	0	0	0
Sverdlovsk Region	111 512 992	12 172 831	4 184 908	1 522 402	877 341	0
Tyumen Region	70 733 602	16 727 829	518 917	0	21 843	1 398 492
Chelyabinsk Region	16 642 691	4 993 346	48 055	0	151 905	152 986
Siberian Federal District	24 059 827	6 454 709	1 053 952	68 707	1 175 266	63 265
Republic of Altai	162 745	0	0	0	131 225	0
Republic of Buryatiya	51 630	0	519 092	68 707	0	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	18 069	18 360	0	0	0	0
Altai Territory	40 579	43 546	1 435	0	5 700	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	327 857	71 426	459 084	0	0	0
Irkutsk Region	88 817	0	26 444	0	144 941	0
Kemerovo Region	1 483 635	563 652	41 550	0	55 950	0
Novosibirsk Region	19 037 631	5 392 838	3 247	0	12 381	0
Omsk Region	2 715 056	276 101	127	0	783 011	63 265
Tomsk Region	133 808	88 786	2 973	0	42 058	0
Far Eastern Federal District	85 596 618	9 683 409	795 882	575 000	732 953	0
Republic of Sakha (Yakutia)	606 231	125 905	420 570	0	35 346	0
Kamchatka Territory	985 841	201 679	8 946	0	6 164	0
Primorskiy Territory	15 305 482	4 221 408	63 000	0	278 091	0
Khabarovsk Territory	316 591	33 517	0	0	0	0
Amur Region	68 382 473	5 100 900	288 388	575 000	341 352	0
Magadan Region	0	0	0	0	0	0
Sakhalin Region	0	0	14 978	0	72 000	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Crimean District	2 688 129	2 672 732	1 160	206 751	5 924 283	0
Republic of Crimea	2 688 129	2 672 732	1 160	189 750	5 924 283	0
City of Sevastopol	0	0	0	17 001	0	0

Table 34

Distribution of Loans, Deposits and Other Claims in Rubles by Credit Institutions, Registered in Respective Regions, as of 1.11.15

thousand rubles

	Total	of which		
		Loans and other claims on non-financial organisations	Loans, deposits and other claims on credit institutions	Loans and other claims on individuals
1	2	3	4	5
Central Federal District	33 285 477 686	18 480 034 607	2 741 499 935	9 450 866 611
Belgorod Region	6 131 027	5 321 679	30	226 269
Bryansk Region	0	0	0	0
Vladimir Region	5 584 170	3 657 122	145 000	1 602 426
Voronezh Region	2 752 612	2 182 868	300 000	196 625
Ivanovo Region	8 525 010	5 913 785	563 750	1 723 999
Kaluga Region	40 401 828	22 335 816	14 177 092	3 544 132
Kostroma Region	179 185 688	16 330 151	50 647 790	60 681 348
Kursk Region	15 745 294	11 045 356	2 500 000	1 336 391
Lipetsk Region	18 405 139	11 032 505	1 800 000	2 498 529
Moscow Region	31 979 200	16 652 860	4 709 634	8 429 349
Orel Region	2 376 641	636 060	660 000	377 066
Ryazan Region	14 762 861	12 474 191	400 050	1 855 093
Smolensk Region	4 873 824	1 414 054	2 922 900	176 630
Tambov Region	2 295 590	1 967 259	0	328 331
Tver Region	11 725 437	5 606 037	3 230 000	1 350 738
Tula Region	1 538 480	1 262 198	140 000	136 282
Yaroslavl Region	13 916 389	8 196 262	385 000	4 578 044
City of Moscow	32 925 278 496	18 354 006 404	2 658 918 689	9 361 825 359
North-Western Federal District	911 656 683	584 564 385	113 347 547	128 509 078
Republic of Karelia	874 781	299 447	195 000	300 600
Komi Republic	2 706 261	2 206 642	0	499 619
Akhangelsk Region	0	0	0	0
Vologda Region	51 149 784	20 580 895	323 942	28 715 935
Kaliningrad Region	7 308 841	5 670 087	409 689	1 229 065
Leningrad Region	7 407 661	3 381 561	550 000	2 466 883
Murmansk Region	3 290 270	1 225 732	0	2 014 338
Novgorod Region	2 429 992	1 486 643	110 000	791 772
Pskov Region	1 192 369	1 045 276	0	147 093
St Petersburg	835 296 724	548 668 102	111 758 916	92 343 773
Southern Federal District	203 947 633	123 392 852	10 370 443	64 236 486
Republic of Adygeya	7 078 883	5 298 926	200 000	1 284 186
Republic of Kalmykia	0	0	0	0
Krasnodar Territory	98 984 030	64 641 919	7 872 373	21 574 998
Astrakhan Region	1 536 113	643 498	0	772 551
Volgograd Region	9 485 517	7 713 013	575 000	1 156 450
Rostov Region	86 863 090	45 095 496	1 723 070	39 448 301
North-Caucasian Federal District	22 136 819	16 339 642	1 433 830	4 269 244
Republik of Daghestan	1 500 966	740 812	2 200	757 954
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	4 111 063	2 674 025	634 300	795 923
Karachai-Cherkess Republic	8 748 140	6 776 797	50 000	1 899 799

Republic of North Ossetia - Alania	1 913 183	1 616 564	0	295 875
Chechen Republic	0	0	0	0
Stavropol Territory	5 863 467	4 531 444	747 330	519 693
Volga Federal District	1 068 728 364	582 885 177	122 526 563	292 302 091
Republic of Bashkortostan	30 674 002	18 280 011	6 168 497	4 013 199
Republic of Marii El	2 090 894	1 538 598	340 000	123 356
Republic of Mordovia	15 240 721	11 680 719	0	2 573 156
Republic of Tatarstan	488 497 625	337 177 783	23 280 560	87 509 467
Udmurt Republic	28 714 216	5 792 920	878 300	21 442 458
Chuvash Republic	8 139 762	3 347 500	910 000	3 648 346
Perm Territory	19 952 167	9 701 404	776 500	8 942 970
Kirov Region	18 723 062	11 368 083	1 500	5 798 917
Nizhny Novgogrod Region	52 220 661	34 419 729	3 272 372	9 321 292
Orenburg Region	31 254 335	15 226 425	105 050	14 136 573
Penza Region	2 949 489	1 736 087	7 350	813 992
Samara Region	260 232 079	107 042 033	15 208 706	123 431 556
Saratov Region	104 154 472	20 516 160	71 475 959	9 829 124
Ulyanovsk Region	5 884 879	5 057 725	101 769	717 685
Ural Federal District	558 687 984	232 224 502	69 626 001	231 643 309
Kurgan Region	1 971 230	1 738 647	0	155 498
Sverdlovsk Region	261 753 849	94 108 644	16 604 169	142 393 604
Tyumen Region	221 572 927	98 158 122	47 969 231	62 988 590
Chelyabinsk Region	73 389 978	38 219 089	5 052 601	26 105 617
Siberian Federal District	150 912 421	59 260 271	43 149 456	41 447 525
Republic of Altai	448 771	312 843	0	81 546
Republic of Buryatiya	7 359 333	2 958 248	0	4 321 280
Republic of Tuva	246 812	123 854	900	122 058
Republic of Khakassia	4 596 565	2 064 964	15 000	2 238 959
Altai Territory	8 205 830	5 892 033	345 848	1 653 520
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	29 898 942	4 557 494	16 756 610	6 652 901
Irkutsk Region	10 971 136	6 043 906	710 000	3 320 200
Kemerovo Region	6 318 522	2 874 831	285 152	3 158 539
Novosibirsk Region	60 433 399	18 743 544	24 655 946	14 790 666
Omsk Region	13 516 677	9 993 769	370 000	2 164 691
Tomsk Region	8 916 434	5 694 785	10 000	2 943 165
Far Eastern Federal District	335 108 681	81 727 050	11 653 509	224 892 543
Republic of Sakha (Yakutia)	20 385 955	12 303 154	42 588	7 620 563
Kamchatka Territory	15 003 602	10 457 694	2 197 799	2 209 412
Primorskiy Territory	57 713 422	36 850 256	2 181 479	15 910 672
Khabarovsk Territory	5 809 035	2 167 159	400 000	2 374 964
Amur Region	232 913 344	18 067 783	5 955 643	196 304 209
Magadan Region	0	0	0	0
Sakhalin Region	3 283 323	1 881 004	876 000	472 723
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Crimean District	39 008 515	8 089 479	23 973 500	5 839 474
Republic of Crimea	34 122 596	6 026 501	21 973 500	5 752 861
City of Sevastopol	4 885 919	2 062 978	2 000 000	86 613

Table 35

Distribution of Loans, Deposits and Other Claims in Forreign Currency by Credit Institutions, Registered in Respective Regions, as of 1.11.15

thousand rubles

	Total	of which		
		Loans and other claims on non-financial organisations	Loans, deposits and other claims on credit institutions	Loans and other claims on individuals
1	2	3	4	5
Central Federal District	17 429 816 784	11 062 643 304	4 974 768 379	255 395 979
Belgorod Region	1 931	0	1 931	0
Bryansk Region	0	0	0	0
Vladimir Region	177 791	163 640	0	14 151
Voronezh Region	887 101	666 382	1 287	200 467
Ivanovo Region	153 351	37 876	3 111	5 228
Kaluga Region	1 744	0	1 693	51
Kostroma Region	44 759 745	16 044 030	24 561 576	1 634 240
Kursk Region	203 198	203 198	0	0
Lipetsk Region	1 589	0	0	1 589
Moscow Region	7 221 567	4 075 621	50 236	3 095 710
Orel Region	4 327	0	4 327	0
Ryazan Region	96 505	54 332	3 290	38 883
Smolensk Region	218 466	72 951	106 827	0
Tambov Region	1 931	0	1 931	0
Tver Region	351 529	0	351 529	0
Tula Region	0	0	0	0
Yaroslavl Region	1 305 568	711 972	46 671	546 925
City of Moscow	17 374 430 441	11 040 613 302	4 949 633 970	249 858 735
North-Western Federal District	234 435 867	120 833 927	55 122 857	8 175 242
Republic of Karelia	0	0	0	0
Komi Republic	83 642	41 190	42 452	0
Akhangelsk Region	0	0	0	0
Vologda Region	1 852 580	862 763	35 278	11 519
Kaliningrad Region	275 247	114 321	0	160 926
Leningrad Region	94 534	88 332	0	6 202
Murmansk Region	357 892	354 802	3 090	0
Novgorod Region	1 287	0	1 287	0
Pskov Region	0	0	0	0
St Petersburg	231 770 685	119 372 519	55 040 750	7 996 595
Southern Federal District	10 840 890	9 446 424	595 562	715 748
Republic of Adygeya	43 249	25 361	0	17 888
Republic of Kalmykia	0	0	0	0
Krasnodar Territory	1 326 210	974 998	209 057	120 434
Astrakhan Region	2 897	0	2 897	0
Volgograd Region	83 572	0	74 292	1 716
Rostov Region	9 384 962	8 446 065	309 316	575 710
North-Caucasian Federal District	2 343 952	1 922 858	397 917	23 177
Republik of Daghestan	13 533	0	1 932	11 601
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	2 728	0	2 728	0
Karachai-Cherkess Republic	2 090 567	1 818 758	260 233	11 576

