

THE CENTRAL BANK OF THE RUSSIAN FEDERATION

BANKING SUPERVISION DEPARTMENT

# REVIEW OF THE BANKING SECTOR OF THE RUSSIAN FEDERATION

(INTERNET-VERSION)

*ANALYTICAL DATA*

**№ 143 September 2014**

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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) <sup>1</sup> 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 19,5	32456,3 48,6 56,5 9957,1 14,9 17,3 22,7
3a.	Banking loans in fixed capital investment of organisations of all forms of ownership (except small businesses) (billion rubles) as % of fixed capital investment of organisations of all forms of ownership (except small businesses)	791,9 11,8	621,5 10,3	595,8 9,0	725,7 8,6	806,3 8,4	879,4 9,3
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 <sup>2</sup> 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 36,0	16957,5 25,4 29,5 38,6
6.	Funds raised from organisations (billion rubles) <sup>3</sup> as % of GDP as % of the banking sector liabilities <sup>2</sup>	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
<b>Reference data</b>							
<b>Indicator (billion rubles)</b>		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	9 493,4
Income of the population		25 244,0	28 697,5	32 498,3	35 648,7	39 623,4	43 901,7

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

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

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

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

Table 2

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

Date	Assets		Own funds (capital) <sup>1</sup>		Loans and other placements with non-financial organisations		Loans and other placements with individuals				Individual deposits		Funds raised from organisations	
	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	Total		Unsecured consumer loans <sup>2</sup>		over a month	over 12 months before reporting date	over a month	over 12 months before reporting date
							over a month	over 12 months before reporting date	over a month	over 12 months before reporting date				
1.01.09	8,1	39,2	4,2	42,7	1,2	34,3	-0,9	35,2	-1,6	39,2	6,9	14,5	5,6	24,4
1.01.10	2,6	5,0	-0,5	21,2	-1,2	0,3	-0,3	-11,0	-0,6	-11,0	6,9	26,7	2,0	8,9
1.01.11	3,5	14,9	1,5	2,4	1,1	12,1	2,2	14,3	2,8	20,4	6,1	31,2	5,4	16,4
1.01.12	4,4	23,1	4,5	10,8	1,5	26,0	4,0	35,9	5,1	50,1	7,3	20,9	2,8	25,8
1.01.13	3,9	18,9	1,2	16,6	0,8	12,7	2,3	39,4	2,6	53,0	6,1	20,0	4,1	11,8
1.02.13	-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
<b>Reference data:</b>														
Increase from the beginning of the current year	8,2		5,6		10,5		8,7		7,6		0,9		9,4	
Increase over the same period of the previous year	7,8		8,4		7,4		16,9		19,0		10,8		9,9	

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

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

**Table 3****Banking sector indicators, annual growth rates (%)**

	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
<b>Reference Data:</b>								
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	1.04.14	1.07.14	1.08.14
Credit institutions registered by the Bank of Russia and other authorities	1094	1071	1065	1059	1057
Operating credit institutions (credit institutions that have the right to conduct banking operations)	956	923	900	884	877
Credit institutions that have been registered by the Bank of Russia but have not yet paid up authorised capital and have not received a license (within established legal period)	1	0	0	1	0
Credit institutions with their banking licenses being revoked (cancelled)	137	148	165	174	180
Credit institutions licensed to conduct operations in foreign currency	648	623	603	593	586
Credit institutions holding general licences	270	270	268	263	263

Table 5

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

Federal district	1.01.13		1.01.14		1.04.14		1.07.14		1.08.14	
	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	535	59,4	525	59,4	522	59,5
of which the City of Moscow and Moscow Region	506	52,9	498	54,0	487	54,1	476	53,8	473	53,9
North-Western	70	7,3	70	7,6	71	7,9	70	7,9	68	7,8
Southern	46	4,8	46	5,0	46	5,1	45	5,1	45	5,1
North-Caucasian	50	5,2	43	4,7	37	4,1	35	4,0	34	3,9
Volga	106	11,1	102	11,1	101	11,2	100	11,3	100	11,4
Ural	44	4,6	42	4,6	40	4,4	40	4,5	39	4,4
Siberian	53	5,5	51	5,5	48	5,3	47	5,3	47	5,4
Far Eastern	23	2,4	22	2,4	22	2,4	22	2,5	22	2,5
Crimea	-	-	-	-	0	0,0	0	0,0	0	0,0
<b>Russian Federation</b>	<b>956</b>	<b>100,0</b>	<b>923</b>	<b>100,0</b>	<b>900</b>	<b>100,0</b>	<b>884</b>	<b>100,0</b>	<b>877</b>	<b>100,0</b>

Table 6

## Branches of credit institutions (CIs), by federal districts

Federal district	CIs of the district			Branches of CIs of the district			Branches of operating CIs from other districts in the given district			Share, %								
										Branches from other districts relative to the total of CIs of the district and their branches			CIs and branches of the district relative to the total of CIs and branches in Russia			Branches from other districts relative to the total number of branches in Russia		
	1.01.13	1.01.14	1.08.14	1.01.13	1.01.14	1.08.14	1.01.13	1.01.14	1.08.14	1.01.13	1.01.14	1.08.14	1.01.13	1.01.14	1.08.14	1.01.13	1.01.14	1.08.14
Central	564	547	522	102	75	64	356	322	302	53,5	51,8	51,5	20,2	21,2	21,5	15,2	16,1	16,4
of which the City of Moscow and Moscow Region <sup>1</sup>	506	498	473	90	63	57	127	124	119	21,3	22,1	22,5	18,0	19,2	19,5	5,4	6,2	6,5
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	45	17	15	14	232	209	197	368,3	342,6	333,9	1,9	2,1	2,2	9,9	10,4	10,7
North-Caucasian	50	43	34	82	72	50	87	83	83	65,9	72,2	98,8	4,0	3,9	3,1	3,7	4,1	4,5
Volga	106	102	100	85	67	52	433	322	305	226,7	190,5	200,7	5,8	5,8	5,6	18,4	16,1	16,5
Ural	44	42	39	80	74	58	174	157	140	140,3	135,3	144,3	3,8	4,0	3,6	7,4	7,8	7,6
Siberian	53	51	47	21	21	20	248	204	187	335,1	283,3	279,1	2,2	2,5	2,5	10,6	10,2	10,1
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	-	-	0	-	-	0	-	-	17	-	-	0,0	-	-	0,0	-	-	0,9
<b>Russian Federation</b>	<b>956</b>	<b>923</b>	<b>877</b>	<b>403</b>	<b>339</b>	<b>273</b>	<b>1946</b>	<b>1666</b>	<b>1571</b>	<b>143,2</b>	<b>132,0</b>	<b>136,6</b>	<b>41,1</b>	<b>43,1</b>	<b>42,3</b>	<b>82,8</b>	<b>83,1</b>	<b>85,2</b>

<sup>1</sup> as one region

Table 7

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

Distribution of credit institutions ranged by assets (descending)	1.01.13		1.01.14		1.04.14		1.07.14		1.08.14	
	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	31 881 002	53,7	33 010 159	53,8	33 139 890	53,3
From 6 to 20	9 660 925	19,5	10 905 104	19,0	11 179 928	18,8	11 787 795	19,2	12 138 973	19,5
From 21 to 50	5 745 193	11,6	6 383 544	11,1	6 564 684	11,1	6 815 288	11,1	6 978 318	11,2
From 51 to 200	6 399 522	12,9	6 982 880	12,2	6 996 903	11,8	7 121 152	11,6	7 230 204	11,6
From 201 to 500	2 246 789	4,5	2 376 786	4,1	2 261 399	3,8	2 193 740	3,6	2 192 075	3,5
From 501	562 302	1,1	539 625	0,9	493 330	0,8	457 074	0,7	447 459	0,7
<b>Total</b>	<b>49 509 647</b>	<b>100,0</b>	<b>57 423 070</b>	<b>100,0</b>	<b>59 377 245</b>	<b>100,0</b>	<b>61 385 208</b>	<b>100,0</b>	<b>62 126 919</b>	<b>100,0</b>



