THE CENTRAL BANK OF THE RUSSIAN FEDERATION

BANKING SUPERVISION DEPARTMENT

REVIEW
OF THE BANKING SECTOR
OF THE RUSSIAN FEDERATION

(INTERNET-VERSION)

ANALYTICAL DATA

№ 147 January 2015

Table of Contents

General Information on the Russian Banking Sector

Banking sector in the economy of Russia

Table 1

Macroeconomic indicators

	Indicator	1.01.09	1.01.10	1.01.11	1.01.12	1.01.13	1.01.14
1.	Banking sector assets (billion rubles)	28 022,3	29 430,0	33 804,6	41 627,5	49 509,6	57423,1
	as % of GDP	*67,9*	*75,8*	*73,0*	*74,4*	*79,7*	*86,8*
2.	Banking sector own funds (capital) (billion rubles) [1]	3 811,1	4 620,6	4 732,3	5 242,1	6 112,9	7064,3
	as % of GDP	*9,2*	*11,9*	*10,2*	*9,4*	*9,8*	*10,7*
	as % of the banking sector assets	*13,6*	*15,7*	*14,0*	*12,6*	*12,3*	*12,3*
3.	Loans and other placements with non-financial organisations and individuals, including overdue claims (billion rubles)	16 526,9	16 115,5	18 147,7	23 266,2	27 708,5	32456,3
	as % of GDP	*40,0*	*41,5*	*39,2*	*41,6*	*44,6*	*49,0*
	as % of the banking sector assets	*59,0*	*54,8*	*53,7*	*55,9*	*56,0*	*56,5*
	of which:						
	loans and other placements with individuals, including overdue claims (billion rubles)	4 017,2	3 573,8	4 084,8	5 550,9	7 737,1	9957,1
	as % of GDP	*9,7*	*9,2*	*8,8*	*9,9*	*12,4*	*15,0*
	as % of the banking sector assets	*14,3*	*12,1*	*12,1*	*13,3*	*15,6*	*17,3*
	as % of income of the population	*15,9*	*12,5*	*12,6*	*15,6*	*19,4*	*22,3*
3a.	Banking loans in fixed capital investment of organisations of all forms of ownership (except small businesses) (billion rubles)	791,9	621,5	595,8	725,7	806,3	1 003,6
	as % of fixed capital investment of organisations of all forms of ownership (except small businesses)	*11,8*	*10,3*	*9,0*	*8,6*	*8,4*	*10,0*
4.	Securities acquired by credit institutions (billion rubles)	2 365,2	4 309,4	5 829,0	6 211,7	7 034,9	7822,3
	as % of GDP	*5,7*	*11,1*	*12,6*	*11,1*	*11,3*	*11,8*
	as % of the banking sector assets	*8,4*	*14,6*	*17,2*	*14,9*	*14,2*	*13,6*
5.	Individual deposits (billion rubles)	5 907,0	7 485,0	9 818,0	11 871,4	14 251,0	16957,5
	as % of GDP	*14,3*	*19,3*	*21,2*	*21,2*	*22,9*	*25,6*
	as % of the banking sector liabilities[2]	*21,1*	*25,4*	*29,0*	*28,5*	*28,8*	*29,5*
	as % of income of the population	*23,4*	*26,1*	*30,2*	*33,3*	*35,7*	*38,0*
6.	Funds raised from organisations (billion rubles) [3]	8 774,6	9 557,2	11 126,9	13 995,7	15 648,2	17787,0
	as % of GDP	*21,3*	*24,6*	*24,0*	*25,0*	*25,2*	*26,9*
	as % of the banking sector liabilities[2]	*31,3*	*32,5*	*32,9*	*33,6*	*31,6*	*31,0*

Reference data

Indicator (billion rubles)	1.01.09	1.01.10	1.01.11	1.01.12	1.01.13	1.01.14
Gross Domestic Product	41 276,8	38 807,2	46 308,5	55 967,2	62 147,0	66 193,7
Fixed capital investment of organisations of all forms of ownership (except small businesses)	6 705,5	6 040,8	6 625,0	8 445,2	9 595,7	10 065,7
Income of the population	25 244,0	28 697,5	32 498,3	35 648,7	39 903,7	44 650,4

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

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

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

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

Table 2

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

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

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

[2] 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 (%)

	2006	2007	2008	2009	2010	2011	2012	2013
Assets	*44,0*	*44,1*	*39,2*	*5,0*	*14,9*	*23,1*	*18,9*	*16,0*
Own funds (capital)	*36,3*	*57,8*	*42,7*	*21,2*	*2,4*	*10,8*	*16,6*	*15,6*
Loans and other placements with non-financial organisations	*39,8*	*51,5*	*34,3*	*0,3*	*12,1*	*26,0*	*12,7*	*12,7*
Loans and other placements with individuals	*78,3*	*57,8*	*35,2*	*-11,0*	*14,3*	*35,9*	*39,4*	*28,7*
Individual deposits	*38,0*	*35,4*	*14,5*	*26,7*	*31,2*	*20,9*	*20,0*	*19,0*
Funds raised from organisations	*52,6*	*47,2*	*24,4*	*8,9*	*16,4*	*25,8*	*11,8*	*13,7*
Reference Data:								
Gross Domestic Product	*24,6*	*23,5*	*24,2*	*-6,0*	*19,3*	*20,9*	*11,0*	*6,5*

Institutional features of the banking sector

Table 4

Number of Russian credit institutions

Indicator	1.01.13	1.01.14	1.10.14	1.11.14	1.12.14
Credit institutions registered by the Bank of Russia and other authorities	1094	1071	1056	1056	1052
Operating credit institutions (credit institutions that have the right to conduct banking operations)	956	923	859	850	842
Credit institutions that have been registered by the Bank of Russia but have not yet paid up authorised capital and have not received a license (within established legal period)	1	0	0	1	1
Credit institutions with their banking licenses being revoked (cancelled)	137	148	197	205	209
Credit institutions licensed to conduct operations in foreign currency	648	623	572	567	559
Credit institutions holding general licences	270	270	262	259	259

Table 5

Operating credit institutions (CIs), by federal districts

Federal district	1.01.13		1.01.14		1.10.14		1.11.14		1.12.14	
	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*	507	*59,6*	505	*60,0*
of which the City of Moscow and Moscow Region	506	*52,9*	498	*54,0*	466	*54,2*	460	*54,1*	458	*54,4*
North-Western	70	*7,3*	70	*7,6*	66	*7,7*	66	*7,8*	66	*7,8*
Southern	46	*4,8*	46	*5,0*	45	*5,2*	43	*5,1*	43	*5,1*
North-Caucasian	50	*5,2*	43	*4,7*	30	*3,5*	30	*3,5*	28	*3,3*
Volga	106	*11,1*	102	*11,1*	98	*11,4*	98	*11,5*	96	*11,4*
Ural	44	*4,6*	42	*4,6*	38	*4,4*	37	*4,4*	36	*4,3*
Siberian	53	*5,5*	51	*5,5*	45	*5,2*	45	*5,3*	44	*5,2*
Far Eastern	23	*2,4*	22	*2,4*	22	*2,6*	22	*2,6*	22	*2,6*
Crimea	-	-	-	-	2	*0,2*	2	*0,2*	2	*0,2*
Russian Federation	**956**	***100,0***	**923**	***100,0***	**859**	***100,0***	**850**	***100,0***	**842**	***100,0***

Table 6

Branches of credit institutions (CIs), by federal districts

Federal district	CIs of the district			Branches of CIs of the district			Branches of operating CIs from other districts in the given district			Share, %								
										Branches from other districts relative to the total of CIs of the district and their branches			CIs and branches of the district relative to the total of CIs and branches in Russia			Branches from other districts relative to the total number of branches in Russia		
	1.01.13	1.01.14	1.12.14	1.01.13	1.01.14	1.12.14	1.01.13	1.01.14	1.12.14	1.01.13	1.01.14	1.12.14	1.01.13	1.01.14	1.12.14	1.01.13	1.01.14	1.12.14
Central	564	547	505	102	75	67	356	322	286	*53,5*	*51,8*	*50,0*	*20,2*	*21,2*	*22,2*	*15,2*	*16,1*	*16,5*
of which the City of Moscow and Moscow Region[1]	506	498	458	90	63	60	127	124	112	*21,3*	*22,1*	*21,6*	*18,0*	*19,2*	*20,1*	*5,4*	*6,2*	*6,5*
North-Western	70	70	66	9	8	7	302	280	244	*382,3*	*359,0*	*334,3*	*2,4*	*2,7*	*2,8*	*12,9*	*14,0*	*14,1*
Southern	46	46	43	17	15	13	232	209	187	*368,3*	*342,6*	*333,9*	*1,9*	*2,1*	*2,2*	*9,9*	*10,4*	*10,8*
North-Caucasian	50	43	28	82	72	30	87	83	76	*65,9*	*72,2*	*131,0*	*4,0*	*3,9*	*2,3*	*3,7*	*4,1*	*4,4*
Volga	106	102	96	85	67	43	433	322	289	*226,7*	*190,5*	*207,9*	*5,8*	*5,8*	*5,4*	*18,4*	*16,1*	*16,6*
Ural	44	42	36	80	74	55	174	157	139	*140,3*	*135,3*	*152,8*	*3,8*	*4,0*	*3,5*	*7,4*	*7,8*	*8,0*
Siberian	53	51	44	21	21	20	248	204	175	*335,1*	*283,3*	*273,4*	*2,2*	*2,5*	*2,5*	*10,6*	*10,2*	*10,1*
Far Eastern	23	22	22	7	7	6	114	89	82	*380,0*	*306,9*	*292,9*	*0,9*	*1,0*	*1,1*	*4,9*	*4,4*	*4,7*
Crimea	-	-	2	-	-	0	-	-	18	-	-	*900,0*	-	-	*0,1*	-	-	*1,0*
Russian Federation	**956**	**923**	**842**	**403**	**339**	**241**	**1946**	**1666**	**1496**	***143,2***	***132,0***	***138,1***	***41,1***	***43,1***	***42,0***	***82,8***	***83,1***	***86,1***

[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		1.11.14		1.12.14	
	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*	35 775 484	*53,4*	38 562 466	*54,2*
From 6 to 20	9 660 925	*19,5*	10 905 104	*19,0*	12 661 067	*19,8*	13 560 624	*20,3*	14 510 986	*20,4*
From 21 to 50	5 745 193	*11,6*	6 383 544	*11,1*	7 121 860	*11,1*	7 356 660	*11,0*	7 596 027	*10,7*
From 51 to 200	6 399 522	*12,9*	6 982 880	*12,2*	7 381 869	*11,5*	7 644 221	*11,4*	7 837 628	*11,0*
From 201 to 500	2 246 789	*4,5*	2 376 786	*4,1*	2 206 301	*3,4*	2 224 837	*3,3*	2 238 729	*3,1*
From 501	562 302	*1,1*	539 625	*0,9*	435 054	*0,7*	420 531	*0,6*	416 931	*0,6*
Total	**49 509 647**	***100,0***	**57 423 070**	***100,0***	**64 072 509**	***100,0***	**66 982 357**	***100,0***	**71 162 766**	***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	1.11.14	1.12.14
Central	*56,4*	*58,8*	*59,1*	*58,9*	*59,1*
of which the City of Moscow and Moscow Region	*56,9*	*59,2*	*59,5*	*59,3*	*59,5*
North-Western	*66,2*	*67,3*	*72,0*	*72,7*	*72,5*
Southern	*68,7*	*68,6*	*67,6*	*68,3*	*68,0*
North-Caucasian	*52,8*	*46,9*	*60,2*	*61,4*	*63,0*
Volga	*46,5*	*46,9*	*49,3*	*49,8*	*50,8*
Ural	*68,8*	*69,8*	*70,6*	*70,7*	*68,1*
Siberian	*72,9*	*72,7*	*77,1*	*78,1*	*79,2*
Far Eastern	*82,9*	*85,1*	*85,9*	*86,2*	*85,9*
Crimea	-	-	100,0	100,0	*100,0*
Russian Federation	***50,3***	***52,7***	***53,5***	***53,4***	***54,2***

Table 9

Operating credit institutions ranged by assets (distribution and change over the period 1.01.14 - 1.12.14)

Groups of credit institutions ranged by assets as of 1.01.14		Number of credit institutions as of 1.01.14	Groups as of 1.12.14						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	13	1					
3	From 21 to 50	30		1	24	4				1
4	From 51 to 200	150			5	127	8		8	1
5	From 201 to 500	300				17	253	8	21	1
6	From 501	422				1	37	328	53	1
Became operating after 1.01.14						1	2	2		
Total over the period									82	4
Total as of 1.01.14[1]		**923**								
Total as of 1.12.14[1]		**842**	**5**	**15**	**30**	**150**	**300**	**339**		

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

[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	1.11.14	1.12.14
Credit institutions with foreign participation over 50%					
Assets	*17,8*	*15,3*	*14,0*	*14,3*	*14,2*
Own funds (capital)[1]	*19,3*	*17,3*	*16,2*	*16,5*	*16,3*
Correspondent accounts with non-resident banks	*21,7*	*18,6*	*14,5*	*17,6*	*13,5*
Loans and other placements with non-financial organisations	*14,2*	*12,0*	*11,8*	*11,9*	*11,8*
Loans and other placements with individuals	*22,6*	*21,0*	*19,0*	*18,8*	*18,7*
Loans, deposits and other placements with credit institutions	*27,3*	*19,9*	*16,0*	*17,7*	*17,0*
Individual deposits	*13,5*	*12,5*	*11,8*	*12,0*	*12,0*
Funds raised from organisations[2]	*18,6*	*15,6*	*13,8*	*13,9*	*13,9*
Profit (loss) of the current year	*19,6*	*15,2*	*10,5*	*10,8*	*10,2*
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*	*8,7*	*8,7*
Own funds (capital)[1]	*11,4*	*11,1*	*10,5*	*10,8*	*10,7*
Correspondent accounts with non-resident banks	*15,2*	*12,8*	*11,4*	*12,9*	*10,2*
Loans and other placements with non-financial organisations	*7,5*	*7,2*	*7,8*	*8,0*	*8,0*
Loans and other placements with individuals	*11,1*	*10,8*	*10,2*	*10,2*	*10,1*
Loans, deposits and other placements with credit institutions	*20,0*	*16,4*	*12,5*	*14,0*	*13,8*
Individual deposits	*6,1*	*6,2*	*5,7*	*5,8*	*5,9*
Funds raised from organisations[2]	*11,0*	*10,3*	*9,4*	*9,5*	*9,6*
Profit (loss) of the current year	*13,4*	*12,7*	*8,0*	*8,7*	*8,3*
Reference data:					
Number of credit institutions	73	76	76	76	76

[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		1.11.14		1.12.14	
	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*	2894,7	*4,3*	3335,3	*4,7*
Own funds (capital)[2]	212,4	*3,5*	202,8	*2,9*	228,7	*3,0*	209,5	*2,7*	199,8	*2,5*
Loans and other placements with non-financial organisations	685,9	*3,4*	838,9	*3,7*	1030,2	*4,0*	1043,5	*3,9*	1138,3	*4,1*
of which overdue claims	230,2	*24,9*	222,7	*23,8*	230,2	*20,8*	234,4	*20,6*	254,2	*21,7*
Loans and other placements with individuals	142,3	*1,8*	154,6	*1,6*	240,5	*2,2*	244,2	*2,2*	267,1	*2,4*
of which overdue claims	12,9	*4,1*	10,4	*2,4*	19,7	*3,1*	20,4	*3,1*	22,6	*3,4*
Individual deposits	298,7	*2,1*	312,5	*1,8*	492,6	*2,8*	491,9	*2,8*	577,7	*3,2*
Funds raised from organisations	778,2	*5,0*	794,7	*4,5*	1022,3	*5,0*	1033,1	*4,8*	1082,2	*4,7*
Reference data:										
Number of credit institutions [1]	5	*0,5*	5	*0,5*	11	*1,3*	10	*1,2*	15	*1,8*

[1] Credit institutions going through insolvency prevention measures according to Federal Law No 175-FZ dated October 27, 2008 "On Additional Measures to Support the Financial System of the Russian Federation in the period up to December 31, 2014" as well as credit institutions on which the decision on insolvency prevention was taken in September-October 2008, before the said Federal Law came into affect.