Republic of North Ossetia - Alania	451	0	451	0
Chechen Republic	0	0	0	0
Stavropol Territory	236 673	104 100	132 573	0
Volga Federal District	85 736 565	50 484 578	9 253 960	3 008 330
Republic of Bashkortostan	34 406	18 669	15 408	329
Republic of Marii El	966	0	966	0
Republic of Mordovia	2 253	0	2 253	0
Republic of Tatarstan	49 558 986	41 264 796	7 201 657	1 092 533
Udmurt Republic	1 276 344	589 354	665 517	21 473
Chuvash Republic	131 065	123 541	967	6 557
Perm Territory	998 267	673 868	104 900	219 499
Kirov Region	493 774	491 089	2 685	0
Nizhny Novgogrod Region	1 238 802	1 014 057	80 436	144 309
Orenburg Region	743 631	454 641	156 031	132 959
Penza Region	0	0	0	0
Samara Region	30 366 108	5 763 134	223 506	1 389 771
Saratov Region	890 665	91 429	798 336	900
Ulyanovsk Region	1 298	0	1 298	0
Ural Federal District	229 040 865	202 796 334	22 214 780	583 366
Kurgan Region	991	0	0	991
Sverdlovsk Region	38 523 236	19 793 603	18 469 069	260 564
Tyumen Region	187 112 498	182 326 590	1 017 965	321 558
Chelyabinsk Region	3 404 140	676 141	2 727 746	253
Siberian Federal District	9 370 892	1 726 625	7 063 242	581 021
Republic of Altai	0	0	0	0
Republic of Buryatiya	15 203	0	4 372	10 831
Republic of Tuva	342	0	342	0
Republic of Khakassia	0	0	0	0
Altai Territory	103 157	1 624	3 850	97 683
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	5 487 532	355 457	4 904 714	227 361
Irkutsk Region	29 729	19 312	10 417	0
Kemerovo Region	5 319	0	322	4 997
Novosibirsk Region	3 304 394	1 198 065	2 012 698	93 627
Omsk Region	387 120	119 449	121 149	146 522
Tomsk Region	38 096	32 718	5 378	0
Far Eastern Federal District	25 155 825	16 189 926	3 234 340	643 891
Republic of Sakha (Yakutia)	1 620 364	1 078 711	156 224	385 429
Kamchatka Territory	211 709	196 023	6 118	9 568
Primorskiy Territory	4 816 737	2 820 939	1 287 890	110 874
Khabarovsk Territory	8 050	0	8 050	0
Amur Region	18 420 505	12 020 060	1 771 791	138 020
Magadan Region	0	0	0	0
Sakhalin Region	78 460	74 193	4 267	0
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Crimean District	1 271 847	894 695	74 522	302 630
Republic of Crimea	393 658	255 995	16 772	120 891
City of Sevastopol	878 189	638 700	57 750	181 739

Table 36

Overdue claims on loans, deposits and other claims by credit institutions registered in respective regions, as of 1.11.15

thousand rubles

	on loans and other claims with non-financial organisations		on loans, deposits and other claims with credit institutions		on loans and other claims 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	1 426 569 210	330 657 307	20 458 315	4 758 949	738 227 335	51 865 663
Belgorod Region	78 070	0	0	0	753	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	132 898	0	0	0	27 573	0
Voronezh Region	25 532	0	0	0	32 674	0
Ivanovo Region	178 730	0	0	0	75 736	0
Kaluga Region	631 017	0	12 952 092	0	430 994	0
Kostroma Region	771 505	0	109 703	0	4 528 199	120 100
Kursk Region	24 956	0	0	0	20 987	0
Lipetsk Region	1 399 132	0	0	0	79 889	0
Moscow Region	1 143 581	37 922	0	0	751 455	179 356
Orel Region	86 089	0	0	0	11 989	0
Ryazan Region	1 016 298	0	0	0	111 805	0
Smolensk Region	335 903	0	5 700	0	10 632	0
Tambov Region	61 343	0	0	0	23 289	0
Tver Region	62 150	0	0	0	42 742	0
Tula Region	50 271	0	0	0	2 363	0
Yaroslavl Region	173 147	0	0	0	168 566	63 087
City of Moscow	1 420 398 588	330 619 385	7 390 820	4 758 949	731 907 689	51 503 120
North-Western Federal District	54 587 455	9 217 641	151 520	63 210	6 832 427	361 563
Republic of Karelia	4 025	0	0	0	3 029	0
Komi Republic	162 265	0	0	0	8 124	0
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	2 279 026	6 727	45 000	0	2 825 881	2 013
Kaliningrad Region	98 042	0	9 689	0	45 694	0
Leningrad Region	538 888	0	0	0	146 532	4 245
Murmansk Region	199 216	3 962	0	0	50 480	0
Novgorod Region	92 615	0	0	0	9 959	0
Pskov Region	77 463	0	0	0	6 368	0
St Petersburg	51 135 915	9 206 952	96 831	63 210	3 736 360	355 305
Southern Federal District	4 726 032	9 809	56 000	0	2 948 447	28 245
Republic of Adygeya	64 298	0	0	0	83 331	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	2 072 521	8 590	56 000	0	2 032 312	2 382
Astrakhan Region	34 590	0	0	0	41 755	0
Volgograd Region	599 763	0	0	0	70 003	0
Rostov Region	1 954 860	1 219	0	0	721 046	25 863
North-Caucasian Federal District	684 752	0	507 330	15 733	474 776	4 310
Republik of Daghestan	89 718	0	0	0	80 378	0
Republic of Ingushetia	0	0	0	0	0	0

Kabardino-Balkar Republic	306 928	0	0	0	110 493	0
Karachai-Cherkess Republic	86 805	0	0	0	90 373	4 310
Republic of North Ossetia - Alania	143 248	0	0	0	92 415	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	58 053	0	507 330	15 733	101 117	0
Volga Federal District	23 326 060	333 209	35 111 668	0	27 088 851	1 247 937
Republic of Bashkortostan	438 798	0	5 824 788	0	758 749	329
Republic of Marii El	2 524	0	0	0	1 486	0
Republic of Mordovia	126 796	0	0	0	54 073	0
Republic of Tatarstan	10 257 632	5 322	10 220	0	7 518 890	207 678
Udmurt Republic	138 115	0	0	0	1 723 059	39
Chuvash Republic	131 169	0	0	0	81 604	0
Perm Territory	212 806	0	26 500	0	246 185	256
Kirov Region	733 589	0	0	0	738 393	0
Nizhny Novgogrod Region	2 536 482	1 861	4 000	0	517 021	3 755
Orenburg Region	996 234	0	55 000	0	326 541	0
Penza Region	85 054	0	0	0	68 129	0
Samara Region	6 043 137	314 972	3 340 288	0	12 851 466	1 035 320
Saratov Region	1 447 447	11 054	25 850 872	0	2 017 083	560
Ulyanovsk Region	176 277	0	0	0	186 172	0
Ural Federal District	12 245 790	391 231	6 198 904	1 458	10 553 626	34 835
Kurgan Region	100 845	0	0	0	12 524	0
Sverdlovsk Region	5 766 607	9 763	5 998 904	0	8 466 631	32 868
Tyumen Region	3 518 682	381 468	0	0	1 435 057	1 714
Chelyabinsk Region	2 859 656	0	200 000	1 458	639 414	253
Siberian Federal District	3 402 649	99 467	80 848	342	3 343 490	231 998
Republic of Altai	4 594	0	0	0	23 227	0
Republic of Buryatiya	73 595	0	0	0	284 802	384
Republic of Tuva	2 046	0	0	342	16 646	0
Republic of Khakassia	54 677	0	15 000	0	63 995	0
Altai Territory	304 285	0	5 848	0	38 400	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	306 063	99 467	0	0	1 090 671	153 786
Irkutsk Region	600 460	0	40 000	0	133 196	0
Kemerovo Region	162 577	0	10 000	0	117 433	616
Novosibirsk Region	1 285 195	0	0	0	1 265 587	76 568
Omsk Region	440 271	0	0	0	149 118	644
Tomsk Region	168 886	0	10 000	0	160 415	0
Far Eastern Federal District	5 199 442	560 965	138 723	0	29 068 296	29 532
Republic of Sakha (Yakutia)	323 551	0	42 588	0	208 287	0
Kamchatka Territory	520 800	0	0	0	227 834	2 413
Primorskiy Territory	2 568 935	0	26 135	0	828 621	6 105
Khabarovsk Territory	40 552	0	0	0	471 551	0
Amur Region	1 654 474	560 965	70 000	0	27 288 929	21 014
Magadan Region	0	0	0	0	0	0
Sakhalin Region	91 130	0	0	0	43 074	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Crimean District	201 350	702 078	0	29 875	37 394	160 324
Republic of Crimea	11 587	249 815	0	0	36 838	64 112
City of Sevastopol	189 763	452 263	0	29 875	556	96 212

Table 37

Distribution of Clients' Funds in Rubles by Credit Institutions Registered in Respective Regions, as of 1.11.15