Table 8

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

	(%)				
Federal district	1.01.13	1.01.14	1.04.14	1.07.14	1.08.14
Central	56,4	58,8	59,7	59,6	59,1
of which the City of Moscow and Moscow Region	56,9	59,2	60,1	60,1	59,5
North-Western	66,2	67,3	67,5	70,3	71,2
Southern	68,7	68,6	65,0	66,8	66,7
North-Caucasian	52,8	46,9	52,4	55,7	55,5
Volga	46,5	46,9	47,6	48,1	48,4
Ural	68,8	69,8	70,4	69,3	70,6
Siberian	72,9	72,7	74,5	75,5	75,0
Far Eastern	82,9	85,1	85,6	86,2	86,0
Crimea	-	-	-	-	0,0
<b>Russian Federation</b>	<b>50,3</b>	<b>52,7</b>	<b>53,7</b>	<b>53,8</b>	<b>53,3</b>

Table 9

**Operating credit institutions ranged by assets (distribution and change  
over the period 1.01.14 - 1.08.14)**

Groups of credit institutions ranged by assets as of 1.01.14		Number of credit institutions as of 1.01.14	Groups as of 1.08.14						Licences revoked (cancelled)	Reorganised credit institution
			1	2	3	4	5	6		
1	First 5	5	4	1						
2	From 6 to 20	15	1	13	1					
3	From 21 to 50	30		1	25	4				
4	From 51 to 200	150			4	134	4		7	1
5	From 201 to 500	300				10	271	6	13	
6	From 501	422				1	25	366	28	
Became operating after 1.01.14						1		2		
<b>Total over the period</b>									48	1
<b>Total as of 1.01.14<sup>1</sup></b>		<b>923</b>								
<b>Total as of 1.08.14<sup>1</sup></b>		<b>877</b>	<b>5</b>	<b>15</b>	<b>30</b>	<b>150</b>	<b>300</b>	<b>375</b>		

- credit institutions that moved up to the higher group by assets

- credit institutions remaining in the same group

- credit institutions that moved down to a lower group

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

Table 10

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

	1.01.13	1.01.14	1.04.14	1.07.14	1.08.14
<b>Credit institutions with foreign participation over 50%</b>					
Assets	17,8	15,3	14,7	14,4	14,5
Own funds (capital) <sup>1</sup>	19,3	17,3	16,7	16,7	16,6
Correspondent accounts with non-resident banks	21,7	18,6	14,6	16,5	14,9
Loans and other placements with non-financial organisations	14,2	12,0	11,7	11,5	11,7
Loans and other placements with individuals	22,6	21,0	20,3	19,6	19,4
Loans, deposits and other placements with credit institutions	27,3	19,9	20,5	19,0	18,4
Individual deposits	13,5	12,5	12,2	12,0	12,1
Funds raised from organisations <sup>2</sup>	18,6	15,6	14,3	14,3	14,3
Profit (loss) of the current year	19,6	15,2	16,4	11,8	11,3
<b>Reference data:</b>					
Number of credit institutions	117	122	119	117	118
<b>of which 100% foreign-owned credit institutions</b>					
Assets	9,8	9,0	8,8	8,4	8,5
Own funds (capital) <sup>1</sup>	11,4	11,1	10,9	10,5	10,6
Correspondent accounts with non-resident banks	15,2	12,8	10,7	12,5	10,4
Loans and other placements with non-financial organisations	7,5	7,2	7,2	7,1	7,4
Loans and other placements with individuals	11,1	10,8	10,6	10,2	10,2
Loans, deposits and other placements with credit institutions	20,0	16,4	16,7	15,2	15,0
Individual deposits	6,1	6,2	6,2	6,1	6,2
Funds raised from organisations <sup>2</sup>	11,0	10,3	9,4	9,3	9,4
Profit (loss) of the current year	13,4	12,7	13,7	9,5	8,9
<b>Reference data:</b>					
Number of credit institutions	73	76	78	75	76

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

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

Table 11

Selected indicators of credit institutions going through insolvency prevention measures<sup>1</sup>

	1.01.13		1.01.14		1.04.14		1.07.14		1.08.14	
	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	2158,3	3,6	2626,4	4,3	2624,8	4,2
Own funds (capital) <sup>2</sup>	212,4	3,5	202,8	2,9	224,1	3,1	227,2	3,1	222,2	3,0
Loans and other placements with non-financial organisations	685,9	3,4	838,9	3,7	828,0	3,5	941,1	3,9	958,7	3,9
of which overdue claims	230,2	24,9	222,7	23,8	225,7	22,5	218,9	20,5	225,0	20,3
Loans and other placements with individuals	142,3	1,8	154,6	1,6	192,0	1,9	203,7	1,9	211,6	2,0
of which overdue claims	12,9	4,1	10,4	2,4	14,9	3,0	16,4	2,9	17,2	2,9
Individual deposits	298,7	2,1	312,5	1,8	342,4	2,1	435,4	2,6	431,3	2,5
Funds raised from organisations	778,2	5,0	794,7	4,5	832,4	4,3	908,2	4,7	951,4	4,9
<b>Reference data:</b>										
Number of credit institutions <sup>1</sup>	5	0,5	5	0,5	6	0,7	9	1,0	9	1,0

<sup>1</sup> 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.

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

## Activities of Credit Institutions Main Trends

Table 12

### Structure of assets, by type of investment

(billion rubles)

Assets		1.01.13	1.01.14	1.04.14	1.07.14	1.08.14
1.	Money, precious metals and gemstones	1 554,0	1 608,7	1 645,0	1 447,9	1 451,6
1.1.	of which: money	1 423,5	1 523,1	1 556,6	1 387,3	1 369,1
2.	Accounts with the Bank of Russia and authorised agencies of other countries	2 159,9	2 264,9	2 067,4	2 007,2	1 895,0
3.	Correspondent accounts with credit institutions	1 483,3	1 496,5	1 674,8	1 848,8	1 839,8
3.1.	of which: Correspondent accounts with correspondent credit institutions	315,8	398,3	399,9	460,8	453,5
3.2.	Correspondent accounts with non-resident banks	1 167,5	1 098,2	1 274,9	1 388,0	1 386,3
4.	Securities acquired by credit institutions, total	7 034,9	7 822,3	7 948,0	7 891,1	8 011,4
4.1.	of which Debt securities	5 265,1	6 162,9	6 217,8	6 216,3	6 360,4
4.2.	Shares	791,6	790,4	785,3	397,2	360,2
4.3.	Discounted promissory notes	398,8	274,1	249,1	227,5	232,5
4.4.	Shares in associates and subsidiaries <sup>1</sup>	579,4	594,9	696,0	1 050,1	1 058,3
5.	Other participation in authorised capital	333,4	353,9	376,8	446,6	439,4
6.	Derivatives with fair value being an asset	163,9	175,8	397,5	316,4	355,3
7.	Loans, total	33 993,1	40 535,3	42 140,0	43 954,6	44 534,8
7.1.	of which: Loans, deposits and other placements	33 960,1	40 417,7	42 005,7	43 816,4	44 377,7
	of which overdue claims	1 257,4	1 398,0	1 525,9	1 655,9	1 722,6
	of which:					
7.1.1.	Loans and other placements with non-financial organisations	19 971,4	22 499,2	23 841,7	24 338,2	24 870,5
	of which overdue claims	924,1	933,7	1 003,0	1 069,0	1 110,1
7.1.2.	Loans and other placements with individuals	7 737,1	9 957,1	10 228,1	10 639,2	10 820,4
	of which overdue claims	313,0	440,3	498,1	565,2	587,6
7.1.3.	Loans, deposits and other placements with credit institutions	4 230,4	5 130,6	5 152,2	5 815,8	5 651,2
	of which overdue claims	5,2	11,3	13,1	9,9	12,1
8.	Fixed assets (tangible and intangible), other real estate and inventories	1 090,5	1 147,5	1 154,0	1 181,9	1 182,9
8.1.	of which real estate, temporarily out of use in operating activities	96,7	64,8	66,1	74,1	70,2
9.	Allocation of profit	210,2	192,2	66,0	77,4	102,5
9.1.	of which income tax	204,4	188,6	66,0	77,3	101,8
10.	Other assets, total	1 486,3	1 826,0	1 907,6	2 213,3	2 314,2
	of which:					
10.1.	Float	647,8	790,5	848,3	1 046,5	1 096,0
10.2.	Receivables	210,0	312,2	295,9	290,9	295,7
10.3.	Deferred expenses	121,5	123,4	125,2	122,9	126,6
<b>Banking sector assets</b>		<b>49 509,6</b>	<b>57 423,1</b>	<b>59 377,2</b>	<b>61 385,2</b>	<b>62 126,9</b>

