

THE CENTRAL BANK OF THE RUSSIAN FEDERATION
BANKING SUPERVISION DEPARTMENT

REVIEW OF THE BANKING SECTOR OF THE RUSSIAN FEDERATION

(INTERNET-VERSION)

ANALYTICAL DATA

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General Information on the Russian Banking Sector
Banking sector in the economy of Russia

Table 1

Macroeconomic indicators

Indicator		1.01.09	1.01.10	1.01.11	1.01.12	1.01.13	1.01.14
1.	Banking sector assets (billion rubles) as % of GDP	28 022,3 67,9	29 430,0 75,8	33 804,6 73,0	41 627,5 74,4	49 509,6 79,6	57423,1 86,0
2.	Banking sector own funds (capital) (billion rubles) ¹ as % of GDP as % of the banking sector assets	3 811,1 9,2 13,6	4 620,6 11,9 15,7	4 732,3 10,2 14,0	5 242,1 9,4 12,6	6 112,9 9,8 12,3	7064,3 10,6 12,3
3.	Loans and other placements with non-financial organisations and individuals, including overdue claims (billion rubles) as % of GDP as % of the banking sector assets of which: loans and other placements with individuals, including overdue claims (billion rubles) as % of GDP as % of the banking sector assets as % of income of the population	16 526,9 40,0 59,0 4 017,2 9,7 14,3 15,9	16 115,5 41,5 54,8 3 573,8 9,2 12,1 12,5	18 147,7 39,2 53,7 4 084,8 8,8 12,1 12,6	23 266,2 41,6 55,9 5 550,9 9,9 13,3 15,6	27 708,5 44,5 56,0 7 737,1 12,4 15,6 19,4	32456,3 48,6 56,5 9957,1 14,9 17,3 22,5
3a.	Banking loans in fixed capital investment of organisations of all forms of ownership (except small businesses) (billion rubles) as % of fixed capital investment of organisations of all forms of ownership (except small businesses)	791,9 11,8	621,5 10,3	595,8 9,0	725,7 8,6	806,3 8,4	1 000,9 10,0
4.	Securities acquired by credit institutions (billion rubles) as % of GDP as % of the banking sector assets	2 365,2 5,7 8,4	4 309,4 11,1 14,6	5 829,0 12,6 17,2	6 211,7 11,1 14,9	7 034,9 11,3 14,2	7822,3 11,7 13,6
5.	Individual deposits (billion rubles) as % of GDP as % of the banking sector liabilities ² as % of income of the population	5 907,0 14,3 21,1 23,4	7 485,0 19,3 25,4 26,1	9 818,0 21,2 29,0 30,2	11 871,4 21,2 28,5 33,3	14 251,0 22,9 28,8 35,7	16957,5 25,4 29,5 38,4
6.	Funds raised from organisations (billion rubles) ³ as % of GDP as % of the banking sector liabilities ²	8 774,6 21,3 31,3	9 557,2 24,6 32,5	11 126,9 24,0 32,9	13 995,7 25,0 33,6	15 648,2 25,2 31,6	17787,0 26,6 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	62 218,4	66 755,3
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	10 047,5
Income of the population		25 244,0	28 697,5	32 498,3	35 648,7	39 903,7	44 165,6

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	
	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	Total		Unsecured consumer loans 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				
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
Reference data:														
Increase from the beginning of the current year	8,8		6,6		12,1		10,1		8,8		1,8		10,8	
Increase over the same period of the previous year	8,8		9,8		9,0		19,8		22,3		11,9		10,4	

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	11,2	7,3

Institutional features of the banking sector

Table 4

Number of Russian credit institutions

Indicator	1.01.13	1.01.14	1.07.14	1.08.14	1.09.14
Credit institutions registered by the Bank of Russia and other authorities	1094	1071	1059	1057	1057
Operating credit institutions (credit institutions that have the right to conduct banking operations)	956	923	884	877	869
Credit institutions that have been registered by the Bank of Russia but have not yet paid up authorised capital and have not received a license (within established legal period)	1	0	1	0	0
Credit institutions with their banking licenses being revoked (cancelled)	137	148	174	180	188
Credit institutions licensed to conduct operations in foreign currency	648	623	593	586	579
Credit institutions holding general licences	270	270	263	263	263

Table 5

Operating credit institutions (CIs), by federal districts

Federal district	1.01.13		1.01.14		1.07.14		1.08.14		1.09.14	
	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	525	59,4	522	59,5	517	59,5
of which the City of Moscow and Moscow Region	506	52,9	498	54,0	476	53,8	473	53,9	469	54,0
North-Western	70	7,3	70	7,6	70	7,9	68	7,8	68	7,8
Southern	46	4,8	46	5,0	45	5,1	45	5,1	44	5,1
North-Caucasian	50	5,2	43	4,7	35	4,0	34	3,9	32	3,7
Volga	106	11,1	102	11,1	100	11,3	100	11,4	99	11,4
Ural	44	4,6	42	4,6	40	4,5	39	4,4	39	4,5
Siberian	53	5,5	51	5,5	47	5,3	47	5,4	46	5,3
Far Eastern	23	2,4	22	2,4	22	2,5	22	2,5	22	2,5
Crimea	-	-	-	-	0	0,0	0	0,0	2	0,2
Russian Federation	956	100,0	923	100,0	884	100,0	877	100,0	869	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	1.09.14	1.01.13	1.01.14	1.09.14	1.01.13	1.01.14	1.09.14	1.01.13	1.01.14	1.09.14	1.01.13	1.01.14	1.09.14	1.01.13	1.01.14	1.09.14
Central	564	547	517	102	75	65	356	322	301	53,5	51,8	51,7	20,2	21,2	21,5	15,2	16,1	16,4
of which the City of Moscow and Moscow Region ¹	506	498	469	90	63	58	127	124	118	21,3	22,1	22,4	18,0	19,2	19,5	5,4	6,2	6,4
North-Western	70	70	68	9	8	8	302	280	252	382,3	359,0	331,6	2,4	2,7	2,8	12,9	14,0	13,7
Southern	46	46	44	17	15	13	232	209	197	368,3	342,6	345,6	1,9	2,1	2,1	9,9	10,4	10,7
North-Caucasian	50	43	32	82	72	49	87	83	82	65,9	72,2	101,2	4,0	3,9	3,0	3,7	4,1	4,5
Volga	106	102	99	85	67	50	433	322	305	226,7	190,5	204,7	5,8	5,8	5,5	18,4	16,1	16,6
Ural	44	42	39	80	74	58	174	157	141	140,3	135,3	145,4	3,8	4,0	3,6	7,4	7,8	7,7
Siberian	53	51	46	21	21	20	248	204	187	335,1	283,3	283,3	2,2	2,5	2,4	10,6	10,2	10,2
Far Eastern	23	22	22	7	7	7	114	89	88	380,0	306,9	303,5	0,9	1,0	1,1	4,9	4,4	4,8
Crimea	-	-	2	-	-	0	-	-	18	-	-	900,0	-	-	0,1	-	-	1,0
Russian Federation	956	923	869	403	339	270	1946	1666	1571	143,2	132,0	137,9	41,1	43,1	42,0	82,8	83,1	85,3

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		1.07.14		1.08.14		1.09.14	
	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	33 010 159	53,8	33 139 890	53,3	33 373 657	53,4
From 6 to 20	9 660 925	19,5	10 905 104	19,0	11 787 795	19,2	12 138 973	19,5	12 203 074	19,5
From 21 to 50	5 745 193	11,6	6 383 544	11,1	6 815 288	11,1	6 978 318	11,2	6 991 400	11,2
From 51 to 200	6 399 522	12,9	6 982 880	12,2	7 121 152	11,6	7 230 204	11,6	7 252 456	11,6
From 201 to 500	2 246 789	4,5	2 376 786	4,1	2 193 740	3,6	2 192 075	3,5	2 197 705	3,5
From 501	562 302	1,1	539 625	0,9	457 074	0,7	447 459	0,7	445 779	0,7
Total	49 509 647	100,0	57 423 070	100,0	61 385 208	100,0	62 126 919	100,0	62 464 071	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	1.07.14	1.08.14	1.09.14
Central	56,4	58,8	59,6	59,1	57,7
of which the City of Moscow and Moscow Region	56,9	59,2	60,1	59,5	59,6
North-Western	66,2	67,3	70,3	71,2	93,7
Southern	68,7	68,6	66,8	66,7	67,8
North-Caucasian	52,8	46,9	55,7	55,5	58,1
Volga	46,5	46,9	48,1	48,4	49,5
Ural	68,8	69,8	69,3	70,6	70,5
Siberian	72,9	72,7	75,5	75,0	77,5
Far Eastern	82,9	85,1	86,2	86,0	86,0
Crimea	-	-	-	-	100,0
Russian Federation	50,3	52,7	53,8	53,3	53,4

Table 9

**Operating credit institutions ranged by assets (distribution and change
over the period 1.01.14 - 1.09.14)**

Groups of credit institutions ranged by assets as of 1.01.14		Number of credit institutions as of 1.01.14	Groups as of 1.09.14						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	12	2					
3	From 21 to 50	30		2	24	4				
4	From 51 to 200	150			4	132	6		7	1
5	From 201 to 500	300				12	267	7	14	
6	From 501	422				1	25	357	36	1
Became operating after 1.01.14						1	2	2		
Total over the period									57	2
Total as of 1.01.14¹		923								
Total as of 1.09.14¹		869	5	15	30	150	300	367		

- 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	1.07.14	1.08.14	1.09.14
Credit institutions with foreign participation over 50%					
Assets	17,8	15,3	14,4	14,5	14,3
Own funds (capital) ¹	19,3	17,3	16,7	16,6	16,6
Correspondent accounts with non-resident banks	21,7	18,6	16,5	14,9	17,4
Loans and other placements with non-financial organisations	14,2	12,0	11,5	11,7	11,8
Loans and other placements with individuals	22,6	21,0	19,6	19,4	19,2
Loans, deposits and other placements with credit institutions	27,3	19,9	19,0	18,4	17,5
Individual deposits	13,5	12,5	12,0	12,1	12,0
Funds raised from organisations ²	18,6	15,6	14,3	14,3	14,2
Profit (loss) of the current year	19,6	15,2	11,8	11,3	10,7
Reference data:					
Number of credit institutions	117	122	117	118	116
of which 100% foreign-owned credit institutions					
Assets	9,8	9,0	8,4	8,5	8,4
Own funds (capital) ¹	11,4	11,1	10,5	10,6	10,5
Correspondent accounts with non-resident banks	15,2	12,8	12,5	10,4	12,7
Loans and other placements with non-financial organisations	7,5	7,2	7,1	7,4	7,6
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	15,2	15,0	13,5
Individual deposits	6,1	6,2	6,1	6,2	6,2
Funds raised from organisations ²	11,0	10,3	9,3	9,4	9,4
Profit (loss) of the current year	13,4	12,7	9,5	8,9	8,0
Reference data:					
Number of credit institutions	73	76	75	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 measures¹

	1.01.13		1.01.14		1.07.14		1.08.14		1.09.14	
	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	2626,4	4,3	2624,8	4,2	2665,0	4,3
Own funds (capital) ²	212,4	3,5	202,8	2,9	227,2	3,1	222,2	3,0	223,6	3,0
Loans and other placements with non-financial organisations	685,9	3,4	838,9	3,7	941,1	3,9	958,7	3,9	978,8	3,9
of which overdue claims	230,2	24,9	222,7	23,8	218,9	20,5	225,0	20,3	230,0	20,3
Loans and other placements with individuals	142,3	1,8	154,6	1,6	203,7	1,9	211,6	2,0	229,6	2,1
of which overdue claims	12,9	4,1	10,4	2,4	16,4	2,9	17,2	2,9	18,7	3,1
Individual deposits	298,7	2,1	312,5	1,8	435,4	2,6	431,3	2,5	477,4	2,8
Funds raised from organisations	778,2	5,0	794,7	4,5	908,2	4,7	951,4	4,9	903,8	4,6
Reference data:										
Number of credit institutions ¹	5	0,5	5	0,5	9	1,0	9	1,0	10	1,2

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	1.07.14	1.08.14	1.09.14
1.	Money, precious metals and gemstones	1 554,0	1 608,7	1 447,9	1 451,6	1 457,4
1.1.	of which: money	1 423,5	1 523,1	1 387,3	1 369,1	1 371,5
2.	Accounts with the Bank of Russia and authorised agencies of other countries	2 159,9	2 264,9	2 007,2	1 895,0	1 744,8
3.	Correspondent accounts with credit institutions	1 483,3	1 496,5	1 848,8	1 839,8	1 607,3
3.1.	of which: Correspondent accounts with correspondent credit institutions	315,8	398,3	460,8	453,5	379,0
3.2.	Correspondent accounts with non-resident banks	1 167,5	1 098,2	1 388,0	1 386,3	1 228,4
4.	Securities acquired by credit institutions, total	7 034,9	7 822,3	7 891,1	8 011,4	8 295,2
4.1.	of which Debt securities	5 265,1	6 162,9	6 216,3	6 360,4	6 336,4
4.2.	Shares	791,6	790,4	397,2	360,2	372,6
4.3.	Discounted promissory notes	398,8	274,1	227,5	232,5	230,3
4.4.	Shares in associates and subsidiaries ¹	579,4	594,9	1 050,1	1 058,3	1 356,0
5.	Other participation in authorised capital	333,4	353,9	446,6	439,4	439,8
6.	Derivatives with fair value being an asset	163,9	175,8	316,4	355,3	417,6
7.	Loans, total	33 993,1	40 535,3	43 954,6	44 534,8	44 896,0
7.1.	of which: Loans, deposits and other placements	33 960,1	40 417,7	43 816,4	44 377,7	44 726,5
	of which overdue claims	1 257,4	1 398,0	1 655,9	1 722,6	1 784,3
	of which:					
7.1.1.	Loans and other placements with non-financial organisations	19 971,4	22 499,2	24 338,2	24 870,5	25 229,4
	of which overdue claims	924,1	933,7	1 069,0	1 110,1	1 133,6
7.1.2.	Loans and other placements with individuals	7 737,1	9 957,1	10 639,2	10 820,4	10 958,9
	of which overdue claims	313,0	440,3	565,2	587,6	608,4
7.1.3.	Loans, deposits and other placements with credit institutions	4 230,4	5 130,6	5 815,8	5 651,2	5 455,2
	of which overdue claims	5,2	11,3	9,9	12,1	28,2
8.	Fixed assets (tangible and intangible), other real estate and inventories	1 090,5	1 147,5	1 181,9	1 182,9	1 185,9
8.1.	of which real estate, temporarily out of use in operating activities	96,7	64,8	74,1	70,2	73,6
9.	Allocation of profit	210,2	192,2	77,4	102,5	117,9
9.1.	of which income tax	204,4	188,6	77,3	101,8	117,2
10.	Other assets, total	1 486,3	1 826,0	2 213,3	2 314,2	2 302,1
	of which:					
10.1.	Float	647,8	790,5	1 046,5	1 096,0	985,0
10.2.	Receivables	210,0	312,2	290,9	295,7	320,8
10.3.	Deferred expenses	121,5	123,4	122,9	126,6	125,9
Banking sector assets		49 509,6	57 423,1	61 385,2	62 126,9	62 464,1

¹Before 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 liabilities¹, by source of funds

(billion rubles)

Liabilities ¹		1.01.13	1.01.14	1.07.14	1.08.14	1.09.14
1.	Funds and profit of credit institutions	5 911,0	6 629,2	6 727,8	6 753,5	6 838,0
	Of which:					
1.1.	Funds of credit institutions	3 049,7	3 261,0	3 264,1	3 255,3	3 248,6
1.2.	Profit (losses), including financial result of the previous year	2 861,3	3 368,3	3 390,6	3 423,2	3 500,7
	Of which:					
1.2.1.	Profit (losses) of the current year	1 011,9	993,6	451,4	513,3	592,0
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	2 690,9	4 439,1	5 368,5	5 591,7	5 452,4
3.	Accounts of credit institutions	462,8	584,1	651,0	621,0	553,1
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	289,6	365,8	421,3	411,8	333,1
3.2.	Correspondent accounts of non-resident credit institutions	145,5	123,0	118,3	115,0	141,6
4.	Loans, deposits and other funds raised from other credit institutions	4 738,4	4 806,0	5 339,0	5 113,0	5 210,7
5.	Clients' funds ²	30 120,0	34 930,9	36 400,4	36 787,0	37 202,9
	Of which:					
5.1.	Budgetary funds in settlement accounts	38,5	41,9	67,5	70,9	73,0
5.2.	Government and other extra-budgetary funds in settlement accounts	1,6	0,2	0,2	0,2	1,0
5.3.	Funds of legal entities in settlement and other accounts	5 706,6	6 516,1	6 805,4	6 503,4	6 398,1
5.4.	Clients' float	296,4	400,3	503,5	465,8	494,2
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	9 619,5	10 838,3	11 975,7	12 464,5	12 800,3
5.6.	Individual deposits	14 251,0	16 957,5	16 883,2	17 111,8	17 271,2
5.7.	Clients' funds in factoring and forfeiting operations	37,2	43,8	33,6	31,0	28,9
6.	Bonds	1 037,4	1 213,1	1 203,8	1 199,4	1 193,9
7.	Promissory notes and bank acceptances	1 149,3	1 004,3	863,1	886,9	891,6
8.	Derivatives with fair value being a liability	135,3	134,7	225,7	273,5	321,3
9.	Other liabilities ¹ , total	3 264,7	3 681,7	4 605,9	4 900,9	4 800,2
	Of which:					
9.1.	Provisions	2 441,3	2 851,9	3 250,4	3 348,6	3 442,5
9.2.	Float	395,3	309,0	719,4	885,6	651,7
9.3.	Payables	72,3	95,7	118,8	123,6	125,9
9.4.	Deferred income	10,2	8,1	7,1	6,2	6,0
9.5.	Interest payable	345,5	417,0	454,8	482,2	519,0
	Of which:					
9.5.1.	Overdue interest	0,0	0,0	0,0	0,0	0,0
Banking sector liabilities¹		49 509,6	57 423,1	61 385,2	62 126,9	62 464,1

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

² Including certificates of deposit and savings certificates.

