THE CENTRAL BANK OF THE RUSSIAN FEDERATION

BANKING SUPERVISION DEPARTMENT

REVIEW
OF THE BANKING SECTOR
OF THE RUSSIAN FEDERATION

(INTERNET-VERSION)

ANALYTICAL DATA

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General Information on the Russian Banking Sector

Banking sector in the economy of Russia

Table 1

Macroeconomic indicators

	Indicator	1.01.10	1.01.11	1.01.12	1.01.13	1.01.14	1.01.15
1.	Banking sector assets (billion rubles)	29 430,0	33 804,6	41 627,5	49 509,6	57 423,1	77653,0
	as % of GDP	*75,8*	*73,0*	*74,4*	*79,7*	*86,8*	*109,4*
2.	Banking sector own funds (capital) (billion rubles) [1]	4 620,6	4 732,3	5 242,1	6 112,9	7 064,3	7928,4
	as % of GDP	*11,9*	*10,2*	*9,4*	*9,8*	*10,7*	*11,2*
	as % of the banking sector assets	*15,7*	*14,0*	*12,6*	*12,3*	*12,3*	*10,2*
3.	Loans and other placements with non-financial organisations and individuals, including overdue claims (billion rubles)	16 115,5	18 147,7	23 266,2	27 708,5	32 456,3	40865,5
	as % of GDP	*41,5*	*39,2*	*41,6*	*44,6*	*49,0*	*57,6*
	as % of the banking sector assets	*54,8*	*53,7*	*55,9*	*56,0*	*56,5*	*52,6*
	of which:						
	loans and other placements with individuals, including overdue claims (billion rubles)	3 573,8	4 084,8	5 550,9	7 737,1	9 957,1	11329,5
	as % of GDP	*9,2*	*8,8*	*9,9*	*12,4*	*15,0*	*16,0*
	as % of the banking sector assets	*12,1*	*12,1*	*13,3*	*15,6*	*17,3*	*14,6*
	as % of income of the population	*12,5*	*12,6*	*15,6*	*19,4*	*22,3*	*23,7*
3a.	Banking loans in fixed capital investment of organisations of all forms of ownership (except small businesses) (billion rubles)	621,5	595,8	725,7	806,3	1 003,6	918,0
	as % of fixed capital investment of organisations of all forms of ownership (except small businesses)	*10,3*	*9,0*	*8,6*	*8,4*	*10,0*	*9,3*
4.	Securities acquired by credit institutions (billion rubles)	4 309,4	5 829,0	6 211,7	7 034,9	7 822,3	9724,0
	as % of GDP	*11,1*	*12,6*	*11,1*	*11,3*	*11,8*	*13,7*
	as % of the banking sector assets	*14,6*	*17,2*	*14,9*	*14,2*	*13,6*	*12,5*
5.	Individual deposits (billion rubles)	7 485,0	9 818,0	11 871,4	14 251,0	16 957,5	18552,7
	as % of GDP	*19,3*	*21,2*	*21,2*	*22,9*	*25,6*	*26,1*
	as % of the banking sector liabilities[2]	*25,4*	*29,0*	*28,5*	*28,8*	*29,5*	*23,9*
	as % of income of the population	*26,1*	*30,2*	*33,3*	*35,7*	*38,0*	*38,9*
6.	Funds raised from organisations (billion rubles) [3]	9 557,2	11 126,9	13 995,7	15 648,2	17 787,0	25008,1
	as % of GDP	*24,6*	*24,0*	*25,0*	*25,2*	*26,9*	*35,2*
	as % of the banking sector liabilities[2]	*32,5*	*32,9*	*33,6*	*31,6*	*31,0*	*32,2*

Reference data

Indicator (billion rubles)	1.01.10	1.01.11	1.01.12	1.01.13	1.01.14	1.01.15
Gross Domestic Product	38 807,2	46 308,5	55 967,2	62 147,0	66 193,7	70 975,8
Fixed capital investment of organisations of all forms of ownership (except small businesses)	6 040,8	6 625,0	8 445,2	9 595,7	10 065,7	9 852,9
Income of the population	28 697,5	32 498,3	35 648,7	39 903,7	44 650,4	47 710,0

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

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

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

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

Table 2

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

Date	Assets		Own funds (capital)[1]		Loans and other placements with non-financial organisations		Loans and other placements with individuals: Total		Loans and other placements with individuals: Unsecured consumer loans[2]		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	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*	*-1,8*	*6,8*	*4,2*	*15,8*	*12,7*	*50,9*
Reference data:														
Increase from the beginning of the current year	*4,0*		*-1,0*		*7,0*		*-0,7*		*-1,8*		*4,2*		*12,7*	
Increase over the same period of the previous year	*1,8*		*0,1*		*2,8*		*0,2*		*0,1*		*-1,6*		*5,0*	

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

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

Table 3

Banking sector indicators, annual growth rates (%)

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

Institutional features of the banking sector

Table 4

Number of Russian credit institutions

Indicator	1.01.13	1.01.14	1.10.14	1.01.15	1.02.15
Credit institutions registered by the Bank of Russia and other authorities	1094	1071	1056	1049	1047
Operating credit institutions (credit institutions that have the right to conduct banking operations)	956	923	859	834	830
Credit institutions that have been registered by the Bank of Russia but have not yet paid up authorised capital and have not received a license (within established legal period)	1	0	0	1	0
Credit institutions with their banking licenses being revoked (cancelled)	137	148	197	214	217
Credit institutions licensed to conduct operations in foreign currency	648	623	572	554	551
Credit institutions holding general licences	270	270	262	256	256

Table 5

Operating credit institutions (CIs), by federal districts

Federal district	1.01.13		1.01.14		1.10.14		1.01.15		1.02.15	
	Number of CIs	% of the total	Number of CIs	% of the total	Number of CIs	% of the total	Number of CIs	% of the total	Number of CIs	% of the total
Central	564	*59,0*	547	*59,3*	513	*59,7*	504	*60,4*	503	*60,6*
of which the City of Moscow and Moscow Region	506	*52,9*	498	*54,0*	466	*54,2*	459	*55,0*	458	*55,2*
North-Western	70	*7,3*	70	*7,6*	66	*7,7*	64	*7,7*	64	*7,7*
Southern	46	*4,8*	46	*5,0*	45	*5,2*	43	*5,2*	43	*5,2*
North-Caucasian	50	*5,2*	43	*4,7*	30	*3,5*	28	*3,4*	27	*3,3*
Volga	106	*11,1*	102	*11,1*	98	*11,4*	92	*11,0*	91	*11,0*
Ural	44	*4,6*	42	*4,6*	38	*4,4*	35	*4,2*	35	*4,2*
Siberian	53	*5,5*	51	*5,5*	45	*5,2*	44	*5,3*	43	*5,2*
Far Eastern	23	*2,4*	22	*2,4*	22	*2,6*	22	*2,6*	22	*2,7*
Crimea	-	-	-	-	2	*0,2*	2	*0,2*	2	*0,2*
Russian Federation	**956**	***100,0***	**923**	***100,0***	**859**	***100,0***	**834**	***100,0***	**830**	***100,0***

Table 6

Branches of credit institutions (CIs), by federal districts

Federal district	CIs of the district			Branches of CIs of the district			Branches of operating CIs from other districts in the given district			Share, %								
										Branches from other districts relative to the total of CIs of the district and their branches			CIs and branches of the district relative to the total of CIs and branches in Russia			Branches from other districts relative to the total number of branches in Russia		
	1.01.14	1.01.15	1.02.15	1.01.14	1.01.15	1.02.15	1.01.14	1.01.15	1.02.15	1.01.14	1.01.15	1.02.15	1.01.14	1.01.15	1.02.15	1.01.14	1.01.15	1.02.15
Central	547	504	503	75	66	67	322	282	277	*51,8*	*49,6*	*48,6*	*21,2*	*22,4*	*22,6*	*16,1*	*16,5*	*16,4*
of which the City of Moscow and Moscow Region[1]	498	459	458	63	60	61	124	110	107	*22,1*	*21,2*	*20,6*	*19,2*	*20,4*	*20,6*	*6,2*	*6,4*	*6,3*
North-Western	70	64	64	8	8	8	280	243	241	*359,0*	*337,5*	*334,7*	*2,7*	*2,8*	*2,9*	*14,0*	*14,2*	*14,3*
Southern	46	43	43	15	13	13	209	183	183	*342,6*	*326,8*	*326,8*	*2,1*	*2,2*	*2,2*	*10,4*	*10,7*	*10,8*
North-Caucasian	43	28	27	72	25	20	83	74	74	*72,2*	*139,6*	*157,5*	*3,9*	*2,1*	*1,9*	*4,1*	*4,3*	*4,4*
Volga	102	92	91	67	39	38	322	283	279	*190,5*	*216,0*	*216,3*	*5,8*	*5,2*	*5,1*	*16,1*	*16,6*	*16,5*
Ural	42	35	35	74	55	55	157	138	138	*135,3*	*153,3*	*153,3*	*4,0*	*3,5*	*3,6*	*7,8*	*8,1*	*8,2*
Siberian	51	44	43	21	20	18	204	172	174	*283,3*	*268,8*	*285,3*	*2,5*	*2,5*	*2,4*	*10,2*	*10,1*	*10,3*
Far Eastern	22	22	22	7	6	6	89	83	82	*306,9*	*296,4*	*292,9*	*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*
Russian Federation	**923**	**834**	**830**	**339**	**232**	**225**	**1666**	**1476**	**1466**	***132,0***	***138,6***	***139,0***	***43,1***	***41,9***	***41,9***	***83,1***	***86,4***	***86,7***

[1] as one region

Table 7

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

Distribution of credit institutions ranged by assets (descending)	1.01.13		1.01.14		1.10.14		1.01.15		1.02.15	
	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total
First 5	24 894 916	*50,3*	30 235 131	*52,7*	34 266 357	*53,5*	41 593 833	*53,6*	43 253 727	*53,6*
From 6 to 20	9 660 925	*19,5*	10 905 104	*19,0*	12 661 067	*19,8*	16 674 162	*21,5*	17 525 712	*21,7*
From 21 to 50	5 745 193	*11,6*	6 383 544	*11,1*	7 121 860	*11,1*	8 259 743	*10,6*	8 610 570	*10,7*
From 51 to 200	6 399 522	*12,9*	6 982 880	*12,2*	7 381 869	*11,5*	8 406 233	*10,8*	8 586 374	*10,6*
From 201 to 500	2 246 789	*4,5*	2 376 786	*4,1*	2 206 301	*3,4*	2 309 299	*3,0*	2 369 444	*2,9*
From 501	562 302	*1,1*	539 625	*0,9*	435 054	*0,7*	409 725	*0,5*	407 045	*0,5*
Total	**49 509 647**	***100,0***	**57 423 070**	***100,0***	**64 072 509**	***100,0***	**77 652 994**	***100,0***	**80 752 872**	***100,0***

Table 8

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

(%)

Federal district	1.01.13	1.01.14	1.10.14	1.01.15	1.02.15
Central	*56,4*	*58,8*	*59,1*	*58,2*	*58,1*
of which the City of Moscow and Moscow Region	*56,9*	*59,2*	*59,5*	*58,6*	*58,5*
North-Western	*66,2*	*67,3*	*72,0*	*74,1*	*74,4*
Southern	*68,7*	*68,6*	*67,6*	*69,4*	*68,9*
North-Caucasian	*52,8*	*46,9*	*60,2*	*64,4*	*65,5*
Volga	*46,5*	*46,9*	*49,3*	*52,4*	*52,4*
Ural	*68,8*	*69,8*	*70,6*	*70,2*	*71,8*
Siberian	*72,9*	*72,7*	*77,1*	*79,9*	*80,9*
Far Eastern	*82,9*	*85,1*	*85,9*	*85,6*	*85,8*
Crimea	-	-	100,0	100,0	*100,0*
Russian Federation	***50,3***	***52,7***	***53,5***	***53,6***	***53,6***

Table 9

Operating credit institutions ranged by assets (distribution and change over the period 1.01.14 - 1.02.15)

Groups of credit institutions ranged by assets as of 1.01.14		Number of credit institutions as of 1.01.14	Groups as of 1.02.15						Licences revoked (cancelled)	Reorganised credit institution
			1	2	3	4	5	6		
1	First 5	5	4	1						
2	From 6 to 20	15	1	12	2					
3	From 21 to 50	30		2	22	5				1
4	From 51 to 200	150			6	125	8		8	3
5	From 201 to 500	300				18	245	10	25	2
6	From 501	422				1	45	313	59	2
Became operating after 1.01.14						1	2	3		
Total over the period									92	8
Total as of 1.01.14[1]		**923**								
Total as of 1.02.15[1]		**830**	**5**	**15**	**30**	**150**	**300**	**327**		

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

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

Table 10

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

	1.01.13	1.01.14	1.10.14	1.01.15	1.02.15
Credit institutions with foreign participation over 50%					
Assets	*17,8*	*15,3*	*14,0*	*13,9*	*14,5*
Own funds (capital)[1]	*19,3*	*17,3*	*16,2*	*17,2*	*17,6*
Correspondent accounts with non-resident banks	*21,7*	*18,6*	*14,5*	*15,4*	*14,1*
Loans and other placements with non-financial organisations	*14,2*	*12,0*	*11,8*	*11,6*	*11,9*
Loans and other placements with individuals	*22,6*	*21,0*	*19,0*	*18,6*	*18,5*
Loans, deposits and other placements with credit institutions	*27,3*	*19,9*	*16,0*	*14,1*	*18,1*
Individual deposits	*13,5*	*12,5*	*11,8*	*12,0*	*12,3*
Funds raised from organisations[2]	*18,6*	*15,6*	*13,8*	*13,7*	*13,9*
Profit (loss) of the current year	*19,6*	*15,2*	*10,5*	*20,2*	*4,5*
Reference data:					
Number of credit institutions	117	122	113	113	112
of which 100% foreign-owned credit institutions					
Assets	*9,8*	*9,0*	*8,3*	*8,5*	*9,0*
Own funds (capital)[1]	*11,4*	*11,1*	*10,5*	*10,9*	*11,1*
Correspondent accounts with non-resident banks	*15,2*	*12,8*	*11,4*	*12,0*	*10,8*
Loans and other placements with non-financial organisations	*7,5*	*7,2*	*7,8*	*7,8*	*8,2*
Loans and other placements with individuals	*11,1*	*10,8*	*10,2*	*10,1*	*10,0*
Loans, deposits and other placements with credit institutions	*20,0*	*16,4*	*12,5*	*11,1*	*14,1*
Individual deposits	*6,1*	*6,2*	*5,7*	*5,8*	*6,0*
Funds raised from organisations[2]	*11,0*	*10,3*	*9,4*	*9,6*	*9,8*
Profit (loss) of the current year	*13,4*	*12,7*	*8,0*	*14,9*	*-24,6*
Reference data:					
Number of credit institutions	73	76	76	75	75

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

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

Table 11

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

	1.01.13		1.01.14		1.10.14		1.01.15		1.02.15	
	billion rubles	as % of the banking sector	billion rubles	as % of the banking sector	billion rubles	as % of the banking sector	billion rubles	as % of the banking sector	billion rubles	as % of the banking sector
Assets	1943,6	*3,9*	2105,9	*3,7*	2801,8	*4,4*	3831,3	*4,9*	3466,2	*4,3*
Own funds (capital)[2]	212,4	*3,5*	202,8	*2,9*	228,7	*3,0*	52,1	*0,7*	1,8	*0,0*
Loans and other placements with non-financial organisations	685,9	*3,4*	838,9	*3,7*	1030,2	*4,0*	1209,1	*4,1*	1255,8	*4,0*
of which overdue claims	230,2	*24,9*	222,7	*23,8*	230,2	*20,8*	287,6	*23,0*	328,8	*23,0*
Loans and other placements with individuals	142,3	*1,8*	154,6	*1,6*	240,5	*2,2*	410,7	*3,6*	412,6	*3,7*
of which overdue claims	12,9	*4,1*	10,4	*2,4*	19,7	*3,1*	35,8	*5,4*	38,4	*5,4*
Individual deposits	298,7	*2,1*	312,5	*1,8*	492,6	*2,8*	706,4	*3,8*	730,8	*3,8*
Funds raised from organisations	778,2	*5,0*	794,7	*4,5*	1022,3	*5,0*	1163,4	*4,7*	1213,1	*4,3*
Reference data:										
Number of credit institutions [1]	5	*0,5*	5	*0,5*	11	*1,3*	15	*1,8*	15	*1,8*

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

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

Activities of Credit Institutions
Main Trends

Table 12

Structure of assets, by type of investment

(billion rubles)

	Assets	1.01.13	1.01.14	1.10.14	1.01.15	1.02.15
1.	Money, precious metals and gemstones	1 554,0	1 608,7	1 468,0	2 754,2	2 195,1
1.1.	of which: money	1 423,5	1 523,1	1 397,7	2 671,8	2 080,2
2.	Accounts with the Bank of Russia and authorised agencies of other countries	2 159,9	2 264,9	2 160,0	3 297,8	2 455,6
3.	Correspondent accounts with credit institutions	1 483,3	1 496,5	1 490,7	2 675,2	3 101,5
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	315,8	398,3	382,6	759,6	688,2
3.2.	Correspondent accounts with non-resident banks	1 167,5	1 098,2	1 108,1	1 915,6	2 413,3
4.	Securities acquired by credit institutions, total	7 034,9	7 822,3	8 382,0	9 724,0	10 193,5
	of which					
4.1.	Debt securities	5 265,1	6 162,9	6 410,2	7 651,4	8 162,1
4.2.	Shares	791,6	790,4	375,9	488,7	472,4
4.3.	Discounted promissory notes	398,8	274,1	223,9	218,0	197,0
4.4.	Shares in associates and subsidiaries[1]	579,4	594,9	1 372,1	1 365,9	1 362,0
5.	Other participation in authorised capital	333,4	353,9	441,6	427,6	439,5
6.	Derivatives with fair value being an asset	163,9	175,8	615,5	2 298,6	3 101,7
7.	Loans, total	33 993,1	40 535,3	45 926,1	52 115,7	54 655,4
	of which:					
7.1.	Loans, deposits and other placements	33 960,1	40 417,7	45 735,1	51 799,5	54 258,1
	of which overdue claims	1 257,4	1 398,0	1 782,0	1 978,0	2 205,5
	of which:					
7.1.1.	Loans and other placements with non-financial organisations	19 971,4	22 499,2	25 806,2	29 536,0	31 607,6
	of which overdue claims	924,1	933,7	1 105,7	1 250,7	1 430,5
7.1.2.	Loans and other placements with individuals	7 737,1	9 957,1	11 096,4	11 329,5	11 253,6
	of which overdue claims	313,0	440,3	630,4	667,5	707,3
7.1.3.	Loans, deposits and other placements with credit institutions	4 230,4	5 130,6	5 646,5	6 895,0	7 290,8
	of which overdue claims	5,2	11,3	32,4	44,3	50,6
8.	Fixed assets (tangible and intangible), other real estate and inventories	1 090,5	1 147,5	1 190,4	1 222,3	1 224,6
8.1	of which real estate, temporarily out of use in operating activities	96,7	64,8	75,6	74,4	77,3
9.	Allocation of profit	210,2	192,2	144,0	177,0	181,8
9.1.	of which income tax	204,4	188,6	132,6	157,7	163,3
10.	Other assets, total	1 486,3	1 826,0	2 254,2	2 960,5	3 204,2
	of which:					
10.1.	Float	647,8	790,5	1 010,3	1 610,7	1 710,0
10.2.	Receivables	210,0	312,2	304,6	307,0	326,3
10.3.	Deferred expenses	121,5	123,4	127,1	148,4	146,5
Banking sector assets		49 509,6	57 423,1	64 072,5	77 653,0	80 752,9

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

Table 13

Structure of liabilities[1], by source of funds

(billion rubles)

Liabilities[1]		1.01.13	1.01.14	1.10.14	1.01.15	1.02.15
1.	Funds and profit of credit institutions	5 911,0	6 629,2	7 145,6	6 921,9	6 820,8
	Of which:					
1.1.	Funds of credit institutions	3 049,7	3 261,0	3 469,3	3 357,4	3 321,4
1.2.	Profit (losses), including financial result of the previous year	2 861,3	3 368,3	3 587,8	3 479,1	3 413,8
	Of which:					
1.2.1.	Profit (losses) of the current year	1 011,9	993,6	685,2	589,1	-23,6
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	2 690,9	4 439,1	5 643,6	9 287,0	7 727,6
3.	Accounts of credit institutions	462,8	584,1	551,7	964,8	936,6
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	289,6	365,8	337,4	688,3	603,3
3.2.	Correspondent accounts of non-resident credit institutions	145,5	123,0	131,4	169,5	180,8
4.	Loans, deposits and other funds raised from other credit institutions	4 738,4	4 806,0	5 307,7	6 594,2	6 116,7
5.	Clients' funds[2]	30 120,0	34 930,9	38 009,1	43 814,0	47 817,3
	Of which:					
5.1.	Budgetary funds in settlement accounts	38,5	41,9	68,9	72,2	89,8
5.2.	Government and other extra-budgetary funds in settlement accounts	1,6	0,2	0,4	0,1	0,1
5.3.	Funds of legal entities in settlement and other accounts	5 706,6	6 516,1	6 573,8	7 434,7	8 901,9
5.4.	Clients' float	296,4	400,3	487,0	550,6	696,2
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	9 619,5	10 838,3	13 422,3	17 007,9	18 564,5
5.6.	Individual deposits	14 251,0	16 957,5	17 297,5	18 552,7	19 328,7
5.7.	Clients' funds in factoring and forfeiting operations	37,2	43,8	29,2	26,4	20,6
6.	Bonds	1 037,4	1 213,1	1 220,2	1 357,5	1 359,2
7.	Promissory notes and bank acceptances	1 149,3	1 004,3	871,8	868,1	882,9
8.	Derivatives with fair value being a liability	135,3	134,7	526,2	1 953,3	2 639,7
9.	Other liabilities[1], total	3 264,7	3 681,7	4 796,6	5 892,1	6 452,1
	Of which:					
9.1.	Provisions	2 441,3	2 851,9	3 500,9	4 054,1	4 338,2
9.2.	Float	395,3	309,0	601,5	1 159,7	1 282,8
9.3.	Payables	72,3	95,7	115,4	77,9	106,8
9.4.	Deferred income	10,2	8,1	6,5	13,3	10,7
9.5.	Interest payable	345,5	417,0	517,3	526,6	642,6
	Of which:					
9.5.1	Overdue interest	0,0	0,0	0,0	0,0	0,1
Banking sector liabilities[1]		49 509,6	57 423,1	64 072,5	77 653,0	80 752,9

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

[2] Including certificates of deposit and savings certificates.

