

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) as % of GDP	29 430,0 75,8	33 804,6 73,0	41 627,5 74,4	49 509,6 79,6	57 423,1 86,8	77653,0 108,7
2.	Banking sector own funds (capital) (billion rubles) <sup>1</sup> as % of GDP as % of the banking sector assets	4 620,6 11,9 15,7	4 732,3 10,2 14,0	5 242,1 9,4 12,6	6 112,9 9,8 12,3	7 064,3 10,7 12,3	7928,4 11,1 10,2
3.	Loans and other placements with non-financial organisations and individuals, including overdue claims (billion rubles) as % of GDP as % of the banking sector assets of which: loans and other placements with individuals, including overdue claims (billion rubles) as % of GDP as % of the banking sector assets as % of income of the population	16 115,5 41,5 54,8 3 573,8 9,2 12,1 12,5	18 147,7 39,2 53,7 4 084,8 8,8 12,1 12,6	23 266,2 41,6 55,9 5 550,9 9,9 13,3 15,6	27 708,5 44,6 56,0 7 737,1 12,4 15,6 19,4	32 456,3 49,0 56,5 9 957,1 15,0 17,3 22,3	40865,5 57,2 52,6 11329,5 15,9 14,6 23,7
3a.	Banking loans in fixed capital investment of organisations of all forms of ownership (except small businesses) (billion rubles) as % of fixed capital investment of organisations of all forms of ownership (except small businesses)	621,5 10,3	595,8 9,0	725,7 8,6	806,3 8,4	1 003,6 10,0	918,0 9,3
4.	Securities acquired by credit institutions (billion rubles) as % of GDP as % of the banking sector assets	4 309,4 11,1 14,6	5 829,0 12,6 17,2	6 211,7 11,1 14,9	7 034,9 11,3 14,2	7 822,3 11,8 13,6	9724,0 13,6 12,5
5.	Individual deposits (billion rubles) as % of GDP as % of the banking sector liabilities <sup>2</sup> as % of income of the population	7 485,0 19,3 25,4 26,1	9 818,0 21,2 29,0 30,2	11 871,4 21,2 28,5 33,3	14 251,0 22,9 28,8 35,7	16 957,5 25,6 29,5 38,0	18552,7 26,0 23,9 38,9
6.	Funds raised from organisations (billion rubles) <sup>3</sup> as % of GDP as % of the banking sector liabilities <sup>2</sup>	9 557,2 24,6 32,5	11 126,9 24,0 32,9	13 995,7 25,0 33,6	15 648,2 25,2 31,6	17 787,0 26,9 31,0	25008,1 35,0 32,2
<b>Reference data</b>							
<b>Indicator (billion rubles)</b>		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.

<sup>1</sup> 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.

<sup>2</sup> 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».

<sup>3</sup> 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) <sup>1</sup>		Loans and other placements with non-financial organisations		Loans and other placements with individuals				Individual deposits		Funds raised from organisations	
	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	Total		Unsecured consumer loans <sup>2</sup>		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
<b>Reference data:</b>														
Increase from the beginning of the current year	-6,9		1,2		-3,2		-4,5		-6,5		3,1		-5,7	
Increase over the same period of the previous year	4,9		4,0		8,1		4,6		3,6		-0,6		9,1	

<sup>1</sup> 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.

<sup>2</sup> 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
<b>Reference Data:</b>								
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	1.01.13	1.01.14	1.01.15	1.04.15	1.05.15
Credit institutions registered by the Bank of Russia and other authorities	1094	1071	1049	1046	1046
Operating credit institutions (credit institutions that have the right to conduct banking operations)	956	923	834	824	815
Credit institutions that have been registered by the Bank of Russia but have not yet paid up authorised capital and have not received a license (within established legal period)	1	0	1	0	1
Credit institutions with their banking licenses being revoked (cancelled)	137	148	214	222	230
Credit institutions licensed to conduct operations in foreign currency	648	623	554	547	539
Credit institutions holding general licences	270	270	256	254	253

Table 5

## Operating credit institutions (CIs), by federal districts

Federal district	1.01.13		1.01.14		1.01.15		1.04.15		1.05.15	
	Number of CIs	% of the total	Number of CIs	% of the total	Number of CIs	% of the total	Number of CIs	% of the total	Number of CIs	% of the total
Central	564	59,0	547	59,3	504	60,4	501	60,8	494	60,6
of which the City of Moscow and Moscow Region	506	52,9	498	54,0	459	55,0	456	55,3	449	55,1
North-Western	70	7,3	70	7,6	64	7,7	64	7,8	63	7,7
Southern	46	4,8	46	5,0	43	5,2	43	5,2	43	5,3
North-Caucasian	50	5,2	43	4,7	28	3,4	26	3,2	26	3,2
Volga	106	11,1	102	11,1	92	11,0	91	11,0	91	11,2
Ural	44	4,6	42	4,6	35	4,2	34	4,1	34	4,2
Siberian	53	5,5	51	5,5	44	5,3	41	5,0	41	5,0
Far Eastern	23	2,4	22	2,4	22	2,6	22	2,7	21	2,6
Crimea	-	-	-	-	2	0,2	2	0,2	2	0,2
<b>Russian Federation</b>	<b>956</b>	<b>100,0</b>	<b>923</b>	<b>100,0</b>	<b>834</b>	<b>100,0</b>	<b>824</b>	<b>100,0</b>	<b>815</b>	<b>100,0</b>

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	1.05.15	1.01.14	1.01.15	1.05.15	1.01.14	1.01.15	1.05.15	1.01.14	1.01.15	1.05.15	1.01.14	1.01.15	1.05.15	1.01.14	1.01.15	1.05.15
Central	547	504	494	75	66	66	322	282	270	51,8	49,6	48,2	21,2	22,4	22,8	16,1	16,5	16,4
of which the City of Moscow and Moscow Region <sup>1</sup>	498	459	449	63	60	61	124	110	104	22,1	21,2	20,4	19,2	20,4	20,7	6,2	6,4	6,3
North-Western	70	64	63	8	8	8	280	243	237	359,0	337,5	333,8	2,7	2,8	2,9	14,0	14,2	14,4
Southern	46	43	43	15	13	13	209	183	179	342,6	326,8	319,6	2,1	2,2	2,3	10,4	10,7	10,9
North-Caucasian	43	28	26	72	25	21	83	74	75	72,2	139,6	159,6	3,9	2,1	1,9	4,1	4,3	4,6
Volga	102	92	91	67	39	38	322	283	269	190,5	216,0	208,5	5,8	5,2	5,2	16,1	16,6	16,3
Ural	42	35	34	74	55	54	157	138	127	135,3	153,3	144,3	4,0	3,5	3,6	7,8	8,1	7,7
Siberian	51	44	41	21	20	17	204	172	168	283,3	268,8	289,7	2,5	2,5	2,4	10,2	10,1	10,2
Far Eastern	22	22	21	7	6	6	89	83	81	306,9	296,4	300,0	1,0	1,1	1,1	4,4	4,9	4,9
Crimea	-	2	2	-	0	0	-	18	18	-	900,0	900,0	-	0,1	0,1	-	1,1	1,1
<b>Russian Federation</b>	<b>923</b>	<b>834</b>	<b>815</b>	<b>339</b>	<b>232</b>	<b>223</b>	<b>1666</b>	<b>1476</b>	<b>1424</b>	<b>132,0</b>	<b>138,6</b>	<b>137,2</b>	<b>43,1</b>	<b>41,9</b>	<b>42,2</b>	<b>83,1</b>	<b>86,4</b>	<b>86,5</b>

<sup>1</sup> as one region

Table 7

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

Distribution of credit institutions ranged by assets (descending)	1.01.13		1.01.14		1.01.15		1.04.15		1.05.15	
	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total
First 5	24 894 916	50,3	30 235 131	52,7	41 593 833	53,6	39 739 334	53,4	38 398 373	53,1
From 6 to 20	9 660 925	19,5	10 905 104	19,0	16 674 162	21,5	15 986 891	21,5	15 654 638	21,6
From 21 to 50	5 745 193	11,6	6 383 544	11,1	8 259 743	10,6	8 073 416	10,8	7 958 654	11,0
From 51 to 200	6 399 522	12,9	6 982 880	12,2	8 406 233	10,8	8 012 523	10,8	7 763 407	10,7
From 201 to 500	2 246 789	4,5	2 376 786	4,1	2 309 299	3,0	2 237 380	3,0	2 176 655	3,0
From 501	562 302	1,1	539 625	0,9	409 725	0,5	397 687	0,5	376 046	0,5
<b>Total</b>	<b>49 509 647</b>	<b>100,0</b>	<b>57 423 070</b>	<b>100,0</b>	<b>77 652 994</b>	<b>100,0</b>	<b>74 447 231</b>	<b>100,0</b>	<b>72 327 772</b>	<b>100,0</b>



Table 8

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

	(%)				
Federal district	1.01.13	1.01.14	1.01.15	1.04.15	1.05.15
Central	56,4	58,8	58,2	57,8	57,6
of which the City of Moscow and Moscow Region	56,9	59,2	58,6	58,3	58,1
North-Western	66,2	67,3	74,1	74,9	74,6
Southern	68,7	68,6	69,4	68,6	68,4
North-Caucasian	52,8	46,9	64,4	65,2	66,8
Volga	46,5	46,9	52,4	52,6	52,2
Ural	68,8	69,8	70,2	73,5	74,6
Siberian	72,9	72,7	79,9	54,6	56,6
Far Eastern	82,9	85,1	85,6	86,1	86,9
Crimea	-	-	100,0	100,0	100,0
<b>Russian Federation</b>	<b>50,3</b>	<b>52,7</b>	<b>53,6</b>	<b>53,4</b>	<b>53,1</b>

Table 9

**Operating credit institutions ranged by assets (distribution and change over the period 1.01.15 - 1.05.15)**

Groups of credit institutions ranged by assets as of 1.01.15		Number of credit institutions as of 1.01.15	Groups as of 1.05.15						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			29	1				
4	From 51 to 200	150			1	143	4		2	
5	From 201 to 500	300				6	277	12	5	
6	From 501	333					19	299	11	2
Became operating after 1.01.14										
<b>Total over the period</b>									18	2
<b>Total as of 1.01.15<sup>1</sup></b>		<b>834</b>								
<b>Total as of 1.05.15<sup>1</sup></b>		<b>815</b>	<b>5</b>	<b>15</b>	<b>30</b>	<b>150</b>	<b>300</b>	<b>312</b>		

	- credit institutions that moved up to the higher group by assets
	- credit institutions remaining in the same group
	- credit institutions that moved down to a lower group

<sup>1</sup> Credit institutions that have not provided their reporting are included only in the total as of the corresponding date

Table 10

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

	1.01.13	1.01.14	1.01.15	1.04.15	1.05.15
<b>Credit institutions with foreign participation over 50%</b>					
Assets	17,8	15,3	13,9	13,6	13,3
Own funds (capital) <sup>1</sup>	19,3	17,3	17,2	16,5	16,6
Correspondent accounts with non-resident banks	21,7	18,6	15,4	13,0	12,5
Loans and other placements with non-financial organisations	14,2	12,0	11,6	11,3	11,0
Loans and other placements with individuals	22,6	21,0	18,6	17,7	17,4
Loans, deposits and other placements with credit institutions	27,3	19,9	14,1	20,5	18,3
Individual deposits	13,5	12,5	12,0	11,6	11,3
Funds raised from organisations <sup>2</sup>	18,6	15,6	13,7	13,3	13,1
Profit (loss) of the current year	19,6	15,2	20,2	104,7	-
<b>Reference data:</b>					
Number of credit institutions	117	122	113	109	109
<b>of which 100% foreign-owned credit institutions</b>					
Assets	9,8	9,0	8,5	8,5	8,3
Own funds (capital) <sup>1</sup>	11,4	11,1	10,9	11,0	11,0
Correspondent accounts with non-resident banks	15,2	12,8	12,0	8,7	8,9
Loans and other placements with non-financial organisations	7,5	7,2	7,8	8,0	7,8
Loans and other placements with individuals	11,1	10,8	10,1	9,7	9,6
Loans, deposits and other placements with credit institutions	20,0	16,4	11,1	16,7	14,4
Individual deposits	6,1	6,2	5,8	5,9	5,7
Funds raised from organisations <sup>2</sup>	11,0	10,3	9,6	9,6	9,4
Profit (loss) of the current year	13,4	12,7	14,9	426,7	-
<b>Reference data:</b>					
Number of credit institutions	73	76	75	73	73

<sup>1</sup> 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.

<sup>2</sup> 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<sup>1</sup>

	1.01.13		1.01.14		1.01.15		1.04.15		1.05.15	
	billion rubles	as % of the banking sector	billion rubles	as % of the banking sector	billion rubles	as % of the banking sector	billion rubles	as % of the banking sector	billion rubles	as % of the banking sector
Assets	1943,6	3,9	2105,9	3,7	3831,3	4,9	3502,5	4,7	3514,9	4,9
Own funds (capital) <sup>2</sup>	212,4	3,5	202,8	2,9	52,1	0,7	1,5	0,0	13,2	0,2
Loans and other placements with non-financial organisations	685,9	3,4	838,9	3,7	1209,1	4,1	1275,5	4,3	1264,4	4,4
of which overdue claims	230,2	24,9	222,7	23,8	287,6	23,0	400,8	26,9	430,4	27,1
Loans and other placements with individuals	142,3	1,8	154,6	1,6	410,7	3,6	403,3	3,7	398,1	3,7
of which overdue claims	12,9	4,1	10,4	2,4	35,8	5,4	42,5	5,6	44,3	5,8
Individual deposits	298,7	2,1	312,5	1,8	706,4	3,8	748,8	3,9	744,0	3,9
Funds raised from organisations	778,2	5,0	794,7	4,5	1163,4	4,7	1139,5	4,6	1169,2	5,0
<b>Reference data:</b>										
Number of credit institutions <sup>1</sup>	5	0,5	5	0,5	15	1,8	17	2,1	17	2,1

<sup>1</sup> 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.

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

## Activities of Credit Institutions Main Trends

Table 12

### Structure of assets, by type of investment

(billion rubles)

Assets		1.01.13	1.01.14	1.01.15	1.04.15	1.05.15
1.	Money, precious metals and gemstones	1 554,0	1 608,7	2 754,2	1 741,9	1 661,6
1.1.	of which: money	1 423,5	1 523,1	2 671,8	1 681,3	1 602,9
2.	Accounts with the Bank of Russia and authorised agencies of other countries	2 159,9	2 264,9	3 297,8	2 389,4	2 135,4
3.	Correspondent accounts with credit institutions	1 483,3	1 496,5	2 675,2	2 543,8	2 835,0
3.1.	of which: Correspondent accounts with correspondent credit institutions	315,8	398,3	759,6	597,0	578,5
3.2.	Correspondent accounts with non-resident banks	1 167,5	1 098,2	1 915,6	1 946,8	2 256,6
4.	Securities acquired by credit institutions, total	7 034,9	7 822,3	9 724,0	9 543,8	9 399,4
4.1.	of which Debt securities	5 265,1	6 162,9	7 651,4	7 665,7	7 470,6
4.2.	Shares	791,6	790,4	488,7	338,6	339,4
4.3.	Discounted promissory notes	398,8	274,1	218,0	168,3	161,3
4.4.	Shares in associates and subsidiaries	579,4	594,9	1 365,9	1 371,2	1 428,2
5.	Other participation in authorised capital	333,4	353,9	427,6	448,5	452,0
6.	Derivatives with fair value being an asset	163,9	175,8	2 298,6	1 727,2	1 242,4
7.	Loans, total	33 993,1	40 535,3	52 115,7	51 442,4	49 913,8
7.1.	of which: Loans, deposits and other placements	33 960,1	40 417,7	51 799,5	51 110,6	49 614,8
	of which overdue claims	1 257,4	1 398,0	1 978,0	2 301,4	2 413,9
7.1.1.	of which: Loans and other placements with non-financial organisations	19 971,4	22 499,2	29 536,0	29 631,6	28 601,3
	of which overdue claims	924,1	933,7	1 250,7	1 487,6	1 589,9
7.1.2.	Loans and other placements with individuals	7 737,1	9 957,1	11 329,5	10 940,8	10 823,3
	of which overdue claims	313,0	440,3	667,5	758,5	768,9
7.1.3.	Loans, deposits and other placements with credit institutions	4 230,4	5 130,6	6 895,0	6 190,0	6 094,0
	of which overdue claims	5,2	11,3	44,3	37,8	32,6
8.	Fixed assets (tangible and intangible), other real estate and inventories	1 090,5	1 147,5	1 222,3	1 225,0	1 229,6
8.1	of which real estate, temporarily out of use in operating activities	96,7	64,8	74,4	81,4	84,7
9.	Allocation of profit	210,2	192,2	177,0	49,6	35,3
9.1.	of which income tax	204,4	188,6	157,7	48,1	33,8
10.	Other assets, total	1 486,3	1 826,0	2 960,5	3 335,7	3 423,2
10.1.	of which: Float	647,8	790,5	1 610,7	1 694,6	1 785,4
10.2.	Receivables	210,0	312,2	307,0	425,5	406,9
10.3.	Deferred expenses	121,5	123,4	148,4	148,8	149,3
<b>Banking sector assets</b>		<b>49 509,6</b>	<b>57 423,1</b>	<b>77 653,0</b>	<b>74 447,2</b>	<b>72 327,8</b>

Table 13

Structure of liabilities<sup>1</sup>, by source of funds

(billion rubles)

Liabilities <sup>1</sup>		1.01.13	1.01.14	1.01.15	1.04.15	1.05.15
1.	Funds and profit of credit institutions	5 911,0	6 629,2	6 921,9	6 883,5	6 931,2
	Of which:					
1.1.	Funds of credit institutions	3 049,7	3 261,0	3 357,4	3 550,1	3 632,5
1.2.	Profit (losses), including financial result of the previous year	2 861,3	3 368,3	3 479,1	3 319,0	3 288,2
	Of which:					
1.2.1.	Profit (losses) of the current year	1 011,9	993,6	589,1	6,0	-17,0
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	2 690,9	4 439,1	9 287,0	7 572,8	7 515,7
3.	Accounts of credit institutions	462,8	584,1	964,8	742,3	739,4
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	289,6	365,8	688,3	526,0	515,3
3.2.	Correspondent accounts of non-resident credit institutions	145,5	123,0	169,5	138,8	137,4
4.	Loans, deposits and other funds raised from other credit institutions	4 738,4	4 806,0	6 594,2	5 044,7	4 682,9
5.	Clients' funds <sup>2</sup>	30 120,0	34 930,9	43 814,0	44 332,1	42 942,4
	Of which:					
5.1.	Budgetary funds in settlement accounts	38,5	41,9	72,2	90,3	78,4
5.2.	Government and other extra-budgetary funds in settlement accounts	1,6	0,2	0,1	0,1	0,1
5.3.	Funds of legal entities in settlement and other accounts	5 706,6	6 516,1	7 434,7	8 272,3	7 671,9
5.4.	Clients' float	296,4	400,3	550,6	613,5	503,4
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	9 619,5	10 838,3	17 007,9	16 090,6	15 404,5
5.6.	Individual deposits	14 251,0	16 957,5	18 552,7	19 092,9	19 132,8
5.7.	Clients' funds in factoring and forfeiting operations	37,2	43,8	26,4	15,5	14,0
6.	Bonds	1 037,4	1 213,1	1 357,5	1 322,7	1 314,5
7.	Promissory notes and bank acceptances	1 149,3	1 004,3	868,1	751,9	710,9
8.	Derivatives with fair value being a liability	135,3	134,7	1 953,3	1 333,0	911,1
9.	Other liabilities <sup>1</sup> , total	3 264,7	3 681,7	5 892,1	6 464,0	6 579,7
	Of which:					
9.1.	Provisions	2 441,3	2 851,9	4 054,1	4 362,5	4 382,2
9.2.	Float	395,3	309,0	1 159,7	1 172,6	1 331,6
9.3.	Payables	72,3	95,7	77,9	124,2	90,9
9.4.	Deferred income	10,2	8,1	13,3	10,8	10,7
9.5.	Interest payable	345,5	417,0	526,6	637,2	608,6
	Of which:					
9.5.1	Overdue interest	0,0	0,0	0,0	0,0	0,0
<b>Banking sector liabilities<sup>1</sup></b>		<b>49 509,6</b>	<b>57 423,1</b>	<b>77 653,0</b>	<b>74 447,2</b>	<b>72 327,8</b>

<sup>1</sup> 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».

