THE CENTRAL BANK OF THE RUSSIAN FEDERATION

BANKING SUPERVISION DEPARTMENT

REVIEW
OF THE BANKING SECTOR
OF THE RUSSIAN FEDERATION

(INTERNET-VERSION)

ANALYTICAL DATA

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General Information on the Russian Banking Sector

Banking sector in the economy of Russia

Table 1

Macroeconomic indicators

	Indicator	1.01.10	1.01.11	1.01.12	1.01.13	1.01.14	1.01.15
1.	Banking sector assets (billion rubles)	29 430,0	33 804,6	41 627,5	49 509,6	57 423,1	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 placements with non-financial organisations and individuals, including overdue claims (billion rubles)	16 115,5	18 147,7	23 266,2	27 708,5	32 456,3	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 placements with 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 acquired by credit institutions (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		Own funds (capital)[1]		Loans and other placements with non-financial organisations		Loans and other placements with individuals				Individual deposits		Funds raised from organisations	
							Total		Unsecured consumer loans[2]					
	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date
1.01.09	*8,1*	*39,2*	*4,2*	*42,7*	*1,2*	*34,3*	*-0,9*	*35,2*	*-1,6*	*39,2*	*6,9*	*14,5*	*5,6*	*24,4*
1.01.10	*2,6*	*5,0*	*-0,5*	*21,2*	*-1,2*	*0,3*	*-0,3*	*-11,0*	*-0,6*	*-11,0*	*6,9*	*26,7*	*2,0*	*8,9*
1.01.11	*3,5*	*14,9*	*1,5*	*2,4*	*1,1*	*12,1*	*2,2*	*14,3*	*2,8*	*20,4*	*6,1*	*31,2*	*5,4*	*16,4*
1.01.12	*4,4*	*23,1*	*4,5*	*10,8*	*1,5*	*26,0*	*4,0*	*35,9*	*5,1*	*50,1*	*7,3*	*20,9*	*2,8*	*25,8*
1.01.13	*3,9*	*18,9*	*1,2*	*16,6*	*0,8*	*12,7*	*2,3*	*39,4*	*2,6*	*53,0*	*6,1*	*20,0*	*4,1*	*11,8*
1.01.14	*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*
Reference data:														
Increase from the beginning of the current year	*2,0*		*10,2*		*7,5*		*-5,1*		*-9,5*		*14,3*		*10,1*	
Increase over the same period of the previous year	*11,6*		*8,0*		*14,7*		*11,4*		*9,6*		*2,0*		*15,3*	

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

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

Table 3

Banking sector indicators, annual growth rates (%)

	2007	2008	2009	2010	2011	2012	2013	2014
Assets	*44,1*	*39,2*	*5,0*	*14,9*	*23,1*	*18,9*	*16,0*	*35,2*
Own funds (capital)	*57,8*	*42,7*	*21,2*	*2,4*	*10,8*	*16,6*	*15,6*	*12,2*
Loans and other placements with non-financial organisations	*51,5*	*34,3*	*0,3*	*12,1*	*26,0*	*12,7*	*12,7*	*31,3*
Loans and other placements with individuals	*57,8*	*35,2*	*-11,0*	*14,3*	*35,9*	*39,4*	*28,7*	*13,8*
Individual deposits	*35,4*	*14,5*	*26,7*	*31,2*	*20,9*	*20,0*	*19,0*	*9,4*
Funds raised from organisations	*47,2*	*24,4*	*8,9*	*16,4*	*25,8*	*11,8*	*13,7*	*40,6*
Reference Data:								
Gross Domestic Product	*23,5*	*24,2*	*-6,0*	*19,3*	*20,9*	*11,1*	*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	1.09.15	1.10.15
Credit institutions registered by the Bank of Russia and other authorities	1071	1049	1040	1035	1031
Operating credit institutions (credit institutions that have the right to conduct banking operations)	923	834	797	774	767
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	261	264
Credit institutions licensed to conduct operations in foreign currency	623	554	528	512	507
Credit institutions holding general licences	270	256	247	242	240

Table 5

Operating credit institutions (CIs), by federal districts

Federal district	1.01.14		1.01.15		1.07.15		1.09.15		1.10.15	
	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*	465	*60,1*	461	*60,1*
of which the City of Moscow and Moscow Region	498	*54,0*	459	*55,0*	433	*54,3*	420	*54,3*	417	*54,4*
North-Western	70	*7,6*	64	*7,7*	61	*7,7*	61	*7,9*	61	*8,0*
Southern	46	*5,0*	43	*5,2*	43	*5,4*	40	*5,2*	39	*5,1*
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	*11,5*	89	*11,6*
Ural	42	*4,6*	35	*4,2*	32	*4,0*	32	*4,1*	32	*4,2*
Siberian	51	*5,5*	44	*5,3*	41	*5,1*	42	*5,4*	41	*5,3*
Far Eastern	22	*2,4*	22	*2,6*	21	*2,6*	19	*2,5*	18	*2,3*
Crimea	-	-	2	*0,2*	3	*0,4*	3	*0,4*	3	*0,4*
Russian Federation	**923**	***100,0***	**834**	***100,0***	**797**	***100,0***	**774**	***100,0***	**767**	***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	1.10.15	1.01.14	1.01.15	1.10.15	1.01.14	1.01.15	1.10.15	1.01.14	1.01.15	1.10.15	1.01.14	1.01.15	1.10.15	1.01.14	1.01.15	1.10.15
Central	547	504	461	75	66	63	322	282	245	*51,8*	*49,6*	*46,8*	*21,2*	*22,4*	*23,1*	*16,1*	*16,5*	*16,4*
of which the City of Moscow and Moscow Region[1]	498	459	417	63	60	59	124	110	101	*22,1*	*21,2*	*21,2*	*19,2*	*20,4*	*21,0*	*6,2*	*6,4*	*6,7*
North-Western	70	64	61	8	8	6	280	243	217	*359,0*	*337,5*	*323,9*	*2,7*	*2,8*	*3,0*	*14,0*	*14,2*	*14,5*
Southern	46	43	39	15	13	13	209	183	165	*342,6*	*326,8*	*317,3*	*2,1*	*2,2*	*2,3*	*10,4*	*10,7*	*11,0*
North-Caucasian	43	28	23	72	25	10	83	74	72	*72,2*	*139,6*	*218,2*	*3,9*	*2,1*	*1,5*	*4,1*	*4,3*	*4,8*
Volga	102	92	89	67	39	34	322	283	248	*190,5*	*216,0*	*201,6*	*5,8*	*5,2*	*5,4*	*16,1*	*16,6*	*16,6*
Ural	42	35	32	74	55	46	157	138	113	*135,3*	*153,3*	*144,9*	*4,0*	*3,5*	*3,4*	*7,8*	*8,1*	*7,5*
Siberian	51	44	41	21	20	12	204	172	159	*283,3*	*268,8*	*300,0*	*2,5*	*2,5*	*2,3*	*10,2*	*10,1*	*10,6*
Far Eastern	22	22	18	7	6	5	89	83	75	*306,9*	*296,4*	*326,1*	*1,0*	*1,1*	*1,0*	*4,4*	*4,9*	*5,0*
Crimea	-	2	3	-	0	0	-	18	15	-	*900,0*	*500,0*	-	*0,1*	*0,1*	-	*1,1*	*1,0*
Russian Federation	**923**	**834**	**767**	**339**	**232**	**189**	**1666**	**1476**	**1309**	***132,0***	***138,6***	***136,9***	***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		1.09.15		1.10.15	
	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*	42 546 566	*54,3*	42 586 835	*53,8*
From 6 to 20	10 905 104	*19,0*	16 674 162	*21,5*	15 819 234	*21,5*	16 708 999	*21,3*	17 158 903	*21,7*
From 21 to 50	6 383 544	*11,1*	8 259 743	*10,6*	8 089 706	*11,0*	8 680 530	*11,1*	8 888 071	*11,2*
From 51 to 200	6 982 880	*12,2*	8 406 233	*10,8*	7 964 177	*10,8*	7 971 664	*10,2*	8 098 389	*10,2*
From 201 to 500	2 376 786	*4,1*	2 309 299	*3,0*	2 184 811	*3,0*	2 174 186	*2,8*	2 157 322	*2,7*
From 501	539 625	*0,9*	409 725	*0,5*	358 882	*0,5*	331 146	*0,4*	321 173	*0,4*
Total	**57 423 070**	***100,0***	**77 652 994**	***100,0***	**73 513 379**	***100,0***	**78 413 092**	***100,0***	**79 210 694**	***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	1.09.15	1.10.15
Central	*58,8*	*58,2*	*58,0*	*59,1*	*58,6*
of which the City of Moscow and Moscow Region	*59,2*	*58,6*	*58,5*	*59,6*	*59,2*
North-Western	*67,3*	*74,1*	*72,8*	*71,2*	*71,0*
Southern	*68,6*	*69,4*	*68,0*	*68,3*	*67,9*
North-Caucasian	*46,9*	*64,4*	*67,3*	*69,0*	*69,0*
Volga	*46,9*	*52,4*	*51,9*	*52,6*	*54,0*
Ural	*69,8*	*70,2*	*75,8*	*77,5*	*77,6*
Siberian	*72,7*	*79,9*	*55,1*	*55,7*	*56,0*
Far Eastern	*85,1*	*85,6*	*86,3*	*86,2*	*86,4*
Crimea	-	100	100,0	100,0	*100,0*
Russian Federation	***52,7***	***53,6***	***53,2***	***54,3***	***53,8***

Table 9

Operating credit institutions ranged by assets (distribution and change over the period 1.01.15 - 1.10.15)

Groups of credit institutions ranged by assets as of 1.01.15		Number of credit institutions as of 1.01.15	Groups as of 1.10.15						Licences revoked (cancelled)	Reorganised credit institution
			1	2	3	4	5	6		
1	First 5	5	5							
2	From 6 to 20	15		15						
3	From 21 to 50	30			27	1			1	1
4	From 51 to 200	150			3	137	1		9	
5	From 201 to 500	300				12	262	6	19	1
6	From 501	333					35	257	35	4
Became operating after 1.01.15							1			
Total over the period									64	6
Total as of 1.01.15[1]		**834**								
Total as of 1.10.15[1]		**767**	**5**	**15**	**30**	**150**	**300**	**263**		

- 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	1.09.15	1.10.15
Credit institutions with foreign participation over 50%					
Assets	*15,3*	*13,9*	*12,6*	*12,4*	*12,6*
Own funds (capital)[1]	*17,3*	*17,2*	*15,9*	*15,5*	*15,7*
Correspondent accounts with non-resident banks	*18,6*	*15,4*	*15,7*	*16,3*	*15,6*
Loans and other placements with non-financial organisations	*12,0*	*11,6*	*10,1*	*10,1*	*10,1*
Loans and other placements with individuals	*21,0*	*18,6*	*16,5*	*16,1*	*15,9*
Loans, deposits and other placements with credit institutions	*19,9*	*14,1*	*17,7*	*17,1*	*17,7*
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*	*12,5*
Profit (loss) of the current year	*15,2*	*20,2*	*52,5*	*43,7*	*39,4*
Reference data:					
Number of credit institutions	122	113	106	105	105
of which 100% foreign-owned credit institutions					
Assets	*9,0*	*8,5*	*8,4*	*8,5*	*8,3*
Own funds (capital)[1]	*11,1*	*10,9*	*11,0*	*11,1*	*10,8*
Correspondent accounts with non-resident banks	*12,8*	*12,0*	*11,9*	*12,7*	*12,4*
Loans and other placements with non-financial organisations	*7,2*	*7,8*	*7,7*	*7,8*	*7,4*
Loans and other placements with individuals	*10,8*	*10,1*	*9,3*	*9,3*	*9,0*
Loans, deposits and other placements with credit institutions	*16,4*	*11,1*	*15,3*	*15,2*	*14,8*
Individual deposits	*6,2*	*5,8*	*5,8*	*5,7*	*5,5*
Funds raised from organisations[2]	*10,3*	*9,6*	*9,8*	*10,1*	*9,6*
Profit (loss) of the current year	*12,7*	*14,9*	*100,3*	*78,4*	*55,0*
Reference data:					
Number of credit institutions	76	75	72	73	71

[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		1.09.15		1.10.15	
	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	2105,9	*3,7*	3831,3	*4,9*	3564,8	*4,8*	4081,5	*5,2*	4257,8	*5,4*
Own funds (capital)[2]	202,8	*2,9*	52,1	*0,7*	0,9	*0,0*	-16,1	*-0,2*	-31,5	*-0,4*
Loans and other placements with non-financial organisations	838,9	*3,7*	1209,1	*4,1*	1257,3	*4,3*	1472,4	*4,6*	1489,9	*4,7*
of which overdue claims	222,7	*23,8*	287,6	*23,0*	487,9	*28,4*	570,7	*30,8*	576,6	*31,5*
Loans and other placements with individuals	154,6	*1,6*	410,7	*3,6*	400,9	*3,7*	445,6	*4,1*	447,0	*4,2*
of which overdue claims	10,4	*2,4*	35,8	*5,4*	49,0	*6,1*	60,8	*7,1*	63,2	*7,4*
Individual deposits	312,5	*1,8*	706,4	*3,8*	772,2	*3,9*	993,7	*4,7*	991,2	*4,7*
Funds raised from organisations	794,7	*4,5*	1163,4	*4,7*	1097,0	*4,5*	1248,1	*4,7*	1330,7	*4,8*
Reference data:										
Number of credit institutions [1]	5	*0,5*	15	*1,8*	17	*2,1*	25	*3,2*	25	*3,3*

[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	1.09.15	1.10.15
1.	Money, precious metals and gemstones	1 608,7	2 754,2	1 597,3	1 666,2	1 601,8
1.1.	of which: money	1 523,1	2 671,8	1 524,4	1 564,2	1 509,3
2.	Accounts with the Bank of Russia and authorised agencies of other countries	2 264,9	3 297,8	2 135,9	2 084,8	2 103,7
3.	Correspondent accounts with credit institutions	1 496,5	2 675,2	2 672,3	2 646,6	2 770,9
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	398,3	759,6	575,9	548,5	668,4
3.2.	Correspondent accounts with non-resident banks	1 098,2	1 915,6	2 096,4	2 098,1	2 102,5
4.	Securities acquired by credit institutions, total	7 822,3	9 724,0	9 696,1	10 782,6	10 951,5
	of which					
4.1.	Debt securities	6 162,9	7 651,4	7 715,8	8 822,9	8 927,6
4.2.	Shares	790,4	488,7	319,6	281,6	284,8
4.3.	Discounted promissory notes	274,1	218,0	172,7	179,6	178,1
4.4.	Shares in associates and subsidiaries	594,9	1 365,9	1 488,1	1 498,5	1 561,0
5.	Other participation in authorised capital	353,9	427,6	468,3	494,1	500,3
6.	Derivatives with fair value being an asset	175,8	2 298,6	1 204,2	1 523,5	1 352,3
7.	Loans, total	40 535,3	52 115,7	51 223,2	54 587,8	55 319,3
	of which:					
7.1.	Loans, deposits and other placements	40 417,7	51 799,5	50 882,2	54 193,6	54 941,2
	of which overdue claims	1 398,0	1 978,0	2 590,4	2 818,8	2 809,0
	of which:					
7.1.1.	Loans and other placements with non-financial organisations	22 499,2	29 536,0	29 384,4	31 801,0	31 747,8
	of which overdue claims	933,7	1 250,7	1 720,5	1 853,6	1 829,1
7.1.2.	Loans and other placements with individuals	9 957,1	11 329,5	10 726,8	10 766,5	10 757,4
	of which overdue claims	440,3	667,5	806,3	851,5	859,5
7.1.3.	Loans, deposits and other placements with credit institutions	5 130,6	6 895,0	6 723,6	7 451,0	8 342,3
	of which overdue claims	11,3	44,3	30,3	79,1	85,9
8.	Fixed assets (tangible and intangible), other real estate and inventories	1 147,5	1 222,3	1 227,6	1 223,3	1 227,0
8.1	of which real estate, temporarily out of use in operating activities	64,8	74,4	85,3	83,5	85,0
9.	Allocation of profit	192,2	177,0	47,8	87,1	99,9
9.1.	of which income tax	188,6	157,7	46,9	84,9	97,4
10.	Other assets, total	1 826,0	2 960,5	3 240,7	3 317,2	3 284,0
	of which:					
10.1.	Float	790,5	1 610,7	1 626,5	1 545,4	1 621,7
10.2.	Receivables	312,2	307,0	402,4	419,1	386,3
10.3.	Deferred expenses	123,4	148,4	145,6	143,1	140,5
Banking sector assets		57 423,1	77 653,0	73 513,4	78 413,1	79 210,7

Table 13

Structure of liabilities[1], by source of funds

(billion rubles)