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

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	1.11.14	1.12.14
1.	Money, precious metals and gemstones	1 554,0	1 608,7	1 468,0	1 592,8	1 596,1
1.1.	of which: money	1 423,5	1 523,1	1 397,7	1 507,3	1 506,8
2.	Accounts with the Bank of Russia and authorised agencies of other countries	2 159,9	2 264,9	2 160,0	1 892,4	2 260,4
3.	Correspondent accounts with credit institutions	1 483,3	1 496,5	1 490,7	1 956,5	1 996,7
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	315,8	398,3	382,6	440,0	496,6
3.2.	Correspondent accounts with non-resident banks	1 167,5	1 098,2	1 108,1	1 516,5	1 500,0
4.	Securities acquired by credit institutions, total	7 034,9	7 822,3	8 382,0	8 645,9	9 146,7
	of which					
4.1.	Debt securities	5 265,1	6 162,9	6 410,2	6 633,8	7 102,5
4.2.	Shares	791,6	790,4	375,9	386,0	449,4
4.3.	Discounted promissory notes	398,8	274,1	223,9	212,8	199,2
4.4.	Shares in associates and subsidiaries[1]	579,4	594,9	1 372,1	1 413,3	1 395,5
5.	Other participation in authorised capital	333,4	353,9	441,6	442,7	445,4
6.	Derivatives with fair value being an asset	163,9	175,8	615,5	989,7	1 554,6
7.	Loans, total	33 993,1	40 535,3	45 926,1	47 648,3	50 159,2
	of which:					
7.1.	Loans, deposits and other placements	33 960,1	40 417,7	45 735,1	47 430,0	49 887,7
	of which overdue claims	1 257,4	1 398,0	1 782,0	1 821,9	1 896,4
	of which:					
7.1.1.	Loans and other placements with non-financial organisations	19 971,4	22 499,2	25 806,2	26 797,4	28 041,6
	of which overdue claims	924,1	933,7	1 105,7	1 137,0	1 172,5
7.1.2.	Loans and other placements with individuals	7 737,1	9 957,1	11 096,4	11 208,0	11 320,7
	of which overdue claims	313,0	440,3	630,4	647,9	672,6
7.1.3.	Loans, deposits and other placements with credit institutions	4 230,4	5 130,6	5 646,5	5 879,4	6 679,8
	of which overdue claims	5,2	11,3	32,4	23,4	37,2
8.	Fixed assets (tangible and intangible), other real estate and inventories	1 090,5	1 147,5	1 190,4	1 189,3	1 194,0
8.1	of which real estate, temporarily out of use in operating activities	96,7	64,8	75,6	73,5	74,6
9.	Allocation of profit	210,2	192,2	144,0	147,9	160,4
9.1.	of which income tax	204,4	188,6	132,6	136,2	148,1
10.	Other assets, total	1 486,3	1 826,0	2 254,2	2 476,8	2 649,3
	of which:					
10.1.	Float	647,8	790,5	1 010,3	1 151,8	1 223,2
10.2.	Receivables	210,0	312,2	304,6	320,3	340,9
10.3.	Deferred expenses	121,5	123,4	127,1	129,2	129,7
Banking sector assets		49 509,6	57 423,1	64 072,5	66 982,4	71 162,8

[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	1.11.14	1.12.14
1.	Funds and profit of credit institutions	5 911,0	6 629,2	7 145,6	7 189,9	7 203,5
	Of which:					
1.1.	Funds of credit institutions	3 049,7	3 261,0	3 469,3	3 462,6	3 446,5
1.2.	Profit (losses), including financial result of the previous year	2 861,3	3 368,3	3 587,8	3 633,9	3 673,6
	Of which:					
1.2.1.	Profit (losses) of the current year	1 011,9	993,6	685,2	732,0	780,7
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	2 690,9	4 439,1	5 643,6	6 157,3	6 742,9
3.	Accounts of credit institutions	462,8	584,1	551,7	611,1	713,6
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	289,6	365,8	337,4	389,3	438,3
3.2.	Correspondent accounts of non-resident credit institutions	145,5	123,0	131,4	138,1	142,8
4.	Loans, deposits and other funds raised from other credit institutions	4 738,4	4 806,0	5 307,7	5 434,1	6 361,1
5.	Clients' funds[2]	30 120,0	34 930,9	38 009,1	39 512,1	41 338,4
	Of which:					
5.1.	Budgetary funds in settlement accounts	38,5	41,9	68,9	69,4	72,3
5.2.	Government and other extra-budgetary funds in settlement accounts	1,6	0,2	0,4	0,4	0,5
5.3.	Funds of legal entities in settlement and other accounts	5 706,6	6 516,1	6 573,8	6 340,7	6 917,2
5.4.	Clients' float	296,4	400,3	487,0	514,4	596,5
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	9 619,5	10 838,3	13 422,3	14 734,9	15 488,6
5.6.	Individual deposits	14 251,0	16 957,5	17 297,5	17 685,4	18 087,1
5.7.	Clients' funds in factoring and forfeiting operations	37,2	43,8	29,2	26,6	27,0
6.	Bonds	1 037,4	1 213,1	1 220,2	1 223,9	1 209,4
7.	Promissory notes and bank acceptances	1 149,3	1 004,3	871,8	857,9	850,4
8.	Derivatives with fair value being a liability	135,3	134,7	526,2	853,1	1 348,6
9.	Other liabilities[1], total	3 264,7	3 681,7	4 796,6	5 143,0	5 395,0
	Of which:					
9.1.	Provisions	2 441,3	2 851,9	3 500,9	3 656,1	3 792,3
9.2.	Float	395,3	309,0	601,5	782,4	844,6
9.3.	Payables	72,3	95,7	115,4	116,5	135,0
9.4.	Deferred income	10,2	8,1	6,5	6,9	7,0
9.5.	Interest payable	345,5	417,0	517,3	523,6	556,0
	Of which:					
9.5.1	Overdue interest	0,0	0,0	0,0	0,0	0,0
Banking sector liabilities[1]		49 509,6	57 423,1	64 072,5	66 982,4	71 162,8

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

[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	1.11.14	1.12.14
1.	Money, precious metals and gemstones	*3,1*	*2,8*	*2,3*	*2,4*	*2,2*
1.1.	of which: money	*2,9*	*2,7*	*2,2*	*2,3*	*2,1*
2.	Accounts with the Bank of Russia and authorised agencies of other countries	*4,4*	*3,9*	*3,4*	*2,8*	*3,2*
3.	Correspondent accounts with credit institutions	*3,0*	*2,6*	*2,3*	*2,9*	*2,8*
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	*0,6*	*0,7*	*0,6*	*0,7*	*0,7*
3.2.	Correspondent accounts with non-resident banks	*2,4*	*1,9*	*1,7*	*2,3*	*2,1*
4.	Securities acquired by credit institutions, total	*14,2*	*13,6*	*13,1*	*12,9*	*12,9*
	of which					
4.1.	Debt securities	*10,6*	*10,7*	*10,0*	*9,9*	*10,0*
4.2.	Shares	*1,6*	*1,4*	*0,6*	*0,6*	*0,6*
4.3.	Discounted promissory notes	*0,8*	*0,5*	*0,3*	*0,3*	*0,3*
4.4.	Shares in associates and subsidiaries	*1,2*	*1,0*	*2,1*	*2,1*	*2,0*
5.	Other participation in authorised capital	*0,7*	*0,6*	*0,7*	*0,7*	*0,6*
6.	Derivatives with fair value being an asset	*0,3*	*0,3*	*1,0*	*1,5*	*2,2*
7.	Loans, total	*68,7*	*70,6*	*71,7*	*71,1*	*70,5*
	of which:					
7.1.	Loans, deposits and other placements	*68,6*	*70,4*	*71,4*	*70,8*	*70,1*
	of which overdue claims	*2,5*	*2,4*	*2,8*	*2,7*	*2,7*
	of which:					
7.1.1.	Loans and other placements with non-financial organisations	*40,3*	*39,2*	*40,3*	*40,0*	*39,4*
	of which overdue claims	*1,9*	*1,6*	*1,7*	*1,7*	*1,6*
7.1.2.	Loans and other placements with individuals	*15,6*	*17,3*	*17,3*	*16,7*	*15,9*
	of which overdue claims	*0,6*	*0,8*	*1,0*	*1,0*	*0,9*
7.1.3.	Loans, deposits and other placements with credit institutions	*8,5*	*8,9*	*8,8*	*8,8*	*9,4*
	of which overdue claims	*0,0*	*0,0*	*0,1*	*0,0*	*0,1*
8.	Fixed assets (tangible and intangible), other real estate and inventories	*2,2*	*2,0*	*1,9*	*1,8*	*1,7*
8.1	of which real estate, temporarily out of use in operating activities	*0,2*	*0,1*	*0,1*	*0,1*	*0,1*
9.	Allocation of profit	*0,4*	*0,3*	*0,2*	*0,2*	*0,2*
9.1.	of which income tax	*0,4*	*0,3*	*0,2*	*0,2*	*0,2*
10.	Other assets, total	*3,0*	*3,2*	*3,5*	*3,7*	*3,7*
	of which:					
10.1.	Float	*1,3*	*1,4*	*1,6*	*1,7*	*1,7*
10.2.	Receivables	*0,4*	*0,5*	*0,5*	*0,5*	*0,5*
10.3.	Deferred expenses	*0,2*	*0,2*	*0,2*	*0,2*	*0,2*
Banking sector assets		*100,0*	*100,0*	*100,0*	*100,0*	*100,0*

Table 15

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

Liabilities[1]		1.01.13	1.01.14	1.10.14	1.11.14	1.12.14
1.	Funds and profit of credit institutions	*11,9*	*11,5*	*11,2*	*10,7*	*10,1*
	Of which:					
1.1.	Funds of credit institutions	*6,2*	*5,7*	*5,4*	*5,2*	*4,8*
1.2.	Profit (losses), including financial result of the previous year	*5,8*	*5,9*	*5,6*	*5,4*	*5,2*
	Of which:					
1.2.1.	Profit (losses) of the current year	*2,0*	*1,7*	*1,1*	*1,1*	*1,1*
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	*5,4*	*7,7*	*8,8*	*9,2*	*9,5*
3.	Accounts of credit institutions	*0,9*	*1,0*	*0,9*	*0,9*	*1,0*
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	*0,6*	*0,6*	*0,5*	*0,6*	*0,6*
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*	*8,1*	*8,9*
5.	Clients' funds[2]	*60,8*	*60,8*	*59,3*	*59,0*	*58,1*
	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*	*9,5*	*9,7*
5.4.	Clients' float	*0,6*	*0,7*	*0,8*	*0,8*	*0,8*
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	*19,4*	*18,9*	*20,9*	*22,0*	*21,8*
5.6.	Individual deposits	*28,8*	*29,5*	*27,0*	*26,4*	*25,4*
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*	*1,8*	*1,7*
7.	Promissory notes and bank acceptances	*2,3*	*1,7*	*1,4*	*1,3*	*1,2*
8.	Derivatives with fair value being a liability	*0,3*	*0,2*	*0,8*	*1,3*	*1,9*
9.	Other liabilities[1], total	*6,6*	*6,4*	*7,5*	*7,7*	*7,6*
	Of which:					
9.1.	Provisions	*4,9*	*5,0*	*5,5*	*5,5*	*5,3*
9.2.	Float	*0,8*	*0,5*	*0,9*	*1,2*	*1,2*
9.3.	Payables	*0,1*	*0,2*	*0,2*	*0,2*	*0,2*
9.4.	Deferred income	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
9.5.	Interest payable	*0,7*	*0,7*	*0,8*	*0,8*	*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	1.11.14	1.12.14	1.01.13	1.01.14	1.10.14	1.11.14	1.12.14	1.01.13	1.01.14	1.10.14	1.11.14	1.12.14
1. Loans, deposits and other placements, total	**26757,1**	**31300,2**	**35175,4**	**35690,0**	**36734,6**	**7203,0**	**9117,6**	**10559,7**	**11740,0**	**13153,1**	**33960,1**	**40417,7**	**45735,1**	**47430,0**	**49887,7**
Of which															
- overdue claims	1122,8	1257,9	1601,2	1622,2	1663,2	134,6	140,1	180,9	199,7	233,2	1257,4	1398,0	1782,0	1821,9	1896,4
1.1 Loans and other placements with non-financial resident organisations	**15097,0**	**16542,7**	**18235,2**	**18498,3**	**18751,4**	**2988,9**	**3792,8**	**4602,4**	**5023,5**	**5660,6**	**18086,0**	**20335,5**	**22837,6**	**23521,8**	**24412,1**
Of which															
- overdue claims	805,4	812,0	923,8	934,8	954,8	58,0	58,3	71,0	85,8	92,2	863,4	870,2	994,7	1020,6	1047,0
of which:															
1.1.1. Loans and other placements with individual entrepreneurs	568,4	666,9	682,5	677,3	675,5	5,3	5,5	6,6	7,2	7,2	573,7	672,4	689,1	684,5	682,7
Of which															
- overdue claims	24,9	33,2	49,9	52,9	55,0	0,4	0,3	0,3	0,3	0,4	25,2	33,5	50,2	53,2	55,4
1.2 Loans and other placements with non-resident legal entities (except banks)	**509,6**	**565,7**	**806,6**	**832,8**	**861,3**	**1375,9**	**1598,0**	**2162,0**	**2442,8**	**2768,2**	**1885,4**	**2163,7**	**2968,6**	**3275,6**	**3629,5**
Of which															
- overdue claims	21,9	20,8	61,9	62,5	63,1	38,9	42,7	49,0	53,9	62,4	60,8	63,5	111,0	116,4	125,6
1.3 Loans, deposits and other placements with financial sector	**2306,7**	**2591,8**	**3484,7**	**3594,9**	**4306,2**	**654,9**	**676,7**	**791,4**	**841,0**	**903,1**	**2961,6**	**3268,5**	**4276,1**	**4435,9**	**5209,3**
Of which															
- overdue claims	18,5	18,1	19,9	19,9	20,0	1,6	0,4	1,1	0,8	2,8	20,1	18,5	21,0	20,6	22,8
of which:															
1.3.1 Resident credit institutions	1478,1	1508,3	2345,4	2452,3	3140,0	537,6	581,4	620,7	655,5	694,6	2015,6	2089,7	2966,1	3107,9	3834,6
Of which															
- overdue claims	4,8	5,8	7,0	6,9	6,8	0,2	0,0	0,6	0,2	1,9	5,0	5,8	7,5	7,1	8,7
1.3.2 Resident financial institutions of different forms of ownership	828,6	1083,5	1139,3	1142,6	1166,2	117,4	95,3	170,7	185,4	208,6	945,9	1178,8	1310,0	1328,0	1374,7
Of which															
- overdue claims	13,6	12,3	12,9	13,0	13,2	1,4	0,3	0,6	0,6	0,8	15,0	12,7	13,5	13,6	14,0
1.4 Loans, deposits and other placements with non-resident banks	**451,4**	**416,6**	**346,3**	**341,7**	**265,3**	**1763,4**	**2624,4**	**2334,1**	**2429,8**	**2579,9**	**2214,8**	**3041,0**	**2680,4**	**2771,5**	**2845,2**
Of which															
- overdue claims	0,0	0,0	3,1	0,2	0,0	0,2	5,4	21,7	16,2	28,5	0,2	5,4	24,8	16,4	28,5
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	**530,2**	**816,0**	**776,0**	**759,4**	**795,0**	**0,0**	**0,0**	**0,0**	**0,0**	**0,0**	**530,2**	**816,0**	**776,0**	**759,4**	**795,0**
Of which															
- overdue claims	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	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**	**10935,3**	**11023,8**	**237,6**	**227,0**	**228,5**	**246,0**	**272,0**	**7721,9**	**9935,8**	**11070,0**	**11181,4**	**11295,8**
Of which															
- overdue claims	276,9	406,8	592,3	604,7	625,1	35,6	32,7	37,1	42,1	46,4	312,5	439,5	629,4	646,8	671,5
1.7 Loans and other placements with non-resident individuals	**8,3**	**11,1**	**14,7**	**14,5**	**14,7**	**6,8**	**10,2**	**11,7**	**12,1**	**10,2**	**15,1**	**21,3**	**26,4**	**26,6**	**24,9**
Of which															
- overdue claims	0,1	0,2	0,2	0,2	0,2	0,4	0,6	0,8	0,9	0,9	0,5	0,8	1,0	1,1	1,1
Reference data:															
Provisions on loans, deposits and other placements	2095,7	2417,3	2969,8	3108,5	3220,8	0,0	0,0	0,0	0,0	0,0	2095,7	2417,3	2969,8	3108,5	3220,8
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	58,7	80,6	146,3	147,6	150,2	4,6	6,6	14,1	13,0	16,3	63,4	87,1	160,4	160,6	166,5
Credit institutions' portfolio of promissory notes of residents	308,2	221,8	208,3	195,0	179,8	88,6	50,1	13,1	15,0	16,4	396,8	271,9	221,5	210,0	196,2
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	2,7	3,0	2,0	2,2	2,5	2,7	3,0

Table 17

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

	1.01.13	1.01.14	1.10.14	1.11.14	1.12.14
1. Loans, deposits and other placements, total	***100,0***	***100,0***	***100,0***	***100,0***	***100,0***
	68,6	***70,4***	***71,4***	***70,8***	***70,1***
Of which:					
- overdue claims	*3,7*	*3,5*	*3,9*	*3,8*	*3,8*
	2,5	*2,4*	*2,8*	*2,7*	*2,7*
1.1 Loans and other placements with non-financial resident organisations	***53,3***	***50,3***	***49,9***	***49,6***	***48,9***
	36,5	***35,4***	***35,6***	***35,1***	***34,3***
Of which:					
- overdue claims	*2,5*	*2,2*	*2,2*	*2,2*	*2,1*
	1,7	*1,5*	*1,6*	*1,5*	*1,5*
of which:					
1.1.1. Loans and other placements with individual entrepreneurs	*1,7*	*1,7*	*1,5*	*1,4*	*1,4*
	1,2	*1,2*	*1,1*	*1,0*	*1,0*
Of which:					
- overdue claims	*0,1*	*0,1*	*0,1*	*0,1*	*0,1*
	0,1	*0,1*	*0,1*	*0,1*	*0,1*
1.2 Loans and other placements with non-resident legal entities (except banks)	***5,6***	***5,4***	***6,5***	***6,9***	***7,3***
	3,8	***3,8***	***4,6***	***4,9***	***5,1***
Of which:					
- overdue claims	*0,2*	*0,2*	*0,2*	*0,2*	*0,3*
	0,1	*0,1*	*0,2*	*0,2*	*0,2*
1.3 Loans, deposits and other placements with financial sector	***8,7***	***8,1***	***9,3***	***9,4***	***10,4***
	6,0	***5,7***	***6,7***	***6,6***	***7,3***
Of which:					
- overdue claims	*0,1*	*0,0*	*0,0*	*0,0*	*0,0*
	0,0	*0,0*	*0,0*	*0,0*	*0,0*
of which:					
1.3.1 Resident credit institutions	*5,9*	*5,2*	*6,5*	*6,6*	*7,7*
	4,1	*3,6*	*4,6*	*4,6*	*5,4*
Of which					
- overdue claims	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
	0,0	*0,0*	*0,0*	*0,0*	*0,0*
1.3.2 Resident financial institutions of different forms of ownership	*2,8*	*2,9*	*2,9*	*2,8*	*2,8*
	1,9	*2,1*	*2,0*	*2,0*	*1,9*
Of which					
- overdue claims	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
	0,0	*0,0*	*0,0*	*0,0*	*0,0*
1.4 Loans, deposits and other placements with non-resident banks	***6,5***	***7,5***	***5,9***	***5,8***	***5,7***
	4,5	***5,3***	***4,2***	***4,1***	***4,0***
Of which:					
- overdue claims	*0,0*	*0,0*	*0,1*	*0,0*	*0,1*
	0,0	*0,0*	*0,0*	*0,0*	*0,0*
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	***1,6***	***2,0***	***1,7***	***1,6***	***1,6***
	1,1	***1,4***	***1,2***	***1,1***	***1,1***
Of which:					
- overdue claims	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
	0,0	*0,0*	*0,0*	*0,0*	*0,0*
1.6 Loans and other placements with resident individuals	***22,7***	***24,6***	***24,2***	***23,6***	***22,6***
	15,6	***17,3***	***17,3***	***16,7***	***15,9***
Of which:					
- overdue claims	*0,9*	*1,1*	*1,4*	*1,4*	*1,3*
	0,6	*0,8*	*1,0*	*1,0*	*0,9*
1.7 Loans and other placements with non-resident individuals	***0,0***	***0,1***	***0,1***	***0,1***	***0,0***
	0,0	***0,0***	***0,0***	***0,0***	***0,0***
Of which:					
- overdue claims	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
	0,0	*0,0*	*0,0*	*0,0*	*0,0*
Reference data:					
Provision on loans, deposits and other placements	*6,2*	*6,0*	*6,5*	*6,6*	*6,5*
	4,2	*4,2*	*4,6*	*4,6*	*4,5*
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	*0,2*	*0,2*	*0,4*	*0,3*	*0,3*
	0,1	*0,2*	*0,3*	*0,2*	*0,2*
Credit institutions' portfolio of promissory notes of residents	*1,2*	*0,7*	*0,5*	*0,4*	*0,4*
	0,8	*0,5*	*0,3*	*0,3*	*0,3*
Credit institutions' portfolio of promissory notes of non-residents	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
	0,0	*0,0*	*0,0*	*0,0*	*0,0*