Table 14

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

Assets		1.01.13	1.01.14	1.10.14	1.01.15	1.02.15
1.	Money, precious metals and gemstones	*3,1*	*2,8*	*2,3*	*3,5*	*2,7*
1.1.	of which: money	*2,9*	*2,7*	*2,2*	*3,4*	*2,6*
2.	Accounts with the Bank of Russia and authorised agencies of other countries	*4,4*	*3,9*	*3,4*	*4,2*	*3,0*
3.	Correspondent accounts with credit institutions	*3,0*	*2,6*	*2,3*	*3,4*	*3,8*
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	*0,6*	*0,7*	*0,6*	*1,0*	*0,9*
3.2.	Correspondent accounts with non-resident banks	*2,4*	*1,9*	*1,7*	*2,5*	*3,0*
4.	Securities acquired by credit institutions, total	*14,2*	*13,6*	*13,1*	*12,5*	*12,6*
	of which					
4.1.	Debt securities	*10,6*	*10,7*	*10,0*	*9,9*	*10,1*
4.2.	Shares	*1,6*	*1,4*	*0,6*	*0,6*	*0,6*
4.3.	Discounted promissory notes	*0,8*	*0,5*	*0,3*	*0,3*	*0,2*
4.4.	Shares in associates and subsidiaries	*1,2*	*1,0*	*2,1*	*1,8*	*1,7*
5.	Other participation in authorised capital	*0,7*	*0,6*	*0,7*	*0,6*	*0,5*
6.	Derivatives with fair value being an asset	*0,3*	*0,3*	*1,0*	*3,0*	*3,8*
7.	Loans, total	*68,7*	*70,6*	*71,7*	*67,1*	*67,7*
	of which:					
7.1.	Loans, deposits and other placements	*68,6*	*70,4*	*71,4*	*66,7*	*67,2*
	of which overdue claims	*2,5*	*2,4*	*2,8*	*2,5*	*2,7*
	of which:					
7.1.1.	Loans and other placements with non-financial organisations	*40,3*	*39,2*	*40,3*	*38,0*	*39,1*
	of which overdue claims	*1,9*	*1,6*	*1,7*	*1,6*	*1,8*
7.1.2.	Loans and other placements with individuals	*15,6*	*17,3*	*17,3*	*14,6*	*13,9*
	of which overdue claims	*0,6*	*0,8*	*1,0*	*0,9*	*0,9*
7.1.3.	Loans, deposits and other placements with credit institutions	*8,5*	*8,9*	*8,8*	*8,9*	*9,0*
	of which overdue claims	*0,0*	*0,0*	*0,1*	*0,1*	*0,1*
8.	Fixed assets (tangible and intangible), other real estate and inventories	*2,2*	*2,0*	*1,9*	*1,6*	*1,5*
8.1	of which real estate, temporarily out of use in operating activities	*0,2*	*0,1*	*0,1*	*0,1*	*0,1*
9.	Allocation of profit	*0,4*	*0,3*	*0,2*	*0,2*	*0,2*
9.1.	of which income tax	*0,4*	*0,3*	*0,2*	*0,2*	*0,2*
10.	Other assets, total	*3,0*	*3,2*	*3,5*	*3,8*	*4,0*
	of which:					
10.1.	Float	*1,3*	*1,4*	*1,6*	*2,1*	*2,1*
10.2.	Receivables	*0,4*	*0,5*	*0,5*	*0,4*	*0,4*
10.3.	Deferred expenses	*0,2*	*0,2*	*0,2*	*0,2*	*0,2*
Banking sector assets		*100,0*	*100,0*	*100,0*	*100,0*	*100,0*

Table 15

Structure of liabilities[1], by source of funds (as percent of total liabilities)

	Liabilities[1]	1.01.13	1.01.14	1.10.14	1.01.15	1.02.15
1.	Funds and profit of credit institutions	*11,9*	*11,5*	*11,2*	*8,9*	*8,4*
	Of which:					
1.1.	Funds of credit institutions	*6,2*	*5,7*	*5,4*	*4,3*	*4,1*
1.2.	Profit (losses), including financial result of the previous year	*5,8*	*5,9*	*5,6*	*4,5*	*4,2*
	Of which:					
1.2.1.	Profit (losses) of the current year	*2,0*	*1,7*	*1,1*	*0,8*	*0,0*
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	*5,4*	*7,7*	*8,8*	*12,0*	*9,6*
3.	Accounts of credit institutions	*0,9*	*1,0*	*0,9*	*1,2*	*1,2*
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	*0,6*	*0,6*	*0,5*	*0,9*	*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*	*8,3*	*8,5*	*7,6*
5.	Clients' funds[2]	*60,8*	*60,8*	*59,3*	*56,4*	*59,2*
	Of which:					
5.1.	Budgetary funds in settlement accounts	*0,1*	*0,1*	*0,1*	*0,1*	*0,1*
5.2.	Government and other extra-budgetary funds in settlement accounts	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
5.3.	Funds of legal entities in settlement and other accounts	*11,5*	*11,3*	*10,3*	*9,6*	*11,0*
5.4.	Clients' float	*0,6*	*0,7*	*0,8*	*0,7*	*0,9*
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	*19,4*	*18,9*	*20,9*	*21,9*	*23,0*
5.6.	Individual deposits	*28,8*	*29,5*	*27,0*	*23,9*	*23,9*
5.7.	Clients' funds in factoring and forfeiting operations	*0,1*	*0,1*	*0,0*	*0,0*	*0,0*
6.	Bonds	*2,1*	*2,1*	*1,9*	*1,7*	*1,7*
7.	Promissory notes and bank acceptances	*2,3*	*1,7*	*1,4*	*1,1*	*1,1*
8.	Derivatives with fair value being a liability	*0,3*	*0,2*	*0,8*	*2,5*	*3,3*
9.	Other liabilities[1], total	*6,6*	*6,4*	*7,5*	*7,6*	*8,0*
	Of which:					
9.1.	Provisions	*4,9*	*5,0*	*5,5*	*5,2*	*5,4*
9.2.	Float	*0,8*	*0,5*	*0,9*	*1,5*	*1,6*
9.3.	Payables	*0,1*	*0,2*	*0,2*	*0,1*	*0,1*
9.4.	Deferred income	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
9.5.	Interest payable	*0,7*	*0,7*	*0,8*	*0,7*	*0,8*
	Of which:					
9.5.1	Overdue interest	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
Banking sector liabilities[1]		*100,0*	*100,0*	*100,0*	*100,0*	*100,0*

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

[2] Including certificates of deposit and savings certificates.

Table 16

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

	Rubles					Foreign Currency					Total				
	1.01.13	1.01.14	1.10.14	1.01.15	1.02.15	1.01.13	1.01.14	1.10.14	1.01.15	1.02.15	1.01.13	1.01.14	1.10.14	1.01.15	1.02.15
1. Loans, deposits and other placements, total	**26757,1**	**31300,2**	**35175,4**	**36664,1**	**35694,8**	**7203,0**	**9117,6**	**10559,7**	**15135,3**	**18563,2**	**33960,1**	**40417,7**	**45735,1**	**51799,5**	**54258,1**
Of which															
- overdue claims	1122,8	1257,9	1601,2	1725,9	1841,5	134,6	140,1	180,9	252,1	364,0	1257,4	1398,0	1782,0	1978,0	2205,5
1.1 Loans and other placements with non-financial resident organisations	**15097,0**	**16542,7**	**18235,2**	**19018,4**	**18900,7**	**2988,9**	**3792,8**	**4602,4**	**6680,2**	**8164,6**	**18086,0**	**20335,5**	**22837,6**	**25698,5**	**27065,3**
Of which															
- overdue claims	805,4	812,0	923,8	1020,8	1101,0	58,0	58,3	71,0	86,5	119,8	863,4	870,2	994,7	1107,3	1220,8
of which:															
1.1.1. Loans and other placements with individual entrepreneurs	568,4	666,9	682,5	668,1	649,7	5,3	5,5	6,6	7,8	9,3	573,7	672,4	689,1	675,8	659,0
Of which															
- overdue claims	24,9	33,2	49,9	53,1	57,6	0,4	0,3	0,3	0,3	0,4	25,2	33,5	50,2	53,4	57,9
1.2 Loans and other placements with non-resident legal entities (except banks)	**509,6**	**565,7**	**806,6**	**695,7**	**710,8**	**1375,9**	**1598,0**	**2162,0**	**3141,7**	**3831,6**	**1885,4**	**2163,7**	**2968,6**	**3837,5**	**4542,3**
Of which															
- overdue claims	21,9	20,8	61,9	63,5	66,9	38,9	42,7	49,0	79,9	142,8	60,8	63,5	111,0	143,4	209,7
1.3 Loans, deposits and other placements with financial sector	**2306,7**	**2591,8**	**3484,7**	**3907,8**	**3206,7**	**654,9**	**676,7**	**791,4**	**1178,9**	**1346,8**	**2961,6**	**3268,5**	**4276,1**	**5086,7**	**4553,5**
Of which															
- overdue claims	18,5	18,1	19,9	20,6	21,9	1,6	0,4	1,1	1,9	3,2	20,1	18,5	21,0	22,5	25,1
of which:															
1.3.1 Resident credit institutions	1478,1	1508,3	2345,4	2772,1	2114,8	537,6	581,4	620,7	1008,2	1141,2	2015,6	2089,7	2966,1	3780,3	3256,0
Of which															
- overdue claims	4,8	5,8	7,0	6,9	7,1	0,2	0,0	0,6	0,0	0,9	5,0	5,8	7,5	7,0	8,0
1.3.2 Resident financial institutions of different forms of ownership	828,6	1083,5	1139,3	1135,7	1091,9	117,4	95,3	170,7	170,7	205,6	945,9	1178,8	1310,0	1306,4	1297,5
Of which															
- overdue claims	13,6	12,3	12,9	13,7	14,8	1,4	0,3	0,6	1,8	2,3	15,0	12,7	13,5	15,5	17,1
1.4 Loans, deposits and other placements with non-resident banks	**451,4**	**416,6**	**346,3**	**237,8**	**261,7**	**1763,4**	**2624,4**	**2334,1**	**2876,9**	**3773,1**	**2214,8**	**3041,0**	**2680,4**	**3114,7**	**4034,7**
Of which															
- overdue claims	0,0	0,0	3,1	0,0	1,0	0,2	5,4	21,7	37,3	41,6	0,2	5,4	24,8	37,4	42,6
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	**530,2**	**816,0**	**776,0**	**1033,9**	**1012,4**	**0,0**	**0,0**	**0,0**	**0,0**	**0,0**	**530,2**	**816,0**	**776,0**	**1033,9**	**1012,4**
Of which															
- overdue claims	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
1.6 Loans and other placements with resident individuals	**7484,4**	**9708,8**	**10841,5**	**11014,0**	**10878,0**	**237,6**	**227,0**	**228,5**	**289,6**	**347,3**	**7721,9**	**9935,8**	**11070,0**	**11303,7**	**11225,3**
Of which															
- overdue claims	276,9	406,8	592,3	620,8	650,4	35,6	32,7	37,1	45,4	55,3	312,5	439,5	629,4	666,2	705,7
1.7 Loans and other placements with non-resident individuals	**8,3**	**11,1**	**14,7**	**14,8**	**14,9**	**6,8**	**10,2**	**11,7**	**11,1**	**13,4**	**15,1**	**21,3**	**26,4**	**25,9**	**28,3**
Of which															
- overdue claims	0,1	0,2	0,2	0,2	0,3	0,4	0,6	0,8	1,1	1,3	0,5	0,8	1,0	1,3	1,6
Reference data:															
Provisions on loans, deposits and other placements	2095,7	2417,3	2969,8	3459,8	3712,2	0,0	0,0	0,0	0,0	0,0	2095,7	2417,3	2969,8	3459,8	3712,2
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	58,7	80,6	146,3	153,5	166,8	4,6	6,6	14,1	20,6	25,5	63,4	87,1	160,4	174,1	192,3
Credit institutions' portfolio of promissory notes of residents	308,2	221,8	208,3	188,7	162,4	88,6	50,1	13,1	25,7	30,2	396,8	271,9	221,5	214,4	192,7
Credit institutions' portfolio of promissory notes of non-residents	0,0	0,0	0,0	0,0	0,0	2,0	2,2	2,5	3,5	4,3	2,0	2,2	2,5	3,6	4,3

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

	1.01.13	1.01.14	1.10.14	1.01.15	1.02.15
1. Loans, deposits and other placements, total	***100,0*** ***68,6***	***100,0*** ***70,4***	***100,0*** ***71,4***	***100,0*** ***66,7***	***100,0*** ***67,2***
Of which: - overdue claims	*3,7* *2,5*	*3,5* *2,4*	*3,9* *2,8*	*3,8* *2,5*	*4,1* *2,7*
1.1 Loans and other placements with non-financial resident organisations	***53,3*** ***36,5***	***50,3*** ***35,4***	***49,9*** ***35,6***	***49,6*** ***33,1***	***49,9*** ***33,5***
Of which: - overdue claims	*2,5* *1,7*	*2,2* *1,5*	*2,2* *1,6*	*2,1* *1,4*	*2,3* *1,5*
of which: 1.1.1. Loans and other placements with individual entrepreneurs	*1,7* *1,2*	*1,7* *1,2*	*1,5* *1,1*	*1,3* *0,9*	*1,2* *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*
1.2 Loans and other placements with non-resident legal entities (except banks)	***5,6*** ***3,8***	***5,4*** ***3,8***	***6,5*** ***4,6***	***7,4*** ***4,9***	***8,4*** ***5,6***
Of which: - overdue claims	*0,2* *0,1*	*0,2* *0,1*	*0,2* *0,2*	*0,3* *0,2*	*0,4* *0,3*
1.3 Loans, deposits and other placements with financial sector	***8,7*** ***6,0***	***8,1*** ***5,7***	***9,3*** ***6,7***	***9,8*** ***6,6***	***8,4*** ***5,6***
Of which: - overdue claims	*0,1* *0,0*	*0,0* *0,0*	*0,0* *0,0*	*0,0* *0,0*	*0,0* *0,0*
of which: 1.3.1 Resident credit institutions	*5,9* *4,1*	*5,2* *3,6*	*6,5* *4,6*	*7,3* *4,9*	*6,0* *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* *1,9*	*2,9* *2,1*	*2,9* *2,0*	*2,5* *1,7*	*2,4* *1,6*
Of which - overdue claims	*0,0* *0,0*	*0,0* *0,0*	*0,0* *0,0*	*0,0* *0,0*	*0,0* *0,0*
1.4 Loans, deposits and other placements with non-resident banks	***6,5*** ***4,5***	***7,5*** ***5,3***	***5,9*** ***4,2***	***6,0*** ***4,0***	***7,4*** ***5,0***
Of which: - overdue claims	*0,0* *0,0*	*0,0* *0,0*	*0,1* *0,0*	*0,1* *0,0*	*0,1* *0,1*
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	***1,6*** ***1,1***	***2,0*** ***1,4***	***1,7*** ***1,2***	***2,0*** ***1,3***	***1,9*** ***1,3***
Of which: - overdue claims	*0,0* *0,0*	*0,0* *0,0*	*0,0* *0,0*	*0,0* *0,0*	*0,0* *0,0*
1.6 Loans and other placements with resident individuals	***22,7*** ***15,6***	***24,6*** ***17,3***	***24,2*** ***17,3***	***21,8*** ***14,6***	***20,7*** ***13,9***
Of which: - overdue claims	*0,9* *0,6*	*1,1* *0,8*	*1,4* *1,0*	*1,3* *0,9*	*1,3* *0,9*
1.7 Loans and other placements with non-resident individuals	***0,0*** ***0,0***	***0,1*** ***0,0***	***0,1*** ***0,0***	***0,0*** ***0,0***	***0,1*** ***0,0***
Of which: - overdue claims	*0,0* *0,0*	*0,0* *0,0*	*0,0* *0,0*	*0,0* *0,0*	*0,0* *0,0*
Reference data:					
Provision on loans, deposits and other placements	*6,2* *4,2*	*6,0* *4,2*	*6,5* *4,6*	*6,7* *4,5*	*6,8* *4,6*
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	*0,2* *0,1*	*0,2* *0,2*	*0,4* *0,3*	*0,3* *0,2*	*0,4* *0,2*
Credit institutions' portfolio of promissory notes of residents	*1,2* *0,8*	*0,7* *0,5*	*0,5* *0,3*	*0,4* *0,3*	*0,4* *0,2*
Credit institutions' portfolio of promissory notes of non-residents	*0,0* *0,0*	*0,0* *0,0*	*0,0* *0,0*	*0,0* *0,0*	*0,0* *0,0*

Table 18

The structure of credit institutions' security portfolio[1]

	1.01.13		1.01.14		1.10.14		1.01.15		1.02.15	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total
Securities, total	**6 636,1**	***100,0***	**7 548,2**	***100,0***	**8 158,1**	***100,0***	**9 506,1**	***100,0***	**9 996,4**	***100,0***
- in rubles	5 451,0	*82,1*	6 031,2	*79,9*	5 966,6	*73,1*	6 721,7	*70,7*	6 686,3	*66,9*
- in foreign currency	1 185,1	*17,9*	1 517,0	*20,1*	2 191,5	*26,9*	2 784,4	*29,3*	3 310,2	*33,1*
Of which:										
Securities at fair value through profit or loss	1 782,6	*26,9*	2 214,2	*29,3*	1 972,0	*24,2*	1 700,5	*17,9*	1 757,8	*17,6*
- in rubles	1 640,3	*24,7*	1 897,5	*25,1*	1 458,4	*17,9*	1 089,0	*11,5*	1 103,7	*11,0*
- in foreign currency	142,3	*2,1*	316,6	*4,2*	513,6	*6,3*	611,5	*6,4*	654,1	*6,5*
Securities available for sale	3 464,7	*52,2*	3 856,4	*51,1*	3 655,1	*44,8*	4 210,4	*44,3*	4 425,8	*44,3*
- in rubles	2 723,6	*41,0*	3 024,5	*40,1*	2 603,2	*31,9*	2 751,2	*28,9*	2 685,2	*26,9*
- in foreign currency	741,1	*11,2*	831,9	*11,0*	1 051,9	*12,9*	1 459,2	*15,4*	1 740,6	*17,4*
Securities held-to-maturity	800,9	*12,1*	876,4	*11,6*	1 153,8	*14,1*	2 224,1	*23,4*	2 445,4	*24,5*
- in rubles	769,5	*11,6*	800,0	*10,6*	885,0	*10,8*	1 512,5	*15,9*	1 532,3	*15,3*
- in foreign currency	31,4	*0,5*	76,4	*1,0*	268,8	*3,3*	711,6	*7,5*	913,1	*9,1*
Shares in associates and subsidiaries[2]	579,4	*8,7*	594,9	*7,9*	1 372,1	*16,8*	1 365,9	*14,4*	1 362,0	*13,6*
- in rubles	310,0	*4,7*	304,0	*4,0*	1 015,8	*12,5*	1 365,2	*14,4*	1 361,3	*13,6*
- in foreign currency	269,3	*4,1*	290,9	*3,9*	356,2	*4,4*	0,7	*0,0*	0,7	*0,0*
Reference data:										
Revaluation of securities	31,4		-37,1		-175,2		-433,2		-473,1	
Provisions for losses on securities available for sale	27,2		49,3		12,6		21,1		23,3	
Provisions for losses on securities held-to-maturity	1,1		3,3		2,9		4,4		6,2	
Provisions for losses on portfolio of shares in associates and subsidiaries	8,4		5,3		76,8		86,6		88,5	

[1] Excluding promissory notes.