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

Table 13

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

(billion rubles)

Liabilities <sup>1</sup>		1.01.13	1.01.14	1.04.14	1.07.14	1.08.14
1.	Funds and profit of credit institutions	5 911,0	6 629,2	6 607,0	6 727,8	6 753,5
	Of which:					
1.1.	Funds of credit institutions	3 049,7	3 261,0	3 247,7	3 264,1	3 255,3
1.2.	Profit (losses), including financial result of the previous year	2 861,3	3 368,3	3 357,9	3 390,6	3 423,2
	Of which:					
1.2.1.	Profit (losses) of the current year	1 011,9	993,6	232,1	451,4	513,3
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	2 690,9	4 439,1	4 702,2	5 368,5	5 591,7
3.	Accounts of credit institutions	462,8	584,1	574,3	651,0	621,0
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	289,6	365,8	353,0	421,3	411,8
3.2.	Correspondent accounts of non-resident credit institutions	145,5	123,0	118,1	118,3	115,0
4.	Loans, deposits and other funds raised from other credit institutions	4 738,4	4 806,0	4 814,6	5 339,0	5 113,0
5.	Clients' funds <sup>2</sup>	30 120,0	34 930,9	36 162,0	36 400,4	36 787,0
	Of which:					
5.1.	Budgetary funds in settlement accounts	38,5	41,9	52,7	67,5	70,9
5.2.	Government and other extra-budgetary funds in settlement accounts	1,6	0,2	0,7	0,2	0,2
5.3.	Funds of legal entities in settlement and other accounts	5 706,6	6 516,1	7 324,5	6 805,4	6 503,4
5.4.	Clients' float	296,4	400,3	488,5	503,5	465,8
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	9 619,5	10 838,3	11 555,3	11 975,7	12 464,5
5.6.	Individual deposits	14 251,0	16 957,5	16 563,9	16 883,2	17 111,8
5.7.	Clients' funds in factoring and forfeiting operations	37,2	43,8	35,0	33,6	31,0
6.	Bonds	1 037,4	1 213,1	1 149,0	1 203,8	1 199,4
7.	Promissory notes and bank acceptances	1 149,3	1 004,3	965,7	863,1	886,9
8.	Derivatives with fair value being a liability	135,3	134,7	286,2	225,7	273,5
9.	Other liabilities <sup>1</sup> , total	3 264,7	3 681,7	4 116,3	4 605,9	4 900,9
	Of which:					
9.1.	Provisions	2 441,3	2 851,9	3 074,4	3 250,4	3 348,6
9.2.	Float	395,3	309,0	470,0	719,4	885,6
9.3.	Payables	72,3	95,7	113,6	118,8	123,6
9.4.	Deferred income	10,2	8,1	6,2	7,1	6,2
9.5.	Interest payable	345,5	417,0	452,1	454,8	482,2
	Of which:					
9.5.1.	Overdue interest	0,0	0,0	0,0	0,0	0,0
<b>Banking sector liabilities<sup>1</sup></b>		<b>49 509,6</b>	<b>57 423,1</b>	<b>59 377,2</b>	<b>61 385,2</b>	<b>62 126,9</b>

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

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

Table 14

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

Assets		1.01.13	1.01.14	1.04.14	1.07.14	1.08.14
1.	Money, precious metals and gemstones	3,1	2,8	2,8	2,4	2,3
1.1.	of which: money	2,9	2,7	2,6	2,3	2,2
2.	Accounts with the Bank of Russia and authorised agencies of other countries	4,4	3,9	3,5	3,3	3,1
3.	Correspondent accounts with credit institutions	3,0	2,6	2,8	3,0	3,0
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	0,6	0,7	0,7	0,8	0,7
3.2.	Correspondent accounts with non-resident banks	2,4	1,9	2,1	2,3	2,2
4.	Securities acquired by credit institutions, total	14,2	13,6	13,4	12,9	12,9
	of which					
4.1.	Debt securities	10,6	10,7	10,5	10,1	10,2
4.2.	Shares	1,6	1,4	1,3	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	1,2	1,7	1,7
5.	Other participation in authorised capital	0,7	0,6	0,6	0,7	0,7
6.	Derivatives with fair value being an asset	0,3	0,3	0,7	0,5	0,6
7.	Loans, total	68,7	70,6	71,0	71,6	71,7
	of which:					
7.1.	Loans, deposits and other placements	68,6	70,4	70,7	71,4	71,4
	of which overdue claims	2,5	2,4	2,6	2,7	2,8
	of which:					
7.1.1.	Loans and other placements with non-financial organisations	40,3	39,2	40,2	39,6	40,0
	of which overdue claims	1,9	1,6	1,7	1,7	1,8
7.1.2.	Loans and other placements with individuals	15,6	17,3	17,2	17,3	17,4
	of which overdue claims	0,6	0,8	0,8	0,9	0,9
7.1.3.	Loans, deposits and other placements with credit institutions	8,5	8,9	8,7	9,5	9,1
	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	0,1	0,2
9.1.	of which income tax	0,4	0,3	0,1	0,1	0,2
10.	Other assets, total	3,0	3,2	3,2	3,6	3,7
	of which:					
10.1.	Float	1,3	1,4	1,4	1,7	1,8
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
<b>Banking sector assets</b>		<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>

Table 15

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

Liabilities <sup>1</sup>		1.01.13	1.01.14	1.04.14	1.07.14	1.08.14
1.	Funds and profit of credit institutions	11,9	11,5	11,1	11,0	10,9
	Of which:					
1.1.	Funds of credit institutions	6,2	5,7	5,5	5,3	5,2
1.2.	Profit (losses), including financial result of the previous year	5,8	5,9	5,7	5,5	5,5
	Of which:					
1.2.1.	Profit (losses) of the current year	2,0	1,7	0,4	0,7	0,8
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	5,4	7,7	7,9	8,7	9,0
3.	Accounts of credit institutions	0,9	1,0	1,0	1,1	1,0
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	0,6	0,6	0,6	0,7	0,7
3.2.	Correspondent accounts of non-resident credit institutions	0,3	0,2	0,2	0,2	0,2
4.	Loans, deposits and other funds raised from other credit institutions	9,6	8,4	8,1	8,7	8,2
5.	Clients' funds <sup>2</sup>	60,8	60,8	60,9	59,3	59,2
	Of which:					
5.1.	Budgetary funds in settlement accounts	0,1	0,1	0,1	0,1	0,1
5.2.	Government and other extra-budgetary funds in settlement accounts	0,0	0,0	0,0	0,0	0,0
5.3.	Funds of legal entities in settlement and other accounts	11,5	11,3	12,3	11,1	10,5
5.4.	Clients' float	0,6	0,7	0,8	0,8	0,7
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	19,4	18,9	19,5	19,5	20,1
5.6.	Individual deposits	28,8	29,5	27,9	27,5	27,5
5.7.	Clients' funds in factoring and forfeiting operations	0,1	0,1	0,1	0,1	0,0
6.	Bonds	2,1	2,1	1,9	2,0	1,9
7.	Promissory notes and bank acceptances	2,3	1,7	1,6	1,4	1,4
8.	Derivatives with fair value being a liability	0,3	0,2	0,5	0,4	0,4
9.	Other liabilities <sup>1</sup> , total	6,6	6,4	6,9	7,5	7,9
	Of which:					
9.1.	Provisions	4,9	5,0	5,2	5,3	5,4
9.2.	Float	0,8	0,5	0,8	1,2	1,4
9.3.	Payables	0,1	0,2	0,2	0,2	0,2
9.4.	Deferred income	0,0	0,0	0,0	0,0	0,0
9.5.	Interest payable	0,7	0,7	0,8	0,7	0,8
	Of which:					
9.5.1	Overdue interest	0,0	0,0	0,0	0,0	0,0
<b>Banking sector liabilities<sup>1</sup></b>		<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>