Table 14

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

Assets		1.01.13	1.01.14	1.07.14	1.08.14	1.09.14
1.	Money, precious metals and gemstones	3,1	2,8	2,4	2,3	2,3
1.1.	of which: money	2,9	2,7	2,3	2,2	2,2
2.	Accounts with the Bank of Russia and authorised agencies of other countries	4,4	3,9	3,3	3,1	2,8
3.	Correspondent accounts with credit institutions	3,0	2,6	3,0	3,0	2,6
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	0,6	0,7	0,8	0,7	0,6
3.2.	Correspondent accounts with non-resident banks	2,4	1,9	2,3	2,2	2,0
4.	Securities acquired by credit institutions, total	14,2	13,6	12,9	12,9	13,3
	of which					
4.1.	Debt securities	10,6	10,7	10,1	10,2	10,1
4.2.	Shares	1,6	1,4	0,6	0,6	0,6
4.3.	Discounted promissory notes	0,8	0,5	0,4	0,4	0,4
4.4.	Shares in associates and subsidiaries	1,2	1,0	1,7	1,7	2,2
5.	Other participation in authorised capital	0,7	0,6	0,7	0,7	0,7
6.	Derivatives with fair value being an asset	0,3	0,3	0,5	0,6	0,7
7.	Loans, total	68,7	70,6	71,6	71,7	71,9
	of which:					
7.1.	Loans, deposits and other placements	68,6	70,4	71,4	71,4	71,6
	of which overdue claims	2,5	2,4	2,7	2,8	2,9
	of which:					
7.1.1.	Loans and other placements with non-financial organisations	40,3	39,2	39,6	40,0	40,4
	of which overdue claims	1,9	1,6	1,7	1,8	1,8
7.1.2.	Loans and other placements with individuals	15,6	17,3	17,3	17,4	17,5
	of which overdue claims	0,6	0,8	0,9	0,9	1,0
7.1.3.	Loans, deposits and other placements with credit institutions	8,5	8,9	9,5	9,1	8,7
	of which overdue claims	0,0	0,0	0,0	0,0	0,0
8.	Fixed assets (tangible and intangible), other real estate and inventories	2,2	2,0	1,9	1,9	1,9
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	0,1	0,2	0,2
9.1.	of which income tax	0,4	0,3	0,1	0,2	0,2
10.	Other assets, total	3,0	3,2	3,6	3,7	3,7
	of which:					
10.1.	Float	1,3	1,4	1,7	1,8	1,6
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 liabilities¹, by source of funds (as percent of total liabilities)

Liabilities ¹		1.01.13	1.01.14	1.07.14	1.08.14	1.09.14
1.	Funds and profit of credit institutions Of which:	11,9	11,5	11,0	10,9	10,9
1.1.	Funds of credit institutions	6,2	5,7	5,3	5,2	5,2
1.2.	Profit (losses), including financial result of the previous year Of which:	5,8	5,9	5,5	5,5	5,6
1.2.1.	Profit (losses) of the current year	2,0	1,7	0,7	0,8	0,9
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	5,4	7,7	8,7	9,0	8,7
3.	Accounts of credit institutions Of which:	0,9	1,0	1,1	1,0	0,9
3.1.	Correspondent accounts of correspondent credit institutions	0,6	0,6	0,7	0,7	0,5
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	8,7	8,2	8,3
5.	Clients' funds ² Of which:	60,8	60,8	59,3	59,2	59,6
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	11,1	10,5	10,2
5.4.	Clients' float	0,6	0,7	0,8	0,7	0,8
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	19,4	18,9	19,5	20,1	20,5
5.6.	Individual deposits	28,8	29,5	27,5	27,5	27,6
5.7.	Clients' funds in factoring and forfeiting operations	0,1	0,1	0,1	0,0	0,0
6.	Bonds	2,1	2,1	2,0	1,9	1,9
7.	Promissory notes and bank acceptances	2,3	1,7	1,4	1,4	1,4
8.	Derivatives with fair value being a liability	0,3	0,2	0,4	0,4	0,5
9.	Other liabilities ¹ , total Of which:	6,6	6,4	7,5	7,9	7,7
9.1.	Provisions	4,9	5,0	5,3	5,4	5,5
9.2.	Float	0,8	0,5	1,2	1,4	1,0
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 Of which:	0,7	0,7	0,7	0,8	0,8
9.5.1	Overdue interest	0,0	0,0	0,0	0,0	0,0
Banking sector liabilities¹		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	1.07.14	1.08.14	1.09.14	1.01.13	1.01.14	1.07.14	1.08.14	1.09.14	1.01.13	1.01.14	1.07.14	1.08.14	1.09.14
1. Loans, deposits and other placements, total	26757,1	31300,2	34143,8	34191,7	34590,6	7203,0	9117,6	9672,7	10185,9	10136,0	33960,1	40417,7	43816,4	44377,7	44726,5
Of which															
- overdue claims	1122,8	1257,9	1513,8	1571,0	1613,3	134,6	140,1	142,0	151,5	170,9	1257,4	1398,0	1655,9	1722,6	1784,3
1.1 Loans and other placements with non-financial resident organisations	15097,0	16542,7	17718,4	17938,1	18002,8	2988,9	3792,8	3843,7	4056,9	4255,5	18086,0	20335,5	21562,0	21995,0	22258,3
Of which															
- overdue claims	805,4	812,0	904,0	938,5	957,5	58,0	58,3	61,5	63,6	67,5	863,4	870,2	965,5	1002,1	1025,0
of which:															
1.1.1. Loans and other placements with individual entrepreneurs	568,4	666,9	692,7	687,8	684,7	5,3	5,5	5,9	6,0	6,2	573,7	672,4	698,7	693,9	690,9
Of which															
- overdue claims	24,9	33,2	43,8	46,9	49,2	0,4	0,3	0,3	0,3	0,3	25,2	33,5	44,1	47,2	49,4
1.2 Loans and other placements with non-resident legal entities (except banks)	509,6	565,7	787,2	803,1	823,1	1375,9	1598,0	1989,0	2072,3	2148,0	1885,4	2163,7	2776,2	2875,4	2971,0
Of which															
- overdue claims	21,9	20,8	61,3	61,7	61,7	38,9	42,7	42,2	46,2	46,9	60,8	63,5	103,4	107,9	108,6
1.3 Loans, deposits and other placements with financial sector	2306,7	2591,8	3329,2	3033,4	3247,1	654,9	676,7	712,1	873,0	758,1	2961,6	3268,5	4041,3	3906,4	4005,2
Of which															
- overdue claims	18,5	18,1	17,4	18,6	20,1	1,6	0,4	0,9	0,6	2,4	20,1	18,5	18,3	19,2	22,5
of which:															
1.3.1 Resident credit institutions	1478,1	1508,3	2208,9	1906,7	2131,6	537,6	581,4	568,2	696,8	593,1	2015,6	2089,7	2777,1	2603,4	2724,8
Of which															
- overdue claims	4,8	5,8	6,0	6,4	6,6	0,2	0,0	0,5	0,1	1,9	5,0	5,8	6,5	6,5	8,5
1.3.2 Resident financial institutions of different forms of ownership	828,6	1083,5	1120,2	1126,7	1115,4	117,4	95,3	143,9	176,2	165,0	945,9	1178,8	1264,2	1302,9	1280,4
Of which															
- overdue claims	13,6	12,3	11,4	12,2	13,5	1,4	0,3	0,4	0,5	0,5	15,0	12,7	11,7	12,7	14,0
1.4 Loans, deposits and other placements with non-resident banks	451,4	416,6	410,0	391,5	361,6	1763,4	2624,4	2628,7	2656,2	2368,8	2214,8	3041,0	3038,7	3047,7	2730,4
Of which															
- overdue claims	0,0	0,0	0,0	0,2	1,8	0,2	5,4	3,4	5,5	17,9	0,2	5,4	3,4	5,7	19,7
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	530,2	816,0	796,1	766,2	765,1	0,0	0,0	0,0	0,0	0,0	530,2	816,0	796,1	766,2	765,1
Of which															
- overdue claims	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
1.6 Loans and other placements with resident individuals	7484,4	9708,8	10409,2	10579,7	10714,9	237,6	227,0	206,1	216,0	219,1	7721,9	9935,8	10615,3	10795,7	10933,9
Of which															
- overdue claims	276,9	406,8	531,0	551,9	572,1	35,6	32,7	33,3	34,7	35,4	312,5	439,5	564,2	586,6	607,5
1.7 Loans and other placements with non-resident individuals	8,3	11,1	13,8	14,0	14,3	6,8	10,2	10,1	10,7	10,7	15,1	21,3	23,8	24,7	25,0
Of which															
- overdue claims	0,1	0,2	0,2	0,2	0,2	0,4	0,6	0,8	0,9	0,8	0,5	0,8	1,0	1,0	1,0
Reference data:															
Provisions on loans, deposits and other placements	2095,7	2417,3	2771,5	2851,3	2923,9	0,0	0,0	0,0	0,0	0,0	2095,7	2417,3	2771,5	2851,3	2923,9
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	58,7	80,6	131,6	138,0	141,4	4,6	6,6	6,3	6,6	12,4	63,4	87,1	137,9	144,6	153,8
Credit institutions' portfolio of promissory notes of residents	308,2	221,8	202,5	207,5	205,5	88,6	50,1	22,9	22,8	22,5	396,8	271,9	225,4	230,3	228,0
Credit institutions' portfolio of promissory notes of non-residents	0,0	0,0	0,0	0,0	0,0	2,0	2,2	2,1	2,2	2,3	2,0	2,2	2,1	2,2	2,3

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

	1.01.13	1.01.14	1.07.14	1.08.14	1.09.14
1. Loans, deposits and other placements, total	100,0	100,0	100,0	100,0	100,0
	68,6	70,4	71,4	71,4	71,6
Of which:					
- overdue claims	3,7	3,5	3,8	3,9	4,0
	2,5	2,4	2,7	2,8	2,9
1.1 Loans and other placements with non-financial resident organisations	53,3	50,3	49,2	49,6	49,8
	36,5	35,4	35,1	35,4	35,6
Of which:					
- overdue claims	2,5	2,2	2,2	2,3	2,3
	1,7	1,5	1,6	1,6	1,6
of which:					
1.1.1. Loans and other placements with individual entrepreneurs	1,7	1,7	1,6	1,6	1,5
	1,2	1,2	1,1	1,1	1,1
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	6,3	6,5	6,6
	3,8	3,8	4,5	4,6	4,8
Of which:					
- overdue claims	0,2	0,2	0,2	0,2	0,2
	0,1	0,1	0,2	0,2	0,2
1.3 Loans, deposits and other placements with financial sector	8,7	8,1	9,2	8,8	9,0
	6,0	5,7	6,6	6,3	6,4
Of which:					
- overdue claims	0,1	0,0	0,0	0,0	0,1
	0,0	0,0	0,0	0,0	0,0
of which:					
1.3.1 Resident credit institutions	5,9	5,2	6,3	5,9	6,1
	4,1	3,6	4,5	4,2	4,4
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	2,9	2,9
	1,9	2,1	2,1	2,1	2,0
Of which					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
1.4 Loans, deposits and other placements with non-resident banks	6,5	7,5	6,9	6,9	6,1
	4,5	5,3	5,0	4,9	4,4
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	1,6	2,0	1,8	1,7	1,7
	1,1	1,4	1,3	1,2	1,2
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
1.6 Loans and other placements with resident individuals	22,7	24,6	24,2	24,3	24,4
	15,6	17,3	17,3	17,4	17,5
Of which:					
- overdue claims	0,9	1,1	1,3	1,3	1,4
	0,6	0,8	0,9	0,9	1,0
1.7 Loans and other placements with non-resident individuals	0,0	0,1	0,1	0,1	0,1
	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	6,3	6,4	6,5
	4,2	4,2	4,5	4,6	4,7
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	0,2	0,2	0,3	0,3	0,3
	0,1	0,2	0,2	0,2	0,2
Credit institutions' portfolio of promissory notes of residents	1,2	0,7	0,5	0,5	0,5
	0,8	0,5	0,4	0,4	0,4
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 portfolio¹

	1.01.13		1.01.14		1.07.14		1.08.14		1.09.14	
	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	7 663,6	100,0	7 778,9	100,0	8 064,9	100,0
- in rubles	5 451,0	82,1	6 031,2	79,9	5 888,2	76,8	5 805,9	74,6	6 006,3	74,5
- in foreign currency	1 185,1	17,9	1 517,0	20,1	1 775,3	23,2	1 973,0	25,4	2 058,6	25,5
Of which:										
Securities at fair value through profit or loss	1 782,6	26,9	2 214,2	29,3	1 960,2	25,6	1 953,1	25,1	1 941,7	24,1
- in rubles	1 640,3	24,7	1 897,5	25,1	1 584,2	20,7	1 521,9	19,6	1 475,7	18,3
- in foreign currency	142,3	2,1	316,6	4,2	376,0	4,9	431,2	5,5	466,0	5,8
Securities available for sale	3 464,7	52,2	3 856,4	51,1	3 588,3	46,8	3 630,8	46,7	3 628,3	45,0
- in rubles	2 723,6	41,0	3 024,5	40,1	2 679,1	35,0	2 648,6	34,0	2 622,1	32,5
- in foreign currency	741,1	11,2	831,9	11,0	909,2	11,9	982,3	12,6	1 006,2	12,5
Securities held-to-maturity	800,9	12,1	876,4	11,6	1 059,2	13,8	1 130,9	14,5	1 133,3	14,1
- in rubles	769,5	11,6	800,0	10,6	882,3	11,5	902,2	11,6	881,7	10,9
- in foreign currency	31,4	0,5	76,4	1,0	176,8	2,3	228,7	2,9	251,6	3,1
Shares in associates and subsidiaries ²	579,4	8,7	594,9	7,9	1 050,1	13,7	1 058,3	13,6	1 356,0	16,8
- in rubles	310,0	4,7	304,0	4,0	737,7	9,6	728,4	9,4	1 022,1	12,7
- in foreign currency	269,3	4,1	290,9	3,9	312,4	4,1	329,9	4,2	333,8	4,1
Reference data:										
Revaluation of securities	31,4		-37,1		-71,5		-171,8		-184,6	
Provisions for losses on securities available for sale	27,2		49,3		12,7		13,1		12,9	
Provisions for losses on securities held-to-maturity	1,1		3,3		2,9		3,0		2,6	
Provisions for losses on portfolio of shares in associates and subsidiaries	8,4		5,3		73,8		75,7		76,4	