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

Table 19

The structure of credit institutions' portfolio of debt securities

	1.01.13		1.01.14		1.10.14		1.01.15		1.02.15	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total
Debt securities held, total	5 265,1	*100,0*	6 162,9	*100,0*	6 410,2	*100,0*	7 651,4	*100,0*	8 162,1	*100,0*
- in rubles	4 434,5	*84,2*	5 059,3	*82,1*	4 733,8	*73,8*	5 070,6	*66,3*	5 079,6	*62,2*
- in foreign currency	830,6	*15,8*	1 103,5	*17,9*	1 676,4	*26,2*	2 580,8	*33,7*	3 082,5	*37,8*
of which: revaluation	50,6	*1,0*	-19,5	*-0,3*	-158,4	*-2,5*	-416,8	*-5,4*	-471,6	*-5,8*
Debt securities at book value held (without revaluation)	5 214,5	*100,0*	6 182,4	*100,0*	6 568,6	*100,0*	8 068,2	*100,0*	8 633,7	*100,0*
of which:										
debt securities of the Russian Federation	945,1	*18,1*	814,1	*13,2*	1 137,3	*17,3*	1 268,4	*15,7*	1 649,3	*19,1*
- in rubles	750,4	*14,4*	677,5	*11,0*	826,7	*12,6*	1 013,8	*12,6*	1 251,2	*14,5*
- in foreign currency	194,7	*3,7*	136,6	*2,2*	310,6	*4,7*	254,6	*3,2*	398,1	*4,6*
debt securities of the Bank of Russia	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- in rubles	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- in foreign currency	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
debt securities of federal districts and local government	98,1	*1,9*	131,8	*2,1*	143,1	*2,2*	108,9	*1,3*	163,6	*1,9*
- in rubles	98,1	*1,9*	131,8	*2,1*	143,1	*2,2*	108,8	*1,3*	163,4	*1,9*
- in foreign currency	0,0	*0,0*	0,0	*0,0*	0,1	*0,0*	0,1	*0,0*	0,1	*0,0*
debt securities of resident credit institutions	492,9	*9,5*	410,3	*6,6*	517,8	*7,9*	456,4	*5,7*	659,0	*7,6*
- in rubles	487,4	*9,3*	400,1	*6,5*	490,8	*7,5*	442,2	*5,5*	608,5	*7,0*
- in foreign currency	5,5	*0,1*	10,2	*0,2*	27,0	*0,4*	14,2	*0,2*	50,5	*0,6*
other debt securities of residents	863,8	*16,6*	687,8	*11,1*	856,6	*13,0*	666,4	*8,3*	931,1	*10,8*
- in rubles	863,4	*16,6*	687,5	*11,1*	854,3	*13,0*	665,9	*8,3*	925,8	*10,7*
- in foreign currency	0,4	*0,0*	0,4	*0,0*	2,3	*0,0*	0,6	*0,0*	5,3	*0,1*
debt securities of other countries	19,6	*0,4*	17,6	*0,3*	32,8	*0,5*	38,4	*0,5*	36,0	*0,4*
- in rubles	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- in foreign currency	19,6	*0,4*	17,6	*0,3*	32,8	*0,5*	38,4	*0,5*	36,0	*0,4*
debt securities of non-resident banks	218,4	*4,2*	97,4	*1,6*	112,5	*1,7*	358,5	*4,4*	386,9	*4,5*
- in rubles	42,4	*0,8*	39,7	*0,6*	37,9	*0,6*	114,8	*1,4*	117,3	*1,4*
- in foreign currency	176,0	*3,4*	57,6	*0,9*	74,6	*1,1*	243,7	*3,0*	269,7	*3,1*
other debt securities of non-residents	553,4	*10,6*	768,2	*12,4*	902,6	*13,7*	904,2	*11,2*	1 422,2	*16,5*
- in rubles	221,4	*4,2*	218,4	*3,5*	205,1	*3,1*	188,3	*2,3*	192,2	*2,2*
- in foreign currency	331,9	*6,4*	549,8	*8,9*	697,5	*10,6*	715,9	*8,9*	1 230,0	*14,2*
debt securities delivered without derecognition in the balance sheet	2 014,9	*38,6*	3 248,9	*52,6*	2 860,8	*43,6*	4 261,8	*52,8*	3 380,1	*39,1*
- in rubles	1 913,4	*36,7*	2 918,7	*47,2*	2 330,2	*35,5*	2 949,9	*36,6*	2 289,1	*26,5*
- in foreign currency	101,5	*1,9*	330,2	*5,3*	530,6	*8,1*	1 311,9	*16,3*	1 091,0	*12,6*
overdue debt securities	8,4	*0,2*	6,3	*0,1*	5,1	*0,1*	5,2	*0,1*	5,5	*0,1*
- in rubles	7,5	*0,1*	5,2	*0,1*	4,1	*0,1*	3,8	*0,0*	3,9	*0,0*
- in foreign currency	1,0	*0,0*	1,1	*0,0*	1,0	*0,0*	1,4	*0,0*	1,7	*0,0*
Reference data:										
Provisions for losses on debt securities	15,5		14,9		11,3		15,8		18,1	

Table 20

Structure of credit institutions' portfolio of shares[1]

	1.01.13		1.01.14		1.10.14		1.01.15		1.02.15	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total
Shares held, total	791,6	*100,0*	790,4	*100,0*	375,9	*100,0*	488,7	*100,0*	472,4	*100,0*
- in rubles	706,4	*89,2*	667,9	*84,5*	217,0	*57,7*	285,9	*58,5*	245,4	*52,0*
- in foreign currency	85,2	*10,8*	122,5	*15,5*	158,9	*42,3*	202,8	*41,5*	227,0	*48,0*
of which: revaluation	-19,1	*-2,4*	-17,5	*-2,2*	-16,8	*-4,5*	-16,4	*-3,4*	-1,5	*-0,3*
Shares held at book value (without revaluation)	810,8	*100,0*	807,9	*100,0*	392,7	*100,0*	505,1	*100,0*	473,9	*100,0*
of which shares of:										
resident credit institutions	8,5	*1,0*	5,1	*0,6*	3,9	*1,0*	4,1	*0,8*	6,2	*1,3*
- in rubles	8,4	*1,0*	5,1	*0,6*	3,9	*1,0*	4,1	*0,8*	6,2	*1,3*
- in foreign currency	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
other residents	646,1	*79,7*	591,7	*73,2*	151,9	*38,7*	197,8	*39,2*	139,7	*29,5*
- in rubles	644,2	*79,5*	588,8	*72,9*	148,9	*37,9*	192,3	*38,1*	135,8	*28,7*
- in foreign currency	1,9	*0,2*	2,8	*0,3*	3,1	*0,8*	5,5	*1,1*	3,9	*0,8*
non-resident credit institutions	8,5	*1,0*	8,7	*1,1*	3,1	*0,8*	2,7	*0,5*	3,2	*0,7*
- in rubles	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- in foreign currency	8,5	*1,0*	8,7	*1,1*	3,1	*0,8*	2,7	*0,5*	3,2	*0,7*
other non-residents	73,8	*9,1*	85,8	*10,6*	76,2	*19,4*	81,8	*16,2*	81,9	*17,3*
- in rubles	8,4	*1,0*	8,7	*1,1*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- in foreign currency	65,4	*8,1*	77,1	*9,5*	76,2	*19,4*	81,8	*16,2*	81,9	*17,3*
shares delivered without derecognition in the balance sheet	74,0	*9,1*	116,6	*14,4*	87,7	*22,3*	124,8	*24,7*	138,3	*29,2*
- in rubles	64,6	*8,0*	82,8	*10,2*	42,0	*10,7*	67,0	*13,3*	65,4	*13,8*
- in foreign currency	9,4	*1,2*	33,8	*4,2*	45,7	*11,6*	57,8	*11,4*	72,8	*15,4*
Shares valued at cost[2]	-	-	-	-	69,8	*17,8*	93,9	*18,6*	104,6	*22,1*
- in rubles	-	-	-	-	39,0	*9,9*	38,9	*7,7*	39,5	*8,3*
- in foreign currency	-	-	-	-	30,8	*7,8*	55,0	*10,9*	65,1	*13,7*
Reference data:										
Provisions for losses on shares	21,3		44,0		9,2		14,8		16,8	

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

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

Table 21

Credit institutions' portfolio of discounted promissory notes

(billion rubles)

	1.01.13	1.01.14	1.10.14	1.01.15	1.02.15
Portfolio of promissory notes discounted by a credit institution, in rubles	308,2	221,8	208,3	188,7	162,5
of which promissory notes, not paid when due	4,4	4,9	8,1	9,2	9,8
Portfolio of promissory notes discounted by a credit institution, in foreign currency	90,6	52,3	15,6	29,2	34,6
of which promissory notes, not paid when due	0,01	1,33	1,60	3,45	4,22
Total	**398,8**	**274,1**	**223,9**	**218,0**	**197,0**

Table 22

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

	1.01.13		1.01.14		1.10.14		1.01.15		1.02.15	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total
Discounted promissory notes, total	**398,8**	***100,0***	**274,1**	***100,0***	**223,9**	***100,0***	**218,0**	***100,0***	**197,0**	***100,0***
Of which:										
- promissory notes of federal governments	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- promissory notes of regional and local governments	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- promissory notes of resident credit institutions	338,5	*84,9*	223,0	*81,4*	164,2	*73,3*	154,9	*71,1*	135,5	*68,8*
- other promissory notes of residents	58,3	*14,6*	48,9	*17,8*	57,3	*25,6*	59,5	*27,3*	57,2	*29,0*
- promissory notes of authorised agencies of other countries	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- promissory notes of non-resident credit institutions	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- other promissory notes of non-residents	2,0	*0,5*	2,2	*0,8*	2,5	*1,1*	3,6	*1,6*	4,3	*2,2*
Reference data:										
Provisions for losses on promissory notes	10,2		12,9		11,8		13,8		14,5	

[1] including overdue promissory notes.

Table 23

Real estate temporarily out of use in operating activities

(billion rubles)

	1.01.13	1.01.14	1.10.14	1.01.15	1.02.15
Land temporarily out of use in operating activities	49,3	5,5	6,9	6,6	5,7
Land temporarily out of use in operating activities, leased out	0,9	0,6	0,9	0,9	0,7
Land temporarily out of use in operating activities, at current (fair) value	7,9	8,7	9,5	10,2	13,1
Land temporarily out of use in operating activities, at current (fair) value, leased out	0,8	3,5	2,7	2,9	3,3
Real estate (except land) temporarily out of use in operating activities*	4,2	3,5	2,6	2,0	1,7
Real estate (except land) temporarily out of use in operating activities, leased out*	10,3	14,0	12,4	9,5	9,4
Real estate (except land) temporarily out of use in operating activities, at current (fair) value	6,9	12,4	14,8	13,3	13,1
Real estate (except land) temporarily out of use in operating activities, at current (fair) value, leased out	13,9	15,5	24,4	27,6	28,6
Investments in construction of objects of real estate, temporarily out of use in operating activities	2,4	1,2	1,4	1,4	1,7
Non-current inventories	66,2	80,0	122,9	129,8	129,1
Provisions calculated on the basis of assets listed in point 2.7 of the Bank of Russia`s Regulation No. 283-P, dated March 20, 2006, "On the Loss Provisioning Procedure for Credit Institutions"	13,8	27,8	46,2	58,5	63,9

* At residual value (less amortisation).

Table 24

Funds raised by credit institutions from organisations

(billion rubles)

		1.01.13	1.01.14	1.10.14	1.01.15	1.02.15
1.	Funds raised from organisations, total	15 648,2	17 787,0	20 501,4	25 008,1	28 180,7
	- in rubles	11 054,1	12 092,7	12 978,6	14 222,9	14 703,3
	- in foreign currency	4 594,1	5 694,4	7 522,8	10 785,2	13 477,4
	of which:					
1.1.	Funds of legal entities in settlement and other accounts[1]	5 706,6	6 516,1	6 573,8	7 434,7	8 901,9
	- in rubles	4 821,8	5 547,8	5 292,3	5 549,6	6 024,7
	- in foreign currency	884,8	968,3	1 281,4	1 885,1	2 877,1
	Of which:					
1.1.1	Funds of individual entrepreneurs	172,8	192,7	193,9	180,1	176,8
	- in rubles	170,0	190,0	189,7	172,1	167,2
	- in foreign currency	2,8	2,7	4,2	7,9	9,6
1.2.	Government and other extra budgetary funds in settlement accounts	1,6	0,2	0,4	0,1	0,1
1.3.	Float	283,3	386,4	475,4	535,3	682,7
1.4.	Deposits and other funds raised from legal entities (except credit institutions)	9 619,5	10 838,3	13 422,3	17 007,9	18 564,5
	- in rubles	6 089,7	6 371,5	7 457,9	8 471,8	8 427,9
	- in foreign currency	3 529,8	4 466,8	5 964,4	8 536,1	10 136,6
	Of which:					
1.4.1.	Deposits and other raised funds from the Federal Treasury, the Ministry of Finance, financial agencies and extra budgetary funds of the Russian Federation, federal districts and authorities of local self-governance	761,0	453,9	1 770,0	1 023,8	1 609,0
1.4.2.	Certificates of deposit	4,1	5,3	6,1	5,8	5,6
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	0,0	0,2	0,0	0,5	4,0
1.5.	Clients' funds in factoring and forfeiting operations	37,2	43,8	29,2	26,4	20,6
1.6.	Funds written down from clients' accounts but not entered in correspondent account of a credit institution because of shortage of money	0,0	2,2	0,3	3,8	10,9
	Deposits and other funds raised from legal entities (as paragraph 1.4.) by maturity:					
	demand deposits and deposits with maturity up to 30 days	1 553,4	1 812,6	1 657,2	3 405,3	2 495,8
	- in rubles	1 362,2	1 624,9	1 437,4	2 686,8	1 984,5
	- in foreign currency	191,3	187,7	219,9	718,5	511,3
	with maturity from 31 days to 1 year	3 321,2	3 292,3	4 706,2	4 565,0	5 561,4
	- in rubles	2 838,8	2 520,2	3 736,8	3 327,2	4 048,2
	- in foreign currency	482,3	772,2	969,4	1 237,8	1 513,2
	with maturity in excess of 1 year	4 744,9	5 733,4	7 058,8	9 037,5	10 507,3
	- in rubles	1 888,7	2 226,4	2 283,8	2 457,8	2 395,2
	- in foreign currency	2 856,2	3 507,0	4 775,0	6 579,8	8 112,1
	Reference data					
Funds raised from non-resident organisations, total		2 750,8	3 271,2	3 882,3	5 143,3	5 980,6
- in rubles		507,4	535,7	481,4	591,3	510,7
- in foreign currency		2 243,5	2 735,5	3 401,0	4 552,0	5 469,9
of which:						
	Funds of non-resident organisations in settlement and other accounts	228,2	265,5	401,7	521,0	600,6
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	418,2	526,7	483,0	502,0	542,7
	Other funds raised from non-resident legal entities	2 088,3	2 463,7	2 980,8	4 074,3	4 786,2
	Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0,0	0,0	0,0	0,0	1,5

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

Table 25

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

	1.01.13	1.01.14	1.10.14	1.01.15	1.02.15
Issued debt obligations - total	**2 419,2**	**2 572,4**	**2 464,0**	**2 692,0**	**2 726,5**
including:					
bonds:	1 037,4	1 213,1	1 220,2	1 357,5	1 359,2
of which					
with maturities less than one year	17,1	3,7	5,5	12,0	11,7
with maturities in excess of one year	1 020,3	1 209,4	1 214,8	1 344,5	1 337,5
deposit certificates [1]	4,1	5,3	6,1	5,8	5,6
of which					
with maturities in excess of one year	2,7	3,1	3,8	3,3	3,2
with maturities in excess of one year	1,3	2,1	2,2	2,2	1,9
savings certificates [2]	228,4	349,7	365,8	460,5	478,8
of which					
with maturities in excess of one year	61,8	63,2	62,8	148,6	191,9
with maturities in excess of one year	162,0	273,8	286,3	300,2	264,1
promissory notes and banker's acceptances	1 149,3	1 004,3	871,8	868,1	882,9
of which					
with maturities in excess of one year	596,6	465,2	342,4	364,8	351,9
with maturities in excess of one year	528,6	517,3	502,8	482,2	509,2

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

Table 26

Individual deposit structure

(billion rubles)

		1.01.13	1.01.14	1.10.14	1.01.15	1.02.15
1	Individual deposits	14 251,0	16 957,5	17 297,5	18 552,7	19 328,7
	- of which savings certificates	228,4	349,7	365,8	460,5	478,8
1.1.	Individual demand deposits and deposits with maturity up to 30 days	2 723,8	3 210,8	2 987,8	3 214,6	2 886,9
	- in rubles	2 474,9	2 913,0	2 598,8	2 664,9	2 276,4
	- in foreign currency	248,9	297,8	389,0	549,7	610,5
1.2.	Individual deposits with maturity from 31 days to 1 year	3 138,2	3 264,3	3 183,4	5 124,0	6 459,7
	- in rubles	2 684,5	2 788,8	2 688,4	3 814,6	4 578,8
	- in foreign currency	453,8	475,5	495,1	1 309,4	1 880,9
1.3.	Individual deposits with maturity in excess of 1 year	8 389,0	10 482,4	11 126,4	10 214,1	9 982,1
	- in rubles	6 604,1	8 298,8	8 589,1	7 227,1	6 664,1
	- in foreign currency	1 784,9	2 183,6	2 537,2	2 987,0	3 318,0
	Reference data:					
	Deposits of non-resident individuals (excluding saving certificates)	167,1	223,9	213,4	245,2	280,6

Table 27

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

(billion rubles)