Table 18

The structure of credit institutions' security portfolio[1]

	1.01.13		1.01.14		1.10.14		1.11.14		1.12.14	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total
Securities, total	**6 636,1**	***100,0***	**7 548,2**	***100,0***	**8 158,1**	***100,0***	**8 433,2**	***100,0***	**8 947,5**	***100,0***
- in rubles	5 451,0	*82,1*	6 031,2	*79,9*	5 966,6	*73,1*	6 020,6	*71,4*	6 142,7	*68,7*
- in foreign currency	1 185,1	*17,9*	1 517,0	*20,1*	2 191,5	*26,9*	2 412,5	*28,6*	2 804,8	*31,3*
Of which:										
Securities at fair value through profit or loss	1 782,6	*26,9*	2 214,2	*29,3*	1 972,0	*24,2*	2 027,5	*24,0*	2 424,1	*27,1*
- in rubles	1 640,3	*24,7*	1 897,5	*25,1*	1 458,4	*17,9*	1 489,4	*17,7*	1 572,6	*17,6*
- in foreign currency	142,3	*2,1*	316,6	*4,2*	513,6	*6,3*	538,0	*6,4*	851,6	*9,5*
Securities available for sale	3 464,7	*52,2*	3 856,4	*51,1*	3 655,1	*44,8*	3 784,2	*44,9*	3 887,7	*43,4*
- in rubles	2 723,6	*41,0*	3 024,5	*40,1*	2 603,2	*31,9*	2 608,1	*30,9*	2 543,9	*28,4*
- in foreign currency	741,1	*11,2*	831,9	*11,0*	1 051,9	*12,9*	1 176,2	*13,9*	1 343,7	*15,0*
Securities held-to-maturity	800,9	*12,1*	876,4	*11,6*	1 153,8	*14,1*	1 202,9	*14,3*	1 235,0	*13,8*
- in rubles	769,5	*11,6*	800,0	*10,6*	885,0	*10,8*	899,2	*10,7*	899,6	*10,1*
- in foreign currency	31,4	*0,5*	76,4	*1,0*	268,8	*3,3*	303,7	*3,6*	335,3	*3,7*
Shares in associates and subsidiaries[2]	579,4	*8,7*	594,9	*7,9*	1 372,1	*16,8*	1 413,3	*16,8*	1 395,5	*15,6*
- in rubles	310,0	*4,7*	304,0	*4,0*	1 015,8	*12,5*	1 019,8	*12,1*	1 122,5	*12,5*
- in foreign currency	269,3	*4,1*	290,9	*3,9*	356,2	*4,4*	393,5	*4,7*	273,0	*3,1*
Reference data:										
Revaluation of securities	31,4		-37,1		-175,2		-213,3		-281,5	
Provisions for losses on securities available for sale	27,2		49,3		12,6		17,4		17,0	
Provisions for losses on securities held-to-maturity	1,1		3,3		2,9		3,3		3,6	
Provisions for losses on portfolio of shares in associates and subsidiaries	8,4		5,3		76,8		77,9		82,1	

[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		1.11.14		1.12.14	
	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*	6 633,8	*100,0*	7 102,5	*100,0*
- in rubles	4 434,5	*84,2*	5 059,3	*82,1*	4 733,8	*73,8*	4 781,8	*72,1*	4 762,0	*67,0*
- in foreign currency	830,6	*15,8*	1 103,5	*17,9*	1 676,4	*26,2*	1 852,1	*27,9*	2 340,6	*33,0*
of which: revaluation	50,6	*1,0*	-19,5	*-0,3*	-158,4	*-2,5*	-201,0	*-3,0*	-275,9	*-3,9*
Debt securities at book value held (without revaluation)	5 214,5	*100,0*	6 182,4	*100,0*	6 568,6	*100,0*	6 834,9	*100,0*	7 378,5	*100,0*
of which:										
debt securities of the Russian Federation	945,1	*18,1*	814,1	*13,2*	1 137,3	*17,3*	1 206,2	*17,6*	1 095,9	*14,9*
- in rubles	750,4	*14,4*	677,5	*11,0*	826,7	*12,6*	877,0	*12,8*	751,4	*10,2*
- in foreign currency	194,7	*3,7*	136,6	*2,2*	310,6	*4,7*	329,2	*4,8*	344,5	*4,7*
debt securities of the Bank of Russia	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- in rubles	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- in foreign currency	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
debt securities of federal districts and local government	98,1	*1,9*	131,8	*2,1*	143,1	*2,2*	132,6	*1,9*	106,1	*1,4*
- in rubles	98,1	*1,9*	131,8	*2,1*	143,1	*2,2*	132,5	*1,9*	106,0	*1,4*
- 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*	471,8	*6,9*	416,0	*5,6*
- in rubles	487,4	*9,3*	400,1	*6,5*	490,8	*7,5*	443,5	*6,5*	383,6	*5,2*
- in foreign currency	5,5	*0,1*	10,2	*0,2*	27,0	*0,4*	28,3	*0,4*	32,4	*0,4*
other debt securities of residents	863,8	*16,6*	687,8	*11,1*	856,6	*13,0*	714,2	*10,4*	635,5	*8,6*
- in rubles	863,4	*16,6*	687,5	*11,1*	854,3	*13,0*	711,7	*10,4*	632,6	*8,6*
- in foreign currency	0,4	*0,0*	0,4	*0,0*	2,3	*0,0*	2,6	*0,0*	2,9	*0,0*
debt securities of other countries	19,6	*0,4*	17,6	*0,3*	32,8	*0,5*	64,8	*0,9*	65,8	*0,9*
- in rubles	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- in foreign currency	19,6	*0,4*	17,6	*0,3*	32,8	*0,5*	64,8	*0,9*	65,8	*0,9*
debt securities of non-resident banks	218,4	*4,2*	97,4	*1,6*	112,5	*1,7*	121,0	*1,8*	338,1	*4,6*
- in rubles	42,4	*0,8*	39,7	*0,6*	37,9	*0,6*	36,3	*0,5*	115,8	*1,6*
- in foreign currency	176,0	*3,4*	57,6	*0,9*	74,6	*1,1*	84,7	*1,2*	222,3	*3,0*
other debt securities of non-residents	553,4	*10,6*	768,2	*12,4*	902,6	*13,7*	934,8	*13,7*	875,1	*11,9*
- in rubles	221,4	*4,2*	218,4	*3,5*	205,1	*3,1*	192,3	*2,8*	162,8	*2,2*
- in foreign currency	331,9	*6,4*	549,8	*8,9*	697,5	*10,6*	742,6	*10,9*	712,3	*9,7*
debt securities delivered without derecognition in the balance sheet	2 014,9	*38,6*	3 248,9	*52,6*	2 860,8	*43,6*	3 184,2	*46,6*	3 840,6	*52,1*
- in rubles	1 913,4	*36,7*	2 918,7	*47,2*	2 330,2	*35,5*	2 585,3	*37,8*	2 881,4	*39,1*
- in foreign currency	101,5	*1,9*	330,2	*5,3*	530,6	*8,1*	598,9	*8,8*	959,3	*13,0*
overdue debt securities	8,4	*0,2*	6,3	*0,1*	5,1	*0,1*	5,2	*0,1*	5,2	*0,1*
- in rubles	7,5	*0,1*	5,2	*0,1*	4,1	*0,1*	4,1	*0,1*	4,0	*0,1*
- in foreign currency	1,0	*0,0*	1,1	*0,0*	1,0	*0,0*	1,1	*0,0*	1,2	*0,0*
Reference data:										
Provisions for losses on debt securities	15,5		14,9		11,3		12,0		12,2	

Table 20

Structure of credit institutions' portfolio of shares[1]

	1.01.13		1.01.14		1.10.14		1.11.14		1.12.14	
	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*	386,0	*100,0*	449,4	*100,0*
- in rubles	706,4	*89,2*	667,9	*84,5*	217,0	*57,7*	219,0	*56,7*	258,2	*57,4*
- in foreign currency	85,2	*10,8*	122,5	*15,5*	158,9	*42,3*	166,9	*43,3*	191,3	*42,6*
of which: revaluation	-19,1	*-2,4*	-17,5	*-2,2*	-16,8	*-4,5*	-12,2	*-3,2*	-5,6	*-1,2*
Shares held at book value (without revaluation)	810,8	*100,0*	807,9	*100,0*	392,7	*100,0*	398,2	*100,0*	455,0	*100,0*
of which shares of:										
resident credit institutions	8,5	*1,0*	5,1	*0,6*	3,9	*1,0*	6,4	*1,6*	6,5	*1,4*
- in rubles	8,4	*1,0*	5,1	*0,6*	3,9	*1,0*	6,4	*1,6*	6,5	*1,4*
- 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*	131,5	*33,0*	170,2	*37,4*
- in rubles	644,2	*79,5*	588,8	*72,9*	148,9	*37,9*	128,1	*32,2*	165,5	*36,4*
- in foreign currency	1,9	*0,2*	2,8	*0,3*	3,1	*0,8*	3,4	*0,8*	4,7	*1,0*
non-resident credit institutions	8,5	*1,0*	8,7	*1,1*	3,1	*0,8*	2,7	*0,7*	6,9	*1,5*
- in rubles	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- in foreign currency	8,5	*1,0*	8,7	*1,1*	3,1	*0,8*	2,7	*0,7*	6,9	*1,5*
other non-residents	73,8	*9,1*	85,8	*10,6*	76,2	*19,4*	63,6	*16,0*	57,2	*12,6*
- 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*	63,6	*16,0*	57,2	*12,6*
shares delivered without derecognition in the balance sheet	74,0	*9,1*	116,6	*14,4*	87,7	*22,3*	111,5	*28,0*	127,0	*27,9*
- in rubles	64,6	*8,0*	82,8	*10,2*	42,0	*10,7*	53,2	*13,4*	53,9	*11,8*
- in foreign currency	9,4	*1,2*	33,8	*4,2*	45,7	*11,6*	58,3	*14,6*	73,2	*16,1*
Shares valued at cost[2]	-	-	-	-	69,8	*17,8*	82,6	*20,7*	87,1	*19,1*
- in rubles	-	-	-	-	39,0	*9,9*	43,5	*10,9*	37,8	*8,3*
- in foreign currency	-	-	-	-	30,8	*7,8*	39,1	*9,8*	49,3	*10,8*
Reference data:										
Provisions for losses on shares	21,3		44,0		9,2		13,9		13,5	

[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	1.11.14	1.12.14
Portfolio of promissory notes discounted by a credit institution, in rubles	308,2	221,8	208,3	195,0	179,8
of which promissory notes, not paid when due	4,4	4,9	8,1	9,0	9,4
Portfolio of promissory notes discounted by a credit institution, in foreign currency	90,6	52,3	15,6	17,7	19,4
of which promissory notes, not paid when due	0,01	1,33	1,60	1,76	1,93
Total	**398,8**	**274,1**	**223,9**	**212,8**	**199,2**

Table 22

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

	1.01.13		1.01.14		1.10.14		1.11.14		1.12.14	
	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***	**212,8**	***100,0***	**199,2**	***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*	155,9	*73,3*	141,0	*70,8*
- other promissory notes of residents	58,3	*14,6*	48,9	*17,8*	57,3	*25,6*	54,1	*25,4*	55,1	*27,7*
- promissory notes of authorised agencies of other countries	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- promissory notes of non-resident credit institutions	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- other promissory notes of non-residents	2,0	*0,5*	2,2	*0,8*	2,5	*1,1*	2,7	*1,3*	3,0	*1,5*
Reference data:										
Provisions for losses on promissory notes	10,2		12,9		11,8		11,7		12,1	

[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	1.11.14	1.12.14
Land temporarily out of use in operating activities	49,3	5,5	6,9	6,9	7,0
Land temporarily out of use in operating activities, leased out	0,9	0,6	0,9	0,9	0,9
Land temporarily out of use in operating activities, at current (fair) value	7,9	8,7	9,5	9,0	9,3
Land temporarily out of use in operating activities, at current (fair) value, leased out	0,8	3,5	2,7	2,7	2,7
Real estate (except land) temporarily out of use in operating activities*	4,2	3,5	2,6	2,5	2,3
Real estate (except land) temporarily out of use in operating activities, leased out*	10,3	14,0	12,4	12,3	12,2
Real estate (except land) temporarily out of use in operating activities, at current (fair) value	6,9	12,4	14,8	12,8	13,2
Real estate (except land) temporarily out of use in operating activities, at current (fair) value, leased out	13,9	15,5	24,4	25,2	25,9
Investments in construction of objects of real estate, temporarily out of use in operating activities	2,4	1,2	1,4	1,2	1,1
Non-current inventories	66,2	80,0	122,9	124,1	126,1
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	46,5	46,8

* 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	1.11.14	1.12.14
1.	Funds raised from organisations, total	15 648,2	17 787,0	20 501,4	21 605,3	23 015,7
	- in rubles	11 054,1	12 092,7	12 978,6	12 998,8	13 324,3
	- in foreign currency	4 594,1	5 694,4	7 522,8	8 606,5	9 691,4
	of which:					
1.1.	Funds of legal entities in settlement and other accounts[1]	5 706,6	6 516,1	6 573,8	6 340,7	6 917,2
	- in rubles	4 821,8	5 547,8	5 292,3	4 834,1	5 273,5
	- in foreign currency	884,8	968,3	1 281,4	1 506,6	1 643,6
	Of which:					
1.1.1	Funds of individual entrepreneurs	172,8	192,7	193,9	179,1	182,8
	- in rubles	170,0	190,0	189,7	173,8	176,8
	- in foreign currency	2,8	2,7	4,2	5,3	6,0
1.2.	Government and other extra budgetary funds in settlement accounts	1,6	0,2	0,4	0,4	0,5
1.3.	Float	283,3	386,4	475,4	502,7	582,6
1.4.	Deposits and other funds raised from legal entities (except credit institutions)	9 619,5	10 838,3	13 422,3	14 734,9	15 488,6
	- in rubles	6 089,7	6 371,5	7 457,9	7 940,6	7 797,2
	- in foreign currency	3 529,8	4 466,8	5 964,4	6 794,3	7 691,4
	Of which:					
1.4.1.	Deposits and other raised funds from the Federal Treasury, the Ministry of Finance, financial agencies and extra budgetary funds of the Russian Federation, federal districts and authorities of local self-governance	761,0	453,9	1 770,0	2 028,5	2 112,3
1.4.2.	Certificates of deposit	4,1	5,3	6,1	6,5	6,2
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	0,0	0,2	0,0	0,4	0,3
1.5.	Clients' funds in factoring and forfeiting operations	37,2	43,8	29,2	26,6	27,0
1.6.	Funds written down from clients' accounts but not entered in correspondent account of a credit institution because of shortage of money	0,0	2,2	0,3	0,0	0,0
	Deposits and other funds raised from legal entities (as paragraph 1.4.) by maturity:					
	demand deposits and deposits with maturity up to 30 days	1 553,4	1 812,6	1 657,2	1 642,8	2 216,2
	- in rubles	1 362,2	1 624,9	1 437,4	1 354,3	1 781,4
	- in foreign currency	191,3	187,7	219,9	288,5	434,8
	with maturity from 31 days to 1 year	3 321,2	3 292,3	4 706,2	5 475,9	5 087,9
	- in rubles	2 838,8	2 520,2	3 736,8	4 287,0	3 753,2
	- in foreign currency	482,3	772,2	969,4	1 188,9	1 334,7
	with maturity in excess of 1 year	4 744,9	5 733,4	7 058,8	7 616,2	8 184,5
	- in rubles	1 888,7	2 226,4	2 283,8	2 299,3	2 262,6
	- in foreign currency	2 856,2	3 507,0	4 775,0	5 316,9	5 921,9
	Reference data					
Funds raised from non-resident organisations, total		2 750,8	3 271,2	3 882,3	4 236,0	4 716,7
- in rubles		507,4	535,7	481,4	474,0	502,2
- in foreign currency		2 243,5	2 735,5	3 401,0	3 762,0	4 214,5
of which:						
	Funds of non-resident organisations in settlement and other accounts	228,2	265,5	401,7	419,1	502,5
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	418,2	526,7	483,0	535,3	524,2
	Other funds raised from non-resident legal entities	2 088,3	2 463,7	2 980,8	3 258,3	3 660,3
	Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0,0	0,0	0,0	0,4	0,3

[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	1.11.14	1.12.14
Issued debt obligations - total	**2 419,2**	**2 572,4**	**2 464,0**	**2 466,8**	**2 473,8**
including:					
bonds:	1 037,4	1 213,1	1 220,2	1 223,9	1 209,4
of which					
with maturities less than one year	17,1	3,7	5,5	5,8	5,1
with maturities in excess of one year	1 020,3	1 209,4	1 214,8	1 218,0	1 204,1
deposit certificates [1]	4,1	5,3	6,1	6,5	6,2
of which					
with maturities in excess of one year	2,7	3,1	3,8	4,2	3,8
with maturities in excess of one year	1,3	2,1	2,2	2,2	2,1
savings certificates [2]	228,4	349,7	365,8	378,6	407,8
of which					
with maturities in excess of one year	61,8	63,2	62,8	66,6	80,2
with maturities in excess of one year	162,0	273,8	286,3	296,8	312,4
promissory notes and banker's acceptances	1 149,3	1 004,3	871,8	857,9	850,4
of which					
with maturities in excess of one year	596,6	465,2	342,4	348,0	327,9
with maturities in excess of one year	528,6	517,3	502,8	491,0	504,8