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 funds of legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
Central Federal District	26 870 047 084	4 339 551	57 172	5 003 447 043	8 307 927 587	13 352 452 857
Belgorod Region	6 888 493	0	0	1 790 570	523 033	4 558 331
Bryansk Region	0	0	0	0	0	0
Vladimir Region	6 051 277	0	80	941 698	514 622	4 551 466
Voronezh Region	2 157 441	0	0	368 279	543 564	1 243 895
Ivanovo Region	8 867 357	0	0	1 156 877	340 990	7 232 049
Kaluga Region	43 203 083	0	0	1 359 669	24 137 979	17 688 725
Kostroma Region	191 778 940	0	0	8 488 720	60 792 308	122 414 414
Kursk Region	12 776 235	0	0	2 376 218	613 320	9 767 510
Lipetsk Region	18 319 270	0	0	2 163 547	1 616 768	14 528 723
Moscow Region	29 266 742	0	0	8 020 727	2 765 661	18 385 774
Orel Region	2 508 321	0	0	382 858	128 956	1 969 976
Ryazan Region	15 936 588	3 793	0	3 110 069	527 123	12 027 391
Smolensk Region	3 206 907	0	0	526 321	263 386	2 414 880
Tambov Region	2 079 806	0	0	429 181	119 887	1 525 770
Tver Region	10 803 802	0	0	2 054 937	398 530	8 330 535
Tula Region	1 533 305	0	0	322 385	305 623	874 297
Yaroslavl Region	12 623 016	0	0	3 373 673	2 751 805	6 294 228
City of Moscow	26 502 046 501	4 335 758	57 092	4 966 581 314	8 211 584 032	13 118 644 893
North-Western Federal District	1 038 887 126	372 800	384	300 844 015	431 206 843	288 318 983
Republic of Karelia	609 246	0	0	266 740	34 501	299 479
Komi Republic	3 828 113	0	0	775 023	806 712	2 157 448
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	53 241 449	0	0	6 921 977	17 904 497	28 279 155
Kaliningrad Region	7 152 046	0	0	2 458 270	1 326 695	3 330 074
Leningrad Region	9 851 605	0	0	1 253 257	513 051	8 018 089
Murmansk Region	4 371 714	0	0	1 277 763	261 628	2 823 250
Novgorod Region	3 645 207	0	384	1 494 074	37 758	2 048 112
Pskov Region	1 263 385	0	0	337 016	0	924 794
St Petersburg	954 924 361	372 800	0	286 059 895	410 322 001	240 438 582
Southern Federal District	209 422 853	72 134	595	39 911 506	19 257 256	149 559 301
Republic of Adygeya	6 512 452	0	0	809 603	441 000	5 257 746
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	116 298 925	23 522	595	19 918 354	11 534 207	84 423 464
Astrakhan Region	5 671 197	0	0	2 993 731	1 182 778	1 483 430
Volgograd Region	7 394 740	0	0	2 229 567	488 581	4 671 098
Rostov Region	73 545 539	48 612	0	13 960 251	5 610 690	53 723 563
North-Caucasian Federal District	18 958 655	0	0	5 992 271	3 047 210	9 764 053
Republik of Daghestan	1 920 403	0	0	1 099 300	300 116	501 446
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	3 201 855	0	0	692 759	143 698	2 342 349
Karachai-Cherkess Republic	5 795 530	0	0	1 702 132	1 961 950	2 127 223
Republic of North Ossetia - Alania	1 579 742	0	0	177 207	113 500	1 288 979
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	6 461 125	0	0	2 320 873	527 946	3 504 056

Volga Federal District	944 564 375	3 326 612	0	133 228 439	247 908 074	556 547 356
Republic of Bashkortostan	41 768 292	35 556	0	2 323 495	11 236 775	28 145 874
Republic of Marii El	1 943 627	0	0	381 466	92 590	1 438 189
Republic of Mordovia	18 670 289	0	0	2 196 185	657 460	15 762 496
Republic of Tatarstan	482 668 014	3 229 705	0	78 576 375	173 045 571	225 550 452
Udmurt Republic	28 451 733	12 832	0	2 467 994	1 360 161	24 578 364
Chuvash Republic	8 597 650	0	0	1 344 037	845 948	6 377 679
Perm Territory	20 082 281	10 499	0	2 673 556	3 067 260	14 310 144
Kirov Region	23 369 355	5 791	0	3 789 723	1 448 822	17 955 577
Nizhny Novgogrod Region	58 300 665	18 987	0	11 218 925	4 390 922	42 446 655
Orenburg Region	31 601 704	13 181	0	3 543 509	6 784 195	21 242 009
Penza Region	3 461 535	0	0	643 270	356 876	2 448 630
Samara Region	158 784 876	61	0	18 806 704	42 268 318	97 169 198
Saratov Region	61 607 849	0	0	4 505 913	1 867 190	55 185 660
Ulyanovsk Region	5 256 505	0	0	757 287	485 986	3 936 429
Ural Federal District	709 090 156	194 489	0	70 849 655	153 403 138	479 941 633
Kurgan Region	1 597 614	0	0	396 888	322 845	870 814
Sverdlovsk Region	329 173 324	17 268	0	40 546 341	55 473 714	232 499 675
Tyumen Region	295 511 087	167 590	0	15 585 769	91 206 535	185 758 048
Chelyabinsk Region	82 808 131	9 631	0	14 320 657	6 400 044	60 813 096
Siberian Federal District	151 374 998	120 182	0	36 310 609	15 365 051	97 160 464
Republic of Altai	763 102	359	0	143 504	233 010	385 563
Republic of Buryatiya	8 674 738	10 560	0	1 530 347	311 401	6 505 470
Republic of Tuva	153 693	270	0	63 666	12 500	77 251
Republic of Khakassia	5 038 799	0	0	930 138	547 223	3 454 330
Altai Territory	6 905 286	0	0	1 853 745	692 278	4 344 710
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	26 668 658	20 120	0	3 733 760	1 579 242	21 052 659
Irkutsk Region	11 102 019	0	0	2 235 146	1 620 670	7 144 277
Kemerovo Region	8 110 706	0	0	1 394 390	709 964	5 992 183
Novosibirsk Region	58 626 554	88 873	0	20 617 142	5 910 910	30 530 266
Omsk Region	14 540 707	0	0	1 757 146	3 504 536	9 249 965
Tomsk Region	10 790 736	0	0	2 051 625	243 317	8 423 790
Far Eastern Federal District	300 640 419	84 780	13 843	40 649 636	21 238 310	237 723 346
Republic of Sakha (Yakutia)	22 995 814	48 090	0	4 500 723	4 318 623	14 062 464
Kamchatka Territory	15 664 803	16 099	0	2 512 357	1 708 184	11 397 381
1	65 245 615	11 532	0	18 523 812	3 580 159	42 631 936
Khabarovsk Territory	6 409 923	0	0	392 684	408 964	5 599 999
Amur Region	185 678 951	0	13 843	12 521 153	10 839 085	162 067 663
Magadan Region	0	0	0	0	0	0
Sakhalin Region	4 645 313	9 059	0	2 198 907	383 295	1 963 903
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Crimean District	42 532 574	4 540	0	14 085 347	1 971 724	26 360 518
Republic of Crimea	36 440 882	4 540	0	11 971 866	1 397 151	22 969 643
City of Sevastopol	6 091 692	0	0	2 113 481	574 573	3 390 875

Table 38

Distribution of Clients' Funds in Foreign Currency by Credit Institutions Registered in Respective Regions, as of 1.11.15

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 funds of legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
Central Federal District	17 558 076 458	70 514 406	32 011	2 561 798 187	8 837 992 071	5 627 327 991
Belgorod Region	1 033 489	0	0	67 063	0	966 426
Bryansk Region	0	0	0	0	0	0
Vladimir Region	395 028	0	0	8 086	45 062	341 831
Voronezh Region	2 154 386	0	0	161 395	129	1 992 856
Ivanovo Region	718 593	0	0	81 924	0	636 658
Kaluga Region	1 845 035	0	0	90 887	291	1 753 857
Kostroma Region	22 711 985	0	0	889 259	7 008 081	14 753 015
Kursk Region	953 451	0	0	376 114	0	574 440
Lipetsk Region	2 566 485	0	0	1 862 210	0	704 275
Moscow Region	13 501 093	0	0	580 176	3 195 196	9 712 729
Orel Region	148 860	0	0	61 573	0	87 287
Ryazan Region	1 952 723	0	0	903 605	44 215	1 004 852
Smolensk Region	457 013	0	0	142 887	0	314 126
Tambov Region	24 610	0	0	95	0	24 498
Tver Region	1 939 793	0	0	226 294	210 170	1 503 316
Tula Region	46 523	0	0	5 388	0	41 135
Yaroslavl Region	4 919 415	0	0	285 080	0	4 634 287
City of Moscow	17 502 707 976	70 514 406	32 011	2 556 056 151	8 827 488 927	5 588 282 403
North-Western Federal District	317 756 807	0	0	66 502 327	120 897 768	126 845 637
Republic of Karelia	24 137	0	0	21 724	0	2 397
Komi Republic	784 905	0	0	12 736	7 783	764 386
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	9 295 453	0	0	2 675 689	2 316 863	4 302 277
Kaliningrad Region	6 698 651	0	0	3 020 650	1 951 633	1 687 679
Leningrad Region	852 698	0	0	105 509	1 931	744 798
Murmansk Region	2 454 494	0	0	1 730 522	162 128	561 844
Novgorod Region	399 284	0	0	88 114	67 770	243 387
Pskov Region	9 204	0	0	4 543	0	4 661
St Petersburg	297 237 981	0	0	58 842 840	116 389 660	118 534 208
Southern Federal District	32 938 869	0	0	7 439 725	6 433 263	18 783 047
Republic of Adygeya	345 189	0	0	4 723	64 374	276 067
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	13 255 587	0	0	994 996	967 165	11 050 792
Astrakhan Region	3 751 665	0	0	3 305 356	0	441 028
Volgograd Region	1 391 799	0	0	204 211	117 109	1 070 461
Rostov Region	14 194 629	0	0	2 930 439	5 284 615	5 944 699
North-Caucasian Federal District	5 577 325	0	0	245 043	410 955	4 887 961
Republik of Daghestan	49 706	0	0	16 468	0	33 238
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	104 645	0	0	7 157	0	97 483
Karachai-Cherkess Republic	4 714 237	0	0	36 813	242 627	4 401 466
Republic of North Ossetia - Alania	57 596	0	0	16	0	57 555
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	651 141	0	0	184 589	168 328	298 219
Volga Federal District	232 369 900	7	0	26 045 923	124 888 800	79 947 743