Liabilities[1]		1.01.14	1.01.15	1.07.15	1.09.15	1.10.15
1.	Funds and profit of credit institutions	6 629,2	6 921,9	6 974,1	7 303,2	7 392,5
	Of which:					
1.1.	Funds of credit institutions	3 261,0	3 357,4	3 674,5	4 013,1	4 053,6
1.2.	Profit (losses), including financial result of the previous year	3 368,3	3 479,1	3 292,5	3 255,2	3 303,9
	Of which:					
1.2.1.	Profit (losses) of the current year	993,6	589,1	51,5	76,0	126,7
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	4 439,1	9 287,0	6 931,3	6 527,3	5 757,6
3.	Accounts of credit institutions	584,1	964,8	719,2	761,8	877,7
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	365,8	688,3	510,8	484,4	568,0
3.2.	Correspondent accounts of non-resident credit institutions	123,0	169,5	134,6	183,3	248,5
4.	Loans, deposits and other funds raised from other credit institutions	4 806,0	6 594,2	4 967,5	5 564,9	6 158,8
5.	Clients' funds[2]	34 930,9	43 814,0	44 375,7	48 083,8	49 018,5
	Of which:					
5.1.	Budgetary funds in settlement accounts	41,9	72,2	84,0	92,3	83,1
5.2.	Government and other extra-budgetary funds in settlement accounts	0,2	0,1	0,1	0,9	0,1
5.3.	Funds of legal entities in settlement and other accounts	6 516,1	7 434,7	7 927,1	8 252,0	8 742,4
5.4.	Clients' float	400,3	550,6	526,0	560,8	535,6
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	10 838,3	17 007,9	15 793,0	17 874,1	18 260,5
5.6.	Individual deposits	16 957,5	18 552,7	19 892,3	21 121,7	21 214,9
5.7.	Clients' funds in factoring and forfeiting operations	43,8	26,4	14,2	15,9	17,1
6.	Bonds	1 213,1	1 357,5	1 330,6	1 309,9	1 278,5
7.	Promissory notes and bank acceptances	1 004,3	868,1	658,1	658,7	659,6
8.	Derivatives with fair value being a liability	134,7	1 953,3	871,9	1 140,0	937,5
9.	Other liabilities[1], total	3 681,7	5 892,1	6 684,9	7 063,5	7 130,0
	Of which:					
9.1.	Provisions	2 851,9	4 054,1	4 625,3	4 993,0	5 017,3
9.2.	Float	309,0	1 159,7	1 128,0	1 059,5	1 092,3
9.3.	Payables	95,7	77,9	122,3	104,8	116,0
9.4.	Deferred income	8,1	13,3	10,1	10,3	10,5
9.5.	Interest payable	417,0	526,6	643,9	766,9	765,0
	Of which:					
9.5.1	Overdue interest	0,0	0,0	0,0	0,0	0,0
Banking sector liabilities[1]		57 423,1	77 653,0	73 513,4	78 413,1	79 210,7

[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».

[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	1.09.15	1.10.15
1.	Money, precious metals and gemstones	*2,8*	*3,5*	*2,2*	*2,1*	*2,0*
1.1.	of which: money	*2,7*	*3,4*	*2,1*	*2,0*	*1,9*
2.	Accounts with the Bank of Russia and authorised agencies of other countries	*3,9*	*4,2*	*2,9*	*2,7*	*2,7*
3.	Correspondent accounts with credit institutions	*2,6*	*3,4*	*3,6*	*3,4*	*3,5*
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	*0,7*	*1,0*	*0,8*	*0,7*	*0,8*
3.2.	Correspondent accounts with non-resident banks	*1,9*	*2,5*	*2,9*	*2,7*	*2,7*
4.	Securities acquired by credit institutions, total	*13,6*	*12,5*	*13,2*	*13,8*	*13,8*
	of which					
4.1.	Debt securities	*10,7*	*9,9*	*10,5*	*11,3*	*11,3*
4.2.	Shares	*1,4*	*0,6*	*0,4*	*0,4*	*0,4*
4.3.	Discounted promissory notes	*0,5*	*0,3*	*0,2*	*0,2*	*0,2*
4.4.	Shares in associates and subsidiaries	*1,0*	*1,8*	*2,0*	*1,9*	*2,0*
5.	Other participation in authorised capital	*0,6*	*0,6*	*0,6*	*0,6*	*0,6*
6.	Derivatives with fair value being an asset	*0,3*	*3,0*	*1,6*	*1,9*	*1,7*
7.	Loans, total	*70,6*	*67,1*	*69,7*	*69,6*	*69,8*
	of which:					
7.1.	Loans, deposits and other placements	*70,4*	*66,7*	*69,2*	*69,1*	*69,4*
	of which overdue claims	*2,4*	*2,5*	*3,5*	*3,6*	*3,5*
	of which:					
7.1.1.	Loans and other placements with non-financial organisations	*39,2*	*38,0*	*40,0*	*40,6*	*40,1*
	of which overdue claims	*1,6*	*1,6*	*2,3*	*2,4*	*2,3*
7.1.2.	Loans and other placements with individuals	*17,3*	*14,6*	*14,6*	*13,7*	*13,6*
	of which overdue claims	*0,8*	*0,9*	*1,1*	*1,1*	*1,1*
7.1.3.	Loans, deposits and other placements with credit institutions	*8,9*	*8,9*	*9,1*	*9,5*	*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*	*1,6*	*1,5*
8.1	of which real estate, temporarily out of use in operating activities	*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*	*4,2*	*4,1*
	of which:					
10.1.	Float	*1,4*	*2,1*	*2,2*	*2,0*	*2,0*
10.2.	Receivables	*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		*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	1.09.15	1.10.15
1.	Funds and profit of credit institutions	*11,5*	*8,9*	*9,5*	*9,3*	*9,3*
	Of which:					
1.1.	Funds of credit institutions	*5,7*	*4,3*	*5,0*	*5,1*	*5,1*
1.2.	Profit (losses), including financial result of the previous year	*5,9*	*4,5*	*4,5*	*4,2*	*4,2*
	Of which:					
1.2.1.	Profit (losses) of the current year	*1,7*	*0,8*	*0,1*	*0,1*	*0,2*
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	*7,7*	*12,0*	*9,4*	*8,3*	*7,3*
3.	Accounts of credit institutions	*1,0*	*1,2*	*1,0*	*1,0*	*1,1*
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	*0,6*	*0,9*	*0,7*	*0,6*	*0,7*
3.2.	Correspondent accounts of non-resident credit institutions	*0,2*	*0,2*	*0,2*	*0,2*	*0,3*
4.	Loans, deposits and other funds raised from other credit institutions	*8,4*	*8,5*	*6,8*	*7,1*	*7,8*
5.	Clients' funds[2]	*60,8*	*56,4*	*60,4*	*61,3*	*61,9*
	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*	*10,5*	*11,0*
5.4.	Clients' float	*0,7*	*0,7*	*0,7*	*0,7*	*0,7*
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	*18,9*	*21,9*	*21,5*	*22,8*	*23,1*
5.6.	Individual deposits	*29,5*	*23,9*	*27,1*	*26,9*	*26,8*
5.7.	Clients' funds in factoring and forfeiting operations	*0,1*	*0,0*	*0,0*	*0,0*	*0,0*
6.	Bonds	*2,1*	*1,7*	*1,8*	*1,7*	*1,6*
7.	Promissory notes and bank acceptances	*1,7*	*1,1*	*0,9*	*0,8*	*0,8*
8.	Derivatives with fair value being a liability	*0,2*	*2,5*	*1,2*	*1,5*	*1,2*
9.	Other liabilities[1], total	*6,4*	*7,6*	*9,1*	*9,0*	*9,0*
	Of which:					
9.1.	Provisions	*5,0*	*5,2*	*6,3*	*6,4*	*6,3*
9.2.	Float	*0,5*	*1,5*	*1,5*	*1,4*	*1,4*
9.3.	Payables	*0,2*	*0,1*	*0,2*	*0,1*	*0,1*
9.4.	Deferred income	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
9.5.	Interest payable	*0,7*	*0,7*	*0,9*	*1,0*	*1,0*
	Of which:					
9.5.1	Overdue interest	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
Banking sector liabilities[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	1.09.15	1.10.15	1.01.14	1.01.15	1.07.15	1.09.15	1.10.15	1.01.14	1.01.15	1.07.15	1.09.15	1.10.15
1. Loans, deposits and other placements, total	**31300,2**	**36664,1**	**35408,3**	**35732,4**	**36446,3**	**9117,6**	**15135,3**	**15473,9**	**18461,2**	**18494,9**	**40417,7**	**51799,5**	**50882,2**	**54193,6**	**54941,2**
Of which															
- overdue claims	1257,9	1725,9	2273,9	2428,4	2425,7	140,1	252,1	316,5	390,5	383,3	1398,0	1978,0	2590,4	2818,8	2809,0
1.1 Loans and other placements with non-financial resident organisations	**16542,7**	**19018,4**	**18721,7**	**19057,1**	**19221,5**	**3792,8**	**6680,2**	**7037,5**	**8459,5**	**8440,9**	**20335,5**	**25698,5**	**25759,1**	**27516,7**	**27662,5**
Of which															
- overdue claims	812,0	1020,8	1394,5	1466,0	1440,8	58,3	86,5	132,8	161,3	158,4	870,2	1107,3	1527,3	1627,3	1599,3
of which:															
1.1.1. Loans and other placements with individual entrepreneurs	666,9	668,1	582,8	560,9	547,5	5,5	7,8	7,0	8,3	8,2	672,4	675,8	589,8	569,2	555,7
Of which															
- overdue claims	33,2	53,1	71,9	77,6	73,5	0,3	0,3	0,6	0,7	0,7	33,5	53,4	72,5	78,2	74,2
1.2 Loans and other placements with non-resident legal entities (except banks)	**565,7**	**695,7**	**684,2**	**730,9**	**727,7**	**1598,0**	**3141,7**	**2941,1**	**3553,4**	**3357,7**	**2163,7**	**3837,5**	**3625,2**	**4284,3**	**4085,4**
Of which															
- overdue claims	20,8	63,5	87,4	91,7	93,0	42,7	79,9	105,8	134,7	136,9	63,5	143,4	193,2	226,3	229,9
1.3 Loans, deposits and other placements with financial sector	**2591,8**	**3907,8**	**3412,7**	**3451,2**	**3939,0**	**676,7**	**1178,9**	**1438,6**	**1783,7**	**1730,3**	**3268,5**	**5086,7**	**4851,3**	**5234,9**	**5669,4**
Of which															
- overdue claims	18,1	20,6	32,8	73,1	89,1	0,4	1,9	7,0	8,9	8,3	18,5	22,5	39,8	81,9	97,4
of which:															
1.3.1 Resident credit institutions	1508,3	2772,1	2291,4	2298,3	2780,0	581,4	1008,2	974,9	1267,8	1381,1	2089,7	3780,3	3266,4	3566,2	4161,2
Of which															
- overdue claims	5,8	6,9	6,6	46,6	62,4	0,0	0,0	0,3	0,7	0,4	5,8	7,0	6,9	47,4	62,9
1.3.2 Resident financial institutions of different forms of ownership	1083,5	1135,7	1121,3	1152,9	1159,0	95,3	170,7	463,6	515,8	349,2	1178,8	1306,4	1584,9	1668,7	1508,2
Of which															
- overdue claims	12,3	13,7	26,2	26,4	26,6	0,3	1,8	6,7	8,1	7,9	12,7	15,5	32,9	34,6	34,5
1.4 Loans, deposits and other placements with non-resident banks	**416,6**	**237,8**	**431,5**	**365,4**	**408,4**	**2624,4**	**2876,9**	**3025,7**	**3519,5**	**3772,7**	**3041,0**	**3114,7**	**3457,2**	**3884,8**	**4181,1**
Of which															
- overdue claims	0,0	0,0	0,0	3,5	0,0	5,4	37,3	23,4	28,3	23,1	5,4	37,4	23,4	31,8	23,1
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	**816,0**	**1033,9**	**938,4**	**936,1**	**952,4**	**0,0**	**0,0**	**0,0**	**0,0**	**0,0**	**816,0**	**1033,9**	**938,4**	**936,1**	**952,4**
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 placements with resident individuals	**9708,8**	**11014,0**	**10456,0**	**10457,6**	**10456,0**	**227,0**	**289,6**	**247,6**	**284,3**	**276,6**	**9935,8**	**11303,7**	**10703,6**	**10741,8**	**10732,6**
Of which															
- overdue claims	406,8	620,8	758,7	793,9	802,6	32,7	45,4	46,2	55,9	55,3	439,5	666,2	804,9	849,8	857,8
1.7 Loans and other placements with non-resident individuals	**11,1**	**14,8**	**14,0**	**13,5**	**13,6**	**10,2**	**11,1**	**9,2**	**11,2**	**11,2**	**21,3**	**25,9**	**23,2**	**24,7**	**24,8**
Of which															
- overdue claims	0,2	0,2	0,2	0,2	0,3	0,6	1,1	1,2	1,4	1,4	0,8	1,3	1,4	1,7	1,6
Reference data:															
Provisions on loans, deposits and other placements	2417,3	3459,8	3913,6	4243,7	4253,1	0,0	0,0	0,0	0,0	0,0	2417,3	3459,8	3913,6	4243,7	4253,1
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	80,6	153,5	184,9	192,7	195,7	6,6	20,6	25,2	28,3	26,6	87,1	174,1	210,1	220,9	222,3
Credit institutions' portfolio of promissory notes of residents	221,8	188,7	128,5	119,2	120,0	50,1	25,7	44,2	60,3	58,2	271,9	214,4	172,7	179,6	178,1
Credit institutions' portfolio of promissory notes of non-residents	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	1.09.15	1.10.15
1. Loans, deposits and other placements, total	***100,0***	***100,0***	***100,0***	***100,0***	***100,0***
	70,4	***66,7***	***69,2***	***69,1***	***69,4***
Of which:					
- overdue claims	*3,5*	*3,8*	*5,1*	*5,2*	*5,1*
	2,4	*2,5*	*3,5*	*3,6*	*3,5*
1.1 Loans and other placements with non-financial resident organisations	***50,3***	***49,6***	***50,6***	***50,8***	***50,3***
	35,4	***33,1***	***35,0***	***35,1***	***34,9***
Of which:					
- overdue claims	*2,2*	*2,1*	*3,0*	*3,0*	*2,9*
	1,5	*1,4*	*2,1*	*2,1*	*2,0*
of which:					
1.1.1. Loans and other placements with individual entrepreneurs	*1,7*	*1,3*	*1,2*	*1,1*	*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 placements with non-resident legal entities (except banks)	***5,4***	***7,4***	***7,1***	***7,9***	***7,4***
	3,8	***4,9***	***4,9***	***5,5***	***5,2***
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 placements with financial sector	***8,1***	***9,8***	***9,5***	***9,7***	***10,3***
	5,7	***6,6***	***6,6***	***6,7***	***7,2***
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*	*6,6*	*7,6*
	3,6	*4,9*	*4,4*	*4,5*	*5,3*
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 Resident financial institutions of different forms of ownership	*2,9*	*2,5*	*3,1*	*3,1*	*2,7*
	2,1	*1,7*	*2,2*	*2,1*	*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 placements with non-resident banks	***7,5***	***6,0***	***6,8***	***7,2***	***7,6***
	5,3	***4,0***	***4,7***	***5,0***	***5,3***
Of which:					
- overdue claims	*0,0*	*0,1*	*0,0*	*0,1*	*0,0*
	0,0	*0,0*	*0,0*	*0,0*	*0,0*
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	***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 placements with resident individuals	***24,6***	***21,8***	***21,0***	***19,8***	***19,5***
	17,3	***14,6***	***14,6***	***13,7***	***13,5***
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 placements with 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 on loans, deposits and other placements	*6,0*	*6,7*	*7,7*	*7,8*	*7,7*
	4,2	*4,5*	*5,3*	*5,4*	*5,4*
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	*0,2*	*0,3*	*0,4*	*0,4*	*0,4*
	0,2	*0,2*	*0,3*	*0,3*	*0,3*
Credit institutions' portfolio of promissory notes of residents	*0,7*	*0,4*	*0,3*	*0,3*	*0,3*
	0,5	*0,3*	*0,2*	*0,2*	*0,2*
Credit institutions' portfolio of promissory notes of non-residents	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
	0,0	*0,0*	*0,0*	*0,0*	*0,0*

Table 18

The structure of credit institutions' security portfolio[1]

	1.01.14		1.01.15		1.07.15		1.09.15		1.10.15	
	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***	**10 603,0**	***100,0***	**10 773,4**	***100,0***
- in rubles	6 031,2	*79,9*	6 721,7	*70,7*	6 769,4	*71,1*	7 202,5	*67,9*	7 301,3	*67,8*
- in foreign currency	1 517,0	*20,1*	2 784,4	*29,3*	2 754,1	*28,9*	3 400,5	*32,1*	3 472,1	*32,2*
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*	1 632,3	*15,4*	1 646,0	*15,3*
- in rubles	1 897,5	*25,1*	1 089,0	*11,5*	872,4	*9,2*	931,1	*8,8*	944,3	*8,8*
- in foreign currency	316,6	*4,2*	611,5	*6,4*	542,7	*5,7*	701,2	*6,6*	701,7	*6,5*
Securities available for sale	3 856,4	*51,1*	4 210,4	*44,3*	4 173,9	*43,8*	4 645,1	*43,8*	4 691,6	*43,5*
- in rubles	3 024,5	*40,1*	2 751,2	*28,9*	2 934,0	*30,8*	3 168,8	*29,9*	3 176,0	*29,5*
- in foreign currency	831,9	*11,0*	1 459,2	*15,4*	1 239,9	*13,0*	1 476,3	*13,9*	1 515,6	*14,1*
Securities held-to-maturity	876,4	*11,6*	2 224,1	*23,4*	2 441,5	*25,6*	2 821,2	*26,6*	2 868,9	*26,6*
- in rubles	800,0	*10,6*	1 512,5	*15,9*	1 472,0	*15,5*	1 600,2	*15,1*	1 616,1	*15,0*
- in foreign currency	76,4	*1,0*	711,6	*7,5*	969,6	*10,2*	1 221,1	*11,5*	1 252,9	*11,6*
Shares in associates and subsidiaries	594,9	*7,9*	1 365,9	*14,4*	1 488,1	*15,6*	1 498,5	*14,1*	1 561,0	*14,5*
- in rubles	304,0	*4,0*	1 365,2	*14,4*	1 487,4	*15,6*	1 497,8	*14,1*	1 560,3	*14,5*
- 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		-204,0		-161,3	
Provisions for losses on securities available for sale	49,3		21,1		36,1		29,9		30,9	
Provisions for losses on securities held-to-maturity	3,3		4,4		4,5		5,7		8,6	
Provisions for losses on portfolio of shares in associates and subsidiaries	5,3		86,6		100,8		95,7		95,8	

[1] Excluding promissory notes.