[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	1.11.14	1.12.14
1	Individual deposits	14 251,0	16 957,5	17 297,5	17 685,4	18 087,1
	- of which savings certificates	228,4	349,7	365,8	378,6	407,8
1.1.	Individual demand deposits and deposits with maturity up to 30 days	2 723,8	3 210,8	2 987,8	3 036,7	3 111,9
	- in rubles	2 474,9	2 913,0	2 598,8	2 582,6	2 612,5
	- in foreign currency	248,9	297,8	389,0	454,1	499,4
1.2.	Individual deposits with maturity from 31 days to 1 year	3 138,2	3 264,3	3 183,4	3 271,2	3 302,3
	- in rubles	2 684,5	2 788,8	2 688,4	2 717,3	2 682,9
	- in foreign currency	453,8	475,5	495,1	553,9	619,4
1.3.	Individual deposits with maturity in excess of 1 year	8 389,0	10 482,4	11 126,4	11 377,5	11 672,8
	- in rubles	6 604,1	8 298,8	8 589,1	8 529,2	8 488,6
	- in foreign currency	1 784,9	2 183,6	2 537,2	2 848,3	3 184,2
	Reference data:					
	Deposits of non-resident individuals (excluding saving certificates)	167,1	223,9	213,4	221,8	240,0

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	1.11.14	1.12.14
Loans, deposits and other funds raised from other credit institutions, total	**4 738,4**	**4 806,0**	**5 307,7**	**5 434,1**	**6 361,1**
- in rubles	2 530,1	2 369,5	2 867,3	2 826,9	3 555,0
- in foreign currency	2 208,2	2 436,5	2 440,4	2 607,2	2 806,0
of which:					
- loans, deposits and other funds raised from resident credit institutions	2 500,9	2 556,6	3 187,7	3 267,2	4 010,5
- in rubles	2 061,1	1 962,6	2 505,1	2 498,9	3 203,9
- in foreign currency	439,8	594,0	682,6	768,3	806,5
of which					
overdue debt	0,0	0,2	0,0	0,0	0,0
- in rubles	0,0	0,2	0,0	0,0	0,0
- in foreign currency	0,0	0,0	0,0	0,0	0,0
- loans, deposits and other funds raised from non-resident banks	2 237,4	2 249,4	2 120,0	2 167,0	2 350,6
- in rubles	469,0	406,9	362,2	328,0	351,1
- in foreign currency	1 768,4	1 842,5	1 757,8	1 838,9	1 999,5
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 1.12.14

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	43 617	*60,3*	86 354	*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%	69	28 729	*39,7*	48 560 301	*68,2*
No budgetary funds	769	0	*0,0*	22 516 111	*31,6*
Data not available	3	0	*0,0*	0	*0,0*
Total	**842**	**72 346**	***100,0***	**71 162 766**	***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		1.11.14		1.12.14	
		billion rubles	Share in liabilities[1] (assets) of the banking sector, %	billion rubles	Share in liabilities[1] (assets) of the banking sector, %	billion rubles	Share in liabilities[1] (assets) of the banking sector, %	billion rubles	Share in liabilities[1] (assets) of the banking sector, %	billion rubles	Share in liabilities[1] (assets) of the banking sector, %
	Raised funds										
1.	**Clients' funds (except credit institutions)**	**2 924,6**	***5,9***	**3 502,6**	***6,1***	**4 096,4**	***6,4***	**4 458,5**	***6,7***	**4 957,4**	***7,0***
1.1	Funds in accounts of legal entities (excluding certificates of deposit)	2 734,7	*5,5*	3 255,8	*5,7*	3 865,5	*6,0*	4 213,0	*6,3*	4 687,3	*6,6*
1.1.1	of which deposits and other raised funds (excluding certificates of deposit)	2 506,5	*5,1*	2 990,4	*5,2*	3 463,8	*5,4*	3 793,9	*5,7*	4 184,9	*5,9*
1.2	Individual deposits (excluding saving certificates)	167,1	*0,3*	223,9	*0,4*	213,4	*0,3*	221,8	*0,3*	240,0	*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*	162,3	*0,2*	177,1	*0,2*
1.3	Funds in other accounts	22,8	*0,0*	22,9	*0,0*	17,4	*0,0*	23,7	*0,0*	30,1	*0,0*
2.	**Funds in correspondent and other accounts of credit institutions**	**173,2**	***0,4***	**162,9**	***0,3***	**141,4**	***0,2***	**153,7**	***0,2***	**160,8**	***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***	**2 167,0**	***3,2***	**2 350,6**	***3,3***
4.	**Loans from other countries**	**0,0**	***0,0***	**0,0**	***0,0***	**0,0**	***0,0***	**0,0**	***0,0***	**0,0**	***0,0***
	Raised funds, total	**5 335,2**	***10,8***	**5 914,9**	***10,3***	**6 357,8**	***9,9***	**6 779,2**	***10,1***	**7 468,8**	***10,5***
	Reference data:										
	Liabilities of authorized banks to non-residents on issued debt securities - total [2]	237,7	*0,5*	211,7	*0,4*	228,2	*0,4*	247,3	*0,4*	256,4	*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***	**6 073,8**	***9,1***	**6 499,6**	***9,1***
	of which overdue claims	61,4	*0,1*	69,7	*0,1*	136,9	*0,2*	133,9	*0,2*	155,2	*0,2*
	of which:										
1.1.	Loans, deposits and other placements	2 214,8	*4,5*	3 041,0	*5,3*	2 680,4	*4,2*	2 771,5	*4,1*	2 845,2	*4,0*
1.2	Loans and other placements with legal entities	1 885,4	*3,8*	2 163,7	*3,8*	2 968,6	*4,6*	3 275,6	*4,9*	3 629,5	*5,1*
1.3	Loans and other placements with individuals	15,1	*0,0*	21,3	*0,0*	26,4	*0,0*	26,6	*0,0*	24,9	*0,0*
2.	**Correspondent accounts with banks**	**1 167,5**	***2,4***	**1 098,2**	***1,9***	**1 108,1**	***1,7***	**1 516,5**	***2,3***	**1 500,0**	***2,1***
3.	**Securities acquired by credit institutions, total**	**875,6**	***1,8***	**980,0**	***1,7***	**1 129,7**	***1,8***	**1 189,6**	***1,8***	**1 346,2**	***1,9***
	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*	1 120,6	*1,7*	1 279,0	*1,8*
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*	66,2	*0,1*	64,1	*0,1*
3.3	Discounted promissory notes	2,0	*0,0*	2,2	*0,0*	2,5	*0,0*	2,7	*0,0*	3,0	*0,0*
4.	**Shares in associates and subsidiaries**	**273,0**	***0,6***	**295,0**	***0,5***	**357,7**	***0,6***	**395,1**	***0,6***	**369,7**	***0,5***
5.	**Loans provided to other countries**	**0,0**	***0,0***	**0,0**	***0,0***	**0,0**	***0,0***	**0,0**	***0,0***	**0,0**	***0,0***
	Placed funds, total	**6 431,5**	***13,0***	**7 599,1**	***13,2***	**8 270,8**	***12,9***	**9 174,9**	***13,7***	**9 715,6**	***13,7***
	Reference data:										
	Overdue interest on claims of credit institutions	1,5	*0,0*	3,4	*0,0*	32,2	*0,1*	30,9	*0,0*	33,4	*0,0*

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

Financial Condition

Table 30

Financial result of operating credit institutions (CIs)

	Profit (+) / loss (-) of the current year, million rubles					Number of credit institutions					Reference: allocation of profit of the current year, million rubles				
	1.01.13	1.01.14	1.10.14	1.11.14	1.12.14	1.01.13	1.01.14	1.10.14	1.11.14	1.12.14	1.01.13	1.01.14	1.10.14	1.11.14	1.12.14
Total	1 011 888,7	993 584,5	685 241,0	731 981,9	780 722,4	956	922	857	848	839	210 229,8	192 177,5	143 997,0	147 942,7	160 394,1
Profit-making CIs[1]	1 021 250,1	1 012 252,5	749 871,2	806 938,6	865 972,0	901	834	666	646	653	209 438,1	191 145,8	132 981,0	143 386,4	156 667,0
Loss-making CIs	-9 361,4	-18 667,9	-64 630,1	-74 956,7	-85 249,6	55	88	191	202	186	791,7	1 031,7	11 016,0	4 556,4	3 727,1
CIs that have not provided their reporting	0,0	0,0	0,0	0,0	0,0	0	1	2	2	3	0,0	0,0	0,0	0,0	0,0
Total						**956**	**923**	**859**	**850**	**842**					

[1] including CIs with zero profit.

Table 31

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

	1.01.13		1.01.14		1.07.14		1.10.14	
	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***	**22 993,7**	***100,0***	**38 398,9**	***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*	1 339,2	*5,8*	2 083,2	*5,4*
1.2. Interest income on loans to individuals	1 136,4	*3,6*	1 576,6	*5,1*	889,1	*3,9*	1 359,4	*3,5*
1.3. Income on securities	1 214,7	*3,8*	1 896,2	*6,1*	1 237,4	*5,4*	1 738,4	*4,5*
1.4. Income on operations with foreign currency	21 100,8	*66,1*	17 853,0	*57,5*	15 353,4	*66,8*	26 777,0	*69,7*
1.5. Commissions	689,7	*2,2*	806,4	*2,6*	420,5	*1,8*	645,3	*1,7*
1.6. Recovery of loss provision	3 942,6	*12,4*	4 825,6	*15,6*	2 625,5	*11,4*	3 942,0	*10,3*
1.7. Other income	1 779,5	*5,6*	1 679,2	*5,4*	1 128,6	*4,9*	1 853,6	*4,8*
Of which:								
1.7.1. Fines, penalties, forfeits	57,6	*0,2*	77,0	*0,2*	43,3	*0,2*	67,3	*0,2*
2. Expenses of credit institution, total	**30 892,5**	***100,0***	**30 029,0**	***100,0***	**22 542,4**	***100,0***	**37 709,2**	***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*	701,1	*3,1*	1 127,0	*3,0*
2.2. Interest expenses on funds raised from individuals	665,9	*2,2*	857,6	*2,9*	437,6	*1,9*	660,6	*1,8*
2.3. Expenses on operations with securities	874,9	*2,8*	1 552,0	*5,2*	1 082,1	*4,8*	1 518,1	*4,0*
2.4. Expenses on operations with foreign currency	21 042,2	*68,1*	17 742,7	*59,1*	15 333,0	*68,0*	26 587,9	*70,5*
2.5. Commissions	124,3	*0,4*	152,2	*0,5*	79,9	*0,4*	126,0	*0,3*
2.6. Expenses on loss provision	4 147,9	*13,4*	5 438,8	*18,1*	3 136,6	*13,9*	4 776,7	*12,7*
2.7. Management expenses (including personnel costs)	1 061,0	*3,4*	1 179,6	*3,9*	576,6	*2,6*	882,1	*2,3*
2.8. Other expenses	2 035,0	*6,6*	1 976,2	*6,6*	1 195,3	*5,3*	2 030,9	*5,4*
Of which:								
2.8.1. Fines, penalties, forfeits	2,7	*0,0*	2,5	*0,0*	1,8	*0,0*	2,7	*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 1.12.14

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	46 490 180 578	18 722 523 433	47 462 621 181	17 750 082 830
Belgorod Region	10 785 753	1 406 566	10 793 403	1 398 916
Bryansk Region	0	0	0	0
Vladimir Region	12 069 755	1 172 338	11 260 676	1 981 417
Voronezh Region	2 507 485	1 106 636	2 565 355	1 048 766
Ivanovo Region	13 711 567	1 000 578	13 755 417	956 728
Kaluga Region	24 568 053	1 099 844	23 521 925	2 145 972
Kostroma Region	215 649 934	36 972 641	230 821 498	21 801 077
Kursk Region	17 590 426	695 836	17 565 252	721 010
Lipetsk Region	24 683 062	1 719 242	24 715 599	1 686 705
Moscow Region	57 561 791	15 201 438	57 502 183	15 261 046
Orel Region	3 340 174	192 962	3 341 342	191 794
Ryazan Region	17 734 055	1 378 362	17 691 566	1 420 851
Smolensk Region	4 992 556	511 452	5 174 826	329 182
Tambov Region	3 268 198	27 397	3 271 801	23 794
Tver Region	12 235 763	1 402 686	11 573 200	2 065 249
Tula Region	5 239 997	141 119	5 246 296	134 820
Yaroslavl Region	12 563 301	507 330	11 812 653	1 257 978
City of Moscow	46 051 678 708	18 657 987 006	47 012 008 189	17 697 657 525
North-Western Federal District	1 429 531 232	343 405 688	1 452 500 455	320 436 465
Republic of Karelia	1 035 815	44 738	1 058 098	22 455
Komi Republic	5 162 255	870 229	5 195 568	836 916
Akhangelsk Region	0	0	0	0
Vologda Region	97 141 690	10 672 085	98 589 491	9 224 284
Kaliningrad Region	20 031 349	6 967 643	20 152 739	6 846 253
Leningrad Region	14 720 028	2 453 528	14 120 706	3 052 850
Murmansk Region	7 968 459	3 764 135	8 221 123	3 511 471
Novgorod Region	4 871 377	219 170	4 899 983	190 564
Pskov Region	2 303 810	18 426	2 306 401	15 835
St Petersburg	1 276 296 449	318 395 734	1 297 956 346	296 735 837
Southern Federal District	272 883 047	28 788 458	272 336 553	29 334 952
Republic of Adygeya	7 225 829	211 481	7 245 706	191 604
Republic of Kalmykia	327 768	80 953	338 735	69 986
Krasnodar Territory	142 300 858	11 596 915	142 238 706	11 659 067
Astrakhan Region	8 607 319	1 847 242	8 661 782	1 792 779
Volgograd Region	13 565 894	1 383 750	13 724 604	1 225 040
Rostov Region	100 855 379	13 668 117	100 127 020	14 396 476
North-Caucasian Federal District	40 038 456	5 257 770	40 186 457	5 109 769
Republik of Daghestan	10 303 338	244 208	10 344 735	202 811
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	5 958 406	173 735	6 014 802	117 339
Karachai-Cherkess Republic	10 301 364	4 255 806	10 294 583	4 262 587
Republic of North Ossetia - Alania	1 963 011	74 780	1 982 532	55 259

Chechen Republic	0	0	0	0
Stavropol Territory	11 512 337	509 241	11 549 805	471 773
Volga Federal District	1 486 946 890	177 008 738	1 463 183 408	200 772 220
Republic of Bashkortostan	61 146 138	5 823 356	62 007 143	4 962 351
Republic of Marii El	2 396 215	114 215	2 401 078	109 352
Republic of Mordovia	22 305 901	373 344	22 320 304	358 941
Republic of Tatarstan	746 335 027	102 456 592	719 274 157	129 517 462
Udmurt Republic	39 120 260	2 295 579	39 835 716	1 580 123
Chuvash Republic	10 884 876	576 447	10 894 084	567 239
Perm Territory	27 348 416	3 020 720	27 468 642	2 900 494
Kirov Region	31 253 016	3 807 983	32 786 683	2 274 316
Nizhny Novgogrod Region	80 397 988	6 434 323	80 835 610	5 996 701
Orenburg Region	47 470 150	2 876 635	47 008 525	3 338 260
Penza Region	3 987 505	71 354	3 987 612	71 247
Samara Region	334 460 394	43 117 553	336 370 959	41 206 988
Saratov Region	74 283 084	5 962 442	72 423 193	7 822 333
Ulyanovsk Region	5 557 920	78 195	5 569 702	66 413
Ural Federal District	759 962 336	194 478 525	813 176 325	141 264 536
Kurgan Region	2 370 027	29 612	2 385 335	14 304
Sverdlovsk Region	405 707 234	91 623 227	441 148 754	56 181 707
Tyumen Region	239 912 561	86 984 429	255 197 322	71 699 668
Chelyabinsk Region	111 972 514	15 841 257	114 444 914	13 368 857
Siberian Federal District	509 549 937	120 729 366	523 234 313	107 044 990
Republic of Altai	1 319 997	112 795	1 367 342	65 450
Republic of Buryatiya	12 912 459	1 272 823	10 499 069	3 686 213
Republic of Tuva	352 254	2 234	353 625	863
Republic of Khakassia	6 193 951	142 234	6 233 783	102 402
Altai Territory	17 902 606	588 372	17 521 706	969 272
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	33 068 080	3 824 627	31 256 825	5 635 882
Irkutsk Region	18 359 648	1 030 544	18 458 022	932 170
Kemerovo Region	10 929 045	731 792	11 281 872	378 965
Novosibirsk Region	377 786 029	109 388 729	394 399 155	92 775 603
Omsk Region	17 750 500	2 900 618	18 885 759	1 765 359
Tomsk Region	12 975 368	734 598	12 977 155	732 811
Far Eastern Federal District	513 943 829	55 806 399	512 685 381	57 064 847
Republic of Sakha (Yakutia)	28 415 147	2 315 445	28 458 392	2 272 200
Kamchatka Territory	19 809 505	1 936 515	19 927 370	1 818 650
Primorskiy Territory	86 440 793	11 540 329	86 088 408	11 892 714
Khabarovsk Territory	7 214 877	377 772	7 228 521	364 128
Amur Region	357 276 471	37 472 281	356 429 641	38 319 111
Magadan Region	0	0	0	0
Sakhalin Region	14 787 036	2 164 057	14 553 049	2 398 044
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Crimean District	9 185 750	2 545 170	9 747 845	1 983 075
Republic of Crimea	6 344 577	959 714	6 816 670	487 621
City of Sevastopol	2 841 173	1 585 456	2 931 175	1 495 454