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

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



Table 16

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

	Rubles					Foreign Currency					Total				
	1.01.13	1.01.14	1.04.14	1.07.14	1.08.14	1.01.13	1.01.14	1.04.14	1.07.14	1.08.14	1.01.13	1.01.14	1.04.14	1.07.14	1.08.14
<b>1. Loans, deposits and other placements, total</b>	<b>26757,1</b>	<b>31300,2</b>	<b>31999,3</b>	<b>34143,8</b>	<b>34191,7</b>	<b>7203,0</b>	<b>9117,6</b>	<b>10006,4</b>	<b>9672,7</b>	<b>10185,9</b>	<b>33960,1</b>	<b>40417,7</b>	<b>42005,7</b>	<b>43816,4</b>	<b>44377,7</b>
Of which															
- overdue claims	1122,8	1257,9	1370,6	1513,8	1571,0	134,6	140,1	155,4	142,0	151,5	1257,4	1398,0	1525,9	1655,9	1722,6
<b>1.1 Loans and other placements with non-financial resident organisations</b>	<b>15097,0</b>	<b>16542,7</b>	<b>17070,3</b>	<b>17718,4</b>	<b>17938,1</b>	<b>2988,9</b>	<b>3792,8</b>	<b>4124,1</b>	<b>3843,7</b>	<b>4056,9</b>	<b>18086,0</b>	<b>20335,5</b>	<b>21194,4</b>	<b>21562,0</b>	<b>21995,0</b>
Of which															
- overdue claims	805,4	812,0	869,8	904,0	938,5	58,0	58,3	65,8	61,5	63,6	863,4	870,2	935,7	965,5	1002,1
of which:															
1.1.1. Loans and other placements with individual entrepreneurs	568,4	666,9	675,8	692,7	687,8	5,3	5,5	6,6	5,9	6,0	573,7	672,4	682,4	698,7	693,9
Of which															
- overdue claims	24,9	33,2	38,0	43,8	46,9	0,4	0,3	0,3	0,3	0,3	25,2	33,5	38,3	44,1	47,2
<b>1.2 Loans and other placements with non-resident legal entities (except banks)</b>	<b>509,6</b>	<b>565,7</b>	<b>768,1</b>	<b>787,2</b>	<b>803,1</b>	<b>1375,9</b>	<b>1598,0</b>	<b>1879,2</b>	<b>1989,0</b>	<b>2072,3</b>	<b>1885,4</b>	<b>2163,7</b>	<b>2647,3</b>	<b>2776,2</b>	<b>2875,4</b>
Of which															
- overdue claims	21,9	20,8	21,6	61,3	61,7	38,9	42,7	45,8	42,2	46,2	60,8	63,5	67,4	103,4	107,9
<b>1.3 Loans, deposits and other placements with financial sector</b>	<b>2306,7</b>	<b>2591,8</b>	<b>2320,4</b>	<b>3329,2</b>	<b>3033,4</b>	<b>654,9</b>	<b>676,7</b>	<b>721,9</b>	<b>712,1</b>	<b>873,0</b>	<b>2961,6</b>	<b>3268,5</b>	<b>3042,3</b>	<b>4041,3</b>	<b>3906,4</b>
Of which															
- overdue claims	18,5	18,1	17,2	17,4	18,6	1,6	0,4	1,1	0,9	0,6	20,1	18,5	18,3	18,3	19,2
of which:															
1.3.1 Resident credit institutions	1478,1	1508,3	1341,4	2208,9	1906,7	537,6	581,4	578,4	568,2	696,8	2015,6	2089,7	1919,7	2777,1	2603,4
Of which															
- overdue claims	4,8	5,8	5,8	6,0	6,4	0,2	0,0	0,7	0,5	0,1	5,0	5,8	6,6	6,5	6,5
1.3.2 Resident financial institutions of different forms of ownership	828,6	1083,5	979,0	1120,2	1126,7	117,4	95,3	143,6	143,9	176,2	945,9	1178,8	1122,6	1264,2	1302,9
Of which															
- overdue claims	13,6	12,3	11,3	11,4	12,2	1,4	0,3	0,4	0,4	0,5	15,0	12,7	11,7	11,7	12,7
<b>1.4 Loans, deposits and other placements with non-resident banks</b>	<b>451,4</b>	<b>416,6</b>	<b>416,7</b>	<b>410,0</b>	<b>391,5</b>	<b>1763,4</b>	<b>2624,4</b>	<b>2815,7</b>	<b>2628,7</b>	<b>2656,2</b>	<b>2214,8</b>	<b>3041,0</b>	<b>3232,4</b>	<b>3038,7</b>	<b>3047,7</b>
Of which															
- overdue claims	0,0	0,0	0,3	0,0	0,2	0,2	5,4	6,2	3,4	5,5	0,2	5,4	6,5	3,4	5,7
<b>1.5 Loans and other placements with government financial agencies and extra-budgetary funds</b>	<b>530,2</b>	<b>816,0</b>	<b>818,8</b>	<b>796,1</b>	<b>766,2</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>530,2</b>	<b>816,0</b>	<b>818,8</b>	<b>796,1</b>	<b>766,2</b>
Of which															
- overdue claims	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
<b>1.6 Loans and other placements with resident individuals</b>	<b>7484,4</b>	<b>9708,8</b>	<b>9972,0</b>	<b>10409,2</b>	<b>10579,7</b>	<b>237,6</b>	<b>227,0</b>	<b>232,8</b>	<b>206,1</b>	<b>216,0</b>	<b>7721,9</b>	<b>9935,8</b>	<b>10204,7</b>	<b>10615,3</b>	<b>10795,7</b>
Of which															
- overdue claims	276,9	406,8	461,5	531,0	551,9	35,6	32,7	35,7	33,3	34,7	312,5	439,5	497,2	564,2	586,6
<b>1.7 Loans and other placements with non-resident individuals</b>	<b>8,3</b>	<b>11,1</b>	<b>12,3</b>	<b>13,8</b>	<b>14,0</b>	<b>6,8</b>	<b>10,2</b>	<b>11,1</b>	<b>10,1</b>	<b>10,7</b>	<b>15,1</b>	<b>21,3</b>	<b>23,4</b>	<b>23,8</b>	<b>24,7</b>
Of which															
- overdue claims	0,1	0,2	0,2	0,2	0,2	0,4	0,6	0,7	0,8	0,9	0,5	0,8	0,9	1,0	1,0
<b>Reference data:</b>															
Provisions on loans, deposits and other placements	2095,7	2417,3	2612,6	2771,5	2851,3	0,0	0,0	0,0	0,0	0,0	2095,7	2417,3	2612,6	2771,5	2851,3
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	58,7	80,6	100,5	131,6	138,0	4,6	6,6	6,8	6,3	6,6	63,4	87,1	107,3	137,9	144,6
Credit institutions' portfolio of promissory notes of residents	308,2	221,8	202,6	202,5	207,5	88,6	50,1	44,0	22,9	22,8	396,8	271,9	246,6	225,4	230,3
Credit institutions' portfolio of promissory notes of non-residents	0,0	0,0	0,0	0,0	0,0	2,0	2,2	2,4	2,1	2,2	2,0	2,2	2,4	2,1	2,2