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		1.07.14		1.08.14		1.09.14	
	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	6 216,3	100,0	6 360,4	100,0	6 336,4	100,0
- in rubles	4 434,5	84,2	5 059,3	82,1	4 894,3	78,7	4 867,3	76,5	4 767,8	75,2
- in foreign currency	830,6	15,8	1 103,5	17,9	1 322,1	21,3	1 493,0	23,5	1 568,6	24,8
of which: revaluation	50,6	1,0	-19,5	-0,3	-62,9	-1,0	-145,4	-2,3	-170,5	-2,7
Debt securities at book value held (without revaluation)	5 214,5	100,0	6 182,4	100,0	6 279,2	100,0	6 505,8	100,0	6 506,8	100,0
of which:										
debt securities of the Russian Federation	945,1	18,1	814,1	13,2	1 151,9	18,3	1 227,8	18,9	1 307,1	20,1
- in rubles	750,4	14,4	677,5	11,0	974,4	15,5	1 009,1	15,5	960,8	14,8
- in foreign currency	194,7	3,7	136,6	2,2	177,6	2,8	218,7	3,4	346,3	5,3
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	151,5	2,4	147,4	2,3	155,5	2,4
- in rubles	98,1	1,9	131,8	2,1	151,5	2,4	147,3	2,3	155,5	2,4
- in foreign currency	0,0	0,0	0,0	0,0	0,0	0,0	0,1	0,0	0,1	0,0
debt securities of resident credit institutions	492,9	9,5	410,3	6,6	422,5	6,7	463,1	7,1	497,2	7,6
- in rubles	487,4	9,3	400,1	6,5	401,2	6,4	438,6	6,7	469,9	7,2
- in foreign currency	5,5	0,1	10,2	0,2	21,4	0,3	24,5	0,4	27,3	0,4
other debt securities of residents	863,8	16,6	687,8	11,1	850,6	13,5	780,4	12,0	879,7	13,5
- in rubles	863,4	16,6	687,5	11,1	850,3	13,5	780,0	12,0	877,5	13,5
- in foreign currency	0,4	0,0	0,4	0,0	0,3	0,0	0,4	0,0	2,2	0,0
debt securities of other countries	19,6	0,4	17,6	0,3	24,1	0,4	27,5	0,4	31,8	0,5
- 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	19,6	0,4	17,6	0,3	24,1	0,4	27,5	0,4	31,8	0,5
debt securities of non-resident banks	218,4	4,2	97,4	1,6	100,2	1,6	96,0	1,5	104,5	1,6
- in rubles	42,4	0,8	39,7	0,6	38,3	0,6	35,9	0,6	36,6	0,6
- in foreign currency	176,0	3,4	57,6	0,9	61,8	1,0	60,0	0,9	67,9	1,0
other debt securities of non-residents	553,4	10,6	768,2	12,4	774,3	12,3	816,2	12,5	863,1	13,3
- in rubles	221,4	4,2	218,4	3,5	232,9	3,7	231,1	3,6	236,8	3,6
- in foreign currency	331,9	6,4	549,8	8,9	541,4	8,6	585,0	9,0	626,3	9,6
debt securities delivered without derecognition in the balance sheet	2 014,9	38,6	3 248,9	52,6	2 798,2	44,6	2 941,8	45,2	2 662,3	40,9
- in rubles	1 913,4	36,7	2 918,7	47,2	2 303,7	36,7	2 365,8	36,4	2 196,5	33,8
- in foreign currency	101,5	1,9	330,2	5,3	494,5	7,9	576,0	8,9	465,8	7,2
overdue debt securities	8,4	0,2	6,3	0,1	5,9	0,1	5,8	0,1	5,7	0,1
- in rubles	7,5	0,1	5,2	0,1	5,0	0,1	4,9	0,1	4,7	0,1
- in foreign currency	1,0	0,0	1,1	0,0	0,9	0,0	1,0	0,0	1,0	0,0
Reference data:										
Provisions for losses on debt securities	15,5		14,9		12,2		12,3		11,8	

Table 20

Structure of credit institutions' portfolio of shares¹

	1.01.13		1.01.14		1.07.14		1.08.14		1.09.14	
	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	397,2	100,0	360,2	100,0	372,6	100,0
- in rubles	706,4	89,2	667,9	84,5	256,3	64,5	210,2	58,3	216,3	58,1
- in foreign currency	85,2	10,8	122,5	15,5	140,8	35,5	150,1	41,7	156,3	41,9
of which: revaluation	-19,1	-2,4	-17,5	-2,2	-8,6	-2,2	-26,3	-7,3	-14,2	-3,8
Shares held at book value (without revaluation)	810,8	100,0	807,9	100,0	405,8	100,0	386,6	100,0	386,8	100,0
of which shares of:										
resident credit institutions	8,5	1,0	5,1	0,6	3,9	1,0	6,0	1,6	6,7	1,7
- in rubles	8,4	1,0	5,1	0,6	3,9	1,0	5,8	1,5	6,7	1,7
- in foreign currency	0,0	0,0	0,0	0,0	0,0	0,0	0,2	0,1	0,0	0,0
other residents	646,1	79,7	591,7	73,2	160,1	39,4	149,0	38,6	145,9	37,7
- in rubles	644,2	79,5	588,8	72,9	156,7	38,6	146,8	38,0	143,3	37,1
- in foreign currency	1,9	0,2	2,8	0,3	3,3	0,8	2,2	0,6	2,6	0,7
non-resident credit institutions	8,5	1,0	8,7	1,1	2,0	0,5	2,3	0,6	2,3	0,6
- in rubles	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in foreign currency	8,5	1,0	8,7	1,1	2,0	0,5	2,3	0,6	2,3	0,6
other non-residents	73,8	9,1	85,8	10,6	51,4	12,7	50,8	13,1	66,5	17,2
- 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	51,4	12,7	50,8	13,1	66,5	17,2
shares delivered without derecognition in the balance sheet	74,0	9,1	116,6	14,4	114,8	28,3	103,3	26,7	95,5	24,7
- in rubles	64,6	8,0	82,8	10,2	59,8	14,7	36,9	9,5	40,2	10,4
- in foreign currency	9,4	1,2	33,8	4,2	55,0	13,6	66,4	17,2	55,3	14,3
Shares valued at cost ²	-	-	-	-	73,6	18,1	75,2	19,5	69,9	18,1
- in rubles	-	-	-	-	44,5	11,0	47,0	12,2	40,3	10,4
- in foreign currency	-	-	-	-	29,1	7,2	28,2	7,3	29,6	7,6
Reference data:										
Provisions for losses on shares	21,3		44,0		9,3		9,6		9,3	

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	1.07.14	1.08.14	1.09.14
Portfolio of promissory notes discounted by a credit institution, in rubles	308,2	221,8	202,6	207,5	205,5
of which promissory notes, not paid when due	4,4	4,9	5,0	4,9	8,1
Portfolio of promissory notes discounted by a credit institution, in foreign currency	90,6	52,3	25,0	25,0	24,8
of which promissory notes, not paid when due	0,01	1,33	1,35	1,44	1,47
Total	398,8	274,1	227,5	232,5	230,3

Table 22

The structure of credit institutions' portfolio of discounted promissory notes¹

	1.01.13		1.01.14		1.07.14		1.08.14		1.09.14	
	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	227,5	100,0	232,5	100,0	230,3	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	167,5	73,6	172,5	74,2	169,5	73,6
- other promissory notes of residents	58,3	14,6	48,9	17,8	58,0	25,5	57,7	24,8	58,5	25,4
- promissory notes of authorised agencies of other countries	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of non-resident credit institutions	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- other promissory notes of non-residents	2,0	0,5	2,2	0,8	2,1	0,9	2,2	1,0	2,3	1,0
Reference data:										
Provisions for losses on promissory notes	10,2		12,9		11,3		11,4		11,4	

¹ including overdue promissory notes.

Table 23

Real estate temporarily out of use in operating activities

(billion rubles)

	1.01.13	1.01.14	1.07.14	1.08.14	1.09.14
Land temporarily out of use in operating activities	49,3	5,5	6,6	7,2	7,0
Land temporarily out of use in operating activities, leased out	0,9	0,6	0,5	0,7	0,9
Land temporarily out of use in operating activities, at current (fair) value	7,9	8,7	8,5	8,7	8,6
Land temporarily out of use in operating activities, at current (fair) value, leased out	0,8	3,5	2,1	2,2	2,7
Real estate (except land) temporarily out of use in operating activities*	4,2	3,5	6,4	2,7	2,6
Real estate (except land) temporarily out of use in operating activities, leased out*	10,3	14,0	13,1	12,4	12,4
Real estate (except land) temporarily out of use in operating activities, at current (fair) value	6,9	12,4	13,3	11,9	14,2
Real estate (except land) temporarily out of use in operating activities, at current (fair) value, leased out	13,9	15,5	22,2	23,2	24,0
Investments in construction of objects of real estate, temporarily out of use in operating activities	2,4	1,2	1,3	1,2	1,2
Non-current inventories	66,2	80,0	114,1	117,1	116,4
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	44,1	45,0	45,2

* At residual value (less amortisation).

Table 24

Funds raised by credit institutions from organisations

(billion rubles)

	1.01.13	1.01.14	1.07.14	1.08.14	1.09.14
1. Funds raised from organisations, total	15 648,2	17 787,0	19 304,4	19 454,1	19 710,9
- in rubles	11 054,1	12 092,7	12 722,2	12 644,5	12 706,3
- in foreign currency	4 594,1	5 694,4	6 582,2	6 809,6	7 004,6
of which:					
1.1. Funds of legal entities in settlement and other accounts ¹	5 706,6	6 516,1	6 805,4	6 503,4	6 398,1
- in rubles	4 821,8	5 547,8	5 507,8	5 288,4	5 195,0
- in foreign currency	884,8	968,3	1 297,6	1 215,0	1 203,1
Of which:					
1.1.1 Funds of individual entrepreneurs	172,8	192,7	182,1	177,5	184,7
- in rubles	170,0	190,0	177,7	173,4	180,5
- in foreign currency	2,8	2,7	4,3	4,1	4,2
1.2. Government and other extra budgetary funds in settlement accounts	1,6	0,2	0,2	0,2	1,0
1.3. Float	283,3	386,4	489,5	455,1	482,4
1.4. Deposits and other funds raised from legal entities (except credit institutions)	9 619,5	10 838,3	11 975,7	12 464,5	12 800,3
- in rubles	6 089,7	6 371,5	6 944,2	7 134,7	7 280,2
- in foreign currency	3 529,8	4 466,8	5 031,4	5 329,8	5 520,1
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	1 335,2	1 454,9	1 547,9
1.4.2. Certificates of deposit	4,1	5,3	6,1	7,4	5,9
1.4.3. Unexecuted liabilities on contracts of deposit and other raised funds	0,0	0,2	0,0	0,6	0,2
1.5. Clients' funds in factoring and forfeiting operations	37,2	43,8	33,6	31,0	28,9
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	0,0	0,1	0,2
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	1 512,9	1 704,3	1 644,4
- in rubles	1 362,2	1 624,9	1 330,1	1 523,9	1 495,8
- in foreign currency	191,3	187,7	182,8	180,4	148,6
with maturity from 31 days to 1 year	3 321,2	3 292,3	4 297,7	4 251,6	4 408,0
- in rubles	2 838,8	2 520,2	3 417,7	3 396,6	3 534,3
- in foreign currency	482,3	772,2	880,0	855,0	873,7
with maturity in excess of 1 year	4 744,9	5 733,4	6 165,1	6 508,6	6 747,9
- in rubles	1 888,7	2 226,4	2 196,5	2 214,2	2 250,1
- in foreign currency	2 856,2	3 507,0	3 968,6	4 294,5	4 497,8
Reference data					
Funds raised from non-resident organisations, total	2 750,8	3 271,2	3 494,0	3 691,5	3 815,8
- in rubles	507,4	535,7	573,8	545,2	545,7
- in foreign currency	2 243,5	2 735,5	2 920,3	3 146,3	3 270,1
of which:					
Funds of non-resident organisations in settlement and other accounts	228,2	265,5	365,3	402,3	414,9
Deposits raised from non-resident legal entities (excluding certificates of deposit)	418,2	526,7	448,0	460,2	490,0
Other funds raised from non-resident legal entities	2 088,3	2 463,7	2 665,5	2 815,5	2 895,0
Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0,0	0,0	0,0	0,6	0,0

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

Table 25

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

	1.01.13	1.01.14	1.07.14	1.08.14	1.09.14
Issued debt obligations - total	2 419,2	2 572,4	2 416,5	2 446,9	2 451,5
including:					
bonds:	1 037,4	1 213,1	1 203,8	1 199,4	1 193,9
of which					
with maturities less than one year	17,1	3,7	3,1	1,9	4,2
with maturities in excess of one year	1 020,3	1 209,4	1 200,1	1 192,6	1 189,4
deposit certificates ¹	4,1	5,3	6,1	7,4	5,9
of which					
with maturities in excess of one year	2,7	3,1	4,2	5,6	3,7
with maturities in excess of one year	1,3	2,1	1,7	1,6	2,0
savings certificates ²	228,4	349,7	343,5	353,2	360,1
of which					
with maturities in excess of one year	61,8	63,2	56,5	59,3	61,0
with maturities in excess of one year	162,0	273,8	269,0	276,3	281,3
promissory notes and banker's acceptances	1 149,3	1 004,3	863,1	886,9	891,6
of which					
with maturities in excess of one year	596,6	465,2	346,7	358,8	366,8
with maturities in excess of one year	528,6	517,3	492,9	506,0	500,2

¹ Included in corporate deposits.

² Included in retail deposits.

Table 26

Individual deposit structure

(billion rubles)

		1.01.13	1.01.14	1.07.14	1.08.14	1.09.14
1	Individual deposits	14 251,0	16 957,5	16 883,2	17 111,8	17 271,2
	- of which savings certificates	228,4	349,7	343,5	353,2	360,1
1.1.	Individual demand deposits and deposits with maturity up to 30 days	2 723,8	3 210,8	3 059,8	3 016,8	3 046,3
	- in rubles	2 474,9	2 913,0	2 690,0	2 645,2	2 670,0
	- in foreign currency	248,9	297,8	369,8	371,6	376,3
1.2.	Individual deposits with maturity from 31 days to 1 year	3 138,2	3 264,3	3 119,8	3 186,7	3 201,6
	- in rubles	2 684,5	2 788,8	2 638,2	2 688,5	2 708,0
	- in foreign currency	453,8	475,5	481,6	498,2	493,6
1.3.	Individual deposits with maturity in excess of 1 year	8 389,0	10 482,4	10 703,7	10 908,3	11 023,3
	- in rubles	6 604,1	8 298,8	8 371,1	8 461,9	8 550,9
	- in foreign currency	1 784,9	2 183,6	2 332,6	2 446,3	2 472,4
Reference data:						
	Deposits of non-resident individuals (excluding saving certificates)	167,1	223,9	197,1	205,9	204,3

Table 27

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

(billion rubles)

	1.01.13	1.01.14	1.07.14	1.08.14	1.09.14
Loans, deposits and other funds raised from other credit institutions, total	4 738,4	4 806,0	5 339,0	5 113,0	5 210,7
- in rubles	2 530,1	2 369,5	3 012,7	2 698,1	2 899,7
- in foreign currency	2 208,2	2 436,5	2 326,4	2 414,9	2 310,9
of which:					
- loans, deposits and other funds raised from resident credit institutions	2 500,9	2 556,6	3 190,1	3 024,2	3 160,1
- in rubles	2 061,1	1 962,6	2 637,4	2 321,9	2 537,0
- in foreign currency	439,8	594,0	552,7	702,3	623,1
of which					
overdue debt	0,0	0,2	0,1	0,0	0,1
- in rubles	0,0	0,2	0,1	0,0	0,1
- 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	2 148,9	2 088,8	2 050,6
- in rubles	469,0	406,9	375,2	376,2	362,8
- in foreign currency	1 768,4	1 842,5	1 773,7	1 712,6	1 687,8
of which					
overdue debt	0,0	0,0	0,0	2,6	0,0
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,0	0,0	2,6	0,0

Table 28

Distribution of budgetary funds in settlement accounts by groups of credit institutions on 1.09.14

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	32 456	44,4	74 922	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%	68	40 582	55,6	43 161 656	69,1
No budgetary funds	798	0	0,0	19 227 493	30,8
Data not available	2	0	0,0	0	0,0
Total	869	73 038	100,0	62 464 071	100,0

¹ Without government and other extra-budgetary funds.