<sup>2</sup> Including certificates of deposit and savings certificates.

Table 14

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

Assets		1.01.13	1.01.14	1.01.15	1.04.15	1.05.15
1.	Money, precious metals and gemstones	3,1	2,8	3,5	2,3	2,3
1.1.	of which: money	2,9	2,7	3,4	2,3	2,2
2.	Accounts with the Bank of Russia and authorised agencies of other countries	4,4	3,9	4,2	3,2	3,0
3.	Correspondent accounts with credit institutions	3,0	2,6	3,4	3,4	3,9
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	0,6	0,7	1,0	0,8	0,8
3.2.	Correspondent accounts with non-resident banks	2,4	1,9	2,5	2,6	3,1
4.	Securities acquired by credit institutions, total	14,2	13,6	12,5	12,8	13,0
	of which					
4.1.	Debt securities	10,6	10,7	9,9	10,3	10,3
4.2.	Shares	1,6	1,4	0,6	0,5	0,5
4.3.	Discounted promissory notes	0,8	0,5	0,3	0,2	0,2
4.4.	Shares in associates and subsidiaries	1,2	1,0	1,8	1,8	2,0
5.	Other participation in authorised capital	0,7	0,6	0,6	0,6	0,6
6.	Derivatives with fair value being an asset	0,3	0,3	3,0	2,3	1,7
7.	Loans, total	68,7	70,6	67,1	69,1	69,0
	of which:					
7.1.	Loans, deposits and other placements	68,6	70,4	66,7	68,7	68,6
	of which overdue claims	2,5	2,4	2,5	3,1	3,3
	of which:					
7.1.1.	Loans and other placements with non-financial organisations	40,3	39,2	38,0	39,8	39,5
	of which overdue claims	1,9	1,6	1,6	2,0	2,2
7.1.2.	Loans and other placements with individuals	15,6	17,3	14,6	14,7	15,0
	of which overdue claims	0,6	0,8	0,9	1,0	1,1
7.1.3.	Loans, deposits and other placements with credit institutions	8,5	8,9	8,9	8,3	8,4
	of which overdue claims	0,0	0,0	0,1	0,1	0,0
8.	Fixed assets (tangible and intangible), other real estate and inventories	2,2	2,0	1,6	1,6	1,7
8.1	of which real estate, temporarily out of use in operating activities	0,2	0,1	0,1	0,1	0,1
9.	Allocation of profit	0,4	0,3	0,2	0,1	0,0
9.1.	of which income tax	0,4	0,3	0,2	0,1	0,0
10.	Other assets, total	3,0	3,2	3,8	4,5	4,7
	of which:					
10.1.	Float	1,3	1,4	2,1	2,3	2,5
10.2.	Receivables	0,4	0,5	0,4	0,6	0,6
10.3.	Deferred expenses	0,2	0,2	0,2	0,2	0,2
<b>Banking sector assets</b>		<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>

Table 15

Structure of liabilities<sup>1</sup>, by source of funds (as percent of total liabilities)

Liabilities <sup>1</sup>		1.01.13	1.01.14	1.01.15	1.04.15	1.05.15
1.	Funds and profit of credit institutions Of which:	11,9	11,5	8,9	9,2	9,6
1.1.	Funds of credit institutions	6,2	5,7	4,3	4,8	5,0
1.2.	Profit (losses), including financial result of the previous year Of which:	5,8	5,9	4,5	4,5	4,5
1.2.1.	Profit (losses) of the current year	2,0	1,7	0,8	0,0	0,0
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	5,4	7,7	12,0	10,2	10,4
3.	Accounts of credit institutions Of which:	0,9	1,0	1,2	1,0	1,0
3.1.	Correspondent accounts of correspondent credit institutions	0,6	0,6	0,9	0,7	0,7
3.2.	Correspondent accounts of non-resident credit institutions	0,3	0,2	0,2	0,2	0,2
4.	Loans, deposits and other funds raised from other credit institutions	9,6	8,4	8,5	6,8	6,5
5.	Clients' funds <sup>2</sup> Of which:	60,8	60,8	56,4	59,5	59,4
5.1.	Budgetary funds in settlement accounts	0,1	0,1	0,1	0,1	0,1
5.2.	Government and other extra-budgetary funds in settlement accounts	0,0	0,0	0,0	0,0	0,0
5.3.	Funds of legal entities in settlement and other accounts	11,5	11,3	9,6	11,1	10,6
5.4.	Clients' float	0,6	0,7	0,7	0,8	0,7
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	19,4	18,9	21,9	21,6	21,3
5.6.	Individual deposits	28,8	29,5	23,9	25,6	26,5
5.7.	Clients' funds in factoring and forfeiting operations	0,1	0,1	0,0	0,0	0,0
6.	Bonds	2,1	2,1	1,7	1,8	1,8
7.	Promissory notes and bank acceptances	2,3	1,7	1,1	1,0	1,0
8.	Derivatives with fair value being a liability	0,3	0,2	2,5	1,8	1,3
9.	Other liabilities <sup>1</sup> , total Of which:	6,6	6,4	7,6	8,7	9,1
9.1.	Provisions	4,9	5,0	5,2	5,9	6,1
9.2.	Float	0,8	0,5	1,5	1,6	1,8
9.3.	Payables	0,1	0,2	0,1	0,2	0,1
9.4.	Deferred income	0,0	0,0	0,0	0,0	0,0
9.5.	Interest payable Of which:	0,7	0,7	0,7	0,9	0,8
9.5.1	Overdue interest	0,0	0,0	0,0	0,0	0,0
<b>Banking sector liabilities<sup>1</sup></b>		<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>

<sup>1</sup> 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».

<sup>2</sup> Including certificates of deposit and savings certificates.



Table 16

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

	Rubles					Foreign Currency					Total				
	1.01.13	1.01.14	1.01.15	1.04.15	1.05.15	1.01.13	1.01.14	1.01.15	1.04.15	1.05.15	1.01.13	1.01.14	1.01.15	1.04.15	1.05.15
<b>1. Loans, deposits and other placements, total</b>	<b>26757,1</b>	<b>31300,2</b>	<b>36664,1</b>	<b>35102,9</b>	<b>35151,7</b>	<b>7203,0</b>	<b>9117,6</b>	<b>15135,3</b>	<b>16007,7</b>	<b>14463,1</b>	<b>33960,1</b>	<b>40417,7</b>	<b>51799,5</b>	<b>51110,6</b>	<b>49614,8</b>
Of which															
- overdue claims	1122,8	1257,9	1725,9	2022,9	2142,6	134,6	140,1	252,1	278,6	271,2	1257,4	1398,0	1978,0	2301,4	2413,9
<b>1.1 Loans and other placements with non-financial resident organisations</b>	<b>15097,0</b>	<b>16542,7</b>	<b>19018,4</b>	<b>18647,4</b>	<b>18733,1</b>	<b>2988,9</b>	<b>3792,8</b>	<b>6680,2</b>	<b>7168,5</b>	<b>6516,8</b>	<b>18086,0</b>	<b>20335,5</b>	<b>25698,5</b>	<b>25815,9</b>	<b>25249,9</b>
Of which															
- overdue claims	805,4	812,0	1020,8	1207,4	1303,0	58,0	58,3	86,5	104,5	117,7	863,4	870,2	1107,3	1311,9	1420,7
of which:															
1.1.1. Loans and other placements with individual entrepreneurs	568,4	666,9	668,1	617,6	604,7	5,3	5,5	7,8	7,7	6,7	573,7	672,4	675,8	625,3	611,5
Of which															
- overdue claims	24,9	33,2	53,1	63,8	67,6	0,4	0,3	0,3	0,5	0,5	25,2	33,5	53,4	64,2	68,1
<b>1.2 Loans and other placements with non-resident legal entities (except banks)</b>	<b>509,6</b>	<b>565,7</b>	<b>695,7</b>	<b>702,1</b>	<b>693,1</b>	<b>1375,9</b>	<b>1598,0</b>	<b>3141,7</b>	<b>3113,6</b>	<b>2658,3</b>	<b>1885,4</b>	<b>2163,7</b>	<b>3837,5</b>	<b>3815,7</b>	<b>3351,4</b>
Of which															
- overdue claims	21,9	20,8	63,5	82,5	86,7	38,9	42,7	79,9	93,2	82,5	60,8	63,5	143,4	175,7	169,2
<b>1.3 Loans, deposits and other placements with financial sector</b>	<b>2306,7</b>	<b>2591,8</b>	<b>3907,8</b>	<b>3094,3</b>	<b>3138,4</b>	<b>654,9</b>	<b>676,7</b>	<b>1178,9</b>	<b>1463,6</b>	<b>1309,4</b>	<b>2961,6</b>	<b>3268,5</b>	<b>5086,7</b>	<b>4557,9</b>	<b>4447,8</b>
Of which															
- overdue claims	18,5	18,1	20,6	22,3	26,8	1,6	0,4	1,9	2,2	3,4	20,1	18,5	22,5	24,5	30,1
of which:															
1.3.1 Resident credit institutions	1478,1	1508,3	2772,1	1959,0	2031,9	537,6	581,4	1008,2	958,6	859,5	2015,6	2089,7	3780,3	2917,6	2891,4
Of which															
- overdue claims	4,8	5,8	6,9	6,8	6,7	0,2	0,0	0,0	0,3	1,0	5,0	5,8	7,0	7,1	7,7
1.3.2 Resident financial institutions of different forms of ownership	828,6	1083,5	1135,7	1135,3	1106,5	117,4	95,3	170,7	505,1	449,9	945,9	1178,8	1306,4	1640,4	1556,4
Of which															
- overdue claims	13,6	12,3	13,7	15,5	20,1	1,4	0,3	1,8	1,9	2,3	15,0	12,7	15,5	17,4	22,4
<b>1.4 Loans, deposits and other placements with non-resident banks</b>	<b>451,4</b>	<b>416,6</b>	<b>237,8</b>	<b>325,0</b>	<b>365,1</b>	<b>1763,4</b>	<b>2624,4</b>	<b>2876,9</b>	<b>2947,5</b>	<b>2837,5</b>	<b>2214,8</b>	<b>3041,0</b>	<b>3114,7</b>	<b>3272,5</b>	<b>3202,6</b>
Of which															
- overdue claims	0,0	0,0	0,0	0,0	0,0	0,2	5,4	37,3	30,8	24,9	0,2	5,4	37,4	30,8	24,9
<b>1.5 Loans and other placements with government financial agencies and extra-budgetary funds</b>	<b>530,2</b>	<b>816,0</b>	<b>1033,9</b>	<b>978,2</b>	<b>933,1</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>530,2</b>	<b>816,0</b>	<b>1033,9</b>	<b>978,2</b>	<b>933,1</b>
Of which															
- overdue claims	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
<b>1.6 Loans and other placements with resident individuals</b>	<b>7484,4</b>	<b>9708,8</b>	<b>11014,0</b>	<b>10631,6</b>	<b>10556,3</b>	<b>237,6</b>	<b>227,0</b>	<b>289,6</b>	<b>283,6</b>	<b>242,9</b>	<b>7721,9</b>	<b>9935,8</b>	<b>11303,7</b>	<b>10915,3</b>	<b>10799,2</b>
Of which															
- overdue claims	276,9	406,8	620,8	710,5	725,9	35,6	32,7	45,4	46,6	41,7	312,5	439,5	666,2	757,1	767,6
<b>1.7 Loans and other placements with non-resident individuals</b>	<b>8,3</b>	<b>11,1</b>	<b>14,8</b>	<b>14,3</b>	<b>14,3</b>	<b>6,8</b>	<b>10,2</b>	<b>11,1</b>	<b>11,2</b>	<b>9,8</b>	<b>15,1</b>	<b>21,3</b>	<b>25,9</b>	<b>25,5</b>	<b>24,1</b>
Of which															
- overdue claims	0,1	0,2	0,2	0,3	0,3	0,4	0,6	1,1	1,2	1,1	0,5	0,8	1,3	1,5	1,3
<b>Reference data:</b>															
Provisions on loans, deposits and other placements	2095,7	2417,3	3459,8	3710,0	3725,9	0,0	0,0	0,0	0,0	0,0	2095,7	2417,3	3459,8	3710,0	3725,9
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	58,7	80,6	153,5	173,6	174,7	4,6	6,6	20,6	24,3	21,4	63,4	87,1	174,1	197,9	196,1
Credit institutions' portfolio of promissory notes of residents	308,2	221,8	188,7	146,5	137,0	88,6	50,1	25,7	20,5	23,2	396,8	271,9	214,4	167,0	160,2
Credit institutions' portfolio of promissory notes of non-residents	0,0	0,0	0,0	0,0	0,0	2,0	2,2	3,5	1,3	1,1	2,0	2,2	3,6	1,3	1,1

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

	1.01.13	1.01.14	1.01.15	1.04.15	1.05.15
<b>1. Loans, deposits and other placements, total</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>
	<b>68,6</b>	<b>70,4</b>	<b>66,7</b>	<b>68,7</b>	<b>68,6</b>
Of which:					
- overdue claims	3,7	3,5	3,8	4,5	4,9
	2,5	2,4	2,5	3,1	3,3
<b>1.1 Loans and other placements with non-financial resident organisations</b>	<b>53,3</b>	<b>50,3</b>	<b>49,6</b>	<b>50,5</b>	<b>50,9</b>
	<b>36,5</b>	<b>35,4</b>	<b>33,1</b>	<b>34,7</b>	<b>34,9</b>
Of which:					
- overdue claims	2,5	2,2	2,1	2,6	2,9
	1,7	1,5	1,4	1,8	2,0
of which:					
1.1.1. Loans and other placements with individual entrepreneurs	1,7	1,7	1,3	1,2	1,2
	1,2	1,2	0,9	0,8	0,8
Of which:					
- overdue claims	0,1	0,1	0,1	0,1	0,1
	0,1	0,1	0,1	0,1	0,1
<b>1.2 Loans and other placements with non-resident legal entities (except banks)</b>	<b>5,6</b>	<b>5,4</b>	<b>7,4</b>	<b>7,5</b>	<b>6,8</b>
	<b>3,8</b>	<b>3,8</b>	<b>4,9</b>	<b>5,1</b>	<b>4,6</b>
Of which:					
- overdue claims	0,2	0,2	0,3	0,3	0,3
	0,1	0,1	0,2	0,2	0,2
<b>1.3 Loans, deposits and other placements with financial sector</b>	<b>8,7</b>	<b>8,1</b>	<b>9,8</b>	<b>8,9</b>	<b>9,0</b>
	<b>6,0</b>	<b>5,7</b>	<b>6,6</b>	<b>6,1</b>	<b>6,1</b>
Of which:					
- overdue claims	0,1	0,0	0,0	0,0	0,1
	0,0	0,0	0,0	0,0	0,0
of which:					
1.3.1 Resident credit institutions	5,9	5,2	7,3	5,7	5,8
	4,1	3,6	4,9	3,9	4,0
Of which					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
1.3.2 Resident financial institutions of different forms of ownership	2,8	2,9	2,5	3,2	3,1
	1,9	2,1	1,7	2,2	2,2
Of which					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
<b>1.4 Loans, deposits and other placements with non-resident banks</b>	<b>6,5</b>	<b>7,5</b>	<b>6,0</b>	<b>6,4</b>	<b>6,5</b>
	<b>4,5</b>	<b>5,3</b>	<b>4,0</b>	<b>4,4</b>	<b>4,4</b>
Of which:					
- overdue claims	0,0	0,0	0,1	0,1	0,1
	0,0	0,0	0,0	0,0	0,0
<b>1.5 Loans and other placements with government financial agencies and extra-budgetary funds</b>	<b>1,6</b>	<b>2,0</b>	<b>2,0</b>	<b>1,9</b>	<b>1,9</b>
	<b>1,1</b>	<b>1,4</b>	<b>1,3</b>	<b>1,3</b>	<b>1,3</b>
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
<b>1.6 Loans and other placements with resident individuals</b>	<b>22,7</b>	<b>24,6</b>	<b>21,8</b>	<b>21,4</b>	<b>21,8</b>
	<b>15,6</b>	<b>17,3</b>	<b>14,6</b>	<b>14,7</b>	<b>14,9</b>
Of which:					
- overdue claims	0,9	1,1	1,3	1,5	1,5
	0,6	0,8	0,9	1,0	1,1
<b>1.7 Loans and other placements with non-resident individuals</b>	<b>0,0</b>	<b>0,1</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>
	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
<b>Reference data:</b>					
Provision on loans, deposits and other placements	6,2	6,0	6,7	7,3	7,5
	4,2	4,2	4,5	5,0	5,2
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	0,2	0,2	0,3	0,4	0,4
	0,1	0,2	0,2	0,3	0,3
Credit institutions' portfolio of promissory notes of residents	1,2	0,7	0,4	0,3	0,3
	0,8	0,5	0,3	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<sup>1</sup>

	1.01.13		1.01.14		1.01.15		1.04.15		1.05.15	
	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
<b>Securities, total</b>	<b>6 636,1</b>	<b>100,0</b>	<b>7 548,2</b>	<b>100,0</b>	<b>9 506,1</b>	<b>100,0</b>	<b>9 375,5</b>	<b>100,0</b>	<b>9 238,1</b>	<b>100,0</b>
- in rubles	5 451,0	82,1	6 031,2	79,9	6 721,7	70,7	6 465,4	69,0	6 738,5	72,9
- in foreign currency	1 185,1	17,9	1 517,0	20,1	2 784,4	29,3	2 910,1	31,0	2 499,6	27,1
Of which:										
Securities at fair value through profit or loss	1 782,6	26,9	2 214,2	29,3	1 700,5	17,9	1 364,2	14,6	1 393,7	15,1
- in rubles	1 640,3	24,7	1 897,5	25,1	1 089,0	11,5	810,1	8,6	885,1	9,6
- in foreign currency	142,3	2,1	316,6	4,2	611,5	6,4	554,1	5,9	508,6	5,5
Securities available for sale	3 464,7	52,2	3 856,4	51,1	4 210,4	44,3	4 345,7	46,4	4 162,9	45,1
- in rubles	2 723,6	41,0	3 024,5	40,1	2 751,2	28,9	2 852,4	30,4	2 997,4	32,4
- in foreign currency	741,1	11,2	831,9	11,0	1 459,2	15,4	1 493,4	15,9	1 165,5	12,6
Securities held-to-maturity	800,9	12,1	876,4	11,6	2 224,1	23,4	2 288,1	24,4	2 248,5	24,3
- in rubles	769,5	11,6	800,0	10,6	1 512,5	15,9	1 428,8	15,2	1 424,9	15,4
- in foreign currency	31,4	0,5	76,4	1,0	711,6	7,5	859,4	9,2	823,6	8,9
Shares in associates and subsidiaries	579,4	8,7	594,9	7,9	1 365,9	14,4	1 371,2	14,6	1 428,2	15,5
- in rubles	310,0	4,7	304,0	4,0	1 365,2	14,4	1 370,5	14,6	1 427,4	15,5
- in foreign currency	269,3	4,1	290,9	3,9	0,7	0,0	0,7	0,0	0,7	0,0
Reference data:										
Revaluation of securities	31,4		-37,1		-433,2		-261,6		-166,5	
Provisions for losses on securities available for sale	27,2		49,3		21,1		24,6		23,5	
Provisions for losses on securities held-to-maturity	1,1		3,3		4,4		3,9		3,5	
Provisions for losses on portfolio of shares in associates and subsidiaries	8,4		5,3		86,6		93,2		95,1	

<sup>1</sup> Excluding promissory notes.