[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 1.12.14

thousand rubles

	Debt securities		Shares	Shares in associates and subsidiaries	Discounted promissory notes	
	Total	of which debt securities of the Russian Federation (without revaluation)			nominated in rubles	nominated in foreign currency
1	2	3	4	5	6	7
Central Federal District	6 439 697 127	1 009 519 678	393 221 573	1 373 753 693	129 754 751	18 061 773
Belgorod Region	1 610 637	0	0	0	222 551	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	1 852 584	134 736	253 846	0	371 265	0
Voronezh Region	911 172	0	0	0	0	0
Ivanovo Region	390 036	257 675	16 272	0	0	149 549
Kaluga Region	1 959 458	0	219 342	0	0	0
Kostroma Region	88 751 703	150 154	20 193	4 909 440	0	0
Kursk Region	886 875	929 528	0	148 712	506 490	0
Lipetsk Region	1 940 755	333 797	1 115	0	220 891	0
Moscow Region	9 406 872	1 921 837	575 718	0	789 637	0
Orel Region	673 038	9 908	0	0	0	0
Ryazan Region	773 581	509 332	157	219 757	10 336	0
Smolensk Region	0	0	0	0	0	0
Tambov Region	0	0	0	0	0	0
Tver Region	78 709	0	0	0	0	0
Tula Region	315 620	41 375	9 503	82 992	0	0
Yaroslavl Region	9 845	0	7	0	78 187	0
City of Moscow	6 330 136 242	1 005 231 336	392 125 420	1 368 392 792	127 555 394	17 912 224
North-Western Federal District	271 842 258	7 806 976	19 007 978	3 906 115	8 913 392	163 386
Republic of Karelia	0	0	0	0	0	0
Komi Republic	1 369 323	1 015 947	163 814	0	37 823	149 818
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	17 643 592	490 819	30 059	0	286 673	0
Kaliningrad Region	3 693 205	0	8 141	0	0	0
Leningrad Region	915 778	109 069	245 642	0	139 049	0
Murmansk Region	102 356	105 498	761 630	0	0	0
Novgorod Region	698 550	331 476	200 151	0	218 853	0
Pskov Region	163 150	0	0	0	0	0
St Petersburg	247 256 304	5 754 167	17 598 541	3 906 115	8 230 994	13 568
Southern Federal District	13 473 734	4 314 778	905 981	110 177	10 509 060	663 422
Republic of Adygeya	12 876	13 130	1 278	0	140 444	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	9 071 852	2 582 013	454 191	85 008	9 130 205	489 870
Astrakhan Region	1 979 343	1 398 226	193 253	5 288	506 220	0
Volgograd Region	502 616	137 082	36 651	0	663 399	131 992
Rostov Region	1 907 047	184 327	220 608	19 881	68 792	41 560
North-Caucasian Federal District	2 286 706	228 691	194 245	0	271 259	0
Republik of Daghestan	0	0	16 011	0	0	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 494	0	20 368	0	0	0
Karachai-Cherkess Republic	1 145 093	0	157 866	0	49 580	0
Republic of North Ossetia - Alania	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	1 137 119	228 691	0	0	221 679	0
Volga Federal District	155 389 134	30 706 391	22 415 623	9 033 513	19 583 007	498 516

Republic of Bashkortostan	8 797 641	1 379 841	109 736	119 380	0	0
Republic of Marii El	0	0	0	0	0	0
Republic of Mordovia	212 153	108 614	35 038	0	0	0
Republic of Tatarstan	91 525 731	21 042 459	19 609 547	2 957 508	11 938 854	0
Udmurt Republic	2 781 299	0	1	0	365 407	0
Chuvash Republic	662 372	271 608	179 001	0	104 046	0
Perm Territory	1 489 460	71 531	482 649	0	150 595	0
Kirov Region	6 565 570	10 756	140 959	0	138 940	0
Nizhny Novgogrod Region	9 169 886	1 916 406	51 823	0	3 438 043	337 083
Orenburg Region	5 670 800	17 012	160 181	35 246	2 717 875	161 433
Penza Region	146 791	104 344	0	0	0	0
Samara Region	24 279 580	4 188 949	1 272 482	5 921 379	557 581	0
Saratov Region	4 087 851	1 594 871	284 572	0	171 666	0
Ulyanovsk Region	0	0	89 634	0	0	0
Ural Federal District	108 191 776	26 413 192	4 536 545	497 064	3 845 199	48 584
Kurgan Region	0	0	0	0	0	0
Sverdlovsk Region	70 665 661	7 131 709	3 926 938	497 064	1 650 571	0
Tyumen Region	21 305 008	13 053 011	531 229	0	1 942 455	0
Chelyabinsk Region	16 221 107	6 228 472	78 378	0	252 173	48 584
Siberian Federal District	66 444 840	9 544 187	8 354 983	8 186 541	4 116 265	0
Republic of Altai	215 748	14 784	0	0	191 832	0
Republic of Buryatiya	83 905	0	241 250	0	667 673	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	14 161	14 922	0	0	0	0
Altai Territory	539 580	43 123	57 839	0	89 619	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	721 203	4 200	43 783	0	0	0
Irkutsk Region	332 867	0	210 945	0	104 568	0
Kemerovo Region	1 979 657	1 153 335	46 846	0	0	0
Novosibirsk Region	58 696 426	7 801 881	7 751 072	8 186 541	2 585 474	0
Omsk Region	3 091 950	209 521	127	0	412 732	0
Tomsk Region	769 343	302 421	3 121	0	64 367	0
Far Eastern Federal District	45 216 116	7 366 434	810 348	0	2 781 673	0
Republic of Sakha (Yakutia)	1 265 092	131 407	395 977	0	73 254	0
Kamchatka Territory	1 037 162	102 629	21 866	0	67 052	0
Primorskiy Territory	9 225 034	4 696 371	63 043	0	1 193 466	0
Khabarovsk Territory	365 763	25 894	0	0	0	0
Amur Region	33 323 065	2 410 133	6 340	0	1 447 901	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	328	76	0	0
Republic of Crimea	0	0	310	0	0	0
City of Sevastopol	0	0	18	76	0	0

Table 34

Distribution of loans, deposits and other placements in rubles by credit institutions, registered in respective regions, as of 1.12.14

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other placements with individuals
1	2	3	4	5
Central Federal District	33 371 387 629	17 855 911 331	3 186 761 062	9 852 534 988
Belgorod Region	6 617 668	5 643 791	31	246 040
Bryansk Region	0	0	0	0
Vladimir Region	7 005 273	4 067 978	70 000	2 500 371
Voronezh Region	1 056 853	707 585	0	141 841
Ivanovo Region	10 948 623	6 153 546	587 500	3 825 186
Kaluga Region	18 250 125	4 097 406	9 282 000	4 374 088
Kostroma Region	117 906 905	8 642 661	15 473 573	73 636 564
Kursk Region	13 649 017	10 646 979	500 000	1 579 598
Lipetsk Region	19 156 678	14 110 635	220 000	2 838 721
Moscow Region	35 610 474	21 855 153	620 893	10 646 859
Orel Region	2 358 011	894 276	180 000	251 304
Ryazan Region	13 480 755	10 460 265	813 000	1 834 233
Smolensk Region	3 905 152	2 438 787	7 225	682 129
Tambov Region	2 486 266	2 080 731	0	405 426
Tver Region	8 352 007	4 143 301	530 000	1 846 630
Tula Region	3 887 034	2 724 797	855 000	298 563
Yaroslavl Region	9 669 198	5 427 148	580 000	3 015 236
City of Moscow	33 097 047 590	17 751 816 292	3 157 041 840	9 744 412 199
North-Western Federal District	929 490 731	615 205 123	103 315 855	127 054 551
Republic of Karelia	824 348	324 330	110 000	365 017
Komi Republic	2 949 845	2 094 822	300 000	554 898
Akhangelsk Region	0	0	0	0
Vologda Region	53 475 968	21 997 203	685 100	29 609 339
Kaliningrad Region	13 618 063	10 370 583	975 709	2 271 771
Leningrad Region	9 129 365	5 068 736	610 000	2 729 729
Murmansk Region	4 546 068	1 730 821	250 000	2 512 097
Novgorod Region	2 241 351	1 350 537	110 000	723 866
Pskov Region	1 454 136	1 266 643	0	187 493
St Petersburg	841 251 587	571 001 448	100 275 046	88 100 341
Southern Federal District	192 097 660	114 908 376	7 544 370	62 986 426
Republic of Adygeya	5 438 046	4 359 786	70 100	1 001 336
Republic of Kalmykia	44 738	34 834	0	9 904
Krasnodar Territory	91 545 453	57 611 917	5 676 900	23 435 958
Astrakhan Region	2 523 981	837 509	95 000	863 216
Volgograd Region	9 524 680	7 543 289	385 000	1 496 653
Rostov Region	83 020 762	44 521 041	1 317 370	36 179 359
North-Caucasian Federal District	25 391 155	18 053 857	3 344 030	3 752 406
Republik of Daghestan	5 566 654	4 282 354	185 400	1 090 953
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	3 948 502	2 823 398	315 300	809 804
Karachai-Cherkess Republic	7 201 090	5 296 433	880 000	857 942

Republic of North Ossetia - Alania	1 498 487	1 279 310	0	219 177
Chechen Republic	0	0	0	0
Stavropol Territory	7 176 422	4 372 362	1 963 330	774 530
Volga Federal District	1 015 895 143	557 014 335	44 764 312	359 586 081
Republic of Bashkortostan	43 606 116	21 664 583	4 699 533	16 048 454
Republic of Marii El	1 802 303	1 388 296	170 000	172 687
Republic of Mordovia	17 297 368	14 000 379	165 000	2 648 343
Republic of Tatarstan	468 690 095	300 169 857	17 103 241	113 317 049
Udmurt Republic	30 635 847	6 269 768	705 000	23 324 493
Chuvash Republic	7 550 697	3 596 591	326 000	3 431 733
Perm Territory	20 717 708	8 830 215	36 500	11 161 803
Kirov Region	20 835 825	13 832 710	1 500	6 639 160
Nizhny Novgogrod Region	52 483 970	35 175 354	2 034 672	10 925 141
Orenburg Region	33 870 129	16 131 507	705 050	16 185 164
Penza Region	2 753 695	1 784 261	1 300	908 097
Samara Region	273 090 634	110 871 967	15 206 619	142 189 174
Saratov Region	37 965 084	19 635 145	3 609 897	11 713 381
Ulyanovsk Region	4 595 672	3 663 702	0	921 402
Ural Federal District	522 899 645	217 024 437	26 544 738	252 770 362
Kurgan Region	1 822 027	1 618 230	0	151 210
Sverdlovsk Region	266 926 388	96 398 688	10 233 321	152 047 419
Tyumen Region	180 060 407	80 062 289	14 121 827	72 280 283
Chelyabinsk Region	74 090 823	38 945 230	2 189 590	28 291 450
Siberian Federal District	291 822 472	151 154 961	19 667 264	101 637 391
Republic of Altai	618 886	466 880	0	142 624
Republic of Buryatiya	9 213 055	2 996 247	0	5 876 659
Republic of Tuva	241 066	102 455	0	138 611
Republic of Khakassia	4 855 200	1 999 029	15 000	2 701 733
Altai Territory	13 855 832	10 238 265	695 000	2 721 792
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	22 686 450	10 642 713	870 210	8 609 453
Irkutsk Region	13 940 467	7 527 578	670 000	4 154 288
Kemerovo Region	6 016 827	2 419 513	180 152	3 417 162
Novosibirsk Region	199 026 683	101 631 282	16 191 902	68 340 025
Omsk Region	11 843 046	7 725 362	685 000	2 131 266
Tomsk Region	9 524 960	5 405 637	360 000	3 403 778
Far Eastern Federal District	383 468 171	82 440 774	12 319 865	278 175 132
Republic of Sakha (Yakutia)	18 648 768	10 779 059	71 499	7 275 059
Kamchatka Territory	15 694 858	10 575 633	2 053 716	2 884 430
Primorskiy Territory	58 253 331	36 166 698	2 818 153	16 974 065
Khabarovsk Territory	5 182 327	1 746 030	60 000	3 037 428
Amur Region	276 247 695	18 138 292	5 241 497	245 805 626
Magadan Region	0	0	0	0
Sakhalin Region	9 441 192	5 035 062	2 075 000	2 198 524
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Crimean District	2 141 788	1 061 426	1 050 000	30 362
Republic of Crimea	454 773	306 609	120 000	28 164
City of Sevastopol	1 687 015	754 817	930 000	2 198

Table 35

Distribution of loans, deposits and other placements in forreign currency by credit institutions, registered in respective regions, as of 1.12.14

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	12 734 871 699	8 142 729 625	3 208 572 069	266 784 887
Belgorod Region	755 056	753 576	1 480	0
Bryansk Region	0	0	0	0
Vladimir Region	560 628	45 968	0	514 660
Voronezh Region	1 041 841	896 431	0	130 800
Ivanovo Region	211 979	92 389	4 005	8 507
Kaluga Region	55 564	54 254	1 297	13
Kostroma Region	3 553 426	1 843 065	281 470	755 134
Kursk Region	296 235	295 853	0	382
Lipetsk Region	373 976	0	357 343	16 633
Moscow Region	8 089 524	5 470 357	37 981	2 581 186
Orel Region	3 377	0	3 377	0
Ryazan Region	93 258	24 854	52 489	15 915
Smolensk Region	124 838	75 014	1 192	0
Tambov Region	1 480	0	1 480	0
Tver Region	104 148	0	104 148	0
Tula Region	25 894	16 030	9 864	0
Yaroslavl Region	15 785	1 119	2 107	12 559
City of Moscow	12 719 564 690	8 133 160 715	3 207 713 836	262 749 098
North-Western Federal District	191 108 504	110 270 595	34 382 390	7 467 119
Republic of Karelia	0	0	0	0
Komi Republic	110 422	30 588	79 834	0
Akhangelsk Region	0	0	0	0
Vologda Region	2 677 500	1 676 956	16 958	11 424
Kaliningrad Region	563 295	316 745	740	245 810
Leningrad Region	1 287 772	1 259 050	740	27 982
Murmansk Region	544 648	394 315	150 333	0
Novgorod Region	19 698	0	15 783	3 915
Pskov Region	0	0	0	0
St Petersburg	185 905 169	106 592 941	34 118 002	7 177 988
Southern Federal District	9 692 308	8 188 689	839 237	490 815
Republic of Adygeya	42 937	29 231	0	13 706
Republic of Kalmykia	2 466	0	2 466	0
Krasnodar Territory	1 577 867	1 241 544	319 619	16 704
Astrakhan Region	2 219	0	2 219	0
Volgograd Region	231 992	0	223 521	3
Rostov Region	7 834 827	6 917 914	291 412	460 402
North-Caucasian Federal District	1 407 434	1 097 353	241 385	68 696
Republik of Daghestan	51 523	28 056	10 405	13 062
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	2 084	0	2 084	0
Karachai-Cherkess Republic	1 119 484	941 060	122 790	55 634

Republic of North Ossetia - Alania	1 233	0	1 233	0
Chechen Republic	0	0	0	0
Stavropol Territory	233 110	128 237	104 873	0
Volga Federal District	42 167 499	32 956 458	5 449 079	3 685 266
Republic of Bashkortostan	445 608	40 992	115 427	289 189
Republic of Marii El	740	0	740	0
Republic of Mordovia	3 699	0	3 699	0
Republic of Tatarstan	25 991 718	20 809 945	4 201 573	906 217
Udmurt Republic	736 102	480 343	131 268	124 491
Chuvash Republic	147 433	102 232	7 423	35 065
Perm Territory	1 513 676	1 212 137	25 081	276 458
Kirov Region	1 203 893	1 104 104	2 092	97 697
Nizhny Novgogrod Region	1 247 645	1 135 435	52 817	59 393
Orenburg Region	461 547	255 360	48 815	157 372
Penza Region	0	0	0	0
Samara Region	10 327 792	7 736 762	854 804	1 736 226
Saratov Region	86 552	79 148	4 351	3 053
Ulyanovsk Region	1 094	0	989	105
Ural Federal District	102 123 399	81 570 091	16 552 144	852 324
Kurgan Region	0	0	0	0
Sverdlovsk Region	34 874 249	20 416 234	14 143 706	314 309
Tyumen Region	63 906 720	60 155 362	64 697	537 821
Chelyabinsk Region	3 342 430	998 495	2 343 741	194
Siberian Federal District	51 772 303	38 955 139	6 898 161	1 817 194
Republic of Altai	0	0	0	0
Republic of Buryatiya	315 145	255 498	2 154	57 493
Republic of Tuva	342	0	342	0
Republic of Khakassia	0	0	0	0
Altai Territory	96 895	27 537	2 860	66 498
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	1 819 415	1 416 492	14 357	309 100
Irkutsk Region	79 618	4 236	74 888	494
Kemerovo Region	2 514	0	247	2 267
Novosibirsk Region	49 166 033	37 086 754	6 795 127	1 261 809
Omsk Region	256 647	132 934	4 180	119 533
Tomsk Region	35 694	31 688	4 006	0
Far Eastern Federal District	18 530 466	12 049 309	1 508 482	650 712
Republic of Sakha (Yakutia)	1 256 065	746 018	171 560	338 487
Kamchatka Territory	457 090	372 200	7 539	77 351
Primorskiy Territory	3 982 317	2 845 640	193 593	144 012
Khabarovsk Territory	13 924	12 726	1 198	0
Amur Region	12 730 685	7 987 971	1 128 961	90 862
Magadan Region	0	0	0	0
Sakhalin Region	90 385	84 754	5 631	0
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Crimean District	1 393 319	963 917	51 437	377 965
Republic of Crimea	409 940	267 550	16 172	126 218
City of Sevastopol	983 379	696 367	35 265	251 747

Table 36

Overdue claims on loans, deposits and other placements by credit institutions registered in respective regions, as of 1.12.14

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	945 749 751	146 555 498	6 053 818	30 444 785	545 100 147	45 458 072
Belgorod Region	31 588	0	0	0	355	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	92 755	0	0	0	24 290	29 593
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	84 816	0	0	0	478 980	0
Kaluga Region	311 775	0	40 000	0	307 142	0
Kostroma Region	172 733	0	4 703	0	4 174 858	73 147
Kursk Region	48 740	0	0	0	24 607	0
Lipetsk Region	958 884	0	0	0	45 930	0
Moscow Region	1 676 468	76 866	13 300	0	484 380	150 763
Orel Region	4 494	0	0	0	16 902	0
Ryazan Region	722 848	0	0	0	56 583	0
Smolensk Region	209 809	0	5 700	0	5 755	0
Tambov Region	75 406	0	0	0	24 081	0
Tver Region	101 524	0	0	0	17 742	0
Tula Region	61 642	0	0	0	5 283	0
Yaroslavl Region	161 097	0	0	0	48 846	8 878
City of Moscow	941 035 172	146 478 632	5 990 115	30 444 785	539 384 413	45 195 691
North-Western Federal District	18 385 545	322 641	211 520	0	5 613 153	250 861
Republic of Karelia	5 377	0	0	0	2 148	0
Komi Republic	139 569	0	0	0	4 497	0
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	2 194 489	5 153	45 000	0	2 414 694	247
Kaliningrad Region	342 886	22 525	9 689	0	44 757	1 672
Leningrad Region	285 395	139 705	0	0	83 359	4 204
Murmansk Region	230 950	3 439	0	0	29 994	0
Novgorod Region	142 123	0	0	0	7 346	1 726
Pskov Region	42 278	0	0	0	727	0
St Petersburg	15 002 478	151 819	156 831	0	3 025 631	243 012
Southern Federal District	3 273 183	9 145	68 000	0	2 410 624	39 202
Republic of Adygeya	52 819	0	0	0	54 734	0
Republic of Kalmykia	58	0	0	0	190	0
Krasnodar Territory	921 779	6 582	68 000	0	1 786 955	110
Astrakhan Region	32 770	0	0	0	38 436	0
Volgograd Region	207 989	0	0	0	61 693	0
Rostov Region	2 057 768	2 563	0	0	468 616	39 092
North-Caucasian Federal District	950 575	929	330	0	482 174	2 781
Republik of Daghestan	541 120	929	0	0	100 323	0
Republic of Ingushetia	0	0	0	0	0	0