**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	1.04.14	1.07.14	1.08.14
<b>1. Loans, deposits and other placements, total</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>
	<b>68,6</b>	<b>70,4</b>	<b>70,7</b>	<b>71,4</b>	<b>71,4</b>
Of which:					
- overdue claims	3,7	3,5	3,6	3,8	3,9
	2,5	2,4	2,6	2,7	2,8
<b>1.1 Loans and other placements with non-financial resident organisations</b>	<b>53,3</b>	<b>50,3</b>	<b>50,5</b>	<b>49,2</b>	<b>49,6</b>
	<b>36,5</b>	<b>35,4</b>	<b>35,7</b>	<b>35,1</b>	<b>35,4</b>
Of which:					
- overdue claims	2,5	2,2	2,2	2,2	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	1,6
	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
<b>1.2 Loans and other placements with non-resident legal entities (except banks)</b>	<b>5,6</b>	<b>5,4</b>	<b>6,3</b>	<b>6,3</b>	<b>6,5</b>
	<b>3,8</b>	<b>3,8</b>	<b>4,5</b>	<b>4,5</b>	<b>4,6</b>
Of which:					
- overdue claims	0,2	0,2	0,2	0,2	0,2
	0,1	0,1	0,1	0,2	0,2
<b>1.3 Loans, deposits and other placements with financial sector</b>	<b>8,7</b>	<b>8,1</b>	<b>7,2</b>	<b>9,2</b>	<b>8,8</b>
	<b>6,0</b>	<b>5,7</b>	<b>5,1</b>	<b>6,6</b>	<b>6,3</b>
Of which:					
- overdue claims	0,1	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
of which:					
1.3.1 Resident credit institutions	5,9	5,2	4,6	6,3	5,9
	4,1	3,6	3,2	4,5	4,2
Of which					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
1.3.2 Resident financial institutions of different forms of ownership	2,8	2,9	2,7	2,9	2,9
	1,9	2,1	1,9	2,1	2,1
Of which					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
<b>1.4 Loans, deposits and other placements with non-resident banks</b>	<b>6,5</b>	<b>7,5</b>	<b>7,7</b>	<b>6,9</b>	<b>6,9</b>
	<b>4,5</b>	<b>5,3</b>	<b>5,4</b>	<b>5,0</b>	<b>4,9</b>
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
<b>1.5 Loans and other placements with government financial agencies and extra-budgetary funds</b>	<b>1,6</b>	<b>2,0</b>	<b>1,9</b>	<b>1,8</b>	<b>1,7</b>
	<b>1,1</b>	<b>1,4</b>	<b>1,4</b>	<b>1,3</b>	<b>1,2</b>
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
<b>1.6 Loans and other placements with resident individuals</b>	<b>22,7</b>	<b>24,6</b>	<b>24,3</b>	<b>24,2</b>	<b>24,3</b>
	<b>15,6</b>	<b>17,3</b>	<b>17,2</b>	<b>17,3</b>	<b>17,4</b>
Of which:					
- overdue claims	0,9	1,1	1,2	1,3	1,3
	0,6	0,8	0,8	0,9	0,9
<b>1.7 Loans and other placements with non-resident individuals</b>	<b>0,0</b>	<b>0,1</b>	<b>0,1</b>	<b>0,1</b>	<b>0,1</b>
	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
<b>Reference data:</b>					
Provision on loans, deposits and other placements	6,2	6,0	6,2	6,3	6,4
	4,2	4,2	4,4	4,5	4,6
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	0,6	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 portfolio<sup>1</sup>

	1.01.13		1.01.14		1.04.14		1.07.14		1.08.14	
	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
<b>Securities, total</b>	<b>6 636,1</b>	<b>100,0</b>	<b>7 548,2</b>	<b>100,0</b>	<b>7 699,0</b>	<b>100,0</b>	<b>7 663,6</b>	<b>100,0</b>	<b>7 778,9</b>	<b>100,0</b>
- in rubles	5 451,0	82,1	6 031,2	79,9	5 886,3	76,5	5 888,2	76,8	5 805,9	74,6
- in foreign currency	1 185,1	17,9	1 517,0	20,1	1 812,7	23,5	1 775,3	23,2	1 973,0	25,4
Of which:										
Securities at fair value through profit or loss	1 782,6	26,9	2 214,2	29,3	2 027,6	26,3	1 960,2	25,6	1 953,1	25,1
- in rubles	1 640,3	24,7	1 897,5	25,1	1 657,1	21,5	1 584,2	20,7	1 521,9	19,6
- in foreign currency	142,3	2,1	316,6	4,2	370,5	4,8	376,0	4,9	431,2	5,5
Securities available for sale	3 464,7	52,2	3 856,4	51,1	3 966,2	51,5	3 588,3	46,8	3 630,8	46,7
- in rubles	2 723,6	41,0	3 024,5	40,1	2 954,9	38,4	2 679,1	35,0	2 648,6	34,0
- in foreign currency	741,1	11,2	831,9	11,0	1 011,3	13,1	909,2	11,9	982,3	12,6
Securities held-to-maturity	800,9	12,1	876,4	11,6	1 002,8	13,0	1 059,2	13,8	1 130,9	14,5
- in rubles	769,5	11,6	800,0	10,6	887,2	11,5	882,3	11,5	902,2	11,6
- in foreign currency	31,4	0,5	76,4	1,0	115,7	1,5	176,8	2,3	228,7	2,9
Shares in associates and subsidiaries <sup>2</sup>	579,4	8,7	594,9	7,9	696,0	9,0	1 050,1	13,7	1 058,3	13,6
- in rubles	310,0	4,7	304,0	4,0	382,0	5,0	737,7	9,6	728,4	9,4
- in foreign currency	269,3	4,1	290,9	3,9	313,9	4,1	312,4	4,1	329,9	4,2
Reference data:										
Revaluation of securities	31,4		-37,1		-136,7		-71,5		-171,8	
Provisions for losses on securities available for sale	27,2		49,3		69,7		12,7		13,1	
Provisions for losses on securities held-to-maturity	1,1		3,3		3,1		2,9		3,0	
Provisions for losses on portfolio of shares in associates and subsidiaries	8,4		5,3		5,7		73,8		75,7	

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

<sup>2</sup> 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		1.04.14		1.07.14		1.08.14	
	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	6 217,8	100,0	6 216,3	100,0	6 360,4	100,0
- in rubles	4 434,5	84,2	5 059,3	82,1	4 855,9	78,1	4 894,3	78,7	4 867,3	76,5
- in foreign currency	830,6	15,8	1 103,5	17,9	1 361,8	21,9	1 322,1	21,3	1 493,0	23,5
of which: revaluation	50,6	1,0	-19,5	-0,3	-103,1	-1,7	-62,9	-1,0	-145,4	-2,3
Debt securities at book value held (without revaluation)	5 214,5	100,0	6 182,4	100,0	6 320,9	100,0	6 279,2	100,0	6 505,8	100,0
of which:										
debt securities of the Russian Federation	945,1	18,1	814,1	13,2	868,0	13,7	1 151,9	18,3	1 227,8	18,9
- in rubles	750,4	14,4	677,5	11,0	688,3	10,9	974,4	15,5	1 009,1	15,5
- in foreign currency	194,7	3,7	136,6	2,2	179,7	2,8	177,6	2,8	218,7	3,4
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	96,3	1,5	151,5	2,4	147,4	2,3
- in rubles	98,1	1,9	131,8	2,1	96,3	1,5	151,5	2,4	147,3	2,3
- in foreign currency	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,1	0,0
debt securities of resident credit institutions	492,9	9,5	410,3	6,6	388,4	6,1	422,5	6,7	463,1	7,1
- in rubles	487,4	9,3	400,1	6,5	384,0	6,1	401,2	6,4	438,6	6,7
- in foreign currency	5,5	0,1	10,2	0,2	4,4	0,1	21,4	0,3	24,5	0,4
other debt securities of residents	863,8	16,6	687,8	11,1	720,3	11,4	850,6	13,5	780,4	12,0
- in rubles	863,4	16,6	687,5	11,1	720,0	11,4	850,3	13,5	780,0	12,0
- in foreign currency	0,4	0,0	0,4	0,0	0,3	0,0	0,3	0,0	0,4	0,0
debt securities of other countries	19,6	0,4	17,6	0,3	23,8	0,4	24,1	0,4	27,5	0,4
- in rubles	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in foreign currency	19,6	0,4	17,6	0,3	23,8	0,4	24,1	0,4	27,5	0,4
debt securities of non-resident banks	218,4	4,2	97,4	1,6	99,1	1,6	100,2	1,6	96,0	1,5
- in rubles	42,4	0,8	39,7	0,6	39,9	0,6	38,3	0,6	35,9	0,6
- in foreign currency	176,0	3,4	57,6	0,9	59,3	0,9	61,8	1,0	60,0	0,9
other debt securities of non-residents	553,4	10,6	768,2	12,4	875,9	13,9	774,3	12,3	816,2	12,5
- in rubles	221,4	4,2	218,4	3,5	226,1	3,6	232,9	3,7	231,1	3,6
- in foreign currency	331,9	6,4	549,8	8,9	649,9	10,3	541,4	8,6	585,0	9,0
debt securities delivered without derecognition in the balance sheet	2 014,9	38,6	3 248,9	52,6	3 242,7	51,3	2 798,2	44,6	2 941,8	45,2
- in rubles	1 913,4	36,7	2 918,7	47,2	2 799,4	44,3	2 303,7	36,7	2 365,8	36,4
- in foreign currency	101,5	1,9	330,2	5,3	443,3	7,0	494,5	7,9	576,0	8,9
overdue debt securities	8,4	0,2	6,3	0,1	6,4	0,1	5,9	0,1	5,8	0,1
- in rubles	7,5	0,1	5,2	0,1	5,2	0,1	5,0	0,1	4,9	0,1
- in foreign currency	1,0	0,0	1,1	0,0	1,2	0,0	0,9	0,0	1,0	0,0
<b>Reference data:</b>										
Provisions for losses on debt securities	15,5		14,9		14,1		12,2		12,3	