Table 19

## The structure of credit institutions' portfolio of debt securities

	1.01.13		1.01.14		1.01.15		1.04.15		1.05.15	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total
Debt securities held, total	5 265,1	100,0	6 162,9	100,0	7 651,4	100,0	7 665,7	100,0	7 470,6	100,0
- in rubles	4 434,5	84,2	5 059,3	82,1	5 070,6	66,3	4 917,6	64,2	5 119,2	68,5
- in foreign currency	830,6	15,8	1 103,5	17,9	2 580,8	33,7	2 748,2	35,8	2 351,4	31,5
of which: revaluation	50,6	1,0	-19,5	-0,3	-416,8	-5,4	-247,1	-3,2	-158,5	-2,1
Debt securities at book value held (without revaluation)	5 214,5	100,0	6 182,4	100,0	8 068,2	100,0	7 912,8	100,0	7 629,0	100,0
of which:										
debt securities of the Russian Federation	945,1	18,1	814,1	13,2	1 268,4	15,7	1 707,8	21,6	1 554,7	20,4
- in rubles	750,4	14,4	677,5	11,0	1 013,8	12,6	1 246,6	15,8	1 275,1	16,7
- in foreign currency	194,7	3,7	136,6	2,2	254,6	3,2	461,1	5,8	279,6	3,7
debt securities of the Bank of Russia	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in rubles	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
debt securities of federal districts and local government	98,1	1,9	131,8	2,1	108,9	1,3	196,6	2,5	169,5	2,2
- in rubles	98,1	1,9	131,8	2,1	108,8	1,3	196,5	2,5	169,4	2,2
- in foreign currency	0,0	0,0	0,0	0,0	0,1	0,0	0,1	0,0	0,1	0,0
debt securities of resident credit institutions	492,9	9,5	410,3	6,6	456,4	5,7	597,7	7,6	586,9	7,7
- in rubles	487,4	9,3	400,1	6,5	442,2	5,5	576,9	7,3	566,3	7,4
- in foreign currency	5,5	0,1	10,2	0,2	14,2	0,2	20,8	0,3	20,6	0,3
other debt securities of residents	863,8	16,6	687,8	11,1	666,4	8,3	1 037,1	13,1	1 044,4	13,7
- in rubles	863,4	16,6	687,5	11,1	665,9	8,3	1 035,0	13,1	1 039,8	13,6
- in foreign currency	0,4	0,0	0,4	0,0	0,6	0,0	2,1	0,0	4,6	0,1
debt securities of other countries	19,6	0,4	17,6	0,3	38,4	0,5	90,6	1,1	71,3	0,9
- in rubles	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in foreign currency	19,6	0,4	17,6	0,3	38,4	0,5	90,6	1,1	71,3	0,9
debt securities of non-resident banks	218,4	4,2	97,4	1,6	358,5	4,4	324,0	4,1	292,1	3,8
- in rubles	42,4	0,8	39,7	0,6	114,8	1,4	96,7	1,2	96,6	1,3
- in foreign currency	176,0	3,4	57,6	0,9	243,7	3,0	227,3	2,9	195,5	2,6
other debt securities of non-residents	553,4	10,6	768,2	12,4	904,2	11,2	1 235,3	15,6	1 154,4	15,1
- in rubles	221,4	4,2	218,4	3,5	188,3	2,3	188,2	2,4	191,6	2,5
- in foreign currency	331,9	6,4	549,8	8,9	715,9	8,9	1 047,1	13,2	962,8	12,6
debt securities delivered without derecognition in the balance sheet	2 014,9	38,6	3 248,9	52,6	4 261,8	52,8	2 717,6	34,3	2 750,9	36,1
- in rubles	1 913,4	36,7	2 918,7	47,2	2 949,9	36,6	1 821,1	23,0	1 935,1	25,4
- in foreign currency	101,5	1,9	330,2	5,3	1 311,9	16,3	896,5	11,3	815,7	10,7
overdue debt securities	8,4	0,2	6,3	0,1	5,2	0,1	6,2	0,1	4,8	0,1
- in rubles	7,5	0,1	5,2	0,1	3,8	0,0	3,6	0,0	3,7	0,0
- in foreign currency	1,0	0,0	1,1	0,0	1,4	0,0	2,6	0,0	1,2	0,0
<b>Reference data:</b>										
Provisions for losses on debt securities	15,5		14,9		15,8		18,8		17,9	

Table 20

## Structure of credit institutions' portfolio of shares

	1.01.13		1.01.14		1.01.15		1.04.15		1.05.15	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total
Shares held, total	791,6	100,0	790,4	100,0	488,7	100,0	338,6	100,0	339,4	100,0
- in rubles	706,4	89,2	667,9	84,5	285,9	58,5	177,3	52,4	191,9	56,5
- in foreign currency	85,2	10,8	122,5	15,5	202,8	41,5	161,2	47,6	147,5	43,5
of which: revaluation	-19,1	-2,4	-17,5	-2,2	-16,4	-3,4	-14,5	-4,3	-8,0	-2,4
Shares held at book value (without revaluation)	810,8	100,0	807,9	100,0	505,1	100,0	353,0	100,0	347,4	100,0
of which shares of:										
resident credit institutions	8,5	1,0	5,1	0,6	4,1	0,8	3,3	0,9	3,6	1,0
- in rubles	8,4	1,0	5,1	0,6	4,1	0,8	3,3	0,9	3,6	1,0
- in foreign currency	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
other residents	646,1	79,7	591,7	73,2	197,8	39,2	137,9	39,1	141,5	40,7
- in rubles	644,2	79,5	588,8	72,9	192,3	38,1	134,6	38,1	138,6	39,9
- in foreign currency	1,9	0,2	2,8	0,3	5,5	1,1	3,3	0,9	2,9	0,8
non-resident credit institutions	8,5	1,0	8,7	1,1	2,7	0,5	3,1	0,9	2,7	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	8,5	1,0	8,7	1,1	2,7	0,5	3,1	0,9	2,7	0,8
other non-residents	73,8	9,1	85,8	10,6	81,8	16,2	80,9	22,9	78,1	22,5
- in rubles	8,4	1,0	8,7	1,1	0,0	0,0	0,0	0,0	0,0	0,0
- in foreign currency	65,4	8,1	77,1	9,5	81,8	16,2	80,9	22,9	78,1	22,5
shares delivered without derecognition in the balance sheet	74,0	9,1	116,6	14,4	124,8	24,7	29,3	8,3	28,2	8,1
- in rubles	64,6	8,0	82,8	10,2	67,0	13,3	9,3	2,6	8,4	2,4
- in foreign currency	9,4	1,2	33,8	4,2	57,8	11,4	20,0	5,7	19,8	5,7
Shares valued at cost <sup>1</sup>	-	-	-	-	93,9	18,6	98,5	27,9	93,3	26,9
- in rubles	-	-	-	-	38,9	7,7	44,5	12,6	49,3	14,2
- in foreign currency	-	-	-	-	55,0	10,9	54,0	15,3	44,0	12,7
<b>Reference data:</b>										
Provisions for losses on shares	21,3		44,0		14,8		15,0		13,9	

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

Table 21

**Credit institutions' portfolio of discounted promissory notes**

(billion rubles)

	1.01.13	1.01.14	1.01.15	1.04.15	1.05.15
Portfolio of promissory notes discounted by a credit institution, in rubles	308,2	221,8	188,7	146,5	137,0
of which promissory notes, not paid when due	4,4	4,9	9,2	10,3	10,7
Portfolio of promissory notes discounted by a credit institution, in foreign currency	90,6	52,3	29,2	21,8	24,3
of which promissory notes, not paid when due	0,01	1,33	3,45	1,25	1,11
<b>Total</b>	<b>398,8</b>	<b>274,1</b>	<b>218,0</b>	<b>168,3</b>	<b>161,3</b>

Table 22

**The structure of credit institutions' portfolio of discounted promissory notes<sup>1</sup>**

	1.01.13		1.01.14		1.01.15		1.04.15		1.05.15	
	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
<b>Discounted promissory notes, total</b>	<b>398,8</b>	<b>100,0</b>	<b>274,1</b>	<b>100,0</b>	<b>218,0</b>	<b>100,0</b>	<b>168,3</b>	<b>100,0</b>	<b>161,3</b>	<b>100,0</b>
Of which:										
- promissory notes of federal governments	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of regional and local governments	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of resident credit institutions	338,5	84,9	223,0	81,4	154,9	71,1	106,6	63,3	100,9	62,6
- other promissory notes of residents	58,3	14,6	48,9	17,8	59,5	27,3	60,4	35,9	59,2	36,7
- promissory notes of authorised agencies of other countries	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of non-resident credit institutions	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- other promissory notes of non-residents	2,0	0,5	2,2	0,8	3,6	1,6	1,3	0,8	1,1	0,7
<b>Reference data:</b>										
Provisions for losses on promissory notes	10,2		12,9		13,8		13,5		13,1	

<sup>1</sup> including overdue promissory notes.

Table 23

### Real estate temporarily out of use in operating activities

(billion rubles)

	1.01.13	1.01.14	1.01.15	1.04.15	1.05.15
Land temporarily out of use in operating activities	49,3	5,5	6,6	6,8	6,8
Land temporarily out of use in operating activities, leased out	0,9	0,6	0,9	0,5	0,5
Land temporarily out of use in operating activities, at current (fair) value	7,9	8,7	10,2	13,2	16,1
Land temporarily out of use in operating activities, at current (fair) value, leased out	0,8	3,5	2,9	2,6	2,4
Real estate (except land) temporarily out of use in operating activities*	4,2	3,5	2,0	2,0	2,0
Real estate (except land) temporarily out of use in operating activities, leased out*	10,3	14,0	9,5	10,9	10,9
Real estate (except land) temporarily out of use in operating activities, at current (fair) value	6,9	12,4	13,3	14,9	15,3
Real estate (except land) temporarily out of use in operating activities, at current (fair) value, leased out	13,9	15,5	27,6	28,8	28,9
Investments in construction of objects of real estate, temporarily out of use in operating activities	2,4	1,2	1,4	1,8	1,8
Non-current inventories	66,2	80,0	129,8	134,3	137,3
Provisions calculated on the basis of assets listed in point 2.7 of the Bank of Russia's Regulation No. 283-P, dated March 20, 2006, "On the Loss Provisioning Procedure for Credit Institutions"	13,8	27,8	58,5	66,1	67,1

\* At residual value (less amortisation).



Table 24

## Funds raised by credit institutions from organisations

(billion rubles)

		1.01.13	1.01.14	1.01.15	1.04.15	1.05.15
1.	Funds raised from organisations, total	15 648,2	17 787,0	25 008,1	24 980,3	23 581,4
	- in rubles	11 054,1	12 092,7	14 222,9	13 900,8	13 846,8
	- in foreign currency	4 594,1	5 694,4	10 785,2	11 079,5	9 734,7
	of which:					
1.1.	Funds of legal entities in settlement and other accounts <sup>1</sup>	5 706,6	6 516,1	7 434,7	8 272,3	7 671,9
	- in rubles	4 821,8	5 547,8	5 549,6	6 047,3	5 682,2
	- in foreign currency	884,8	968,3	1 885,1	2 225,0	1 989,7
	Of which:					
1.1.1	Funds of individual entrepreneurs	172,8	192,7	180,1	180,0	161,1
	- in rubles	170,0	190,0	172,1	173,0	154,5
	- in foreign currency	2,8	2,7	7,9	7,0	6,6
1.2.	Government and other extra budgetary funds in settlement accounts	1,6	0,2	0,1	0,1	0,1
1.3.	Float	283,3	386,4	535,3	600,7	490,8
1.4.	Deposits and other funds raised from legal entities (except credit institutions)	9 619,5	10 838,3	17 007,9	16 090,6	15 404,5
	- in rubles	6 089,7	6 371,5	8 471,8	7 628,4	7 991,1
	- in foreign currency	3 529,8	4 466,8	8 536,1	8 462,2	7 413,3
	Of which:					
1.4.1.	Deposits and other raised funds from the Federal Treasury, the Ministry of Finance, financial agencies and extra budgetary funds of the Russian Federation, federal districts and authorities of local self-governance	761,0	453,9	1 023,8	1 282,3	1 328,6
1.4.2.	Certificates of deposit	4,1	5,3	5,8	5,3	5,4
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	0,0	0,2	0,5	1,1	0,0
1.5.	Clients' funds in factoring and forfeiting operations	37,2	43,8	26,4	15,5	14,0
1.6.	Funds written down from clients' accounts but not entered in correspondent account of a credit institution because of shortage of money	0,0	2,2	3,8	1,0	0,0
	Deposits and other funds raised from legal entities (as paragraph 1.4.) by maturity:					
	demand deposits and deposits with maturity up to 30 days	1 553,4	1 812,6	3 405,3	2 116,6	1 981,3
	- in rubles	1 362,2	1 624,9	2 686,8	1 580,6	1 712,6
	- in foreign currency	191,3	187,7	718,5	536,0	268,7
	with maturity from 31 days to 1 year	3 321,2	3 292,3	4 565,0	5 218,3	5 319,9
	- in rubles	2 838,8	2 520,2	3 327,2	3 654,5	3 824,0
	- in foreign currency	482,3	772,2	1 237,8	1 563,8	1 496,0
	with maturity in excess of 1 year	4 744,9	5 733,4	9 037,5	8 755,7	8 103,2
	- in rubles	1 888,7	2 226,4	2 457,8	2 393,3	2 454,6
	- in foreign currency	2 856,2	3 507,0	6 579,8	6 362,4	5 648,6
	<b>Reference data</b>					
	Funds raised from non-resident organisations, total	2 750,8	3 271,2	5 143,3	4 700,1	4 203,6
	- in rubles	507,4	535,7	591,3	430,7	435,3
	- in foreign currency	2 243,5	2 735,5	4 552,0	4 269,5	3 768,3
	of which:					
	Funds of non-resident organisations in settlement and other accounts	228,2	265,5	521,0	415,1	416,4
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	418,2	526,7	502,0	432,2	380,6
	Other funds raised from non-resident legal entities	2 088,3	2 463,7	4 074,3	3 818,5	3 374,6
	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

<sup>1</sup> Funds mentioned in paragraphs 1.2, 1.3, 1.5 and 1.6 are not included.

Table 25

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

	1.01.13	1.01.14	1.01.15	1.04.15	1.05.15
<b>Issued debt obligations - total</b>	<b>2 419,2</b>	<b>2 572,4</b>	<b>2 692,0</b>	<b>2 605,6</b>	<b>2 571,0</b>
including:					
bonds:	1 037,4	1 213,1	1 357,5	1 322,7	1 314,5
of which					
with maturities less than one year	17,1	3,7	12,0	8,5	9,7
with maturities in excess of one year	1 020,3	1 209,4	1 344,5	1 314,2	1 304,7
deposit certificates <sup>1</sup>	4,1	5,3	5,8	5,3	5,4
of which					
with maturities in excess of one year	2,7	3,1	3,3	3,1	3,6
with maturities in excess of one year	1,3	2,1	2,2	1,7	1,6
savings certificates <sup>2</sup>	228,4	349,7	460,5	525,7	540,3
of which					
with maturities in excess of one year	61,8	63,2	148,6	265,6	296,2
with maturities in excess of one year	162,0	273,8	300,2	246,7	231,5
promissory notes and banker's acceptances	1 149,3	1 004,3	868,1	751,9	710,9
of which					
with maturities in excess of one year	596,6	465,2	364,8	310,5	303,7
with maturities in excess of one year	528,6	517,3	482,2	421,1	388,1

<sup>1</sup> Included in corporate deposits.

<sup>2</sup> Included in retail deposits.

Table 26

## Individual deposit structure

(billion rubles)

		1.01.13	1.01.14	1.01.15	1.04.15	1.05.15
1	Individual deposits	14 251,0	16 957,5	18 552,7	19 092,9	19 132,8
	- of which savings certificates	228,4	349,7	460,5	525,7	540,3
1.1.	Individual demand deposits and deposits with maturity up to 30 days	2 723,8	3 210,8	3 214,6	2 819,3	3 021,1
	- in rubles	2 474,9	2 913,0	2 664,9	2 326,4	2 562,1
	- in foreign currency	248,9	297,8	549,7	492,9	459,0
1.2.	Individual deposits with maturity from 31 days to 1 year	3 138,2	3 264,3	5 124,0	7 450,3	7 666,3
	- in rubles	2 684,5	2 788,8	3 814,6	5 497,4	5 769,7
	- in foreign currency	453,8	475,5	1 309,4	1 952,9	1 896,6
1.3.	Individual deposits with maturity in excess of 1 year	8 389,0	10 482,4	10 214,1	8 823,2	8 445,5
	- in rubles	6 604,1	8 298,8	7 227,1	6 251,3	6 177,4
	- in foreign currency	1 784,9	2 183,6	2 987,0	2 572,0	2 268,1
Reference data:						
	Deposits of non-resident individuals (excluding saving certificates)	167,1	223,9	245,2	256,4	229,1

Table 27

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

(billion rubles)

	1.01.13	1.01.14	1.01.15	1.04.15	1.05.15
<b>Loans, deposits and other funds raised from other credit institutions, total</b>	<b>4 738,4</b>	<b>4 806,0</b>	<b>6 594,2</b>	<b>5 044,7</b>	<b>4 682,9</b>
- in rubles	2 530,1	2 369,5	3 223,4	2 272,8	2 240,2
- in foreign currency	2 208,2	2 436,5	3 370,8	2 772,0	2 442,7
of which:					
- loans, deposits and other funds raised from resident credit institutions	2 500,9	2 556,6	4 016,5	2 844,4	2 761,0
- in rubles	2 061,1	1 962,6	2 900,5	1 980,4	1 963,0
- in foreign currency	439,8	594,0	1 116,0	864,0	798,0
of which					
overdue debt	0,0	0,2	0,0	0,0	0,9
- in rubles	0,0	0,2	0,0	0,0	0,0
- in foreign currency	0,0	0,0	0,0	0,0	0,9
- loans, deposits and other funds raised from non-resident banks	2 237,4	2 249,4	2 577,8	2 200,4	1 921,9
- in rubles	469,0	406,9	322,9	292,4	277,1
- in foreign currency	1 768,4	1 842,5	2 254,8	1 907,9	1 644,7
of which					
overdue debt	0,0	0,0	0,0	0,1	0,0
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,0	0,0	0,1	0,0

Table 28

**Distribution of budgetary funds in settlement accounts by groups of credit institutions on 1.05.15**

Share of budgetary funds in settlement accounts in liabilities	Number of credit institutions	Budgetary funds in settlement accounts <sup>1</sup>		Assets of credit institutions	
		mln.roubles	share in Russia, %	mln.roubles	share in Russia, %
25% and more	1	41 407	52,8	76 195	0,1
From 15 to 25%	0	0	0,0	0	0,0
From 5 to 15%	0	0	0,0	0	0,0
Less than 5%	56	37 007	47,2	47 460 961	65,6
No budgetary funds	755	0	0,0	24 790 616	34,3
Data not available	3	0	0,0	0	0,0
<b>Total</b>	<b>815</b>	<b>78 414</b>	<b>100,0</b>	<b>72 327 772</b>	<b>100,0</b>

<sup>1</sup> Without government and other extra-budgetary funds.