Republic of Bashkortostan	5 121 260	0	0	419 252	3 291 788	1 407 602
Republic of Marii El	53 507	0	0	34 500	0	8 169
Republic of Mordovia	347 482	0	0	31 379	0	314 195
Republic of Tatarstan	167 374 922	7	0	8 215 826	117 915 519	40 305 961
Udmurt Republic	1 149 598	0	0	196 234	352 864	600 496
Chuvash Republic	524 522	0	0	10 884	16 680	496 609
Perm Territory	3 079 304	0	0	433 538	6 437	2 639 329
Kirov Region	1 556 218	0	0	291 407	359 321	905 435
Nizhny Novgogrod Region	5 272 794	0	0	642 574	618 408	3 998 335
Orenburg Region	4 047 877	0	0	220 052	859 712	2 623 685
Penza Region	39 739	0	0	4 150	35 058	0
Samara Region	38 246 552	0	0	15 010 734	1 331 807	21 790 685
Saratov Region	5 469 941	0	0	497 658	101 206	4 808 793
Ulyanovsk Region	86 184	0	0	37 735	0	48 449
Ural Federal District	181 148 790	63 923	0	26 527 581	60 538 458	84 667 159
Kurgan Region	42 526	0	0	2 384	0	40 142
Sverdlovsk Region	59 637 157	0	0	5 081 055	23 184 386	30 947 617
Tyumen Region	106 752 376	63 923	0	15 964 621	36 714 273	45 700 295
Chelyabinsk Region	14 716 731	0	0	5 479 521	639 799	7 979 105
Siberian Federal District	33 919 636	0	0	14 413 233	1 848 615	16 654 198
Republic of Altai	330 553	0	0	300 081	0	30 472
Republic of Buryatiya	2 351 103	0	0	999 441	0	606 936
Republic of Tuva	137	0	0	0	0	137
Republic of Khakassia	116 696	0	0	15 227	0	99 097
Altai Territory	368 077	0	0	55 137	0	312 940
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	7 322 871	0	0	369 859	158 517	6 754 828
Irkutsk Region	960 139	0	0	447 155	59 160	450 663
Kemerovo Region	462 385	0	0	183 989	0	278 396
Novosibirsk Region	19 262 730	0	0	10 969 974	909 947	7 169 220
Omsk Region	2 174 800	0	0	816 456	720 991	637 278
Tomsk Region	570 145	0	0	255 914	0	314 231
Far Eastern Federal District	65 016 655	0	0	9 946 005	20 129 763	32 221 401
Republic of Sakha (Yakutia)	2 632 118	0	0	125 109	75 424	2 356 598
Kamchatka Territory	2 389 629	0	0	975 364	1 789	1 391 127
Primorskiy Territory	13 166 718	0	0	2 953 086	1 535 580	8 578 927
Khabarovsk Territory	358 141	0	0	21 447	0	334 245
Amur Region	43 901 489	0	0	3 872 208	18 516 970	18 994 023
Magadan Region	0	0	0	0	0	0
Sakhalin Region	2 568 560	0	0	1 998 791	0	566 481
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Crimean District	5 296 898	0	0	946 830	120 254	3 651 370
Republic of Crimea	3 989 021	0	0	790 336	32 188	2 588 053
City of Sevastopol	1 307 877	0	0	156 494	88 066	1 063 317

Table 39

Loans, Deposits and Other Funds Received From Other Credit Institutions (by credit institutions registered in respective regions), as of 1.11.15

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	5 711 753 369	2 849 544 506	2 862 208 863
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	0	0	0
Voronezh Region	221 900	221 900	0
Ivanovo Region	410 312	410 312	0
Kaluga Region	143 210	143 210	0
Kostroma Region	104 051 881	57 041 053	47 010 828
Kursk Region	0	0	0
Lipetsk Region	877 000	877 000	0
Moscow Region	538 000	538 000	0
Orel Region	0	0	0
Ryazan Region	250 000	250 000	0
Smolensk Region	600 000	600 000	0
Tambov Region	48 477	48 477	0
Tver Region	830 000	830 000	0
Tula Region	0	0	0
Yaroslavl Region	200 000	200 000	0
City of Moscow	5 603 582 589	2 788 384 554	2 815 198 035
North-Western Federal District	97 965 781	79 032 564	18 933 217
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangelsk Region	0	0	0
Vologda Region	1 122 495	1 028 295	94 200
Kaliningrad Region	221 139	221 139	0
Leningrad Region	0	0	0
Murmansk Region	0	0	0
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	96 622 147	77 783 130	18 839 017
Southern Federal District	9 680 634	4 796 903	4 883 731
Republic of Adygeya	32 851	32 851	0
Republic of Kalmykia	0	0	0
Krasnodar Territory	2 596 720	1 972 128	624 592
Astrakhan Region	0	0	0
Volgograd Region	230 549	230 549	0
Rostov Region	6 820 514	2 561 375	4 259 139
North-Caucasian Federal District	328 331	328 331	0
Republik of Daghestan	0	0	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	0	0	0
Karachai-Cherkess Republic	150 000	150 000	0
Republic of North Ossetia - Alania	0	0	0
Chechen Republic	0	0	0
Stavropol Territory	178 331	178 331	0

Volga Federal District	158 773 578	126 283 941	32 489 637
Republic of Bashkortostan	530 000	530 000	0
Republic of Marii El	0	0	0
Republic of Mordovia	0	0	0
Republic of Tatarstan	37 553 657	29 918 641	7 635 016
Udmurt Republic	332 545	332 545	0
Chuvash Republic	162 684	162 684	0
Perm Territory	451 091	451 091	0
Kirov Region	429 599	429 599	0
Nizhny Novgogrod Region	4 366 800	4 020 639	346 161
Orenburg Region	350 403	305 341	45 062
Penza Region	5 830	5 830	0
Samara Region	37 015 952	36 753 181	262 771
Saratov Region	77 375 017	53 174 390	24 200 627
Ulyanovsk Region	200 000	200 000	0
Ural Federal District	37 689 653	23 411 217	14 278 436
Kurgan Region	0	0	0
Sverdlovsk Region	31 375 354	20 669 686	10 705 668
Tyumen Region	5 216 459	1 643 691	3 572 768
Chelyabinsk Region	1 097 840	1 097 840	0
Siberian Federal District	5 743 184	5 743 184	0
Republic of Altai	0	0	0
Republic of Buryatiya	70 000	70 000	0
Republic of Tuva	0	0	0
Republic of Khakassia	126 384	126 384	0
Altai Territory	448 570	448 570	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	3 900 000	3 900 000	0
Irkutsk Region	0	0	0
Kemerovo Region	0	0	0
Novosibirsk Region	1 198 230	1 198 230	0
Omsk Region	0	0	0
Tomsk Region	0	0	0
Far Eastern Federal District	10 096 674	5 867 248	4 229 426
Republic of Sakha (Yakutia)	333 919	333 794	125
Kamchatka Territory	141 612	141 612	0
Primorskiy Territory	1 561 240	1 561 240	0
Khabarovsk Territory	0	0	0
Amur Region	8 059 903	3 830 602	4 229 301
Magadan Region	0	0	0
Sakhalin Region	0	0	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0
Crimean District	5 133 410	5 133 410	0
Republic of Crimea	5 133 410	5 133 410	0
City of Sevastopol	0	0	0

Macroprudential Indicators of the Banking Sector

Table 40

Some Indicators of the Banking Sector Financial Soundness (Percent)