Funds raised from and placed with non-residents

№	Indicator	1.01.13		1.01.14		1.07.14		1.08.14		1.09.14	
		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	3 699,7	6,0	3 908,4	6,3	4 025,4	6,4
1.1	Funds in accounts of legal entities (excluding certificates of deposit)	2 734,7	5,5	3 255,8	5,7	3 478,8	5,7	3 678,6	5,9	3 799,8	6,1
1.1.1	of which deposits and other raised funds (excluding certificates of deposit)	2 506,5	5,1	2 990,4	5,2	3 113,5	5,1	3 276,4	5,3	3 385,0	5,4
1.2	Individual deposits (excluding saving certificates)	167,1	0,3	223,9	0,4	197,1	0,3	205,9	0,3	204,3	0,3
1.2.1	of which deposits and other raised funds (excluding saving certificates)	121,5	0,2	168,3	0,3	143,2	0,2	150,3	0,2	148,4	0,2
1.3	Funds in other accounts	22,8	0,0	22,9	0,0	23,7	0,0	23,9	0,0	21,3	0,0
2.	Funds in correspondent and other accounts of credit institutions	173,2	0,4	162,9	0,3	129,4	0,2	127,2	0,2	151,0	0,2
3.	Loans, deposits and other funds raised from credit institutions	2 237,4	4,5	2 249,4	3,9	2 148,9	3,5	2 088,8	3,4	2 050,6	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	5 978,0	9,7	6 124,4	9,9	6 227,0	10,0
	Reference data:										
	Liabilities of authorized banks to non-residents on issued debt securities - total ²	237,7	0,5	211,7	0,4	208,7	0,3	221,1	0,4	229,5	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	5 838,7	9,5	5 947,8	9,6	5 726,4	9,2
	of which overdue claims	61,4	0,1	69,7	0,1	107,8	0,2	114,6	0,2	129,3	0,2
	of which:										
1.1.	Loans, deposits and other placements	2 214,8	4,5	3 041,0	5,3	3 038,7	5,0	3 047,7	4,9	2 730,4	4,4
1.2	Loans and other placements with legal entities	1 885,4	3,8	2 163,7	3,8	2 776,2	4,5	2 875,4	4,6	2 971,0	4,8
1.3	Loans and other placements with individuals	15,1	0,0	21,3	0,0	23,8	0,0	24,7	0,0	25,0	0,0
2.	Correspondent accounts with banks	1 167,5	2,4	1 098,2	1,9	1 388,0	2,3	1 386,3	2,2	1 228,4	2,0
3.	Securities acquired by credit institutions, total	875,6	1,8	980,0	1,7	954,1	1,6	994,9	1,6	1 070,5	1,7
	of which:										
3.1	Debt securities (without revaluation and delivered without derecognition in the balance sheet)	791,3	1,6	883,2	1,5	898,6	1,5	939,6	1,5	999,4	1,6
3.2	Shares (without revaluation and delivered without derecognition in the balance sheet)	82,2	0,2	94,5	0,2	53,4	0,1	53,0	0,1	68,8	0,1
3.3	Discounted promissory notes	2,0	0,0	2,2	0,0	2,1	0,0	2,2	0,0	2,3	0,0
4.	Shares in associates and subsidiaries	273,0	0,6	295,0	0,5	313,7	0,5	331,2	0,5	335,2	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	8 494,5	13,8	8 660,2	13,9	8 360,5	13,4
	Reference data:										
	Overdue interest on claims of credit institutions	1,5	0,0	3,4	0,0	25,9	0,0	26,1	0,0	31,5	0,1

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

Financial Condition

Table 30

Financial result of operating credit institutions (CIs)

	Profit (+) / loss (-) of the current year, million rubles					Number of credit institutions					Reference: allocation of profit of the current year, million rubles				
	1.01.13	1.01.14	1.07.14	1.08.14	1.09.14	1.01.13	1.01.14	1.07.14	1.08.14	1.09.14	1.01.13	1.01.14	1.07.14	1.08.14	1.09.14
Total	1 011 888,7	993 584,5	451 385,8	513 317,0	592 047,8	956	922	883	875	867	210 229,8	192 177,5	77 421,1	102 496,8	117 895,6
Profit-making CIs ¹	1 021 250,1	1 012 252,5	486 637,0	555 724,1	652 738,7	901	834	679	657	650	209 438,1	191 145,8	68 748,5	93 130,1	107 562,6
Loss-making CIs	-9 361,4	-18 667,9	-35 251,3	-42 407,1	-60 690,8	55	88	204	218	217	791,7	1 031,7	8 672,6	9 366,7	10 333,0
CIs that have not provided their reporting	0,0	0,0	0,0	0,0	0,0	0	1	1	2	2	0,0	0,0	0,0	0,0	0,0
Total						956	923	884	877	869					

¹ including CIs with zero profit.

Table 31

Structure of operating credit institutions' income and expenses¹

	1.01.13		1.01.14		1.04.14		1.07.14	
	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	11 169,1	100,0	22 993,7	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	654,1	5,9	1 339,2	5,8
1.2. Interest income on loans to individuals	1 136,4	3,6	1 576,6	5,1	438,8	3,9	889,1	3,9
1.3. Income on securities	1 214,7	3,8	1 896,2	6,1	638,0	5,7	1 237,4	5,4
1.4. Income on operations with foreign currency	21 100,8	66,1	17 853,0	57,5	7 273,7	65,1	15 353,4	66,8
1.5. Commissions	689,7	2,2	806,4	2,6	201,3	1,8	420,5	1,8
1.6. Recovery of loss provision	3 942,6	12,4	4 825,6	15,6	1 237,0	11,1	2 625,5	11,4
1.7. Other income	1 779,5	5,6	1 679,2	5,4	726,2	6,5	1 128,6	4,9
Of which:								
1.7.1. Fines, penalties, forfeits	57,6	0,2	77,0	0,2	19,7	0,2	43,3	0,2
2. Expenses of credit institution, total	30 892,5	100,0	30 029,0	100,0	10 937,1	100,0	22 542,4	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	319,8	2,9	701,1	3,1
2.2. Interest expenses on funds raised from individuals	665,9	2,2	857,6	2,9	222,3	2,0	437,6	1,9
2.3. Expenses on operations with securities	874,9	2,8	1 552,0	5,2	608,1	5,6	1 082,1	4,8
2.4. Expenses on operations with foreign currency	21 042,2	68,1	17 742,7	59,1	7 232,8	66,1	15 333,0	68,0
2.5. Commissions	124,3	0,4	152,2	0,5	36,4	0,3	79,9	0,4
2.6. Expenses on loss provision	4 147,9	13,4	5 438,8	18,1	1 495,0	13,7	3 136,6	13,9
2.7. Management expenses (including personnel costs)	1 061,0	3,4	1 179,6	3,9	258,8	2,4	576,6	2,6
2.8. Other expenses	2 035,0	6,6	1 976,2	6,6	763,8	7,0	1 195,3	5,3
Of which:								
2.8.1. Fines, penalties, forfeits	2,7	0,0	2,5	0,0	1,0	0,0	1,8	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 1.09.14

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	42 096 929 123	14 314 160 266	42 968 188 550	13 442 900 839
Belgorod Region	10 578 929	1 184 769	10 573 446	1 190 252
Bryansk Region	0	0	0	0
Vladimir Region	11 660 049	699 485	10 805 249	1 554 285
Voronezh Region	3 971 300	994 369	3 847 262	1 118 407
Ivanovo Region	13 726 999	767 686	13 589 720	904 965
Kaluga Region	21 635 346	1 543 966	21 636 338	1 542 974
Kostroma Region	218 914 635	26 368 048	227 368 565	17 914 118
Kursk Region	17 231 221	642 038	17 234 370	638 889
Lipetsk Region	25 805 712	3 095 124	25 811 512	3 089 324
Moscow Region	60 166 938	11 937 459	58 800 005	13 304 392
Orel Region	3 411 091	277 346	3 423 002	265 435
Ryazan Region	17 257 508	1 137 245	17 265 708	1 129 045
Smolensk Region	4 953 115	1 508 057	5 777 926	683 246
Tambov Region	3 295 294	19 688	3 297 655	17 327
Tver Region	11 101 672	1 880 204	10 838 036	2 143 840
Tula Region	5 354 705	128 074	5 382 504	100 275
Yaroslavl Region	13 034 200	324 581	12 303 000	1 055 781
City of Moscow	41 654 830 409	14 261 652 127	42 520 234 252	13 396 248 284
	1 354 496 964	261 226 266	1 376 412 561	239 310 669
North-Western Federal District				
Republic of Karelia	1 042 853	44 471	1 048 053	39 271
Komi Republic	5 389 066	861 667	5 415 480	835 253
Akhangel'sk Region	362 036	23	362 057	2
Vologda Region	83 645 290	8 025 797	84 740 213	6 930 874
Kaliningrad Region	22 324 868	6 120 648	22 786 235	5 659 281
Leningrad Region	14 318 509	1 815 717	13 810 613	2 323 613
Murmansk Region	7 193 833	2 730 188	7 338 303	2 585 718
Novgorod Region	4 886 337	208 530	4 929 243	165 624
Pskov Region	2 241 682	7 656	2 243 867	5 471
St Petersburg	1 213 092 490	241 411 569	1 233 738 497	220 765 562
Southern Federal District	276 300 958	24 509 677	276 941 676	23 868 959
Republic of Adygeya	7 055 508	174 902	7 076 206	154 204
Republic of Kalmykia	1 403 811	108 925	1 394 658	118 078
Krasnodar Territory	144 493 687	10 570 715	144 646 710	10 417 692
Astrakhan Region	8 283 039	1 121 605	8 343 653	1 060 991
Volgograd Region	14 824 944	1 040 694	15 122 929	742 709
Rostov Region	100 239 969	11 492 836	100 357 520	11 375 285
North-Caucasian Federal District	40 242 855	3 464 846	40 004 988	3 702 713
Republik of Daghestan	12 700 216	234 041	12 737 006	197 251
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	6 016 721	115 589	6 033 712	98 598
Karachai-Cherkess Republic	8 905 583	2 712 962	8 566 512	3 052 033
Republic of North Ossetia - Alania	1 770 685	59 714	1 789 944	40 455

Chechen Republic	0	0	0	0
Stavropol Territory	10 849 650	342 540	10 877 814	314 376
Volga Federal District	1 488 122 111	137 609 744	1 478 560 255	147 171 600
Republic of Bashkortostan	62 278 825	3 884 630	63 191 718	2 971 737
Republic of Marii El	2 364 596	65 011	2 368 517	61 090
Republic of Mordovia	22 277 399	305 762	22 313 614	269 547
Republic of Tatarstan	722 304 279	81 261 742	712 315 452	91 250 569
Udmurt Republic	42 293 518	1 558 083	42 124 519	1 727 082
Chuvash Republic	11 102 793	427 176	11 108 737	421 232
Perm Territory	28 091 986	2 870 635	28 205 800	2 756 821
Kirov Region	30 652 328	4 418 659	32 493 879	2 577 108
Nizhny Novgorod Region	104 507 160	5 325 136	105 106 373	4 725 923
Orenburg Region	47 604 526	2 397 091	47 343 373	2 658 244
Penza Region	4 028 001	51 403	4 028 370	51 034
Samara Region	333 429 535	29 660 887	331 198 317	31 892 105
Saratov Region	71 053 814	5 310 893	70 640 922	5 723 785
Ulyanovsk Region	6 133 351	72 636	6 120 664	85 323
Ural Federal District	1 112 543 627	170 261 607	1 125 502 792	157 302 442
Kurgan Region	2 369 413	27 638	2 390 925	6 126
Sverdlovsk Region	433 357 699	65 673 174	448 415 265	50 615 608
Tyumen Region	562 916 116	92 425 870	558 046 240	97 295 746
Chelyabinsk Region	113 900 399	12 134 925	116 650 362	9 384 962
Siberian Federal District	507 386 590	107 709 084	529 813 181	85 282 493
Republic of Altai	1 234 171	87 833	1 285 139	36 865
Republic of Buryatiya	12 668 400	2 288 870	12 228 392	2 728 878
Republic of Tuva	373 754	1 898	374 682	970
Republic of Khakassia	6 223 860	104 333	6 248 780	79 413
Altai Territory	17 707 130	437 991	17 356 162	788 959
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	35 155 022	2 922 920	33 188 625	4 889 317
Irkutsk Region	18 381 347	1 609 732	19 226 582	764 497
Kemerovo Region	10 520 376	1 072 730	11 276 051	317 055
Novosibirsk Region	374 506 626	96 907 897	397 043 032	74 371 491
Omsk Region	17 314 512	1 744 667	18 288 101	771 078
Tomsk Region	13 301 392	530 213	13 297 635	533 970
Far Eastern Federal District	517 368 634	41 068 567	515 043 727	43 393 474
Republic of Sakha (Yakutia)	27 849 745	1 724 066	27 861 067	1 712 744
Kamchatka Territory	19 305 254	1 572 879	19 472 861	1 405 272
Primorskiy Territory	86 611 140	10 553 166	88 622 987	8 541 319
Khabarovsk Territory	7 372 052	271 354	7 376 139	267 267
Amur Region	360 219 261	25 883 257	355 772 397	30 330 121
Magadan Region	0	0	0	0
Sakhalin Region	16 011 182	1 063 845	15 938 276	1 136 751
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Crimean District	8 261 696	2 408 157	8 931 828	1 738 025
Republic of Crimea	5 517 530	985 570	5 998 826	504 274
City of Sevastopol	2 744 166	1 422 587	2 933 002	1 233 751

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 1.09.14

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	5 656 596 771	1 221 035 394	320 711 766	1 323 471 619	155 456 339	23 248 545
Belgorod Region	1 533 029	0	0	0	251 898	78 469
Bryansk Region	0	0	0	0	0	0
Vladimir Region	2 271 819	177 753	194 958	0	318 108	0
Voronezh Region	1 431 894	0	0	0	57 026	0
Ivanovo Region	746 605	276 603	16 331	0	0	147 501
Kaluga Region	1 968 073	117 532	553 754	0	0	0
Kostroma Region	86 465 557	31 223	32 396	4 909 440	30 397	0
Kursk Region	891 265	923 872	0	148 712	802 451	0
Lipetsk Region	1 989 448	333 956	1	0	220 891	0
Moscow Region	10 783 436	1 573 345	605 742	0	1 409 250	0
Orel Region	538 578	24 709	0	0	0	0
Ryazan Region	1 045 291	693 204	184	219 757	10 132	0
Smolensk Region	0	0	0	0	0	0
Tambov Region	0	0	0	0	0	0
Tver Region	60 194	0	0	0	0	0
Tula Region	306 023	40 665	9 627	82 992	49 962	0
Yaroslavl Region	9 916	0	6	0	199 001	0
City of Moscow	5 546 555 643	1 216 842 532	319 298 767	1 318 110 718	152 107 223	23 022 575
North-Western Federal District	265 810 771	14 990 173	11 703 133	4 102 135	10 525 540	276 195
Republic of Karelia	0	0	0	0	0	0
Komi Republic	1 486 203	997 119	152 236	0	139 411	156 242
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	18 101 577	749 423	30 939	1 000	454 113	0
Kaliningrad Region	3 739 454	0	7 538	0	0	0
Leningrad Region	619 797	0	246 153	20	208 336	0
Murmansk Region	223 078	226 096	0	0	0	0
Novgorod Region	709 367	334 850	202 269	0	319 207	0
Pskov Region	172 451	0	0	0	0	0
St Petersburg	240 758 844	12 682 685	11 063 998	4 101 115	9 404 473	119 953
Southern Federal District	12 547 349	4 553 525	931 685	210 177	10 930 591	94 769
Republic of Adygeya	12 738	12 908	1 278	0	140 696	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	9 566 565	3 064 865	419 479	185 008	9 534 862	12 900
Astrakhan Region	1 810 006	1 222 479	198 152	5 288	390 731	0
Volgograd Region	493 991	90 630	38 691	0	734 899	51 019
Rostov Region	664 049	162 643	274 085	19 881	129 403	30 850
North-Caucasian Federal District	1 772 260	163 712	204 907	0	218 780	0
Republic of Dagestan	0	0	16 011	0	0	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 582	0	18 635	0	0	0
Karachai-Cherkess Republic	750 830	0	170 261	0	0	0
Republic of North Ossetia - Alania	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	1 016 848	163 712	0	0	218 780	0
Volga Federal District	136 148 033	27 615 869	23 462 307	9 716 175	16 638 873	735 315

Republic of Bashkortostan	7 154 769	1 680 266	139 955	133 991	364 435	0
Republic of Marii El	0	0	0	0	0	0
Republic of Mordovia	234 586	99 727	33 604	0	24 801	0
Republic of Tatarstan	80 626 767	21 358 521	17 957 532	3 480 350	8 688 048	0
Udmurt Republic	3 769 908	0	2	0	265 419	0
Chuvash Republic	699 832	267 934	173 717	0	200 013	0
Perm Territory	1 051 661	41 180	488 613	115 580	150 595	0
Kirov Region	5 813 107	12 670	406 613	0	274 908	0
Nizhny Novgograd Region	9 287 176	1 517 455	1 059 283	0	2 951 191	184 541
Orenburg Region	5 672 352	38 482	165 838	35 246	3 170 623	149 984
Penza Region	146 430	102 499	0	0	0	0
Samara Region	19 489 218	1 382 671	1 057 433	5 951 008	413 847	400 790
Saratov Region	2 202 227	1 114 464	1 896 991	0	134 993	0
Ulyanovsk Region	0	0	82 726	0	0	0
Ural Federal District	160 907 071	27 263 472	5 289 646	9 857 620	4 516 811	54 585
Kurgan Region	0	0	0	0	0	0
Sverdlovsk Region	85 236 895	10 299 872	4 128 793	6 981 540	2 249 804	18 339
Tyumen Region	58 803 517	9 440 461	1 066 853	2 876 080	2 070 513	0
Chelyabinsk Region	16 866 659	7 523 139	94 000	0	196 494	36 246
Siberian Federal District	60 211 512	5 352 668	9 234 051	8 598 616	4 702 226	359 709
Republic of Altai	53 947	14 454	0	0	212 464	0
Republic of Buryatiya	85 385	0	193 298	0	682 867	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	14 065	14 710	0	0	0	0
Altai Territory	273 947	139 338	58 109	0	79 270	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	699 219	22 730	1 132	0	0	0
Irkutsk Region	351 360	2 453	212 880	0	105 593	0
Kemerovo Region	1 752 183	952 662	42 754	0	0	0
Novosibirsk Region	53 331 421	3 659 101	8 722 630	8 598 616	3 132 470	292 021
Omsk Region	2 976 873	193 920	127	0	329 274	67 688
Tomsk Region	673 112	353 300	3 121	0	160 288	0
Far Eastern Federal District	42 369 215	6 102 262	1 059 347	0	2 548 041	0
Republic of Sakha (Yakutia)	1 437 550	130 159	403 240	0	84 888	0
Kamchatka Territory	974 957	102 621	22 447	0	164 867	0
Primorskiy Territory	11 001 316	4 412 989	63 043	0	17	0
Khabarovsk Territory	324 582	0	0	0	0	0
Amur Region	28 551 466	1 454 980	6 340	0	2 298 269	0
Magadan Region	0	0	0	0	0	0
Sakhalin Region	79 344	1 513	564 277	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	271	0	0	0
Republic of Crimea	0	0	256	0	0	0
City of Sevastopol	0	0	15	0	0	0