Table 19

The structure of credit institutions' portfolio of debt securities

	1.01.14		1.01.15		1.07.15		1.09.15		1.10.15	
	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*	8 822,9	*100,0*	8 927,6	*100,0*
- in rubles	5 059,3	*82,1*	5 070,6	*66,3*	5 083,7	*65,9*	5 564,8	*63,1*	5 596,6	*62,7*
- in foreign currency	1 103,5	*17,9*	2 580,8	*33,7*	2 632,0	*34,1*	3 258,1	*36,9*	3 331,0	*37,3*
of which: revaluation	-19,5	*-0,3*	-416,8	*-5,4*	-132,4	*-1,7*	-182,9	*-2,1*	-138,9	*-1,6*
Debt securities at book value held (without revaluation)	6 182,4	*100,0*	8 068,2	*100,0*	7 848,2	*100,0*	9 005,9	*100,0*	9 066,6	*100,0*
of which:										
debt securities of the Russian Federation	814,1	*13,2*	1 268,4	*15,7*	1 834,5	*23,4*	2 443,7	*27,1*	2 395,2	*26,4*
- in rubles	677,5	*11,0*	1 013,8	*12,6*	1 493,5	*19,0*	2 015,1	*22,4*	1 940,6	*21,4*
- in foreign currency	136,6	*2,2*	254,6	*3,2*	341,0	*4,3*	428,5	*4,8*	454,6	*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*	207,6	*2,3*	206,5	*2,3*
- in rubles	131,8	*2,1*	108,8	*1,3*	182,4	*2,3*	207,5	*2,3*	206,4	*2,3*
- 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*	666,5	*7,4*	650,8	*7,2*
- in rubles	400,1	*6,5*	442,2	*5,5*	712,4	*9,1*	662,4	*7,4*	645,5	*7,1*
- in foreign currency	10,2	*0,2*	14,2	*0,2*	3,8	*0,0*	4,1	*0,0*	5,4	*0,1*
other debt securities of residents	687,8	*11,1*	666,4	*8,3*	1 148,5	*14,6*	1 363,9	*15,1*	1 354,8	*14,9*
- in rubles	687,5	*11,1*	665,9	*8,3*	1 144,4	*14,6*	1 358,2	*15,1*	1 350,0	*14,9*
- in foreign currency	0,4	*0,0*	0,6	*0,0*	4,0	*0,1*	5,7	*0,1*	4,8	*0,1*
debt securities of other countries	17,6	*0,3*	38,4	*0,5*	98,2	*1,3*	106,2	*1,2*	112,5	*1,2*
- 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*	106,2	*1,2*	112,5	*1,2*
debt securities of non-resident banks	97,4	*1,6*	358,5	*4,4*	232,2	*3,0*	268,9	*3,0*	246,0	*2,7*
- in rubles	39,7	*0,6*	114,8	*1,4*	52,4	*0,7*	52,8	*0,6*	29,2	*0,3*
- in foreign currency	57,6	*0,9*	243,7	*3,0*	179,8	*2,3*	216,1	*2,4*	216,8	*2,4*
other debt securities of non-residents	768,2	*12,4*	904,2	*11,2*	1 305,6	*16,6*	1 748,2	*19,4*	1 630,2	*18,0*
- in rubles	218,4	*3,5*	188,3	*2,3*	202,1	*2,6*	230,2	*2,6*	208,3	*2,3*
- in foreign currency	549,8	*8,9*	715,9	*8,9*	1 103,5	*14,1*	1 518,0	*16,9*	1 421,9	*15,7*
debt securities delivered without derecognition in the balance sheet	3 248,9	*52,6*	4 261,8	*52,8*	2 325,8	*29,6*	2 195,0	*24,4*	2 464,5	*27,2*
- in rubles	2 918,7	*47,2*	2 949,9	*36,6*	1 425,3	*18,2*	1 216,9	*13,5*	1 350,8	*14,9*
- in foreign currency	330,2	*5,3*	1 311,9	*16,3*	900,5	*11,5*	978,1	*10,9*	1 113,7	*12,3*
overdue debt securities	6,3	*0,1*	5,2	*0,1*	4,8	*0,1*	6,0	*0,1*	6,0	*0,1*
- in rubles	5,2	*0,1*	3,8	*0,0*	3,7	*0,0*	4,7	*0,1*	4,7	*0,1*
- in foreign currency	1,1	*0,0*	1,4	*0,0*	1,2	*0,0*	1,3	*0,0*	1,3	*0,0*
Reference data:										
Provisions for losses on debt securities	14,9		15,8		18,2		22,2		24,8	

Table 20

Structure of credit institutions' portfolio of shares

	1.01.14		1.01.15		1.07.15		1.09.15		1.10.15	
	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*	281,6	*100,0*	284,8	*100,0*
- in rubles	667,9	*84,5*	285,9	*58,5*	198,3	*62,0*	139,9	*49,7*	144,4	*50,7*
- in foreign currency	122,5	*15,5*	202,8	*41,5*	121,3	*38,0*	141,7	*50,3*	140,4	*49,3*
of which: revaluation	-17,5	*-2,2*	-16,4	*-3,4*	-17,3	*-5,4*	-21,1	*-7,5*	-22,3	*-7,8*
Shares held at book value (without revaluation)	807,9	*100,0*	505,1	*100,0*	336,9	*100,0*	302,7	*100,0*	307,1	*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*	2,5	*0,8*
- in rubles	5,1	*0,6*	4,1	*0,8*	3,1	*0,9*	2,5	*0,8*	2,5	*0,8*
- in foreign currency	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
other residents	591,7	*73,2*	197,8	*39,2*	130,3	*38,7*	100,8	*33,3*	107,5	*35,0*
- in rubles	588,8	*72,9*	192,3	*38,1*	127,2	*37,8*	97,2	*32,1*	104,5	*34,0*
- in foreign currency	2,8	*0,3*	5,5	*1,1*	3,1	*0,9*	3,6	*1,2*	3,0	*1,0*
non-resident credit institutions	8,7	*1,1*	2,7	*0,5*	2,0	*0,6*	2,5	*0,8*	2,6	*0,8*
- in rubles	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- in foreign currency	8,7	*1,1*	2,7	*0,5*	2,0	*0,6*	2,5	*0,8*	2,6	*0,8*
other non-residents	85,8	*10,6*	81,8	*16,2*	68,3	*20,3*	77,6	*25,6*	77,1	*25,1*
- 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*	77,6	*25,6*	77,1	*25,1*
shares delivered without derecognition in the balance sheet	116,6	*14,4*	124,8	*24,7*	5,2	*1,5*	8,5	*2,8*	3,3	*1,1*
- in rubles	82,8	*10,2*	67,0	*13,3*	5,1	*1,5*	8,5	*2,8*	3,2	*1,1*
- in foreign currency	33,8	*4,2*	57,8	*11,4*	0,0	*0,0*	0,0	*0,0*	0,1	*0,0*
Shares valued at cost[1]	-	-	93,9	*18,6*	128,0	*38,0*	110,8	*36,6*	114,1	*37,2*
- in rubles	-	-	38,9	*7,7*	80,2	*23,8*	52,9	*17,5*	56,5	*18,4*
- in foreign currency	-	-	55,0	*10,9*	47,9	*14,2*	57,9	*19,1*	57,6	*18,8*
Reference data:										
Provisions for losses on shares	44,0		14,8		27,2		18,3		19,6	

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

Table 21

Credit institutions' portfolio of discounted promissory notes

(billion rubles)

	1.01.14	1.01.15	1.07.15	1.09.15	1.10.15
Portfolio of promissory notes discounted by a credit institution, in rubles	221,8	188,7	128,5	119,2	120,0
of which promissory notes, not paid when due	4,9	9,2	10,3	10,5	10,7
Portfolio of promissory notes discounted by a credit institution, in foreign currency	52,3	29,2	44,2	60,3	58,2
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**	**179,6**	**178,1**

Table 22

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

	1.01.14		1.01.15		1.07.15		1.09.15		1.10.15	
	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***	**179,6**	***100,0***	**178,1**	***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*	120,8	*67,3*	118,7	*66,6*
- other promissory notes of residents	48,9	*17,8*	59,5	*27,3*	63,1	*36,6*	58,8	*32,7*	59,4	*33,4*
- 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		13,8		14,5	

[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	1.09.15	1.10.15
Land temporarily out of use in operating activities	5,5	6,6	6,7	7,4	7,5
Land temporarily out of use in operating activities, leased out	0,6	0,9	0,7	0,9	0,9
Land temporarily out of use in operating activities, at current (fair) value	8,7	10,2	16,2	13,9	14,0
Land temporarily out of use in operating activities, at current (fair) value, leased out	3,5	2,9	2,7	4,0	5,5
Real estate (except land) temporarily out of use in operating activities*	3,5	2,0	1,9	2,4	2,4
Real estate (except land) temporarily out of use in operating activities, leased out*	14,0	9,5	10,8	10,5	10,3
Real estate (except land) temporarily out of use in operating activities, at current (fair) value	12,4	13,3	15,4	15,0	15,1
Real estate (except land) temporarily out of use in operating activities, at current (fair) value, leased out	15,5	27,6	28,5	27,1	26,8
Investments in construction of objects of real estate, temporarily out of use in operating activities	1,2	1,4	2,4	2,4	2,5
Non-current inventories	80,0	129,8	138,4	142,9	146,6
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	65,3	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	1.09.15	1.10.15
1.	Funds raised from organisations, total	17 787,0	25 008,1	24 246,0	26 691,9	27 542,8
	- in rubles	12 092,7	14 222,9	13 931,9	14 553,2	14 949,7
	- in foreign currency	5 694,4	10 785,2	10 314,1	12 138,7	12 593,1
	of which:					
1.1.	Funds of legal entities in settlement and other accounts[1]	6 516,1	7 434,7	7 927,1	8 252,0	8 742,4
	- in rubles	5 547,8	5 549,6	5 873,5	5 960,1	5 862,1
	- in foreign currency	968,3	1 885,1	2 053,7	2 292,0	2 880,3
	Of which:					
1.1.1	Funds of individual entrepreneurs	192,7	180,1	191,8	207,3	211,6
	- in rubles	190,0	172,1	185,5	198,8	203,5
	- in foreign currency	2,7	7,9	6,3	8,4	8,1
1.2.	Government and other extra budgetary funds in settlement accounts	0,2	0,1	0,1	0,9	0,1
1.3.	Float	386,4	535,3	511,6	544,5	522,4
1.4.	Deposits and other funds raised from legal entities (except credit institutions)	10 838,3	17 007,9	15 793,0	17 874,1	18 260,5
	- in rubles	6 371,5	8 471,8	7 844,1	8 381,0	8 877,0
	- in foreign currency	4 466,8	8 536,1	7 948,9	9 493,1	9 383,5
	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	1 749,3	2 089,3
1.4.2.	Certificates of deposit	5,3	5,8	3,2	2,6	2,5
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	0,2	0,5	0,1	0,1	0,0
1.5.	Clients' funds in factoring and forfeiting operations	43,8	26,4	14,2	15,9	17,1
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	4,5	0,3
	Deposits and other funds raised from legal entities (as paragraph 1.4.) by maturity:					
	demand deposits and deposits with maturity up to 30 days	1 812,6	3 405,3	1 996,9	2 232,3	2 948,4
	- in rubles	1 624,9	2 686,8	1 677,5	1 803,5	2 366,7
	- in foreign currency	187,7	718,5	319,4	428,8	581,7
	with maturity from 31 days to 1 year	3 292,3	4 565,0	5 255,6	6 207,9	5 982,1
	- in rubles	2 520,2	3 327,2	3 644,9	4 006,0	3 850,4
	- in foreign currency	772,2	1 237,8	1 610,8	2 201,9	2 131,6
	with maturity in excess of 1 year	5 733,4	9 037,5	8 540,5	9 433,9	9 330,0
	- in rubles	2 226,4	2 457,8	2 521,7	2 571,4	2 659,8
	- in foreign currency	3 507,0	6 579,8	6 018,8	6 862,4	6 670,2
	Reference data					
Funds raised from non-resident organisations, total		3 271,2	5 143,3	4 511,5	5 087,9	4 853,7
- in rubles		535,7	591,3	440,3	438,9	436,4
- in foreign currency		2 735,5	4 552,0	4 071,3	4 648,9	4 417,3
of which:						
	Funds of non-resident organisations in settlement and other accounts	265,5	521,0	466,2	503,7	510,8
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	526,7	502,0	415,2	462,5	396,8
	Other funds raised from non-resident legal entities	2 463,7	4 074,3	3 598,6	4 072,4	3 909,0
	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	1.09.15	1.10.15
Issued debt obligations - total	**2 572,4**	**2 692,0**	**2 538,1**	**2 509,7**	**2 481,4**
including:					
bonds:	1 213,1	1 357,5	1 330,6	1 309,9	1 278,5
of which					
with maturities less than one year	3,7	12,0	10,3	8,6	7,9
with maturities in excess of one year	1 209,4	1 344,5	1 320,3	1 301,1	1 268,5
deposit certificates [1]	5,3	5,8	3,2	2,6	2,5
of which					
with maturities less than one year	3,1	3,3	2,0	1,7	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	538,5	540,8
of which					
with maturities less than one year	63,2	148,6	300,5	321,0	349,3
with maturities in excess of one year	273,8	300,2	221,5	197,3	170,8
promissory notes and banker's acceptances	1 004,3	868,1	658,1	658,7	659,6
of which					
with maturities less than one year	465,2	364,8	289,2	281,8	320,4
with maturities in excess of one year	517,3	482,2	351,3	358,0	322,6

[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	1.09.15	1.10.15
1	Individual deposits	16 957,5	18 552,7	19 892,3	21 121,7	21 214,9
	- of which savings certificates	349,7	460,5	546,3	538,5	540,8
1.1.	Individual demand deposits and deposits with maturity up to 30 days	3 210,8	3 214,6	3 116,0	3 118,1	3 148,4
	- in rubles	2 913,0	2 664,9	2 620,7	2 532,2	2 552,0
	- in foreign currency	297,8	549,7	495,4	586,0	596,4
1.2.	Individual deposits with maturity from 31 days to 1 year	3 264,3	5 124,0	8 095,8	8 743,8	8 827,3
	- in rubles	2 788,8	3 814,6	6 039,6	6 300,1	6 393,2
	- in foreign currency	475,5	1 309,4	2 056,2	2 443,6	2 434,1
1.3.	Individual deposits with maturity in excess of 1 year	10 482,4	10 214,1	8 680,4	9 259,8	9 239,2
	- in rubles	8 298,8	7 227,1	6 149,5	6 169,7	6 132,0
	- in foreign currency	2 183,6	2 987,0	2 530,9	3 090,1	3 107,2
	Reference data:					
	Deposits of non-resident individuals (excluding saving certificates)	223,9	245,2	257,2	293,3	299,0

Table 27

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

(billion rubles)