	1.01.13	1.01.14	1.10.14	1.01.15	1.02.15
Loans, deposits and other funds raised from other credit institutions, total	**4 738,4**	**4 806,0**	**5 307,7**	**6 594,2**	**6 116,7**
- in rubles	2 530,1	2 369,5	2 867,3	3 223,4	2 437,4
- in foreign currency	2 208,2	2 436,5	2 440,4	3 370,8	3 679,2
of which:					
- loans, deposits and other funds raised from resident credit institutions	2 500,9	2 556,6	3 187,7	4 016,5	3 227,7
- in rubles	2 061,1	1 962,6	2 505,1	2 900,5	2 125,0
- in foreign currency	439,8	594,0	682,6	1 116,0	1 102,7
of which					
overdue debt	0,0	0,2	0,0	0,0	1,0
- in rubles	0,0	0,2	0,0	0,0	0,2
- 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	2 120,0	2 577,8	2 888,9
- in rubles	469,0	406,9	362,2	322,9	312,4
- in foreign currency	1 768,4	1 842,5	1 757,8	2 254,8	2 576,5
of which					
overdue debt	0,0	0,0	0,0	0,0	0,0
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,0	0,0	0,0	0,0

Table 28

Distribution of budgetary funds in settlement accounts by groups of credit institutions on 1.02.15

Share of budgetary funds in settlement accounts in liabilities	Number of credit institutions	Budgetary funds in settlement accounts[1]		Assets of credit institutions	
		mln.roubles	share in Russia, %	mln.roubles	share in Russia, %
25% and more	1	59 730	*66,5*	104 290	*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%	55	30 082	*33,5*	50 207 749	*62,2*
No budgetary funds	771	0	*0,0*	30 440 832	*37,7*
Data not available	3	0	*0,0*	0	*0,0*
Total	**830**	**89 812**	***100,0***	**80 752 872**	***100,0***

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

Table 29

Funds raised from and placed with non-residents

№	Indicator	1.01.13		1.01.14		1.10.14		1.01.15		1.02.15	
		billion rubles	Share in liabilities[1] (assets) of the banking sector, %	billion rubles	Share in liabilities[1] (assets) of the banking sector, %	billion rubles	Share in liabilities[1] (assets) of the banking sector, %	billion rubles	Share in liabilities[1] (assets) of the banking sector, %	billion rubles	Share in liabilities[1] (assets) of the banking sector, %
	Raised funds										
1.	**Clients' funds (except credit institutions)**	**2 924,6**	***5,9***	**3 502,6**	***6,1***	**4 096,4**	***6,4***	**5 389,4**	***6,9***	**6 262,3**	***7,8***
1.1	Funds in accounts of legal entities (excluding certificates of deposit)	2 734,7	*5,5*	3 255,8	*5,7*	3 865,5	*6,0*	5 097,2	*6,6*	5 931,0	*7,3*
1.1.1	of which deposits and other raised funds (excluding certificates of deposit)	2 506,5	*5,1*	2 990,4	*5,2*	3 463,8	*5,4*	4 576,3	*5,9*	5 330,4	*6,6*
1.2	Individual deposits (excluding saving certificates)	167,1	*0,3*	223,9	*0,4*	213,4	*0,3*	245,2	*0,3*	280,6	*0,3*
1.2.1	of which deposits and other raised funds (excluding saving certificates)	121,5	*0,2*	168,3	*0,3*	157,2	*0,2*	179,5	*0,2*	209,5	*0,3*
1.3	Funds in other accounts	22,8	*0,0*	22,9	*0,0*	17,4	*0,0*	47,0	*0,1*	50,8	*0,1*
2.	**Funds in correspondent and other accounts of credit institutions**	**173,2**	***0,4***	**162,9**	***0,3***	**141,4**	***0,2***	**180,0**	***0,2***	**194,0**	***0,2***
3.	**Loans, deposits and other funds raised from credit institutions**	**2 237,4**	***4,5***	**2 249,4**	***3,9***	**2 120,0**	***3,3***	**2 577,8**	***3,3***	**2 888,9**	***3,6***
4.	**Loans from other countries**	**0,0**	***0,0***	**0,0**	***0,0***	**0,0**	***0,0***	**0,0**	***0,0***	**0,0**	***0,0***
	Raised funds, total	**5 335,2**	***10,8***	**5 914,9**	***10,3***	**6 357,8**	***9,9***	**8 147,1**	***10,5***	**9 345,3**	***11,6***
	Reference data:										
	Liabilities of authorized banks to non-residents on issued debt securities - total [2]	237,7	*0,5*	211,7	*0,4*	228,2	*0,4*	291,2	*0,4*	359,0	*0,4*
	Overdue interest on liabilities of credit institutions	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
	Placed funds										
1.	**Loans, total**	**4 115,3**	***8,3***	**5 226,0**	***9,1***	**5 675,3**	***8,9***	**6 978,0**	***9,0***	**8 605,4**	***10,7***
	of which overdue claims	61,4	*0,1*	69,7	*0,1*	136,9	*0,2*	182,1	*0,2*	253,9	*0,3*
	of which:										
1.1.	Loans, deposits and other placements	2 214,8	*4,5*	3 041,0	*5,3*	2 680,4	*4,2*	3 114,7	*4,0*	4 034,7	*5,0*
1.2	Loans and other placements with legal entities	1 885,4	*3,8*	2 163,7	*3,8*	2 968,6	*4,6*	3 837,5	*4,9*	4 542,3	*5,6*
1.3	Loans and other placements with individuals	15,1	*0,0*	21,3	*0,0*	26,4	*0,0*	25,9	*0,0*	28,3	*0,0*
2.	**Correspondent accounts with banks**	**1 167,5**	***2,4***	**1 098,2**	***1,9***	**1 108,1**	***1,7***	**1 915,6**	***2,5***	**2 413,3**	***3,0***
3.	**Securities acquired by credit institutions, total**	**875,6**	***1,8***	**980,0**	***1,7***	**1 129,7**	***1,8***	**1 389,1**	***1,8***	**1 934,6**	***2,4***
	of which:										
3.1	Debt securities (without revaluation and delivered without derecognition in the balance sheet)	791,3	*1,6*	883,2	*1,5*	1 047,9	*1,6*	1 301,0	*1,7*	1 845,1	*2,3*
3.2	Shares (without revaluation and delivered without derecognition in the balance sheet)	82,2	*0,2*	94,5	*0,2*	79,3	*0,1*	84,5	*0,1*	85,2	*0,1*
3.3	Discounted promissory notes	2,0	*0,0*	2,2	*0,0*	2,5	*0,0*	3,6	*0,0*	4,3	*0,0*
4.	**Shares in associates and subsidiaries**	**273,0**	***0,6***	**295,0**	***0,5***	**357,7**	***0,6***	**351,1**	***0,5***	**351,1**	***0,4***
5.	**Loans provided to other countries**	**0,0**	***0,0***	**0,0**	***0,0***	**0,0**	***0,0***	**0,0**	***0,0***	**0,0**	***0,0***
	Placed funds, total	**6 431,5**	***13,0***	**7 599,1**	***13,2***	**8 270,8**	***12,9***	**10 633,8**	***13,7***	**13 304,5**	***16,5***
	Reference data:										
	Overdue interest on claims of credit institutions	1,5	*0,0*	3,4	*0,0*	32,2	*0,1*	38,1	*0,0*	41,4	*0,1*

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

Financial Condition

Table 30

Financial result of operating credit institutions (CIs)

	Profit (+) / loss (-) of the current year, million rubles					Number of credit institutions					Reference: allocation of profit of the current year, million rubles				
	1.01.13	1.01.14	1.10.14	1.01.15	1.02.15	1.01.13	1.01.14	1.10.14	1.01.15	1.02.15	1.01.13	1.01.14	1.10.14	1.01.15	1.02.15
Total	1 011 888,7	993 584,5	685 241,0	589 141,3	-23 555,4	956	922	857	833	827	210 229,8	192 177,5	143 997,0	177 032,1	10 584,9
Profit-making CIs[1]	1 021 250,1	1 012 252,5	749 871,2	853 239,6	86 544,4	901	834	666	707	585	209 438,1	191 145,8	132 981,0	166 058,7	10 024,1
Loss-making CIs	-9 361,4	-18 667,9	-64 630,1	-264 098,3	-110 099,9	55	88	191	126	242	791,7	1 031,7	11 016,0	10 973,4	560,8
CIs that have not provided their reporting	0,0	0,0	0,0	0,0	0,0	0	1	2	1	3	0,0	0,0	0,0	0,0	0,0
Total						**956**	**923**	**859**	**834**	**830**					

[1] including CIs with zero profit.

Table 31

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

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

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

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

Table 32

Assets and liabilities1 of credit institutions (with balancing of some accounts), registered in respective regions, as of 1.02.15

thousand rubles

	Assets in rubles	Assets in foreign currency	Liabilities[1] in rubles	Liabilities[1] in foreign currency
1	2	3	4	5
Central Federal District	47 721 917 974	26 758 250 685	48 556 843 108	25 923 325 551
Belgorod Region	10 487 357	1 345 196	10 520 882	1 311 671
Bryansk Region	0	0	0	0
Vladimir Region	12 497 325	1 757 645	12 192 110	2 062 860
Voronezh Region	3 001 851	1 435 944	3 108 512	1 329 283
Ivanovo Region	12 262 521	1 043 800	12 373 534	932 787
Kaluga Region	26 271 442	1 940 415	25 150 884	3 060 973
Kostroma Region	193 281 335	109 207 063	209 577 472	92 910 926
Kursk Region	17 394 395	826 454	17 393 976	826 873
Lipetsk Region	25 140 854	2 611 043	25 197 711	2 554 186
Moscow Region	54 160 767	22 459 482	56 742 549	19 877 700
Orel Region	3 099 661	319 905	3 098 619	320 947
Ryazan Region	18 291 754	1 856 617	18 267 680	1 880 691
Smolensk Region	5 487 709	658 446	5 790 064	356 091
Tambov Region	3 210 496	33 713	3 216 005	28 204
Tver Region	13 209 567	2 596 192	13 205 089	2 600 670
Tula Region	5 094 876	164 068	5 087 391	171 553
Yaroslavl Region	13 010 090	1 173 728	12 384 089	1 799 729
City of Moscow	47 306 015 974	26 608 820 974	48 123 536 541	25 791 300 407
North-Western Federal District	1 394 160 756	440 851 892	1 428 388 495	406 624 153
Republic of Karelia	1 061 763	36 300	1 077 839	20 224
Komi Republic	4 705 418	878 559	4 798 244	785 733
Akhangelsk Region	0	0	0	0
Vologda Region	83 390 333	10 416 591	84 541 755	9 265 169
Kaliningrad Region	14 874 275	4 152 254	14 054 986	4 971 543
Leningrad Region	15 341 309	3 192 065	14 871 997	3 661 377
Murmansk Region	7 046 441	3 539 158	7 644 343	2 941 256
Novgorod Region	4 651 724	473 656	4 757 779	367 601
Pskov Region	2 251 038	27 819	2 254 868	23 989
St Petersburg	1 260 838 455	418 135 490	1 294 386 684	384 587 261
Southern Federal District	279 756 874	46 346 593	281 620 203	44 483 264
Republic of Adygeya	7 493 080	315 540	7 522 328	286 292
Republic of Kalmykia	301 022	116 186	319 757	97 451
Krasnodar Territory	144 816 715	20 392 034	147 359 534	17 849 215
Astrakhan Region	8 961 554	3 620 830	9 095 588	3 486 796
Volgograd Region	12 655 240	1 700 707	12 672 151	1 683 796
Rostov Region	105 529 263	20 201 296	104 650 845	21 079 714
North-Caucasian Federal District	41 548 967	6 875 540	41 550 824	6 873 683
Republik of Daghestan	10 052 693	253 620	10 105 549	200 764
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	5 930 156	181 771	5 984 430	127 497
Karachai-Cherkess Republic	12 331 325	5 566 364	12 109 951	5 787 738
Republic of North Ossetia - Alania	2 045 711	136 443	2 110 524	71 630

Chechen Republic	0	0	0	0
Stavropol Territory	11 189 082	737 342	11 240 370	686 054
Volga Federal District	1 513 919 581	209 186 992	1 478 332 113	244 774 460
Republic of Bashkortostan	67 175 241	6 186 427	64 980 694	8 380 974
Republic of Marii El	2 369 354	166 881	2 372 582	163 653
Republic of Mordovia	21 416 892	477 172	21 456 198	437 866
Republic of Tatarstan	783 999 836	120 439 334	754 468 739	149 970 431
Udmurt Republic	37 769 138	2 884 094	37 975 894	2 677 338
Chuvash Republic	11 524 301	822 521	11 559 701	787 121
Perm Territory	26 865 101	4 715 404	26 942 196	4 638 309
Kirov Region	30 356 759	4 201 749	31 115 946	3 442 562
Nizhny Novgogrod Region	77 389 430	7 395 920	77 763 384	7 021 966
Orenburg Region	45 401 026	4 096 073	44 864 371	4 632 728
Penza Region	3 859 690	44 219	3 897 169	6 740
Samara Region	320 225 075	48 518 871	316 639 272	52 104 674
Saratov Region	79 756 145	9 125 353	78 443 395	10 438 103
Ulyanovsk Region	5 811 593	112 974	5 852 572	71 995
Ural Federal District	746 611 366	337 410 240	824 170 633	259 850 973
Kurgan Region	2 436 762	64 694	2 485 438	16 018
Sverdlovsk Region	403 650 762	121 131 533	438 587 207	86 195 088
Tyumen Region	229 922 248	190 717 444	267 255 075	153 384 617
Chelyabinsk Region	110 601 594	25 496 569	115 842 913	20 255 250
Siberian Federal District	509 575 493	152 849 442	525 584 381	136 840 554
Republic of Altai	1 416 626	109 222	1 452 105	73 743
Republic of Buryatiya	13 036 690	1 319 805	12 637 684	1 718 811
Republic of Tuva	488 859	2 773	491 589	43
Republic of Khakassia	6 557 409	112 407	6 574 040	95 776
Altai Territory	15 240 774	615 097	14 529 234	1 326 637
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	32 401 736	6 958 688	32 575 036	6 785 388
Irkutsk Region	14 122 278	1 395 017	14 336 894	1 180 401
Kemerovo Region	11 078 905	611 756	11 172 993	517 668
Novosibirsk Region	384 780 573	136 771 956	399 853 590	121 698 939
Omsk Region	17 466 191	4 219 549	18 965 181	2 720 559
Tomsk Region	12 985 452	733 172	12 996 035	722 589
Far Eastern Federal District	494 218 671	87 053 913	503 147 097	78 125 487
Republic of Sakha (Yakutia)	27 713 376	3 298 727	27 756 467	3 255 636
Kamchatka Territory	19 426 361	2 680 053	19 696 067	2 410 347
Primorskiy Territory	81 432 835	22 276 819	86 377 938	17 331 716
Khabarovsk Territory	7 242 934	477 392	7 307 113	413 213
Amur Region	343 908 557	54 658 115	347 598 306	50 968 366
Magadan Region	0	0	0	0
Sakhalin Region	14 494 608	3 662 807	14 411 206	3 746 209
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Crimean District	8 985 087	3 351 749	9 819 390	2 517 446
Republic of Crimea	5 634 095	1 203 628	6 350 926	486 797
City of Sevastopol	3 350 992	2 148 121	3 468 464	2 030 649

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

Table 33

Securities acquired by credit institutions registered in respective regions, as of 1.02.15

thousand rubles

	Debt securities		Shares	Shares in associates and subsidiaries	Discounted promissory notes	
	Total	of which debt securities of the Russian Federation (without revaluation)			nominated in rubles	nominated in foreign currency
1	2	3	4	5	6	7
Central Federal District	7 413 277 616	1 559 741 182	412 171 100	1 339 742 980	118 506 515	32 384 783
Belgorod Region	1 676 006	0	0	0	0	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	2 170 212	125 871	346 428	0	272 877	0
Voronezh Region	1 006 772	0	0	0	0	0
Ivanovo Region	398 859	301 105	16 220	0	29 018	134 668
Kaluga Region	2 019 081	1 671 212	182 652	0	0	0
Kostroma Region	154 320 141	35 722	651 516	0	803 173	0
Kursk Region	898 539	898 539	0	148 712	0	0
Lipetsk Region	1 861 940	333 785	1 115	0	220 891	0
Moscow Region	8 374 823	1 472 691	574 586	0	259 220	0
Orel Region	655 746	3 141	0	0	0	0
Ryazan Region	623 475	352 396	0	219 757	0	0
Smolensk Region	0	0	0	0	0	0
Tambov Region	0	0	0	0	0	0
Tver Region	97 286	0	0	0	0	0
Tula Region	330 278	40 439	9 674	82 992	19 828	0
Yaroslavl Region	400 711	0	21	0	104 392	0
City of Moscow	7 238 443 747	1 554 506 281	410 388 888	1 339 291 519	116 797 116	32 250 115
North-Western Federal District	290 242 727	11 750 413	21 394 912	6 234 063	11 630 864	852 927
Republic of Karelia	0	0	0	0	0	0
Komi Republic	1 302 659	942 651	163 113	0	31 826	141 869
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	17 933 426	2 901 677	31 494	0	88 648	0
Kaliningrad Region	4 078 673	0	8 231	0	0	0
Leningrad Region	1 297 892	95 968	18	252 069	350 330	0
Murmansk Region	0	0	760 592	0	0	0
Novgorod Region	603 701	285 900	197 480	0	188 514	0
Pskov Region	153 404	0	0	0	0	0
St Petersburg	264 872 972	7 524 217	20 233 984	5 981 994	10 971 546	711 058
Southern Federal District	16 527 082	4 579 673	1 049 135	110 177	10 152 808	767 048
Republic of Adygeya	12 277	13 061	1 278	0	209 539	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	10 193 917	3 038 455	362 399	85 008	9 261 688	690 503
Astrakhan Region	1 891 978	1 269 647	390 532	5 288	450 223	0
Volgograd Region	424 737	96 027	41 983	0	178 560	41 237
Rostov Region	4 004 173	162 483	252 943	19 881	52 798	35 308
North-Caucasian Federal District	3 078 036	231 026	152 238	0	120 200	0
Republik of Daghestan	0	0	16 011	0	0	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 557	0	21 790	0	0	0
Karachai-Cherkess Republic	1 870 493	0	114 437	0	0	0
Republic of North Ossetia - Alania	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	1 202 986	231 026	0	0	120 200	0
Volga Federal District	185 379 406	30 252 437	21 146 076	7 391 690	16 050 272	560 439

Republic of Bashkortostan	10 270 154	3 453 548	293 630	179 038	0	0
Republic of Marii El	0	0	0	0	0	0
Republic of Mordovia	210 735	119 437	27 089	0	0	0
Republic of Tatarstan	117 788 194	19 749 881	18 863 412	2 319 289	11 189 568	0
Udmurt Republic	2 248 767	0	1	0	18 519	0
Chuvash Republic	485 254	165 992	148 282	0	101 879	0
Perm Territory	1 484 317	0	459 780	0	150 595	0
Kirov Region	7 287 484	10 843	12 559	0	322 287	0
Nizhny Novgogrod Region	8 561 767	2 048 455	58 252	0	1 745 690	467 610
Orenburg Region	5 697 617	210 175	43 057	35 246	2 180 713	92 829
Penza Region	146 574	96 859	0	0	0	0
Samara Region	26 609 273	2 820 757	1 008 247	4 858 117	284 863	0
Saratov Region	4 589 270	1 576 490	142 886	0	56 158	0
Ulyanovsk Region	0	0	88 881	0	0	0
Ural Federal District	123 591 721	31 866 077	7 178 162	303 091	3 222 062	0
Kurgan Region	0	0	0	0	0	0
Sverdlovsk Region	81 952 149	9 756 539	6 606 764	303 091	1 541 229	0
Tyumen Region	26 512 527	16 317 391	533 229	0	1 553 654	0
Chelyabinsk Region	15 127 045	5 792 147	38 169	0	127 179	0
Siberian Federal District	74 564 649	5 215 983	8 455 650	8 186 541	1 720 698	0
Republic of Altai	108 481	14 021	0	0	177 197	0
Republic of Buryatiya	82 470	0	152 900	0	0	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	13 344	14 719	0	0	0	0
Altai Territory	35 161	43 626	16 258	0	15 000	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	538 811	121 676	342 953	0	0	0
Irkutsk Region	81 749	0	101 427	0	99 498	0
Kemerovo Region	1 973 310	1 157 170	46 693	0	0	0
Novosibirsk Region	67 731 316	3 389 760	7 792 171	8 186 541	932 518	0
Omsk Region	3 437 838	248 400	127	0	367 277	0
Tomsk Region	562 169	226 611	3 121	0	129 208	0
Far Eastern Federal District	55 447 585	5 686 240	820 761	0	1 047 383	0
Republic of Sakha (Yakutia)	1 144 644	132 920	392 656	0	48 979	0
Kamchatka Territory	1 159 280	102 076	34 890	0	17 761	0
Primorskiy Territory	8 713 509	4 556 031	63 753	0	980 643	0
Khabarovsk Territory	370 741	34 463	0	0	0	0
Amur Region	44 059 411	860 750	6 340	0	0	0
Magadan Region	0	0	0	0	0	0
Sakhalin Region	0	0	323 122	0	0	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Crimean District	0	0	432	76	0	0
Republic of Crimea	0	0	408	0	0	0
City of Sevastopol	0	0	24	76	0	0