Table 34

Distribution of loans, deposits and other placements in rubles by credit institutions, registered in respective regions, as of 1.09.14

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	30 980 272 872	16 958 746 547	2 264 722 709	9 448 196 331
Belgorod Region	6 379 547	5 463 585	36	215 535
Bryansk Region	0	0	0	0
Vladimir Region	6 510 978	3 671 176	300 000	2 240 349
Voronezh Region	1 901 099	1 176 600	420 000	141 519
Ivanovo Region	10 735 377	5 742 179	700 000	3 912 242
Kaluga Region	16 507 107	3 809 195	7 610 000	4 542 836
Kostroma Region	117 993 076	7 642 097	14 861 113	72 561 083
Kursk Region	13 288 072	10 404 611	500 000	1 542 319
Lipetsk Region	20 417 431	13 767 586	1 950 000	2 737 894
Moscow Region	37 283 503	23 352 499	1 860 681	10 524 814
Orel Region	2 464 345	958 569	110 000	309 054
Ryazan Region	12 723 266	9 788 517	743 000	1 823 353
Smolensk Region	3 301 405	2 585 736	7 225	708 444
Tambov Region	2 580 587	2 205 355	0	375 094
Tver Region	7 253 126	4 333 256	1 000 000	1 890 337
Tula Region	3 816 367	2 822 670	700 000	289 102
Yaroslavl Region	10 173 094	5 323 543	850 897	3 134 021
City of Moscow	30 706 944 492	16 855 699 373	2 233 109 757	9 341 248 335
North-Western Federal District	904 404 728	614 362 769	77 988 303	126 299 494
Republic of Karelia	754 155	306 880	70 000	345 874
Komi Republic	2 759 354	1 902 579	350 000	506 772
Akhangel'sk Region	118 305	118 305	0	0
Vologda Region	53 075 478	22 710 633	440 100	28 431 647
Kaliningrad Region	15 703 250	9 000 234	4 559 689	2 143 327
Leningrad Region	9 260 451	4 984 097	1 152 000	2 453 397
Murmansk Region	4 548 636	1 740 973	150 000	2 602 283
Novgorod Region	2 228 347	1 417 637	30 000	729 730
Pskov Region	1 477 311	1 281 420	0	195 891
St Petersburg	814 479 441	570 900 011	71 236 514	88 890 573
Southern Federal District	190 727 994	117 237 191	7 076 244	59 383 731
Republic of Adygeya	5 298 801	4 186 893	95 100	1 016 808
Republic of Kalmykia	896 009	821 658	0	74 351
Krasnodar Territory	89 227 471	56 571 430	4 723 894	22 892 480
Astrakhan Region	2 811 348	973 404	40 000	885 558
Volgograd Region	10 711 695	8 342 388	766 000	1 459 974
Rostov Region	81 782 670	46 341 418	1 451 250	33 054 560
North-Caucasian Federal District	25 036 645	17 630 546	3 007 130	4 292 878
Republik of Dagestan	6 410 905	4 656 810	8 500	1 737 648
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	4 002 520	2 834 507	315 300	852 713
Karachai-Cherkess Republic	6 235 282	4 494 610	1 020 000	688 728

Republic of North Ossetia - Alania	1 453 198	1 236 923	0	216 275
Chechen Republic	0	0	0	0
Stavropol Territory	6 934 740	4 407 696	1 663 330	797 514
Volga Federal District	1 038 449 059	571 496 805	53 847 291	355 215 065
Republic of Bashkortostan	45 017 221	21 917 671	5 623 087	16 444 188
Republic of Marii El	1 793 586	1 292 299	290 000	168 827
Republic of Mordovia	17 109 487	13 970 557	110 000	2 572 159
Republic of Tatarstan	470 715 510	299 380 193	21 097 296	111 488 952
Udmurt Republic	30 472 866	6 293 446	1 025 000	22 501 763
Chuvash Republic	7 762 440	3 791 966	356 000	3 424 164
Perm Territory	21 219 658	9 122 134	191 500	11 279 217
Kirov Region	20 656 400	13 888 230	101 680	6 323 241
Nizhny Novgorod Region	69 368 537	47 313 519	5 864 016	10 762 625
Orenburg Region	32 538 994	15 487 624	375 050	15 846 720
Penza Region	3 016 779	1 979 948	1 300	959 554
Samara Region	274 301 328	112 651 438	16 280 755	140 116 165
Saratov Region	39 430 959	20 509 985	2 531 607	12 198 280
Ulyanovsk Region	5 045 294	3 897 795	0	1 129 210
Ural Federal District	751 448 756	311 940 587	38 197 861	345 806 331
Kurgan Region	1 696 095	1 502 972	0	146 507
Sverdlovsk Region	268 574 629	96 344 936	9 292 329	155 740 524
Tyumen Region	406 637 990	174 474 193	26 962 775	161 680 691
Chelyabinsk Region	74 540 042	39 618 486	1 942 757	28 238 609
Siberian Federal District	307 691 626	152 082 869	31 757 340	106 245 459
Republic of Altai	686 458	542 668	0	134 408
Republic of Buryatiya	9 014 029	2 896 517	0	5 891 402
Republic of Tuva	226 705	78 494	0	148 211
Republic of Khakassia	4 679 798	1 780 759	15 000	2 720 775
Altai Territory	13 830 740	10 304 061	655 000	2 553 857
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	25 582 045	11 541 748	1 435 210	9 245 186
Irkutsk Region	13 788 096	8 222 650	775 000	4 251 882
Kemerovo Region	5 905 139	2 536 838	10 152	3 358 149
Novosibirsk Region	214 141 170	102 173 618	28 006 978	72 766 514
Omsk Region	11 045 504	7 198 871	550 000	1 918 615
Tomsk Region	8 791 942	4 806 645	310 000	3 256 460
Far Eastern Federal District	390 572 434	81 399 160	15 634 297	283 713 121
Republic of Sakha (Yakutia)	18 038 930	10 237 545	131 499	7 095 623
Kamchatka Territory	15 260 113	10 558 939	1 767 772	2 829 891
Primorskiy Territory	56 947 628	35 177 781	2 994 207	16 469 676
Khabarovsk Territory	5 463 235	1 568 269	540 000	3 147 729
Amur Region	284 749 303	18 264 894	8 204 819	251 781 670
Magadan Region	0	0	0	0
Sakhalin Region	10 113 225	5 591 732	1 996 000	2 388 532
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Crimean District	1 952 232	925 394	1 000 000	26 838
Republic of Crimea	359 057	334 133	0	24 924
City of Sevastopol	1 593 175	591 261	1 000 000	1 914

Table 35

Distribution of loans, deposits and other placements in foreign currency by credit institutions, registered in respective regions, as of 1.09.14

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	9 778 955 653	6 172 114 814	2 892 751 012	215 573 674
Belgorod Region	637 834	636 726	1 108	0
Bryansk Region	0	0	0	0
Vladimir Region	402 492	34 420	0	368 072
Voronezh Region	793 209	678 114	554	103 581
Ivanovo Region	212 685	72 186	39 960	6 975
Kaluga Region	979	0	968	11
Kostroma Region	2 082 542	1 383 261	223 243	470 752
Kursk Region	252 866	252 537	0	329
Lipetsk Region	286 848	0	270 222	16 626
Moscow Region	6 398 650	4 135 863	226 395	2 036 392
Orel Region	2 547	0	2 547	0
Ryazan Region	51 975	25 936	2 385	22 229
Smolensk Region	80 027	79 119	908	0
Tambov Region	1 108	0	1 108	0
Tver Region	39 163	0	39 163	0
Tula Region	31 207	31 207	0	0
Yaroslavl Region	83 954	71 843	1 960	10 151
City of Moscow	9 767 597 567	6 164 713 602	2 891 940 491	212 538 556
North-Western Federal District	139 988 864	88 233 996	13 157 710	7 113 906
Republic of Karelia	0	0	0	0
Komi Republic	121 151	28 751	92 400	0
Akhangel'sk Region	0	0	0	0
Vologda Region	2 360 207	1 402 221	5 325	10 332
Kaliningrad Region	521 108	318 056	554	202 498
Leningrad Region	1 024 789	986 360	1 527	22 718
Murmansk Region	674 562	324 798	349 764	0
Novgorod Region	43 421	0	41 079	2 342
Pskov Region	0	0	0	0
St Petersburg	135 243 626	85 173 810	12 667 061	6 876 016
Southern Federal District	7 572 232	6 292 133	760 731	357 323
Republic of Adygeya	35 340	14 904	9 726	10 710
Republic of Kalmykia	1 847	0	1 847	0
Krasnodar Territory	1 169 067	906 045	250 067	12 955
Astrakhan Region	1 662	0	1 662	0
Volgograd Region	237 942	0	229 955	472
Rostov Region	6 126 374	5 371 184	267 474	333 186
North-Caucasian Federal District	1 155 467	881 399	183 580	90 488
Republik of Daghestan	52 405	25 853	8 347	18 205
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	1 588	0	1 588	0
Karachai-Cherkess Republic	944 078	781 683	93 533	68 862

Republic of North Ossetia - Alania	923	0	923	0
Chechen Republic	0	0	0	0
Stavropol Territory	156 473	73 863	79 189	3 421
Volga Federal District	46 250 593	38 085 005	4 847 721	2 543 383
Republic of Bashkortostan	316 254	32 462	89 095	146 065
Republic of Marii El	554	0	554	0
Republic of Mordovia	2 955	0	2 955	0
Republic of Tatarstan	30 795 392	26 794 566	3 551 736	390 640
Udmurt Republic	774 553	453 726	0	94 739
Chuvash Republic	149 845	59 650	5 554	22 653
Perm Territory	1 163 658	916 124	19 826	227 708
Kirov Region	1 633 491	1 552 186	1 802	79 503
Nizhny Novgogrod Region	1 382 793	888 841	47 148	67 478
Orenburg Region	481 548	202 031	139 772	139 745
Penza Region	0	0	0	0
Samara Region	9 438 191	7 115 805	984 984	1 337 402
Saratov Region	109 803	69 614	2 739	37 450
Ulyanovsk Region	1 556	0	1 556	0
Ural Federal District	102 166 842	60 603 324	35 978 482	1 711 650
Kurgan Region	0	0	0	0
Sverdlovsk Region	27 019 445	14 257 538	12 473 970	287 937
Tyumen Region	72 618 977	45 356 181	21 969 549	1 419 861
Chelyabinsk Region	2 528 420	989 605	1 534 963	3 852
Siberian Federal District	45 305 150	27 100 902	13 552 258	1 492 938
Republic of Altai	0	0	0	0
Republic of Buryatiya	248 046	201 828	1 669	44 549
Republic of Tuva	342	0	342	0
Republic of Khakassia	0	0	0	0
Altai Territory	76 578	21 824	2 178	52 576
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	861 869	634 191	3 364	213 628
Irkutsk Region	254 670	5 042	249 258	370
Kemerovo Region	3 199	1 192	259	1 748
Novosibirsk Region	43 635 132	26 111 747	13 289 322	1 085 697
Omsk Region	196 914	99 538	3 006	94 370
Tomsk Region	28 400	25 540	2 860	0
Far Eastern Federal District	13 146 474	9 183 474	656 728	518 753
Republic of Sakha (Yakutia)	907 929	556 054	103 708	248 167
Kamchatka Territory	301 018	237 303	4 901	58 814
Primorskiy Territory	3 706 415	2 808 939	72 908	137 616
Khabarovsk Territory	10 939	9 991	948	0
Amur Region	8 160 248	5 515 789	470 006	73 886
Magadan Region	0	0	0	0
Sakhalin Region	59 925	55 398	4 257	270
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Crimean District	1 412 469	1 038 557	38 006	335 906
Republic of Crimea	474 337	336 242	12 154	125 941
City of Sevastopol	938 132	702 315	25 852	209 965

Table 36

Overdue claims on loans, deposits and other placements by credit institutions registered in respective regions, as of 1.09.14

thousand rubles

1	on loans and other placements with non-financial organisations		on loans, deposits and other placements with credit institutions		on loans and other placements with individuals	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
1	2	3	4	5	6	7
Central Federal District	935 995 904	107 910 854	7 613 292	19 788 296	504 330 254	34 598 690
Belgorod Region	19 440	0	0	0	259	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	44 106	0	0	0	22 336	22 159
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	107 635	0	0	0	467 145	0
Kaluga Region	243 617	0	40 000	0	324 633	0
Kostroma Region	145 148	1 021	4 703	0	3 285 085	53 306
Kursk Region	50 129	0	0	0	24 922	0
Lipetsk Region	610 425	0	0	0	39 649	0
Moscow Region	655 653	58 381	0	0	455 591	137 729
Orel Region	24 824	0	0	0	18 499	0
Ryazan Region	796 592	0	0	0	68 474	0
Smolensk Region	156 881	0	5 700	0	6 334	0
Tambov Region	109 466	0	0	0	23 911	0
Tver Region	117 687	0	0	0	15 861	0
Tula Region	33 745	0	0	0	4 369	0
Yaroslavl Region	230 900	0	0	0	51 924	6 648
City of Moscow	932 649 656	107 851 452	7 562 889	19 788 296	499 521 262	34 378 848
North-Western Federal District	16 766 934	179 520	211 520	0	5 621 319	291 857
Republic of Karelia	5 293	0	0	0	2 175	0
Komi Republic	137 740	0	0	0	2 053	0
Akhangel'sk Region	56 623	0	0	0	0	0
Vologda Region	2 101 116	13 662	45 000	0	2 217 681	1 554
Kaliningrad Region	399 959	13 058	9 689	0	35 588	813
Leningrad Region	305 594	0	0	0	74 861	3 622
Murmansk Region	94 071	2 723	0	0	26 704	0
Novgorod Region	160 703	0	0	0	7 660	1 293
Pskov Region	35 088	0	0	0	957	0
St Petersburg	13 470 747	150 077	156 831	0	3 253 640	284 575
Southern Federal District	3 380 448	5 543	104 000	0	2 096 248	15 004
Republic of Adygeya	79 162	0	0	0	46 535	0
Republic of Kalmykia	1 471	0	0	0	2 375	0
Krasnodar Territory	1 023 780	4 928	68 000	0	1 533 585	177
Astrakhan Region	36 831	0	0	0	36 812	0
Volgograd Region	288 878	0	36 000	0	85 870	0
Rostov Region	1 950 326	615	0	0	391 071	14 827
North-Caucasian Federal District	895 011	25 853	3 330	0	516 286	3 538
Republic of Dagestan	471 786	25 853	3 000	0	141 569	1 371
Republic of Ingushetia	0	0	0	0	0	0