## Funds raised from and placed with non-residents

№	Indicator	1.01.13		1.01.14		1.01.15		1.04.15		1.05.15	
		billion rubles	Share in liabilities <sup>1</sup> (assets) of the banking sector, %	billion rubles	Share in liabilities <sup>1</sup> (assets) of the banking sector, %	billion rubles	Share in liabilities <sup>1</sup> (assets) of the banking sector, %	billion rubles	Share in liabilities <sup>1</sup> (assets) of the banking sector, %	billion rubles	Share in liabilities <sup>1</sup> (assets) of the banking sector, %
<b>Raised funds</b>											
1.	<b>Clients' funds (except credit institutions)</b>	2 924,6	5,9	3 502,6	6,1	5 389,4	6,9	4 957,4	6,7	4 433,4	6,1
1.1	Funds in accounts of legal entities (excluding certificates of deposit)	2 734,7	5,5	3 255,8	5,7	5 097,2	6,6	4 665,7	6,3	4 171,5	5,8
1.1.1	of which deposits and other raised funds (excluding certificates of deposit)	2 506,5	5,1	2 990,4	5,2	4 576,3	5,9	4 250,7	5,7	3 755,2	5,2
1.2	Individual deposits (excluding saving certificates)	167,1	0,3	223,9	0,4	245,2	0,3	256,4	0,3	229,1	0,3
1.2.1	of which deposits and other raised funds (excluding saving certificates)	121,5	0,2	168,3	0,3	179,5	0,2	189,9	0,3	163,6	0,2
1.3	Funds in other accounts	22,8	0,0	22,9	0,0	47,0	0,1	35,3	0,0	32,9	0,0
2.	<b>Funds in correspondent and other accounts of credit institutions</b>	173,2	0,4	162,9	0,3	180,0	0,2	143,2	0,2	145,0	0,2
3.	<b>Loans, deposits and other funds raised from credit institutions</b>	2 237,4	4,5	2 249,4	3,9	2 577,8	3,3	2 200,4	3,0	1 921,9	2,7
4.	<b>Loans from other countries</b>	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
	<b>Raised funds, total</b>	5 335,2	10,8	5 914,9	10,3	8 147,1	10,5	7 301,0	9,8	6 500,2	9,0
	<b>Reference data:</b>										
	Liabilities of authorized banks to non-residents on issued debt securities - total <sup>2</sup>	237,7	0,5	211,7	0,4	291,2	0,4	288,2	0,4	257,1	0,4
	Overdue interest on liabilities of credit institutions	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
<b>Placed funds</b>											
1.	<b>Loans, total</b>	4 115,3	8,3	5 226,0	9,1	6 978,0	9,0	7 113,7	9,6	6 578,1	9,1
	of which overdue claims	61,4	0,1	69,7	0,1	182,1	0,2	208,0	0,3	195,4	0,3
	of which:										
1.1.	Loans, deposits and other placements	2 214,8	4,5	3 041,0	5,3	3 114,7	4,0	3 272,5	4,4	3 202,6	4,4
1.2	Loans and other placements with legal entities	1 885,4	3,8	2 163,7	3,8	3 837,5	4,9	3 815,7	5,1	3 351,4	4,6
1.3	Loans and other placements with individuals	15,1	0,0	21,3	0,0	25,9	0,0	25,5	0,0	24,1	0,0
2.	<b>Correspondent accounts with banks</b>	1 167,5	2,4	1 098,2	1,9	1 915,6	2,5	1 946,8	2,6	2 256,6	3,1
3.	<b>Securities acquired by credit institutions, total</b>	875,6	1,8	980,0	1,7	1 389,1	1,8	1 735,1	2,3	1 599,8	2,2
	of which:										
3.1	Debt securities (without revaluation and delivered without derecognition in the balance sheet)	791,3	1,6	883,2	1,5	1 301,0	1,7	1 649,9	2,2	1 517,8	2,1
3.2	Shares (without revaluation and delivered without derecognition in the balance sheet)	82,2	0,2	94,5	0,2	84,5	0,1	84,0	0,1	80,8	0,1
3.3	Discounted promissory notes	2,0	0,0	2,2	0,0	3,6	0,0	1,3	0,0	1,1	0,0
4.	<b>Shares in associates and subsidiaries</b>	273,0	0,6	295,0	0,5	351,1	0,5	367,0	0,5	417,3	0,6
5.	<b>Loans provided to other countries</b>	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
	<b>Placed funds, total</b>	6 431,5	13,0	7 599,1	13,2	10 633,8	13,7	11 162,6	15,0	10 851,7	15,0
	<b>Reference data:</b>										
	Overdue interest on claims of credit institutions	1,5	0,0	3,4	0,0	38,1	0,0	30,5	0,0	28,3	0,0

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

## Financial Condition

Table 30

### Financial result of operating credit institutions (CIs)

	Profit (+) / loss (-) of the current year, million rubles					Number of credit institutions					Reference: allocation of profit of the current year, million rubles				
	1.01.13	1.01.14	1.01.15	1.04.15	1.05.15	1.01.13	1.01.14	1.01.15	1.04.15	1.05.15	1.01.13	1.01.14	1.01.15	1.04.15	1.05.15
Total	1 011 888,7	993 584,5	589 141,3	6 015,0	-17 011,7	956	922	833	821	812	210 229,8	192 177,5	177 032,1	37 804,1	29 910,1
Profit-making CIs <sup>1</sup>	1 021 250,1	1 012 252,5	853 239,6	161 134,8	186 375,5	901	834	707	617	567	209 438,1	191 145,8	166 058,7	34 695,4	25 779,2
Loss-making CIs	-9 361,4	-18 667,9	-264 098,3	-155 119,7	-203 387,2	55	88	126	204	245	791,7	1 031,7	10 973,4	3 108,6	4 131,0
CIs that have not provided their reporting	0,0	0,0	0,0	0,0	0,0	0	1	1	3	3	0,0	0,0	0,0	0,0	0,0
<b>Total</b>						<b>956</b>	<b>923</b>	<b>834</b>	<b>824</b>	<b>815</b>					

<sup>1</sup> including CIs with zero profit.

Table 31

Structure of operating credit institutions' income and expenses<sup>1</sup>

	1.01.13		1.01.14		1.01.15		1.04.15	
	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)
<b>1. Income of credit institution, total</b>	<b>31 905,4</b>	<b>100,0</b>	<b>31 023,0</b>	<b>100,0</b>	<b>110 406,6</b>	<b>100,0</b>	<b>54 196,9</b>	<b>100,0</b>
1.1. Interest income on placements with legal entities (except income on securities)	2 041,8	6,4	2 386,0	7,7	2 943,2	2,7	1 008,4	1,9
1.2. Interest income on loans to individuals	1 136,4	3,6	1 576,6	5,1	1 833,3	1,7	456,7	0,8
1.3. Income on securities	1 214,7	3,8	1 896,2	6,1	2 599,5	2,4	459,7	0,8
1.4. Income on operations with foreign currency	21 100,8	66,1	17 853,0	57,5	91 197,9	82,6	48 425,7	89,4
1.5. Commissions	689,7	2,2	806,4	2,6	906,6	0,8	213,9	0,4
1.6. Recovery of loss provision	3 942,6	12,4	4 825,6	15,6	6 063,3	5,5	1 898,5	3,5
1.7. Other income	1 779,5	5,6	1 679,2	5,4	4 862,9	4,4	1 734,0	3,2
Of which:								
1.7.1. Fines, penalties, forfeits	57,6	0,2	77,0	0,2	98,4	0,1	16,4	0,0
<b>2. Expenses of credit institution, total</b>	<b>30 892,5</b>	<b>100,0</b>	<b>30 029,0</b>	<b>100,0</b>	<b>109 815,9</b>	<b>100,0</b>	<b>54 191,0</b>	<b>100,0</b>
2.1. Interest expenses on funds raised from legal entities (except expense on securities)	941,3	3,0	1 130,0	3,8	1 702,7	1,6	808,6	1,5
2.2. Interest expenses on funds raised from individuals	665,9	2,2	857,6	2,9	862,8	0,8	335,9	0,6
2.3. Expenses on operations with securities	874,9	2,8	1 552,0	5,2	2 372,0	2,2	322,4	0,6
2.4. Expenses on operations with foreign currency	21 042,2	68,1	17 742,7	59,1	90 776,9	82,7	48 331,9	89,2
2.5. Commissions	124,3	0,4	152,2	0,5	181,4	0,2	45,6	0,1
2.6. Expenses on loss provision	4 147,9	13,4	5 438,8	18,1	7 568,7	6,9	2 240,1	4,1
2.7. Management expenses (including personnel costs)	1 061,0	3,4	1 179,6	3,9	1 246,1	1,1	275,1	0,5
2.8. Other expenses	2 035,0	6,6	1 976,2	6,6	5 105,3	4,6	1 831,2	3,4
Of which:								
2.8.1. Fines, penalties, forfeits	2,7	0,0	2,5	0,0	4,4	0,0	0,9	0,0

<sup>1</sup> 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 liabilities<sup>1</sup> of credit institutions (with balancing of some accounts), registered in respective regions, as of 1.05.15**

thousand rubles

	Assets in rubles	Assets in foreign currency	Liabilities <sup>1</sup> in rubles	Liabilities <sup>1</sup> in foreign currency
1	2	3	4	5
<b>Central Federal District</b>	45 520 622 836	21 103 104 785	46 571 698 582	20 052 029 039
Belgorod Region	10 485 842	901 372	10 533 398	853 816
Bryansk Region	0	0	0	0
Vladimir Region	6 659 115	430 460	6 627 056	462 519
Voronezh Region	3 929 044	1 308 193	3 904 599	1 332 638
Ivanovo Region	12 131 742	746 099	12 227 958	649 883
Kaluga Region	26 030 429	2 016 658	26 058 356	1 988 731
Kostroma Region	196 611 325	102 084 083	220 697 397	77 998 011
Kursk Region	17 179 557	678 713	17 177 960	680 310
Lipetsk Region	23 536 071	2 224 102	23 574 605	2 185 568
Moscow Region	48 706 899	13 404 124	48 538 577	13 572 446
Orel Region	3 103 264	253 601	3 123 942	232 923
Ryazan Region	18 933 595	1 522 031	18 897 845	1 557 781
Smolensk Region	6 112 036	473 263	6 283 538	301 761
Tambov Region	2 924 074	23 910	2 927 805	20 179
Tver Region	13 756 004	1 933 744	13 762 157	1 927 591
Tula Region	5 869 948	94 410	5 866 788	97 570
Yaroslavl Region	22 151 901	2 207 341	21 515 369	2 843 873
City of Moscow	45 102 501 990	20 972 802 681	46 129 981 232	19 945 323 439
	1 337 850 799	367 019 843	1 413 495 632	291 375 010
<b>North-Western Federal District</b>				
Republic of Karelia	1 094 782	14 172	1 097 295	11 659
Komi Republic	4 755 877	735 136	4 811 010	680 003
Akhangel'sk Region	0	0	0	0
Vologda Region	82 705 520	7 131 324	83 620 783	6 216 061
Kaliningrad Region	11 907 641	4 536 107	12 573 742	3 870 006
Leningrad Region	15 594 689	3 077 318	15 869 961	2 802 046
Murmansk Region	7 214 611	2 334 933	7 228 504	2 321 040
Novgorod Region	5 096 915	302 957	5 128 174	271 698
Pskov Region	2 221 164	7 221	2 222 805	5 580
St Petersburg	1 207 259 600	348 880 675	1 280 943 358	275 196 917
<b>Southern Federal District</b>	278 689 801	35 943 526	281 703 502	32 929 825
Republic of Adygeya	7 622 356	262 623	7 633 051	251 928
Republic of Kalmykia	297 677	91 463	316 043	73 097
Krasnodar Territory	144 595 352	14 839 154	146 911 973	12 522 533
Astrakhan Region	8 861 091	3 112 605	8 923 338	3 050 358
Volgograd Region	11 938 362	1 163 620	12 387 597	714 385
Rostov Region	105 374 963	16 474 061	105 531 500	16 317 524
<b>North-Caucasian Federal District</b>	36 103 077	4 593 659	35 240 177	5 456 559
Republik of Dagestan	4 651 060	65 592	4 678 659	37 993
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	5 785 306	150 731	5 814 317	121 720
Karachai-Cherkess Republic	12 228 483	3 732 713	11 244 238	4 716 958
Republic of North Ossetia - Alania	2 262 656	87 684	2 298 793	51 547

Chechen Republic	0	0	0	0
Stavropol Territory	11 175 572	556 939	11 204 170	528 341
<b>Volga Federal District</b>	<b>1 515 317 710</b>	<b>169 031 192</b>	<b>1 503 840 451</b>	<b>180 508 451</b>
Republic of Bashkortostan	66 292 217	4 316 087	65 696 345	4 911 959
Republic of Marii El	2 481 092	102 432	2 487 441	96 083
Republic of Mordovia	21 533 823	327 370	21 551 952	309 241
Republic of Tatarstan	790 420 289	101 005 461	776 312 862	115 112 888
Udmurt Republic	36 352 662	3 549 025	37 904 029	1 997 658
Chuvash Republic	11 186 694	779 506	11 457 410	508 790
Perm Territory	26 171 668	3 166 267	26 176 528	3 161 407
Kirov Region	30 132 774	3 040 119	30 778 200	2 394 693
Nizhny Novgogrod Region	78 428 261	5 646 197	78 992 512	5 081 946
Orenburg Region	45 346 326	3 294 781	45 354 348	3 286 759
Penza Region	4 024 703	49 629	4 024 883	49 449
Samara Region	315 510 854	38 981 050	317 036 016	37 455 888
Saratov Region	81 071 362	4 706 063	79 680 572	6 096 853
Ulyanovsk Region	6 364 985	67 205	6 387 353	44 837
<b>Ural Federal District</b>	<b>791 842 689</b>	<b>340 265 604</b>	<b>878 437 061</b>	<b>253 671 232</b>
Kurgan Region	2 538 357	43 923	2 562 269	20 011
Sverdlovsk Region	427 942 970	120 344 317	448 823 601	99 463 686
Tyumen Region	248 252 286	203 820 330	309 877 590	142 195 026
Chelyabinsk Region	113 109 076	16 057 034	117 173 601	11 992 509
<b>Siberian Federal District</b>	<b>209 224 067</b>	<b>43 164 469</b>	<b>217 323 850</b>	<b>35 064 686</b>
Republic of Altai	1 106 997	46 484	1 107 150	46 331
Republic of Buryatiya	12 024 297	1 059 524	11 165 859	1 917 962
Republic of Tuva	464 103	1 042	465 113	32
Republic of Khakassia	6 444 927	76 824	6 446 025	75 726
Altai Territory	15 441 361	600 776	15 094 868	947 269
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	33 781 154	5 808 288	33 784 115	5 805 327
Irkutsk Region	13 879 553	1 022 711	14 137 836	764 428
Kemerovo Region	10 949 549	407 433	10 995 055	361 927
Novosibirsk Region	83 926 224	30 270 488	91 753 895	22 442 817
Omsk Region	18 503 355	3 361 988	19 664 250	2 201 093
Tomsk Region	12 702 547	508 911	12 709 684	501 774
<b>Far Eastern Federal District</b>	<b>490 211 231</b>	<b>72 860 621</b>	<b>493 319 971</b>	<b>69 751 881</b>
Republic of Sakha (Yakutia)	29 061 962	2 437 738	29 121 023	2 378 677
Kamchatka Territory	19 338 252	2 435 970	19 412 731	2 361 491
Primorskiy Territory	81 201 500	17 368 694	86 178 920	12 391 274
Khabarovsk Territory	7 374 933	302 373	7 392 912	284 394
Amur Region	346 291 770	47 386 935	344 214 316	49 464 389
Magadan Region	0	0	0	0
Sakhalin Region	6 942 814	2 928 911	7 000 069	2 871 656
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
<b>Crimean District</b>	<b>9 824 975</b>	<b>2 101 440</b>	<b>10 334 028</b>	<b>1 592 387</b>
Republic of Crimea	4 302 908	676 207	4 751 331	227 784
City of Sevastopol	5 522 067	1 425 233	5 582 697	1 364 603

<sup>1</sup> 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 1.05.15

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
<b>Central Federal District</b>	6 686 349 745	1 461 525 298	291 732 268	1 414 459 647	103 678 398	19 881 279
Belgorod Region	1 605 391	0	0	0	50 129	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	92 916	82 056	350 985	0	80 628	0
Voronezh Region	1 006 523	0	0	0	0	0
Ivanovo Region	521 240	261 481	16 156	0	0	102 328
Kaluga Region	1 990 710	1 616 322	123 740	0	0	0
Kostroma Region	157 264 849	6 457 404	293 737	0	1 400 152	181 102
Kursk Region	909 121	909 121	0	0	0	0
Lipetsk Region	1 385 825	333 670	1 115	0	220 891	0
Moscow Region	8 212 721	1 799 836	574 448	0	266 681	34 113
Orel Region	616 670	3 090	0	0	0	0
Ryazan Region	741 281	532 087	0	219 757	0	0
Smolensk Region	0	0	0	0	0	0
Tambov Region	0	0	0	0	0	0
Tver Region	76 442	0	0	0	0	0
Tula Region	266 671	41 133	9 717	82 992	0	0
Yaroslavl Region	2 765 001	113 085	33 673	0	1 472	0
City of Moscow	6 508 894 384	1 449 376 013	290 328 697	1 414 156 898	101 658 445	19 563 736
<b>North-Western Federal District</b>	305 838 615	9 387 018	17 244 723	6 099 199	4 223 978	522 008
Republic of Karelia	0	0	0	0	0	0
Komi Republic	1 193 821	886 290	174 586	0	9 741	103 855
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	17 021 154	1 837 461	152 853	0	22 150	0
Kaliningrad Region	4 376 664	0	8 231	0	0	0
Leningrad Region	1 227 639	94 726	250 215	0	358 454	0
Murmansk Region	0	0	0	0	0	0
Novgorod Region	515 724	285 511	239 000	0	0	0
Pskov Region	130 495	0	0	0	0	0
St Petersburg	281 373 118	6 283 030	16 419 838	6 099 199	3 833 633	418 153
<b>Southern Federal District</b>	15 500 926	4 173 090	1 181 664	110 177	10 636 634	1 285 076
Republic of Adygeya	12 849	13 060	1 278	0	150 354	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	10 038 154	2 557 577	390 062	85 008	10 217 613	1 258 221
Astrakhan Region	2 028 331	1 340 671	504 300	5 288	174 083	0
Volgograd Region	342 795	98 621	76 444	0	0	0
Rostov Region	3 078 797	163 161	209 580	19 881	94 584	26 855
<b>North-Caucasian Federal District</b>	1 983 583	229 202	243 838	0	70 580	0
Republik of Daghestan	0	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 468	0	53 191	0	0	0
Karachai-Cherkess Republic	1 098 580	0	190 647	0	0	0
Republic of North Ossetia - Alania	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	880 535	229 202	0	0	70 580	0
<b>Volga Federal District</b>	189 190 341	37 322 507	22 862 639	7 084 089	11 678 980	895 362