Table 34

Distribution of loans, deposits and other placements in rubles by credit institutions, registered in respective regions, as of 1.02.15

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other placements with individuals
1	2	3	4	5
Central Federal District	32 468 580 131	17 912 876 412	2 185 262 738	9 756 371 953
Belgorod Region	6 927 523	5 892 878	17	240 534
Bryansk Region	0	0	0	0
Vladimir Region	7 104 066	4 321 978	100 000	2 335 883
Voronezh Region	1 520 468	1 056 532	110 000	153 409
Ivanovo Region	9 250 422	5 950 360	1 015 000	1 912 987
Kaluga Region	19 300 984	3 661 984	11 040 000	4 135 478
Kostroma Region	100 911 791	11 901 515	506 203	70 176 030
Kursk Region	14 054 123	10 307 072	1 350 000	1 528 214
Lipetsk Region	19 386 177	13 696 673	880 000	2 772 006
Moscow Region	33 818 776	20 660 884	501 611	10 338 233
Orel Region	2 237 429	843 333	205 000	203 845
Ryazan Region	13 667 628	10 865 644	630 050	1 803 768
Smolensk Region	4 472 339	2 289 876	827 225	643 579
Tambov Region	2 497 623	2 127 318	0	370 216
Tver Region	9 713 559	4 469 490	1 720 000	1 740 984
Tula Region	3 590 480	2 608 281	682 000	293 559
Yaroslavl Region	9 032 664	5 054 701	470 000	2 835 167
City of Moscow	32 211 094 079	17 807 167 893	2 165 225 632	9 654 888 061
North-Western Federal District	894 611 338	587 084 540	102 185 786	123 022 768
Republic of Karelia	874 364	343 944	155 000	353 752
Komi Republic	2 707 024	2 013 228	150 000	543 678
Akhangelsk Region	0	0	0	0
Vologda Region	53 527 657	21 442 770	1 877 159	29 197 005
Kaliningrad Region	9 531 531	5 599 495	2 712 599	1 219 437
Leningrad Region	9 731 931	5 671 833	193 000	2 753 530
Murmansk Region	4 301 250	1 798 300	50 000	2 402 250
Novgorod Region	2 222 369	1 445 191	0	727 295
Pskov Region	1 356 752	1 177 899	0	178 853
St Petersburg	810 358 460	547 591 880	97 048 028	85 646 968
Southern Federal District	186 617 754	114 192 644	3 010 839	63 806 010
Republic of Adygeya	5 388 577	4 343 210	0	1 039 509
Republic of Kalmykia	45 683	34 014	0	11 669
Krasnodar Territory	85 019 220	56 426 090	1 978 139	22 873 438
Astrakhan Region	2 600 407	947 829	0	849 130
Volgograd Region	9 361 872	7 261 599	520 000	1 499 200
Rostov Region	84 201 995	45 179 902	512 700	37 533 064
North-Caucasian Federal District	25 085 308	18 343 758	2 740 030	3 778 863
Republik of Daghestan	5 176 362	3 868 229	304 400	995 786
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	4 082 640	2 740 582	537 300	804 758
Karachai-Cherkess Republic	7 370 914	5 875 162	305 000	1 042 242

Republic of North Ossetia - Alania	1 444 411	1 217 706	0	226 705
Chechen Republic	0	0	0	0
Stavropol Territory	7 010 981	4 642 079	1 593 330	709 372
Volga Federal District	976 638 368	542 626 632	36 593 076	343 041 065
Republic of Bashkortostan	46 406 567	24 239 400	6 050 224	14 983 946
Republic of Marii El	1 851 684	1 375 242	240 000	168 242
Republic of Mordovia	14 639 284	11 849 445	25 000	2 470 444
Republic of Tatarstan	452 789 662	295 581 126	12 807 751	107 065 897
Udmurt Republic	29 718 022	5 263 895	1 525 000	22 618 668
Chuvash Republic	7 901 099	3 217 349	1 131 000	3 348 089
Perm Territory	20 162 168	8 781 898	116 500	10 841 256
Kirov Region	19 255 027	12 343 828	251 500	6 342 772
Nizhny Novgograd Region	50 607 707	34 511 570	1 131 147	10 340 806
Orenburg Region	32 740 664	15 449 853	927 050	15 524 620
Penza Region	2 554 078	1 597 800	1 440	876 128
Samara Region	257 712 994	106 592 732	8 502 890	136 565 337
Saratov Region	35 659 641	18 341 121	3 533 574	11 098 230
Ulyanovsk Region	4 639 771	3 481 373	350 000	796 630
Ural Federal District	496 473 520	213 956 640	15 572 569	239 354 656
Kurgan Region	1 728 341	1 526 280	0	150 753
Sverdlovsk Region	257 850 238	95 551 054	8 705 449	142 612 517
Tyumen Region	166 133 400	79 725 040	5 239 700	69 130 924
Chelyabinsk Region	70 761 541	37 154 266	1 627 420	27 460 462
Siberian Federal District	278 297 371	140 225 164	24 362 359	95 655 593
Republic of Altai	902 553	466 931	0	126 240
Republic of Buryatiya	9 033 062	3 401 737	0	5 293 362
Republic of Tuva	218 190	91 205	0	126 985
Republic of Khakassia	4 524 895	1 857 321	15 000	2 528 921
Altai Territory	12 198 512	8 909 750	955 000	2 088 777
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	22 473 771	9 361 781	2 835 210	8 075 621
Irkutsk Region	11 017 582	5 873 376	540 000	3 361 459
Kemerovo Region	6 010 681	2 538 673	130 152	3 341 856
Novosibirsk Region	192 035 635	95 030 328	19 501 997	65 421 889
Omsk Region	10 978 611	7 481 128	375 000	1 940 010
Tomsk Region	8 903 879	5 212 934	10 000	3 350 473
Far Eastern Federal District	366 009 042	80 700 365	5 774 415	267 849 280
Republic of Sakha (Yakutia)	18 482 161	10 687 640	44 087	7 110 061
Kamchatka Territory	14 846 183	10 283 204	1 635 893	2 751 736
Primorskiy Territory	54 520 657	35 620 728	328 286	16 174 237
Khabarovsk Territory	5 196 086	1 691 928	260 000	2 877 660
Amur Region	264 850 118	17 838 594	2 270 149	236 854 946
Magadan Region	0	0	0	0
Sakhalin Region	8 113 837	4 578 271	1 236 000	2 080 640
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Crimean District	2 525 890	1 475 008	1 020 000	30 882
Republic of Crimea	431 402	283 124	120 000	28 278
City of Sevastopol	2 094 488	1 191 884	900 000	2 604

Table 35

Distribution of loans, deposits and other placements in forreign currency by credit institutions, registered in respective regions, as of 1.02.15

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other placements with individuals
1	2	3	4	5
Central Federal District	18 005 531 403	11 605 858 900	4 843 875 924	341 362 689
Belgorod Region	597 401	595 333	2 068	0
Bryansk Region	0	0	0	0
Vladimir Region	831 853	64 242	0	767 611
Voronezh Region	1 303 651	1 121 098	1 379	160 775
Ivanovo Region	180 056	42 114	4 053	7 357
Kaluga Region	1 871	0	1 813	58
Kostroma Region	10 647 584	1 803 521	1 124 909	1 083 686
Kursk Region	330 900	330 399	0	501
Lipetsk Region	293 259	0	275 716	17 543
Moscow Region	10 221 847	6 753 209	64 323	3 404 315
Orel Region	4 667	0	4 667	0
Ryazan Region	155 789	28 315	72 454	55 020
Smolensk Region	158 696	93 839	1 718	0
Tambov Region	2 068	0	2 068	0
Tver Region	145 751	0	145 748	3
Tula Region	13 786	0	13 786	0
Yaroslavl Region	284 414	195 595	2 801	86 018
City of Moscow	17 980 357 810	11 594 831 235	4 842 158 421	335 779 802
North-Western Federal District	238 863 808	141 193 189	32 360 106	9 989 737
Republic of Karelia	0	0	0	0
Komi Republic	138 558	37 014	101 544	0
Akhangelsk Region	0	0	0	0
Vologda Region	2 895 365	1 624 837	38 774	15 312
Kaliningrad Region	207 821	23 122	1 034	183 665
Leningrad Region	1 470 955	1 432 230	1 034	37 691
Murmansk Region	715 929	712 620	3 309	0
Novgorod Region	6 851	0	1 379	5 472
Pskov Region	0	0	0	0
St Petersburg	233 428 329	137 363 366	32 213 032	9 747 597
Southern Federal District	12 468 638	11 087 307	525 210	613 714
Republic of Adygeya	58 045	38 891	0	19 154
Republic of Kalmykia	3 446	0	3 446	0
Krasnodar Territory	2 029 867	1 735 979	271 990	21 898
Astrakhan Region	3 102	0	3 102	0
Volgograd Region	54 639	0	42 961	3
Rostov Region	10 319 539	9 312 437	203 711	572 659
North-Caucasian Federal District	1 777 337	1 322 836	365 264	89 237
Republik of Daghestan	55 387	28 433	14 532	12 422
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	2 935	0	2 935	0
Karachai-Cherkess Republic	1 358 977	1 115 187	166 975	76 815

Republic of North Ossetia - Alania	1 723	0	1 723	0
Chechen Republic	0	0	0	0
Stavropol Territory	358 315	179 216	179 099	0
Volga Federal District	53 432 173	46 007 570	2 341 121	3 788 036
Republic of Bashkortostan	547 676	52 139	94 576	400 961
Republic of Marii El	1 034	0	1 034	0
Republic of Mordovia	5 169	0	5 169	0
Republic of Tatarstan	35 483 440	31 585 002	1 469 895	1 133 097
Udmurt Republic	938 788	635 159	276 579	27 050
Chuvash Republic	269 454	213 125	10 367	45 962
Perm Territory	2 089 637	1 686 212	134 118	269 307
Kirov Region	848 348	831 676	2 886	13 786
Nizhny Novgogrod Region	1 778 305	1 596 637	70 975	110 693
Orenburg Region	563 831	333 736	32 721	197 374
Penza Region	0	0	0	0
Samara Region	10 792 364	8 967 554	235 691	1 589 119
Saratov Region	112 745	106 330	5 728	687
Ulyanovsk Region	1 382	0	1 382	0
Ural Federal District	149 526 199	123 715 198	20 321 801	1 111 507
Kurgan Region	0	0	0	0
Sverdlovsk Region	37 061 439	19 867 226	16 775 108	419 105
Tyumen Region	108 192 414	103 035 471	87 118	692 132
Chelyabinsk Region	4 272 346	812 501	3 459 575	270
Siberian Federal District	67 566 322	45 621 906	10 320 012	2 333 702
Republic of Altai	0	0	0	0
Republic of Buryatiya	141 448	55 531	3 116	82 801
Republic of Tuva	342	0	342	0
Republic of Khakassia	0	0	0	0
Altai Territory	131 463	35 058	4 124	92 281
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	4 045 012	1 806 852	1 915 548	322 612
Irkutsk Region	101 443	6 108	95 335	0
Kemerovo Region	3 461	0	344	3 117
Novosibirsk Region	62 674 837	43 419 737	8 289 627	1 674 771
Omsk Region	350 272	189 184	5 897	155 191
Tomsk Region	118 044	109 436	5 679	2 929
Far Eastern Federal District	32 098 765	20 107 030	3 950 213	866 081
Republic of Sakha (Yakutia)	1 604 246	989 587	165 076	449 583
Kamchatka Territory	325 447	249 732	7 028	68 687
Primorskiy Territory	8 003 215	4 169 657	2 482 164	181 257
Khabarovsk Territory	18 568	17 045	1 523	0
Amur Region	22 009 224	14 612 812	1 224 554	166 554
Magadan Region	0	0	0	0
Sakhalin Region	138 065	68 197	69 868	0
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Crimean District	1 982 364	1 237 907	208 818	535 639
Republic of Crimea	544 207	355 366	21 676	167 165
City of Sevastopol	1 438 157	882 541	187 142	368 474

Table 36

Overdue claims on loans, deposits and other placements by credit institutions registered in respective regions, as of 1.02.15

thousand rubles

	on loans and other placements with non-financial organisations		on loans, deposits and other placements with credit institutions		on loans and other placements with individuals	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
1	2	3	4	5	6	7
Central Federal District	1 092 513 628	250 378 517	7 334 093	42 513 607	569 056 951	54 049 162
Belgorod Region	56 238	0	0	0	536	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	103 044	0	0	0	32 046	42 736
Voronezh Region	0	0	0	0	183	0
Ivanovo Region	109 126	0	0	0	281 833	0
Kaluga Region	364 520	0	40 000	0	350 214	0
Kostroma Region	203 691	0	4 703	0	4 776 322	89 352
Kursk Region	33 802	0	0	0	24 311	0
Lipetsk Region	891 809	0	0	0	53 860	0
Moscow Region	1 780 699	109 180	13 300	0	528 720	221 737
Orel Region	8 494	0	0	0	19 494	0
Ryazan Region	777 810	0	0	0	58 627	0
Smolensk Region	216 836	0	5 700	0	6 294	0
Tambov Region	75 403	0	0	0	24 105	0
Tver Region	113 165	0	0	0	18 161	0
Tula Region	51 340	0	0	0	2 839	0
Yaroslavl Region	165 827	0	0	0	69 029	12 408
City of Moscow	1 087 561 824	250 269 337	7 270 390	42 513 607	562 810 377	53 682 929
North-Western Federal District	20 167 268	2 503 302	181 520	0	5 397 353	373 751
Republic of Karelia	4 207	0	0	0	2 073	0
Komi Republic	122 778	0	0	0	5 319	0
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	2 141 374	147 388	45 000	0	2 559 874	86
Kaliningrad Region	83 945	0	9 689	0	13 930	57
Leningrad Region	325 541	0	0	0	105 041	6 091
Murmansk Region	218 770	4 374	0	0	29 889	0
Novgorod Region	121 385	0	0	0	6 979	2 413
Pskov Region	68 250	0	0	0	911	0
St Petersburg	17 081 018	2 351 540	126 831	0	2 673 337	365 104
Southern Federal District	3 405 222	9 436	68 000	0	2 455 225	54 160
Republic of Adygeya	38 374	0	0	0	64 472	0
Republic of Kalmykia	58	0	0	0	168	0
Krasnodar Territory	956 389	9 197	68 000	0	1 810 052	1 004
Astrakhan Region	33 986	0	0	0	39 692	0
Volgograd Region	206 624	0	0	0	58 230	0
Rostov Region	2 169 791	239	0	0	482 611	53 156
North-Caucasian Federal District	1 004 437	0	330	0	481 072	3 639
Republik of Daghestan	588 448	0	0	0	100 798	0
Republic of Ingushetia	0	0	0	0	0	0

Kabardino-Balkar Republic	182 904	0	0	0	102 751	0
Karachai-Cherkess Republic	78 728	0	0	0	64 500	3 639
Republic of North Ossetia - Alania	88 957	0	0	0	67 641	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	65 400	0	330	0	145 382	0
Volga Federal District	18 695 540	42 568	145 720	0	23 712 678	1 326 530
Republic of Bashkortostan	1 321 993	0	0	0	1 756 834	48 574
Republic of Marii El	2 109	0	0	0	1 678	0
Republic of Mordovia	139 060	0	0	0	48 196	0
Republic of Tatarstan	8 038 325	0	20 220	0	6 673 036	78 293
Udmurt Republic	75 990	0	0	0	1 214 026	0
Chuvash Republic	118 304	0	0	0	80 589	0
Perm Territory	188 306	0	26 500	0	343 569	0
Kirov Region	684 002	0	0	0	503 928	0
Nizhny Novgogrod Region	799 472	10 945	4 000	0	472 293	5 046
Orenburg Region	841 998	0	55 000	0	238 935	0
Penza Region	111 128	0	0	0	46 172	0
Samara Region	5 510 707	19 419	40 000	0	10 549 946	1 194 078
Saratov Region	718 589	12 204	0	0	1 653 865	539
Ulyanovsk Region	145 557	0	0	0	129 611	0
Ural Federal District	11 705 559	559 731	80 000	1 458	8 533 827	79 016
Kurgan Region	85 923	0	0	0	2 667	0
Sverdlovsk Region	5 271 015	66 875	80 000	0	7 063 453	78 056
Tyumen Region	3 637 581	442 084	0	0	971 565	690
Chelyabinsk Region	2 711 040	50 772	0	1 458	496 142	270
Siberian Federal District	15 423 447	8 392 507	102 480	342	11 296 978	547 448
Republic of Altai	16 231	0	0	0	30 987	0
Republic of Buryatiya	194 144	0	0	0	223 260	411
Republic of Tuva	965	0	0	342	8 289	0
Republic of Khakassia	54 744	0	15 000	0	44 317	0
Altai Territory	412 537	0	0	0	56 005	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	821 108	62 772	0	0	714 917	173 767
Irkutsk Region	502 023	6 108	40 000	0	83 992	0
Kemerovo Region	130 612	0	10 000	0	100 821	0
Novosibirsk Region	12 781 131	8 323 627	27 480	0	9 843 726	373 142
Omsk Region	341 087	0	0	0	97 216	128
Tomsk Region	168 865	0	10 000	0	93 448	0
Far Eastern Federal District	4 894 886	143 514	138 723	2 861	29 735 791	65 995
Republic of Sakha (Yakutia)	297 901	0	42 588	2 861	182 517	413
Kamchatka Territory	286 306	0	0	0	147 618	2 584
Primorskiy Territory	2 411 572	0	26 135	0	674 132	47 908
Khabarovsk Territory	24 530	0	0	0	347 195	0
Amur Region	1 211 768	143 514	70 000	0	28 184 361	15 090
Magadan Region	0	0	0	0	0	0
Sakhalin Region	662 809	0	0	0	199 968	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Crimean District	128 795	564 724	0	0	4	153 080
Republic of Crimea	985	297 510	0	0	3	79 059
City of Sevastopol	127 810	267 214	0	0	1	74 021