	1.01.14	1.01.15	1.07.15	1.09.15	1.10.15
Loans, deposits and other funds raised from other credit institutions, total	**4 806,0**	**6 594,2**	**4 967,5**	**5 564,9**	**6 158,8**
- in rubles	2 369,5	3 223,4	2 553,9	2 642,1	3 136,1
- in foreign currency	2 436,5	3 370,8	2 413,6	2 922,8	3 022,7
of which:					
- loans, deposits and other funds raised from resident credit institutions	2 556,6	4 016,5	3 159,8	3 507,5	4 121,2
- in rubles	1 962,6	2 900,5	2 272,5	2 381,7	2 876,2
- in foreign currency	594,0	1 116,0	887,3	1 125,7	1 245,1
of which					
overdue debt	0,2	0,0	0,0	5,2	5,1
- in rubles	0,2	0,0	0,0	4,9	4,8
- in foreign currency	0,0	0,0	0,0	0,3	0,3
- loans, deposits and other funds raised from non-resident banks	2 249,4	2 577,8	1 807,7	2 057,4	2 037,6
- in rubles	406,9	322,9	281,3	260,4	259,9
- in foreign currency	1 842,5	2 254,8	1 526,3	1 797,0	1 777,6
of which					
overdue debt	0,0	0,0	0,0	0,2	1,1
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,0	0,0	0,2	1,1

Table 28

Distribution of budgetary funds in settlement accounts by groups of credit institutions on 1.10.15

Share of budgetary funds in settlement accounts in liabilities	Number of credit institutions	Budgetary funds in settlement accounts[1]		Assets of credit institutions	
		mln.roubles	share in Russia, %	mln.roubles	share in Russia, %
25% and more	1	52 053	*62,6*	121 117	*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%	55	31 086	*37,4*	48 862 155	*61,7*
No budgetary funds	707	0	*0,0*	30 227 422	*38,2*
Data not available	4	0	*0,0*	0	*0,0*
Total	**767**	**83 139**	***100,0***	**79 210 694**	***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		1.09.15		1.10.15	
		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***	**5 381,8**	***6,9***	**5 153,3**	***6,5***
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*	5 038,6	*6,4*	4 816,7	*6,1*
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*	4 535,0	*5,8*	4 305,9	*5,4*
1.2	Individual deposits (excluding saving certificates)	223,9	*0,4*	245,2	*0,3*	257,2	*0,4*	293,3	*0,4*	299,0	*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*	214,7	*0,3*	216,6	*0,3*
1.3	Funds in other accounts	22,9	*0,0*	47,0	*0,1*	32,2	*0,0*	50,0	*0,1*	37,7	*0,0*
2.	**Funds in correspondent and other accounts of credit institutions**	**162,9**	***0,3***	**180,0**	***0,2***	**140,4**	***0,2***	**190,5**	***0,2***	**255,5**	***0,3***
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***	**2 057,4**	***2,6***	**2 037,6**	***2,6***
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***	**7 629,7**	***9,7***	**7 446,4**	***9,4***
	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*	310,1	*0,4*	323,8	*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***	**8 193,9**	***10,5***	**8 291,3**	***10,5***
	of which overdue claims	69,7	*0,1*	182,1	*0,2*	218,0	*0,3*	259,8	*0,3*	254,6	*0,3*
	of which:										
1.1.	Loans, deposits and other placements	3 041,0	*5,3*	3 114,7	*4,0*	3 457,2	*4,7*	3 884,8	*5,0*	4 181,1	*5,3*
1.2	Loans and other placements with legal entities	2 163,7	*3,8*	3 837,5	*4,9*	3 625,2	*4,9*	4 284,3	*5,5*	4 085,4	*5,2*
1.3	Loans and other placements with individuals	21,3	*0,0*	25,9	*0,0*	23,2	*0,0*	24,7	*0,0*	24,8	*0,0*
2.	**Correspondent accounts with banks**	**1 098,2**	***1,9***	**1 915,6**	***2,5***	**2 096,4**	***2,9***	**2 098,1**	***2,7***	**2 102,5**	***2,7***
3.	**Securities acquired by credit institutions, total**	**980,0**	***1,7***	**1 389,1**	***1,8***	**1 706,2**	***2,3***	**2 203,3**	***2,8***	**2 068,4**	***2,6***
	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*	2 123,3	*2,7*	1 988,7	*2,5*
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*	80,1	*0,1*	79,7	*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***	**433,0**	***0,6***	**495,0**	***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***	**12 928,4**	***16,5***	**12 957,3**	***16,4***
	Reference data:										
	Overdue interest on claims of credit institutions	3,4	*0,0*	38,1	*0,0*	31,8	*0,0*	33,3	*0,0*	31,7	*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	1.09.15	1.10.15	1.01.14	1.01.15	1.07.15	1.09.15	1.10.15	1.01.14	1.01.15	1.07.15	1.09.15	1.10.15
Total	993 584,5	589 141,3	51 488,2	75 951,1	126 697,3	922	833	797	770	763	192 177,5	177 032,1	47 814,8	87 122,7	99 920,5
Profit-making CIs[1]	1 012 252,5	853 239,6	307 928,2	449 418,3	522 712,6	834	707	588	538	557	191 145,8	166 058,7	42 662,9	79 474,4	91 491,0
Loss-making CIs	-18 667,9	-264 098,3	-256 440,0	-373 467,2	-396 015,4	88	126	209	232	206	1 031,7	10 973,4	5 151,9	7 648,3	8 429,5
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**	**774**	**767**					

[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 placements with 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 1.10.15

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	47 361 050 274	25 351 924 402	48 077 920 930	24 635 053 746
Belgorod Region	10 381 762	1 134 438	10 383 531	1 132 669
Bryansk Region	0	0	0	0
Vladimir Region	7 076 338	599 918	7 113 744	562 512
Voronezh Region	4 701 226	1 600 265	4 049 422	2 252 069
Ivanovo Region	12 318 101	895 608	12 423 326	790 383
Kaluga Region	47 608 366	1 917 070	47 645 650	1 879 786
Kostroma Region	321 552 092	181 997 852	388 814 101	114 735 843
Kursk Region	18 296 686	952 983	18 294 585	955 084
Lipetsk Region	24 639 029	1 754 021	24 664 095	1 728 955
Moscow Region	48 862 968	16 994 838	50 168 175	15 689 631
Orel Region	3 420 091	263 479	3 587 412	96 158
Ryazan Region	21 381 541	1 904 455	21 255 639	2 030 357
Smolensk Region	5 144 391	457 036	5 168 489	432 938
Tambov Region	3 085 538	29 905	3 089 694	25 749
Tver Region	15 254 844	1 970 651	15 262 343	1 963 152
Tula Region	2 560 365	52 642	2 560 342	52 665
Yaroslavl Region	25 108 727	4 433 066	24 571 569	4 970 224
City of Moscow	46 789 658 209	25 134 966 175	47 438 868 813	24 485 755 571
North-Western Federal District	1 469 731 729	495 876 807	1 575 719 415	389 889 121
Republic of Karelia	1 017 068	27 771	1 021 581	23 258
Komi Republic	5 191 115	894 092	5 241 298	843 909
Akhangelsk Region	0	0	0	0
Vologda Region	82 638 852	10 787 611	84 172 009	9 254 454
Kaliningrad Region	13 084 314	7 377 964	13 154 104	7 308 174
Leningrad Region	17 885 055	3 059 437	17 698 475	3 246 017
Murmansk Region	7 556 619	2 572 569	7 689 115	2 440 073
Novgorod Region	5 314 230	417 585	5 316 756	415 059
Pskov Region	2 487 008	15 149	2 489 688	12 469
St Petersburg	1 334 557 468	470 724 629	1 438 936 389	366 345 708
Southern Federal District	294 129 662	39 436 032	294 769 284	38 796 410
Republic of Adygeya	8 873 950	349 707	8 895 547	328 110
Republic of Kalmykia	0	0	0	0
Krasnodar Territory	158 217 560	14 683 344	158 477 479	14 423 425
Astrakhan Region	9 032 380	4 213 220	9 066 222	4 179 378
Volgograd Region	12 995 538	1 810 516	13 370 940	1 435 114
Rostov Region	105 010 234	18 379 245	104 959 096	18 430 383
North-Caucasian Federal District	36 222 938	7 083 967	35 744 880	7 562 025
Republik of Daghestan	4 105 295	90 575	4 144 831	51 039
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	5 931 178	165 012	5 980 438	115 752
Karachai-Cherkess Republic	13 150 561	6 081 349	12 478 571	6 753 339
Republic of North Ossetia - Alania	2 499 534	122 906	2 539 012	83 428

Chechen Republic	0	0	0	0
Stavropol Territory	10 536 370	624 125	10 602 028	558 467
Volga Federal District	1 630 840 412	275 053 906	1 636 365 109	269 529 209
Republic of Bashkortostan	66 750 215	5 344 188	65 860 329	6 234 074
Republic of Marii El	2 679 869	124 867	2 689 977	114 759
Republic of Mordovia	22 152 181	385 983	22 181 610	356 554
Republic of Tatarstan	848 820 328	155 912 983	822 709 435	182 023 876
Udmurt Republic	35 844 970	4 071 650	38 714 241	1 202 379
Chuvash Republic	10 717 130	809 397	11 001 991	524 536
Perm Territory	26 303 658	3 566 801	26 361 251	3 509 208
Kirov Region	30 660 958	3 202 026	32 347 131	1 515 853
Nizhny Novgogrod Region	80 783 504	7 383 859	82 163 256	6 004 107
Orenburg Region	44 967 498	4 290 516	44 992 064	4 265 950
Penza Region	4 383 509	67 164	4 384 717	65 956
Samara Region	322 192 512	66 187 916	346 395 873	41 984 555
Saratov Region	127 372 995	23 639 558	129 336 246	21 676 307
Ulyanovsk Region	7 211 085	66 998	7 226 988	51 095
Ural Federal District	879 642 311	467 853 239	1 037 968 336	309 527 214
Kurgan Region	2 862 877	65 332	2 895 212	32 997
Sverdlovsk Region	485 241 995	163 397 810	514 159 575	134 480 230
Tyumen Region	279 740 332	282 117 012	399 309 005	162 548 339
Chelyabinsk Region	111 797 107	22 273 085	121 604 544	12 465 648
Siberian Federal District	214 082 144	48 538 194	217 640 200	44 980 138
Republic of Altai	1 146 340	299 462	1 146 677	299 125
Republic of Buryatiya	13 409 355	1 732 708	12 688 638	2 453 425
Republic of Tuva	488 558	1 123	489 532	149
Republic of Khakassia	6 714 636	104 807	6 727 748	91 695
Altai Territory	11 757 178	414 748	11 787 525	384 401
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	37 157 986	8 030 244	37 346 563	7 841 667
Irkutsk Region	13 633 072	2 754 790	15 358 321	1 029 541
Kemerovo Region	11 836 970	566 491	11 910 496	492 965
Novosibirsk Region	85 511 178	30 306 185	86 425 499	29 391 864
Omsk Region	19 226 094	3 716 076	20 553 471	2 388 699
Tomsk Region	13 200 777	611 560	13 205 730	606 607
Far Eastern Federal District	459 762 664	109 247 715	487 065 917	81 944 462
Republic of Sakha (Yakutia)	30 169 301	2 881 224	30 308 092	2 742 433
Kamchatka Territory	19 656 959	4 079 145	21 075 110	2 660 994
Primorskiy Territory	81 498 294	24 460 026	90 719 392	15 238 928
Khabarovsk Territory	8 154 236	392 902	8 174 215	372 923
Amur Region	312 997 126	75 293 822	329 399 805	58 891 143
Magadan Region	0	0	0	0
Sakhalin Region	7 286 748	2 140 596	7 389 303	2 038 041
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Crimean District	64 075 894	6 141 286	64 363 851	5 853 329
Republic of Crimea	58 833 752	4 594 691	59 163 092	4 265 351
City of Sevastopol	5 242 142	1 546 595	5 200 759	1 587 978

[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 1.10.15

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	7 976 567 168	2 269 838 172	238 023 083	1 543 047 298	94 941 678	53 700 353
Belgorod Region	1 551 898	0	0	0	0	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	93 202	80 011	220 393	0	51 461	0
Voronezh Region	1 253 367	0	0	0	0	0
Ivanovo Region	675 037	290 145	16 114	0	80 571	31 576
Kaluga Region	1 912 749	1 695 818	123 740	0	0	0
Kostroma Region	247 825 314	17 382 835	3 234 446	795 000	2 128 478	349 119
Kursk Region	594 188	594 188	0	0	0	0
Lipetsk Region	1 626 970	272 259	1 115	0	4 031	0
Moscow Region	7 143 416	1 881 158	574 742	0	0	0
Orel Region	937 127	76 349	0	0	0	0
Ryazan Region	507 479	405 546	0	309 757	0	0
Smolensk Region	0	0	0	0	0	0
Tambov Region	0	0	0	0	0	0
Tver Region	160 039	0	0	0	0	0
Tula Region	257 587	30 089	9 891	0	0	0
Yaroslavl Region	5 311 889	112 620	200 364	0	139 000	0
City of Moscow	7 706 716 906	2 247 017 154	233 642 278	1 541 942 541	92 538 137	53 319 658
North-Western Federal District	378 436 657	24 241 049	17 344 715	10 061 334	4 368 038	385 798
Republic of Karelia	0	0	0	0	0	0
Komi Republic	849 660	536 038	154 352	0	10 168	135 161
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	16 330 583	2 442 572	80 071	0	18 341	0
Kaliningrad Region	5 478 242	0	8 172	0	0	0
Leningrad Region	1 442 512	143 708	2 682 630	0	359 942	0
Murmansk Region	0	0	0	0	0	0
Novgorod Region	477 031	237 633	246 731	0	0	0
Pskov Region	84 607	0	0	0	0	0
St Petersburg	353 774 022	20 881 098	14 172 759	10 061 334	3 979 587	250 637
Southern Federal District	14 953 596	5 967 278	924 670	25 169	7 855 045	1 014 786
Republic of Adygeya	6 399	6 490	1 278	0	218 008	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	10 945 317	3 110 811	583 624	0	7 452 587	979 564
Astrakhan Region	3 006 841	2 620 251	3 323	5 288	68 650	0
Volgograd Region	505 628	56 782	71 874	0	0	0
Rostov Region	489 411	172 944	264 571	19 881	115 800	35 222
North-Caucasian Federal District	1 906 457	215 311	206 006	0	15 428	0
Republik of Daghestan	0	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 444	0	22 968	0	0	0
Karachai-Cherkess Republic	1 663 816	36 483	183 038	0	15 428	0
Republic of North Ossetia - Alania	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	238 197	178 828	0	0	0	0
Volga Federal District	233 694 609	33 549 785	21 908 992	6 309 974	5 900 544	1 206 632

Republic of Bashkortostan	8 766 060	2 915 431	44 078	187 177	0	0
Republic of Marii El	0	0	0	0	0	0
Republic of Mordovia	306 888	143 669	25 728	0	0	0
Republic of Tatarstan	157 757 731	27 205 229	19 559 609	1 278 039	3 654 316	655 590
Udmurt Republic	1 410 316	0	1	0	19 247	0
Chuvash Republic	368 194	108 775	4 751	0	82	0
Perm Territory	2 555 017	70 504	528 451	0	157 114	0
Kirov Region	8 498 820	47 812	5 099	0	99 547	64 387
Nizhny Novgogrod Region	6 496 334	974 408	40 096	39 695	95 406	401 678
Orenburg Region	7 142 641	436 634	31 370	35 246	882 856	84 977
Penza Region	253 934	98 076	23 324	0	0	0
Samara Region	23 041 862	867 569	1 209 445	4 769 817	817 776	0
Saratov Region	17 096 812	681 678	437 040	0	174 200	0
Ulyanovsk Region	0	0	0	0	0	0
Ural Federal District	214 668 000	41 853 077	4 446 591	1 522 401	1 507 559	1 794 590
Kurgan Region	0	0	0	0	0	0
Sverdlovsk Region	124 437 653	17 875 590	3 889 053	1 522 401	764 885	0
Tyumen Region	73 654 340	19 219 394	511 404	0	567 501	1 433 765
Chelyabinsk Region	16 576 007	4 758 093	46 134	0	175 173	360 825
Siberian Federal District	25 072 185	6 581 900	1 230 548	0	938 697	64 776
Republic of Altai	230 563	0	0	0	30 609	0
Republic of Buryatiya	67 313	0	548 383	0	0	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	17 787	18 440	0	0	0	0
Altai Territory	38 234	43 294	2 043	0	6 299	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	180 132	80 528	606 328	0	0	0
Irkutsk Region	87 656	0	26 444	0	92 507	0
Kemerovo Region	1 257 542	560 367	41 470	0	66 068	0
Novosibirsk Region	19 332 709	5 472 842	2 780	0	6 097	0
Omsk Region	3 620 938	318 151	127	0	660 989	64 776
Tomsk Region	239 311	88 278	2 973	0	76 128	0
Far Eastern Federal District	79 778 375	10 374 292	708 708	0	313 313	0
Republic of Sakha (Yakutia)	637 805	124 997	414 631	0	36 496	0
Kamchatka Territory	946 474	102 455	23 321	0	17 761	0
Primorskiy Territory	14 896 563	4 045 378	63 000	0	187 056	0
Khabarovsk Territory	469 373	33 322	0	0	0	0
Amur Region	62 828 160	6 068 140	196 017	0	0	0
Magadan Region	0	0	0	0	0	0
Sakhalin Region	0	0	11 739	0	72 000	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Crimean District	2 549 467	2 534 070	1 124	17 001	4 121 983	0
Republic of Crimea	2 549 467	2 534 070	1 124	0	4 121 983	0
City of Sevastopol	0	0	0	17 001	0	0