Republic of Bashkortostan	10 193 130	4 083 713	217 743	183 334	475	0
Republic of Marii El	0	0	0	0	0	0
Republic of Mordovia	232 947	132 433	28 112	0	0	0
Republic of Tatarstan	126 681 383	28 551 136	20 343 433	2 028 039	8 126 674	500 008
Udmurt Republic	2 571 639	0	1	0	261 301	0
Chuvash Republic	629 200	168 673	204 659	0	185 772	0
Perm Territory	1 681 880	0	550 832	0	150 595	0
Kirov Region	9 106 846	11 234	6 242	0	279 863	49 120
Nizhny Novgograd Region	8 071 962	2 028 874	55 277	0	453 893	257 033
Orenburg Region	5 607 354	148 398	34 242	35 246	1 879 323	89 201
Penza Region	266 866	98 664	24 939	0	0	0
Samara Region	22 692 643	1 130 624	1 164 781	4 837 470	284 974	0
Saratov Region	1 454 491	968 758	143 166	0	56 110	0
Ulyanovsk Region	0	0	89 212	0	0	0
<b>Ural Federal District</b>	<b>181 288 036</b>	<b>30 979 665</b>	<b>5 193 910</b>	<b>404 341</b>	<b>2 523 467</b>	<b>1 516 238</b>
Kurgan Region	0	0	0	0	0	0
Sverdlovsk Region	109 189 291	8 766 015	4 579 810	303 091	1 179 938	0
Tyumen Region	54 017 890	14 402 598	564 623	0	1 012 074	1 307 530
Chelyabinsk Region	18 080 855	7 811 052	49 477	101 250	331 455	208 708
<b>Siberian Federal District</b>	<b>26 703 505</b>	<b>3 638 354</b>	<b>321 177</b>	<b>0</b>	<b>872 051</b>	<b>49 335</b>
Republic of Altai	9 552	0	0	0	104 212	0
Republic of Buryatiya	61 618	0	38 750	0	0	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	14 024	14 842	0	0	0	0
Altai Territory	40 839	43 476	2 086	0	86 576	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	387 824	199 402	138 781	0	64 982	0
Irkutsk Region	84 287	17 505	101 427	0	88 703	0
Kemerovo Region	2 106 917	1 390 627	34 247	0	60 167	0
Novosibirsk Region	19 993 257	1 495 681	2 786	0	5 828	0
Omsk Region	3 580 718	248 712	127	0	337 889	49 335
Tomsk Region	424 469	228 109	2 973	0	123 694	0
<b>Far Eastern Federal District</b>	<b>63 707 309</b>	<b>7 441 963</b>	<b>642 685</b>	<b>0</b>	<b>3 279 736</b>	<b>154 509</b>
Republic of Sakha (Yakutia)	899 357	131 402	448 735	0	26 608	0
Kamchatka Territory	901 866	102 042	24 888	0	17 761	0
Primorskiy Territory	11 163 752	4 735 925	63 000	0	1 021 546	154 509
Khabarovsk Territory	386 998	33 522	0	0	0	0
Amur Region	50 355 336	2 439 072	106 062	0	2 213 821	0
Magadan Region	0	0	0	0	0	0
Sakhalin Region	0	0	0	0	0	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
<b>Crimean District</b>	<b>0</b>	<b>0</b>	<b>233</b>	<b>76</b>	<b>0</b>	<b>0</b>
Republic of Crimea	0	0	233	0	0	0
City of Sevastopol	0	0	0	76	0	0

Table 34

**Distribution of loans, deposits and other placements in rubles by credit institutions, registered in respective regions, as of 1.05.15**

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
<b>Central Federal District</b>	32 079 848 349	17 805 064 893	2 185 461 645	9 533 433 996
Belgorod Region	6 502 941	5 906 240	29	223 596
Bryansk Region	0	0	0	0
Vladimir Region	4 523 776	2 891 133	90 000	1 491 447
Voronezh Region	2 323 091	1 826 619	155 000	158 930
Ivanovo Region	8 850 893	5 899 272	786 250	1 807 441
Kaluga Region	19 048 774	3 862 565	10 790 000	3 971 319
Kostroma Region	102 555 853	9 768 070	2 214 703	66 543 264
Kursk Region	14 054 524	10 482 857	1 300 000	1 436 759
Lipetsk Region	18 183 847	13 335 990	400 000	2 669 955
Moscow Region	27 966 148	15 332 997	556 628	9 700 161
Orel Region	2 182 601	869 029	265 000	241 172
Ryazan Region	14 100 631	11 712 669	520 050	1 779 721
Smolensk Region	4 922 576	2 245 061	1 522 500	600 376
Tambov Region	2 302 706	1 738 723	200 000	363 923
Tver Region	10 851 642	4 960 037	2 652 000	1 602 180
Tula Region	3 768 461	2 686 025	800 000	279 036
Yaroslavl Region	14 871 140	7 765 737	1 275 000	4 807 356
City of Moscow	31 822 838 745	17 703 781 869	2 161 934 485	9 435 757 360
<b>North-Western Federal District</b>	868 450 932	566 618 221	106 011 903	118 004 184
Republic of Karelia	877 643	269 967	200 000	341 008
Komi Republic	2 505 954	1 977 848	0	528 036
Akhangel'sk Region	0	0	0	0
Vologda Region	52 222 052	20 862 728	1 966 442	28 282 808
Kaliningrad Region	7 046 901	4 756 063	1 109 689	1 181 149
Leningrad Region	9 823 529	5 719 720	117 500	2 740 021
Murmansk Region	4 056 495	1 733 275	0	2 269 770
Novgorod Region	2 578 585	1 681 726	60 000	790 149
Pskov Region	1 227 077	1 054 673	0	172 404
St Petersburg	788 112 696	528 562 221	102 558 272	81 698 839
<b>Southern Federal District</b>	195 640 584	119 668 740	6 096 211	63 972 366
Republic of Adygeya	5 935 550	4 799 951	0	1 131 219
Republic of Kalmykia	5 300	138	0	5 162
Krasnodar Territory	90 555 869	59 811 152	4 456 696	22 096 946
Astrakhan Region	2 562 059	867 200	81 665	822 452
Volgograd Region	9 192 034	7 224 965	600 000	1 302 608
Rostov Region	87 389 772	46 965 334	957 850	38 613 979
<b>North-Caucasian Federal District</b>	23 377 260	16 949 464	2 609 430	3 631 365
Republik of Dagestan	1 886 074	958 078	132 800	795 196
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	4 056 950	2 715 345	557 300	784 305
Karachai-Cherkess Republic	8 088 887	6 464 911	395 000	1 107 975

Republic of North Ossetia - Alania	1 779 466	1 493 308	0	286 158
Chechen Republic	0	0	0	0
Stavropol Territory	7 565 883	5 317 822	1 524 330	657 731
<b>Volga Federal District</b>	981 702 161	547 236 605	45 362 451	322 430 404
Republic of Bashkortostan	45 116 086	22 869 929	7 366 898	13 749 818
Republic of Marii El	1 937 490	1 500 857	210 000	145 273
Republic of Mordovia	15 499 156	11 929 377	750 000	2 502 964
Republic of Tatarstan	466 353 315	301 120 981	15 439 625	100 405 682
Udmurt Republic	28 397 726	6 077 328	275 000	21 540 541
Chuvash Republic	7 685 754	3 196 168	767 500	3 490 327
Perm Territory	19 291 169	8 691 735	181 500	10 063 511
Kirov Region	17 412 775	11 273 746	1 500	5 769 955
Nizhny Novgorod Region	52 902 593	33 732 477	3 620 738	9 845 862
Orenburg Region	30 909 266	14 718 928	627 050	14 834 838
Penza Region	2 727 340	1 681 025	51 440	856 454
Samara Region	251 995 159	106 009 213	13 411 807	127 754 220
Saratov Region	36 322 717	20 068 257	2 609 393	10 746 928
Ulyanovsk Region	5 151 615	4 366 584	50 000	724 031
<b>Ural Federal District</b>	511 724 527	228 351 565	21 794 413	231 979 428
Kurgan Region	1 892 422	1 665 541	0	145 281
Sverdlovsk Region	258 515 390	98 414 851	6 546 682	140 003 259
Tyumen Region	179 891 467	90 313 874	12 042 141	65 784 481
Chelyabinsk Region	71 425 248	37 957 299	3 205 590	26 046 407
<b>Siberian Federal District</b>	132 762 356	60 714 661	21 212 981	42 781 697
Republic of Altai	609 254	453 957	0	95 915
Republic of Buryatiya	8 363 672	4 046 805	0	4 301 121
Republic of Tuva	221 015	103 185	0	117 830
Republic of Khakassia	4 370 517	1 894 380	15 000	2 360 350
Altai Territory	11 991 474	8 954 289	730 000	2 036 085
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	24 807 489	6 385 682	9 286 210	7 496 174
Irkutsk Region	10 834 767	5 959 427	480 000	3 223 139
Kemerovo Region	5 970 944	2 784 389	60 152	3 126 403
Novosibirsk Region	45 078 242	16 828 148	10 041 619	14 773 165
Omsk Region	12 071 531	8 436 893	490 000	2 014 053
Tomsk Region	8 443 451	4 867 506	110 000	3 237 462
<b>Far Eastern Federal District</b>	354 383 988	80 058 578	6 187 938	254 351 043
Republic of Sakha (Yakutia)	19 397 921	11 758 286	44 087	7 008 485
Kamchatka Territory	15 154 928	10 538 050	1 928 864	2 527 485
Primorskiy Territory	52 191 060	33 741 070	626 335	15 186 858
Khabarovsk Territory	5 451 985	1 911 326	335 000	2 720 065
Amur Region	258 349 625	20 091 635	2 130 652	226 413 931
Magadan Region	0	0	0	0
Sakhalin Region	3 838 469	2 018 211	1 123 000	494 219
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
<b>Crimean District</b>	3 776 600	1 547 918	2 200 000	28 682
Republic of Crimea	325 181	299 085	0	26 096
City of Sevastopol	3 451 419	1 248 833	2 200 000	2 586

Table 35

**Distribution of loans, deposits and other placements in foreign currency by credit institutions, registered in respective regions, as of 1.05.15**

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
<b>Central Federal District</b>	14 085 870 706	8 915 955 524	3 650 672 675	240 401 803
Belgorod Region	367 865	366 313	1 552	0
Bryansk Region	0	0	0	0
Vladimir Region	48 727	48 187	0	540
Voronezh Region	1 100 040	936 279	1 034	147 450
Ivanovo Region	130 339	31 038	3 477	4 967
Kaluga Region	1 416	0	1 360	56
Kostroma Region	7 099 793	4 940 209	873 872	727 426
Kursk Region	163 500	163 166	0	334
Lipetsk Region	8 930	0	0	8 930
Moscow Region	6 896 822	4 025 562	71 892	2 799 368
Orel Region	3 488	0	3 488	0
Ryazan Region	99 086	46 355	2 642	50 089
Smolensk Region	265 646	70 220	153 494	0
Tambov Region	1 551	0	1 551	0
Tver Region	111 479	0	111 479	0
Tula Region	11 013	0	11 013	0
Yaroslavl Region	896 750	315 902	38 287	542 561
City of Moscow	14 068 664 261	8 905 012 293	3 649 397 534	236 120 082
<b>North-Western Federal District</b>	175 022 198	98 233 640	20 323 854	6 978 342
Republic of Karelia	0	0	0	0
Komi Republic	111 307	37 459	73 848	0
Akhangel'sk Region	0	0	0	0
Vologda Region	1 896 749	985 561	28 334	10 957
Kaliningrad Region	232 143	97 967	776	133 400
Leningrad Region	1 074 187	1 014 701	776	27 026
Murmansk Region	287 444	284 962	2 482	0
Novgorod Region	3 329	0	1 034	2 295
Pskov Region	0	0	0	0
St Petersburg	171 417 039	95 812 990	20 216 604	6 804 664
<b>Southern Federal District</b>	10 018 105	8 648 217	651 040	580 326
Republic of Adygeya	45 887	26 349	0	19 538
Republic of Kalmykia	2 585	0	2 585	0
Krasnodar Territory	1 712 292	1 313 901	385 773	12 618
Astrakhan Region	2 327	0	2 327	0
Volgograd Region	42 239	0	31 243	2 276
Rostov Region	8 212 775	7 307 967	229 112	545 894
<b>North-Caucasian Federal District</b>	1 339 802	1 000 822	273 452	65 528
Republik of Daghestan	10 869	0	1 552	9 317
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	2 197	0	2 197	0
Karachai-Cherkess Republic	1 010 589	830 202	124 176	56 211

Republic of North Ossetia - Alania	1 293	0	1 293	0
Chechen Republic	0	0	0	0
Stavropol Territory	314 854	170 620	144 234	0
<b>Volga Federal District</b>	<b>31 165 065</b>	<b>25 414 407</b>	<b>3 074 874</b>	<b>2 675 784</b>
Republic of Bashkortostan	301 584	36 694	51 099	213 791
Republic of Marii El	776	0	776	0
Republic of Mordovia	1 810	0	1 810	0
Republic of Tatarstan	20 189 601	17 518 330	1 811 539	859 732
Udmurt Republic	844 656	518 593	290 703	35 360
Chuvash Republic	207 735	193 492	7 776	6 467
Perm Territory	1 483 257	538 641	751 258	193 358
Kirov Region	417 428	415 272	2 156	0
Nizhny Novgogrod Region	1 370 820	1 184 702	96 278	89 840
Orenburg Region	487 802	319 861	22 068	145 873
Penza Region	0	0	0	0
Samara Region	5 776 857	4 613 770	32 348	1 130 739
Saratov Region	81 585	75 052	6 024	509
Ulyanovsk Region	1 154	0	1 039	115
<b>Ural Federal District</b>	<b>127 809 587</b>	<b>109 016 773</b>	<b>14 996 319</b>	<b>512 840</b>
Kurgan Region	0	0	0	0
Sverdlovsk Region	28 847 724	15 731 696	12 906 548	209 480
Tyumen Region	96 430 868	92 764 996	79 059	303 158
Chelyabinsk Region	2 530 995	520 081	2 010 712	202
<b>Siberian Federal District</b>	<b>7 717 125</b>	<b>1 758 515</b>	<b>5 451 433</b>	<b>506 114</b>
Republic of Altai	0	0	0	0
Republic of Buryatiya	28 284	16 627	2 337	9 320
Republic of Tuva	342	0	342	0
Republic of Khakassia	0	0	0	0
Altai Territory	112 568	23 653	3 102	85 813
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	4 461 034	618 713	3 623 067	219 254
Irkutsk Region	9 095	4 595	4 500	0
Kemerovo Region	3 881	0	258	3 623
Novosibirsk Region	2 862 015	976 635	1 809 138	75 179
Omsk Region	213 285	95 937	4 423	112 925
Tomsk Region	26 621	22 355	4 266	0
<b>Far Eastern Federal District</b>	<b>23 001 685</b>	<b>14 339 645</b>	<b>1 514 825</b>	<b>657 722</b>
Republic of Sakha (Yakutia)	1 300 009	857 104	124 537	318 368
Kamchatka Territory	249 502	193 979	3 868	51 655
Primorskiy Territory	4 426 307	2 968 512	567 584	131 851
Khabarovsk Territory	18 892	12 614	6 278	0
Amur Region	16 938 528	10 242 427	809 120	155 848
Magadan Region	0	0	0	0
Sakhalin Region	68 447	65 009	3 438	0
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
<b>Crimean District</b>	<b>1 171 424</b>	<b>756 826</b>	<b>57 631</b>	<b>356 967</b>
Republic of Crimea	347 904	212 383	13 684	121 837
City of Sevastopol	823 520	544 443	43 947	235 130



Table 36

**Overdue claims on loans, deposits and other placements by credit institutions registered in respective regions, as of 1.05.15**

thousand rubles

1	on loans and other placements with non-financial organisations		on loans, deposits and other placements with credit institutions		on loans and other placements with individuals	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
1	2	3	4	5	6	7
<b>Central Federal District</b>	1 312 943 318	197 272 117	5 974 508	25 855 417	646 367 654	41 167 432
Belgorod Region	60 035	0	0	0	608	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	129 373	0	0	0	20 588	0
Voronezh Region	0	0	0	0	44	0
Ivanovo Region	206 827	0	0	0	143 681	0
Kaluga Region	482 615	0	40 000	0	419 086	0
Kostroma Region	256 243	0	4 703	0	4 285 776	20 539
Kursk Region	34 726	0	0	0	23 458	0
Lipetsk Region	1 055 269	0	0	0	60 968	0
Moscow Region	1 176 436	30 255	0	0	629 956	151 465
Orel Region	112 711	0	0	0	12 771	0
Ryazan Region	746 903	0	0	0	79 420	0
Smolensk Region	281 531	0	5 700	0	16 218	0
Tambov Region	62 924	0	0	0	23 612	0
Tver Region	33 407	0	0	0	21 216	0
Tula Region	36 008	0	0	0	3 043	0
Yaroslavl Region	153 692	0	0	0	58 368	44 465
City of Moscow	1 308 114 618	197 241 862	5 924 105	25 855 417	640 568 841	40 950 963
<b>North-Western Federal District</b>	31 025 162	1 890 355	151 520	0	5 727 302	278 767
Republic of Karelia	2 945	0	0	0	2 068	0
Komi Republic	122 469	0	0	0	6 613	0
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	2 286 507	5 402	45 000	0	2 682 549	352
Kaliningrad Region	89 458	0	9 689	0	20 954	18
Leningrad Region	319 918	0	0	0	145 399	5 411
Murmansk Region	181 425	3 181	0	0	36 945	0
Novgorod Region	107 796	0	0	0	10 012	0
Pskov Region	54 259	0	0	0	2 398	0
St Petersburg	27 860 385	1 881 772	96 831	0	2 820 364	272 986
<b>Southern Federal District</b>	3 986 982	57 381	68 000	0	2 687 116	41 737
Republic of Adygeya	127 590	0	0	0	65 537	0
Republic of Kalmykia	58	0	0	0	217	0
Krasnodar Territory	1 527 817	6 899	68 000	0	1 949 148	1 913
Astrakhan Region	36 777	0	0	0	39 070	0
Volgograd Region	167 984	0	0	0	64 359	0
Rostov Region	2 126 756	50 482	0	0	568 785	39 824
<b>North-Caucasian Federal District</b>	569 786	0	330	0	432 184	1 634
Republik of Daghestan	145 553	0	0	0	42 550	0
Republic of Ingushetia	0	0	0	0	0	0