Table 20

Structure of credit institutions' portfolio of shares<sup>1</sup>

	1.01.13		1.01.14		1.04.14		1.07.14		1.08.14	
	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	785,3	100,0	397,2	100,0	360,2	100,0
- in rubles	706,4	89,2	667,9	84,5	648,4	82,6	256,3	64,5	210,2	58,3
- in foreign currency	85,2	10,8	122,5	15,5	136,9	17,4	140,8	35,5	150,1	41,7
of which: revaluation	-19,1	-2,4	-17,5	-2,2	-33,6	-4,3	-8,6	-2,2	-26,3	-7,3
Shares held at book value (without revaluation)	810,8	100,0	807,9	100,0	818,8	100,0	405,8	100,0	386,6	100,0
of which shares of:										
resident credit institutions	8,5	1,0	5,1	0,6	5,3	0,6	3,9	1,0	6,0	1,6
- in rubles	8,4	1,0	5,1	0,6	5,3	0,6	3,9	1,0	5,8	1,5
- in foreign currency	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,2	0,1
other residents	646,1	79,7	591,7	73,2	583,1	71,2	160,1	39,4	149,0	38,6
- in rubles	644,2	79,5	588,8	72,9	579,4	70,8	156,7	38,6	146,8	38,0
- in foreign currency	1,9	0,2	2,8	0,3	3,7	0,4	3,3	0,8	2,2	0,6
non-resident credit institutions	8,5	1,0	8,7	1,1	2,7	0,3	2,0	0,5	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	2,7	0,3	2,0	0,5	2,3	0,6
other non-residents	73,8	9,1	85,8	10,6	93,0	11,4	51,4	12,7	50,8	13,1
- in rubles	8,4	1,0	8,7	1,1	9,0	1,1	0,0	0,0	0,0	0,0
- in foreign currency	65,4	8,1	77,1	9,5	83,9	10,2	51,4	12,7	50,8	13,1
shares delivered without derecognition in the balance sheet	74,0	9,1	116,6	14,4	134,8	16,5	114,8	28,3	103,3	26,7
- in rubles	64,6	8,0	82,8	10,2	88,2	10,8	59,8	14,7	36,9	9,5
- in foreign currency	9,4	1,2	33,8	4,2	46,6	5,7	55,0	13,6	66,4	17,2
Shares valued at cost <sup>2</sup>	-	-	-	-	-	-	73,6	18,1	75,2	19,5
- in rubles	-	-	-	-	-	-	44,5	11,0	47,0	12,2
- in foreign currency	-	-	-	-	-	-	29,1	7,2	28,2	7,3
<b>Reference data:</b>										
Provisions for losses on shares	21,3		44,0		65,1		9,3		9,6	

<sup>1</sup> Explanation of significant changes in the indicator from 01.05.14 given in the notes to Table 12

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

Table 21

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

(billion rubles)

	1.01.13	1.01.14	1.04.14	1.07.14	1.08.14
Portfolio of promissory notes discounted by a credit institution, in rubles	308,2	221,8	202,6	202,6	207,5
of which promissory notes, not paid when due	4,4	4,9	4,2	5,0	4,9
Portfolio of promissory notes discounted by a credit institution, in foreign currency	90,6	52,3	46,4	25,0	25,0
of which promissory notes, not paid when due	0,01	1,33	1,45	1,35	1,44
<b>Total</b>	<b>398,8</b>	<b>274,1</b>	<b>249,1</b>	<b>227,5</b>	<b>232,5</b>

Table 22

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

	1.01.13		1.01.14		1.04.14		1.07.14		1.08.14	
	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
<b>Discounted promissory notes, total</b>	<b>398,8</b>	<b>100,0</b>	<b>274,1</b>	<b>100,0</b>	<b>249,1</b>	<b>100,0</b>	<b>227,5</b>	<b>100,0</b>	<b>232,5</b>	<b>100,0</b>
Of which:										
- promissory notes of federal governments	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of regional and local governments	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of resident credit institutions	338,5	84,9	223,0	81,4	189,8	76,2	167,5	73,6	172,5	74,2
- other promissory notes of residents	58,3	14,6	48,9	17,8	56,8	22,8	58,0	25,5	57,7	24,8
- 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	2,4	1,0	2,1	0,9	2,2	1,0
<b>Reference data:</b>										
Provisions for losses on promissory notes	10,2		12,9		13,4		11,3		11,4	

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

Table 23

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

(billion rubles)

	1.01.13	1.01.14	1.04.14	1.07.14	1.08.14
Land temporarily out of use in operating activities	49,3	5,5	4,9	6,6	7,2
Land temporarily out of use in operating activities, leased out	0,9	0,6	0,5	0,5	0,7
Land temporarily out of use in operating activities, at current (fair) value	7,9	8,7	9,2	8,5	8,7
Land temporarily out of use in operating activities, at current (fair) value, leased out	0,8	3,5	2,1	2,1	2,2
Real estate (except land) temporarily out of use in operating activities*	4,2	3,5	3,2	6,4	2,7
Real estate (except land) temporarily out of use in operating activities, leased out*	10,3	14,0	8,8	13,1	12,4
Real estate (except land) temporarily out of use in operating activities, at current (fair) value	6,9	12,4	12,7	13,3	11,9
Real estate (except land) temporarily out of use in operating activities, at current (fair) value, leased out	13,9	15,5	23,2	22,2	23,2
Investments in construction of objects of real estate, temporarily out of use in operating activities	2,4	1,2	1,4	1,3	1,2
Non-current inventories	66,2	80,0	86,9	114,1	117,1
Provisions calculated on the basis of assets listed in point 2.7 of the Bank of Russia's Regulation No. 283-P, dated March 20, 2006, "On the Loss Provisioning Procedure for Credit Institutions"	13,8	27,8	42,7	44,1	45,0

\* At residual value (less amortisation).