Table 37

Distribution of clients' funds in rubles by credit institutions registered in respective regions, as of 1.02.15

thousand rubles

	Total	of which				
		Budgetary funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other raised funds from legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
Central Federal District	25 074 616 172	4 806 745	72 001	5 281 763 203	7 714 196 512	11 853 496 758
Belgorod Region	7 038 393	0	0	1 666 620	735 351	4 617 809
Bryansk Region	0	0	0	0	0	0
Vladimir Region	7 816 115	0	58	1 123 700	1 648 952	4 746 925
Voronezh Region	2 074 788	0	0	338 129	1 052 102	674 375
Ivanovo Region	8 634 527	0	0	1 469 214	405 211	6 673 256
Kaluga Region	20 191 508	0	0	2 426 307	1 481 153	16 264 093
Kostroma Region	108 164 652	0	0	3 540 304	4 034 510	100 538 041
Kursk Region	12 349 543	0	0	3 025 084	585 850	8 715 712
Lipetsk Region	19 114 408	0	0	2 552 184	4 289 867	12 250 151
Moscow Region	35 898 138	0	0	8 035 278	5 017 364	22 608 872
Orel Region	2 043 980	0	0	383 509	107 209	1 548 599
Ryazan Region	13 505 456	0	0	3 176 947	596 348	9 489 028
Smolensk Region	3 670 913	0	0	578 014	439 947	2 610 899
Tambov Region	2 478 981	0	0	574 938	264 672	1 627 984
Tver Region	9 443 865	0	0	2 651 953	317 145	5 691 523
Tula Region	3 208 325	0	0	529 614	333 372	2 338 596
Yaroslavl Region	7 516 874	0	0	2 219 550	418 178	4 793 100
City of Moscow	24 811 465 706	4 806 745	71 943	5 247 471 858	7 692 469 281	11 648 307 795
North-Western Federal District	896 369 166	526 009	597	356 054 541	288 360 563	227 024 283
Republic of Karelia	687 660	0	0	393 934	41 275	239 314
Komi Republic	3 551 517	0	0	978 018	727 809	1 680 099
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	57 261 102	0	0	9 689 994	19 907 386	27 457 569
Kaliningrad Region	7 521 222	0	0	1 485 271	3 612 132	2 400 987
Leningrad Region	11 345 008	281	0	1 654 222	674 756	8 967 838
Murmansk Region	3 903 579	0	0	1 359 442	122 799	2 381 224
Novgorod Region	3 290 622	0	597	1 308 300	24 005	1 881 904
Pskov Region	1 235 227	0	0	388 177	0	844 783
St Petersburg	807 573 229	525 728	0	338 797 183	263 250 401	181 170 565
Southern Federal District	185 285 708	89 465	1 726	42 340 544	21 908 850	120 094 135
Republic of Adygeya	5 068 857	0	0	799 400	516 486	3 685 051
Republic of Kalmykia	28 334	0	0	23 569	0	3 150
Krasnodar Territory	108 431 529	26 098	1 726	23 444 868	14 070 095	70 353 647
Astrakhan Region	6 066 316	0	0	3 644 531	1 084 462	1 311 626
Volgograd Region	6 597 269	0	0	2 214 141	840 856	3 535 453
Rostov Region	59 093 403	63 367	0	12 214 035	5 396 951	41 205 208
North-Caucasian Federal District	22 873 064	0	0	7 193 022	3 649 470	11 594 853
Republik of Daghestan	5 604 463	0	0	2 352 016	316 620	2 909 543
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	3 140 614	0	0	633 471	113 450	2 368 992
Karachai-Cherkess Republic	5 750 793	0	0	1 575 882	2 199 002	1 715 226
Republic of North Ossetia - Alania	1 115 050	0	0	125 714	91 500	897 826
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	7 262 144	0	0	2 505 939	928 898	3 703 266

Volga Federal District	886 685 145	10 088 916	0	153 105 246	221 709 795	497 437 774
Republic of Bashkortostan	47 380 777	24 406	0	8 063 598	8 569 066	30 565 801
Republic of Marii El	1 784 479	0	0	433 066	50 485	1 277 645
Republic of Mordovia	17 699 000	0	0	1 922 291	953 075	14 750 496
Republic of Tatarstan	426 268 651	10 006 847	0	79 019 481	145 129 983	190 150 346
Udmurt Republic	27 506 222	21 206	0	3 318 607	1 430 092	22 717 948
Chuvash Republic	8 873 542	0	0	2 156 374	1 040 881	5 643 293
Perm Territory	20 702 993	5 733	0	2 966 692	5 555 073	12 117 974
Kirov Region	22 738 407	854	0	3 823 353	1 430 208	17 282 714
Nizhny Novgogrod Region	56 487 259	15 297	0	14 782 641	3 221 686	38 059 443
Orenburg Region	29 721 069	14 506	0	4 000 463	6 259 077	19 421 144
Penza Region	3 022 754	0	0	644 816	339 955	2 020 152
Samara Region	156 914 678	67	0	23 650 956	44 161 489	87 854 235
Saratov Region	63 460 182	0	0	7 651 247	3 057 851	52 646 905
Ulyanovsk Region	4 125 132	0	0	671 661	510 874	2 929 678
Ural Federal District	546 558 388	173 657	0	68 959 851	102 609 260	369 731 133
Kurgan Region	1 266 626	0	0	347 512	194 040	718 330
Sverdlovsk Region	283 558 914	22 937	0	38 741 858	45 670 978	197 886 845
Tyumen Region	184 170 032	146 466	0	14 553 375	50 993 994	116 164 295
Chelyabinsk Region	77 562 816	4 254	0	15 317 106	5 750 248	54 961 663
Siberian Federal District	313 584 199	97 618	0	60 156 369	46 756 113	199 300 925
Republic of Altai	928 032	759	0	190 871	439 072	296 803
Republic of Buryatiya	8 885 395	135	0	2 647 395	363 214	5 002 853
Republic of Tuva	144 157	0	0	71 702	8 500	63 934
Republic of Khakassia	5 068 452	0	0	1 215 043	662 502	3 135 046
Altai Territory	8 366 508	0	0	2 687 929	1 367 719	4 258 824
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	21 960 402	21 276	0	2 851 515	1 373 324	17 403 529
Irkutsk Region	10 114 615	0	0	2 045 165	1 315 490	6 648 542
Kemerovo Region	7 335 480	0	0	1 160 842	778 337	5 384 256
Novosibirsk Region	227 540 538	75 448	0	42 351 100	36 862 509	142 506 762
Omsk Region	12 892 380	0	0	2 440 092	3 193 346	7 245 656
Tomsk Region	10 348 240	0	0	2 494 715	392 100	7 354 720
Far Eastern Federal District	317 282 476	67 390	24 096	49 258 058	28 377 803	238 450 155
Republic of Sakha (Yakutia)	21 727 643	30 073	0	4 777 894	3 461 804	13 312 816
Kamchatka Territory	14 445 960	15 647	0	2 809 725	1 924 137	9 661 594
1	62 311 690	10 974	0	20 542 679	3 026 867	38 108 115
Khabarovsk Territory	5 644 572	0	0	483 846	506 505	4 646 906
Amur Region	202 678 605	0	24 096	16 533 208	18 427 798	167 529 785
Magadan Region	0	0	0	0	0	0
Sakhalin Region	10 474 006	10 696	0	4 110 706	1 030 692	5 190 939
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Crimean District	8 396 510	0	12	5 915 596	289 306	2 169 641
Republic of Crimea	5 526 171	0	12	4 649 707	140 893	716 494
City of Sevastopol	2 870 339	0	0	1 265 889	148 413	1 453 147

Table 38

Distribution of clients' funds in foreign currency by credit institutions registered in respective regions, as of 1.02.15

thousand rubles

	Total	of which				
		Budgetary funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other raised funds from legal entities (except credit instittutions)	Individual deposits
1	2	3	4	5	6	7
Central Federal District	18 527 613 388	73 894 302	408	2 693 596 744	9 769 098 618	5 359 396 832
Belgorod Region	1 242 304	0	0	171 623	0	1 070 681
Bryansk Region	0	0	0	0	0	0
Vladimir Region	2 061 103	0	0	37 465	0	2 023 584
Voronezh Region	1 311 898	0	0	1 131	0	1 310 760
Ivanovo Region	925 953	0	0	62 409	16 624	846 907
Kaluga Region	3 050 160	0	0	489 905	68 151	2 492 104
Kostroma Region	25 601 180	0	0	1 239 747	8 323 336	16 017 261
Kursk Region	826 303	0	0	63 788	0	726 980
Lipetsk Region	2 536 027	0	0	1 440 867	4 999	1 090 161
Moscow Region	17 519 985	0	0	1 048 718	4 348 672	12 101 250
Orel Region	316 070	0	0	109 734	0	206 336
Ryazan Region	1 818 239	0	0	823 348	51 580	942 543
Smolensk Region	352 240	0	0	71 599	0	280 639
Tambov Region	28 169	0	0	188	0	27 964
Tver Region	2 591 940	0	0	332 678	122 334	2 136 914
Tula Region	122 339	0	0	13 177	0	109 162
Yaroslavl Region	1 749 155	0	0	150 152	0	1 598 066
City of Moscow	18 465 560 323	73 894 302	408	2 687 540 215	9 756 162 922	5 316 415 520
North-Western Federal District	358 794 824	0	0	67 412 566	142 944 963	138 106 435
Republic of Karelia	20 205	0	0	14 569	0	5 619
Komi Republic	780 867	0	0	12 177	0	768 690
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	8 402 579	0	0	1 886 115	596 737	5 919 649
Kaliningrad Region	4 958 420	0	0	956 965	2 100 179	1 814 644
Leningrad Region	3 616 856	0	0	138 731	3 584	3 464 982
Murmansk Region	1 885 950	0	0	1 334 433	14 857	536 488
Novgorod Region	365 535	0	0	62 776	77 373	225 372
Pskov Region	23 982	0	0	20 132	0	3 850
St Petersburg	338 740 430	0	0	62 986 668	140 152 233	125 367 141
Southern Federal District	37 245 655	0	0	9 176 620	7 427 492	20 206 541
Republic of Adygeya	285 472	0	0	9 668	0	275 777
Republic of Kalmykia	97 095	0	0	0	97 088	7
Krasnodar Territory	16 149 775	0	0	3 067 636	435 879	12 298 470
Astrakhan Region	3 487 400	0	0	3 035 295	0	444 729
Volgograd Region	1 609 396	0	0	458 230	336 547	814 615
Rostov Region	15 616 517	0	0	2 605 791	6 557 978	6 372 943
North-Caucasian Federal District	6 082 948	0	0	110 700	173 094	5 759 790
Republik of Daghestan	190 311	0	0	31 044	0	159 241
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	126 017	0	0	2 431	0	123 581
Karachai-Cherkess Republic	5 009 385	0	0	35 234	0	4 934 863
Republic of North Ossetia - Alania	70 846	0	0	25	0	70 781
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	686 389	0	0	41 966	173 094	471 324

Volga Federal District	227 517 169	8	0	26 856 109	115 355 450	82 824 072
Republic of Bashkortostan	7 678 802	0	0	1 906 433	2 498 171	3 272 558
Republic of Marii El	88 887	0	0	63 374	0	13 839
Republic of Mordovia	436 148	0	0	44 401	0	388 870
Republic of Tatarstan	138 159 551	8	0	5 967 302	93 169 051	37 521 423
Udmurt Republic	2 671 148	0	0	583 922	243 996	1 843 225
Chuvash Republic	728 240	0	0	60 520	10 070	657 616
Perm Territory	4 114 884	0	0	564 488	373 170	3 177 226
Kirov Region	2 856 640	0	0	108 736	858 766	1 889 079
Nizhny Novgogrod Region	6 018 075	0	0	959 655	774 085	4 168 986
Orenburg Region	4 621 718	0	0	38 902	1 352 699	2 803 141
Penza Region	8 228	0	0	1 092	7 126	0
Samara Region	49 676 855	0	0	15 867 753	13 062 196	20 396 401
Saratov Region	10 386 498	0	0	676 460	3 006 120	6 633 284
Ulyanovsk Region	71 495	0	0	13 071	0	58 424
Ural Federal District	235 994 581	67 943	0	53 231 361	68 005 577	97 659 866
Kurgan Region	15 734	0	0	1	0	15 699
Sverdlovsk Region	74 602 760	0	0	3 066 384	31 793 852	38 667 545
Tyumen Region	142 058 683	67 939	0	42 573 392	34 106 336	50 100 294
Chelyabinsk Region	19 317 404	4	0	7 591 584	2 105 389	8 876 328
Siberian Federal District	97 863 525	0	3 334	17 833 862	11 022 013	64 217 544
Republic of Altai	73 702	0	0	24 923	0	48 779
Republic of Buryatiya	1 710 695	0	0	157 677	0	778 220
Republic of Tuva	42	0	0	0	0	42
Republic of Khakassia	94 447	0	0	15 022	0	76 285
Altai Territory	1 320 445	0	0	91 394	482 504	746 547
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	6 757 019	0	0	61 796	163 992	6 525 462
Irkutsk Region	1 174 029	0	0	537 805	129 758	502 711
Kemerovo Region	501 059	0	0	193 788	0	307 270
Novosibirsk Region	82 981 308	0	3 334	15 131 700	10 054 515	53 792 539
Omsk Region	2 583 257	0	0	1 502 351	191 244	889 579
Tomsk Region	667 522	0	0	117 406	0	550 110
Far Eastern Federal District	72 417 066	0	0	8 404 738	22 496 077	39 693 616
Republic of Sakha (Yakutia)	3 174 756	0	0	156 464	100 175	2 802 684
Kamchatka Territory	2 389 270	0	0	663 155	13 786	1 697 165
Primorskiy Territory	17 123 444	0	0	3 168 640	2 456 581	11 279 011
Khabarovsk Territory	412 849	0	0	16 675	0	393 945
Amur Region	45 589 833	0	0	2 267 150	19 300 651	22 552 011
Magadan Region	0	0	0	0	0	0
Sakhalin Region	3 726 914	0	0	2 132 654	624 884	968 800
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Crimean District	2 163 822	0	0	502 668	121 591	1 538 004
Republic of Crimea	483 592	0	0	115 241	546	366 246
City of Sevastopol	1 680 230	0	0	387 427	121 045	1 171 758

Table 39

Loans, deposits and other funds raised from other credit institutions (by credit institutions registered in respective regions), as of 1.02.15

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	5 928 722 860	2 309 315 966	3 619 406 894
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	0	0	0
Voronezh Region	100 000	100 000	0
Ivanovo Region	512 946	512 946	0
Kaluga Region	166 300	166 300	0
Kostroma Region	2 115 482	2 076 459	39 023
Kursk Region	0	0	0
Lipetsk Region	717 000	717 000	0
Moscow Region	1 512 087	1 339 764	172 323
Orel Region	0	0	0
Ryazan Region	200 521	200 106	415
Smolensk Region	600 000	600 000	0
Tambov Region	51 898	51 898	0
Tver Region	830 000	830 000	0
Tula Region	84 169	35 000	49 169
Yaroslavl Region	289 000	289 000	0
City of Moscow	5 921 543 457	2 302 397 493	3 619 145 964
North-Western Federal District	58 364 391	38 689 143	19 675 248
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangelsk Region	0	0	0
Vologda Region	1 512 336	1 366 609	145 727
Kaliningrad Region	14 340	14 340	0
Leningrad Region	45 000	45 000	0
Murmansk Region	1 936 226	954 000	982 226
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	54 856 489	36 309 194	18 547 295
Southern Federal District	14 154 647	8 485 252	5 669 395
Republic of Adygeya	23 800	23 800	0
Republic of Kalmykia	0	0	0
Krasnodar Territory	3 756 651	3 014 307	742 344
Astrakhan Region	0	0	0
Volgograd Region	265 360	265 360	0
Rostov Region	10 108 836	5 181 785	4 927 051
North-Caucasian Federal District	626 671	626 671	0
Republik of Daghestan	0	0	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	25 000	25 000	0
Karachai-Cherkess Republic	525 000	525 000	0
Republic of North Ossetia - Alania	0	0	0
Chechen Republic	0	0	0
Stavropol Territory	76 671	76 671	0

Volga Federal District	54 662 273	45 015 384	9 646 889
Republic of Bashkortostan	1 097 391	945 092	152 299
Republic of Marii El	2 237	2 237	0
Republic of Mordovia	25 000	25 000	0
Republic of Tatarstan	25 054 969	16 728 042	8 326 927
Udmurt Republic	389 875	389 875	0
Chuvash Republic	208 577	153 433	55 144
Perm Territory	100 000	100 000	0
Kirov Region	350 523	350 523	0
Nizhny Novgogrod Region	3 636 056	3 011 355	624 701
Orenburg Region	655 729	655 729	0
Penza Region	7 081	7 081	0
Samara Region	22 709 835	22 222 017	487 818
Saratov Region	225 000	225 000	0
Ulyanovsk Region	200 000	200 000	0
Ural Federal District	20 873 175	8 266 031	12 607 144
Kurgan Region	0	0	0
Sverdlovsk Region	14 568 730	5 787 151	8 781 579
Tyumen Region	5 207 697	1 382 132	3 825 565
Chelyabinsk Region	1 096 748	1 096 748	0
Siberian Federal District	26 770 098	18 807 971	7 962 127
Republic of Altai	30 000	30 000	0
Republic of Buryatiya	60 000	60 000	0
Republic of Tuva	0	0	0
Republic of Khakassia	50 000	50 000	0
Altai Territory	524 588	524 588	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	4 159 695	4 159 695	0
Irkutsk Region	0	0	0
Kemerovo Region	0	0	0
Novosibirsk Region	21 925 815	13 963 688	7 962 127
Omsk Region	20 000	20 000	0
Tomsk Region	0	0	0
Far Eastern Federal District	12 491 222	8 215 071	4 276 151
Republic of Sakha (Yakutia)	243 175	243 175	0
Kamchatka Territory	297 390	297 390	0
Primorskiy Territory	1 436 818	1 436 818	0
Khabarovsk Territory	0	0	0
Amur Region	10 501 339	6 225 188	4 276 151
Magadan Region	0	0	0
Sakhalin Region	12 500	12 500	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0
Crimean District	0	0	0
Republic of Crimea	0	0	0
City of Sevastopol	0	0	0

Macroprudential Indicators of the Banking Sector

Table 40

Some indicators of the banking sector financial soundness (percent)

	1.01.13	1.01.14	1.10.14	1.01.15	1.02.15
Own funds (capital) adequacy					
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio)[1]	13,7	13,5	12,6	12,5	12,0
Tier I capital ratio N1.2 (Basel III) [2]	8,5	9,1	9,4	9,0	8,5
Risk-weighted assets [3](Basel III) to total assets ratio]	*50,7*	*51,4*	*52,7*	*45,4*	*44,5*
Credit risk					
Share of problem (IV quality category) and bad (V quality category) loans in total loans[4]	*6,0*	*6,0*	*6,6*	*6,7*	*6,8*
Loan loss provisions made as percent of total loans[4]	*6,1*	*5,9*	*6,4*	*6,5*	*6,6*
Ratio of loans, bank guarantees and sureties granted by a bank to its owners (shareholders) to own funds (capital) (N9.1)	1,5	1,1	1,6	2,6	3,0
Ratio of a bank's aggregate claims on insiders to own funds (capital) (N10.1)	0,7	0,7	0,7	0,7	0,7
Ratio of total large credit risks to own funds (capital) (N7)	209,0	204,3	236,2	245,5	264,2
Distribution of loans provided by credit institutions					
agriculture, hunting and forestry	*4,6*	*4,3*	*3,9*	*3,5*	*3,4*
mining	*3,2*	*3,1*	*3,9*	*4,2*	*4,5*
manufacturing	*14,0*	*13,6*	*14,4*	*15,5*	*16,2*
production and distribution of energy, gas and water	*2,7*	*2,5*	*2,6*	*2,5*	*2,5*
constructing	*5,5*	*5,6*	*5,7*	*5,3*	*5,3*
wholesale and retail trade, car and household appliance repair	*14,9*	*13,7*	*13,5*	*13,3*	*13,1*
transport and communication	*5,4*	*4,2*	*4,0*	*4,4*	*4,4*
other economic activities	*20,5*	*21,1*	*20,3*	*21,2*	*21,6*
individuals	*29,2*	*32,0*	*31,8*	*30,1*	*29,0*
of which					
mortgage loans	*7,5*	*8,5*	*9,3*	*9,4*	*9,2*
Geographical distribution of interbank loans and deposits [5]					
Russian Federation	*47,1*	*39,7*	*48,9*	*53,6*	*42,8*
United Kingdom	*17,5*	*23,8*	*23,7*	*13,9*	*15,8*
USA	*3,6*	*6,8*	*3,1*	*4,9*	*6,1*
Germany	*1,6*	*0,6*	*0,6*	*0,4*	*0,5*
Austria	*5,9*	*7,3*	*6,7*	*7,3*	*8,9*
France	*1,6*	*1,9*	*1,3*	*1,8*	*2,8*
Italy	*2,7*	*0,1*	*0,0*	*0,0*	*0,1*
Cyprus	*8,7*	*4,7*	*3,1*	*4,9*	*8,6*
Netherlands	*1,5*	*1,5*	*0,7*	*1,3*	*1,0*
Other	*9,8*	*13,6*	*11,9*	*11,8*	*13,4*
Liquidity					
Ratio of high liquid assets to total assets	*11,1*	*9,9*	*9,9*	*10,4*	*11,0*
Ratio of liquid assets to total assets	*23,2*	*20,5*	*19,3*	*22,0*	*22,7*
Ratio of high liquid assets to demand liabilities (N2)	58,0	57,5	52,8	67,0	88,8
Ratio of liquid assets to short-term liabilities (N3)	82,9	78,7	76,0	80,4	114,2
Ratio of long-term (over 365 or 366 days) claims on own funds (capital) adjusted for the minimum balance of short-term (up to 365 or 366 days) clients' accounts (N4)	85,5	88,9	92,9	92,8	67,8
Ratio of clients' funds to total loans [6]	*101,2*	*98,7*	*94,4*	*96,9*	*101,0*
Market risk to total own funds (capital) [7]	*47,3*	*45,6*	*37,4*	*36,0*	*37,3*
of which					
Interest rate risk	*36,0*	*37,8*	*31,4*	*28,6*	*28,8*
Equity position risk	*6,0*	*3,3*	*3,0*	*3,7*	*4,2*
Foreign exchange risk	*5,4*	*4,5*	*3,1*	*3,7*	*4,3*
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	2,2	1,8	7,6	7,6	8,6
Banks' financial result over the reporting period (billion rubles)	1011,9	993,6	685,2	589,1	-23,6
as percent of the banking sector assets [8]	*2,3*	*1,9*	*1,1*	*0,9*	*0,0*
as percent of the banking sector own funds (capital) [8]	*18,2*	*15,2*	*9,3*	*7,9*	*-0,3*
Return on assets [9]	*2,3*	*1,9*	*1,6*	*0,9*	*0,7*
Return on equity [9]	*18,2*	*15,2*	*12,8*	*7,9*	*6,3*

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

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

[3] Only balance sheet items are included.