Kabardino-Balkar Republic	204 013	0	0	0	104 836	0
Karachai-Cherkess Republic	59 647	0	0	0	64 912	1 634
Republic of North Ossetia - Alania	85 393	0	0	0	75 146	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	75 180	0	330	0	144 740	0
<b>Volga Federal District</b>	21 378 449	24 717	135 720	0	25 211 569	934 216
Republic of Bashkortostan	1 237 439	0	0	0	1 820 869	264
Republic of Marii El	0	0	0	0	1 673	0
Republic of Mordovia	169 770	0	0	0	57 820	0
Republic of Tatarstan	10 078 361	1 069	10 220	0	7 153 489	58 536
Udmurt Republic	100 777	0	0	0	1 525 195	0
Chuvash Republic	117 736	0	0	0	80 236	0
Perm Territory	252 434	0	26 500	0	279 092	0
Kirov Region	759 924	0	0	0	550 892	0
Nizhny Novgogrod Region	863 383	207	4 000	0	437 362	3 775
Orenburg Region	989 269	0	55 000	0	264 764	0
Penza Region	94 931	0	0	0	55 010	0
Samara Region	5 823 883	14 566	40 000	0	11 003 958	871 238
Saratov Region	732 112	8 875	0	0	1 834 170	403
Ulyanovsk Region	158 430	0	0	0	147 039	0
<b>Ural Federal District</b>	12 236 249	354 580	159 932	1 458	9 438 642	25 467
Kurgan Region	62 607	0	0	0	4 149	0
Sverdlovsk Region	5 805 440	30 734	159 932	0	7 750 842	24 687
Tyumen Region	3 699 927	323 846	0	0	1 124 801	578
Chelyabinsk Region	2 668 275	0	0	1 458	558 850	202
<b>Siberian Federal District</b>	3 004 552	62 833	75 000	342	2 911 488	185 373
Republic of Altai	11 937	0	0	0	24 034	0
Republic of Buryatiya	203 140	0	0	0	243 959	308
Republic of Tuva	1 165	0	0	342	11 729	0
Republic of Khakassia	53 565	0	15 000	0	51 062	0
Altai Territory	412 849	0	0	0	64 311	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	636 075	58 238	0	0	916 845	123 377
Irkutsk Region	578 185	4 595	40 000	0	106 749	0
Kemerovo Region	171 248	0	10 000	0	113 654	0
Novosibirsk Region	445 743	0	0	0	1 174 446	61 478
Omsk Region	327 321	0	0	0	106 503	210
Tomsk Region	163 324	0	10 000	0	98 196	0
<b>Far Eastern Federal District</b>	4 393 388	111 190	138 723	2 861	33 354 099	51 138
Republic of Sakha (Yakutia)	321 555	0	42 588	2 861	197 539	0
Kamchatka Territory	278 035	0	0	0	163 017	1 938
Primorskiy Territory	2 462 314	0	26 135	0	739 315	36 180
Khabarovsk Territory	39 486	1 106	0	0	414 224	0
Amur Region	1 174 701	110 084	70 000	0	31 801 822	13 020
Magadan Region	0	0	0	0	0	0
Sakhalin Region	117 297	0	0	0	38 182	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
<b>Crimean District</b>	184 662	404 963	0	36 192	101	105 894
Republic of Crimea	505	204 402	0	0	3	59 167
City of Sevastopol	184 157	200 561	0	36 192	98	46 727

Table 37

## Distribution of clients' funds in rubles by credit institutions registered in respective regions, as of 1.05.15

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
<b>Central Federal District</b>	25 311 530 045	4 575 940	78 953	5 082 896 836	7 231 876 725	12 834 474 318
Belgorod Region	7 114 792	0	0	1 738 286	696 008	4 659 759
Bryansk Region	0	0	0	0	0	0
Vladimir Region	5 363 010	0	257	727 883	455 720	4 121 718
Voronezh Region	2 383 493	0	0	182 780	1 295 156	888 322
Ivanovo Region	8 664 427	0	0	1 352 139	373 439	6 863 686
Kaluga Region	20 836 798	0	0	2 174 782	1 256 079	17 390 778
Kostroma Region	119 770 874	0	0	4 359 633	12 910 383	102 460 541
Kursk Region	12 002 613	0	0	1 922 912	1 138 600	8 932 607
Lipetsk Region	17 335 258	0	0	2 162 950	2 285 998	12 873 029
Moscow Region	29 363 127	0	0	7 101 469	4 334 844	17 812 502
Orel Region	2 402 297	0	0	443 090	98 017	1 857 771
Ryazan Region	14 148 649	161	0	3 108 796	537 762	10 364 732
Smolensk Region	4 115 203	0	0	699 645	392 310	2 956 548
Tambov Region	2 194 710	0	0	438 807	147 239	1 599 899
Tver Region	9 640 839	0	0	2 472 752	403 547	6 522 833
Tula Region	3 297 303	0	0	508 231	353 585	2 419 938
Yaroslavl Region	11 406 160	0	0	2 624 349	2 068 022	6 324 782
City of Moscow	25 041 490 492	4 575 779	78 696	5 050 878 332	7 203 130 016	12 626 424 873
<b>North-Western Federal District</b>	889 227 645	523 347	424	292 778 353	335 377 902	244 233 739
Republic of Karelia	709 947	0	0	399 883	31 325	270 789
Komi Republic	3 556 087	0	0	914 430	786 509	1 724 231
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	56 345 623	0	0	7 879 935	19 748 872	28 495 371
Kaliningrad Region	6 874 516	0	0	3 208 556	720 387	2 920 196
Leningrad Region	12 252 214	281	0	1 517 856	754 446	9 944 600
Murmansk Region	4 206 603	0	0	1 109 331	211 012	2 842 883
Novgorod Region	3 556 517	0	424	1 355 229	81 449	2 008 115
Pskov Region	1 195 920	0	0	324 285	0	869 071
St Petersburg	800 530 218	523 066	0	276 068 848	313 043 902	195 158 483
<b>Southern Federal District</b>	185 719 853	102 502	1 655	31 281 564	23 454 018	130 133 183
Republic of Adygeya	5 138 059	0	0	634 998	461 229	4 027 254
Republic of Kalmykia	25 092	0	0	20 819	0	3 766
Krasnodar Territory	106 805 684	24 168	1 655	14 118 216	16 480 655	75 713 021
Astrakhan Region	5 796 881	0	0	3 350 195	1 113 369	1 318 440
Volgograd Region	6 330 664	0	0	1 827 497	852 248	3 643 936
Rostov Region	61 623 473	78 334	0	11 329 839	4 546 517	45 426 766
<b>North-Caucasian Federal District</b>	18 153 033	0	0	4 729 563	3 428 601	9 723 961
Republic of Dagestan	1 692 717	0	0	907 157	322 532	443 253
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	3 008 431	0	0	545 382	130 601	2 322 491
Karachai-Cherkess Republic	4 836 181	0	0	1 160 067	2 083 818	1 431 822
Republic of North Ossetia - Alania	1 319 861	0	0	102 189	96 500	1 121 143
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	7 295 843	0	0	2 014 768	795 150	4 405 252

<b>Volga Federal District</b>	909 607 863	8 916 647	0	129 961 116	237 433 942	530 209 578
Republic of Bashkortostan	48 732 049	19 610	0	7 239 058	6 056 218	35 391 782
Republic of Marii El	1 875 194	0	0	442 139	50 085	1 360 565
Republic of Mordovia	17 751 006	0	0	1 654 934	788 416	15 271 601
Republic of Tatarstan	447 563 371	8 835 745	0	69 975 905	165 234 266	201 946 590
Udmurt Republic	27 046 446	12 980	0	2 506 181	1 649 651	22 858 416
Chuvash Republic	8 784 268	0	0	1 491 075	1 062 787	6 147 975
Perm Territory	18 661 191	8 616	0	2 854 916	3 500 371	12 260 174
Kirov Region	22 033 188	976	0	3 178 827	1 125 015	17 582 422
Nizhny Novgograd Region	56 360 346	25 422	0	11 229 873	3 527 092	41 079 032
Orenburg Region	29 878 371	13 033	0	3 359 200	6 010 142	20 482 260
Penza Region	3 170 159	0	0	482 359	417 687	2 246 873
Samara Region	158 640 751	265	0	19 194 935	44 591 791	94 344 970
Saratov Region	64 481 184	0	0	5 645 791	2 798 647	55 967 646
Ulyanovsk Region	4 630 339	0	0	705 923	621 774	3 269 272
<b>Ural Federal District</b>	615 680 218	210 832	0	63 758 233	118 433 190	429 338 276
Kurgan Region	1 350 248	0	0	310 353	224 761	812 022
Sverdlovsk Region	304 585 403	42 543	0	35 045 396	50 042 990	218 546 241
Tyumen Region	230 949 105	163 072	0	14 454 689	61 369 155	153 380 579
Chelyabinsk Region	78 795 462	5 217	0	13 947 795	6 796 284	56 599 434
<b>Siberian Federal District</b>	141 566 395	83 587	0	34 055 078	15 142 014	89 894 576
Republic of Altai	726 558	358	0	105 113	301 780	318 850
Republic of Buryatiya	7 439 539	125	0	1 397 116	266 518	5 512 642
Republic of Tuva	119 869	0	0	39 105	17 500	63 259
Republic of Khakassia	4 865 320	0	0	911 593	566 525	3 265 705
Altai Territory	8 640 783	0	0	2 494 303	1 175 346	4 874 944
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	23 180 794	19 425	0	2 217 253	1 443 498	19 218 646
Irkutsk Region	9 904 640	0	0	1 835 045	1 256 858	6 702 245
Kemerovo Region	7 058 077	0	0	981 222	587 404	5 470 552
Novosibirsk Region	55 613 262	63 679	0	20 083 525	5 750 418	28 301 951
Omsk Region	14 012 193	0	0	2 179 779	3 571 162	8 256 360
Tomsk Region	10 005 360	0	0	1 811 024	205 005	7 909 422
<b>Far Eastern Federal District</b>	302 081 057	85 323	37 629	36 471 657	25 557 253	238 725 214
Republic of Sakha (Yakutia)	22 868 733	32 008	0	4 464 101	3 841 821	14 314 965
Kamchatka Territory	14 147 265	30 478	0	2 297 167	1 648 958	10 146 029
1	61 969 542	16 666	0	16 467 433	3 283 966	41 567 029
Khabarovsk Territory	5 615 128	0	0	357 060	367 520	4 890 083
Amur Region	192 777 521	0	37 629	10 847 073	15 599 663	166 085 109
Magadan Region	0	0	0	0	0	0
Sakhalin Region	4 702 868	6 171	0	2 038 823	815 325	1 721 999
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
<b>Crimean District</b>	9 201 478	0	0	6 309 155	429 170	2 425 859
Republic of Crimea	4 163 626	0	0	3 268 150	122 879	744 253
City of Sevastopol	5 037 852	0	0	3 041 005	306 291	1 681 606

Table 38

**Distribution of clients' funds in foreign currency by credit institutions registered in respective regions, as of  
1.05.15**

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
<b>Central Federal District</b>	13 882 567 896	63 864 832	9 873	1 893 266 608	7 147 287 655	4 327 022 428
Belgorod Region	802 143	0	0	49 668	0	752 475
Bryansk Region	0	0	0	0	0	0
Vladimir Region	460 209	0	0	7 181	0	451 731
Voronezh Region	1 315 069	0	0	23 305	0	1 291 759
Ivanovo Region	645 261	0	0	65 221	9 383	570 648
Kaluga Region	1 963 180	0	0	212 118	1 034	1 750 028
Kostroma Region	18 738 132	0	0	1 137 626	5 732 855	11 839 666
Kursk Region	679 986	0	0	173 524	0	493 194
Lipetsk Region	2 176 294	0	0	1 402 197	158 744	615 353
Moscow Region	12 139 543	0	0	1 022 963	2 531 906	8 574 891
Orel Region	229 242	0	0	59 715	0	169 527
Ryazan Region	1 524 020	0	0	722 915	37 690	763 263
Smolensk Region	298 722	0	0	89 833	6 360	202 529
Tambov Region	20 142	0	0	88	0	20 041
Tver Region	1 924 958	0	0	329 236	122 385	1 473 327
Tula Region	81 473	0	0	5 348	0	76 125
Yaroslavl Region	2 789 486	0	0	124 736	0	2 663 266
City of Moscow	13 836 780 036	63 864 832	9 873	1 887 840 934	7 138 687 298	4 295 314 605
<b>North-Western Federal District</b>	241 994 580	0	0	33 612 108	103 311 557	101 083 241
Republic of Karelia	11 647	0	0	7 646	0	3 482
Komi Republic	674 047	0	0	36 009	11 885	626 153
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	5 704 343	0	0	1 192 576	499 732	4 011 987
Kaliningrad Region	3 776 583	0	0	736 159	1 577 722	1 396 506
Leningrad Region	2 747 758	0	0	235 122	2 689	2 508 749
Murmansk Region	1 553 414	0	0	1 067 583	12 564	469 944
Novgorod Region	269 354	0	0	48 226	56 307	164 811
Pskov Region	5 576	0	0	2 185	0	3 391
St Petersburg	227 251 858	0	0	30 286 602	101 150 658	91 898 218
<b>Southern Federal District</b>	28 164 906	0	0	7 292 578	5 441 378	15 073 475
Republic of Adygeya	251 289	0	0	1 763	53 672	195 834
Republic of Kalmykia	72 830	0	0	0	72 824	6
Krasnodar Territory	11 473 542	0	0	1 761 855	131 542	9 360 800
Astrakhan Region	3 049 423	0	0	2 696 816	0	331 542
Volgograd Region	664 164	0	0	174 004	233 564	256 592
Rostov Region	12 653 658	0	0	2 658 140	4 949 776	4 928 701
<b>North-Caucasian Federal District</b>	4 169 692	0	0	96 562	131 575	3 913 446
Republic of Dagestan	31 531	0	0	209	0	31 322
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	120 144	0	0	34 099	0	86 041
Karachai-Cherkess Republic	3 439 981	0	0	28 267	0	3 383 613
Republic of North Ossetia - Alania	51 267	0	0	17	0	51 250
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	526 769	0	0	33 970	131 575	361 220

<b>Volga Federal District</b>	164 956 331	6	0	21 421 999	80 437 020	61 417 144
Republic of Bashkortostan	4 479 140	0	0	478 527	1 418 511	2 581 972
Republic of Marii El	30 035	0	0	11 908	0	9 271
Republic of Mordovia	307 869	0	0	38 452	0	267 431
Republic of Tatarstan	104 011 178	6	0	6 016 731	68 463 990	28 502 243
Udmurt Republic	1 993 769	0	0	849 535	194 182	950 050
Chuvash Republic	474 918	0	0	14 117	7 683	453 092
Perm Territory	2 763 923	0	0	459 439	0	2 304 484
Kirov Region	1 530 781	0	0	168 501	356 714	1 005 521
Nizhny Novgograd Region	4 330 664	0	0	694 027	774 823	2 841 469
Orenburg Region	3 186 445	0	0	14 476	934 538	1 926 912
Penza Region	12 505	0	0	1 146	11 351	0
Samara Region	35 722 394	0	0	12 066 053	7 569 110	15 829 389
Saratov Region	6 068 335	0	0	591 436	706 118	4 718 586
Ulyanovsk Region	44 375	0	0	17 651	0	26 724
<b>Ural Federal District</b>	157 615 196	51 074	0	14 962 464	59 414 348	72 694 339
Kurgan Region	19 795	0	0	1	0	19 794
Sverdlovsk Region	49 639 458	0	0	3 026 506	20 496 288	25 837 512
Tyumen Region	96 409 658	51 074	0	7 127 469	38 374 324	41 293 646
Chelyabinsk Region	11 546 285	0	0	4 808 488	543 736	5 543 387
<b>Siberian Federal District</b>	24 657 409	0	0	10 413 720	816 519	12 778 953
Republic of Altai	46 304	0	0	16 271	0	30 033
Republic of Buryatiya	1 911 898	0	0	800 014	0	539 900
Republic of Tuva	31	0	0	0	0	31
Republic of Khakassia	76 183	0	0	11 094	0	62 904
Altai Territory	793 158	0	0	173 881	116 745	502 532
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	5 776 664	0	0	231 456	110 678	5 424 287
Irkutsk Region	760 419	0	0	297 699	97 667	362 132
Kemerovo Region	346 468	0	0	124 058	0	222 410
Novosibirsk Region	12 494 295	0	0	7 448 761	352 151	4 632 559
Omsk Region	1 991 250	0	0	1 200 292	139 278	651 620
Tomsk Region	460 739	0	0	110 194	0	350 545
<b>Far Eastern Federal District</b>	54 149 113	0	0	8 435 624	16 383 660	28 593 564
Republic of Sakha (Yakutia)	2 304 225	0	0	159 042	75 139	2 003 950
Kamchatka Territory	2 029 822	0	0	373 947	203 078	1 445 569
Primorskiy Territory	12 046 846	0	0	4 208 219	722 191	7 023 938
Khabarovsk Territory	281 160	0	0	10 080	0	270 936
Amur Region	34 621 895	0	0	1 236 112	15 383 252	17 432 339
Magadan Region	0	0	0	0	0	0
Sakhalin Region	2 865 165	0	0	2 448 224	0	416 832
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
<b>Crimean District</b>	1 388 732	0	0	205 154	98 721	1 083 263
Republic of Crimea	226 134	0	0	63 602	313	160 625
City of Sevastopol	1 162 598	0	0	141 552	98 408	922 638

Table 39

**Loans, deposits and other funds raised from other credit institutions  
(by credit institutions registered in respective regions), as of 1.05.15**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
<b>Central Federal District</b>	4 498 982 419	2 096 761 673	2 402 220 746
Belgorod Region	25 000	25 000	0
Bryansk Region	0	0	0
Vladimir Region	0	0	0
Voronezh Region	100 000	100 000	0
Ivanovo Region	495 736	495 736	0
Kaluga Region	164 170	164 170	0
Kostroma Region	4 184 428	3 822 508	361 920
Kursk Region	0	0	0
Lipetsk Region	1 024 000	1 024 000	0
Moscow Region	1 319 363	1 267 660	51 703
Orel Region	85 000	85 000	0
Ryazan Region	45 516	45 000	516
Smolensk Region	600 000	600 000	0
Tambov Region	48 477	48 477	0
Tver Region	880 000	880 000	0
Tula Region	166 021	150 000	16 021
Yaroslavl Region	726 861	726 861	0
City of Moscow	4 489 117 847	2 087 327 261	2 401 790 586
<b>North-Western Federal District</b>	80 533 307	67 066 809	13 466 498
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangel'sk Region	0	0	0
Vologda Region	2 862 096	2 770 059	92 037
Kaliningrad Region	116 870	116 870	0
Leningrad Region	0	0	0
Murmansk Region	936 756	200 000	736 756
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	76 617 585	63 979 880	12 637 705
<b>Southern Federal District</b>	11 332 011	7 208 432	4 123 579
Republic of Adygeya	23 800	23 800	0
Republic of Kalmykia	0	0	0
Krasnodar Territory	3 209 555	2 676 304	533 251
Astrakhan Region	0	0	0
Volgograd Region	239 321	239 321	0
Rostov Region	7 859 335	4 269 007	3 590 328
<b>North-Caucasian Federal District</b>	518 402	518 402	0
Republic of Dagestan	0	0	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	13 000	13 000	0
Karachai-Cherkess Republic	320 000	320 000	0
Republic of North Ossetia - Alania	0	0	0
Chechen Republic	0	0	0
Stavropol Territory	185 402	185 402	0

<b>Volga Federal District</b>	57 618 221	48 743 881	8 874 340
Republic of Bashkortostan	816 039	470 849	345 190
Republic of Marii El	2 237	2 237	0
Republic of Mordovia	0	0	0
Republic of Tatarstan	27 762 623	19 993 984	7 768 639
Udmurt Republic	336 485	336 485	0
Chuvash Republic	203 703	177 852	25 851
Perm Territory	299 140	299 140	0
Kirov Region	408 553	408 553	0
Nizhny Novgogrod Region	3 673 778	3 253 804	419 974
Orenburg Region	1 025 385	1 025 385	0
Penza Region	44 897	6 664	38 233
Samara Region	22 423 381	22 146 928	276 453
Saratov Region	422 000	422 000	0
Ulyanovsk Region	200 000	200 000	0
<b>Ural Federal District</b>	18 216 723	8 992 715	9 224 008
Kurgan Region	0	0	0
Sverdlovsk Region	13 313 580	6 959 083	6 354 497
Tyumen Region	4 123 610	1 254 099	2 869 511
Chelyabinsk Region	779 533	779 533	0
<b>Siberian Federal District</b>	5 714 056	5 714 056	0
Republic of Altai	0	0	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	129 720	129 720	0
Altai Territory	699 871	699 871	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	984 465	984 465	0
Omsk Region	0	0	0
Tomsk Region	0	0	0
<b>Far Eastern Federal District</b>	9 967 972	5 148 295	4 819 677
Republic of Sakha (Yakutia)	266 845	265 828	1 017
Kamchatka Territory	249 919	249 919	0
Primorskiy Territory	1 120 765	1 120 765	0
Khabarovsk Territory	0	0	0
Amur Region	8 330 443	3 511 783	4 818 660
Magadan Region	0	0	0
Sakhalin Region	0	0	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0
<b>Crimean District</b>	0	0	0
Republic of Crimea	0	0	0
City of Sevastopol	0	0	0