	1.01.14	1.01.15	1.07.15	1.10.15	1.11.15
Own funds (capital) adequacy					
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio)[1]	13,5	12,5	12,9	13,0	12,9
Tier I capital ratio N1.2 (Basel III) [2]	9,1	9,0	9,1	9,1	8,9
Risk-weighted assets [3](Basel III) to total assets ratio]	*51,4*	*45,4*	*49,1*	*48,2*	*49,8*
Credit risk					
Share of problem (IV quality category) and bad (V quality category) loans in total loans[4]	*6,0*	*6,7*	*8,2*	*8,2*	*8,3*
Loan loss provisions made as percent of total loans[4]	*5,9*	*6,5*	*7,5*	*7,6*	*7,7*
Ratio of loans, bank guarantees and sureties granted by a bank to its owners (shareholders) to own funds (capital) (N9.1)	1,1	2,6	2,1	2,6	2,8
Ratio of a bank's aggregate claims on insiders to own funds (capital) (N10.1)	0,7	0,7	0,6	0,6	0,6
Ratio of total large credit risks to own funds (capital) (N7)	204,3	245,5	226,6	236,7	242,2
Distribution of loans provided by credit institutions					
agriculture, hunting and forestry	*4,3*	*3,5*	*3,7*	*3,6*	*3,6*
mining	*3,1*	*4,2*	*4,3*	*4,5*	*4,6*
manufacturing	*13,6*	*15,5*	*15,6*	*16,5*	*16,7*
production and distribution of energy, gas and water	*2,5*	*2,5*	*2,6*	*2,6*	*2,7*
constructing	*5,6*	*5,3*	*5,2*	*5,0*	*5,0*
wholesale and retail trade, car and household appliance repair	*13,7*	*13,3*	*13,0*	*12,9*	*12,6*
transport and communication	*4,2*	*4,4*	*4,2*	*4,1*	*4,1*
other economic activities	*21,1*	*21,2*	*21,8*	*22,6*	*22,7*
individuals	*32,0*	*30,1*	*29,5*	*28,2*	*28,1*
of which					
mortgage loans	*8,5*	*9,4*	*9,9*	*9,8*	*10,0*
Geographical distribution of interbank loans and deposits [5]					
Russian Federation	*39,7*	*53,6*	*45,0*	*45,0*	*55,2*
United Kingdom	*23,8*	*13,9*	*13,8*	*15,0*	*11,8*
USA	*6,8*	*4,9*	*5,2*	*6,4*	*3,5*
Germany	*0,6*	*0,4*	*2,2*	*3,0*	*1,3*
Austria	*7,3*	*7,3*	*8,1*	*6,7*	*8,1*
France	*1,9*	*1,8*	*2,6*	*2,9*	*3,0*
Italy	*0,1*	*0,0*	*0,1*	*0,1*	*0,2*
Cyprus	*4,7*	*4,9*	*7,6*	*7,3*	*8,5*
Netherlands	*1,5*	*1,3*	*1,8*	*1,8*	*2,3*
Other	*13,6*	*11,8*	*13,5*	*11,8*	*6,2*
Liquidity					
Ratio of high liquid assets to total assets	*9,9*	*10,4*	*11,1*	*11,3*	*10,7*
Ratio of liquid assets to total assets	*20,5*	*22,0*	*23,6*	*23,8*	*23,8*
Ratio of high liquid assets to demand liabilities (N2)	57,5	67,0	86,1	91,4	95,9
Ratio of liquid assets to short-term liabilities (N3)	78,7	80,4	132,3	136,6	144,2
Ratio of long-term (over 365 or 366 days) claims on own funds (capital) adjusted for the minimum balance of short-term (up to 365 or 366 days) clients' accounts (N4)	88,9	92,8	60,5	60,5	59,7
Ratio of clients' funds to total loans [6]	*98,7*	*96,9*	*99,7*	*104,3*	*104,2*
Market risk to total own funds (capital) [7]	*45,6*	*36,0*	*37,6*	*40,5*	*41,5*
of which					
Interest rate risk	*37,8*	*28,6*	*30,2*	*32,3*	*33,2*
Equity position risk	*3,3*	*3,7*	*3,6*	*3,3*	*3,2*
Foreign exchange risk	*4,5*	*3,7*	*3,8*	*5,0*	*5,1*
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	1,8	7,6	8,3	8,2	7,9
Banks' financial result over the reporting period (billion rubles)	993,6	589,1	51,5	126,7	193,1
as percent of the banking sector assets [8]	*1,9*	*0,9*	*0,1*	*0,2*	*0,3*
as percent of the banking sector own funds (capital) [8]	*15,2*	*7,9*	*0,6*	*1,6*	*2,3*
Return on assets [9]	*1,9*	*0,9*	*0,3*	*0,0*	*0,1*
Return on equity [9]	*15,2*	*7,9*	*2,4*	*0,4*	*0,6*

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

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

[3] Only balance sheet items are included.

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

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

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

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

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

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

Capital Adequacy

Table 41

Distribution of Credit Institutions (CIs) by Own Funds (Capital)[1]

Date	Total		of which															
	Number of Cis	Own funds (capital) of CIs, billion rubles	CIs with capital less than 300 million rubles		CIs with capital from 300 to 500 million rubles		CIs with capital from 500 million to 1 billion rubles		CIs with capital from 1 to 3 billion rubles		CIs with capital from 3 to 5 billion rubles		CIs with capital from 5 to 10 billion rubles		CIs with capital more than 10 billion rubles		CIs going through insolvency prevention measures[2]	
			Number of Cis	Capital, billion rubles	Number of Cis	Capital, billion rubles	Number of Cis	Capital, billion rubles	Number of Cis	Capital, billion rubles	Number of Cis	Capital, billion rubles	Number of Cis	Capital, billion rubles	Number of Cis	Capital, billion rubles	Number of Cis	Capital, billion rubles
1.01.09	1108	3 811,6	541	72,4	156	60,6	125	85,4	157	264,8	30	114,7	38	264,6	41	2 886,6	20	62,6
1.01.10	1058	4 620,6	473	71,9	157	61,5	127	83,6	163	272,6	37	144,2	36	260,3	47	3 656,2	18	70,3
1.01.11	1012	4 732,3	424	69,3	140	54,7	150	100,7	159	275,4	35	133,8	37	263,1	53	3 729,8	14	105,4
1.01.12	978	5 242,1	354	68,6	155	59,0	152	103,1	171	298,0	38	144,0	41	284,5	59	4 035,2	8	249,7
1.01.13	956	6 112,9	301	59,5	163	62,3	145	100,4	176	300,9	52	192,1	45	318,1	69	4 867,2	5	212,4
1.01.14	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
1.02.15	830	7 848,0	53	3,0	263	94,4	138	95,4	186	313,2	50	197,5	45	320,0	80	6 822,8	15	1,8
1.03.15	827	7 772,2	53	4,0	259	92,6	140	96,6	185	315,8	49	196,2	41	279,9	83	6 803,1	17	-15,9
1.04.15	824	8 070,2	51	2,2	261	93,8	135	93,0	181	302,4	52	200,9	45	305,4	82	7 071,0	17	1,5
1.05.15	815	8 021,7	49	3,5	255	92,1	131	89,2	186	308,2	52	203,3	45	316,1	80	6 996,1	17	13,2
1.06.15	810	8 083,8	51	3,6	248	89,2	135	93,1	183	305,8	50	197,6	46	324,2	80	7 057,4	17	13,0
1.07.15	797	8 166,4	50	3,8	241	87,1	130	89,4	179	295,4	49	189,8	49	335,1	82	7 164,9	17	0,9
1.08.15	783	8 454,3	52	-1,4	230	83,2	132	91,2	174	285,1	48	187,5	49	338,8	80	7 473,0	18	-3,0
1.09.15	774	8 725,8	48	3,0	222	80,5	134	91,8	171	278,5	45	178,5	49	336,3	80	7 773,3	25	-16,1
1.10.15	767	8 735,4	52	3,9	214	77,5	131	89,7	169	274,3	49	194,6	46	324,3	81	7 802,6	25	-31,5
1.11.15	757	8 823,5	53	-2,1	211	76,9	124	86,0	166	268,5	49	193,9	46	322,2	81	7 907,4	27	-29,2
Reference data: own funds (capital) adequacy ratio as of 1.11.15, %	12,9		24,9		24,3		18,8		16,9		17,2		15,7		13,4		11,2	

[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 127-FZ dated October 26, 2002 "On Insolvency (bankruptcy)" as well as credit institutions on which the decision of insolvency prevention was taken in September-October 2008.

Table 42

Basel III Capital Tiers and Adequacy Ratios

	1.02.14		1.01.15		1.07.15		1.10.15		1.11.15	
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***	**7 928,4**	***100,0***	**8 166,4**	***100,0***	**8 735,4**	***100,0***	**8 823,5**	***100,0***
of which:										
1. Tier I capital	4 838,1	*68,4*	5 718,4	*72,1*	5 743,2	*70,3*	6 093,9	*69,8*	6 074,6	*68,9*
of which:										
1.1. Common Equity Tier 1	4 812,0	*68,0*	5 638,3	*71,1*	5 670,4	*69,4*	5 979,7	*68,5*	5 957,0	*67,5*
1.2. Additional Tier 1	26,0	*0,4*	80,1	*1,0*	72,8	*0,9*	114,2	*1,3*	117,7	*1,3*
2. Tier 2 Capital	2 235,4	*31,6*	2 210,0	*27,9*	2 423,1	*29,7*	2 641,5	*30,2*	2 748,9	*31,2*
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	12,5	4	12,9	3	13,0	5	12,9	5
Common equity Tier I ratio (N1.1)	8,8	1	8,9	2	8,9	3	8,9	6	8,7	4
Tier I capital ratio (N1.2)	8,8	2	9,0	3	9,1	4	9,1	7	8,9	7

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

[2] Basel III capital adequacy ratios calculated starting from 1.02.2014. Minimum capital requirements set: N1.0 - 10%, N1.1 - 5%, N1.2 - 6,0% (before 01.01.2015 - 5,5%).

Table 43

Structure of Own Funds (Basel III Capital) of the Banking Sector (Percent) [1]

Indicators	1.01.14		1.01.15		1.07.15		1.10.15		1.11.15	
	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	**8 202,0**	***116,1***	**9 337,9**	***117,8***	**9 934,8**	***121,7***	**10 714,5**	***122,7***	**10 816,2**	***122,6***
1.1. Authorized capital	1 533,2	*21,7*	1 914,3	*24,1*	1 963,6	*24,0*	2 354,5	*27,0*	2 351,3	*26,6*
1.2. Issue income	1 347,5	*19,1*	1 421,3	*17,9*	1 427,8	*17,5*	1 447,0	*16,6*	1 447,4	*16,4*
1.3. Credit institutions' profit and funds	3 377,7	*47,8*	3 761,5	*47,4*	3 889,4	*47,6*	3 960,7	*45,3*	4 054,6	*46,0*
1.4. Subordinated loans	1 723,2	*24,4*	2 018,3	*25,5*	2 414,8	*29,6*	2 717,9	*31,1*	2 729,6	*30,9*
1.5. Increase in value of property due to revaluation	220,5	*3,1*	222,4	*2,8*	239,2	*2,9*	234,4	*2,7*	233,3	*2,6*
1.6.Other factors of increase	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
2. Factors of own funds (capital) decrease	**1 137,7**	***16,1***	**1 409,5**	***17,8***	**1 768,4**	***21,7***	**1 979,1**	***22,7***	**1 992,7**	***22,6***
2.1. Losses	114,6	*1,6*	352,5	*4,4*	588,8	*7,2*	696,5	*8,0*	708,6	*8,0*
2.2. Intangible assets	13,5	*0,2*	18,8	*0,2*	22,4	*0,3*	23,7	*0,3*	24,5	*0,3*
2.3. Treasury stocks (shares)	0,2	*0,0*	1,2	*0,0*	1,8	*0,0*	2,3	*0,0*	2,1	*0,0*
2.4. Sources of own funds (capital), created using improper assets	5,6	*0,1*	7,2	*0,1*	7,7	*0,1*	8,8	*0,1*	9,2	*0,1*
2.5. Subordinated loans granted to credit institutions	77,0	*1,1*	154,4	*1,9*	203,2	*2,5*	238,0	*2,7*	235,8	*2,7*
2.6. Investments in shares of financial organizations (including associated financial companies) and credit institutions	914,5	*12,9*	801,0	*10,1*	832,1	*10,2*	879,2	*10,1*	879,2	*10,0*
2.7. Other factors of which:	12,2	*0,2*	74,4	*0,9*	112,4	*1,4*	130,5	*1,5*	133,2	*1,5*
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	9,0	*0,1*								
Own funds (capital), total	**7 064,3**	***100,0***	**7 928,4**	***100,0***	**8 166,4**	***100,0***	**8 735,4**	***100,0***	**8 823,5**	***100,0***