Kabardino-Balkar Republic	176 145	0	0	0	100 906	0
Karachai-Cherkess Republic	88 071	0	0	0	57 016	2 781
Republic of North Ossetia - Alania	74 753	0	0	0	62 449	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	70 486	0	330	0	161 480	0
Volga Federal District	18 608 882	104 463	175 720	7 108	23 172 347	957 751
Republic of Bashkortostan	1 242 666	0	0	0	1 631 957	34 757
Republic of Marii El	1 548	0	0	0	1 735	0
Republic of Mordovia	293 661	0	0	0	102 871	0
Republic of Tatarstan	7 923 456	4 110	50 220	0	6 333 751	56 010
Udmurt Republic	80 400	61 411	0	0	1 037 824	0
Chuvash Republic	118 648	0	0	0	80 887	0
Perm Territory	162 867	0	26 500	0	267 101	0
Kirov Region	558 315	0	0	0	451 257	0
Nizhny Novgogrod Region	962 682	7 591	4 000	2 543	533 914	3 370
Orenburg Region	966 416	0	55 000	0	261 092	3 360
Penza Region	104 742	0	0	0	41 533	0
Samara Region	5 423 121	21 756	40 000	4 565	10 694 588	859 902
Saratov Region	710 309	9 595	0	0	1 618 476	352
Ulyanovsk Region	60 051	0	0	0	115 361	0
Ural Federal District	12 485 052	824 481	80 000	1 458	10 961 304	55 450
Kurgan Region	78 632	0	0	0	1 538	0
Sverdlovsk Region	6 551 829	140 862	80 000	0	9 449 908	54 742
Tyumen Region	3 394 606	308 933	0	0	1 043 850	514
Chelyabinsk Region	2 459 985	374 686	0	1 458	466 008	194
Siberian Federal District	14 334 090	6 374 025	102 480	342	10 552 671	404 999
Republic of Altai	14 133	0	0	0	31 334	0
Republic of Buryatiya	194 562	0	0	0	165 823	284
Republic of Tuva	823	0	0	342	7 774	0
Republic of Khakassia	48 602	0	15 000	0	42 534	0
Altai Territory	342 345	0	0	0	80 372	74
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	429 001	58 864	0	0	623 107	131 539
Irkutsk Region	316 754	4 236	40 000	0	104 270	494
Kemerovo Region	128 791	0	10 000	0	97 999	0
Novosibirsk Region	12 386 312	6 310 925	27 480	0	9 198 391	272 608
Omsk Region	314 175	0	0	0	117 556	0
Tomsk Region	158 592	0	10 000	0	83 511	0
Far Eastern Federal District	4 043 193	105 197	96 135	2 861	26 981 469	46 238
Republic of Sakha (Yakutia)	266 087	0	0	2 861	199 353	0
Kamchatka Territory	246 452	2 288	0	0	140 740	1 849
Primorskiy Territory	1 881 001	0	26 135	0	651 474	34 238
Khabarovsk Territory	25 711	0	0	0	348 104	0
Amur Region	1 133 139	102 909	70 000	0	25 461 736	10 151
Magadan Region	0	0	0	0	0	0
Sakhalin Region	490 803	0	0	0	180 062	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Crimean District	97 853	324 000	0	0	3	111 585
Republic of Crimea	0	140 264	0	0	3	60 108
City of Sevastopol	97 853	183 736	0	0	0	51 477

Table 37

Distribution of clients' funds in rubles by credit institutions registered in respective regions, as of 1.12.14

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	23 980 726 155	6 424 889	75 312	4 500 992 362	7 098 839 742	12 151 430 023
Belgorod Region	7 307 514	0	0	1 959 277	998 802	4 330 386
Bryansk Region	0	0	0	0	0	0
Vladimir Region	7 153 018	0	135	958 821	1 667 314	4 479 036
Voronezh Region	1 073 003	0	0	134 916	423 311	492 218
Ivanovo Region	9 050 435	0	0	1 628 022	423 641	6 908 055
Kaluga Region	16 734 830	0	0	2 133 107	1 439 574	13 135 627
Kostroma Region	103 106 556	0	0	3 467 080	4 656 081	94 883 354
Kursk Region	12 676 101	0	0	2 718 650	731 295	9 204 960
Lipetsk Region	17 960 689	0	0	2 575 998	2 844 027	12 517 407
Moscow Region	35 935 452	22 690	0	7 595 138	5 363 267	22 743 602
Orel Region	2 219 848	0	0	291 252	175 797	1 749 231
Ryazan Region	13 202 934	0	0	3 457 030	548 147	9 011 151
Smolensk Region	3 646 796	0	0	466 702	378 172	2 641 202
Tambov Region	2 454 796	0	0	595 705	283 710	1 562 592
Tver Region	8 794 086	64	0	2 802 245	222 354	5 299 336
Tula Region	3 410 429	0	0	553 879	363 055	2 484 215
Yaroslavl Region	7 076 774	0	0	2 769 227	387 503	3 798 172
City of Moscow	23 728 922 894	6 402 135	75 177	4 466 885 313	7 077 933 692	11 956 189 479
North-Western Federal District	893 386 539	1 070 894	395	379 413 832	260 401 818	229 528 156
Republic of Karelia	679 220	0	0	389 927	40 775	241 096
Komi Republic	3 931 709	0	0	1 201 723	819 709	1 821 122
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	62 695 609	0	0	25 267 386	12 082 986	25 222 252
Kaliningrad Region	10 182 480	0	0	4 121 315	2 047 768	3 925 951
Leningrad Region	10 815 246	2 654	0	1 876 369	738 432	8 150 648
Murmansk Region	4 527 686	0	0	2 142 917	242 023	2 085 332
Novgorod Region	3 442 395	0	395	1 327 868	26 615	2 025 371
Pskov Region	1 307 638	0	0	433 858	0	872 566
St Petersburg	795 804 556	1 068 240	0	342 652 469	244 403 510	185 183 818
Southern Federal District	184 653 200	170 697	6 840	40 897 724	19 586 716	123 130 402
Republic of Adygeya	4 886 423	0	0	764 025	503 503	3 616 793
Republic of Kalmykia	47 328	0	0	42 219	0	4 283
Krasnodar Territory	104 168 227	97 910	6 840	19 729 250	12 917 135	70 845 333
Astrakhan Region	5 941 794	0	0	3 387 630	1 114 297	1 406 903
Volgograd Region	7 658 091	1 289	0	2 925 908	669 992	4 045 101
Rostov Region	61 951 337	71 498	0	14 048 692	4 381 789	43 211 989
North-Caucasian Federal District	21 929 810	0	0	7 323 718	2 812 385	11 241 116
Republik of Daghestan	5 727 883	0	0	1 986 678	330 284	3 388 469
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	3 213 254	0	0	587 811	13 458	2 594 330
Karachai-Cherkess Republic	4 628 930	0	0	1 560 160	1 787 145	892 023
Republic of North Ossetia - Alania	997 112	0	0	134 566	121 000	741 504
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	7 362 631	0	0	3 054 503	560 498	3 624 790

Volga Federal District	881 521 524	9 914 137	0	157 869 129	215 571 675	493 004 034
Republic of Bashkortostan	44 398 221	31 490	0	7 640 492	8 059 974	28 549 188
Republic of Marii El	1 826 132	0	0	463 116	49 800	1 272 587
Republic of Mordovia	17 423 393	0	0	2 305 028	1 270 375	13 756 435
Republic of Tatarstan	412 011 095	9 830 438	0	72 927 355	138 770 449	187 738 928
Udmurt Republic	29 776 120	5 064	0	3 386 446	1 502 555	24 846 194
Chuvash Republic	8 392 310	0	0	2 176 496	901 959	5 252 286
Perm Territory	20 890 875	5 557	0	3 097 661	4 927 251	12 826 978
Kirov Region	24 046 152	2 404	0	4 075 277	1 441 294	18 149 803
Nizhny Novgogrod Region	58 339 038	17 831	0	15 748 634	3 851 567	38 196 021
Orenburg Region	29 957 626	21 250	0	3 658 791	6 419 601	19 708 229
Penza Region	3 130 859	0	0	694 162	242 162	2 181 150
Samara Region	169 786 013	103	0	33 037 305	45 344 661	90 543 191
Saratov Region	57 582 250	0	0	7 900 315	2 319 172	47 261 895
Ulyanovsk Region	3 961 440	0	0	758 051	470 855	2 721 149
Ural Federal District	542 806 287	238 037	0	69 057 485	119 603 471	348 884 181
Kurgan Region	1 204 839	0	0	353 170	207 561	639 953
Sverdlovsk Region	287 230 516	62 843	0	37 722 947	58 321 594	189 674 653
Tyumen Region	178 509 497	134 799	0	15 659 865	56 598 926	104 280 059
Chelyabinsk Region	75 861 435	40 395	0	15 321 503	4 475 390	54 289 516
Siberian Federal District	305 921 548	70 433	0	60 800 573	49 686 673	187 623 464
Republic of Altai	877 039	324	0	166 259	402 191	307 750
Republic of Buryatiya	7 547 513	84	0	1 617 989	256 139	4 769 306
Republic of Tuva	149 758	0	0	69 401	1 000	79 350
Republic of Khakassia	4 791 911	0	0	939 692	555 802	3 222 650
Altai Territory	10 750 462	0	0	3 048 478	1 637 462	5 985 031
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	24 226 667	12 528	0	3 010 810	1 383 289	19 338 190
Irkutsk Region	13 617 137	0	0	2 874 252	1 535 108	9 098 506
Kemerovo Region	7 787 443	0	0	1 272 292	898 177	5 598 133
Novosibirsk Region	212 891 969	57 497	0	43 143 582	39 156 463	124 616 456
Omsk Region	12 889 477	0	0	2 485 541	3 424 582	6 951 995
Tomsk Region	10 392 172	0	0	2 172 277	436 460	7 656 097
Far Eastern Federal District	320 412 864	85 124	52 433	50 944 789	30 398 145	237 262 158
Republic of Sakha (Yakutia)	22 556 630	32 520	0	5 064 765	2 884 415	14 460 605
Kamchatka Territory	14 689 004	14 730	0	3 202 630	1 543 879	9 874 832
1	62 236 196	21 762	0	19 749 302	3 465 325	38 345 004
Khabarovsk Territory	5 592 020	0	0	338 831	620 233	4 625 229
Amur Region	204 641 665	5	52 433	18 150 851	21 282 364	164 562 899
Magadan Region	0	0	0	0	0	0
Sakhalin Region	10 697 349	16 107	0	4 438 410	601 929	5 393 589
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Crimean District	8 648 850	8 112	202 082	6 212 945	256 568	1 940 365
Republic of Crimea	6 280 928	8 112	202 082	5 148 811	112 770	781 766
City of Sevastopol	2 367 922	0	0	1 064 134	143 798	1 158 599

Table 38

Distribution of clients' funds in foreign currency by credit institutions registered in respective regions, as of 1.12.14

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	13 433 033 728	54 313 584	0	1 522 856 481	7 431 090 408	3 947 148 924
Belgorod Region	1 393 682	0	0	214 008	0	1 179 674
Bryansk Region	0	0	0	0	0	0
Vladimir Region	1 980 346	0	0	14 031	0	1 966 274
Voronezh Region	1 037 075	0	0	5 659	118 895	912 517
Ivanovo Region	950 080	0	0	69 233	10 143	870 700
Kaluga Region	2 136 657	0	0	169 765	24 603	1 942 289
Kostroma Region	20 330 937	0	0	2 143 924	5 040 521	13 133 221
Kursk Region	720 392	0	0	84 346	0	601 592
Lipetsk Region	1 669 285	0	0	716 933	3 930	948 422
Moscow Region	12 704 443	0	0	1 053 745	2 832 896	8 796 596
Orel Region	188 139	0	0	12 349	0	175 790
Ryazan Region	1 378 444	0	0	281 995	40 357	1 055 463
Smolensk Region	325 486	0	0	73 525	0	251 818
Tambov Region	23 716	0	0	139	0	23 564
Tver Region	2 060 120	0	0	134 557	142 498	1 783 055
Tula Region	103 916	0	0	8 898	0	95 018
Yaroslavl Region	1 210 588	0	0	119 438	1 107	1 087 890
City of Moscow	13 384 820 422	54 313 584	0	1 517 753 936	7 422 875 458	3 912 325 041
North-Western Federal District	290 090 982	0	0	50 068 113	114 191 504	118 386 242
Republic of Karelia	22 426	0	0	15 944	0	6 101
Komi Republic	830 558	0	0	13 260	0	817 298
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	9 033 278	0	0	3 748 494	417 335	4 861 369
Kaliningrad Region	6 826 145	0	0	2 003 304	1 832 761	2 868 902
Leningrad Region	3 014 772	0	0	124 223	2 565	2 882 075
Murmansk Region	2 779 773	0	0	2 313 735	138 868	324 693
Novgorod Region	188 786	0	0	27 875	51 824	109 077
Pskov Region	15 831	0	0	14 354	0	1 477
St Petersburg	267 379 413	0	0	41 806 924	111 748 151	106 515 250
Southern Federal District	25 017 236	0	0	5 096 761	5 484 877	14 094 875
Republic of Adygeya	190 313	0	0	3 916	0	186 378
Republic of Kalmykia	69 477	0	0	0	69 471	6
Krasnodar Territory	10 715 487	0	0	2 241 586	311 043	7 891 555
Astrakhan Region	1 792 569	0	0	1 473 340	0	314 575
Volgograd Region	1 169 067	0	0	258 252	349 015	561 708
Rostov Region	11 080 323	0	0	1 119 667	4 755 348	5 140 653
North-Caucasian Federal District	4 842 192	0	0	169 810	122 313	4 522 231
Republik of Daghestan	194 181	0	0	30 706	0	162 000
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	115 964	0	0	7 920	0	108 040
Karachai-Cherkess Republic	4 007 076	0	0	114 895	0	3 865 826
Republic of North Ossetia - Alania	54 834	0	0	18	0	54 816
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	470 137	0	0	16 271	122 313	331 549

Volga Federal District	180 406 045	6	0	30 604 836	79 938 848	68 386 783
Republic of Bashkortostan	4 829 204	0	0	1 389 763	890 365	2 547 212
Republic of Marii El	46 789	0	0	25 176	0	11 267
Republic of Mordovia	356 836	0	0	30 942	0	324 136
Republic of Tatarstan	112 136 804	6	0	16 159 865	65 892 369	28 942 768
Udmurt Republic	1 575 586	0	0	394 827	1 085	1 179 611
Chuvash Republic	517 518	0	0	8 726	0	508 767
Perm Territory	2 864 097	0	0	364 030	0	2 500 067
Kirov Region	2 270 498	0	0	78 417	700 403	1 491 557
Nizhny Novgogrod Region	5 398 988	0	0	778 363	738 414	3 828 692
Orenburg Region	3 288 761	0	0	20 605	1 095 405	2 172 751
Penza Region	4 335	0	0	3 594	740	0
Samara Region	39 294 358	0	0	10 437 056	9 159 726	19 477 449
Saratov Region	7 756 334	0	0	887 923	1 460 341	5 362 118
Ulyanovsk Region	65 937	0	0	25 549	0	40 388
Ural Federal District	127 826 469	49 278	0	14 824 145	31 890 583	70 110 563
Kurgan Region	12 846	0	0	1	0	12 845
Sverdlovsk Region	46 323 779	0	0	1 389 451	19 220 137	24 575 096
Tyumen Region	68 969 782	49 269	0	8 284 211	11 899 076	39 474 888
Chelyabinsk Region	12 520 062	9	0	5 150 482	771 370	6 047 734
Siberian Federal District	82 809 390	0	126 621	14 873 316	13 417 813	48 036 678
Republic of Altai	65 408	0	0	27 280	0	38 128
Republic of Buryatiya	3 668 671	0	0	2 045 918	0	1 102 921
Republic of Tuva	858	0	0	0	0	858
Republic of Khakassia	100 700	0	0	2 416	0	96 600
Altai Territory	964 018	0	0	86 851	345 254	531 913
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	5 609 570	0	0	222 788	129 438	5 239 855
Irkutsk Region	919 545	0	0	325 229	62 029	529 335
Kemerovo Region	368 376	0	0	137 997	0	230 378
Novosibirsk Region	68 662 783	0	126 621	10 939 863	12 865 983	38 917 375
Omsk Region	1 758 835	0	0	909 875	15 109	833 788
Tomsk Region	690 626	0	0	175 099	0	515 527
Far Eastern Federal District	52 628 531	1 230	0	4 762 038	15 187 846	31 118 745
Republic of Sakha (Yakutia)	2 204 784	0	0	68 659	35 854	2 010 006
Kamchatka Territory	1 804 798	0	0	480 800	9 864	1 303 265
Primorskiy Territory	11 571 547	0	0	1 980 768	840 771	8 636 438
Khabarovsk Territory	363 800	0	0	14 199	0	348 643
Amur Region	34 295 855	0	0	1 230 402	13 613 266	18 109 747
Magadan Region	0	0	0	0	0	0
Sakhalin Region	2 387 747	1 230	0	987 210	688 091	710 646
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Crimean District	1 710 712	0	0	382 590	99 696	1 227 233
Republic of Crimea	481 203	0	0	103 408	5 696	370 906
City of Sevastopol	1 229 509	0	0	279 182	94 000	856 327

Table 39

Loans, deposits and other funds raised from other credit institutions (by credit institutions registered in respective regions), as of 1.12.14