Kabardino-Balkar Republic	194 882	0	0	0	126 858	0
Karachai-Cherkess Republic	111 927	0	0	0	28 927	2 167
Republic of North Ossetia - Alania	55 698	0	0	0	46 568	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	60 718	0	330	0	172 364	0
Volga Federal District	18 709 112	512 463	175 720	0	22 688 907	713 286
Republic of Bashkortostan	1 284 822	0	0	0	1 544 175	26 026
Republic of Marii El	506	0	0	0	1 593	0
Republic of Mordovia	145 903	0	0	0	91 836	0
Republic of Tatarstan	7 428 819	488 425	50 220	0	6 119 639	42 266
Udmurt Republic	79 567	0	0	0	1 046 499	0
Chuvash Republic	132 724	0	0	0	82 969	0
Perm Territory	148 686	0	26 500	0	219 985	2 575
Kirov Region	524 533	0	0	0	423 659	0
Nizhny Novgogrod Region	2 677 047	6 036	4 000	0	729 783	4 858
Orenburg Region	1 057 900	0	55 000	0	235 386	2 516
Penza Region	144 398	0	0	0	38 080	0
Samara Region	4 231 401	10 404	40 000	0	10 336 647	601 831
Saratov Region	704 569	7 598	0	0	1 674 783	33 214
Ulyanovsk Region	148 237	0	0	0	143 873	0
Ural Federal District	24 797 348	591 097	80 000	1 458	12 213 284	89 915
Kurgan Region	90 851	0	0	0	5 280	0
Sverdlovsk Region	6 096 676	77 821	80 000	0	8 480 355	40 732
Tyumen Region	16 252 020	232 716	0	0	3 275 554	48 977
Chelyabinsk Region	2 357 801	280 560	0	1 458	452 095	206
Siberian Federal District	15 088 053	4 889 997	102 480	342	10 616 866	370 445
Republic of Altai	17 273	0	0	0	31 416	0
Republic of Buryatiya	167 728	0	0	0	157 492	220
Republic of Tuva	1 209	0	0	342	8 385	0
Republic of Khakassia	67 022	0	15 000	0	38 411	0
Altai Territory	304 700	0	0	0	67 411	61
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	415 097	38 082	0	0	633 768	104 011
Irkutsk Region	265 962	3 227	40 000	0	95 390	370
Kemerovo Region	89 638	0	10 000	0	95 852	0
Novosibirsk Region	13 291 532	4 848 688	27 480	0	9 325 458	265 783
Omsk Region	315 494	0	0	0	100 245	0
Tomsk Region	152 398	0	10 000	0	63 038	0
Far Eastern Federal District	3 585 524	24 100	96 135	2 861	14 156 834	31 622
Republic of Sakha (Yakutia)	266 255	0	0	2 861	189 464	0
Kamchatka Territory	180 112	0	0	0	125 841	1 384
Primorskiy Territory	1 858 697	0	26 135	0	609 191	25 680
Khabarovsk Territory	28 026	0	0	0	370 818	0
Amur Region	993 428	24 100	70 000	0	12 693 360	4 558
Magadan Region	0	0	0	0	0	0
Sakhalin Region	259 006	0	0	0	168 160	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Crimean District	0	284 356	0	0	13	81 308
Republic of Crimea	0	111 932	0	0	13	43 981
City of Sevastopol	0	172 424	0	0	0	37 327

Table 37

Distribution of clients' funds in rubles by credit institutions registered in respective regions, as of 1.09.14

thousand rubles

1	2	of which				7
		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)	
Central Federal District	23 266 599 087	8 207 669	98 151	4 405 862 038	6 430 694 737	12 212 608 710
Belgorod Region	7 052 930	0	0	1 713 512	977 714	4 346 630
Bryansk Region	0	0	0	0	0	0
Vladimir Region	7 032 854	0	158	1 249 872	1 469 484	4 273 064
Voronezh Region	1 637 321	0	0	196 260	640 053	788 013
Ivanovo Region	9 059 154	0	0	1 647 176	499 392	6 854 471
Kaluga Region	15 042 019	0	0	2 314 581	1 333 011	11 362 870
Kostroma Region	102 337 259	0	0	3 913 508	5 410 261	92 908 626
Kursk Region	12 563 365	0	0	2 471 718	735 750	9 294 764
Lipetsk Region	19 792 695	0	0	2 691 621	4 396 682	12 688 367
Moscow Region	35 968 788	9 842	0	7 104 284	5 391 559	23 277 860
Orel Region	2 360 254	0	0	373 331	116 566	1 785 897
Ryazan Region	13 149 132	0	0	3 431 832	533 107	9 014 312
Smolensk Region	4 102 509	0	0	785 563	313 916	2 962 317
Tambov Region	2 482 532	0	0	535 368	378 849	1 556 607
Tver Region	7 877 130	8	0	2 206 424	219 856	5 150 703
Tula Region	3 542 533	0	0	531 932	505 879	2 501 826
Yaroslavl Region	7 194 415	0	0	3 241 642	353 467	3 483 655
City of Moscow	23 015 404 197	8 197 819	97 993	4 371 453 414	6 407 419 191	12 020 358 728
North-Western Federal District	875 764 588	1 210 499	345	334 573 189	285 378 445	239 735 670
Republic of Karelia	678 356	0	0	419 850	12 114	240 744
Komi Republic	4 187 829	0	0	1 232 124	819 019	2 053 199
Akhangel'sk Region	194 565	0	0	177 430	16 920	0
Vologda Region	50 288 442	0	0	10 999 367	13 160 974	25 982 006
Kaliningrad Region	13 953 586	0	0	8 483 263	1 444 403	3 962 395
Leningrad Region	10 693 531	1 660	0	1 777 747	797 856	8 083 220
Murmansk Region	4 636 305	0	0	2 431 037	157 450	2 009 971
Novgorod Region	3 498 365	0	345	1 431 216	34 419	1 973 998
Pskov Region	1 313 409	0	0	408 983	0	900 009
St Petersburg	786 320 200	1 208 839	0	307 212 172	268 935 290	194 530 128
Southern Federal District	190 193 357	163 781	7 303	44 700 174	20 694 102	123 516 617
Republic of Adygeya	4 896 716	0	0	822 586	478 045	3 582 147
Republic of Kalmykia	843 889	0	0	168 190	20 000	654 422
Krasnodar Territory	107 540 177	76 434	7 303	23 366 754	14 091 526	69 176 535
Astrakhan Region	5 756 836	0	0	3 205 419	1 131 144	1 381 645
Volgograd Region	8 923 229	1 211	0	2 886 796	858 608	5 161 418
Rostov Region	62 232 510	86 136	0	14 250 429	4 114 779	43 560 450
North-Caucasian Federal District	22 084 163	0	0	7 410 130	2 763 703	11 582 947
Republic of Daghestan	7 159 319	0	0	2 808 425	352 136	3 971 580
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	3 338 347	0	0	621 352	30 550	2 642 987
Karachai-Cherkess Republic	3 421 827	0	0	1 179 904	1 248 514	862 145
Republic of North Ossetia - Alania	948 508	0	0	120 394	117 500	710 608
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	7 216 162	0	0	2 680 055	1 015 003	3 395 627

Volga Federal District	909 497 910	9 909 454	0	158 773 982	235 035 452	500 289 756
Republic of Bashkortostan	47 143 338	22 295	0	7 074 851	9 933 660	30 026 626
Republic of Marii El	1 835 865	0	0	490 464	49 500	1 275 604
Republic of Mordovia	17 637 604	0	0	2 631 215	1 385 179	13 528 512
Republic of Tatarstan	421 973 008	9 809 063	0	78 257 051	145 052 896	186 051 030
Udmurt Republic	30 301 072	11 974	0	3 534 348	1 528 287	25 202 282
Chuvash Republic	8 513 369	0	0	2 283 570	1 019 029	5 152 624
Perm Territory	21 815 174	11 118	0	3 455 105	4 820 505	13 295 314
Kirov Region	24 469 018	7 466	0	4 583 163	1 463 670	18 152 338
Nizhny Novgogrod Region	78 062 518	22 134	0	16 230 188	13 913 462	47 447 698
Orenburg Region	31 004 302	25 305	0	4 503 859	6 736 752	19 618 704
Penza Region	3 221 102	0	0	724 273	196 080	2 274 084
Samara Region	163 340 015	99	0	26 054 457	46 258 741	89 825 973
Saratov Region	55 804 383	0	0	8 211 394	2 198 786	45 290 895
Ulyanovsk Region	4 377 142	0	0	740 044	478 905	3 148 072
Ural Federal District	749 083 136	1 064 593	109	113 566 712	215 256 942	414 030 637
Kurgan Region	1 242 444	0	0	425 727	160 586	647 675
Sverdlovsk Region	294 992 138	70 474	0	41 985 451	55 753 958	196 125 656
Tyumen Region	373 735 867	959 354	109	55 342 457	153 890 085	160 650 176
Chelyabinsk Region	79 112 687	34 765	0	15 813 077	5 452 313	56 607 130
Siberian Federal District	311 282 640	119 811	0	70 025 797	54 361 034	181 420 556
Republic of Altai	818 352	291	0	138 747	331 983	346 485
Republic of Buryatiya	10 173 938	0	0	2 242 404	2 196 914	4 839 777
Republic of Tuva	167 665	0	0	89 779	1 000	76 880
Republic of Khakassia	4 861 121	0	0	959 144	558 566	3 273 367
Altai Territory	10 777 876	0	0	3 154 705	1 677 152	5 874 341
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	26 192 061	18 073	0	3 853 830	1 703 011	20 077 348
Irkutsk Region	14 774 620	0	0	3 071 077	1 720 623	9 860 089
Kemerovo Region	7 836 947	0	0	1 342 665	886 011	5 592 128
Novosibirsk Region	212 455 903	101 447	0	50 374 688	41 675 568	116 792 142
Omsk Region	12 552 284	0	0	2 370 924	3 200 246	6 963 039
Tomsk Region	10 671 873	0	0	2 427 834	409 960	7 724 960
Far Eastern Federal District	335 596 779	56 317	43 524	53 959 790	35 927 095	244 184 894
Republic of Sakha (Yakutia)	22 190 677	23 959	0	5 014 529	2 806 305	14 225 273
Kamchatka Territory	14 246 105	9 843	0	2 873 139	1 611 534	9 722 617
1	64 350 852	14 568	0	20 726 211	3 365 262	39 610 572
Khabarovsk Territory	5 750 758	0	0	414 095	698 291	4 628 525
Amur Region	216 921 268	0	43 524	20 128 618	26 301 119	170 080 088
Magadan Region	0	0	0	0	0	0
Sakhalin Region	12 137 119	7 947	0	4 803 198	1 144 584	5 917 819
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Crimean District	8 018 691	12 879	206 458	6 166 881	96 923	1 532 795
Republic of Crimea	5 610 805	12 879	206 458	4 774 855	6 600	609 762
City of Sevastopol	2 407 886	0	0	1 392 026	90 323	923 033

Table 38

**Distribution of clients' funds in foreign currency by credit institutions registered in respective regions, as of
1.09.14**

thousand rubles

1	2	of which				
		3	4	5	6	7
	Total	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
Central Federal District	9 946 184 939	52 248 656	0	1 134 034 037	5 320 547 127	3 051 234 772
Belgorod Region	1 187 072	0	0	62 907	0	1 124 165
Bryansk Region	0	0	0	0	0	0
Vladimir Region	1 554 079	0	0	7 711	0	1 546 338
Voronezh Region	1 104 991	0	0	6	110 795	994 186
Ivanovo Region	885 128	0	0	24 125	8 033	852 967
Kaluga Region	1 530 819	0	0	113 623	1 211	1 415 985
Kostroma Region	16 706 650	0	0	1 691 918	3 944 399	11 064 040
Kursk Region	638 334	0	0	89 733	0	486 516
Lipetsk Region	3 077 047	0	0	2 359 418	3 112	714 517
Moscow Region	9 863 867	0	0	1 181 444	1 551 411	7 118 617
Orel Region	263 588	0	0	14 822	0	248 766
Ryazan Region	1 117 785	0	0	340 706	41 226	735 778
Smolensk Region	664 013	0	0	65 658	0	598 355
Tambov Region	16 705	0	0	107	0	16 589
Tver Region	2 136 003	0	0	86 833	146 799	1 902 364
Tula Region	91 128	0	0	3 923	0	87 205
Yaroslavl Region	1 012 249	0	0	38 853	856	964 208
City of Moscow	9 904 335 481	52 248 656	0	1 127 952 250	5 314 739 285	3 021 364 176
North-Western Federal District	211 200 348	0	0	33 712 796	77 289 644	92 800 687
Republic of Karelia	39 247	0	0	13 547	0	5 265
Komi Republic	822 345	0	0	4 729	0	817 616
Akhangel'sk Region	2	0	0	2	0	0
Vologda Region	6 577 651	0	0	1 917 985	376 428	4 282 483
Kaliningrad Region	5 641 736	0	0	1 443 951	1 463 007	2 577 987
Leningrad Region	2 282 071	0	0	97 475	0	2 184 138
Murmansk Region	2 029 966	0	0	1 775 374	0	249 307
Novgorod Region	164 143	0	0	20 789	40 967	102 380
Pskov Region	5 471	0	0	5 317	0	154
St Petersburg	193 637 716	0	0	28 433 627	75 409 242	82 581 357
Southern Federal District	20 506 082	0	0	2 392 559	4 161 429	13 637 745
Republic of Adygeya	153 499	0	0	1 512	0	151 973
Republic of Kalmykia	116 541	0	0	913	52 019	63 609
Krasnodar Territory	9 475 545	0	0	578 972	240 838	8 414 555
Astrakhan Region	1 059 279	0	0	965 966	0	86 136
Volgograd Region	702 405	0	0	163 400	269 959	268 971
Rostov Region	8 998 813	0	0	681 796	3 598 613	4 652 501
North-Caucasian Federal District	3 648 552	0	0	85 853	194 784	3 346 363
Republic of Dagestan	192 351	0	0	51 402	0	139 254
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	96 844	0	0	20 734	0	76 099
Karachai-Cherkess Republic	3 005 840	0	0	6 906	105 376	2 873 715
Republic of North Ossetia - Alania	40 009	0	0	77	0	39 932
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	313 508	0	0	6 734	89 408	217 363

Volga Federal District	129 062 357	5	0	14 811 085	58 792 786	54 207 737
Republic of Bashkortostan	2 940 376	0	0	616 356	265 775	2 053 278
Republic of Marii El	23 144	0	0	5 307	0	10 259
Republic of Mordovia	268 142	0	0	16 782	0	249 931
Republic of Tatarstan	75 814 959	5	0	2 919 437	49 748 201	22 228 331
Udmurt Republic	1 724 645	0	0	507 250	0	1 217 395
Chuvash Republic	394 500	0	0	17 598	0	376 731
Perm Territory	2 728 136	0	0	473 521	18 466	2 236 149
Kirov Region	2 171 003	0	0	188 241	833 402	1 149 276
Nizhny Novgograd Region	4 303 447	0	0	499 381	457 551	3 338 813
Orenburg Region	2 624 941	0	0	40 968	916 618	1 635 895
Penza Region	746	0	0	192	554	0
Samara Region	30 316 223	0	0	8 867 295	6 050 806	15 158 931
Saratov Region	5 667 205	0	0	648 751	501 413	4 477 873
Ulyanovsk Region	84 890	0	0	10 006	0	74 875
Ural Federal District	120 254 435	37 342	0	4 355 365	38 117 498	64 820 994
Kurgan Region	5 082	0	0	1	0	5 069
Sverdlovsk Region	43 161 973	0	0	1 080 331	19 083 952	21 544 740
Tyumen Region	68 412 721	37 322	0	1 571 088	17 891 851	37 887 236
Chelyabinsk Region	8 674 659	20	0	1 703 945	1 141 695	5 383 949
Siberian Federal District	62 368 618	0	673 192	10 001 921	10 441 996	36 106 354
Republic of Altai	36 797	0	0	15 486	0	21 311
Republic of Buryatiya	2 722 353	0	0	1 530 375	0	738 993
Republic of Tuva	961	0	0	0	0	961
Republic of Khakassia	78 042	0	0	661	0	75 315
Altai Territory	783 816	0	0	47 712	332 384	403 357
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	4 844 427	0	0	98 727	103 862	4 601 962
Irkutsk Region	761 046	0	0	198 725	47 144	468 463
Kemerovo Region	293 961	0	0	106 190	0	187 758
Novosibirsk Region	51 581 314	0	673 192	7 741 986	9 958 606	28 607 120
Omsk Region	764 140	0	0	161 625	0	599 806
Tomsk Region	501 761	0	0	100 434	0	401 308
Far Eastern Federal District	40 048 414	0	0	3 318 102	10 343 061	25 146 674
Republic of Sakha (Yakutia)	1 622 701	0	0	22 034	26 846	1 506 223
Kamchatka Territory	1 388 326	0	0	280 131	116 177	972 936
Primorskiy Territory	8 371 021	0	0	1 376 309	115 052	6 815 154
Khabarovsk Territory	265 615	0	0	1 087	0	260 354
Amur Region	27 269 049	0	0	1 136 453	10 084 986	14 963 186
Magadan Region	0	0	0	0	0	0
Sakhalin Region	1 131 702	0	0	502 088	0	628 821
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Crimean District	1 507 738	6 930	0	357 608	164 092	977 132
Republic of Crimea	499 532	6 930	0	104 791	41 615	344 268
City of Sevastopol	1 008 206	0	0	252 817	122 477	632 864