Table 34

Distribution of loans, deposits and other placements in rubles by credit institutions, registered in respective regions, as of 1.10.15

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other placements with individuals
1	2	3	4	5
Central Federal District	33 181 354 064	18 280 580 592	2 807 773 117	9 467 873 804
Belgorod Region	6 235 613	5 412 649	25	227 821
Bryansk Region	0	0	0	0
Vladimir Region	5 295 220	3 520 871	50 000	1 555 261
Voronezh Region	2 640 271	2 119 210	250 000	196 735
Ivanovo Region	8 846 685	6 153 702	570 000	1 784 686
Kaluga Region	39 811 823	3 670 050	32 082 092	3 706 403
Kostroma Region	178 387 172	16 665 434	50 608 503	62 849 278
Kursk Region	15 478 321	10 943 635	2 300 000	1 370 089
Lipetsk Region	19 320 554	10 566 909	2 600 000	2 526 736
Moscow Region	31 636 253	16 955 103	3 755 783	8 735 170
Orel Region	2 237 112	660 574	480 000	371 311
Ryazan Region	15 128 562	12 353 168	870 050	1 871 356
Smolensk Region	4 529 877	1 454 325	2 482 900	183 336
Tambov Region	2 222 019	1 884 981	0	337 038
Tver Region	11 866 127	5 638 658	3 298 000	1 386 411
Tula Region	1 521 992	1 199 943	180 000	142 049
Yaroslavl Region	15 002 447	9 059 451	330 000	3 811 427
City of Moscow	32 821 194 016	18 172 321 929	2 707 915 764	9 376 818 697
North-Western Federal District	893 786 602	567 744 739	109 177 838	128 672 287
Republic of Karelia	876 127	314 764	140 000	313 028
Komi Republic	2 684 530	2 179 940	0	504 590
Akhangelsk Region	0	0	0	0
Vologda Region	50 296 221	20 286 271	295 942	28 603 377
Kaliningrad Region	7 911 059	5 466 687	1 209 689	1 234 683
Leningrad Region	9 406 674	5 143 252	303 000	2 777 799
Murmansk Region	3 509 844	1 272 635	120 000	2 065 759
Novgorod Region	2 415 898	1 482 979	125 000	775 117
Pskov Region	1 285 653	1 133 352	0	152 301
St Petersburg	815 400 596	530 464 859	106 984 207	92 245 633
Southern Federal District	204 179 685	121 955 118	12 060 445	63 901 976
Republic of Adygeya	6 512 078	4 988 257	0	1 227 794
Republic of Kalmykia	0	0	0	0
Krasnodar Territory	99 353 109	63 482 517	9 762 445	21 338 159
Astrakhan Region	1 821 575	653 701	0	776 276
Volgograd Region	9 476 923	7 723 344	535 000	1 173 603
Rostov Region	87 016 000	45 107 299	1 763 000	39 386 144
North-Caucasian Federal District	22 010 417	16 463 822	1 458 830	3 992 720
Republik of Daghestan	1 578 599	826 954	2 200	749 445
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	4 134 217	2 733 830	614 300	779 272
Karachai-Cherkess Republic	8 187 205	6 492 626	50 000	1 622 293

Republic of North Ossetia - Alania	1 923 577	1 621 535	0	301 298
Chechen Republic	0	0	0	0
Stavropol Territory	6 186 819	4 788 877	792 330	540 412
Volga Federal District	1 065 191 048	576 946 719	118 762 224	300 113 637
Republic of Bashkortostan	40 063 541	20 292 731	7 842 718	10 563 590
Republic of Marii El	2 018 791	1 529 843	300 000	130 166
Republic of Mordovia	15 532 366	11 970 997	0	2 573 669
Republic of Tatarstan	480 601 140	331 746 145	20 800 917	87 411 005
Udmurt Republic	29 890 154	5 316 943	2 508 300	21 483 881
Chuvash Republic	8 031 561	3 326 639	995 000	3 542 726
Perm Territory	19 183 399	9 484 784	356 500	9 069 923
Kirov Region	18 565 309	11 194 236	1 500	5 803 261
Nizhny Novgogrod Region	51 074 118	33 816 942	2 062 167	9 577 947
Orenburg Region	31 126 662	14 735 301	894 050	14 235 068
Penza Region	3 054 204	1 793 171	43 350	827 762
Samara Region	256 890 451	105 828 561	12 915 128	123 995 638
Saratov Region	103 386 879	21 019 032	69 891 135	10 177 081
Ulyanovsk Region	5 772 473	4 891 394	151 459	721 920
Ural Federal District	573 700 271	237 272 942	79 132 880	231 780 970
Kurgan Region	1 911 234	1 699 074	0	135 924
Sverdlovsk Region	284 184 207	97 556 415	34 313 175	142 590 454
Tyumen Region	214 559 298	99 892 658	40 118 171	62 828 011
Chelyabinsk Region	73 045 532	38 124 795	4 701 534	26 226 581
Siberian Federal District	138 919 730	59 803 333	29 800 641	41 904 965
Republic of Altai	662 047	325 010	0	82 655
Republic of Buryatiya	8 257 387	3 407 183	0	4 554 934
Republic of Tuva	236 027	112 472	900	122 655
Republic of Khakassia	4 522 340	1 958 609	15 000	2 278 331
Altai Territory	8 320 434	5 936 655	425 980	1 617 540
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	29 674 192	5 594 316	15 557 610	6 836 175
Irkutsk Region	10 375 861	5 632 614	505 000	3 278 273
Kemerovo Region	6 270 421	2 832 982	310 152	3 127 287
Novosibirsk Region	48 539 186	19 014 543	12 355 999	14 854 269
Omsk Region	12 979 484	9 198 475	620 000	2 141 733
Tomsk Region	9 082 351	5 790 474	10 000	3 011 113
Far Eastern Federal District	331 308 774	81 238 395	7 426 320	226 020 429
Republic of Sakha (Yakutia)	20 483 981	12 352 871	42 588	7 661 375
Kamchatka Territory	14 888 113	10 886 615	1 578 926	2 279 376
Primorskiy Territory	55 094 704	36 594 008	26 335	15 644 727
Khabarovsk Territory	5 913 120	2 194 401	445 000	2 447 139
Amur Region	231 469 470	17 165 004	4 471 471	197 504 235
Magadan Region	0	0	0	0
Sakhalin Region	3 459 386	2 045 496	862 000	483 577
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Crimean District	35 869 073	7 214 796	22 873 500	5 384 064
Republic of Crimea	32 337 807	5 927 478	20 673 500	5 340 116
City of Sevastopol	3 531 266	1 287 318	2 200 000	43 948

Table 35

Distribution of loans, deposits and other placements in forreign currency by credit institutions, registered in respective regions, as of 1.10.15

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other placements with individuals
1	2	3	4	5
Central Federal District	17 902 258 241	11 405 677 646	5 055 123 712	272 450 556
Belgorod Region	174 653	172 666	1 987	0
Bryansk Region	0	0	0	0
Vladimir Region	123 015	108 099	0	14 916
Voronezh Region	965 830	737 395	1 325	207 585
Ivanovo Region	163 067	39 346	3 658	5 679
Kaluga Region	1 794	0	1 742	52
Kostroma Region	33 121 762	9 874 659	15 973 776	1 683 710
Kursk Region	212 443	212 107	0	336
Lipetsk Region	334 567	0	331 184	3 383
Moscow Region	7 883 851	4 418 115	48 868	3 416 868
Orel Region	4 481	0	4 481	0
Ryazan Region	101 959	56 169	3 386	42 404
Smolensk Region	232 235	79 123	110 986	0
Tambov Region	1 987	0	1 987	0
Tver Region	330 367	0	330 367	0
Tula Region	0	0	0	0
Yaroslavl Region	1 342 063	723 351	76 313	542 399
City of Moscow	17 857 264 167	11 389 256 616	5 038 233 652	266 533 224
North-Western Federal District	246 008 497	127 932 728	56 474 281	9 258 221
Republic of Karelia	0	0	0	0
Komi Republic	141 834	44 877	96 957	0
Akhangelsk Region	0	0	0	0
Vologda Region	1 983 259	931 249	36 298	12 110
Kaliningrad Region	290 407	120 757	0	169 650
Leningrad Region	801 629	767 969	1 507	32 153
Murmansk Region	368 347	365 167	3 180	0
Novgorod Region	1 890	0	1 325	565
Pskov Region	0	0	0	0
St Petersburg	242 421 131	125 702 709	56 335 014	9 043 743
Southern Federal District	11 756 710	10 097 664	909 650	663 168
Republic of Adygeya	45 778	27 372	0	18 406
Republic of Kalmykia	0	0	0	0
Krasnodar Territory	1 741 539	1 155 275	519 469	43 899
Astrakhan Region	2 981	0	2 981	0
Volgograd Region	50 127	0	41 020	1 205
Rostov Region	9 916 285	8 915 017	346 180	599 658
North-Caucasian Federal District	2 299 823	1 996 177	279 431	24 215
Republik of Daghestan	13 924	0	1 988	11 936
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	2 825	0	2 825	0
Karachai-Cherkess Republic	2 035 970	1 888 403	135 288	12 279

Republic of North Ossetia - Alania	464	0	464	0
Chechen Republic	0	0	0	0
Stavropol Territory	246 640	107 774	138 866	0
Volga Federal District	90 208 489	52 988 341	10 293 486	3 149 935
Republic of Bashkortostan	77 990	26 495	44 826	598
Republic of Marii El	994	0	994	0
Republic of Mordovia	2 319	0	2 319	0
Republic of Tatarstan	51 351 629	43 008 549	7 227 646	1 115 434
Udmurt Republic	1 255 421	636 519	596 120	22 782
Chuvash Republic	136 820	131 479	995	4 346
Perm Territory	1 034 655	695 353	107 966	231 336
Kirov Region	508 067	505 297	2 770	0
Nizhny Novgogrod Region	1 703 534	1 439 049	108 866	155 619
Orenburg Region	753 851	473 240	140 873	139 738
Penza Region	0	0	0	0
Samara Region	32 494 979	5 976 353	1 268 827	1 479 143
Saratov Region	886 806	96 007	789 951	848
Ulyanovsk Region	1 424	0	1 333	91
Ural Federal District	205 109 521	179 717 404	21 270 263	575 757
Kurgan Region	0	0	0	0
Sverdlovsk Region	39 312 821	20 619 863	18 454 441	238 517
Tyumen Region	162 348 010	158 381 129	83 804	336 980
Chelyabinsk Region	3 448 690	716 412	2 732 018	260
Siberian Federal District	9 910 220	2 084 539	7 213 509	612 168
Republic of Altai	0	0	0	0
Republic of Buryatiya	14 466	0	3 189	11 277
Republic of Tuva	342	0	342	0
Republic of Khakassia	0	0	0	0
Altai Territory	108 640	1 727	3 974	102 939
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	6 072 185	659 747	5 171 283	241 155
Irkutsk Region	30 602	19 871	10 731	0
Kemerovo Region	5 656	0	331	5 325
Novosibirsk Region	3 261 404	1 231 583	1 931 877	97 940
Omsk Region	362 755	122 905	86 318	153 532
Tomsk Region	54 170	48 706	5 464	0
Far Eastern Federal District	25 989 281	17 178 512	2 218 710	670 872
Republic of Sakha (Yakutia)	1 679 650	1 109 920	160 744	408 986
Kamchatka Territory	259 379	247 688	6 534	5 157
Primorskiy Territory	4 142 553	3 262 136	146 019	120 073
Khabarovsk Territory	8 324	0	8 324	0
Amur Region	19 817 281	12 481 079	1 892 684	136 656
Magadan Region	0	0	0	0
Sakhalin Region	82 094	77 689	4 405	0
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Crimean District	1 368 267	948 496	75 183	344 588
Republic of Crimea	434 147	268 974	17 948	147 225
City of Sevastopol	934 120	679 522	57 235	197 363

Table 36

Overdue claims on loans, deposits and other placements by credit institutions registered in respective regions, as of 1.10.15

thousand rubles

	on loans and other placements with non-financial organisations		on loans, deposits and other placements with credit institutions		on loans and other placements with individuals	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
1	2	3	4	5	6	7
Central Federal District	1 433 288 800	284 098 252	20 202 618	23 381 664	723 758 298	54 426 626
Belgorod Region	79 335	0	0	0	728	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	135 500	0	0	0	26 099	0
Voronezh Region	23 041	0	0	0	28 494	0
Ivanovo Region	186 128	0	0	0	118 507	0
Kaluga Region	603 230	0	12 952 092	0	419 327	0
Kostroma Region	777 553	0	109 703	0	4 863 677	133 071
Kursk Region	24 431	0	0	0	21 088	0
Lipetsk Region	1 342 191	0	0	0	78 324	0
Moscow Region	1 148 985	39 072	0	0	733 589	184 556
Orel Region	86 089	0	0	0	11 596	0
Ryazan Region	984 678	0	0	0	84 269	0
Smolensk Region	333 319	0	5 700	0	10 320	0
Tambov Region	61 343	0	0	0	23 270	0
Tver Region	59 493	0	0	0	41 710	0
Tula Region	49 510	0	0	0	2 426	0
Yaroslavl Region	262 400	0	0	0	137 699	63 588
City of Moscow	1 427 131 574	284 059 180	7 135 123	23 381 664	717 157 175	54 045 411
North-Western Federal District	53 111 176	9 404 236	151 520	63 210	6 758 476	386 172
Republic of Karelia	5 067	0	0	0	4 358	0
Komi Republic	162 443	0	0	0	7 693	0
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	2 261 500	6 921	45 000	0	2 812 955	1 815
Kaliningrad Region	108 865	0	9 689	0	44 780	0
Leningrad Region	862 412	58 506	0	0	216 628	8 608
Murmansk Region	198 318	4 177	0	0	45 652	0
Novgorod Region	92 540	0	0	0	10 161	0
Pskov Region	65 695	0	0	0	6 456	0
St Petersburg	49 354 336	9 334 632	96 831	63 210	3 609 793	375 749
Southern Federal District	4 212 144	19 857	56 000	0	2 846 447	29 071
Republic of Adygeya	42 615	0	0	0	84 065	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	1 673 699	8 838	56 000	0	1 962 710	2 451
Astrakhan Region	34 651	0	0	0	40 617	0
Volgograd Region	543 992	0	0	0	68 453	0
Rostov Region	1 917 187	11 019	0	0	690 602	26 620
North-Caucasian Federal District	646 963	0	507 330	18 646	462 675	4 663
Republik of Daghestan	82 920	0	0	0	74 853	0
Republic of Ingushetia	0	0	0	0	0	0