Table 24

## Funds raised by credit institutions from organisations

(billion rubles)

	1.01.13	1.01.14	1.04.14	1.07.14	1.08.14
1. Funds raised from organisations, total	15 648,2	17 787,0	19 389,9	19 304,4	19 454,1
- in rubles	11 054,1	12 092,7	12 361,4	12 722,2	12 644,5
- in foreign currency	4 594,1	5 694,4	7 028,4	6 582,2	6 809,6
of which:					
1.1. Funds of legal entities in settlement and other accounts <sup>1</sup>	5 706,6	6 516,1	7 324,5	6 805,4	6 503,4
- in rubles	4 821,8	5 547,8	5 732,1	5 507,8	5 288,4
- in foreign currency	884,8	968,3	1 592,5	1 297,6	1 215,0
Of which:					
1.1.1 Funds of individual entrepreneurs	172,8	192,7	177,9	182,1	177,5
- in rubles	170,0	190,0	173,6	177,7	173,4
- in foreign currency	2,8	2,7	4,4	4,3	4,1
1.2. Government and other extra budgetary funds in settlement accounts	1,6	0,2	0,7	0,2	0,2
1.3. Float	283,3	386,4	474,0	489,5	455,1
1.4. Deposits and other funds raised from legal entities (except credit institutions)	9 619,5	10 838,3	11 555,3	11 975,7	12 464,5
- in rubles	6 089,7	6 371,5	6 385,9	6 944,2	7 134,7
- in foreign currency	3 529,8	4 466,8	5 169,4	5 031,4	5 329,8
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	1 026,4	1 335,2	1 454,9
1.4.2. Certificates of deposit	4,1	5,3	6,5	6,1	7,4
1.4.3. Unexecuted liabilities on contracts of deposit and other raised funds	0,0	0,2	0,4	0,0	0,6
1.5. Clients' funds in factoring and forfeiting operations	37,2	43,8	35,0	33,6	31,0
1.6. Funds written down from clients' accounts but not entered in correspondent account of a credit institution because of shortage of money	0,0	2,2	0,3	0,0	0,1
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	1 443,5	1 512,9	1 704,3
- in rubles	1 362,2	1 624,9	1 207,0	1 330,1	1 523,9
- in foreign currency	191,3	187,7	236,5	182,8	180,4
with maturity from 31 days to 1 year	3 321,2	3 292,3	3 887,2	4 297,7	4 251,6
- in rubles	2 838,8	2 520,2	3 033,3	3 417,7	3 396,6
- in foreign currency	482,3	772,2	853,9	880,0	855,0
with maturity in excess of 1 year	4 744,9	5 733,4	6 224,6	6 165,1	6 508,6
- in rubles	1 888,7	2 226,4	2 145,5	2 196,5	2 214,2
- in foreign currency	2 856,2	3 507,0	4 079,1	3 968,6	4 294,5
<b>Reference data</b>					
Funds raised from non-resident organisations, total	2 750,8	3 271,2	3 760,9	3 494,0	3 691,5
- in rubles	507,4	535,7	598,9	573,8	545,2
- in foreign currency	2 243,5	2 735,5	3 162,0	2 920,3	3 146,3
of which:					
Funds of non-resident organisations in settlement and other accounts	228,2	265,5	378,4	365,3	402,3
Deposits raised from non-resident legal entities (excluding certificates of deposit)	418,2	526,7	471,1	448,0	460,2
Other funds raised from non-resident legal entities	2 088,3	2 463,7	2 893,9	2 665,5	2 815,5
Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0,0	0,0	0,1	0,0	0,6

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

Table 25

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

	1.01.13	1.01.14	1.04.14	1.07.14	1.08.14
<b>Issued debt obligations - total</b>	<b>2 419,2</b>	<b>2 572,4</b>	<b>2 467,2</b>	<b>2 416,5</b>	<b>2 446,9</b>
including:					
bonds:	1 037,4	1 213,1	1 149,0	1 203,8	1 199,4
of which					
with maturities less than one year	17,1	3,7	3,3	3,1	1,9
with maturities in excess of one year	1 020,3	1 209,4	1 145,7	1 200,1	1 192,6
deposit certificates <sup>1</sup>	4,1	5,3	6,5	6,1	7,4
of which					
with maturities in excess of one year	2,7	3,1	4,0	4,2	5,6
with maturities in excess of one year	1,3	2,1	2,3	1,7	1,6
savings certificates <sup>2</sup>	228,4	349,7	346,0	343,5	353,2
of which					
with maturities in excess of one year	61,8	63,2	58,8	56,5	59,3
with maturities in excess of one year	162,0	273,8	272,2	269,0	276,3
promissory notes and banker's acceptances	1 149,3	1 004,3	965,7	863,1	886,9
of which					
with maturities in excess of one year	596,6	465,2	379,7	346,7	358,8
with maturities in excess of one year	528,6	517,3	562,9	492,9	506,0

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

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

Table 26

## Individual deposit structure

(billion rubles)

		1.01.13	1.01.14	1.04.14	1.07.14	1.08.14
1	Individual deposits	14 251,0	16 957,5	16 563,9	16 883,2	17 111,8
	- of which savings certificates	228,4	349,7	346,0	343,5	353,2
1.1.	Individual demand deposits and deposits with maturity up to 30 days	2 723,8	3 210,8	2 821,6	3 059,8	3 016,8
	- in rubles	2 474,9	2 913,0	2 441,1	2 690,0	2 645,2
	- in foreign currency	248,9	297,8	380,5	369,8	371,6
1.2.	Individual deposits with maturity from 31 days to 1 year	3 138,2	3 264,3	3 215,9	3 119,8	3 186,7
	- in rubles	2 684,5	2 788,8	2 672,4	2 638,2	2 688,5
	- in foreign currency	453,8	475,5	543,5	481,6	498,2
1.3.	Individual deposits with maturity in excess of 1 year	8 389,0	10 482,4	10 526,4	10 703,7	10 908,3
	- in rubles	6 604,1	8 298,8	8 093,5	8 371,1	8 461,9
	- in foreign currency	1 784,9	2 183,6	2 432,9	2 332,6	2 446,3
Reference data:						
	Deposits of non-resident individuals (excluding saving certificates)	167,1	223,9	195,4	197,1	205,9

Table 27

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

(billion rubles)

	1.01.13	1.01.14	1.04.14	1.07.14	1.08.14
<b>Loans, deposits and other funds raised from other credit institutions, total</b>	<b>4 738,4</b>	<b>4 806,0</b>	<b>4 814,6</b>	<b>5 339,0</b>	<b>5 113,0</b>
- in rubles	2 530,1	2 369,5	2 157,2	3 012,7	2 698,1
- in foreign currency	2 208,2	2 436,5	2 657,4	2 326,4	2 414,9
of which:					
- loans, deposits and other funds raised from resident credit institutions	2 500,9	2 556,6	2 429,6	3 190,1	3 024,2
- in rubles	2 061,1	1 962,6	1 798,8	2 637,4	2 321,9
- in foreign currency	439,8	594,0	630,8	552,7	702,3
of which					
overdue debt	0,0	0,2	1,7	0,1	0,0
- in rubles	0,0	0,2	0,2	0,1	0,0
- in foreign currency	0,0	0,0	1,6	0,0	0,0
- loans, deposits and other funds raised from non-resident banks	2 237,4	2 249,4	2 385,0	2 148,9	2 088,8
- in rubles	469,0	406,9	358,4	375,2	376,2
- in foreign currency	1 768,4	1 842,5	2 026,6	1 773,7	1 712,6
of which					
overdue debt	0,0	0,0	1,3	0,0	2,6
- in rubles	0,0	0,0	0,3	0,0	0,0
- in foreign currency	0,0	0,0	1,0	0,0	2,6

Table 28

**Distribution of budgetary funds in settlement accounts by groups of credit institutions on 1.08.14**

Share of budgetary funds in settlement accounts in liabilities	Number of credit institutions	Budgetary funds in settlement accounts <sup>1</sup>		Assets of credit institutions	
		mln.roubles	share in Russia, %	mln.roubles	share in Russia, %
25% and more	1	31 972	45,1	76 875	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%	66	38 962	54,9	42 588 757	68,6
No budgetary funds	808	0	0,0	19 461 287	31,3
Data not available	2	0	0,0	0	0,0
<b>Total</b>	<b>877</b>	<b>70 933</b>	<b>100,0</b>	<b>62 126 919</b>	<b>100,0</b>