Table 39

**Loans, deposits and other funds raised from other credit institutions
(by credit institutions registered in respective regions), as of 1.09.14**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	4 991 357 967	2 757 389 093	2 233 968 874
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	180 000	180 000	0
Voronezh Region	0	0	0
Ivanovo Region	1 063 200	1 063 200	0
Kaluga Region	331 043	331 043	0
Kostroma Region	20 757 735	20 459 143	298 592
Kursk Region	0	0	0
Lipetsk Region	609 800	609 800	0
Moscow Region	255 081	255 081	0
Orel Region	10 000	10 000	0
Ryazan Region	416	416	0
Smolensk Region	30 000	30 000	0
Tambov Region	55 118	55 118	0
Tver Region	30 000	30 000	0
Tula Region	8 556	0	8 556
Yaroslavl Region	575 000	575 000	0
City of Moscow	4 967 452 018	2 733 790 292	2 233 661 726
North-Western Federal District	54 539 671	36 630 882	17 908 789
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangel'sk Region	0	0	0
Vologda Region	1 023 873	919 131	104 742
Kaliningrad Region	566 107	566 107	0
Leningrad Region	72 726	71 149	1 577
Murmansk Region	526 268	0	526 268
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	52 350 697	35 074 495	17 276 202
Southern Federal District	11 921 597	9 246 711	2 674 886
Republic of Adygeya	79 967	79 967	0
Republic of Kalmykia	21 000	21 000	0
Krasnodar Territory	4 328 767	3 787 971	540 796
Astrakhan Region	0	0	0
Volgograd Region	240 872	240 872	0
Rostov Region	7 250 991	5 116 901	2 134 090
North-Caucasian Federal District	490 000	490 000	0
Republic of Dagestan	0	0	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	0	0	0
Karachai-Cherkess Republic	440 000	440 000	0
Republic of North Ossetia - Alania	0	0	0
Chechen Republic	0	0	0
Stavropol Territory	50 000	50 000	0

Volga Federal District	65 025 392	56 353 248	8 672 144
Republic of Bashkortostan	479 399	479 218	181
Republic of Marii El	2 237	2 237	0
Republic of Mordovia	60 000	60 000	0
Republic of Tatarstan	30 504 048	22 555 467	7 948 581
Udmurt Republic	284 241	284 241	0
Chuvash Republic	212 362	186 510	25 852
Perm Territory	0	0	0
Kirov Region	375 155	375 155	0
Nizhny Novgogrod Region	4 394 281	4 093 848	300 433
Orenburg Region	1 127 840	1 109 373	18 467
Penza Region	7 915	7 915	0
Samara Region	27 058 946	26 700 284	358 662
Saratov Region	488 968	469 000	19 968
Ulyanovsk Region	30 000	30 000	0
Ural Federal District	51 299 259	17 374 920	33 924 339
Kurgan Region	0	0	0
Sverdlovsk Region	12 651 668	6 187 799	6 463 869
Tyumen Region	37 995 871	10 535 401	27 460 470
Chelyabinsk Region	651 720	651 720	0
Siberian Federal District	24 341 436	12 113 205	12 228 231
Republic of Altai	0	0	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	0	0	0
Altai Territory	674 883	674 883	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	522 840	522 840	0
Irkutsk Region	90 000	90 000	0
Kemerovo Region	0	0	0
Novosibirsk Region	22 953 713	10 725 482	12 228 231
Omsk Region	0	0	0
Tomsk Region	100 000	100 000	0
Far Eastern Federal District	11 696 562	10 135 269	1 561 293
Republic of Sakha (Yakutia)	184 100	184 100	0
Kamchatka Territory	416 448	416 448	0
Primorskiy Territory	646 026	646 026	0
Khabarovsk Territory	0	0	0
Amur Region	10 437 488	8 876 195	1 561 293
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

Macprudential Indicators of the Banking Sector

Table 40

Some indicators of the banking sector financial soundness (percent)

	1.01.13	1.01.14	1.07.14	1.08.14	1.09.14
Own funds (capital) adequacy					
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio) ¹	13,7	13,5	12,8	12,7	12,6
Tier I capital ratio N1.2 (Basel III) ²	8,5	9,1	9,2	9,0	8,9
Risk-weighted assets (Basel III) to total assets ratio]	50,7	51,4	52,1	52,4	53,1
Credit risk					
Share of problem (IV quality category) and bad (V quality category) loans in total loans ⁴	6,0	6,0	6,5	6,6	6,7
Loan loss provisions made as percent of total loans ⁴	6,1	5,9	6,2	6,3	6,4
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	1,3	1,3	1,6
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	218,1	228,0	230,3
<i>Distribution of loans provided by credit institutions</i>					
agriculture, hunting and forestry	4,6	4,3	4,1	4,0	3,9
mining	3,2	3,1	3,3	3,4	3,6
manufacturing	14,0	13,6	14,0	14,1	14,2
production and distribution of energy, gas and water	2,7	2,5	2,6	2,6	2,6
constructing	5,5	5,6	5,6	5,7	5,7
wholesale and retail trade, car and household appliance repair	14,9	13,7	13,7	13,7	13,7
transport and communication	5,4	4,2	4,2	4,1	4,1
other economic activities	20,5	21,1	20,5	20,5	20,1
individuals	29,2	32,0	32,1	32,0	32,0
of which					
mortgage loans	7,5	8,5	9,1	9,3	9,4
<i>Geographical distribution of interbank loans and deposits⁴</i>					
Russian Federation	47,1	39,7	47,0	43,9	47,6
United Kingdom	17,5	23,8	23,1	23,8	24,0
USA	3,6	6,8	3,1	3,2	3,1
Germany	1,6	0,6	0,4	0,6	0,8
Austria	5,9	7,3	7,2	8,0	6,8
France	1,6	1,9	1,6	1,4	1,3
Italy	2,7	0,1	0,1	0,2	0,2
Cyprus	8,7	4,7	3,7	4,0	3,6
Netherlands	1,5	1,5	1,4	1,3	0,7
Other	9,8	13,6	12,5	13,5	12,0
Liquidity					
Ratio of high liquid assets to total assets	11,1	9,9	11,1	10,3	9,5
Ratio of liquid assets to total assets	23,2	20,5	20,7	19,6	20,0
Ratio of high liquid assets to demand liabilities (N2)	58,0	57,5	60,9	58,9	56,3
Ratio of liquid assets to short-term liabilities (N3)	82,9	78,7	73,5	75,9	77,4
Ratio of long-term (over 365 or 366 days) claims on own funds (capital) adjusted for the minimum balance of short-term (up to 365 or 366 days) clients' accounts (N4)	85,5	88,9	90,9	91,1	91,8
Ratio of clients' funds to total loans ⁶	101,2	98,7	95,4	94,6	94,3
Market risk to total own funds (capital)⁷					
of which					
Interest rate risk	36,0	37,8	33,7	33,0	32,1
Equity position risk	6,0	3,3	2,7	2,6	2,7
Foreign exchange risk	5,4	4,5	5,2	5,5	5,4
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	2,2	1,8	7,2	7,5	7,7
Banks' financial result over the reporting period (billion rubles)					
as percent of the banking sector assets ⁸	1011,9	993,6	451,4	513,3	592,0
as percent of the banking sector own funds (capital) ⁸	2,3	1,9	0,8	0,9	1,0
	18,2	15,2	6,2	7,0	8,1
Return on assets⁹					
	2,3	1,9	1,7	1,6	1,6
Return on equity⁹					
	18,2	15,2	13,6	13,2	13,0

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
Reference data: own funds (capital) adequacy ratio as of 1.09.14, %	12,6		26,3		20,7		16,8		15,7		15,5		14,7		12,3		10,7	

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".

Basel III capital Tiers and adequacy ratios

Basel III capital ¹ structure	1.02.14		1.04.14		1.07.14		1.08.14		1.09.14	
	billion rubles	share in own funds (Basel III capital)	billion rubles	share in own funds (Basel III capital)	billion rubles	share in own funds (Basel III capital)	billion rubles	share in own funds (Basel III capital)	billion rubles	share in own funds (Basel III capital)
Own funds (Basel III capital):	7 073,5	100,0	7 303,1	100,0	7 370,2	100,0	7 463,1	100,0	7 533,8	100,0
of which:										
1. Tier I capital	4 838,1	68,4	5 188,0	71,0	5 274,8	71,6	5 281,4	70,8	5 280,7	70,1
of which:										
1.1. Common Equity Tier 1	4 812,0	68,0	5 160,9	70,7	5 243,6	71,1	5 249,0	70,3	5 246,1	69,6
1.2. Additional Tier 1	26,0	0,4	27,1	0,4	31,2	0,4	32,5	0,4	34,5	0,5
2. Tier 2 Capital	2 235,4	31,6	2 115,0	29,0	2 095,4	28,4	2 181,7	29,2	2 253,1	29,9
Basel III capital adequacy ratios²	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	13,2	2	12,8	2	12,7	4	12,6	4
Common equity Tier I ratio (N1.1)	8,8	1	9,3	1	9,1	2	8,9	3	8,8	3
Tier I capital ratio (N1.2)	8,8	2	9,4	3	9,2	2	9,0	3	8,9	3

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		1.07.14		1.08.14		1.09.14	
	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	8 387,3	113,8	8 515,2	114,1	8 625,2	114,5
1.1. Authorized capital	1 394,5	22,8	1 533,2	21,7	1 549,8	21,0	1 603,1	21,5	1 608,6	21,4
1.2. Issue income	1 240,1	20,3	1 347,5	19,1	1 380,6	18,7	1 379,5	18,5	1 389,1	18,4
1.3. Credit institutions' profit and funds	2 858,7	46,8	3 377,7	47,8	3 532,7	47,9	3 550,8	47,6	3 619,8	48,0
1.4. Subordinated loans	1 477,2	24,2	1 723,2	24,4	1 697,7	23,0	1 756,8	23,5	1 783,8	23,7
1.5. Increase in value of property due to revaluation	203,9	3,3	220,5	3,1	226,5	3,1	225,0	3,0	223,9	3,0
1.6. Other factors of increase	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
2. Factors of own funds (capital) decrease	1 061,5	17,4	1 137,7	16,1	1 017,1	13,8	1 052,1	14,1	1 091,4	14,5
2.1. Losses	105,6	1,7	114,6	1,6	128,3	1,7	138,9	1,9	148,1	2,0
2.2. Intangible assets	8,7	0,1	13,5	0,2	14,5	0,2	14,8	0,2	15,5	0,2
2.3. Treasury stocks (shares)	0,2	0,0	0,2	0,0	0,6	0,0	0,6	0,0	0,6	0,0
2.4. Sources of own funds (capital), created using improper assets	4,8	0,1	5,6	0,1	5,1	0,1	5,2	0,1	5,1	0,1
2.5. Subordinated loans granted to credit institutions	25,3	0,4	77,0	1,1	102,7	1,4	105,1	1,4	113,5	1,5
2.6. Investments in shares of dependent organizations and credit institutions	885,4	14,5	914,5	12,9	753,8	10,2	772,3	10,3	790,2	10,5
2.7. Other factors	31,5	0,5	12,2	0,2	12,2	0,2	15,2	0,2	18,4	0,2
of which:										
2.7.1 Decrease of supplementary capital's sources according to limits under paragraph 3.11 of Instruction of Bank of Russia No. 215-P dated February 10, 2003	30,6	0,5	9,0	0,1	-	-	-	-	-	-
Own funds (capital), total	6 112,9	100,0	7 064,3	100,0	7 370,2	100,0	7 463,1	100,0	7 533,8	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 N1.0¹ (Basel III), bln rubles

The value of credit risk on balance sheet assets ²	1.01.13	1.01.14	1.07.14	1.08.14	1.09.14
1 st group of assets	0,0	0,0	0,0	0,0	0,0
2 nd group of assets	975,1	986,9	1 117,4	1 072,7	997,8
3 rd group of assets	210,6	326,5	409,6	330,0	429,2
4 th group of assets	23 897,1	28 182,0	30 447,9	31 118,7	31 732,8
5 th group of assets	7,4	6,9	7,5	8,1	8,8
The value of credit risk on balance sheet assets	25 090,2	29 502,1	31 982,3	32 529,5	33 168,6

Reference data:

	1.01.13	1.01.14	1.07.14	1.08.14	1.09.14
1 st group of assets without risk weighting	-	7 855,7	7 567,8	7 623,6	7 232,1

¹ Starting from 1.02.2014 - Basel III capital adequacy ratio N1.0. Before 1.02.2014 - N1 capital adequacy 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	1.07.14	1.08.14	1.09.14
1	Banking sector own funds (capital), billion rubles	6 112,9	7 064,3	7 370,2	7 463,1	7 533,8
2	Risk-weighted assets, billion rubles	44 640,7	52 473,9	57 595,1	58 764,2	59 631,1
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	25 090,2	29 502,1	31 982,3	32 529,5	33 168,6
	- risk-weighted claims on counterparties related to a bank (code 8957.0 ² , before 01.02.14 - code 8957 ²), billion rubles	1 781,6	2 087,6	2 017,3	2 042,0	2 038,3
	- the amount of mortgage loans and accrued (accumulated) interest claims (code 8807 ²), billion rubles	109,5	147,4	188,1	208,9	207,5
	- the value of credit risk on contingent credit liabilities, billion rubles	3 448,0	3 971,4	4 445,0	4 625,7	4 665,3
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles ²	198,0	289,3	338,3	376,8	427,6
	- the value of operational risk (starting from 1.02.14 - calculated with risk coefficient 12,5, before 1.02.14 - calculated with risk coefficient 10)	3 148,3	3 558,1	5 059,1	5 299,5	5 302,7
	- market risk, billion rubles	2 646,9	3 101,5	2 949,1	2 934,5	2 898,5
	- credit claims of clearing participants (codes 8847 ²)	-	13,4	34,5	39,7	36,4
	- higher-risk transactions, billion rubles	8 501,0	9 078,3	9 063,7	9 124,7	9 250,6
	- corrective coefficient of own funds (capital) adequacy ratio's N1.0 (before 1.02.14 - N1) denominator which eliminates double counting of credit claims on higher-risk transactions	-282,9	-374,4	-305,1	-308,0	-303,7
	- 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	1 566,5	1 634,4	1 680,4
	- elevated requirements for respective levels of capital to cover certain assets classes in accordance with international approaches to increase the stability of the banking sector	-	17,3	256,2	256,5	258,9
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	13,7	13,5	12,8	12,7	12,6

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

**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		1.07.14		1.08.14		1.09.14	
	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	4	0,4	5	0,4	7	0,6
From 10% to 12%	142	19,7	112	18,8	144	40,2	162	43,7	148	39,4
From 12% to 14%	143	53,2	183	64,6	147	45,5	136	43,8	140	47,1
14% and more	663	27,0	612	16,6	575	13,9	559	12,1	561	13,0
Banking sector, total	956	100,0	923	100,0	884	100,0	875	100,0	869	100,0

¹Starting 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		1.07.14		1.08.14		1.09.14	
		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	19 497,8	43,8	19 636,3	43,5	19 780,8	43,5
	Substandard	14 430,9	41,7	18 101,6	44,1	18 999,8	42,7	19 316,1	42,7	19 338,5	42,6
	Doubtful	2 530,7	7,3	2 837,4	6,9	3 150,2	7,1	3 196,9	7,1	3 216,1	7,1
	Problem	750,4	2,2	824,5	2,0	947,8	2,1	983,7	2,2	973,5	2,1
	Loss	1 337,4	3,9	1 636,4	4,0	1 944,5	4,4	2 004,3	4,4	2 076,5	4,6
Loan loss provision (LLP) made		2 120,8	6,1	2 435,8	5,9	2 766,9	6,2	2 847,2	6,3	2 921,5	6,4
Reference data: less loans grouped into portfolios of homogeneous loans											
Loans	Standard	15 593,4	58,5	17 608,5	57,4	19 496,8	58,4	19 635,1	58,0	19 779,7	58,2
	Substandard	6 932,9	26,0	8 728,5	28,5	9 228,2	27,6	9 460,2	27,9	9 374,8	27,6
	Doubtful	2 428,2	9,1	2 520,4	8,2	2 659,0	8,0	2 713,4	8,0	2 743,4	8,1
	Problem	672,1	2,5	682,0	2,2	759,8	2,3	794,0	2,3	789,9	2,3
	Loss	1 024,9	3,8	1 128,7	3,7	1 245,9	3,7	1 271,0	3,8	1 306,1	3,8
Loan loss provision (LLP)	Estimated LLP	2 222,3	8,3	2 365,7	7,7	2 569,0	7,7	2 626,6	7,8	2 660,7	7,8
	Estimated LLP adjusted for collateral	1 726,4	6,5	1 787,6	5,8	1 903,0	5,7	1 951,0	5,8	1 991,3	5,9
	LLP made	1 722,7	6,5	1 788,7	5,8	1 906,5	5,7	1 953,4	5,8	1 992,8	5,9
	LLP made as percent of estimated LLP		77,5		75,6		74,2		74,4		74,9
	LLP made as percent of estimated LLP adjusted for collateral		99,8		100,1		100,2		100,1		100,1