Kabardino-Balkar Republic	307 040	0	0	0	107 039	0
Karachai-Cherkess Republic	69 846	0	0	0	88 384	4 663
Republic of North Ossetia - Alania	137 768	0	0	0	89 165	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	49 389	0	507 330	18 646	103 234	0
Volga Federal District	22 181 172	83 592	35 111 380	296	27 732 956	1 299 984
Republic of Bashkortostan	767 534	0	5 824 788	0	1 889 528	338
Republic of Marii El	81	0	0	0	1 524	0
Republic of Mordovia	146 960	0	0	0	52 890	0
Republic of Tatarstan	10 315 635	4 791	10 220	0	7 378 382	219 831
Udmurt Republic	136 202	0	0	0	1 654 348	69
Chuvash Republic	121 457	0	0	0	83 567	0
Perm Territory	204 337	0	26 500	0	239 219	263
Kirov Region	714 134	0	0	0	685 141	0
Nizhny Novgogrod Region	1 647 131	1 590	4 000	0	514 350	3 927
Orenburg Region	995 843	0	55 000	0	312 452	0
Penza Region	74 982	0	0	0	67 812	0
Samara Region	5 735 733	65 558	3 340 000	296	12 676 274	1 074 976
Saratov Region	1 150 023	11 653	25 850 872	0	1 990 064	580
Ulyanovsk Region	171 120	0	0	0	187 405	0
Ural Federal District	11 889 454	402 567	6 198 904	1 458	10 289 589	35 767
Kurgan Region	61 583	0	0	0	12 390	0
Sverdlovsk Region	5 511 090	10 062	5 998 904	0	8 241 705	34 006
Tyumen Region	3 497 086	392 505	0	0	1 399 151	1 501
Chelyabinsk Region	2 819 695	0	200 000	1 458	636 343	260
Siberian Federal District	3 397 450	96 346	80 980	342	3 326 426	242 348
Republic of Altai	5 164	0	0	0	23 381	0
Republic of Buryatiya	44 909	0	0	0	278 184	395
Republic of Tuva	1 780	0	0	342	14 293	0
Republic of Khakassia	58 602	0	15 000	0	62 826	0
Altai Territory	297 422	0	5 980	0	37 151	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	318 620	96 346	0	0	1 066 239	160 639
Irkutsk Region	615 249	0	40 000	0	127 998	0
Kemerovo Region	221 122	0	10 000	0	116 714	497
Novosibirsk Region	1 280 993	0	0	0	1 316 417	80 387
Omsk Region	323 779	0	0	0	133 706	430
Tomsk Region	229 810	0	10 000	0	149 517	0
Far Eastern Federal District	4 881 553	593 724	138 723	0	27 632 979	29 733
Republic of Sakha (Yakutia)	316 737	0	42 588	0	202 381	0
Kamchatka Territory	490 468	0	0	0	222 054	2 483
Primorskiy Territory	2 600 947	16 559	26 135	0	807 838	6 304
Khabarovsk Territory	43 136	0	0	0	467 119	0
Amur Region	1 322 672	577 165	70 000	0	25 893 706	20 946
Magadan Region	0	0	0	0	0	0
Sakhalin Region	107 593	0	0	0	39 881	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Crimean District	192 196	615 776	0	30 740	23 988	176 430
Republic of Crimea	5 593	260 528	0	0	23 876	74 379
City of Sevastopol	186 603	355 248	0	30 740	112	102 051

Table 37

Distribution of clients' funds in rubles by credit institutions registered in respective regions, as of 1.10.15

thousand rubles

	Total	of which				
		Budgetary funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other raised funds from legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
Central Federal District	26 658 902 878	4 029 723	62 217	5 226 342 578	7 982 871 091	13 249 565 172
Belgorod Region	7 389 891	0	0	2 122 409	618 301	4 629 355
Bryansk Region	0	0	0	0	0	0
Vladimir Region	5 823 758	0	112	892 897	519 589	4 391 099
Voronezh Region	1 843 008	0	0	137 823	533 349	1 165 388
Ivanovo Region	8 822 449	0	0	1 259 726	320 918	7 060 449
Kaluga Region	42 801 524	0	0	1 323 013	24 169 486	17 285 795
Kostroma Region	191 357 246	0	0	8 135 303	61 334 418	121 798 440
Kursk Region	12 778 561	0	0	2 457 423	612 800	9 685 074
Lipetsk Region	19 193 817	0	0	2 773 908	2 016 518	14 389 650
Moscow Region	30 598 710	0	0	7 770 698	4 253 519	18 481 436
Orel Region	2 402 613	0	0	333 239	91 759	1 962 465
Ryazan Region	15 860 590	2 010	0	3 370 856	630 873	11 707 840
Smolensk Region	3 223 431	0	0	600 664	249 636	2 371 204
Tambov Region	2 333 177	0	0	710 049	118 337	1 497 616
Tver Region	10 987 807	0	0	2 299 438	372 865	8 279 679
Tula Region	1 569 598	0	0	376 477	310 519	855 116
Yaroslavl Region	12 860 721	0	0	3 126 182	2 501 289	7 118 645
City of Moscow	26 289 055 977	4 027 713	62 105	5 188 652 473	7 884 216 915	13 016 885 921
North-Western Federal District	1 014 337 559	344 832	343	287 060 403	421 832 645	289 134 319
Republic of Karelia	624 169	0	0	284 190	36 281	290 777
Komi Republic	3 953 145	0	0	930 850	833 212	2 123 154
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	60 375 599	0	0	7 565 438	25 095 090	27 610 471
Kaliningrad Region	7 065 587	0	0	3 317 493	395 368	3 323 728
Leningrad Region	13 040 895	0	0	1 278 331	753 974	10 961 310
Murmansk Region	4 448 490	0	0	1 307 529	233 127	2 891 651
Novgorod Region	3 699 807	0	343	1 528 793	38 558	2 052 219
Pskov Region	1 365 386	0	0	465 045	0	898 418
St Petersburg	919 764 481	344 832	0	270 382 734	394 447 035	238 982 591
Southern Federal District	207 125 445	98 059	725	38 269 185	21 070 078	146 781 925
Republic of Adygeya	6 168 023	0	0	784 923	439 515	4 930 079
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	115 205 635	28 076	725	17 912 251	13 044 825	83 629 178
Astrakhan Region	5 875 697	0	0	3 274 266	1 113 723	1 466 654
Volgograd Region	7 092 133	0	0	2 158 972	377 709	4 550 193
Rostov Region	72 783 957	69 983	0	14 138 773	6 094 306	52 205 821
North-Caucasian Federal District	18 355 512	0	0	5 499 062	3 118 052	9 621 095
Republik of Daghestan	1 796 316	0	0	997 058	297 700	487 143
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	3 095 708	0	0	610 166	124 975	2 337 381
Karachai-Cherkess Republic	5 524 381	0	0	1 493 936	2 067 181	1 961 610
Republic of North Ossetia - Alania	1 546 222	0	0	174 565	96 500	1 275 121
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	6 392 885	0	0	2 223 337	531 696	3 559 840

Volga Federal District	938 094 661	3 583 522	0	137 033 193	240 801 215	553 328 029
Republic of Bashkortostan	51 584 173	36 127	0	3 476 654	12 196 427	35 843 018
Republic of Marii El	1 969 387	0	0	428 736	91 590	1 409 583
Republic of Mordovia	18 208 409	0	0	1 919 279	761 009	15 489 601
Republic of Tatarstan	468 543 991	3 479 718	0	79 495 582	163 617 442	220 030 629
Udmurt Republic	28 347 164	13 259	0	2 991 653	1 343 031	23 965 958
Chuvash Republic	8 575 499	0	0	1 536 922	817 203	6 155 162
Perm Territory	19 181 835	11 412	0	2 884 792	3 089 304	13 168 566
Kirov Region	23 348 153	6 333	0	3 951 493	1 384 587	17 744 215
Nizhny Novgogrod Region	58 071 396	23 619	0	12 127 020	3 473 221	42 153 157
Orenburg Region	30 932 041	12 993	0	3 431 527	6 626 628	20 841 042
Penza Region	3 444 112	0	0	611 597	426 647	2 398 169
Samara Region	159 590 118	61	0	18 650 343	44 368 563	96 067 311
Saratov Region	61 035 237	0	0	4 626 714	2 176 127	54 176 892
Ulyanovsk Region	5 263 146	0	0	900 881	429 436	3 884 726
Ural Federal District	715 699 811	205 543	0	75 159 216	166 290 763	470 820 662
Kurgan Region	1 671 695	0	0	422 609	347 519	896 167
Sverdlovsk Region	336 981 651	16 516	0	42 628 572	64 173 550	229 403 877
Tyumen Region	295 231 470	176 969	0	17 814 872	95 009 338	181 189 586
Chelyabinsk Region	81 814 995	12 058	0	14 293 163	6 760 356	59 331 032
Siberian Federal District	148 780 315	113 140	0	35 152 080	15 274 083	95 541 352
Republic of Altai	749 707	1 180	0	147 000	229 893	370 986
Republic of Buryatiya	9 228 957	8 953	0	2 106 041	280 091	6 367 666
Republic of Tuva	146 552	68	0	59 310	12 500	74 670
Republic of Khakassia	5 098 525	0	0	1 042 863	535 221	3 394 308
Altai Territory	7 099 712	0	0	2 210 489	714 894	4 162 488
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	26 349 742	18 739	0	3 732 621	1 520 283	20 761 307
Irkutsk Region	11 227 032	0	0	2 463 339	1 580 730	7 044 473
Kemerovo Region	7 855 145	0	0	1 301 879	665 762	5 839 975
Novosibirsk Region	55 719 542	84 200	0	17 733 787	6 108 564	30 325 543
Omsk Region	14 745 459	0	0	2 375 866	3 371 653	8 969 873
Tomsk Region	10 559 942	0	0	1 978 885	254 492	8 230 063
Far Eastern Federal District	306 265 066	75 099	7 570	42 849 243	24 065 263	238 199 585
Republic of Sakha (Yakutia)	23 431 522	37 896	0	5 456 702	4 039 748	13 770 737
Kamchatka Territory	15 631 734	20 254	0	2 589 930	1 702 919	11 280 884
1	65 103 939	9 724	0	18 990 279	3 455 346	42 024 176
Khabarovsk Territory	6 323 263	0	0	411 267	432 008	5 479 535
Amur Region	190 861 342	0	7 570	13 182 196	13 806 384	163 709 392
Magadan Region	0	0	0	0	0	0
Sakhalin Region	4 913 266	7 225	0	2 218 869	628 858	1 934 861
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Crimean District	40 721 364	3 858	0	14 782 383	1 651 914	24 173 722
Republic of Crimea	36 049 396	3 858	0	12 521 484	1 164 341	22 259 225
City of Sevastopol	4 671 968	0	0	2 260 899	487 573	1 914 497

Table 38

Distribution of clients' funds in foreign currency by credit institutions registered in respective regions, as of 1.10.15

thousand rubles

	Total	of which				
		Budgetary funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other raised funds from legal entities (except credit instittutions)	Individual deposits
1	2	3	4	5	6	7
Central Federal District	18 088 253 887	74 619 556	29 594	2 738 977 367	9 047 032 029	5 755 089 211
Belgorod Region	1 131 828	0	0	41 021	0	1 090 807
Bryansk Region	0	0	0	0	0	0
Vladimir Region	562 145	0	0	10 854	0	551 241
Voronezh Region	2 234 205	0	0	167 754	0	2 066 444
Ivanovo Region	784 987	0	0	80 508	0	704 467
Kaluga Region	1 871 513	0	0	74 679	1 425	1 795 409
Kostroma Region	23 447 803	0	0	899 905	7 380 012	15 124 513
Kursk Region	954 701	0	0	350 439	0	604 154
Lipetsk Region	1 720 599	0	0	978 952	0	741 647
Moscow Region	14 152 757	0	0	1 034 180	3 248 075	9 859 678
Orel Region	95 016	0	0	20 191	0	74 825
Ryazan Region	1 984 823	0	0	966 816	46 608	970 746
Smolensk Region	425 541	0	0	99 710	198	325 633
Tambov Region	25 735	0	0	98	0	25 620
Tver Region	1 939 140	0	0	263 536	218 025	1 457 139
Tula Region	52 631	0	0	9 602	0	43 029
Yaroslavl Region	4 887 642	0	0	298 886	0	4 588 705
City of Moscow	18 031 982 821	74 619 556	29 594	2 733 680 236	9 036 137 686	5 715 065 154
North-Western Federal District	328 671 962	0	0	66 001 015	124 288 825	134 768 920
Republic of Karelia	23 248	0	0	20 732	0	2 499
Komi Republic	836 133	0	0	36 972	0	799 161
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	8 613 388	0	0	3 405 059	764 359	4 443 378
Kaliningrad Region	7 191 901	0	0	3 431 381	2 070 606	1 634 180
Leningrad Region	3 181 282	0	0	126 858	1 987	3 037 858
Murmansk Region	2 435 729	0	0	1 848 269	14 276	573 184
Novgorod Region	411 358	0	0	81 122	70 930	259 293
Pskov Region	12 463	0	0	8 256	0	4 207
St Petersburg	305 966 460	0	0	57 042 366	121 366 667	124 015 160
Southern Federal District	32 351 496	0	0	6 769 273	6 172 537	19 096 446
Republic of Adygeya	326 340	0	0	2 557	68 759	254 998
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	12 905 340	0	0	1 136 764	304 434	11 206 600
Astrakhan Region	4 178 650	0	0	3 711 469	0	461 891
Volgograd Region	1 433 279	0	0	259 723	64 153	1 109 386
Rostov Region	13 507 887	0	0	1 658 760	5 735 191	6 063 571
North-Caucasian Federal District	6 213 007	0	0	127 202	422 076	5 630 116
Republik of Daghestan	39 640	0	0	6 195	0	33 445
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	113 819	0	0	5 953	0	107 861
Karachai-Cherkess Republic	5 420 379	0	0	60 625	249 646	5 076 505
Republic of North Ossetia - Alania	83 220	0	0	791	0	82 429
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	555 949	0	0	53 638	172 430	329 876

Volga Federal District	235 816 318	8	0	30 276 295	122 682 655	81 270 490
Republic of Bashkortostan	6 048 861	0	0	472 012	2 738 624	2 837 494
Republic of Marii El	31 977	0	0	12 364	0	8 086
Republic of Mordovia	354 581	0	0	29 948	0	322 708
Republic of Tatarstan	168 205 619	8	0	10 767 188	116 009 838	40 495 703
Udmurt Republic	1 199 255	0	0	182 917	377 714	638 620
Chuvash Republic	518 084	0	0	9 753	17 156	491 142
Perm Territory	3 461 652	0	0	553 606	6 624	2 901 422
Kirov Region	1 514 375	0	0	165 933	369 835	971 364
Nizhny Novgogrod Region	5 422 798	0	0	617 193	741 677	4 054 512
Orenburg Region	4 148 981	0	0	168 703	987 307	2 584 585
Penza Region	28 311	0	0	2 904	25 387	0
Samara Region	39 187 485	0	0	16 774 688	1 251 083	21 009 429
Saratov Region	5 643 280	0	0	502 462	157 410	4 920 990
Ulyanovsk Region	51 059	0	0	16 624	0	34 435
Ural Federal District	174 287 698	65 705	0	13 786 612	61 099 700	87 591 633
Kurgan Region	32 278	0	0	0	0	32 278
Sverdlovsk Region	57 845 308	0	0	3 002 822	22 508 000	31 891 041
Tyumen Region	104 512 441	65 705	0	7 066 595	37 911 919	48 775 719
Chelyabinsk Region	11 897 671	0	0	3 717 195	679 781	6 892 595
Siberian Federal District	32 242 567	0	0	13 713 234	1 091 621	16 508 881
Republic of Altai	299 060	0	0	268 462	0	30 598
Republic of Buryatiya	2 447 408	0	0	1 039 666	0	631 944
Republic of Tuva	148	0	0	0	0	148
Republic of Khakassia	90 915	0	0	16 397	0	71 978
Altai Territory	382 733	0	0	55 022	0	327 711
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	7 704 928	0	0	255 668	165 589	7 275 355
Irkutsk Region	1 028 217	0	0	554 494	7 882	462 680
Kemerovo Region	478 547	0	0	191 776	0	286 771
Novosibirsk Region	17 069 681	0	0	9 581 463	918 150	6 431 131
Omsk Region	2 137 431	0	0	1 474 940	0	662 412
Tomsk Region	603 499	0	0	275 346	0	328 153
Far Eastern Federal District	66 897 705	0	0	9 593 824	20 601 053	34 088 451
Republic of Sakha (Yakutia)	2 639 929	0	0	74 754	73 079	2 412 444
Kamchatka Territory	2 649 493	0	0	1 226 648	1 841	1 414 586
Primorskiy Territory	14 796 215	0	0	4 756 442	446 449	9 464 996
Khabarovsk Territory	371 089	0	0	26 579	0	343 022
Amur Region	44 411 490	0	0	2 066 466	20 079 684	19 866 876
Magadan Region	0	0	0	0	0	0
Sakhalin Region	2 029 489	0	0	1 442 935	0	586 527
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Crimean District	5 471 767	0	0	1 041 786	128 196	3 703 316
Republic of Crimea	4 115 405	0	0	879 174	33 119	2 604 643
City of Sevastopol	1 356 362	0	0	162 612	95 077	1 098 673

Table 39

Loans, deposits and other funds raised from other credit institutions (by credit institutions registered in respective regions), as of 1.10.15

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	5 811 992 830	2 856 055 371	2 955 937 459
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	0	0	0
Voronezh Region	138 900	138 900	0
Ivanovo Region	422 280	422 280	0
Kaluga Region	162 040	162 040	0
Kostroma Region	76 042 326	48 683 856	27 358 470
Kursk Region	0	0	0
Lipetsk Region	877 000	877 000	0
Moscow Region	613 934	613 934	0
Orel Region	35 000	35 000	0
Ryazan Region	200 000	200 000	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	195 000	195 000	0
City of Moscow	5 731 827 873	2 803 248 884	2 928 578 989
North-Western Federal District	117 253 756	96 182 760	21 070 996
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangelsk Region	0	0	0
Vologda Region	2 261 059	2 143 505	117 554
Kaliningrad Region	225 673	225 673	0
Leningrad Region	0	0	0
Murmansk Region	200 000	200 000	0
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	114 567 024	93 613 582	20 953 442
Southern Federal District	10 526 817	5 130 952	5 395 865
Republic of Adygeya	23 134	23 134	0
Republic of Kalmykia	0	0	0
Krasnodar Territory	2 747 628	2 032 710	714 918
Astrakhan Region	0	0	0
Volgograd Region	233 733	233 733	0
Rostov Region	7 522 322	2 841 375	4 680 947
North-Caucasian Federal District	382 169	382 169	0
Republik of Daghestan	0	0	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	0	0	0
Karachai-Cherkess Republic	200 000	200 000	0
Republic of North Ossetia - Alania	0	0	0
Chechen Republic	0	0	0
Stavropol Territory	182 169	182 169	0