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	6 173 460 666	3 426 316 460	2 747 144 206
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	0	0	0
Voronezh Region	250 000	250 000	0
Ivanovo Region	1 163 350	1 163 350	0
Kaluga Region	252 450	252 450	0
Kostroma Region	20 134 591	19 841 273	293 318
Kursk Region	0	0	0
Lipetsk Region	898 175	898 175	0
Moscow Region	615 755	596 026	19 729
Orel Region	20 000	20 000	0
Ryazan Region	280 000	280 000	0
Smolensk Region	0	0	0
Tambov Region	54 067	54 067	0
Tver Region	15 000	15 000	0
Tula Region	30 802	0	30 802
Yaroslavl Region	376 000	376 000	0
City of Moscow	6 149 370 476	3 402 570 119	2 746 800 357
North-Western Federal District	63 154 328	43 965 983	19 188 345
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangelsk Region	0	0	0
Vologda Region	1 046 491	929 257	117 234
Kaliningrad Region	184 439	184 439	0
Leningrad Region	52 658	50 000	2 658
Murmansk Region	1 656 829	954 000	702 829
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	60 213 911	41 848 287	18 365 624
Southern Federal District	13 807 480	10 082 153	3 725 327
Republic of Adygeya	79 867	79 867	0
Republic of Kalmykia	0	0	0
Krasnodar Territory	4 710 515	4 171 953	538 562
Astrakhan Region	40 000	40 000	0
Volgograd Region	273 000	273 000	0
Rostov Region	8 704 098	5 517 333	3 186 765
North-Caucasian Federal District	615 574	615 574	0
Republik of Daghestan	0	0	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	0	0	0
Karachai-Cherkess Republic	540 000	540 000	0
Republic of North Ossetia - Alania	0	0	0
Chechen Republic	0	0	0
Stavropol Territory	75 574	75 574	0

Volga Federal District	61 805 605	50 922 700	10 882 905
Republic of Bashkortostan	1 615 094	1 613 933	1 161
Republic of Marii El	2 237	2 237	0
Republic of Mordovia	165 000	165 000	0
Republic of Tatarstan	31 332 986	21 379 746	9 953 240
Udmurt Republic	486 986	486 986	0
Chuvash Republic	200 107	172 980	27 127
Perm Territory	100 000	100 000	0
Kirov Region	271 694	271 694	0
Nizhny Novgogrod Region	4 182 676	3 791 380	391 296
Orenburg Region	1 718 313	1 678 855	39 458
Penza Region	7 498	7 498	0
Samara Region	21 109 822	20 663 269	446 553
Saratov Region	399 070	375 000	24 070
Ulyanovsk Region	214 122	214 122	0
Ural Federal District	14 777 828	7 250 272	7 527 556
Kurgan Region	0	0	0
Sverdlovsk Region	13 157 204	5 629 648	7 527 556
Tyumen Region	792 465	792 465	0
Chelyabinsk Region	828 159	828 159	0
Siberian Federal District	20 568 762	5 798 187	14 770 575
Republic of Altai	0	0	0
Republic of Buryatiya	48 000	48 000	0
Republic of Tuva	0	0	0
Republic of Khakassia	0	0	0
Altai Territory	688 800	688 800	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	0	0	0
Irkutsk Region	70 000	70 000	0
Kemerovo Region	0	0	0
Novosibirsk Region	19 721 962	4 951 387	14 770 575
Omsk Region	40 000	40 000	0
Tomsk Region	0	0	0
Far Eastern Federal District	12 873 265	10 096 213	2 777 052
Republic of Sakha (Yakutia)	182 025	182 025	0
Kamchatka Territory	370 870	370 870	0
Primorskiy Territory	1 068 568	1 068 568	0
Khabarovsk Territory	0	0	0
Amur Region	11 239 302	8 462 250	2 777 052
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	1.11.14	1.12.14
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	12,2	11,9
Tier I capital ratio N1.2 (Basel III) [2]	8,5	9,1	9,4	9,0	8,7
Risk-weighted assets [3](Basel III) to total assets ratio]	*50,7*	*51,4*	*52,7*	*52,1*	*51,3*
Credit risk					
Share of problem (IV quality category) and bad (V quality category) loans in total loans[4]	*6,0*	*6,0*	*6,6*	*6,8*	*6,6*
Loan loss provisions made as percent of total loans[4]	*6,1*	*5,9*	*6,4*	*6,5*	*6,3*
Ratio of loans, bank guarantees and sureties granted by a bank to its owners (shareholders) to own funds (capital) (N9.1)	1,5	1,1	1,6	2,1	2,3
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	243,8	258,2
Distribution of loans provided by credit institutions					
agriculture, hunting and forestry	*4,6*	*4,3*	*3,9*	*3,7*	*3,6*
mining	*3,2*	*3,1*	*3,9*	*4,0*	*4,2*
manufacturing	*14,0*	*13,6*	*14,4*	*14,6*	*15,0*
production and distribution of energy, gas and water	*2,7*	*2,5*	*2,6*	*2,6*	*2,6*
constructing	*5,5*	*5,6*	*5,7*	*5,6*	*5,5*
wholesale and retail trade, car and household appliance repair	*14,9*	*13,7*	*13,5*	*13,4*	*13,2*
transport and communication	*5,4*	*4,2*	*4,0*	*4,0*	*4,1*
other economic activities	*20,5*	*21,1*	*20,3*	*20,6*	*21,0*
individuals	*29,2*	*32,0*	*31,8*	*31,3*	*30,8*
of which					
mortgage loans	*7,5*	*8,5*	*9,3*	*9,4*	*9,4*
Geographical distribution of interbank loans and deposits [5]					
Russian Federation	*47,1*	*39,7*	*48,9*	*49,9*	*55,7*
United Kingdom	*17,5*	*23,8*	*23,7*	*19,8*	*14,7*
USA	*3,6*	*6,8*	*3,1*	*3,0*	*3,6*
Germany	*1,6*	*0,6*	*0,6*	*1,0*	*0,6*
Austria	*5,9*	*7,3*	*6,7*	*8,0*	*8,6*
France	*1,6*	*1,9*	*1,3*	*1,7*	*1,9*
Italy	*2,7*	*0,1*	*0,0*	*0,1*	*0,0*
Cyprus	*8,7*	*4,7*	*3,1*	*3,1*	*3,2*
Netherlands	*1,5*	*1,5*	*0,7*	*1,0*	*0,5*
Other	*9,8*	*13,6*	*11,9*	*12,3*	*11,4*
Liquidity					
Ratio of high liquid assets to total assets	*11,1*	*9,9*	*9,9*	*9,7*	*10,1*
Ratio of liquid assets to total assets	*23,2*	*20,5*	*19,3*	*19,6*	*21,0*
Ratio of high liquid assets to demand liabilities (N2)	58,0	57,5	52,8	60,3	58,9
Ratio of liquid assets to short-term liabilities (N3)	82,9	78,7	76,0	77,7	72,7
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	93,3	92,7
Ratio of clients' funds to total loans [6]	*101,2*	*98,7*	*94,4*	*94,6*	*95,1*
Market risk to total own funds (capital) [7]	*47,3*	*45,6*	*37,4*	*40,3*	*41,5*
of which					
Interest rate risk	*36,0*	*37,8*	*31,4*	*33,4*	*33,7*
Equity position risk	*6,0*	*3,3*	*3,0*	*3,4*	*4,1*
Foreign exchange risk	*5,4*	*4,5*	*3,1*	*3,5*	*3,8*
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	2,2	1,8	7,6	7,7	7,8
Banks' financial result over the reporting period (billion rubles)	1011,9	993,6	685,2	732,0	780,7
as percent of the banking sector assets [8]	*2,3*	*1,9*	*1,1*	*1,2*	*1,3*
as percent of the banking sector own funds (capital) [8]	*18,2*	*15,2*	*9,3*	*9,9*	*10,5*
Return on assets [9]	*2,3*	*1,9*	*1,6*	*1,5*	*1,5*
Return on equity [9]	*18,2*	*15,2*	*12,8*	*12,4*	*12,1*

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

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

[3] Only balance sheet items are included.

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

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

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

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

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

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

Capital Adequacy

Table 41

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

Date	Total		of which															
	Number of Cis	Own funds (capital) of CIs, billion rubles	CIs with capital less than 300 million rubles		CIs with capital from 300 to 500 million rubles		CIs with capital from 500 million to 1 billion rubles		CIs with capital from 1 to 3 billion rubles		CIs with capital from 3 to 5 billion rubles		CIs with capital from 5 to 10 billion rubles		CIs with capital more than 10 billion rubles		CIs going through insolvency prevention measures[2]	
			Number of Cis	Capital, billion rubles	Number of Cis	Capital, billion rubles	Number of Cis	Capital, billion rubles	Number of Cis	Capital, billion rubles	Number of Cis	Capital, billion rubles	Number of Cis	Capital, billion rubles	Number of Cis	Capital, billion rubles	Number of Cis	Capital, billion rubles
1.01.09	1108	3 811,6	541	72,4	156	60,6	125	85,4	157	264,8	30	114,7	38	264,6	41	2 886,6	20	62,6
1.01.10	1058	4 620,6	473	71,9	157	61,5	127	83,6	163	272,6	37	144,2	36	260,3	47	3 656,2	18	70,3
1.01.11	1012	4 732,3	424	69,3	140	54,7	150	100,7	159	275,4	35	133,8	37	263,1	53	3 729,8	14	105,4
1.01.12	978	5 242,1	354	68,6	155	59,0	152	103,1	171	298,0	38	144,0	41	284,5	59	4 035,2	8	249,7
1.01.13	956	6 112,9	301	59,5	163	62,3	145	100,4	176	300,9	52	192,1	45	318,1	69	4 867,2	5	212,4
1.02.13	955	6 133,6	300	59,7	159	60,6	150	104,3	175	306,0	52	193,4	44	309,8	70	4 888,6	5	211,1
1.03.13	956	6 187,7	300	59,5	158	60,7	151	105,8	178	316,4	50	188,1	44	311,9	70	4 930,3	5	214,9
1.04.13	954	6 299,8	292	57,9	160	60,9	153	107,9	175	310,2	55	206,3	45	327,3	69	5 013,2	5	216,0
1.05.13	955	6 339,4	288	56,6	165	62,7	150	105,4	179	319,9	54	204,8	46	342,5	68	5 031,2	5	216,2
1.06.13	958	6 385,3	289	56,2	162	61,4	152	106,8	182	324,6	53	202,5	48	354,2	67	5 064,2	5	215,5
1.07.13	956	6 567,6	286	55,9	162	61,2	156	110,6	178	321,0	51	195,6	50	363,6	68	5 249,1	5	210,5
1.08.13	951	6 625,9	286	56,2	164	62,7	148	106,3	177	315,7	51	195,1	50	362,1	70	5 306,7	5	221,0
1.09.13	947	6 713,4	271	52,5	170	64,2	151	107,8	173	306,7	53	198,9	55	402,9	69	5 352,5	5	227,9
1.10.13	942	6 798,2	261	50,5	175	66,5	149	106,7	173	304,7	56	211,1	50	368,4	73	5 462,5	5	227,7
1.11.13	936	6 894,6	260	50,3	167	63,5	149	105,6	176	307,5	57	216,3	48	355,1	74	5 570,8	5	225,6
1.12.13	930	6 975,1	255	48,6	167	63,3	148	105,5	174	300,7	60	227,3	46	335,3	74	5 666,8	6	227,6
1.01.14	923	7 064,3	238	45,1	176	66,7	140	98,3	183	306,3	61	232,9	41	294,3	79	5 818,0	5	202,8
1.02.14	915	7 073,9	234	44,8	176	66,9	140	99,6	181	303,9	59	228,5	42	302,7	78	5 821,7	5	205,8
1.03.14	910	7 252,9	228	43,6	173	66,0	141	101,8	183	308,8	57	220,7	45	323,5	77	5 978,2	6	210,4
1.04.14	900	7 303,3	217	41,6	175	66,3	138	98,3	189	318,7	53	207,9	46	330,9	76	6 015,5	6	224,1
1.05.14	894	7 344,5	212	40,4	167	62,6	143	99,6	190	311,8	56	219,1	45	322,8	76	6 057,4	5	230,8
1.06.14	888	7 405,3	212	40,5	166	62,6	137	95,6	188	303,3	56	221,0	46	333,8	74	6 089,5	9	259,0
1.07.14	884	7 370,2	205	38,6	173	65,1	132	91,9	189	307,6	55	217,0	47	342,5	74	6 080,3	9	227,2
1.08.14	877	7 463,1	198	37,4	173	64,8	132	92,2	187	301,9	57	225,0	41	292,9	80	6 226,7	9	222,2
1.09.14	869	7 533,8	184	34,4	178	66,5	133	92,3	189	310,1	52	204,8	43	303,1	80	6 299,1	10	223,6
1.10.14	859	7 630,7	157	27,0	194	71,1	135	94,2	186	307,0	52	204,5	44	310,1	80	6 388,1	11	228,7
1.11.14	850	7 739,6	142	24,6	199	72,8	132	91,6	189	308,7	53	207,9	46	330,7	79	6 493,7	10	209,5
1.12.14	842	7 862,2	111	17,4	219	79,0	135	93,4	188	312,0	50	197,5	43	299,1	81	6 664,0	15	199,8
Reference data: own funds (capital) adequacy ratio as of 1.12.14, %	11,9		29,9		22,2		17,2		15,5		16,1		14,2		11,7		9,3	

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

[2] Credit institutions going through insolvency prevention measures according to Federal Law No 175-FZ dated October 27, 2008 "On Additional Measures to Support the Financial System of the Russian Federation in the period up to December 31, 2014".

Table 42

Basel III capital Tiers and adequacy ratios

	1.02.14		1.07.14		1.10.14		1.11.14		1.12.14	
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***	**7 739,6**	***100,0***	**7 862,2**	***100,0***
1. Tier I capital	4 838,1	*68,4*	5 274,8	*71,6*	5 659,9	*74,2*	5 681,6	*73,4*	5 705,5	*72,6*
of which:										
1.1. Common Equity Tier 1	4 812,0	*68,0*	5 243,6	*71,1*	5 616,4	*73,6*	5 633,3	*72,8*	5 653,3	*71,9*
1.2. Additional Tier 1	26,0	*0,4*	31,2	*0,4*	43,4	*0,6*	48,3	*0,6*	52,2	*0,7*
2. Tier 2 Capital	2 235,4	*31,6*	2 095,4	*28,4*	1 970,9	*25,8*	2 058,0	*26,6*	2 156,7	*27,4*
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	12,2	4	11,9	9
Common equity Tier I ratio (N1.1)	8,8	1	9,1	2	9,3	5	8,9	2	8,6	8
Tier I capital ratio (N1.2)	8,8	2	9,2	2	9,4	5	9,0	2	8,7	9

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

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

Table 43

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

Indicators	1.01.13		1.01.14		1.10.14		1.11.14		1.12.14	
	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***	**8 937,8**	***115,5***	**9 076,4**	***115,4***
1.1. Authorized capital	1 394,5	*22,8*	1 533,2	*21,7*	1 825,4	*23,9*	1 850,6	*23,9*	1 854,0	*23,6*
1.2. Issue income	1 240,1	*20,3*	1 347,5	*19,1*	1 389,1	*18,2*	1 388,3	*17,9*	1 408,0	*17,9*
1.3. Credit institutions' profit and funds	2 858,7	*46,8*	3 377,7	*47,8*	3 669,4	*48,1*	3 792,4	*49,0*	3 823,4	*48,6*
1.4. Subordinated loans	1 477,2	*24,2*	1 723,2	*24,4*	1 645,5	*21,6*	1 684,2	*21,8*	1 768,8	*22,5*
1.5. Increase in value of property due to revaluation	203,9	*3,3*	220,5	*3,1*	223,0	*2,9*	222,3	*2,9*	222,1	*2,8*
1.6.Other factors of increase	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*		*0,0*		*0,0*
2. Factors of own funds (capital) decrease	**1 061,5**	***17,4***	**1 137,7**	***16,1***	**1 121,8**	***14,7***	**1 198,2**	***15,5***	**1 214,2**	***15,4***
2.1. Losses	105,6	*1,7*	114,6	*1,6*	154,9	*2,0*	163,3	*2,1*	170,6	*2,2*
2.2. Intangible assets	8,7	*0,1*	13,5	*0,2*	16,2	*0,2*	17,0	*0,2*	17,1	*0,2*
2.3. Treasury stocks (shares)	0,2	*0,0*	0,2	*0,0*	0,6	*0,0*	0,7	*0,0*	0,9	*0,0*
2.4. Sources of own funds (capital), created using improper assets	4,8	*0,1*	5,6	*0,1*	5,2	*0,1*	5,3	*0,1*	5,6	*0,1*
2.5. Subordinated loans granted to credit institutions	25,3	*0,4*	77,0	*1,1*	130,9	*1,7*	136,7	*1,8*	141,8	*1,8*
2.6. Investments in shares of dependent organizations and credit institutions	885,4	*14,5*	914,5	*12,9*	797,7	*10,5*	834,2	*10,8*	820,8	*10,4*
2.7. Other factors of which:	31,5	*0,5*	12,2	*0,2*	16,2	*0,2*	41,1	*0,5*	57,3	*0,7*
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***	**7 739,6**	***100,0***	**7 862,2**	***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	1.11.14	1.12.14
1st group of assets	0,0	0,0	0,0	0,0	0,0
2nd group of assets	975,1	986,9	969,3	1 097,3	1 340,0
3rd group of assets	210,6	326,5	384,9	467,8	408,3
4th group of assets	23 897,1	28 182,0	32 400,9	33 294,9	34 740,1
5th group of assets	7,4	6,9	10,1	9,1	11,1
The value of credit risk on balance sheet assets	25 090,2	29 502,1	33 765,2	34 869,1	36 499,5

Reference data:

	1.01.13	1.01.14	1.10.14	1.11.14	1.12.14
1st group of assets without risk weighting	-	7 855,7	7 707,3	7 981,6	8 789,3

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

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

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

		1.01.13	1.01.14	1.10.14	1.11.14	1.12.14
1	Banking sector own funds (capital), billion rubles	6 112,9	7 064,3	7 630,7	7 739,6	7 862,2
2	Risk-weighted assets, billion rubles	44 640,7	52 473,9	60 485,8	63 388,2	66 062,1
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	25 090,2	29 502,1	33 765,2	34 869,1	36 499,5
	- risk-weighted claims on counterparties related to a bank (code 8957.0[2], before 01.02.14 - code 8957[2]), billion rubles	1 781,6	2 087,6	2 036,5	2 185,3	2 343,3
	- the amount of mortgage loans and accrued (accumulated) interest claims (code 8807[2]), billion rubles	109,5	147,4	216,2	214,5	225,5
	- the value of credit risk on contingent credit liabilities, billion rubles	3 448,0	3 971,4	4 724,9	4 860,9	5 018,8
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles[2]	198,0	289,3	596,5	845,4	1 218,8
	- the value of operational risk (starting from 1.02.14 - calculated with risk coefficient 12,5, before 1.02.14 - calculated with risk coefficient 10)	3 148,3	3 558,1	5 295,0	5 288,7	5 286,1
	- market risk, billion rubles	2 646,9	3 101,5	2 737,0	3 000,2	3 139,9
	- credit claims of clearing participants (codes 8847[2])	-	13,4	36,0	43,9	50,6
	- higher-risk transactions, billion rubles	8 501,0	9 078,3	9 464,8	9 818,0	9 763,7
	- 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	-336,4	-351,0
	- 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	1 635,8	1 643,9
	- 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	279,1	277,4
	- the risk of change of credit claim value (credit valuation adjustment) resulting from the deterioration of counterparty credit quality.	-	-	-	683,5	942,9
	- other	-	-	-	-	2,6
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	13,7	13,5	12,6	12,2	11,9