# Macroprudential Indicators of the Banking Sector

Table 40

## Some indicators of the banking sector financial soundness (percent)

	1.01.13	1.01.14	1.01.15	1.04.15	1.05.15
<b>Own funds (capital) adequacy</b>					
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio) <sup>1</sup>	13,7	13,5	12,5	12,9	12,9
Tier I capital ratio N1.2 (Basel III) <sup>2</sup>	8,5	9,1	9,0	9,1	9,3
Risk-weighted assets <sup>3</sup> (Basel III) to total assets ratio]	50,7	51,4	45,4	48,2	49,0
<b>Credit risk</b>					
Share of problem (IV quality category) and bad (V quality category) loans in total loans <sup>4</sup>	6,0	6,0	6,7	7,5	8,0
Loan loss provisions made as percent of total loans <sup>4</sup>	6,1	5,9	6,5	7,1	7,3
Ratio of loans, bank guarantees and sureties granted by a bank to its owners (shareholders) to own funds (capital) (N9.1)	1,5	1,1	2,6	3,1	2,7
Ratio of a bank's aggregate claims on insiders to own funds (capital) (N10.1)	0,7	0,7	0,7	0,7	0,7
Ratio of total large credit risks to own funds (capital) (N7)	209,0	204,3	245,5	235,6	225,4
<i>Distribution of loans provided by credit institutions</i>					
agriculture, hunting and forestry	4,6	4,3	3,5	3,6	3,6
mining	3,2	3,1	4,2	4,4	4,1
manufacturing	14,0	13,6	15,5	15,6	15,4
production and distribution of energy, gas and water	2,7	2,5	2,5	2,6	2,6
constructing	5,5	5,6	5,3	5,2	5,2
wholesale and retail trade, car and household appliance repair	14,9	13,7	13,3	13,2	13,3
transport and communication	5,4	4,2	4,4	4,6	4,5
other economic activities	20,5	21,1	21,2	21,4	21,3
individuals	29,2	32,0	30,1	29,6	30,0
of which					
mortgage loans	7,5	8,5	9,4	9,7	9,9
<i>Geographical distribution of interbank loans and deposits<sup>5</sup></i>					
Russian Federation	47,1	39,7	53,6	43,8	45,1
United Kingdom	17,5	23,8	13,9	13,3	13,8
USA	3,6	6,8	4,9	4,5	5,1
Germany	1,6	0,6	0,4	0,8	0,9
Austria	5,9	7,3	7,3	9,4	7,9
France	1,6	1,9	1,8	3,1	3,5
Italy	2,7	0,1	0,0	0,2	0,1
Cyprus	8,7	4,7	4,9	8,6	7,8
Netherlands	1,5	1,5	1,3	1,8	1,8
Other	9,8	13,6	11,8	14,4	14,1
<b>Liquidity</b>					
Ratio of high liquid assets to total assets	11,1	9,9	10,4	11,2	11,2
Ratio of liquid assets to total assets	23,2	20,5	22,0	22,7	22,5
Ratio of high liquid assets to demand liabilities (N2)	58,0	57,5	67,0	89,9	98,8
Ratio of liquid assets to short-term liabilities (N3)	82,9	78,7	80,4	127,1	135,4
Ratio of long-term (over 365 or 366 days) claims on own funds (capital) adjusted for the minimum balance of short-term (up to 365 or 366 days) clients' accounts (N4)	85,5	88,9	92,8	62,8	60,8
Ratio of clients' funds to total loans <sup>6</sup>	101,2	98,7	96,9	98,0	98,0
<b>Market risk to total own funds (capital)<sup>7</sup></b>					
of which					
Interest rate risk	36,0	37,8	28,6	29,4	30,4
Equity position risk	6,0	3,3	3,7	3,4	4,1
Foreign exchange risk	5,4	4,5	3,7	3,2	4,0
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	2,2	1,8	7,6	7,8	8,1
<b>Banks' financial result over the reporting period (billion rubles)</b>					
as percent of the banking sector assets <sup>8</sup>	1011,9	993,6	589,1	6,0	-17,0
as percent of the banking sector own funds (capital) <sup>8</sup>	2,3	1,9	0,9	0,0	0,0
as percent of the banking sector own funds (capital) <sup>8</sup>	18,2	15,2	7,9	0,1	-0,2
<b>Return on assets<sup>9</sup></b>	2,3	1,9	0,9	0,5	0,4
<b>Return on equity<sup>9</sup></b>	18,2	15,2	7,9	4,8	3,6

<sup>1</sup> Starting from 1.02.14 – Basel III capital adequacy ratio N1.0; before 1.02.14 N1– capital adequacy ratio

<sup>2</sup> 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)

<sup>3</sup> Only balance sheet items are included.

<sup>4</sup> Calculated by form 0409115 paragraphs 1, 2, 3.

<sup>5</sup> By 0409501 form "Information on interbank loans and deposits".

<sup>6</sup> Except loans, deposits and other funds, placed in interbank market.

<sup>7</sup> Capital of credit institutions that conduct operations that calculate market risk.

<sup>8</sup> Assets and capital calculated as averages over the reporting period.

<sup>9</sup> 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)<sup>1</sup>

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 <sup>2</sup>	
			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
Reference data: own funds (capital) adequacy ratio as of 1.05.15, %	12,9		37,1		26,1		18,4		16,4		16,2		15,9		13,1		10,7	

<sup>1</sup> 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.

<sup>2</sup> 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

Basel III capital <sup>1</sup> structure	1.02.14		1.07.14		1.01.15		1.04.15		1.05.15	
	billion rubles	share in own funds (Basel III capital)	billion rubles	share in own funds (Basel III capital)	billion rubles	share in own funds (Basel III capital)	billion rubles	share in own funds (Basel III capital)	billion rubles	share in own funds (Basel III capital)
Own funds ( Basel III capital):	7 073,5	100,0	7 370,2	100,0	7 928,4	100,0	8 070,2	100,0	8 021,7	100,0
of which:										
1. Tier I capital	4 838,1	68,4	5 274,8	71,6	5 718,4	72,1	5 709,5	70,8	5 753,6	71,7
of which:										
1.1. Common Equity Tier 1	4 812,0	68,0	5 243,6	71,1	5 638,3	71,1	5 630,6	69,8	5 681,2	70,8
1.2. Additional Tier 1	26,0	0,4	31,2	0,4	80,1	1,0	78,9	1,0	72,4	0,9
2. Tier 2 Capital	2 235,4	31,6	2 095,4	28,4	2 210,0	27,9	2 360,7	29,3	2 268,1	28,3
<b>Basel III capital adequacy ratios<sup>2</sup></b>	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio)	12,9	1	12,8	2	12,5	4	12,9	4	12,9	5
Common equity Tier I ratio (N1.1)	8,8	1	9,1	2	8,9	2	9,0	3	9,1	4
Tier I capital ratio (N1.2)	8,8	2	9,2	2	9,0	3	9,1	3	9,3	5

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

<sup>2</sup> 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) <sup>1</sup>

Indicators	1.01.13		1.01.14		1.01.15		1.04.15		1.05.15	
	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
<b>1. Factors of own funds (capital) increase</b>	<b>7 174,4</b>	<b>117,4</b>	<b>8 202,0</b>	<b>116,1</b>	<b>9 337,9</b>	<b>117,8</b>	<b>9 768,5</b>	<b>121,0</b>	<b>9 774,3</b>	<b>121,8</b>
1.1. Authorized capital	1 394,5	22,8	1 533,2	21,7	1 914,3	24,1	1 917,7	23,8	1 917,2	23,9
1.2. Issue income	1 240,1	20,3	1 347,5	19,1	1 421,3	17,9	1 428,7	17,7	1 431,5	17,8
1.3. Credit institutions' profit and funds	2 858,7	46,8	3 377,7	47,8	3 761,5	47,4	3 886,4	48,2	3 939,6	49,1
1.4. Subordinated loans	1 477,2	24,2	1 723,2	24,4	2 018,3	25,5	2 299,5	28,5	2 246,7	28,0
1.5. Increase in value of property due to revaluation	203,9	3,3	220,5	3,1	222,4	2,8	236,1	2,9	239,4	3,0
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
<b>2. Factors of own funds (capital) decrease</b>	<b>1 061,5</b>	<b>17,4</b>	<b>1 137,7</b>	<b>16,1</b>	<b>1 409,5</b>	<b>17,8</b>	<b>1 698,3</b>	<b>21,0</b>	<b>1 752,7</b>	<b>21,8</b>
2.1. Losses	105,6	1,7	114,6	1,6	352,5	4,4	595,0	7,4	619,2	7,7
2.2. Intangible assets	8,7	0,1	13,5	0,2	18,8	0,2	21,4	0,3	21,6	0,3
2.3. Treasury stocks (shares)	0,2	0,0	0,2	0,0	1,2	0,0	1,5	0,0	1,5	0,0
2.4. Sources of own funds (capital), created using improper assets	4,8	0,1	5,6	0,1	7,2	0,1	7,2	0,1	7,5	0,1
2.5. Subordinated loans granted to credit institutions	25,3	0,4	77,0	1,1	154,4	1,9	200,8	2,5	196,7	2,5
2.6. Investments in shares of dependent organizations and credit institutions	885,4	14,5	914,5	12,9	801,0	10,1	763,3	9,5	791,1	9,9
2.7. Other factors	31,5	0,5	12,2	0,2	74,4	0,9	109,1	1,4	115,2	1,4
of which:										
2.7.1 Decrease of supplementary capital's sources according to limits under paragraph 3.11 of Instruction of Bank of Russia No. 215-P dated February 10, 2003	30,6	0,5	9,0	0,1						
<b>Own funds (capital), total</b>	<b>6 112,9</b>	<b>100,0</b>	<b>7 064,3</b>	<b>100,0</b>	<b>7 928,4</b>	<b>100,0</b>	<b>8 070,2</b>	<b>100,0</b>	<b>8 021,7</b>	<b>100,0</b>

<sup>1</sup> 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<sup>1</sup> (Basel III), bln rubles**

The value of credit risk on balance sheet assets <sup>2</sup>	1.01.13	1.01.14	1.01.15	1.04.15	1.05.15
1 <sup>st</sup> group of assets	0,0	0,0	0,0	0,0	0,0
2 <sup>nd</sup> group of assets	975,1	986,9	1 365,7	1 313,0	1 342,1
3 <sup>rd</sup> group of assets	210,6	326,5	404,2	607,2	628,7
4 <sup>th</sup> group of assets	23 897,1	28 182,0	33 446,0	33 953,0	33 479,8
5 <sup>th</sup> group of assets	7,4	6,9	9,2	9,1	8,4
The value of credit risk on balance sheet assets	25 090,2	29 502,1	35 225,2	35 882,4	35 459,0

Reference data:

	1.01.13	1.01.14	1.01.15	1.04.15	1.05.15
1 <sup>st</sup> group of assets without risk weighting	-	7 855,7	11 479,3	8 629,9	8 342,7

<sup>1</sup> Starting from 1.02.2014 - Basel III capital adequacy ratio N1.0. Before 1.02.2014 - N1 capital adequacy ratio.

<sup>2</sup> Assets recognized in balance sheet are taken into account

Own funds (capital)<sup>1</sup> adequacy ratio of the banking sector

		1.01.13	1.01.14	1.01.15	1.04.15	1.05.15
1	Banking sector own funds (capital), billion rubles	6 112,9	7 064,3	7 928,4	8 070,2	8 021,7
2	Risk-weighted assets, billion rubles	44 640,7	52 473,9	63 456,9	62 706,5	62 090,7
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	25 090,2	29 502,1	35 225,2	35 882,4	35 459,0
	- risk-weighted claims on counterparties related to a bank (code 8957.0 <sup>2</sup> , before 01.02.14 - code 8957 <sup>2</sup> ), billion rubles	1 781,6	2 087,6	1 700,4	1 614,9	1 654,0
	- the amount of mortgage loans and accrued (accumulated) interest claims (code 8807 <sup>2</sup> ), billion rubles	109,5	147,4	225,8	131,8	127,4
	- the value of credit risk on contingent credit liabilities, billion rubles	3 448,0	3 971,4	4 802,0	4 501,7	4 458,7
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles <sup>2</sup>	198,0	289,3	1 259,3	929,0	755,6
	- the value of operational risk (starting from 1.02.14 - calculated with risk coefficient 12,5, before 1.02.14 - calculated with risk coefficient 10)	3 148,3	3 558,1	5 264,7	5 322,1	5 466,0
	- market risk, billion rubles	2 646,9	3 101,5	2 734,6	2 802,5	2 977,8
	- credit claims of clearing participants (codes 8847 <sup>2</sup> )	-	13,4	65,7	68,2	71,1
	- higher-risk transactions, billion rubles	8 501,0	9 078,3	9 592,6	9 519,7	9 429,0
	- corrective coefficient of own funds (capital) adequacy ratio's N1.0 (before 1.02.14 - N1) denominator which eliminates double counting of credit claims on higher-risk transactions	-282,9	-374,4	-305,7	-331,2	-354,8
	- the value of credit risk on the part of unsecured consumer loans, extended after 1.07.2013 at higher interest rates <sup>3</sup>	-	1 082,1	1 624,6	656,9	625,4
	- elevated requirements for respective levels of capital to cover certain assets classes in accordance with international approaches to increase the stability of the banking sector	-	17,3	329,6	505,3	514,0
	- the risk of change of credit claim value (credit valuation adjustment) resulting from the deterioration of counterparty credit quality.	-	-	935,9	931,9	739,9
	- other	-	-	2,3	171,4	167,7
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	13,7	13,5	12,5	12,9	12,9

Calculated by form 0409135

<sup>1</sup> Starting from 1.02.14 – Basel III capital adequacy ratio N1.0; before – 1.02.14 N1 capital adequacy ratio

<sup>2</sup> 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".

<sup>3</sup> 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.

**Distribution of credit institutions (CIs) grouped by own funds (capital) adequacy ratio  
(N1.0)<sup>1</sup>**

Own funds (capital) adequacy ratio	1.01.13		1.01.14		1.01.15		1.04.15		1.05.15	
	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% <sup>2</sup>	1	0,0	2	0,1	8	1,4	13	1,7	12	1,8
From 10% to 12%	142	19,7	112	18,8	90	47,0	86	24,1	86	19,6
From 12% to 14%	143	53,2	183	64,6	144	39,4	119	56,7	131	66,1
14% and more	663	27,0	612	16,6	578	12,2	592	17,5	571	12,5
Banking sector, total	956	100,0	923	100,0	834	100,0	824	100,0	815	100,0

<sup>1</sup>Starting from 1.02.14 – Basel III capital adequacy ratio N1.0; before 1.02.14 – N1 capital adequacy ratio

<sup>2</sup> 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)<sup>1</sup>

		1.01.13		1.01.14		1.01.15		1.04.15		1.05.15	
		bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %
Loans	Standard	15 595,5	45,0	17 609,7	42,9	24 885,6	46,8	24 608,5	46,9	23 555,1	46,1
	Substandard	14 430,9	41,7	18 101,6	44,1	21 016,6	39,5	19 795,7	37,7	19 508,3	38,1
	Doubtful	2 530,7	7,3	2 837,4	6,9	3 603,2	6,8	4 192,0	8,0	4 010,2	7,8
	Problem	750,4	2,2	824,5	2,0	1 144,5	2,2	1 262,8	2,4	1 310,4	2,6
	Loss	1 337,4	3,9	1 636,4	4,0	2 433,0	4,6	2 658,3	5,1	2 763,8	5,4
Loan loss provision (LLP) made		2 120,8	6,1	2 435,8	5,9	3 461,0	6,5	3 706,7	7,1	3 722,6	7,3
<b>Reference data: less loans grouped into portfolios of homogeneous loans <sup>2</sup></b>											
Loans	Standard	15 593,4	58,5	17 608,5	57,4	24 884,9	60,1	24 502,9	59,4	23 446,5	58,6
	Substandard	6 932,9	26,0	8 728,5	28,5	10 893,5	26,3	10 409,7	25,2	10 282,9	25,7
	Doubtful	2 428,2	9,1	2 520,4	8,2	3 092,3	7,5	3 582,9	8,7	3 392,8	8,5
	Problem	672,1	2,5	682,0	2,2	971,2	2,3	1 080,1	2,6	1 116,7	2,8
	Loss	1 024,9	3,8	1 128,7	3,7	1 591,6	3,8	1 697,7	4,1	1 789,7	4,5
Loan loss provision (LLP)	Estimated LLP	2 222,3	8,3	2 365,7	7,7	3 219,0	7,8	3 474,8	8,4	3 516,9	8,8
	Estimated LLP adjusted for collateral	1 726,4	6,5	1 787,6	5,8	2 464,2	5,9	2 594,2	6,3	2 628,2	6,6
	LLP made	1 722,7	6,5	1 788,7	5,8	2 467,1	6,0	2 594,0	6,3	2 594,1	6,5
	LLP made as percent of estimated LLP		77,5		75,6		76,6		74,6		73,8
	LLP made as percent of estimated LLP adjusted for collateral		99,8		100,1		100,1		100,1		100,0

<sup>1</sup> Calculated on the basis of credit institutions' reporting by form 0409115, parts 1,2,3.

<sup>2</sup> Calculated on the basis of credit institutions' reporting by form 0409115, part 1.



### Structure of loans and claims grouped into homogeneous portfolios <sup>1</sup>

	1.01.13		1.01.14		1.01.15		1.04.15		1.05.15	
	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %
1. Loans grouped into portfolios of homogeneous loans - total	7 993,4	100,0	10 341,5	100,0	11 714,4	100,0	11 243,9	100,0	11 119,0	100,0
of which:										
1.1. Loans to legal entities (except credit institutions)	644,2	8,1	805,2	7,8	804,8	6,9	711,3	6,3	691,3	6,2
1.2. Loans to individuals	7 349,0	91,9	9 536,0	92,2	10 909,5	93,1	10 532,5	93,7	10 427,7	93,8
1.3. Loans to credit institutions	0,1	0,0	0,3	0,0	0,1	0,0	0,1	0,0	0,0	0,0
2. Loans grouped into portfolios of homogeneous loans as a share of total loans	-	23,1	-	25,2	-	22,0	-	21,4	-	21,7
3. Ratio of loan loss provisions made on loans grouped into portfolios of homogeneous loans to loans grouped into portfolios of homogeneous loans	-	5,0	-	6,3	-	8,5	-	9,9	-	10,2
4. Claims grouped into portfolios of homogeneous claims - total	59,0	100,0	62,2	100,0	75,8	100,0	73,1	100,0	73,7	100,0
of which:										
4.1. Portfolios of homogeneous claims on legal entities	25,5	43,3	28,1	45,3	27,7	36,5	29,8	40,8	29,1	39,4
4.2. Portfolios of homogeneous claims on individuals	33,5	56,7	34,0	54,7	48,1	63,5	43,3	59,2	44,6	60,6
5. Ratio of provisions made on claims grouped into portfolios of homogeneous claims to claims grouped into portfolios of homogeneous claims	-	27,6	-	36,4	-	44,8	-	54,9	-	55,7

<sup>1</sup>Calculated on the basis of credit institutions' reporting by form 0409115.