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

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

Structure of loans and claims grouped into homogeneous portfolios ¹

	1.01.13		1.01.14		1.07.14		1.08.14		1.09.14	
	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	11 150,3	100,0	11 318,0	100,0	11 447,4	100,0
of which:										
1.1. Loans to legal entities (except credit institutions)	644,2	8,1	805,2	7,8	860,3	7,7	851,7	7,5	845,4	7,4
1.2. Loans to individuals	7 349,0	91,9	9 536,0	92,2	10 289,9	92,3	10 465,9	92,5	10 601,5	92,6
1.3. Loans to credit institutions	0,1	0,0	0,3	0,0	0,1	0,0	0,4	0,0	0,4	0,0
2. Loans grouped into portfolios of homogeneous loans as a share of total loans	-	23,1	-	25,2	-	25,0	-	25,0	-	25,2
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	-	7,7	-	7,9	-	8,1
4. Claims grouped into portfolios of homogeneous claims - total	59,0	100,0	62,2	100,0	69,6	100,0	71,8	100,0	71,4	100,0
of which:										
4.1. Portfolios of homogeneous claims on legal entities	25,5	43,3	28,1	45,3	31,1	44,7	30,5	42,5	29,4	41,1
4.2. Portfolios of homogeneous claims on individuals	33,5	56,7	34,0	54,7	38,5	55,3	41,3	57,5	42,0	58,9
5. Ratio of provisions made on claims grouped into portfolios of homogeneous claims to claims grouped into portfolios of homogeneous claims	-	27,6	-	36,4	-	44,2	-	43,4	-	47,5

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

Homogeneous loans and claims on legal entities and provisions made as of 1.09.14¹

	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	845 436,4	100,0	49 452,0	100,0	5,8
of which by quality categories					
1.1. Quality Category I	727,2	0,1	0,0	0,0	0,0
1.2. Quality Category II	774 656,6	91,6	7 493,3	15,2	1,0
1.3. Quality Category III	18 554,2	2,2	2 737,6	5,5	14,8
1.4. Quality Category IV	11 420,9	1,4	4 681,6	9,5	41,0
1.5. Quality Category V	40 077,5	4,7	34 539,5	69,8	86,2
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	428,6	100,0	0,0	100,0	0,0
of which by quality categories					
2.1. Quality Category I	428,4	100,0	0,0	0,0	0,0
2.2. Quality Category II	0,2	0,0	0,0	100,0	3,2
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	845 865,0		49 452,0		5,8
4. Homogeneous claims grouped into portfolios - total	29 356,1	100,0	12 925,7	100,0	44,0
of which by quality categories					
4.1. Quality Category I	10 591,8	36,1	0,0	0,0	0,0
4.2. Quality Category II	1 169,3	4,0	15,3	0,1	1,3
4.3. Quality Category III	4768,7	16,2	215,9	1,7	4,5
4.4. Quality Category IV	188,1	0,6	75,1	0,6	39,9
4.5. Quality Category V	12638,2	43,1	12619,4	97,6	99,9
5. Claims for interest payments - total	7 730,3	100,0	2 369,8	100,0	30,7
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	2 770,1	35,8	2 253,5	95,1	81,4

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

Homogeneous loans and claims on individuals and provisions made as of 1.09.14¹

	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	10 601 540,0	100,0	879 236,9	100,0	8,3
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	837 404,6	7,9	21 116,3	2,4	2,5
1.1.2. residential real estate (mortgage) loans, total	2 458 087,7	23,2	38 576,3	4,4	1,6
1.1.3. car loans, total	886 602,8	8,4	52 314,5	6,0	5,9
1.1.4. other consumer loans, total	6 387 068,6	60,2	765 397,6	87,1	12,0
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	458 349,2	4,3	9 074,9	1,0	2,0
1.2.2. a portfolio of loans without overdue payments	8 800 737,3	83,0	128 966,8	14,7	1,5
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	307 972,0	2,9	17 541,9	2,0	5,7
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	188 951,2	1,8	50 033,9	5,7	26,5
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	193 056,3	1,8	108 369,7	12,3	56,1
1.2.6. a portfolio of loans with payments being overdue from 181 to 360 calendar days	274 920,6	2,6	219 883,2	25,0	80,0
1.2.7. a portfolio of loans with payments being overdue more than 360 calendar days	345 177,2	3,3	343 534,4	39,1	99,5
1.3. classified into the following loan quality categories:					
1.3.1. Quality category II	9 188 979,7	86,7	119 485,5	13,6	1,3
1.3.2. Quality category III	454 158,4	4,3	45 056,1	5,1	9,9
1.3.3. Quality category IV	172 158,1	1,6	74 486,8	8,5	43,3
1.3.4. Quality category V	730 327,1	6,9	640 208,5	72,8	87,7
2. Claims grouped into portfolios of homogeneous claims - total	42 026,1	5,8	20 969,7	3,3	49,9
of which by quality categories					
2.1. Quality category I	5 769,7	0,8	0,0	0,0	0,0
2.2. Quality category II	11 346,0	1,6	229,5	0,0	2,0
2.3. Quality category III	2366,4	0,3	300,1	0,0	12,7
2.4. Quality category IV	1914,0	0,3	937,3	0,1	49,0
2.5. Quality category V	20630,0	2,8	19502,8	3,0	94,5
3. Claims for interest payments - total	168 670,2	100,0	56 505,7	100,0	33,5
of which					
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	64 873,3	38,5	51 165,9	90,6	78,9

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).

Loan loss provisions by credit risk categories¹

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	1.07.14	1.08.14	1.09.14	1.01.13	1.01.14	1.07.14	1.08.14	1.09.14
Substandard	8,9	9,6	9,6	9,4	9,2	2,2	2,0	2,0	2,0	2,0
Doubtful	21,1	20,5	20,4	19,9	20,2	14,9	14,5	14,6	14,3	14,6
Problem	16,3	15,2	15,3	16,0	15,6	41,8	39,9	38,5	39,4	39,3
Loss	53,6	54,4	54,3	54,3	54,6	90,1	86,1	83,1	83,4	83,4

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

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

Indicator	1.01.13	1.01.14	1.07.14	1.08.14	1.09.14
Overdue claims on loans, deposits and other placements, billion rubles	1257,4	1398,0	1655,9	1722,6	1784,3
Of which					
- among 20 largest-asset credit institutions, billion rubles	960,6	1052,0	1200,2	1246,7	1303,7
Share of overdue claims in loans, deposits and other placements of the banking sector, percent	3,7	3,5	3,8	3,9	4,0
Overdue claims in rubles					
- billion rubles	1122,8	1257,9	1513,8	1571,0	1613,3
- as percent of total loans, deposits and other placements in rubles	4,2	4,0	4,4	4,6	4,7
Overdue claims in foreign currency					
- billion rubles	134,6	140,1	142,0	151,5	170,9
- as percent of total loans, deposits and other placements in foreign currency	1,9	1,5	1,5	1,5	1,7
- dollar equivalent, billion \$	4,4	4,3	4,2	4,2	4,6
Overdue claims on loans and other placements with non-financial institutions	924,1	933,7	1069,0	1110,1	1133,6
Share of overdue claims in total volume of loans and other placements with non-financial institutions	4,6	4,2	4,4	4,5	4,5
Overdue claims on loans and other funds provided to individuals	313,0	440,3	565,2	587,6	608,4
Share of overdue claims in total volume of loans and other placements with individuals	4,0	4,4	5,3	5,4	5,6

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	1.07.14	1.08.14	1.09.14	1.01.13	1.01.14	1.07.14	1.08.14	1.09.14
No overdue claims	118	96	80	77	77	1,7	1,8	2,4	2,5	2,4
Less than 5%	644	598	551	550	539	81,2	81,6	75,8	75,9	75,9
From 5 to 10%	103	126	149	141	140	12,3	9,4	14,2	13,8	13,9
From 10 to 15%	28	37	34	33	37	1,2	3,7	3,1	2,3	2,9
From 15 to 20%	9	10	12	18	21	0,1	3,3	4,2	5,0	4,7
From 20 to 60%	11	8	13	12	12	3,2	0,0	0,0	0,0	0,1
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	0	1	0,0	0,0	0,0	0,0	0,0
No loans, deposits and other placements	43	45	43	44	40	0,3	0,2	0,3	0,4	0,2

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

Indicators	1.01.13	1.01.14	1.07.14	1.08.14	1.09.14
Large credit risks of the banking sector total, bln rubles	12 773,9	14 433,7	16 072,4	17 018,2	17 353,3
Share of large credit risks in the banking sector assets, %	25,8	25,1	26,2	27,4	27,8

Structure of large loans¹ grouped by types of collateral

	1.01.13	1.01.14	1.07.14	1.08.14	1.09.14
Volume of large loans, billion rubles	6 493,4	7 493,4	8 110,5	8 376,6	8 512,3
of which:					
Volume of secured loans , billion rubles	1 507,9	1 767,1	2 017,5	1 970,1	1 784,6
Volume of I quality category collateral, billion rubles	355,8	388,7	386,5	402,3	386,9
of which:					
collateral of quoted securities issued by legal entities, billion rubles	48,0	13,1	24,2	26,2	23,3
Volume of II quality category collateral, billion rubles	1 363,7	1 700,8	1 437,2	1 393,7	1 297,9
of which:					
collateral of securities, issued by legal entities, billion rubles	317,7	644,0	401,3	338,9	236,7
collateral of proprietary rights (claims), billion rubles	511,8	477,8	515,0	527,1	532,3

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		1st half of 2014		2012		2013		1st half of 2014		2012		2013		1st half of 2014		1st half of 2012	1st half of 2013	1st half 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	39,2	37,6	183,4	152,4	120,1	120,2	117,8	118,3	32,1	30,5	43,1	41,4	43,9	42,7	4,4	1,9	2,4
Agriculture, hunting and forestry	43,7	44,8	45,0	42,2	41,5	41,7	182,0	186,5	182,8	167,7	173,6	175,5	68,6	70,6	71,1	67,3	71,1	66,8	3,7	2,3	3,8
Industrial production (mining, manufacturing, production and distribution of energy, gas and water)	67,6	66,0	47,7	44,2	41,2	39,6	195,4	159,4	125,1	124,3	117,1	118,4	30,8	28,8	43,2	42,9	46,1	44,5	4,6	1,9	2,8
-mining	77,3	76,3	44,7	44,1	57,1	48,0	283,0	206,1	116,0	128,1	149,4	93,6	11,3	8,4	33,6	31,9	65,5	51,6	5,4	4,8	3,1
-manufacturing	43,0	39,5	38,9	34,0	35,8	34,7	131,7	125,8	123,6	121,6	124,4	128,1	48,0	46,5	46,0	46,5	46,3	44,9	3,9	1,5	3,3
-production and distribution of energy, gas and water	69,3	67,2	66,5	64,9	55,7	54,5	151,9	133,8	132,7	133,1	77,2	77,1	40,5	39,6	38,0	34,9	40,5	40,6	1,6	1,8	1,3
Construction	16,9	14,7	12,2	10,6	11,9	10,7	102,2	100,7	98,8	100,7	103,0	103,4	23,6	20,0	22,0	19,0	18,8	20,9	0,0	0,7	-0,2
Wholesale and retail trade, car and household appliance repair	22,3	22,1	18,1	18,2	20,1	20,1	139,0	140,4	125,3	123,7	123,1	114,7	47,3	50,6	41,7	41,8	40,5	39,5	2,1	3,4	2,0
Transport and communication	42,1	38,9	39,8	37,7	38,8	33,1	114,8	87,4	76,0	95,5	117,6	128,6	41,2	46,7	54,2	44,0	43,5	50,8	5,0	0,6	-0,3

* 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		1.07.14		1.08.14		1.09.14	
	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	41,6	100,0	41,1	100,0	40,2	100,0
Of which										
- interest rate risk (IRR)	36,0	76,0	37,8	82,9	33,7	81,1	33,0	80,3	32,1	79,8
- equity position risk (EPR)	6,0	12,6	3,3	7,3	2,7	6,5	2,6	6,2	2,7	6,8
- foreign exchange risk (FER)	5,4	11,4	4,5	9,8	5,2	12,4	5,5	13,5	5,4	13,4
Reference data:										
Number of credit institutions ¹	613		655		627		616		613	
Share of credit institutions' assets ¹ in total banking sector assets, %	92,5		97,5		97,6		97,4		97,5	

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	1.07.14	1.08.14	1.09.14
Share of assets in foreign currency in total assets, %	21,0	22,1	23,4	24,5	24,1
of which:					
- 20 largest-asset credit institutions	22,2	23,3	24,9	26,1	25,8
Share of liabilities in foreign currency in total liabilities, %	20,9	21,2	22,0	22,8	22,6
of which:					
- 20 largest-asset credit institutions	22,3	22,9	23,8	24,6	24,4
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total, b.p.	0,1	0,9	1,4	1,8	1,5
of which:					
- 20 largest-asset credit institutions	-0,1	0,5	1,0	1,4	1,4

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

	1.01.13	1.01.14	1.07.14	1.08.14	1.09.14
Balance sheet positions					
Claims, bln rubles	10 410,0	12 703,5	14 374,4	15 240,1	15 062,4
Liabilities, bln rubles	10 343,8	12 185,3	13 518,1	14 139,1	14 144,7
Net balance sheet position, bln rubles	66,2	518,2	856,2	1 101,0	917,7
Net balance sheet position to own funds (capital), % ¹	1,1	7,3	11,6	14,9	12,3
Off-balance sheet positions ²					
Claims, bln rubles	5 783,2	7 011,1	12 228,3	13 104,7	12 772,7
Liabilities, bln rubles	5 356,7	7 063,4	12 358,6	13 377,9	12 855,1
Net balance sheet position, bln rubles	426,5	-52,3	-130,3	-273,2	-82,4
Net balance sheet position to own funds (capital), % ¹	7,0	-0,7	-1,8	-3,7	-1,1

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

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

Compliance with open foreign exchange position (OFP) requirements

	2012 y.				2013 y.				2014 y.	
	I	II	III	IV	I	II	III	IV	I	II
Number of credit institutions that exceeded the OFXP limits	6	5	2	3	3	3	0	6	6	7
Of which:										
- 20 largest-asset credit institutions	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
- 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

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 (OFP)				
				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
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

Open currency positions of the banking sector by currencies as of 1.09.14

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	340	-53,7	-1,2	359,7	-413,4
long	472	75,4	2,5	172,9	-97,6
EUR					
short	357	-16,1	-0,6	-66,8	50,7
long	451	50,5	1,1	-334,6	385,1
GBP					
short	77	-7,8	-0,4	-13,5	5,7
long	294	7,8	0,2	24,1	-16,3

Liquidity of Credit Institutions

Table 63

Relation of long-term assets and long-term liabilities¹ of the banking sector

	1.01.13	1.01.14 ³	1.07.14	1.08.14	1.09.14
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	28,5	39,5	47,8	47,8	41,2
Liabilities with maturity in excess of 1 year, as percent of total liabilities	23,0	24,7	25,7	25,9	27,0
A measure of using short-term liabilities to fund long-term liquid assets, percent ²	-2,7	23,9	47,8	46,7	24,1

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

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

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

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	1.07.14	1.08.14	1.09.14	1.01.13	1.01.14 ¹	1.07.14	1.08.14	1.09.14
Less than 0	616	264	252	264	257	57,1	6,6	5,6	6,1	5,9
From 0 to 20	300	410	390	363	353	42,3	25,2	27,9	26,4	26,4
More than 20	40	248	241	248	257	0,6	68,2	66,6	67,4	67,8
Data not available	0	1	1	2	2	0,0	0,0	0,0	0,0	0,0
Total	956	923	884	877	869	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 relation of short-term assets and short-term liabilities¹ of the banking sector

	1.01.13	1.01.14 ²	1.07.14	1.08.14	1.09.14
Liquid assets with maturity up to 30 days, as percent of liquid assets	48,0	35,0	28,2	27,6	31,8
Liabilities with maturity up to 30 days, as percent of total liabilities	43,6	41,4	41,4	39,8	38,5
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	12,9	12,4	10,8

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». 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.

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	1.07.14	1.08.14	1.09.14	1.01.13	1.01.14 ¹	1.07.14	1.08.14	1.09.14
Less than 0	403	469	436	456	448	21,3	30,1	19,9	20,8	29,2
From 0 to 20	248	238	224	201	206	13,8	44,1	22,3	21,9	43,1
More than 20	305	215	223	218	213	64,9	25,9	57,8	57,3	27,6
Data not available	0	1	1	2	2	0,0	0,0	0,0	0,0	0,0
Total	956	923	884	877	869	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.**