Calculated by form 0409135

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

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

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

Table 46

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

Own funds (capital) adequacy ratio	1.01.13		1.01.14		1.10.14		1.11.14		1.12.14	
	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*	6	*0,7*	11	*0,9*
From 10% to 12%	142	*19,7*	112	*18,8*	143	*41,7*	145	*76,1*	154	*77,7*
From 12% to 14%	143	*53,2*	183	*64,6*	128	*44,7*	130	*11,0*	126	*10,7*
14% and more	663	*27,0*	612	*16,6*	566	*12,8*	555	*12,1*	537	*10,7*
Banking sector, total	956	*100,0*	923	*100,0*	859	*100,0*	850	*100,0*	842	*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		1.11.14		1.12.14	
		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*	21 328,6	*44,2*	23 293,0	*45,7*
	Substandard	14 430,9	*41,7*	18 101,6	*44,1*	19 759,8	*42,6*	20 316,2	*42,1*	20 767,4	*40,7*
	Doubtful	2 530,7	*7,3*	2 837,4	*6,9*	3 274,8	*7,1*	3 309,4	*6,9*	3 499,8	*6,9*
	Problem	750,4	*2,2*	824,5	*2,0*	980,0	*2,1*	1 030,7	*2,1*	1 044,5	*2,0*
	Loss	1 337,4	*3,9*	1 636,4	*4,0*	2 092,0	*4,5*	2 237,2	*4,6*	2 317,6	*4,5*
Loan loss provision (LLP) made		2 120,8	*6,1*	2 435,8	*5,9*	2 965,2	*6,4*	3 115,4	*6,5*	3 234,5	*6,3*
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*	21 327,4	*58,2*	23 292,1	*59,4*
	Substandard	6 932,9	*26,0*	8 728,5	*28,5*	9 736,0	*27,9*	10 216,4	*27,9*	10 616,0	*27,1*
	Doubtful	2 428,2	*9,1*	2 520,4	*8,2*	2 764,7	*7,9*	2 818,0	*7,7*	2 992,5	*7,6*
	Problem	672,1	*2,5*	682,0	*2,2*	803,4	*2,3*	848,6	*2,3*	866,4	*2,2*
	Loss	1 024,9	*3,8*	1 128,7	*3,7*	1 288,4	*3,7*	1 410,9	*3,9*	1 465,7	*3,7*
Loan loss provision (LLP)	Estimated LLP	2 222,3	*8,3*	2 365,7	*7,7*	2 687,1	*7,7*	2 857,7	*7,8*	2 987,1	*7,6*
	Estimated LLP adjusted for collateral	1 726,4	*6,5*	1 787,6	*5,8*	2 008,6	*5,8*	2 138,5	*5,8*	2 223,4	*5,7*
	LLP made	1 722,7	*6,5*	1 788,7	*5,8*	2 010,6	*5,8*	2 139,7	*5,8*	2 229,4	*5,7*
	LLP made as percent of estimated LLP		*77,5*		*75,6*		*74,8*		*74,9*		*74,6*
	LLP made as percent of estimated LLP adjusted for collateral		*99,8*		*100,1*		*100,1*		*100,1*		*100,3*

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

Table 48

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

	1.01.13		1.01.14		1.10.14		1.11.14		1.12.14	
	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*	11 661,6	*100,0*	11 752,0	*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*	829,3	*7,1*	823,5	*7,0*
1.2. Loans to individuals	7 349,0	*91,9*	9 536,0	*92,2*	10 728,8	*92,7*	10 831,8	*92,9*	10 928,4	*93,0*
1.3. Loans to credit institutions	0,1	*0,0*	0,3	*0,0*	0,3	*0,0*	0,5	*0,0*	0,1	*0,0*
2. Loans grouped into portfolios of homogeneous loans as a share of total loans	-	*23,1*	-	*25,2*	-	*24,9*	-	*24,2*	-	*23,1*
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*	-	*8,4*	-	*8,6*
4. Claims grouped into portfolios of homogeneous claims - total	59,0	*100,0*	62,2	*100,0*	70,9	*100,0*	73,0	*100,0*	75,0	*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*	30,1	*41,3*	30,7	*41,0*
4.2. Portfolios of homogeneous claims on individuals	33,5	*56,7*	34,0	*54,7*	41,2	*58,1*	42,9	*58,7*	44,2	*59,0*
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*	-	*48,8*	-	*46,6*

[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 1.12.14[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	823 469,0	*100,0*	57 001,9	*100,0*	*6,9*
of which by quality categories					
1.1. Quality Category I	732,7	*0,1*	0,0	*0,0*	*0,0*
1.2. Quality Category II	743 188,3	*90,3*	7 175,4	*12,6*	*1,0*
1.3. Quality Category III	20 331,1	*2,5*	3 133,4	*5,5*	*15,4*
1.4. Quality Category IV	8 440,2	*1,0*	3 217,8	*5,6*	*38,1*
1.5. Quality Category V	50 776,7	*6,2*	43 475,3	*76,3*	*85,6*
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	129,7	*100,0*	0,0	*0,0*	*0,0*
of which by quality categories					
2.1. Quality Category I	129,7	*100,0*	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	823 598,7		57 001,9		*6,9*
4. Homogeneous claims grouped into portfolios - total	30 706,0	*100,0*	13 720,2	*100,0*	*44,7*
of which by quality categories					
4.1. Quality Category I	10 776,1	*35,1*	0,0	*0,0*	*0,0*
4.2. Quality Category II	1 413,7	*4,6*	19,5	*0,1*	*1,4*
4.3. Quality Category III	4960,5	*16,2*	221,4	*1,6*	*4,5*
4.4. Quality Category IV	78,0	*0,3*	25,3	*0,2*	*32,5*
4.5. Quality Category V	13477,7	*43,9*	13454,0	*98,1*	*99,8*
5. Claims for interest payments - total	7 826,8	*100,0*	2 730,1	*100,0*	*34,9*
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	3 078,2	*39,3*	2 597,7	*95,2*	*84,4*

[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 1.12.14[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	10 928 420,2	*100,0*	948 054,0	*100,0*	*8,7*
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	891 882,6	*8,2*	23 142,7	*2,4*	*2,6*
1.1.2. residental real estate (mortgage) loans, total	2 645 213,2	*24,2*	41 207,0	*4,3*	*1,6*
1.1.3. car loans, total	892 694,0	*8,2*	56 317,1	*5,9*	*6,3*
1.1.4. other consumer loans, total	6 465 539,7	*59,2*	825 434,4	*87,1*	*12,8*
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]	462 719,6	*4,2*	9 282,4	*1,0*	*2,0*
1.2.2. a portfolio of loans without overdue payments	9 055 668,6	*82,9*	130 775,4	*13,8*	*1,4*
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	308 863,2	*2,8*	17 434,7	*1,8*	*5,6*
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	186 696,1	*1,7*	49 780,8	*5,3*	*26,7*
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	179 258,0	*1,6*	100 834,5	*10,6*	*56,3*
1.2.6. a portfolio of loans with payments being overdue from 181 to 360 calendar days	306 012,8	*2,8*	243 725,8	*25,7*	*79,6*
1.2.7. a portfolio of loans with payments being overdue more than 360 calendar days	396 111,3	*3,6*	394 267,5	*41,6*	*99,5*
1.3. classified into the following loan quality categories:					
1.3.1. Quality category II	9 408 203,2	*86,1*	122 854,7	*13,0*	*1,3*
1.3.2. Quality category III	486 981,6	*4,5*	43 758,5	*4,6*	*9,0*
1.3.3. Quality category IV	169 613,1	*1,6*	73 372,0	*7,7*	*43,3*
1.3.4. Quality category V	801 087,1	*7,3*	708 068,7	*74,7*	*88,4*
2. Claims grouped into portfolios of homogeneous claims - total	44 245,4	*5,5*	21 200,2	*3,0*	*47,9*
of which by quality categories					
2.1. Quality category I	6 439,0	*0,8*	0,0	*0,0*	*0,0*
2.2. Quality category II	12 180,2	*1,5*	259,4	*0,0*	*2,1*
2.3. Quality category III	2747,4	*0,3*	339,0	*0,0*	*12,3*
2.4. Quality category IV	2142,2	*0,3*	1021,5	*0,1*	*47,7*
2.5. Quality category V	20736,7	*2,6*	19580,3	*2,8*	*94,4*
3. Claims for interest payments - total of which	178 550,3	*100,0*	62 556,2	*100,0*	*35,0*
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	70 684,7	*39,6*	57 407,5	*91,8*	*81,2*

[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	1.11.14	1.12.14	1.01.13	1.01.14	1.10.14	1.11.14	1.12.14
Substandard	*8,9*	*9,6*	*9,8*	*10,3*	*10,0*	*2,2*	*2,0*	*2,0*	*2,2*	*2,1*
Doubtful	*21,1*	*20,5*	*20,7*	*19,5*	*20,3*	*14,9*	*14,5*	*15,1*	*14,8*	*15,1*
Problem	*16,3*	*15,2*	*15,5*	*15,5*	*14,9*	*41,8*	*39,9*	*38,8*	*39,1*	*38,3*
Loss	*53,6*	*54,4*	*53,6*	*54,7*	*54,8*	*90,1*	*86,1*	*83,7*	*82,9*	*83,3*

[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	1.11.14	1.12.14
Overdue claims on loans, deposits and other placements, billion rubles	**1257,4**	**1398,0**	**1782,0**	**1821,9**	**1896,4**
Of which					
- among 20 largest-asset credit institutions, billion rubles	960,6	1052,0	1280,7	1310,9	1358,2
Share of overdue claims in loans, deposits and other placements of the banking sector, percent	*3,7*	*3,5*	*3,9*	*3,8*	*3,8*
Overdue claims in rubles					
- billion rubles	1122,8	1257,9	1601,2	1622,2	1663,2
- as percent of total loans, deposits and other placements in rubles	*4,2*	*4,0*	*4,6*	*4,5*	*4,5*
Overdue claims in foreign currency					
- billion rubles	134,6	140,1	180,9	199,7	233,2
- as percent of total loans, deposits and other placements in foreign currency	*1,9*	*1,5*	*1,7*	*1,7*	*1,8*
- dollar equivalent, billion $	4,4	4,3	4,6	4,6	4,7
Overdue claims on loans and other placements with non-financial institutions	924,1	933,7	1105,7	1137,0	1172,5
Share of overdue claims in total volume of loans and other placements with non-financial institutions	*4,6*	*4,2*	*4,3*	*4,2*	*4,2*
Overdue claims on loans and other funds provided to individuals	313,0	440,3	630,4	647,9	672,6
Share of overdue claims in total volume of loans and other placements with individuals	*4,0*	*4,4*	*5,7*	*5,8*	*5,9*

Table 53

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

Share of overdue claims in total loans, deposits, and other placements	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.13	1.01.14	1.10.14	1.11.14	1.12.14	1.01.13	1.01.14	1.10.14	1.11.14	1.12.14
No overdue claims	118	96	72	77	74	*1,7*	*1,8*	*2,4*	*2,6*	*2,5*
Less than 5%	644	598	539	512	518	*81,2*	*81,6*	*75,8*	*75,2*	*75,8*
From 5 to 10%	103	126	135	143	136	*12,3*	*9,4*	*14,0*	*14,6*	*13,7*
From 10 to 15%	28	37	37	42	42	*1,2*	*3,7*	*2,9*	*5,9*	*6,0*
From 15 to 20%	9	10	17	19	15	*0,1*	*3,3*	*3,9*	*0,6*	*0,9*
From 20 to 60%	11	8	16	18	18	*3,2*	*0,0*	*0,9*	*0,9*	*0,8*
From 60 to 90%	0	1	0	0	0	*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	36	35	*0,3*	*0,2*	*0,2*	*0,2*	*0,2*

Table 54

Credit risks of the banking sector

Indicators	1.01.13	1.01.14	1.10.14	1.11.14	1.12.14
Large credit risks of the banking sector total, bln rubles	12 773,9	14 433,7	18 026,7	18 867,2	20 301,7
Share of large credit risks in the banking sector assets, %	*25,8*	*25,1*	*28,1*	*28,2*	*28,5*

Table 55

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

	1.01.13	1.01.14	1.10.14	1.11.14	1.12.14
Volume of large loans, billion rubles	6 493,4	7 493,4	8 786,3	9 225,5	9 876,7
of which:					
Volume of secured loans , billion rubles	1 507,9	1 767,1	1 803,8	1 967,7	2 107,9
Volume of I quality category collateral, billion rubles	355,8	388,7	369,3	399,7	437,5
of which:					
collateral of quoted securities issued by legal entities, billion rubles	48,0	13,1	22,5	24,5	25,0
Volume of II quality category collateral, billion rubles	1 363,7	1 700,8	1 339,7	1 448,0	1 454,9
of which:					
collateral of securities, issued by legal entities, billion rubles	317,7	644,0	241,9	251,2	268,5
collateral of proprietory rights (claims), billion rubles	511,8	477,8	552,3	563,3	577,3

[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		1.11.14		1.12.14	
	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*	*40,3*	*100,0*	*41,5*	*100,0*
Of which										
- interest rate risk (IRR)	*36,0*	*76,0*	*37,8*	*82,9*	*31,4*	*83,9*	*33,4*	*82,8*	*33,7*	*81,1*
- equity position risk (EPR)	*6,0*	*12,6*	*3,3*	*7,3*	*3,0*	*7,9*	*3,4*	*8,5*	*4,1*	*9,8*
- foreign exchange risk (FER)	*5,4*	*11,4*	*4,5*	*9,8*	*3,1*	*8,2*	*3,5*	*8,7*	*3,8*	*9,1*
Reference data:										
Number of credit institutions[1]	613		655		617		617		619	
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	1.11.14	1.12.14
Share of assets in foreign currency in total assets, %	*21,0*	*22,1*	*24,2*	*26,3*	*27,6*
of which:					
- 20 largest-asset credit institutions	*22,2*	*23,3*	*26,1*	*28,0*	*29,2*
Share of liabilities in foreign currency in total liabilities, %	*20,9*	*21,2*	*23,1*	*24,9*	*26,2*
of which:					
- 20 largest-asset credit institutions	*22,3*	*22,9*	*24,9*	*26,8*	*27,9*
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total , b.p.	*0,1*	*0,9*	*1,2*	*1,4*	*1,5*
of which:					
- 20 largest-asset credit institutions	*-0,1*	*0,5*	*1,2*	*1,2*	*1,3*

Table 59

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

	1.01.13	1.01.14	1.10.14	1.11.14	1.12.14
Balance sheet positions					
Claims, bln rubles	10 410,0	12 703,5	15 516,8	17 620,8	19 650,5
Liabilities, bln rubles	10 343,8	12 185,3	14 777,0	16 694,6	18 613,1
Net balance sheet position, bln rubles	66,2	518,2	739,8	926,2	1 037,4
Net balance sheet position to own funds (capital), % [1]	*1,1*	*7,3*	*9,8*	*12,0*	*13,2*
Off-balance sheet positions [2]					
Claims, bln rubles	5 783,2	7 011,1	15 179,5	17 808,4	18 522,4
Liabilities, bln rubles	5 356,7	7 063,4	14 999,3	17 426,0	18 264,8
Net balance sheet position, bln rubles	426,5	-52,3	180,1	382,4	257,7
Net balance sheet position to own funds (capital), % [1]	*7,0*	*-0,7*	*2,4*	*4,9*	*3,3*

[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
Number of credit institutions that exceeded the OFXP limits	6	5	2	3	3	3	0	6	6	7	6
Of which:											
- 20 largest-asset credit institutions	0	0	0	0	0	0	0	0	0	0	0
Assets of credit institutions that exceeded the OFXP limits as a share of total banking sector assets, %											
- credit institutions with licence to conduct banking operations in foreign currency	*0,0*	*0,2*	*0,1*	*0,3*	*0,1*	*0,0*	*0,0*	*0,1*	*0,1*	*0,4*	*0,8*
- 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*

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

Table 62

Open currency positions of the banking sector by currencies as of 1.12.14

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	329	-49,9	*-2,3*	215,7	-265,6
long	458	121,6	*2,2*	451,1	-329,4
EUR					
short	315	-52,4	*-1,4*	-286,2	233,8
long	468	52,8	*1,3*	-343,7	396,5
GBP					
short	74	-4,9	*-0,1*	-23,6	18,8
long	288	23,1	*0,8*	54,2	-31,0

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	1.11.14	1.12.14
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	*28,5*	*39,5*	*41,0*	*39,7*	*39,7*
Liabilities with maturity in excess of 1 year, as percent of total liabilities	*23,0*	*24,7*	*25,3*	*24,5*	*25,1*
A measure of using short-term liabilities to fund long-term liquid assets, percent[2]	*-2,7*	*23,9*	*25,7*	*24,2*	*23,9*

[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». 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	1.11.14	1.12.14	1.01.13	1.01.14[1]	1.10.14	1.11.14	1.12.14
Less than 0	616	264	267	252	252	*57,1*	*6,6*	*6,4*	*6,4*	*6,7*
From 0 to 20	300	410	345	365	354	*42,3*	*25,2*	*25,1*	*26,7*	*26,2*
More than 20	40	248	245	231	233	*0,6*	*68,2*	*68,5*	*67,0*	*67,1*
Data not available	0	1	2	2	3	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
Total	956	923	859	850	842	*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	1.11.14	1.12.14
Liquid assets with maturity up to 30 days, as percent of liquid assets	*48,0*	*35,0*	*31,5*	*33,4*	*34,6*
Liabilities with maturity up to 30 days, as percent of total liabilities	*43,6*	*41,4*	*38,8*	*39,8*	*42,6*
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*	*9,7*	*11,9*

[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». 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	1.11.14	1.12.14	1.01.13	1.01.14[1]	1.10.14	1.11.14	1.12.14
Less than 0	403	469	451	445	433	*21,3*	*30,1*	*26,4*	*21,6*	*13,8*
From 0 to 20	248	238	193	211	220	*13,8*	*44,1*	*45,8*	*50,8*	*57,9*
More than 20	305	215	213	192	186	*64,9*	*25,9*	*27,8*	*27,6*	*28,3*
Data not available	0	1	2	2	3	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
Total	956	923	859	850	842	*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.