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

Table 44

The Value of Credit Risk on Balance Sheet Assets (Billion Rubles) Used in Calculation Capital Adequacy Ratio N1.0[1] (Basel III), bln rubles

The value of credit risk on balance sheet assets [2]	1.01.14	1.01.15	1.07.15	1.10.15	1.11.15
1st group of assets	0,0	0,0	0,0	0,0	0,0
2nd group of assets	986,9	1 365,7	1 398,8	1 529,1	1 503,9
3rd group of assets	326,5	404,2	634,0	739,3	783,6
4th group of assets	28 182,0	33 446,0	34 041,2	35 880,7	36 618,5
5th group of assets	6,9	9,2	9,5	11,0	10,5
The value of credit risk on balance sheet assets	29 502,1	35 225,2	36 083,5	38 160,0	38 916,4

Reference data:

	1.01.14	1.01.15	1.07.15	1.10.15	1.11.15
1st group of assets without risk weighting	7 855,7	11 479,3	8 274,4	8 283,0	8 170,8

[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

Table 45

Own Funds (Capital)[1] Adequacy Ratio of the Banking Sector

		1.01.14	1.01.15	1.07.15	1.10.15	1.11.15
1	Banking sector own funds (capital), billion rubles	7 064,3	7 928,4	8 166,4	8 735,4	8 823,5
2	Risk-weighted assets, billion rubles	52 473,9	63 456,9	63 435,7	67 070,5	68 442,7
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	29 502,1	35 225,2	36 083,5	38 160,0	38 916,4
	- risk-weighted claims on counterparties related to a bank (code 8957.0[2], before 01.02.14 - code 8957[2]), billion rubles	2 087,6	1 700,4	1 608,1	1 699,0	1 813,8
	- the amount of mortgage loans and accrued (accumulated) interest claims (code 8807[2]), billion rubles	147,4	225,8	128,7	134,0	136,1
	- the value of credit risk on contingent credit liabilities, billion rubles	3 971,4	4 802,0	4 253,2	4 226,1	4 367,4
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles[2]	289,3	1 259,3	732,8	847,8	839,4
	- 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)	3 558,1	5 264,7	6 406,9	6 792,9	6 778,6
	- market risk, billion rubles	3 101,5	2 734,6	2 949,5	3 428,7	3 546,2
	- credit claims of clearing participants (codes 8847[2])	13,4	65,7	62,9	61,4	55,5
	- higher-risk transactions, billion rubles	9 078,3	9 592,6	9 431,9	9 846,8	10 260,9
	- corrective coefficient of own funds (capital) adequacy ratio's N1.0 (before 1.02.14 - N1) denominator which eliminates double counting of credit claims on higher-risk transactions	-374,4	-305,7	-350,4	-401,1	-437,5
	- 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	1 624,6	630,3	588,0	556,6
	- 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	329,6	544,7	617,5	622,9
	- the risk of change of credit claim value (credit valuation adjustment) resulting from the deterioration of counterparty credit quality.	-	935,9	791,3	891,7	779,6
	- other	-	2,3	162,2	177,7	206,7
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	13,5	12,5	12,9	13,0	12,9

Calculated by form 0409135

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

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

[3] With the full cost of a loan (calculated by the credit institutions to the notice of an individual borrower according to 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	1.01.14		1.01.15		1.07.15		1.10.15		1.11.15	
	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]	2	*0,1*	8	*1,4*	10	*1,8*	20	*2,5*	24	*2,7*
From 10% to 12%	112	*18,8*	90	*47,0*	111	*18,2*	105	*13,8*	105	*14,0*
From 12% to 14%	183	*64,6*	144	*39,4*	111	*62,5*	109	*52,1*	89	*49,6*
14% and more	612	*16,6*	578	*12,2*	550	*17,4*	518	*31,5*	519	*33,5*
Banking sector, total	923	*100,0*	834	*100,0*	797	*100,0*	767	*100,0*	757	*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]

		1.01.14		1.01.15		1.07.15		1.10.15		1.11.15	
		bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %
Loans	Standard	17 609,7	*42,9*	24 885,6	*46,8*	24 111,7	*46,1*	26 402,3	*46,9*	26 350,1	*47,2*
	Substandard	18 101,6	*44,1*	21 016,6	*39,5*	19 763,8	*37,8*	20 812,3	*37,0*	20 298,5	*36,4*
	Doubtful	2 837,4	*6,9*	3 603,2	*6,8*	4 165,1	*8,0*	4 463,9	*7,9*	4 502,2	*8,1*
	Problem	824,5	*2,0*	1 144,5	*2,2*	1 300,8	*2,5*	1 444,2	*2,6*	1 415,2	*2,5*
	Loss	1 636,4	*4,0*	2 433,0	*4,6*	2 966,1	*5,7*	3 197,4	*5,7*	3 242,1	*5,8*
Loan loss provision (LLP) made		2 435,8	*5,9*	3 461,0	*6,5*	3 906,5	*7,5*	4 257,9	*7,6*	4 297,0	*7,7*
Reference data: less loans grouped into portfolios of homogeneous loans [2]											
Loans	Standard	17 608,5	*57,4*	24 884,9	*60,1*	23 997,1	*58,1*	26 279,2	*57,9*	26 224,4	*58,4*
	Substandard	8 728,5	*28,5*	10 893,5	*26,3*	10 702,0	*25,9*	11 857,8	*26,1*	11 375,2	*25,3*
	Doubtful	2 520,4	*8,2*	3 092,3	*7,5*	3 587,5	*8,7*	3 887,7	*8,6*	3 947,9	*8,8*
	Problem	682,0	*2,2*	971,2	*2,3*	1 107,9	*2,7*	1 260,8	*2,8*	1 244,0	*2,8*
	Loss	1 128,7	*3,7*	1 591,6	*3,8*	1 927,1	*4,7*	2 098,5	*4,6*	2 127,9	*4,7*
Loan loss provision (LLP)	Estimated LLP	2 365,7	*7,7*	3 219,0	*7,8*	3 709,8	*9,0*	4 086,7	*9,0*	4 131,3	*9,2*
	Estimated LLP adjusted for collateral	1 787,6	*5,8*	2 464,2	*5,9*	2 789,6	*6,8*	3 109,9	*6,9*	3 147,2	*7,0*
	LLP made	1 788,7	*5,8*	2 467,1	*6,0*	2 731,4	*6,6*	3 030,7	*6,7*	3 061,6	*6,8*
	LLP made as percent of estimated LLP		*75,6*		*76,6*		*73,6*		*74,2*		*74,1*
	LLP made as percent of estimated LLP adjusted for collateral		*100,1*		*100,1*		*97,9*		*97,5*		*97,3*

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

Structure of Loans and Claims Grouped Into Homogeneous Portfolios [1]

	1.01.14		1.01.15		1.07.15		1.10.15		1.11.15	
	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %
1. Loans grouped into portfolios of homogeneous loans - total	10 341,5	*100,0*	11 714,4	*100,0*	10 985,8	*100,0*	10 936,2	*100,0*	10 888,6	*100,0*
of which:										
1.1. Loans to legal entities (except credit institutions)	805,2	*7,8*	804,8	*6,9*	654,0	*6,0*	599,1	*5,5*	582,6	*5,4*
1.2. Loans to individuals	9 536,0	*92,2*	10 909,5	*93,1*	10 331,6	*94,0*	10 337,1	*94,5*	10 305,9	*94,6*
1.3. Loans to credit institutions	0,3	*0,0*	0,1	*0,0*	0,1	*0,0*	0,0	*0,0*	0,1	*0,0*
2. Loans grouped into portfolios of homogeneous loans as a share of total loans		*25,2*		*22,0*		*21,0*		*19,4*		*19,5*
3. Ratio of loan loss provisions made on loans grouped into portfolios of homogeneous loans to loans grouped into portfolios of homogeneous loans		*6,3*		*8,5*		*10,7*		*11,2*		*11,3*
4. Claims grouped into portfolios of homogeneous claims - total	62,2	*100,0*	75,8	*100,0*	80,5	*100,0*	78,6	*100,0*	81,7	*100,0*
of which:										
4.1. Portfolios of homogeneous claims on legal entities	28,1	*45,3*	27,7	*36,5*	32,9	*40,9*	29,9	*38,0*	31,3	*38,3*
4.2. Portfolios of homogeneous claims on individuals	34,0	*54,7*	48,1	*63,5*	47,6	*59,1*	48,8	*62,0*	50,4	*61,7*
5. Ratio of provisions made on claimes grouped into portfolios of homogeneous claims to claims grouped into portfolios of homogeneous claims		*36,4*		*44,8*		*56,8*		*57,7*		*56,5*

[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 1.11.15[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	582 647,0	*100,0*	67 538,2	*100,0*	*11,6*
of which by quality categories					
1.1. Quality Category I	405,2	*0,1*	0,0	*0,0*	*0,0*
1.2. Quality Category II	497 152,8	*85,3*	4 691,9	*6,9*	*0,9*
1.3. Quality Category III	7 096,6	*1,2*	715,8	*1,1*	*10,1*
1.4. Quality Category IV	14 369,4	*2,5*	4 632,7	*6,9*	*32,2*
1.5. Quality Category V	63 622,9	*10,9*	57 497,9	*85,1*	*90,4*
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	58,2	*100,0*	28,6	*100,0*	*49,1*
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	27,8	*47,8*	0,2	*0,8*	*0,8*
2.3. Quality Category III	1,3	*2,3*	0,3	*0,9*	*20,0*
2.4. Quality Category IV	1,5	*2,7*	0,8	*2,7*	*50,0*
2.5. Quality Category V	27,5	*47,3*	27,3	*95,6*	*99,2*
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	582 705,1		67 566,8		*11,6*
4. Homogeneous claims grouped into portfolios - total	31 328,3	*100,0*	15 123,8	*100,0*	*48,3*
of which by quality categories					
4.1. Quality Category I	12 422,5	*39,7*	0,0	*0,0*	*0,0*
4.2. Quality Category II	718,5	*2,3*	8,5	*0,1*	*1,2*
4.3. Quality Category III	3205,3	*10,2*	192,7	*1,3*	*6,0*
4.4. Quality Category IV	55,9	*0,2*	16,3	*0,1*	*29,0*
4.5. Quality Category V	14926,0	*47,6*	14906,3	*98,6*	*99,9*
5. Claims for interest payments - total	6 779,2	*100,0*	2 935,3	*100,0*	*43,3*
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	3 248,6	*47,9*	2 850,3	*97,1*	*87,7*