Volga Federal District	155 317 159	129 923 091	25 394 068
Republic of Bashkortostan	1 198 359	1 097 325	101 034
Republic of Marii El	0	0	0
Republic of Mordovia	0	0	0
Republic of Tatarstan	40 072 814	31 464 774	8 608 040
Udmurt Republic	278 243	278 243	0
Chuvash Republic	194 518	194 518	0
Perm Territory	440 299	440 299	0
Kirov Region	438 052	438 052	0
Nizhny Novgogrod Region	3 683 000	3 325 560	357 440
Orenburg Region	500 502	454 136	46 366
Penza Region	45 598	6 247	39 351
Samara Region	38 954 537	38 677 547	276 990
Saratov Region	69 311 237	53 346 390	15 964 847
Ulyanovsk Region	200 000	200 000	0
Ural Federal District	48 729 257	37 351 512	11 377 745
Kurgan Region	0	0	0
Sverdlovsk Region	41 997 225	34 295 617	7 701 608
Tyumen Region	5 727 878	2 051 741	3 676 137
Chelyabinsk Region	1 004 154	1 004 154	0
Siberian Federal District	5 653 127	5 653 127	0
Republic of Altai	0	0	0
Republic of Buryatiya	70 000	70 000	0
Republic of Tuva	0	0	0
Republic of Khakassia	111 673	111 673	0
Altai Territory	451 804	451 804	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	1 119 650	1 119 650	0
Omsk Region	0	0	0
Tomsk Region	0	0	0
Far Eastern Federal District	8 486 025	4 926 437	3 559 588
Republic of Sakha (Yakutia)	339 983	339 983	0
Kamchatka Territory	170 491	170 491	0
Primorskiy Territory	1 569 429	1 569 429	0
Khabarovsk Territory	0	0	0
Amur Region	6 406 122	2 846 534	3 559 588
Magadan Region	0	0	0
Sakhalin Region	0	0	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0
Crimean District	458 410	458 410	0
Republic of Crimea	458 410	458 410	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	1.09.15	1.10.15
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	13,0
Tier I capital ratio N1.2 (Basel III) [2]	9,1	9,0	9,1	9,1	9,1
Risk-weighted assets [3](Basel III) to total assets ratio]	*51,4*	*45,4*	*49,1*	*47,7*	*48,2*
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*	*8,2*
Loan loss provisions made as percent of total loans[4]	*5,9*	*6,5*	*7,5*	*7,6*	*7,6*
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	2,7	2,6
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	231,3	236,7
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*	*4,5*
manufacturing	*13,6*	*15,5*	*15,6*	*16,3*	*16,5*
production and distribution of energy, gas and water	*2,5*	*2,5*	*2,6*	*2,6*	*2,6*
constructing	*5,6*	*5,3*	*5,2*	*5,1*	*5,0*
wholesale and retail trade, car and household appliance repair	*13,7*	*13,3*	*13,0*	*12,8*	*12,9*
transport and communication	*4,2*	*4,4*	*4,2*	*4,2*	*4,1*
other economic activities	*21,1*	*21,2*	*21,8*	*22,7*	*22,6*
individuals	*32,0*	*30,1*	*29,5*	*28,4*	*28,2*
of which					
mortgage loans	*8,5*	*9,4*	*9,9*	*9,8*	*9,8*
Geographical distribution of interbank loans and deposits [5]					
Russian Federation	*39,7*	*53,6*	*45,0*	*44,6*	*45,0*
United Kingdom	*23,8*	*13,9*	*13,8*	*15,2*	*15,0*
USA	*6,8*	*4,9*	*5,2*	*5,4*	*6,4*
Germany	*0,6*	*0,4*	*2,2*	*2,3*	*3,0*
Austria	*7,3*	*7,3*	*8,1*	*7,7*	*6,7*
France	*1,9*	*1,8*	*2,6*	*3,2*	*2,9*
Italy	*0,1*	*0,0*	*0,1*	*0,1*	*0,1*
Cyprus	*4,7*	*4,9*	*7,6*	*8,1*	*7,3*
Netherlands	*1,5*	*1,3*	*1,8*	*2,5*	*1,8*
Other	*13,6*	*11,8*	*13,5*	*11,0*	*11,8*
Liquidity					
Ratio of high liquid assets to total assets	*9,9*	*10,4*	*11,1*	*10,9*	*11,3*
Ratio of liquid assets to total assets	*20,5*	*22,0*	*23,6*	*23,9*	*23,8*
Ratio of high liquid assets to demand liabilities (N2)	57,5	67,0	86,1	94,0	91,4
Ratio of liquid assets to short-term liabilities (N3)	78,7	80,4	132,3	137,1	136,6
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	60,5
Ratio of clients' funds to total loans [6]	*98,7*	*96,9*	*99,7*	*102,0*	*104,3*
Market risk to total own funds (capital) [7]	*45,6*	*36,0*	*37,6*	*40,3*	*40,5*
of which					
Interest rate risk	*37,8*	*28,6*	*30,2*	*31,5*	*32,3*
Equity position risk	*3,3*	*3,7*	*3,6*	*3,6*	*3,3*
Foreign exchange risk	*4,5*	*3,7*	*3,8*	*5,2*	*5,0*
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	1,8	7,6	8,3	8,1	8,2
Banks' financial result over the reporting period (billion rubles)	993,6	589,1	51,5	76,0	126,7
as percent of the banking sector assets [8]	*1,9*	*0,9*	*0,1*	*0,1*	*0,2*
as percent of the banking sector own funds (capital) [8]	*15,2*	*7,9*	*0,6*	*0,9*	*1,6*
Return on assets [9]	*1,9*	*0,9*	*0,3*	*0,1*	*0,0*
Return on equity [9]	*15,2*	*7,9*	*2,4*	*0,9*	*0,4*

[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
Reference data: own funds (capital) adequacy ratio as of 1.10.15, %	13,0		21,2		22,4		18,1		16,4		16,5		16,0		13,5		10,6	

[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		1.09.15		1.10.15	
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): of which:	**7 073,5**	***100,0***	**7 928,4**	***100,0***	**8 166,4**	***100,0***	**8 725,8**	***100,0***	**8 735,5**	***100,0***
1. Tier I capital	4 838,1	*68,4*	5 718,4	*72,1*	5 743,2	*70,3*	6 086,8	*69,8*	6 093,9	*69,8*
of which:										
1.1. Common Equity Tier 1	4 812,0	*68,0*	5 638,3	*71,1*	5 670,4	*69,4*	5 964,7	*68,4*	5 979,7	*68,5*
1.2. Additional Tier 1	26,0	*0,4*	80,1	*1,0*	72,8	*0,9*	122,1	*1,4*	114,2	*1,3*
2. Tier 2 Capital	2 235,4	*31,6*	2 210,0	*27,9*	2 423,2	*29,7*	2 639,0	*30,2*	2 641,5	*30,2*
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	9	13,0	5
Common equity Tier I ratio (N1.1)	8,8	1	8,9	2	8,9	3	8,9	10	8,9	6
Tier I capital ratio (N1.2)	8,8	2	9,0	3	9,1	4	9,1	11	9,1	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		1.09.15		1.10.15	
	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***	**10 626,4**	***121,8***	**10 714,5**	***122,7***
1.1. Authorized capital	1 533,2	*21,7*	1 914,3	*24,1*	1 963,6	*24,0*	2 355,4	*27,0*	2 354,5	*27,0*
1.2. Issue income	1 347,5	*19,1*	1 421,3	*17,9*	1 427,8	*17,5*	1 443,1	*16,5*	1 447,0	*16,6*
1.3. Credit institutions' profit and funds	3 377,7	*47,8*	3 761,5	*47,4*	3 889,4	*47,6*	3 889,8	*44,6*	3 960,7	*45,3*
1.4. Subordinated loans	1 723,2	*24,4*	2 018,3	*25,5*	2 414,8	*29,6*	2 702,8	*31,0*	2 717,9	*31,1*
1.5. Increase in value of property due to revaluation	220,5	*3,1*	222,4	*2,8*	239,2	*2,9*	235,3	*2,7*	234,4	*2,7*
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***	**1 900,6**	***21,8***	**1 979,1**	***22,7***
2.1. Losses	114,6	*1,6*	352,5	*4,4*	588,8	*7,2*	681,1	*7,8*	696,5	*8,0*
2.2. Intangible assets	13,5	*0,2*	18,8	*0,2*	22,4	*0,3*	23,3	*0,3*	23,7	*0,3*
2.3. Treasury stocks (shares)	0,2	*0,0*	1,2	*0,0*	1,8	*0,0*	2,2	*0,0*	2,3	*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*	8,0	*0,1*	8,8	*0,1*
2.5. Subordinated loans granted to credit institutions	77,0	*1,1*	154,4	*1,9*	203,2	*2,5*	237,8	*2,7*	238,0	*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*	819,2	*9,4*	879,2	*10,1*
2.7. Other factors of which:	12,2	*0,2*	74,4	*0,9*	112,4	*1,4*	129,0	*1,5*	130,5	*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***	**8 725,8**	***100,0***	**8 735,4**	***100,0***

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

Table 44

The value of credit risk on balance sheet assets (billion rubles) used in calculation capital adequacy ratio N1.0[1] (Basel III), bln rubles

The value of credit risk on balance sheet assets [2]	1.01.14	1.01.15	1.07.15	1.09.15	1.10.15
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	1 455,1	1 529,1
3rd group of assets	326,5	404,2	634,0	638,3	739,3
4th group of assets	28 182,0	33 446,0	34 041,2	35 308,7	35 880,7
5th group of assets	6,9	9,2	9,5	10,9	11,0
The value of credit risk on balance sheet assets	29 502,1	35 225,2	36 083,5	37 413,0	38 160,0

Reference data:

	1.01.14	1.01.15	1.07.15	1.09.15	1.10.15
1st group of assets without risk weighting	7 855,7	11 479,3	8 274,4	8 270,1	8 283,0

[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	1.09.15	1.10.15
1	Banking sector own funds (capital), billion rubles	7 064,3	7 928,4	8 166,4	8 725,8	8 735,4
2	Risk-weighted assets, billion rubles	52 473,9	63 456,9	63 435,7	66 945,8	67 070,5
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	29 502,1	35 225,2	36 083,5	37 413,0	38 160,0
	- 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	1 856,2	1 699,0
	- the amount of mortgage loans and accrued (accumulated) interest claims (code 8807[2]), billion rubles	147,4	225,8	128,7	132,6	134,0
	- the value of credit risk on contingent credit liabilities, billion rubles	3 971,4	4 802,0	4 253,2	4 402,4	4 226,1
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles[2]	289,3	1 259,3	732,8	908,7	847,8
	- 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	6 803,9	6 792,9
	- market risk, billion rubles	3 101,5	2 734,6	2 949,5	3 424,1	3 428,7
	- credit claims of clearing participants (codes 8847[2])	13,4	65,7	62,9	72,1	61,4
	- higher-risk transactions, billion rubles	9 078,3	9 592,6	9 431,9	9 922,5	9 846,8
	- corrective coefficient of own funds (capital) adequacy ratio's N1.0 (before 1.02.14 - N1) denominator which eliminates double counting of credit claims on higher-risk transactions	-374,4	-305,7	-350,4	-383,9	-401,1
	- the value of credit risk on the part of unsecured consumer loans, extended after 1.07.2013 at higher interest rates[3]	1 082,1	1 624,6	630,3	604,3	588,0
	- 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	601,7	617,5
	- the risk of change of credit claim value (credit valuation adjustment) resulting from the deterioration of counterparty credit quality.	-	935,9	791,3	1 017,5	891,7
	- other	-	2,3	162,2	170,5	177,7
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	13,5	12,5	12,9	13,0	13,0

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		1.09.15		1.10.15	
	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*	19	*2,2*	20	*2,5*
From 10% to 12%	112	*18,8*	90	*47,0*	111	*18,2*	123	*17,1*	105	*13,8*
From 12% to 14%	183	*64,6*	144	*39,4*	111	*62,5*	114	*51,7*	109	*52,1*
14% and more	612	*16,6*	578	*12,2*	550	*17,4*	504	*29,0*	518	*31,5*
Banking sector, total	923	*100,0*	834	*100,0*	797	*100,0*	774	*100,0*	767	*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		1.09.15		1.10.15	
		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*	25 987,0	*46,7*	26 402,3	*46,9*
	Substandard	18 101,6	*44,1*	21 016,6	*39,5*	19 763,8	*37,8*	20 579,3	*37,0*	20 812,3	*37,0*
	Doubtful	2 837,4	*6,9*	3 603,2	*6,8*	4 165,1	*8,0*	4 469,7	*8,0*	4 463,9	*7,9*
	Problem	824,5	*2,0*	1 144,5	*2,2*	1 300,8	*2,5*	1 384,2	*2,5*	1 444,2	*2,6*
	Loss	1 636,4	*4,0*	2 433,0	*4,6*	2 966,1	*5,7*	3 182,3	*5,7*	3 197,4	*5,7*
Loan loss provision (LLP) made		2 435,8	*5,9*	3 461,0	*6,5*	3 906,5	*7,5*	4 245,4	*7,6*	4 257,9	*7,6*
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*	25 866,6	*57,9*	26 279,2	*57,9*
	Substandard	8 728,5	*28,5*	10 893,5	*26,3*	10 702,0	*25,9*	11 567,0	*25,9*	11 857,8	*26,1*
	Doubtful	2 520,4	*8,2*	3 092,3	*7,5*	3 587,5	*8,7*	3 916,0	*8,8*	3 887,7	*8,6*
	Problem	682,0	*2,2*	971,2	*2,3*	1 107,9	*2,7*	1 202,3	*2,7*	1 260,8	*2,8*
	Loss	1 128,7	*3,7*	1 591,6	*3,8*	1 927,1	*4,7*	2 086,2	*4,7*	2 098,5	*4,6*
Loan loss provision (LLP)	Estimated LLP	2 365,7	*7,7*	3 219,0	*7,8*	3 709,8	*9,0*	4 078,5	*9,1*	4 086,7	*9,0*
	Estimated LLP adjusted for collateral	1 787,6	*5,8*	2 464,2	*5,9*	2 789,6	*6,8*	3 101,0	*6,9*	3 109,9	*6,9*
	LLP made	1 788,7	*5,8*	2 467,1	*6,0*	2 731,4	*6,6*	3 023,5	*6,8*	3 030,7	*6,7*
	LLP made as percent of estimated LLP		*75,6*		*76,6*		*73,6*		*74,1*		*74,2*
	LLP made as percent of estimated LLP adjusted for collateral		*100,1*		*100,1*		*97,9*		*97,5*		*97,5*

[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		1.09.15		1.10.15	
	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*	10 964,3	*100,0*	10 936,2	*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*	618,3	*5,6*	599,1	*5,5*
1.2. Loans to individuals	9 536,0	*92,2*	10 909,5	*93,1*	10 331,6	*94,0*	10 346,0	*94,4*	10 337,1	*94,5*
1.3. Loans to credit institutions	0,3	*0,0*	0,1	*0,0*	0,1	*0,0*	0,0	*0,0*	0,0	*0,0*
2. Loans grouped into portfolios of homogeneous loans as a share of total loans		*25,2*		*22,0*		*21,0*		*19,7*		*19,4*
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*		*11,1*		*11,2*
4. Claims grouped into portfolios of homogeneous claims - total	62,2	*100,0*	75,8	*100,0*	80,5	*100,0*	80,1	*100,0*	78,6	*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*	34,4	*42,9*	29,9	*38,0*
4.2. Portfolios of homogeneous claims on individuals	34,0	*54,7*	48,1	*63,5*	47,6	*59,1*	45,7	*57,1*	48,8	*62,0*
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*		*56,3*		*57,7*