Homogeneous loans and claims on legal entities and provisions made as of 1.05.15<sup>1</sup>

	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	691 281,5	100,0	66 887,7	100,0	9,7
of which by quality categories					
1.1. Quality Category I	648,5	0,1	0,0	0,0	0,0
1.2. Quality Category II	598 950,8	86,6	5 748,8	8,6	1,0
1.3. Quality Category III	17 069,4	2,5	2 428,6	3,6	14,2
1.4. Quality Category IV	12 755,3	1,8	4 340,0	6,5	34,0
1.5. Quality Category V	61 857,5	8,9	54 370,3	81,3	87,9
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	21,7	100,0	5,0	100,0	22,8
of which by quality categories					
2.1. Quality Category I	16,7	76,9	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	0,1	0,5	0,0	0,7	34,0
2.5. Quality Category V	4,9	22,7	4,9	99,3	100,0
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	691 303,2		66 892,7		9,7
4. Homogeneous claims grouped into portfolios - total	29 069,4	100,0	13 820,4	100,0	47,5
of which by quality categories					
4.1. Quality Category I	11 251,7	38,7	0,0	0,0	0,0
4.2. Quality Category II	740,2	2,5	9,1	0,1	1,2
4.3. Quality Category III	3350,6	11,5	167,9	1,2	5,0
4.4. Quality Category IV	82,1	0,3	25,3	0,2	30,8
4.5. Quality Category V	13644,8	46,9	13618,1	98,5	99,8
5. Claims for interest payments - total	7 253,3	100,0	3 013,9	100,0	41,6
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	3 369,9	46,5	2 897,7	96,1	86,0

<sup>1</sup> Calculated on the basis of credit institutions' reporting by form 0409115.

Homogeneous loans and claims on individuals and provisions made as of 1.05.15<sup>1</sup>

	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	10 427 705,7	100,0	1 061 646,1	100,0	10,2
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	854 232,8	8,2	24 419,3	2,3	2,9
1.1.2. residential real estate (mortgage) loans, total	2 776 381,1	26,6	49 000,7	4,6	1,8
1.1.3. car loans, total	791 658,4	7,6	59 577,9	5,6	7,5
1.1.4. other consumer loans, total	5 975 010,2	57,3	926 699,1	87,3	15,5
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 <sup>2</sup>	349 784,5	3,4	6 829,1	0,6	2,0
1.2.2. a portfolio of loans without overdue payments	8 495 168,4	81,5	126 315,9	11,9	1,5
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	342 415,7	3,3	18 753,7	1,8	5,5
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	220 176,6	2,1	62 062,9	5,8	28,2
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	204 664,0	2,0	116 945,3	11,0	57,1
1.2.6. a portfolio of loans with payments being overdue from 181 to 360 calendar days	288 861,6	2,8	232 586,2	21,9	80,5
1.2.7. a portfolio of loans with payments being overdue more than 360 calendar days	496 211,8	4,8	496 203,9	46,7	100,0
1.3. classified into the following loan quality categories:					
1.3.1. Quality category I	107 857,6	1,0	0,0	0,0	0,0
1.3.2. Quality category II	8 626 438,6	82,7	114 582,9	10,8	1,3
1.3.3. Quality category III	600 315,5	5,8	52 821,6	5,0	8,8
1.3.4. Quality category IV	180 906,7	1,7	76 441,0	7,2	42,3
1.3.5. Quality category V	912 187,2	8,7	817 800,7	77,0	89,7
2. Claims grouped into portfolios of homogeneous claims - total	44 622,2	4,9	27 221,0	3,3	61,0
of which by quality categories					
2.1. Quality category I	5 640,6	0,6	0,0	0,0	0,0
2.2. Quality category II	6 276,1	0,7	141,5	0,0	2,3
2.3. Quality category III	3586,2	0,4	454,4	0,1	12,7
2.4. Quality category IV	2493,3	0,3	1230,9	0,2	49,4
2.5. Quality category V	26626,1	2,9	25394,2	3,1	95,4
3. Claims for interest payments - total	183 653,3	100,0	75 084,3	100,0	40,9
of which					
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	83 639,7	45,5	69 104,8	92,0	82,6

<sup>1</sup> Calculated on the basis of credit institutions' reporting by form 0409115.

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

### Loan loss provisions by credit risk categories<sup>1</sup>

Loan quality category	Provisions made on loans of corresponding quality categories as a share of total, in %					Ratio of provisions made to loans of corresponding quality categories, in %				
	1.01.13	1.01.14	1.01.15	1.04.15	1.05.15	1.01.13	1.01.14	1.01.15	1.04.15	1.05.15
Substandard	8,9	9,6	9,5	8,1	7,8	2,2	2,0	2,1	2,0	2,0
Doubtful	21,1	20,5	19,7	22,2	20,6	14,9	14,5	15,7	16,1	15,8
Problem	16,3	15,2	16,1	16,4	16,3	41,8	39,9	40,9	39,4	37,9
Loss	53,6	54,4	54,7	53,1	55,1	90,1	86,1	84,8	81,2	79,9

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

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

Indicator	1.01.13	1.01.14	1.01.15	1.04.15	1.05.15
<b>Overdue claims on loans, deposits and other placements, billion rubles</b>	<b>1257,4</b>	<b>1398,0</b>	<b>1978,0</b>	<b>2301,4</b>	<b>2413,9</b>
Of which					
- among 20 largest-asset credit institutions, billion rubles	960,6	1052,0	1404,5	1611,9	1694,6
Share of overdue claims in loans, deposits and other placements of the banking sector, percent	3,7	3,5	3,8	4,5	4,9
Overdue claims in rubles					
- billion rubles	1122,8	1257,9	1725,9	2022,9	2142,6
- as percent of total loans, deposits and other placements in rubles	4,2	4,0	4,7	5,8	6,1
Overdue claims in foreign currency					
- billion rubles	134,6	140,1	252,1	278,6	271,2
- as percent of total loans, deposits and other placements in foreign currency	1,9	1,5	1,7	1,7	1,9
- dollar equivalent, billion \$	4,4	4,3	4,5	4,8	5,2
Overdue claims on loans and other placements with non-financial institutions					
Share of overdue claims in total volume of loans and other placements with non-financial institutions	4,6	4,2	4,2	5,0	5,6
Overdue claims on loans and other funds provided to individuals					
Share of overdue claims in total volume of loans and other placements with individuals	4,0	4,4	5,9	6,9	7,1

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

Share of overdue claims in total loans, deposits, and other placements	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.13	1.01.14	1.01.15	1.04.15	1.05.15	1.01.13	1.01.14	1.01.15	1.04.15	1.05.15
No overdue claims	118	96	72	58	59	1,7	1,8	2,8	2,9	3,0
Less than 5%	644	598	508	476	456	81,2	81,6	72,9	70,4	69,9
From 5 to 10%	103	126	131	151	152	12,3	9,4	16,6	17,5	17,0
From 10 to 15%	28	37	40	43	53	1,2	3,7	5,9	2,6	2,9
From 15 to 20%	9	10	19	22	23	0,1	3,3	1,1	1,8	2,4
From 20 to 60%	11	8	23	31	27	3,2	0,0	0,4	4,6	4,5
From 60 to 90%	0	1	2	1	4	0,0	0,0	0,0	0,0	0,0
90% and more	0	1	1	2	0	0,0	0,0	0,0	0,0	0,0
No loans, deposits and other placements	43	45	37	37	38	0,3	0,2	0,3	0,2	0,2

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

Indicators	1.01.13	1.01.14	1.01.15	1.04.15	1.05.15
Large credit risks of the banking sector total, bln rubles	12 773,9	14 433,7	19 467,9	19 019,0	18 082,8
Share of large credit risks in the banking sector assets, %	25,8	25,1	25,1	25,5	25,0

Structure of large loans<sup>1</sup> grouped by types of collateral

	1.01.13	1.01.14	1.01.15	1.04.15	1.05.15
Volume of large loans, billion rubles	6 493,4	7 493,4	10 829,7	11 320,8	10 746,9
of which:					
Volume of secured loans , billion rubles	1 507,9	1 767,1	2 397,5	2 243,1	2 170,2
Volume of I quality category collateral, billion rubles	355,8	388,7	596,8	578,4	582,0
of which:					
collateral of quoted securities issued by legal entities, billion rubles	48,0	13,1	65,7	42,8	92,7
Volume of II quality category collateral, billion rubles	1 363,7	1 700,8	1 494,9	1 593,6	1 481,1
of which:					
collateral of securities, issued by legal entities, billion rubles	317,7	644,0	208,2	260,9	247,8
collateral of proprietary rights (claims), billion rubles	511,8	477,8	611,0	602,3	579,2

<sup>1</sup> 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 <sup>1</sup>						Current liquidity ratio <sup>2</sup>						Share of liabilities to credit institutions in total organisations' liabilities						Return on assets		
	1						2						3						4		
	2012		2013		2014		2012		2013		2014		2012		2013		2014		2012	2013	2014
	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep			
<b>Industry. total</b>	<b>65,6</b>	<b>63,9</b>	<b>44,5</b>	<b>41,1</b>	<b>38,4</b>	<b>32,0</b>	<b>183,4</b>	<b>152,4</b>	<b>121,8</b>	<b>121,3</b>	<b>122,8</b>	<b>126,6</b>	<b>32,1</b>	<b>30,5</b>	<b>42,9</b>	<b>41,4</b>	<b>42,2</b>	<b>44,9</b>	<b>6,8</b>	<b>4,1</b>	<b>2,0</b>
Agriculture, hunting and forestry	43,7	44,8	45,1	42,2	40,8	43,5	182,0	186,5	182,6	167,1	170,7	167,8	68,6	70,6	70,7	67,7	63,9	60,5	7,6	2,5	8,3
Industrial production (mining, manufacturing, production and distribution of energy, gas and water)	67,6	66,0	47,1	43,6	40,5	31,8	195,4	159,4	127,4	126,2	123,3	132,7	30,8	28,8	43,1	42,7	43,9	46,8	7,1	3,8	1,9
-mining	77,3	76,3	44,9	44,4	57,4	42,8	283,0	206,1	117,9	129,0	155,0	164,7	11,3	8,4	33,4	32,5	49,4	49,3	8,2	9,2	4,7
-manufacturing	43,0	39,5	38,2	33,2	34,0	25,1	131,7	125,8	126,6	124,2	127,1	136,5	48,0	46,5	45,8	46,1	45,0	48,4	6,6	3,3	0,9
-production and distribution of energy, gas and water	69,3	67,2	66,5	64,8	54,6	53,0	151,9	133,8	132,7	132,6	80,5	82,7	40,5	39,6	38,0	34,8	32,4	32,6	1,4	2,9	3,8
Construction	16,9	14,7	12,5	10,9	17,6	17,8	102,2	100,7	99,2	100,8	125,5	111,6	23,6	20,0	22,0	19,0	26,7	25,2	1,0	1,6	-0,3
Wholesale and retail trade, car and household appliance repair	22,3	22,1	21,4	20,2	20,3	17,7	139,0	140,4	128,6	124,0	128,9	123,3	47,3	50,6	40,5	41,8	38,6	36,9	4,1	1,7	3,2
Transport and communication	42,1	38,9	39,0	36,9	36,8	31,5	114,8	87,4	73,7	92,7	95,1	88,0	41,2	46,7	53,2	43,3	44,0	48,6	5,4	11,9	3,2

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

<sup>1</sup> Net gross assets in total assets (total of the balance)

<sup>2</sup> Without overdue receivables

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

## Market Risk

Table 57

**Structure of market risk of the banking sector**

Risk	1.01.13		1.01.14		1.01.15		1.04.15		1.05.15	
	as % of total credit institutions' capital <sup>1</sup>	share in market risk %	as % of total credit institutions' capital <sup>1</sup>	share in market risk %	as % of total credit institutions' capital <sup>1</sup>	share in market risk %	as % of total credit institutions' capital <sup>1</sup>	share in market risk %	as % of total credit institutions' capital <sup>1</sup>	share in market risk %
Market risk (MR), total	47,3	100,0	45,6	100,0	36,0	100,0	36,1	100,0	38,6	100,0
Of which										
- interest rate risk (IRR)	36,0	76,0	37,8	82,9	28,6	79,5	29,4	81,6	30,4	78,9
- equity position risk (EPR)	6,0	12,6	3,3	7,3	3,7	10,3	3,4	9,5	4,1	10,7
- foreign exchange risk (FER)	5,4	11,4	4,5	9,8	3,7	10,2	3,2	8,9	4,0	10,4
Reference data:										
Number of credit institutions <sup>1</sup>	613		655		598		600		579	
Share of credit institutions' assets <sup>1</sup> in total banking sector assets, %	92,5		97,5		97,8		98,0		97,9	

<sup>1</sup> Credit institutions that conduct operations on which market risk is calculated.

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

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

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

Table 58

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

	1.01.13	1.01.14	1.01.15	1.04.15	1.05.15
Share of assets in foreign currency in total assets, %	21,0	22,1	30,0	32,2	30,6
of which:					
- 20 largest-asset credit institutions	22,2	23,3	32,0	34,1	32,9
Share of liabilities in foreign currency in total liabilities, %	20,9	21,2	29,0	30,8	28,9
of which:					
- 20 largest-asset credit institutions	22,3	22,9	30,8	33,2	31,6
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total, b.p.	0,1	0,9	1,0	1,4	1,7
of which:					
- 20 largest-asset credit institutions	-0,1	0,5	1,3	0,9	1,3

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

	1.01.13	1.01.14	1.01.15	1.04.15	1.05.15
<b>Balance sheet positions</b>					
Claims, bln rubles	10 410,0	12 703,5	23 291,9	23 952,2	22 138,1
Liabilities, bln rubles	10 343,8	12 185,3	22 502,6	22 934,2	20 922,4
Net balance sheet position, bln rubles	66,2	518,2	789,2	1 018,0	1 215,7
Net balance sheet position to own funds (capital), % <sup>1</sup>	1,1	7,3	10,0	12,6	15,2
<b>Off-balance sheet positions <sup>2</sup></b>					
Claims, bln rubles	5 783,2	7 011,1	18 124,3	17 623,0	16 286,3
Liabilities, bln rubles	5 356,7	7 063,4	17 638,1	17 201,8	16 239,9
Net balance sheet position, bln rubles	426,5	-52,3	486,2	421,2	46,4
Net balance sheet position to own funds (capital), % <sup>1</sup>	7,0	-0,7	6,1	5,2	0,6

<sup>1</sup> Own funds (capital) of credit institutions licensed to conduct operations in foreign currency.

<sup>2</sup> Section D of the chart of accounts (the derivatives instruments)

## Compliance with open foreign exchange position (OFP) requirements

	2013 y.				2014 y.				2015 y.
	I	II	III	IV	I	II	III	IV	I
Number of credit institutions that exceeded the OFXP limits	3	3	0	6	6	7	6	13	11
Of which:									
- 20 largest-asset credit institutions	0	0	0	0	0	0	0	1	0
Assets of credit institutions that exceeded the OFXP limits as a share of total banking sector assets, %									
- credit institutions with licence to conduct banking operations in foreign currency	0,1	0,0	0,0	0,1	0,1	0,4	0,8	3,5	1,8
- On 20 largest-asset credit institutions	0,0	0,0	0,0	0,0	0,0	0,0	0,0	2,4	0,0

Comment. Calculated on the basis of credit institutions' reporting by form 0409634.

## Information on open foreign exchange positions of banking sector

Date	Number of credit institutions	Open foreign exchange positions and precious metals in bln. rubles					Own funds (capital), bln. rubles	Ratio of net OFXP to own funds (capital) of CIs, in %
		Total balance sheet position	Total off-balance sheet position	Total open foreign exchange positions (OFPX)				
				Long	Short	Net		
<b>1. Credit institutions with net short OFXP</b>								
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
<b>2. Credit institutions with net long OFXP</b>								
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

### Open currency positions of the banking sector by currencies as of 1.05.15

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
<b>USD</b>					
short	256	-40,6	-3,3	14,4	-55,0
long	509	193,5	2,8	609,0	-415,5
<b>EUR</b>					
short	329	-24,1	-0,7	-32,1	8,0
long	432	45,7	1,0	-362,6	408,3
<b>GBP</b>					
short	78	-17,0	-0,3	30,1	-47,1
long	276	2,3	0,1	2,3	0,1

## Liquidity of Credit Institutions

Table 63

### Relation of long-term assets and long-term liabilities<sup>1</sup> of the banking sector

	1.01.13	1.01.14 <sup>3</sup>	1.01.15	1.04.15	1.05.15
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	28,5	39,5	39,0	40,7	40,0
Liabilities with maturity in excess of 1 year, as percent of total liabilities	23,0	24,7	24,3	24,0	23,0
A measure of using short-term liabilities to fund long-term liquid assets, percent <sup>2</sup>	-2,7	23,9	23,8	25,0	24,9

<sup>1</sup> 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.

<sup>2</sup> 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.

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



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

Indicator, %	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.13	1.01.14 <sup>1</sup>	1.01.15	1.04.15	1.05.15	1.01.13	1.01.14 <sup>1</sup>	1.01.15	1.04.15	1.05.15
Less than 0	616	264	256	247	255	57,1	6,6	8,0	9,6	9,2
From 0 to 20	300	410	338	342	330	42,3	25,2	27,5	33,5	22,8
More than 20	40	248	239	232	227	0,6	68,2	64,5	56,8	68,0
Data not available	0	1	1	3	3	0,0	0,0	0,0	0,0	0,0
Total	956	923	834	824	815	100,0	100,0	100,0	100,0	100,0

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

**The relation of short-term assets and short-term liabilities<sup>1</sup> of the banking sector**

	1.01.13	1.01.14 <sup>2</sup>	1.01.15	1.04.15	1.05.15
Liquid assets with maturity up to 30 days, as percent of liquid assets	48,0	35,0	33,6	33,9	34,1
Liabilities with maturity up to 30 days, as percent of total liabilities	43,6	41,4	40,8	40,8	40,8
Liquidity coverage deficit (ratio of excess of liabilities with maturity up to 30 days over liquid assets with the same maturity to total amount of the said short-term liabilities), %	18,9	8,6	10,7	12,3	11,9

<sup>1</sup> 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.

<sup>2</sup> Starting from 1.08.2013 liquid assets contain assets of quality category II less estimated loss provisions on them (Bank of Russia Ordinance No. 2332-U dated November 12, 2009).

Comment. Calculated on the basis of credit institutions' reporting by form 0409125.

### Distribution of credit institutions classified by liquidity coverage deficit

Indicator, %	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.13	1.01.14 <sup>1</sup>	1.01.15	1.04.15	1.05.15	1.01.13	1.01.14 <sup>1</sup>	1.01.15	1.04.15	1.05.15
Less than 0	403	469	436	472	466	21,3	30,1	15,4	16,7	17,0
From 0 to 20	248	238	226	178	170	13,8	44,1	60,3	53,0	56,7
More than 20	305	215	171	171	176	64,9	25,9	24,3	30,3	26,3
Data not available	0	1	1	3	3	0,0	0,0	0,0	0,0	0,0
Total	956	923	834	824	815	100,0	100,0	100,0	100,0	100,0

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

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

**(19th Issue )**

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