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

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

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

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

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

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

Capital Adequacy

Table 41

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

Date	Total		of which															
	Number of Cis	Own funds (capital) of CIs, billion rubles	CIs with capital less than 300 million rubles		CIs with capital from 300 to 500 million rubles		CIs with capital from 500 million to 1 billion rubles		CIs with capital from 1 to 3 billion rubles		CIs with capital from 3 to 5 billion rubles		CIs with capital from 5 to 10 billion rubles		CIs with capital more than 10 billion rubles		CIs going through insolvency prevention measures[2]	
			Number of Cis	Capital, billion rubles	Number of Cis	Capital, billion rubles	Number of Cis	Capital, billion rubles	Number of Cis	Capital, billion rubles	Number of Cis	Capital, billion rubles	Number of Cis	Capital, billion rubles	Number of Cis	Capital, billion rubles	Number of Cis	Capital, billion rubles
1.01.09	1108	3 811,6	541	72,4	156	60,6	125	85,4	157	264,8	30	114,7	38	264,6	41	2 886,6	20	62,6
1.01.10	1058	4 620,6	473	71,9	157	61,5	127	83,6	163	272,6	37	144,2	36	260,3	47	3 656,2	18	70,3
1.01.11	1012	4 732,3	424	69,3	140	54,7	150	100,7	159	275,4	35	133,8	37	263,1	53	3 729,8	14	105,4
1.01.12	978	5 242,1	354	68,6	155	59,0	152	103,1	171	298,0	38	144,0	41	284,5	59	4 035,2	8	249,7
1.01.13	956	6 112,9	301	59,5	163	62,3	145	100,4	176	300,9	52	192,1	45	318,1	69	4 867,2	5	212,4
1.01.14	923	7 064,3	238	45,1	176	66,7	140	98,3	183	306,3	61	232,9	41	294,3	79	5 818,0	5	202,8
1.02.14	915	7 073,9	234	44,8	176	66,9	140	99,6	181	303,9	59	228,5	42	302,7	78	5 821,7	5	205,8
1.03.14	910	7 252,9	228	43,6	173	66,0	141	101,8	183	308,8	57	220,7	45	323,5	77	5 978,2	6	210,4
1.04.14	900	7 303,3	217	41,6	175	66,3	138	98,3	189	318,7	53	207,9	46	330,9	76	6 015,5	6	224,1
1.05.14	894	7 344,5	212	40,4	167	62,6	143	99,6	190	311,8	56	219,1	45	322,8	76	6 057,4	5	230,8
1.06.14	888	7 405,3	212	40,5	166	62,6	137	95,6	188	303,3	56	221,0	46	333,8	74	6 089,5	9	259,0
1.07.14	884	7 370,2	205	38,6	173	65,1	132	91,9	189	307,6	55	217,0	47	342,5	74	6 080,3	9	227,2
1.08.14	877	7 463,1	198	37,4	173	64,8	132	92,2	187	301,9	57	225,0	41	292,9	80	6 226,7	9	222,2
1.09.14	869	7 533,8	184	34,4	178	66,5	133	92,3	189	310,1	52	204,8	43	303,1	80	6 299,1	10	223,6
1.10.14	859	7 630,7	157	27,0	194	71,1	135	94,2	186	307,0	52	204,5	44	310,1	80	6 388,1	11	228,7
1.11.14	850	7 739,6	142	24,6	199	72,8	132	91,6	189	308,7	53	207,9	46	330,7	79	6 493,7	10	209,5
1.12.14	842	7 862,2	111	17,4	219	79,0	135	93,4	188	312,0	50	197,5	43	299,1	81	6 664,0	15	199,8
1.01.15	834	7 928,4	57	4,7	270	97,2	130	89,7	181	299,2	53	203,3	45	308,8	83	6 873,3	15	52,1
1.02.15	830	7 848,0	53	3,0	263	94,4	138	95,4	186	313,2	50	197,5	45	320,0	80	6 822,8	15	1,8
Reference data: own funds (capital) adequacy ratio as of 1.02.15, %	12,0		41,5		25,7		17,9		15,5		16,1		15,5		12,2		10,5	

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

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

Table 42

Basel III capital Tiers and adequacy ratios

	1.02.14		1.07.14		1.10.14		1.01.15		1.02.15	
Basel III capital[1] structure	billion rubles	share in own funds (Basel III capital)	billion rubles	share in own funds (Basel III capital)	billion rubles	share in own funds (Basel III capital)	billion rubles	share in own funds (Basel III capital)	billion rubles	share in own funds (Basel III capital)
Own funds (Basel III capital): of which:	**7 073,5**	***100,0***	**7 370,2**	***100,0***	**7 630,7**	***100,0***	**7 928,4**	***100,0***	**7 848,0**	***100,0***
1. Tier I capital	4 838,1	*68,4*	5 274,8	*71,6*	5 659,9	*74,2*	5 718,4	*72,1*	5 553,5	*70,8*
of which:										
1.1. Common Equity Tier 1	4 812,0	*68,0*	5 243,6	*71,1*	5 616,4	*73,6*	5 638,3	*71,1*	5 462,4	*69,6*
1.2. Additional Tier 1	26,0	*0,4*	31,2	*0,4*	43,4	*0,6*	80,1	*1,0*	91,1	*1,2*
2. Tier 2 Capital	2 235,4	*31,6*	2 095,4	*28,4*	1 970,9	*25,8*	2 210,0	*27,9*	2 294,5	*29,2*
Basel III capital adequacy ratios[2]	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio)	12,9	1	12,8	2	12,6	6	12,5	4	12,0	3
Common equity Tier I ratio (N1.1)	8,8	1	9,1	2	9,3	5	8,9	2	8,4	4
Tier I capital ratio (N1.2)	8,8	2	9,2	2	9,4	5	9,0	3	8,5	5

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

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

Table 43

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

Indicators	1.01.13		1.01.14		1.10.14		1.01.15		1.02.15	
	billion rubles	share in own funds	billion rubles	share in own funds	billion rubles	share in own funds	billion rubles	share in own funds	billion rubles	share in own funds
1. Factors of own funds (capital) increase	**7 174,4**	***117,4***	**8 202,0**	***116,1***	**8 752,5**	***114,7***	**9 337,9**	***117,8***	**9 551,8**	***121,7***
1.1. Authorized capital	1 394,5	*22,8*	1 533,2	*21,7*	1 825,4	*23,9*	1 914,3	*24,1*	1 915,1	*24,4*
1.2. Issue income	1 240,1	*20,3*	1 347,5	*19,1*	1 389,1	*18,2*	1 421,3	*17,9*	1 421,5	*18,1*
1.3. Credit institutions' profit and funds	2 858,7	*46,8*	3 377,7	*47,8*	3 669,4	*48,1*	3 761,5	*47,4*	3 837,2	*48,9*
1.4. Subordinated loans	1 477,2	*24,2*	1 723,2	*24,4*	1 645,5	*21,6*	2 018,3	*25,5*	2 152,6	*27,4*
1.5. Increase in value of property due to revaluation	203,9	*3,3*	220,5	*3,1*	223,0	*2,9*	222,4	*2,8*	225,3	*2,9*
1.6.Other factors of increase	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*		*0,0*		*0,0*
2. Factors of own funds (capital) decrease	**1 061,5**	***17,4***	**1 137,7**	***16,1***	**1 121,8**	***14,7***	**1 409,5**	***17,8***	**1 703,8**	***21,7***
2.1. Losses	105,6	*1,7*	114,6	*1,6*	154,9	*2,0*	352,5	*4,4*	599,3	*7,6*
2.2. Intangible assets	8,7	*0,1*	13,5	*0,2*	16,2	*0,2*	18,8	*0,2*	21,5	*0,3*
2.3. Treasury stocks (shares)	0,2	*0,0*	0,2	*0,0*	0,6	*0,0*	1,2	*0,0*	1,6	*0,0*
2.4. Sources of own funds (capital), created using improper assets	4,8	*0,1*	5,6	*0,1*	5,2	*0,1*	7,2	*0,1*	6,4	*0,1*
2.5. Subordinated loans granted to credit institutions	25,3	*0,4*	77,0	*1,1*	130,9	*1,7*	154,4	*1,9*	220,3	*2,8*
2.6. Investments in shares of dependent organizations and credit institutions	885,4	*14,5*	914,5	*12,9*	797,7	*10,5*	801,0	*10,1*	760,0	*9,7*
2.7. Other factors of which:	31,5	*0,5*	12,2	*0,2*	16,2	*0,2*	74,4	*0,9*	94,7	*1,2*
2.7.1 Decrease of supplementary capital's sources according to limits under paragraph 3.11 of Instruction of Bank of Russia No. 215-P dated February 10, 2003	30,6	*0,5*	9,0	*0,1*						
Own funds (capital), total	**6 112,9**	***100,0***	**7 064,3**	***100,0***	**7 630,7**	***100,0***	**7 928,4**	***100,0***	**7 848,0**	***100,0***

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

Table 44

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

The value of credit risk on balance sheet assets [2]	1.01.13	1.01.14	1.10.14	1.01.15	1.02.15
1st group of assets	0,0	0,0	0,0	0,0	0,0
2nd group of assets	975,1	986,9	969,3	1 365,7	1 502,8
3rd group of assets	210,6	326,5	384,9	404,2	516,4
4th group of assets	23 897,1	28 182,0	32 400,9	33 444,6	33 909,3
5th group of assets	7,4	6,9	10,1	9,2	9,1
The value of credit risk on balance sheet assets	25 090,2	29 502,1	33 765,2	35 223,8	35 937,6

Reference data:

	1.01.13	1.01.14	1.10.14	1.01.15	1.02.15
1st group of assets without risk weighting	-	7 855,7	7 707,3	11 479,3	9 424,6

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

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

Table 45

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

		1.01.13	1.01.14	1.10.14	1.01.15	1.02.15
1	Banking sector own funds (capital), billion rubles	6 112,9	7 064,3	7 630,7	7 928,4	7 848,0
2	Risk-weighted assets, billion rubles	44 640,7	52 473,9	60 485,8	63 456,9	65 173,6
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	25 090,2	29 502,1	33 765,2	35 225,2	35 937,6
	- risk-weighted claims on counterparties related to a bank (code 8957.0[2], before 01.02.14 - code 8957[2]), billion rubles	1 781,6	2 087,6	2 036,5	1 700,4	1 818,9
	- the amount of mortgage loans and accrued (accumulated) interest claims (code 8807[2]), billion rubles	109,5	147,4	216,2	225,8	124,3
	- the value of credit risk on contingent credit liabilities, billion rubles	3 448,0	3 971,4	4 724,9	4 802,0	4 826,1
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles[2]	198,0	289,3	596,5	1 259,3	1 441,9
	- the value of operational risk (starting from 1.02.14 - calculated with risk coefficient 12,5, before 1.02.14 - calculated with risk coefficient 10)	3 148,3	3 558,1	5 295,0	5 264,7	5 263,1
	- market risk, billion rubles	2 646,9	3 101,5	2 737,0	2 734,6	2 811,5
	- credit claims of clearing participants (codes 8847[2])	-	13,4	36,0	65,7	78,3
	- higher-risk transactions, billion rubles	8 501,0	9 078,3	9 464,8	9 592,6	9 707,5
	- corrective coefficient of own funds (capital) adequacy ratio's N1.0 (before 1.02.14 - N1) denominator which eliminates double counting of credit claims on higher-risk transactions	-282,9	-374,4	-311,2	-305,7	-325,4
	- the value of credit risk on the part of unsecured consumer loans, extended after 1.07.2013 at higher interest rates[3]	-	1 082,1	1 647,1	1 624,6	1 603,9
	- elevated requirements for respective levels of capital to cover certain assets classes in accordance with intrenational approaches to increase the stability of the banking sector	-	17,3	277,8	329,6	529,5
	- the risk of change of credit claim value (credit valuation adjustment) resulting from the deterioration of counterparty credit quality.	-	-	-	935,9	1 176,6
	- other	-	-	-	2,3	179,8
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	13,7	13,5	12,6	12,5	12,0

Calculated by form 0409135

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

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

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

Table 46

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

Own funds (capital) adequacy ratio	1.01.13		1.01.14		1.10.14		1.01.15		1.02.15	
	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %
Less than 10% [2]	1	*0,0*	2	*0,1*	9	*0,8*	8	*1,4*	11	*1,5*
From 10% to 12%	142	*19,7*	112	*18,8*	143	*41,7*	90	*47,0*	116	*50,7*
From 12% to 14%	143	*53,2*	183	*64,6*	128	*44,7*	144	*39,4*	123	*36,1*
14% and more	663	*27,0*	612	*16,6*	566	*12,8*	578	*12,2*	566	*11,8*
Banking sector, total	956	*100,0*	923	*100,0*	859	*100,0*	834	*100,0*	830	*100,0*

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

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

Credit risk

Table 47

Structure of loans of the banking sector

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

		1.01.13		1.01.14		1.10.14		1.01.15		1.02.15	
		bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %
Loans	Standard	15 595,5	*45,0*	17 609,7	*42,9*	20 269,4	*43,7*	24 885,6	*46,8*	26 529,4	*47,5*
	Substandard	14 430,9	*41,7*	18 101,6	*44,1*	19 759,8	*42,6*	21 016,6	*39,5*	21 373,3	*38,3*
	Doubtful	2 530,7	*7,3*	2 837,4	*6,9*	3 274,8	*7,1*	3 603,2	*6,8*	4 178,5	*7,5*
	Problem	750,4	*2,2*	824,5	*2,0*	980,0	*2,1*	1 144,5	*2,2*	1 259,7	*2,3*
	Loss	1 337,4	*3,9*	1 636,4	*4,0*	2 092,0	*4,5*	2 433,0	*4,6*	2 534,7	*4,5*
Loan loss provision (LLP) made		2 120,8	*6,1*	2 435,8	*5,9*	2 965,2	*6,4*	3 461,0	*6,5*	3 708,1	*6,6*
Reference data: less loans grouped into portfolios of homogeneous loans [2]											
Loans	Standard	15 593,4	*58,5*	17 608,5	*57,4*	20 268,4	*58,1*	24 884,9	*60,1*	26 426,7	*59,7*
	Substandard	6 932,9	*26,0*	8 728,5	*28,5*	9 736,4	*27,9*	10 893,5	*26,3*	11 570,7	*26,1*
	Doubtful	2 428,2	*9,1*	2 520,4	*8,2*	2 764,7	*7,9*	3 092,3	*7,5*	3 576,8	*8,1*
	Problem	672,1	*2,5*	682,0	*2,2*	803,4	*2,3*	971,2	*2,3*	1 073,2	*2,4*
	Loss	1 024,9	*3,8*	1 128,7	*3,7*	1 288,4	*3,7*	1 591,6	*3,8*	1 644,1	*3,7*
Loan loss provision (LLP)	Estimated LLP	2 222,3	*8,3*	2 365,7	*7,7*	2 687,1	*7,7*	3 219,0	*7,8*	3 482,1	*7,9*
	Estimated LLP adjusted for collateral	1 726,4	*6,5*	1 787,6	*5,8*	2 008,6	*5,8*	2 464,2	*5,9*	2 656,0	*6,0*
	LLP made	1 722,7	*6,5*	1 788,7	*5,8*	2 010,6	*5,8*	2 467,1	*6,0*	2 657,9	*6,0*
	LLP made as percent of estimated LLP		*77,5*		*75,6*		*74,8*		*76,6*		*76,3*
	LLP made as percent of estimated LLP adjusted for collateral		*99,8*		*100,1*		*100,1*		*100,1*		*100,1*

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

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

	1.01.13		1.01.14		1.10.14		1.01.15		1.02.15	
	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*	11 573,4	*100,0*	11 714,4	*100,0*	11 584,1	*100,0*
of which:										
1.1. Loans to legal entities (except credit institutions)	644,2	*8,1*	805,2	*7,8*	844,3	*7,3*	804,8	*6,9*	772,7	*6,7*
1.2. Loans to individuals	7 349,0	*91,9*	9 536,0	*92,2*	10 728,8	*92,7*	10 909,5	*93,1*	10 811,4	*93,3*
1.3. Loans to credit institutions	0,1	*0,0*	0,3	*0,0*	0,3	*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*	-	*24,9*	-	*22,0*	-	*20,7*
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*	-	*8,2*	-	*8,5*	-	*9,1*
4. Claims grouped into portfolios of homogeneous claims - total	59,0	*100,0*	62,2	*100,0*	70,9	*100,0*	75,8	*100,0*	68,7	*100,0*
of which:										
4.1. Portfolios of homogeneous claims on legal entities	25,5	*43,3*	28,1	*45,3*	29,7	*41,9*	27,7	*36,5*	27,8	*40,5*
4.2. Portfolios of homogeneous claims on individuals	33,5	*56,7*	34,0	*54,7*	41,2	*58,1*	48,1	*63,5*	40,9	*59,5*
5. Ratio of provisions made on claimes grouped into portfolios of homogeneous claims to claims grouped into portfolios of homogeneous claims	-	*27,6*	-	*36,4*	-	*47,7*	-	*44,8*	-	*53,3*

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

Table 49

Homogeneous loans and claims on legal entities and provisions made as of 1.02.15[1]

	Loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims in % of corresponding loans and claims portfolios
	mln. rubles	in % of total loans and claims	mln. rubles	in % of total provision made	
1. Loans to legal entities (except credit institutions) grouped into portfolios of homogeneous loans - total	772 702,1	*100,0*	59 373,9	*100,0*	*7,7*
of which by quality categories					
1.1. Quality Category I	690,4	*0,1*	0,0	*0,0*	*0,0*
1.2. Quality Category II	688 098,0	*89,1*	6 686,6	*11,3*	*1,0*
1.3. Quality Category III	20 937,8	*2,7*	2 984,0	*5,0*	*14,3*
1.4. Quality Category IV	8 857,1	*1,1*	3 357,6	*5,7*	*37,9*
1.5. Quality Category V	54 118,8	*7,0*	46 345,6	*78,1*	*85,6*
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	0,0	*0,0*	0,0	*0,0*	*0,0*
of which by quality categories					
2.1. Quality Category I	0,0	*0,0*	0,0	*0,0*	*0,0*
2.2. Quality Category II	0,0	*0,0*	0,0	*0,0*	*0,0*
2.3. Quality Category III	0,0	*0,0*	0,0	*0,0*	*0,0*
2.4. Quality Category IV	0,0	*0,0*	0,0	*0,0*	*0,0*
2.5. Quality Category V	0,0	*0,0*	0,0	*0,0*	*0,0*
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	772 702,1		59 373,9		*7,7*
4. Homogeneous claims grouped into portfolios - total	27 808,7	*100,0*	13 034,9	*100,0*	*46,9*
of which by quality categories					
4.1. Quality Category I	9 393,6	*33,8*	0,0	*0,0*	*0,0*
4.2. Quality Category II	1 042,8	*3,8*	14,3	*0,1*	*1,4*
4.3. Quality Category III	4465,6	*16,1*	205,4	*1,6*	*4,6*
4.4. Quality Category IV	96,8	*0,3*	28,5	*0,2*	*29,5*
4.5. Quality Category V	12809,8	*46,1*	12786,8	*98,1*	*99,8*
5. Claims for interest payments - total	7 454,5	*100,0*	2 698,5	*100,0*	*36,2*
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	3 039,9	*40,8*	2 570,9	*95,3*	*84,6*

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

Table 50

Homogeneous loans and claims on individuals and provisions made as of 1.02.15[1]

	Loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims in % of corresponding loans and claims portfolios
	mln. rubles	in % of total loans and claims	mln. rubles	in % of total provision made	
1. Loans to individuals grouped into portfolios of homogeneous loans - total of which	10 811 441,3	*100,0*	990 862,6	*100,0*	*9,2*
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	908 576,4	*8,4*	24 199,6	*2,4*	*2,7*
1.1.2. residental real estate (mortgage) loans, total	2 753 856,1	*25,5*	47 743,7	*4,8*	*1,7*
1.1.3. car loans, total	841 386,0	*7,8*	58 436,9	*5,9*	*6,9*
1.1.4. other consumer loans, total	6 276 691,0	*58,1*	858 602,2	*86,7*	*13,7*
1.2. by duration of past dues					
1.2.1. a portfolio of loans without overdue payments and with payments being overdue from 1 calendar day to 30 calendar days[2]	413 105,1	*3,8*	7 856,4	*0,8*	*1,9*
1.2.2. a portfolio of loans without overdue payments	8 882 987,4	*82,2*	127 747,6	*12,9*	*1,4*
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	361 845,1	*3,3*	23 655,1	*2,4*	*6,5*
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	211 838,4	*2,0*	57 044,0	*5,8*	*26,9*
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	179 044,5	*1,7*	101 442,4	*10,2*	*56,7*
1.2.6. a portfolio of loans with payments being overdue from 181 to 360 calendar days	299 999,1	*2,8*	239 619,3	*24,2*	*79,9*
1.2.7. a portfolio of loans with payments being overdue more than 360 calendar days	431 690,0	*4,0*	431 617,6	*43,6*	*100,0*
1.3. classified into the following loan quality categories:					
1.3.1. Quality category I	102 030,7	*0,9*	0,0	*0,0*	*0,0*
1.3.2. Quality category II	9 114 555,9	*84,3*	118 344,5	*11,9*	*1,3*
1.3.3. Quality category III	580 724,2	*5,4*	49 990,5	*5,0*	*8,6*
1.3.4. Quality category IV	177 693,2	*1,6*	76 743,6	*7,7*	*43,2*
1.3.5. Quality category V	836 437,4	*7,7*	745 784,0	*75,3*	*89,2*
2. Claims grouped into portfolios of homogeneous claims - total	40 904,5	*4,9*	23 581,8	*3,2*	*57,7*
of which by quality categories					
2.1. Quality category I	5 163,2	*0,6*	0,0	*0,0*	*0,0*
2.2. Quality category II	6 712,5	*0,8*	145,1	*0,0*	*2,2*
2.3. Quality category III	3708,6	*0,4*	418,1	*0,1*	*11,3*
2.4. Quality category IV	2163,6	*0,3*	1065,3	*0,1*	*49,2*
2.5. Quality category V	23156,6	*2,8*	21953,3	*2,9*	*94,8*
3. Claims for interest payments - total of which	186 421,3	*100,0*	68 457,1	*100,0*	*36,7*
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	78 748,0	*42,2*	63 461,8	*92,7*	*80,6*

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

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

Table 51

Loan loss provisions by credit risk categories[1]

Loan quality category	Provisions made on loans of corresponding quality categories as a share of total, in %					Ratio of provisions made to loans of corresponding quality categories, in %				
	1.01.13	1.01.14	1.10.14	1.01.15	1.02.15	1.01.13	1.01.14	1.10.14	1.01.15	1.02.15
Substandard	*8,9*	*9,6*	*9,8*	*9,5*	*9,1*	*2,2*	*2,0*	*2,0*	*2,1*	*2,1*
Doubtful	*21,1*	*20,5*	*20,7*	*19,7*	*21,9*	*14,9*	*14,5*	*15,1*	*15,7*	*16,3*
Problem	*16,3*	*15,2*	*15,5*	*16,1*	*16,8*	*41,8*	*39,9*	*38,8*	*40,9*	*41,6*
Loss	*53,6*	*54,4*	*53,6*	*54,7*	*52,2*	*90,1*	*86,1*	*83,7*	*84,8*	*84,4*

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

Table 52

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

Indicator	1.01.13	1.01.14	1.10.14	1.01.15	1.02.15
Overdue claims on loans, deposits and other placements, billion rubles	**1257,4**	**1398,0**	**1782,0**	**1978,0**	**2205,5**
Of which					
- among 20 largest-asset credit institutions, billion rubles	960,6	1052,0	1280,7	1404,5	1579,0
Share of overdue claims in loans, deposits and other placements of the banking sector, percent	*3,7*	*3,5*	*3,9*	*3,8*	*4,1*
Overdue claims in rubles					
- billion rubles	1122,8	1257,9	1601,2	1725,9	1841,5
- as percent of total loans, deposits and other placements in rubles	*4,2*	*4,0*	*4,6*	*4,7*	*5,2*
Overdue claims in foreign currency					
- billion rubles	134,6	140,1	180,9	252,1	364,0
- as percent of total loans, deposits and other placements in foreign currency	*1,9*	*1,5*	*1,7*	*1,7*	*2,0*
- dollar equivalent, billion $	4,4	4,3	4,6	4,5	5,3
Overdue claims on loans and other placements with non-financial institutions	924,1	933,7	1105,7	1250,7	1430,5
Share of overdue claims in total volume of loans and other placements with non-financial institutions	*4,6*	*4,2*	*4,3*	*4,2*	*4,5*
Overdue claims on loans and other funds provided to individuals	313,0	440,3	630,4	667,5	707,3
Share of overdue claims in total volume of loans and other placements with individuals	*4,0*	*4,4*	*5,7*	*5,9*	*6,3*

Table 53

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

Share of overdue claims in total loans, deposits, and other placements	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.13	1.01.14	1.10.14	1.01.15	1.02.15	1.01.13	1.01.14	1.10.14	1.01.15	1.02.15
No overdue claims	118	96	72	72	61	*1,7*	*1,8*	*2,4*	*2,8*	*3,0*
Less than 5%	644	598	539	508	496	*81,2*	*81,6*	*75,8*	*72,9*	*72,7*
From 5 to 10%	103	126	135	131	147	*12,3*	*9,4*	*14,0*	*16,6*	*17,1*
From 10 to 15%	28	37	37	40	40	*1,2*	*3,7*	*2,9*	*5,9*	*2,5*
From 15 to 20%	9	10	17	19	19	*0,1*	*3,3*	*3,9*	*1,1*	*1,3*
From 20 to 60%	11	8	16	23	24	*3,2*	*0,0*	*0,9*	*0,4*	*3,1*
From 60 to 90%	0	1	0	2	1	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
90% and more	0	1	1	1	1	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
No loans, deposits and other placements	43	45	40	37	38	*0,3*	*0,2*	*0,2*	*0,3*	*0,3*

Table 54

Credit risks of the banking sector

Indicators	1.01.13	1.01.14	1.10.14	1.01.15	1.02.15
Large credit risks of the banking sector total, bln rubles	12 773,9	14 433,7	18 026,7	19 467,9	20 735,4
Share of large credit risks in the banking sector assets, %	*25,8*	*25,1*	*28,1*	*25,1*	*25,7*

Table 55

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

	1.01.13	1.01.14	1.10.14	1.01.15	1.02.15
Volume of large loans, billion rubles	6 493,4	7 493,4	8 786,3	10 829,7	12 219,2
of which:					
Volume of secured loans , billion rubles	1 507,9	1 767,1	1 803,8	2 397,5	2 683,1
Volume of I quality category collateral, billion rubles	355,8	388,7	369,3	596,8	665,2
of which:					
collateral of quoted securities issued by legal entities, billion rubles	48,0	13,1	22,5	65,7	87,2
Volume of II quality category collateral, billion rubles	1 363,7	1 700,8	1 339,7	1 494,9	1 632,0
of which:					
collateral of securities, issued by legal entities, billion rubles	317,7	644,0	241,9	208,2	280,7
collateral of proprietory rights (claims), billion rubles	511,8	477,8	552,3	611,0	637,0

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

Table 56

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

(%)

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

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

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

[2] Without overdue receivables

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

Market Risk

Table 57

Structure of market risk of the banking sector

Risk	1.01.13		1.01.14		1.10.14		1.01.15		1.02.15	
	as % of total credit institutions' capital[1]	share in market risk %	as % of total credit institutions' capital[1]	share in market risk %	as % of total credit institutions' capital[1]	share in market risk %	as % of total credit institutions' capital[1]	share in market risk %	as % of total credit institutions' capital[1]	share in market risk %
Market risk (MR), total	*47,3*	*100,0*	*45,6*	*100,0*	*37,4*	*100,0*	*36,0*	*100,0*	*37,3*	*100,0*
Of which										
- interest rate risk (IRR)	*36,0*	*76,0*	*37,8*	*82,9*	*31,4*	*83,9*	*28,6*	*79,5*	*28,8*	*77,2*
- equity position risk (EPR)	*6,0*	*12,6*	*3,3*	*7,3*	*3,0*	*7,9*	*3,7*	*10,3*	*4,2*	*11,2*
- foreign exchange risk (FER)	*5,4*	*11,4*	*4,5*	*9,8*	*3,1*	*8,2*	*3,7*	*10,2*	*4,3*	*11,5*
Reference data:										
Number of credit institutions[1]	613		655		617		598		621	
Share of credit institutions' assets [1] in total banking sector assets, %	*92,5*		*97,5*		*97,6*		*97,8*		*97,9*	

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

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

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

Table 58

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

	1.01.13	1.01.14	1.10.14	1.01.15	1.02.15
Share of assets in foreign currency in total assets, %	*21,0*	*22,1*	*24,2*	*30,0*	*34,7*
of which: - 20 largest-asset credit institutions	*22,2*	*23,3*	*26,1*	*32,0*	*36,8*
Share of liabilities in foreign currency in total liabilities, %	*20,9*	*21,2*	*23,1*	*29,0*	*33,6*
of which: - 20 largest-asset credit institutions	*22,3*	*22,9*	*24,9*	*30,8*	*35,9*
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total , b.p.	*0,1*	*0,9*	*1,2*	*1,0*	*1,2*
of which: - 20 largest-asset credit institutions	*-0,1*	*0,5*	*1,2*	*1,3*	*0,9*

Table 59

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

	1.01.13	1.01.14	1.10.14	1.01.15	1.02.15
Balance sheet positions					
Claims, bln rubles	10 410,0	12 703,5	15 516,8	23 291,9	28 042,2
Liabilities, bln rubles	10 343,8	12 185,3	14 777,0	22 502,6	27 103,4
Net balance sheet position, bln rubles	66,2	518,2	739,8	789,2	938,8
Net balance sheet position to own funds (capital), % [1]	*1,1*	*7,3*	*9,8*	*10,0*	*12,0*
Off-balance sheet positions [2]					
Claims, bln rubles	5 783,2	7 011,1	15 179,5	18 124,3	21 300,1
Liabilities, bln rubles	5 356,7	7 063,4	14 999,3	17 638,1	20 729,8
Net balance sheet position, bln rubles	426,5	-52,3	180,1	486,2	570,3
Net balance sheet position to own funds (capital), % [1]	*7,0*	*-0,7*	*2,4*	*6,1*	*7,3*

[1] Own funds (capital) of credit institutions licensed to conduct operations in foreign currency.

[2] Section D of the chart of accounts (the derivatives instruments)

Table 60

Compliance with open foreign exchange position (OFXP) requirements

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

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

Table 61

Information on open foreign exchange positions of banking sector

Date	Number of credit institutions	Open foreign exchange positions and precious metals in bln. rubles					Own funds (capital), bln. rubles	Ratio of net OFXP to own funds (capital) of CIs, in %
		Total balance sheet position	Total off-balance sheet position	Total open foreign exchange positions (OFXP)				
				Long	Short	Net		
1. Credit institutions with net short OFXP								
1.01.09	431	583,0	-611,5	13,6	-42,1	-28,5	1 047,2	*-2,7*
1.01.10	361	-72,9	50,3	7,5	-30,1	-22,6	1 131,1	*-2,0*
1.01.11	427	-1,3	-29,8	10,9	-42,1	-31,2	1 618,8	*-1,9*
1.01.12	340	112,7	-146,5	21,6	-55,4	-33,8	1 573,4	*-2,1*
1.01.13	373	3,7	-25,4	24,0	-45,7	-21,7	1 863,0	*-1,2*
1.01.14	376	115,4	-144,4	5,5	-34,5	-29,0	1 797,5	*-1,6*
1.02.14	339	118,2	-153,7	7,3	-42,8	-35,5	1 739,3	*-2,0*
1.03.14	366	24,2	-61,3	9,2	-46,3	-37,1	1 960,4	*-1,9*
1.04.14	257	4,4	-28,1	5,1	-28,8	-23,7	1 412,7	*-1,7*
1.05.14	314	-3,7	-25,8	6,8	-36,4	-29,6	1 508,3	*-2,0*
1.06.14	308	-24,5	-4,6	7,2	-36,3	-29,1	1 477,2	*-2,0*
1.07.14	319	-122,3	97,4	9,5	-34,5	-24,9	1 646,9	*-1,5*
1.08.14	294	72,0	-106,0	7,3	-41,3	-34,1	1 737,3	*-2,0*
1.09.14	304	-92,1	51,1	9,5	-50,5	-41,0	2 020,1	*-2,0*
1.10.14	322	-133,9	92,3	12,9	-54,4	-41,5	1 956,8	*-2,1*
1.11.14	284	79,4	-116,7	9,1	-46,4	-37,3	1 689,7	*-2,2*
1.12.14	290	188,6	-244,3	40,0	-95,7	-55,7	2 552,2	*-2,2*
1.01.15	263	-224,8	151,2	83,0	-156,7	-73,6	2 911,6	*-2,5*
1.02.15	246	-255,8	158,4	52,1	-149,5	-97,4	2 881,3	*-3,4*
2. Credit institutions with net long OFXP								
1.01.09	564	391,5	-334,1	85,9	-28,5	57,3	2 690,2	*2,1*
1.01.10	596	300,0	-233,8	100,4	-34,2	66,2	3 518,6	*1,9*
1.01.11	500	99,3	-39,7	105,0	-45,3	59,7	3 039,8	*2,0*
1.01.12	560	211,6	-147,6	131,1	-67,1	64,0	3 454,4	*1,9*
1.01.13	515	-107,6	279,7	271,6	-99,5	172,1	4 198,2	*4,1*
1.01.14	484	-15,0	166,7	283,0	-131,3	151,7	5 184,7	*2,9*
1.02.14	517	145,9	49,8	341,2	-145,5	195,7	5 307,4	*3,7*
1.03.14	485	133,5	16,5	299,4	-149,4	150,0	5 122,8	*2,9*
1.04.14	586	277,4	-4,1	374,8	-101,5	273,3	5 882,1	*4,6*
1.05.14	525	365,5	-76,9	374,4	-85,8	288,5	5 790,6	*5,0*
1.06.14	521	292,9	-34,6	378,5	-120,2	258,3	5 892,6	*4,4*
1.07.14	506	303,8	-63,3	346,3	-105,8	240,5	5 702,9	*4,2*
1.08.14	521	507,6	-200,3	372,2	-64,9	307,3	5 636,9	*5,5*
1.09.14	508	359,7	-62,9	356,5	-59,7	296,8	5 403,9	*5,5*
1.10.14	482	120,3	25,6	192,1	-46,2	145,9	5 565,5	*2,6*
1.11.14	514	165,0	51,4	270,7	-54,3	216,4	5 959,2	*3,6*
1.12.14	497	-247,6	382,3	205,1	-70,4	134,7	5 228,8	*2,6*
1.01.15	520	312,8	-196,4	157,2	-40,7	116,4	4 926,7	*2,4*
1.02.15	534	8,9	136,1	187,1	-42,2	145,0	5 024,3	*2,9*

Table 62

Open currency positions of the banking sector by currencies as of 1.02.15

Currency / position type	Number of CI	Net balance position, bln. rubles	Net OCP of CI to own funds (capital)	Total balance position, bln. rubles	Total off-balance position, bln. Rubles
USD					
short	268	-96,0	*-2,4*	825,9	-921,8
long	511	103,9	*2,6*	-450,0	553,9
EUR					
short	267	-42,6	*-1,4*	-95,7	53,2
long	509	60,1	*1,2*	-365,4	425,5
GBP					
short	70	-15,5	*-0,3*	18,2	-33,7
long	285	13,6	*0,5*	27,2	-13,6

Liquidity of Credit Institutions

Table 63

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

	1.01.13	1.01.14[3]	1.10.14	1.01.15	1.02.15
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	*28,5*	*39,5*	*41,0*	*39,0*	*40,5*
Liabilities with maturity in excess of 1 year, as percent of total liabilities	*23,0*	*24,7*	*25,3*	*24,3*	*25,0*
A measure of using short-term liabilities to fund long-term liquid assets, percent[2]	*-2,7*	*23,9*	*25,7*	*23,8*	*24,1*

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

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

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

Table 64

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

Indicator, %	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.13	1.01.14[1]	1.10.14	1.01.15	1.02.15	1.01.13	1.01.14[1]	1.10.14	1.01.15	1.02.15
Less than 0	616	264	267	256	249	*57,1*	*6,6*	*6,4*	*8,0*	*8,8*
From 0 to 20	300	410	345	338	338	*42,3*	*25,2*	*25,1*	*27,5*	*25,2*
More than 20	40	248	245	239	240	*0,6*	*68,2*	*68,5*	*64,5*	*66,0*
Data not available	0	1	2	1	3	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
Total	956	923	859	834	830	*100,0*	*100,0*	*100,0*	*100,0*	*100,0*

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

Table 65

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

	1.01.13	1.01.14[2]	1.10.14	1.01.15	1.02.15
Liquid assets with maturity up to 30 days, as percent of liquid assets	*48,0*	*35,0*	*31,5*	*33,6*	*33,2*
Liabilities with maturity up to 30 days, as percent of total liabilities	*43,6*	*41,4*	*38,8*	*40,8*	*39,6*
Liquidity coverage deficit (ratio of excess of liabilities with maturity up to 30 days over liquid assets with the same maturity to total amount of the said short-term liabilities), %	*18,9*	*8,6*	*11,8*	*10,7*	*11,0*

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

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

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

Table 66

Distribution of credit institutions classified by liquidity coverage deficit

Indicator, %	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.13	1.01.14[1]	1.10.14	1.01.15	1.02.15	1.01.13	1.01.14[1]	1.10.14	1.01.15	1.02.15
Less than 0	403	469	451	436	490	*21,3*	*30,1*	*26,4*	*15,4*	*28,1*
From 0 to 20	248	238	193	226	182	*13,8*	*44,1*	*45,8*	*60,3*	*18,4*
More than 20	305	215	213	171	155	*64,9*	*25,9*	*27,8*	*24,3*	*53,5*
Data not available	0	1	2	1	3	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
Total	956	923	859	834	830	*100,0*	*100,0*	*100,0*	*100,0*	*100,0*

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

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

(19th Issue)

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