[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 1.11.15[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	10 305 854,0	*100,0*	1 167 787,1	*100,0*	*11,3*
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	876 954,3	*8,5*	26 315,9	*2,3*	*3,0*
1.1.2. residental real estate (mortgage) loans, total	2 952 236,4	*28,6*	60 144,8	*5,2*	*2,0*
1.1.3. car loans, total	713 367,2	*6,9*	64 146,5	*5,5*	*9,0*
1.1.4. other consumer loans, total	5 730 464,1	*55,6*	1 014 901,0	*86,9*	*17,7*
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]	332 323,7	*3,2*	6 655,3	*0,6*	*2,0*
1.2.2. a portfolio of loans without overdue payments	8 374 360,3	*81,3*	129 321,4	*11,1*	*1,5*
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	290 223,1	*2,8*	17 702,0	*1,5*	*6,1*
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	161 761,2	*1,6*	44 435,1	*3,8*	*27,5*
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	166 405,1	*1,6*	92 284,2	*7,9*	*55,5*
1.2.6. a portfolio of loans with payments being overdue from 181 to 360 calendar days	328 107,3	*3,2*	257 607,9	*22,1*	*78,5*
1.2.7. a portfolio of loans with payments being overdue more than 360 calendar days	619 841,4	*6,0*	617 502,2	*52,9*	*99,6*
1.3. classified into the following loan quality categories:					
1.3.1. Quality category I	125 264,4	*1,2*	0,0	*0,0*	*0,0*
1.3.2. Quality category II	8 426 075,7	*81,8*	112 142,7	*9,6*	*1,3*
1.3.3. Quality category III	547 192,5	*5,3*	47 283,9	*4,0*	*8,6*
1.3.4. Quality category IV	156 757,8	*1,5*	62 058,2	*5,3*	*39,6*
1.3.5. Quality category V	1 050 563,7	*10,2*	946 302,3	*81,0*	*90,1*
2. Claims grouped into portfolios of homogeneous claims - total	50 379,1	*4,8*	31 057,8	*3,3*	*61,6*
of which by quality categories					
2.1. Quality category I	6 864,9	*0,7*	0,0	*0,0*	*0,0*
2.2. Quality category II	7 618,8	*0,7*	180,4	*0,0*	*2,4*
2.3. Quality category III	3309,3	*0,3*	329,9	*0,0*	*10,0*
2.4. Quality category IV	1675,8	*0,2*	793,0	*0,1*	*47,3*
2.5. Quality category V	30910,4	*2,9*	29754,5	*3,1*	*96,3*
3. Claims for interest payments - total of which	196 617,2	*100,0*	85 508,0	*100,0*	*43,5*
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	92 962,4	*47,3*	80 192,6	*93,8*	*86,3*

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

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

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 %				
	1.01.14	1.01.15	1.07.15	1.10.15	1.11.15	1.01.14	1.01.15	1.07.15	1.10.15	1.11.15
Substandard	*9,6*	*9,5*	*7,9*	*7,7*	*7,4*	*2,0*	*2,1*	*2,0*	*2,0*	*2,0*
Doubtful	*20,5*	*19,7*	*20,7*	*21,9*	*22,3*	*14,5*	*15,7*	*15,8*	*17,1*	*17,3*
Problem	*15,2*	*16,1*	*15,5*	*16,5*	*16,7*	*39,9*	*40,9*	*38,3*	*39,7*	*41,0*
Loss	*54,4*	*54,7*	*55,8*	*53,8*	*53,5*	*86,1*	*84,8*	*79,0*	*77,7*	*77,0*

[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 Claims

Indicator	1.01.14	1.01.15	1.07.15	1.10.15	1.11.15
Overdue claims on loans, deposits and other claims, billion rubles	**1398,0**	**1978,0**	**2590,4**	**2809,0**	**2847,7**
Of which					
- among 20 largest-asset credit institutions, billion rubles	1052,0	1404,5	1829,8	1912,4	1871,9
Share of overdue claims in loans, deposits and other claims of the banking sector, percent	*3,5*	*3,8*	*5,1*	*5,1*	*5,2*
Overdue claims in rubles					
- billion rubles	1257,9	1725,9	2273,9	2425,7	2439,6
- as percent of total loans, deposits and other claims in rubles	*4,0*	*4,7*	*6,4*	*6,7*	*6,7*
Overdue claims in foreign currency					
- billion rubles	140,1	252,1	316,5	383,3	408,0
- as percent of total loans, deposits and other claims in foreign currency	*1,5*	*1,7*	*2,0*	*2,1*	*2,3*
- dollar equivalent, billion $	4,3	4,5	5,7	5,8	6,3
Overdue claims on loans and other claims on non-financial institutions	933,7	1250,7	1720,5	1829,1	1872,9
Share of overdue claims in total volume of loans and other claims on non-financial institutions	*4,2*	*4,2*	*5,9*	*5,8*	*5,9*
Overdue claims on loans and other funds provided to individuals	440,3	667,5	806,3	859,5	872,5
Share of overdue claims in total volume of loans and other claims on individuals	*4,4*	*5,9*	*7,5*	*8,0*	*8,1*

Table 53

Distribution of Credit Institutions by Share of Overdue Claims in Credit Portfolio

Share of overdue claims in total loans, deposits, and other claims	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.14	1.01.15	1.07.15	1.10.15	1.11.15	1.01.14	1.01.15	1.07.15	1.10.15	1.11.15
No overdue claims	96	72	54	52	49	*1,8*	*2,8*	*2,7*	*2,6*	*2,4*
Less than 5%	598	508	442	420	394	*81,6*	*72,9*	*70,2*	*70,7*	*70,1*
From 5 to 10%	126	131	155	140	156	*9,4*	*16,6*	*17,7*	*16,6*	*16,7*
From 10 to 15%	37	40	53	55	53	*3,7*	*5,9*	*2,6*	*3,5*	*3,7*
From 15 to 20%	10	19	20	18	26	*3,3*	*1,1*	*2,1*	*1,7*	*2,1*
From 20 to 60%	8	23	27	35	33	*0,0*	*0,4*	*4,4*	*4,6*	*4,7*
From 60 to 90%	1	2	4	5	5	*0,0*	*0,0*	*0,0*	*0,1*	*0,1*
90% and more	1	1	1	2	2	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
No loans, deposits and other claims	45	37	41	36	35	*0,2*	*0,3*	*0,3*	*0,2*	*0,2*

Table 54

Credit Risks of the Banking Sector

Indicators	1.01.14	1.01.15	1.07.15	1.10.15	1.11.15
Large credit risks of the banking sector total, bln rubles	14 433,7	19 467,9	18 506,3	20 675,1	21 372,8
Share of large credit risks in the banking sector assets, %	*25,1*	*25,1*	*25,2*	*26,1*	*27,4*

Table 55

Structure of Large Loans[1] Grouped by Types of Collateral

	1.01.14	1.01.15	1.07.15	1.10.15	1.11.15
Volume of large loans, billion rubles	7 493,4	10 829,7	11 296,2	12 653,1	12 539,9
of which:					
Volume of secured loans , billion rubles	1 767,1	2 397,5	2 209,7	2 767,5	2 638,3
Volume of I quality category collateral, billion rubles	388,7	596,8	752,1	813,3	862,5
of which:					
collateral of quoted securities issued by legal entities, billion rubles	13,1	65,7	262,5	266,4	276,0
Volume of II quality category collateral, billion rubles	1 700,8	1 494,9	1 574,7	1 711,8	1 646,8
of which:					
collateral of securities, issued by legal entities, billion rubles	644,0	208,2	260,2	271,7	251,9
collateral of proprietory rights (claims), billion rubles	477,8	611,0	680,2	635,2	627,4

[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		
	2013		2014		9 months of 2015		2013		2014		9 months of 2015		2013		2014		9 months of 2015		9 months of 2013	9 months of 2014	9 months of 2015
	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep			
Industry. total	***44,5***	***41,1***	***38,4***	***32,0***	***57,7***	***55,9***	***121,8***	***121,3***	***122,8***	***126,6***	***154,1***	***164,3***	***42,9***	***41,4***	***42,2***	***44,9***	***30,3***	***32,3***	***4,8***	***2,6***	***3,8***
Agriculture, hunting and forestry	*45,1*	*42,2*	*40,8*	*43,5*	*44,5*	*45,6*	*182,6*	*167,1*	*170,7*	*167,8*	*171,2*	*176,8*	*70,7*	*67,7*	*63,9*	*60,5*	*55,3*	*54,2*	*3,2*	*6,0*	*7,5*
Industrial production (mining, manufacturing, production and distribution of energy, gas and water)	*47,1*	*43,6*	*40,5*	*31,8*	*61,0*	*59,0*	*127,4*	*126,2*	*123,3*	*132,7*	*166,8*	*179,9*	*43,1*	*42,7*	*43,9*	*46,8*	*28,1*	*30,9*	*5,1*	*2,4*	*3,8*
-mining	*44,9*	*44,4*	*57,4*	*42,8*	*73,5*	*72,1*	*117,9*	*129,0*	*155,0*	*164,7*	*210,5*	*251,6*	*33,4*	*32,5*	*49,4*	*49,3*	*4,9*	*9,1*	*6,2*	*1,8*	*2,3*
-manufacturing	*38,2*	*33,2*	*34,0*	*25,1*	*27,9*	*27,3*	*126,6*	*124,2*	*127,1*	*136,5*	*137,2*	*133,9*	*45,8*	*46,1*	*45,0*	*48,4*	*50,5*	*50,8*	*3,6*	*4,3*	*8,0*
-production and distribution of energy, gas and water	*66,5*	*64,8*	*54,6*	*53,0*	*53,1*	*52,9*	*132,7*	*132,6*	*80,5*	*82,7*	*84,9*	*78,6*	*38,0*	*34,8*	*32,4*	*32,6*	*37,2*	*40,3*	*2,1*	*1,1*	*2,1*
Construction	*12,5*	*10,9*	*17,6*	*17,8*	*10,2*	*9,4*	*99,2*	*100,8*	*125,5*	*111,6*	*103,6*	*109,8*	*22,0*	*19,0*	*26,7*	*25,2*	*18,3*	*15,7*	*1,0*	*1,2*	*0,9*
Wholesale and retail trade, car and household appliance repair	*21,4*	*20,2*	*20,3*	*17,7*	*19,9*	*21,5*	*128,6*	*124,0*	*128,9*	*123,3*	*113,0*	*114,6*	*40,5*	*41,8*	*38,6*	*36,9*	*34,4*	*34,3*	*1,3*	*2,6*	*4,3*
Transport and communication	*39,0*	*36,9*	*36,8*	*31,5*	*31,7*	*32,9*	*73,7*	*92,7*	*95,1*	*88,0*	*94,5*	*89,1*	*53,2*	*43,3*	*44,0*	*48,6*	*55,8*	*55,1*	*2,9*	*8,0*	*6,1*