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

Homogeneous loans and claims on legal entities and provisions made as of 1.10.15[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	599 088,0	*100,0*	66 553,6	*100,0*	*11,1*
of which by quality categories					
1.1. Quality Category I	430,4	*0,1*	0,0	*0,0*	*0,0*
1.2. Quality Category II	512 708,4	*85,6*	4 865,0	*7,3*	*0,9*
1.3. Quality Category III	8 004,0	*1,3*	858,7	*1,3*	*10,7*
1.4. Quality Category IV	15 367,1	*2,6*	4 801,7	*7,2*	*31,2*
1.5. Quality Category V	62 578,1	*10,4*	56 028,1	*84,2*	*89,5*
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	0,0	*0,0*	0,0	*0,0*	*0,0*
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	0,0	*0,0*	0,0	*0,0*	*0,0*
2.3. Quality Category III	0,0	*0,0*	0,0	*0,0*	*0,0*
2.4. Quality Category IV	0,0	*0,0*	0,0	*0,0*	*0,0*
2.5. Quality Category V	0,0	*0,0*	0,0	*0,0*	*0,0*
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	599 088,0		66 553,6		*11,1*
4. Homogeneous claims grouped into portfolios - total	29 866,3	*100,0*	15 051,7	*100,0*	*50,4*
of which by quality categories					
4.1. Quality Category I	10 812,9	*36,2*	0,0	*0,0*	*0,0*
4.2. Quality Category II	714,9	*2,4*	8,1	*0,1*	*1,1*
4.3. Quality Category III	3341,2	*11,2*	203,1	*1,3*	*6,1*
4.4. Quality Category IV	171,7	*0,6*	43,4	*0,3*	*25,3*
4.5. Quality Category V	14825,5	*49,6*	14797,1	*98,3*	*99,8*
5. Claims for interest payments - total	6 526,9	*100,0*	2 894,9	*100,0*	*44,4*
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	3 232,1	*49,5*	2 815,1	*97,2*	*87,1*

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

Homogeneous loans and claims on individuals and provisions made as of 1.10.15[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	10 337 106,1	*100,0*	1 160 664,4	*100,0*	*11,2*
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	869 872,1	*8,4*	27 781,9	*2,4*	*3,2*
1.1.2. residental real estate (mortgage) loans, total	2 921 567,4	*28,3*	60 108,1	*5,2*	*2,1*
1.1.3. car loans, total	728 027,0	*7,0*	64 144,5	*5,5*	*8,8*
1.1.4. other consumer loans, total	5 785 066,1	*56,0*	1 006 400,6	*86,7*	*17,4*
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]	336 043,1	*3,3*	6 910,0	*0,6*	*2,1*
1.2.2. a portfolio of loans without overdue payments	8 316 748,7	*80,5*	124 120,5	*10,7*	*1,5*
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	345 935,7	*3,3*	18 940,1	*1,6*	*5,5*
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	198 494,5	*1,9*	51 881,7	*4,5*	*26,1*
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	178 436,3	*1,7*	100 801,6	*8,7*	*56,5*
1.2.6. a portfolio of loans with payments being overdue from 181 to 360 calendar days	331 022,1	*3,2*	258 503,2	*22,3*	*78,1*
1.2.7. a portfolio of loans with payments being overdue more than 360 calendar days	597 852,2	*5,8*	597 278,0	*51,5*	*99,9*
1.3. classified into the following loan quality categories:					
1.3.1. Quality category I	122 711,3	*1,2*	0,0	*0,0*	*0,0*
1.3.2. Quality category II	8 441 830,0	*81,7*	113 189,6	*9,8*	*1,3*
1.3.3. Quality category III	568 195,5	*5,5*	49 335,3	*4,3*	*8,7*
1.3.4. Quality category IV	167 992,7	*1,6*	68 063,7	*5,9*	*40,5*
1.3.5. Quality category V	1 036 376,5	*10,0*	930 075,8	*80,1*	*89,7*
2. Claims grouped into portfolios of homogeneous claims - total	48 768,3	*4,7*	30 343,6	*3,3*	*62,2*
of which by quality categories					
2.1. Quality category I	5 901,8	*0,6*	0,0	*0,0*	*0,0*
2.2. Quality category II	7 574,1	*0,7*	180,9	*0,0*	*2,4*
2.3. Quality category III	3341,0	*0,3*	340,2	*0,0*	*10,2*
2.4. Quality category IV	1740,2	*0,2*	835,3	*0,1*	*48,0*
2.5. Quality category V	30211,1	*2,9*	28987,2	*3,1*	*95,9*
3. Claims for interest payments - total of which	191 060,7	*100,0*	84 211,4	*100,0*	*44,1*
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	94 301,8	*49,4*	78 883,7	*93,7*	*83,7*

[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	1.09.15	1.10.15	1.01.14	1.01.15	1.07.15	1.09.15	1.10.15
Substandard	*9,6*	*9,5*	*7,9*	*7,9*	*7,7*	*2,0*	*2,1*	*2,0*	*2,1*	*2,0*
Doubtful	*20,5*	*19,7*	*20,7*	*22,3*	*21,9*	*14,5*	*15,7*	*15,8*	*17,2*	*17,1*
Problem	*15,2*	*16,1*	*15,5*	*15,7*	*16,5*	*39,9*	*40,9*	*38,3*	*39,4*	*39,7*
Loss	*54,4*	*54,7*	*55,8*	*54,1*	*53,8*	*86,1*	*84,8*	*79,0*	*78,5*	*77,7*

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

Table 52

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

Indicator	1.01.14	1.01.15	1.07.15	1.09.15	1.10.15
Overdue claims on loans, deposits and other placements, billion rubles	**1398,0**	**1978,0**	**2590,4**	**2818,8**	**2809,0**
Of which					
- among 20 largest-asset credit institutions, billion rubles	1052,0	1404,5	1829,8	1956,8	1912,4
Share of overdue claims in loans, deposits and other placements of the banking sector, percent	*3,5*	*3,8*	*5,1*	*5,2*	*5,1*
Overdue claims in rubles					
- billion rubles	1257,9	1725,9	2273,9	2428,4	2425,7
- as percent of total loans, deposits and other placements in rubles	*4,0*	*4,7*	*6,4*	*6,8*	*6,7*
Overdue claims in foreign currency					
- billion rubles	140,1	252,1	316,5	390,5	383,3
- as percent of total loans, deposits and other placements in foreign currency	*1,5*	*1,7*	*2,0*	*2,1*	*2,1*
- dollar equivalent, billion $	4,3	4,5	5,7	5,9	5,8
Overdue claims on loans and other placements with non-financial institutions	933,7	1250,7	1720,5	1853,6	1829,1
Share of overdue claims in total volume of loans and other placements with non-financial institutions	*4,2*	*4,2*	*5,9*	*5,8*	*5,8*
Overdue claims on loans and other funds provided to individuals	440,3	667,5	806,3	851,5	859,5
Share of overdue claims in total volume of loans and other placements with individuals	*4,4*	*5,9*	*7,5*	*7,9*	*8,0*

Table 53

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

Share of overdue claims in total loans, deposits, and other placements	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.14	1.01.15	1.07.15	1.09.15	1.10.15	1.01.14	1.01.15	1.07.15	1.09.15	1.10.15
No overdue claims	96	72	54	52	52	*1,8*	*2,8*	*2,7*	*2,5*	*2,6*
Less than 5%	598	508	442	418	420	*81,6*	*72,9*	*70,2*	*71,1*	*70,7*
From 5 to 10%	126	131	155	146	140	*9,4*	*16,6*	*17,7*	*16,4*	*16,6*
From 10 to 15%	37	40	53	61	55	*3,7*	*5,9*	*2,6*	*3,2*	*3,5*
From 15 to 20%	10	19	20	19	18	*3,3*	*1,1*	*2,1*	*2,0*	*1,7*
From 20 to 60%	8	23	27	29	35	*0,0*	*0,4*	*4,4*	*4,6*	*4,6*
From 60 to 90%	1	2	4	7	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 placements	45	37	41	36	36	*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	1.09.15	1.10.15
Large credit risks of the banking sector total, bln rubles	14 433,7	19 467,9	18 506,3	20 184,6	20 675,1
Share of large credit risks in the banking sector assets, %	*25,1*	*25,1*	*25,2*	*25,7*	*26,1*

Table 55

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

	1.01.14	1.01.15	1.07.15	1.09.15	1.10.15
Volume of large loans, billion rubles	7 493,4	10 829,7	11 296,2	12 743,2	12 653,1
of which:					
Volume of secured loans , billion rubles	1 767,1	2 397,5	2 209,7	2 724,4	2 767,5
Volume of I quality category collateral, billion rubles	388,7	596,8	752,1	826,1	813,3
of which:					
collateral of quoted securities issued by legal entities, billion rubles	13,1	65,7	262,5	276,8	266,4
Volume of II quality category collateral, billion rubles	1 700,8	1 494,9	1 574,7	1 678,9	1 711,8
of which:					
collateral of securities, issued by legal entities, billion rubles	644,0	208,2	260,2	281,4	271,7
collateral of proprietory rights (claims), billion rubles	477,8	611,0	680,2	644,2	635,2

[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		1st half of 2015		2013		2014		1st half of 2015		2013		2014		1st half of 2015		1st half of 2013	1st half of 2014	1st half 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***	***58,5***	***59,1***	***121,8***	***121,3***	***122,8***	***126,6***	***155,1***	***162,7***	***42,9***	***41,4***	***42,2***	***44,9***	***29,6***	***30,3***	***1,9***	***2,4***	***3,9***
Agriculture, hunting and forestry	*45,1*	*42,2*	*40,8*	*43,5*	*42,5*	*44,3*	*182,6*	*167,1*	*170,7*	*167,8*	*172,3*	*179,6*	*70,7*	*67,7*	*63,9*	*60,5*	*57,5*	*56,7*	*2,3*	*3,8*	*5,2*
Industrial production (mining, manufacturing, production and distribution of energy, gas and water)	*47,1*	*43,6*	*40,5*	*31,8*	*60,9*	*61,6*	*127,4*	*126,2*	*123,3*	*132,7*	*164,1*	*174,5*	*43,1*	*42,7*	*43,9*	*46,8*	*28,1*	*29,1*	*1,9*	*2,8*	*4,1*
-mining	*44,9*	*44,4*	*57,4*	*42,8*	*73,5*	*74,2*	*117,9*	*129,0*	*155,0*	*164,7*	*210,9*	*233,6*	*33,4*	*32,5*	*49,4*	*49,3*	*5,0*	*6,4*	*4,8*	*3,1*	*3,3*
-manufacturing	*38,2*	*33,2*	*34,0*	*25,1*	*28,0*	*29,7*	*126,6*	*124,2*	*127,1*	*136,5*	*134,2*	*137,0*	*45,8*	*46,1*	*45,0*	*48,4*	*50,2*	*49,6*	*1,5*	*3,2*	*6,8*
-production and distribution of energy, gas and water	*66,5*	*64,8*	*54,6*	*53,0*	*55,9*	*57,2*	*132,7*	*132,6*	*80,5*	*82,7*	*83,4*	*80,0*	*38,0*	*34,8*	*32,4*	*32,6*	*34,7*	*37,3*	*1,8*	*1,3*	*2,3*
Construction	*12,5*	*10,9*	*17,6*	*17,8*	*12,5*	*12,1*	*99,2*	*100,8*	*125,5*	*111,6*	*108,5*	*109,6*	*22,0*	*19,0*	*26,7*	*25,2*	*22,9*	*20,5*	*0,7*	*-0,2*	*0,7*
Wholesale and retail trade, car and household appliance repair	*21,4*	*20,2*	*20,3*	*17,7*	*17,9*	*20,1*	*128,6*	*124,0*	*128,9*	*123,3*	*110,8*	*114,8*	*40,5*	*41,8*	*38,6*	*36,9*	*36,4*	*36,5*	*3,4*	*1,9*	*2,8*
Transport and communication	*39,0*	*36,9*	*36,8*	*31,5*	*25,5*	*21,6*	*73,7*	*92,7*	*95,1*	*88,0*	*95,5*	*76,2*	*53,2*	*43,3*	*44,0*	*48,6*	*47,5*	*43,0*	*0,6*	*-0,2*	*-1,2*

* 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		1.09.15		1.10.15	
	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*	*40,3*	*100,0*	*40,5*	*100,0*
Of which										
- interest rate risk (IRR)	*37,8*	*82,9*	*28,6*	*79,5*	*30,2*	*80,4*	*31,5*	*78,2*	*32,3*	*79,6*
- equity position risk (EPR)	*3,3*	*7,3*	*3,7*	*10,3*	*3,6*	*9,5*	*3,6*	*9,0*	*3,3*	*8,0*
- foreign exchange risk (FER)	*4,5*	*9,8*	*3,7*	*10,2*	*3,8*	*10,1*	*5,2*	*12,8*	*5,0*	*12,3*
Reference data:										
Number of credit institutions[1]	655		598		581		583		577	
Share of credit institutions' assets [1] in total banking sector assets, %	*97,5*		*97,8*		*98,0*		*98,2*		*97,7*	

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

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

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

Table 58

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

	1.01.14	1.01.15	1.07.15	1.09.15	1.10.15
Share of assets in foreign currency in total assets, %	*22,1*	*30,0*	*31,2*	*34,0*	*33,8*
of which:					
- 20 largest-asset credit institutions	*23,3*	*32,0*	*33,4*	*36,3*	*36,2*
Share of liabilities in foreign currency in total liabilities, %	*21,2*	*29,0*	*29,6*	*32,5*	*32,6*
of which:					
- 20 largest-asset credit institutions	*22,9*	*30,8*	*32,4*	*35,4*	*35,6*
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total , b.p.	*0,9*	*1,0*	*1,7*	*1,5*	*1,3*
of which:					
- 20 largest-asset credit institutions	*0,5*	*1,3*	*1,0*	*0,8*	*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	1.09.15	1.10.15
Balance sheet positions					
Claims, bln rubles	12 703,5	23 291,9	22 963,2	26 662,3	26 801,2
Liabilities, bln rubles	12 185,3	22 502,6	21 732,2	25 450,9	25 783,1
Net balance sheet position, bln rubles	518,2	789,2	1 231,0	1 211,4	1 018,0
Net balance sheet position to own funds (capital), % [1]	*7,3*	*10,0*	*15,1*	*13,9*	*11,7*
Off-balance sheet positions [2]					
Claims, bln rubles	7 011,1	18 124,3	16 385,2	18 200,5	18 862,9
Liabilities, bln rubles	7 063,4	17 638,1	16 390,8	17 898,9	18 581,8
Net balance sheet position, bln rubles	-52,3	486,2	-5,6	301,5	281,1
Net balance sheet position to own funds (capital), % [1]	*-0,7*	*6,1*	*-0,1*	*3,5*	*3,2*

[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*
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*

Open currency positions of the banking sector by currencies as of 1.10.15

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	236	-62,3	*-3,7*	129,4	-191,7
long	486	265,8	*3,8*	478,0	-212,1
EUR					
short	252	-56,4	*-1,8*	-102,4	46,0
long	468	42,0	*0,8*	-523,5	565,5
GBP					
short	66	-18,5	*-0,3*	8,1	-26,7
long	278	5,1	*0,2*	25,4	-20,3

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	1.09.15	1.10.15
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	*39,5*	*39,0*	*40,7*	*42,5*	*42,2*
Liabilities with maturity in excess of 1 year, as percent of total liabilities	*24,7*	*24,3*	*22,8*	*23,6*	*23,3*
A measure of using short-term liabilities to fund long-term liquid assets, percent[2]	*23,9*	*23,8*	*26,2*	*29,1*	*29,1*

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

[2] 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	1.09.15	1.10.15	1.01.14	1.01.15	1.07.15	1.09.15	1.10.15
Less than 0	264	256	250	246	248	6,6	8,0	*8,8*	*8,6*	*9,2*
From 0 to 20	410	338	328	319	305	25,2	27,5	*23,8*	*27,8*	*27,7*
More than 20	248	239	219	205	210	68,2	64,5	*67,4*	*63,6*	*63,2*
Data not available	1	1	0	4	4	0,0	0,0	*0,0*	*0,0*	*0,0*
Total	923	834	797	774	767	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	1.09.15	1.10.15
Liquid assets with maturity up to 30 days, as percent of liquid assets	*35,0*	*33,6*	*33,8*	*33,4*	*33,7*
Liabilities with maturity up to 30 days, as percent of total liabilities	*41,4*	*40,8*	*40,9*	*41,3*	*41,8*
Liquidity coverage deficit (ratio of excess of liabilities with maturity up to 30 days over liquid assets with the same maturity to total amount of the said short-term liabilities), %	*8,6*	*10,7*	*12,7*	*12,6*	*12,7*

[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.

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	1.09.15	1.10.15	1.01.14	1.01.15	1.07.15	1.09.15	1.10.15
Less than 0	469	436	460	491	497	30,1	15,4	*15,5*	*25,9*	*15,8*
From 0 to 20	238	226	180	160	143	44,1	60,3	*56,0*	*44,7*	*56,2*
More than 20	215	171	157	119	123	25,9	24,3	*28,5*	*29,4*	*28,1*
Data not available	1	1	0	4	4	0	0	*0,0*	*0,0*	*0,0*
Total	923	834	797	774	767	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.