* 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	1.01.14		1.01.15		1.07.15		1.10.15		1.11.15	
	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	*45,6*	*100,0*	*36,0*	*100,0*	*37,6*	*100,0*	*40,5*	*100,0*	*41,5*	*100,0*
Of which										
- interest rate risk (IRR)	*37,8*	*82,9*	*28,6*	*79,5*	*30,2*	*80,4*	*32,3*	*79,6*	*33,2*	*80,0*
- equity position risk (EPR)	*3,3*	*7,3*	*3,7*	*10,3*	*3,6*	*9,5*	*3,3*	*8,0*	*3,2*	*7,7*
- foreign exchange risk (FER)	*4,5*	*9,8*	*3,7*	*10,2*	*3,8*	*10,1*	*5,0*	*12,3*	*5,1*	*12,3*
Reference data:										
Number of credit institutions[1]	655		598		581		577		545	
Share of credit institutions' assets [1] in total banking sector assets, %	*97,5*		*97,8*		*98,0*		*97,7*		*97,9*	

[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

	1.01.14	1.01.15	1.07.15	1.10.15	1.11.15
Share of assets in foreign currency in total assets, %	*22,1*	*30,0*	*31,2*	*33,8*	*33,0*
of which:					
- 20 largest-asset credit institutions	*23,3*	*32,0*	*33,4*	*36,2*	*35,1*
Share of liabilities in foreign currency in total liabilities, %	*21,2*	*29,0*	*29,6*	*32,6*	*31,7*
of which:					
- 20 largest-asset credit institutions	*22,9*	*30,8*	*32,4*	*35,6*	*34,5*
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total , b.p.	*0,9*	*1,0*	*1,7*	*1,3*	*1,3*
of which:					
- 20 largest-asset credit institutions	*0,5*	*1,3*	*1,0*	*0,6*	*0,6*

Table 59

Claims and Liabilities on Balance and off-Balance Sheet Foreign Exchange Positions of the Banking Sector

	1.01.14	1.01.15	1.07.15	1.10.15	1.11.15
Balance sheet positions					
Claims, bln rubles	12 703,5	23 291,9	22 963,2	26 801,2	25 782,3
Liabilities, bln rubles	12 185,3	22 502,6	21 732,2	25 783,1	24 759,8
Net balance sheet position, bln rubles	518,2	789,2	1 231,0	1 018,0	1 022,6
Net balance sheet position to own funds (capital), % [1]	*7,3*	*10,0*	*15,1*	*11,7*	*11,6*
Off-balance sheet positions [2]					
Claims, bln rubles	7 011,1	18 124,3	16 385,2	18 862,9	16 920,0
Liabilities, bln rubles	7 063,4	17 638,1	16 390,8	18 581,8	16 642,5
Net balance sheet position, bln rubles	-52,3	486,2	-5,6	281,1	277,5
Net balance sheet position to own funds (capital), % [1]	*-0,7*	*6,1*	*-0,1*	*3,2*	*3,1*

[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

	2013 y.				2014 y.				2015 y.		
	I	II	III	IV	I	II	III	IV	I	II	III
Number of credit institutions that exceeded the OFXP limits	3	3	0	6	6	7	6	13	11	5	11
Of which:											
- 20 largest-asset credit institutions	0	0	0	0	0	0	0	1	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	*0,1*	*0,0*	*0,0*	*0,1*	*0,1*	*0,4*	*0,8*	*3,5*	*1,8*	*0,2*	*2,5*
- On 20 largest-asset credit institutions	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*	*2,4*	*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*
1.01.14	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	263	-224,8	151,2	83,0	-156,7	-73,6	2 911,6	*-2,5*
1.02.15	246	-255,8	158,4	52,1	-149,5	-97,4	2 881,3	*-3,4*
1.03.15	235	-386,9	343,8	33,8	-76,9	-43,0	1 873,9	*-2,3*
1.04.15	219	23,5	-55,8	7,0	-39,2	-32,2	1 080,7	*-3,0*
1.05.15	229	-10,7	-31,9	10,8	-53,4	-42,6	1 561,2	*-2,7*
1.06.15	209	-102,0	44,4	38,2	-95,8	-57,6	2 707,6	*-2,1*
1.07.15	217	118,3	-172,6	14,5	-68,8	-54,3	1 818,5	*-3,0*
1.08.15	255	141,7	-192,5	22,0	-72,8	-50,8	1 879,1	*-2,7*
1.09.15	210	147,3	-209,6	14,8	-77,1	-62,4	1 587,9	*-3,9*
1.10.15	199	-358,6	280,7	44,4	-122,3	-77,9	1 852,2	*-4,2*
1.11.15	189	-222,7	163,2	58,9	-118,5	-59,5	2 209,7	*-2,7*
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*
1.01.14	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	520	312,8	-196,4	157,2	-40,7	116,4	4 926,7	*2,4*
1.02.15	534	8,9	136,1	187,1	-42,2	145,0	5 024,3	*2,9*
1.03.15	541	83,9	61,0	208,0	-63,1	144,9	5 862,4	*2,5*
1.04.15	556	-202,6	394,2	265,0	-73,3	191,7	6 667,0	*2,9*
1.05.15	537	123,4	90,4	268,1	-54,3	213,8	6 443,8	*3,3*
1.06.15	550	192,5	-13,6	200,3	-21,4	178,9	5 360,0	*3,3*
1.07.15	529	-86,1	280,2	241,5	-47,3	194,2	6 262,9	*3,1*
1.08.15	478	-19,0	249,1	280,8	-50,7	230,1	6 549,7	*3,5*
1.09.15	519	-205,5	504,1	379,0	-80,4	298,6	7 122,9	*4,2*
1.10.15	525	157,5	111,2	313,6	-44,9	268,7	6 823,3	*3,9*
1.11.15	522	59,4	231,7	342,4	-51,3	291,1	6 559,0	*4,4*

Table 62

Open Currency Positions of the Banking Sector by Currencies as of 1.11.15

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	208	-50,0	*-3,8*	218,6	-268,6
long	502	315,6	*4,2*	371,0	-55,4
EUR					
short	259	-47,6	*-1,4*	-81,9	34,4
long	448	42,5	*0,8*	-506,1	548,7
GBP					
short	70	-20,7	*-0,3*	14,2	-34,9
long	272	2,2	*0,1*	5,0	-2,8

Liquidity of Credit Institutions

Table 63

Relation of Long-term Assets and Long-term Liabilities[1] of the Banking Sector

	1.01.14	1.01.15	1.07.15	1.10.15	1.11.15
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	*39,5*	*39,0*	*40,7*	*42,2*	*43,4*
Liabilities with maturity in excess of 1 year, as percent of total liabilities	*24,7*	*24,3*	*22,8*	*23,3*	*23,8*
A measure of using short-term liabilities to fund long-term liquid assets, percent[2]	*23,9*	*23,8*	*26,2*	*29,1*	*30,7*

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

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

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, %				
	1.01.14	1.01.15	1.07.15	1.10.15	1.11.15	1.01.14	1.01.15	1.07.15	1.10.15	1.11.15
Less than 0	264	256	250	248	235	6,6	8,0	*8,8*	*9,2*	*9,1*
From 0 to 20	410	338	328	305	311	25,2	27,5	*23,8*	*27,7*	*27,0*
More than 20	248	239	219	210	207	68,2	64,5	*67,4*	*63,2*	*63,9*
Data not available	1	1	0	4	4	0,0	0,0	*0,0*	*0,0*	*0,0*
Total	923	834	797	767	757	100,0	100,0	*100,0*	*100,0*	*100,0*

Table 65

The Relation of Short-term Assets and Short-term Liabilities[1] of the Banking Sector

	1.01.14	1.01.15	1.07.15	1.10.15	1.11.15
Liquid assets with maturity up to 30 days, as percent of liquid assets	*35,0*	*33,6*	*33,8*	*33,7*	*32,0*
Liabilities with maturity up to 30 days, as percent of total liabilities	*41,4*	*40,8*	*40,9*	*41,8*	*40,0*
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), %	*8,6*	*10,7*	*12,7*	*12,7*	*13,2*

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

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, %				
	1.01.14	1.01.15	1.07.15	1.10.15	1.11.15	1.01.14	1.01.15	1.07.15	1.10.15	1.11.15
Less than 0	469	436	460	497	499	30,1	15,4	*15,5*	*15,8*	*16,4*
From 0 to 20	238	226	180	143	130	44,1	60,3	*56,0*	*56,2*	*52,4*
More than 20	215	171	157	123	124	25,9	24,3	*28,5*	*28,1*	*31,2*
Data not available	1	1	0	4	4	0	0	*0,0*	*0,0*	*0,0*
Total	923	834	797	767	757	100	100	*100,0*	*100,0*	*100,0*

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.