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

## Funds raised from and placed with non-residents

№	Indicator	1.01.13		1.01.14		1.04.14		1.07.14		1.08.14	
		billion rubles	Share in liabilities <sup>1</sup> (assets) of the banking sector, %	billion rubles	Share in liabilities <sup>1</sup> (assets) of the banking sector, %	billion rubles	Share in liabilities <sup>1</sup> (assets) of the banking sector, %	billion rubles	Share in liabilities <sup>1</sup> (assets) of the banking sector, %	billion rubles	Share in liabilities <sup>1</sup> (assets) of the banking sector, %
<b>Raised funds</b>											
1.	<b>Clients' funds (except credit institutions)</b>	2 924,6	5,9	3 502,6	6,1	3 965,2	6,7	3 699,7	6,0	3 908,4	6,3
1.1	Funds in accounts of legal entities (excluding certificates of deposit)	2 734,7	5,5	3 255,8	5,7	3 743,4	6,3	3 478,8	5,7	3 678,6	5,9
1.1.1	of which deposits and other raised funds (excluding certificates of deposit)	2 506,5	5,1	2 990,4	5,2	3 365,1	5,7	3 113,5	5,1	3 276,4	5,3
1.2	Individual deposits (excluding saving certificates)	167,1	0,3	223,9	0,4	195,4	0,3	197,1	0,3	205,9	0,3
1.2.1	of which deposits and other raised funds (excluding saving certificates)	121,5	0,2	168,3	0,3	141,3	0,2	143,2	0,2	150,3	0,2
1.3	Funds in other accounts	22,8	0,0	22,9	0,0	26,4	0,0	23,7	0,0	23,9	0,0
2.	<b>Funds in correspondent and other accounts of credit institutions</b>	173,2	0,4	162,9	0,3	130,6	0,2	129,4	0,2	127,2	0,2
3.	<b>Loans, deposits and other funds raised from credit institutions</b>	2 237,4	4,5	2 249,4	3,9	2 385,0	4,0	2 148,9	3,5	2 088,8	3,4
4.	<b>Loans from other countries</b>	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
	<b>Raised funds, total</b>	5 335,2	10,8	5 914,9	10,3	6 480,7	10,9	5 978,0	9,7	6 124,4	9,9
	<b>Reference data:</b>										
	Liabilities of authorized banks to non-residents on issued debt securities - total <sup>2</sup>	237,7	0,5	211,7	0,4	221,4	0,4	208,7	0,3	221,1	0,4
	Overdue interest on liabilities of credit institutions	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
<b>Placed funds</b>											
1.	<b>Loans, total</b>	4 115,3	8,3	5 226,0	9,1	5 903,1	9,9	5 838,7	9,5	5 947,8	9,6
	of which overdue claims	61,4	0,1	69,7	0,1	74,8	0,1	107,8	0,2	114,6	0,2
	of which:										
1.1.	Loans, deposits and other placements	2 214,8	4,5	3 041,0	5,3	3 232,4	5,4	3 038,7	5,0	3 047,7	4,9
1.2	Loans and other placements with legal entities	1 885,4	3,8	2 163,7	3,8	2 647,3	4,5	2 776,2	4,5	2 875,4	4,6
1.3	Loans and other placements with individuals	15,1	0,0	21,3	0,0	23,4	0,0	23,8	0,0	24,7	0,0
2.	<b>Correspondent accounts with banks</b>	1 167,5	2,4	1 098,2	1,9	1 274,9	2,1	1 388,0	2,3	1 386,3	2,2
3.	<b>Securities acquired by credit institutions, total</b>	875,6	1,8	980,0	1,7	1 096,9	1,8	954,1	1,6	994,9	1,6
	of which:										
3.1	Debt securities (without revaluation and delivered without derecognition in the balance sheet)	791,3	1,6	883,2	1,5	998,9	1,7	898,6	1,5	939,6	1,5
3.2	Shares (without revaluation and delivered without derecognition in the balance sheet)	82,2	0,2	94,5	0,2	95,6	0,2	53,4	0,1	53,0	0,1
3.3	Discounted promissory notes	2,0	0,0	2,2	0,0	2,4	0,0	2,1	0,0	2,2	0,0
4.	<b>Shares in associates and subsidiaries</b>	273,0	0,6	295,0	0,5	317,9	0,5	313,7	0,5	331,2	0,5
5.	<b>Loans provided to other countries</b>	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
	<b>Placed funds, total</b>	6 431,5	13,0	7 599,1	13,2	8 592,9	14,5	8 494,5	13,8	8 660,2	13,9
	<b>Reference data:</b>										
	Overdue interest on claims of credit institutions	1,5	0,0	3,4	0,0	3,6	0,0	25,9	0,0	26,1	0,0

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

## Financial Condition

Table 30

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

	Profit (+) / loss (-) of the current year, million rubles					Number of credit institutions					Reference: allocation of profit of the current year, million rubles				
	1.01.13	1.01.14	1.04.14	1.07.14	1.08.14	1.01.13	1.01.14	1.04.14	1.07.14	1.08.14	1.01.13	1.01.14	1.04.14	1.07.14	1.08.14
Total	1 011 888,7	993 584,5	232 075,8	451 385,8	513 317,0	956	922	896	883	875	210 229,8	192 177,5	45 888,5	77 421,1	102 496,8
Profit-making CIs <sup>1</sup>	1 021 250,1	1 012 252,5	248 048,9	486 637,0	555 724,1	901	834	722	679	657	209 438,1	191 145,8	44 657,5	68 748,5	93 130,1
Loss-making CIs	-9 361,4	-18 667,9	-15 973,1	-35 251,3	-42 407,1	55	88	174	204	218	791,7	1 031,7	1 231,0	8 672,6	9 366,7
CIs that have not provided their reporting	0,0	0,0	0,0	0,0	0,0	0	1	4	1	2	0,0	0,0	0,0	0,0	0,0
<b>Total</b>						<b>956</b>	<b>923</b>	<b>900</b>	<b>884</b>	<b>877</b>					

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

Table 31

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

	1.01.13		1.01.14		1.04.14		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)
<b>1. Income of credit institution, total</b>	<b>31 905,4</b>	<b>100,0</b>	<b>31 023,0</b>	<b>100,0</b>	<b>11 169,1</b>	<b>100,0</b>	<b>22 993,7</b>	<b>100,0</b>
1.1. Interest income on placements with legal entities (except income on securities)	2 041,8	6,4	2 386,0	7,7	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
<b>2. Expenses of credit institution, total</b>	<b>30 892,5</b>	<b>100,0</b>	<b>30 029,0</b>	<b>100,0</b>	<b>10 937,1</b>	<b>100,0</b>	<b>22 542,4</b>	<b>100,0</b>
2.1. Interest expenses on funds raised from legal entities (except expense on securities)	941,3	3,0	1 130,0	3,8	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

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



**Some indicators that characterise assets and liabilities of credit institutions by federal districts and subjects of the Russian Federation**  
**Table 32**

**Assets and liabilities<sup>1</sup> of credit institutions (with balancing of some accounts), registered in respective regions, as of 1.08.14**

thousand rubles

	Assets in rubles	Assets in foreign currency	Liabilities <sup>1</sup> in rubles	Liabilities <sup>1</sup> in foreign currency
1	2	3	4	5
<b>Central Federal District</b>	41 628 735 430	14 487 516 002	42 669 453 443	13 446 797 989
Belgorod Region	11 277 163	1 294 145	11 312 747	1 258 561
Bryansk Region	0	0	0	0
Vladimir Region	11 083 755	757 144	10 336 304	1 504 595
Voronezh Region	3 950 629	963 155	3 873 377	1 040 407
Ivanovo Region	13 819 059	808 106	13 595 982	1 031 183
Kaluga Region	21 516 473	1 490 664	21 536 057	1 471 080
Kostroma Region	215 329 571	28 819 407	226 209 312	17 939 666
Kursk Region	17 129 060	684 430	17 142 426	671 064
Lipetsk Region	24 935 569	1 228 709	24 942 447	1 221 831
Moscow Region	59 245 504	13 908 662	59 965 289	13 188 877
Orel Region	3 559 863	218 938	3 568 897	209 904
Ryazan Region	17 139 885	1 135 249	17 139 918	1 135 216
Smolensk Region	4 721 764	1 626 693	5 656 716	691 741
Tambov Region	3 272 064	21 332	3 275 443	17 953
Tver Region	11 283 350	1 796 329	11 003 723	2 075 956
Tula Region	5 250 301	118 778	5 270 627	98 452
Yaroslavl Region	12 954 462	364 278	12 277 056	1 041 684
City of Moscow	41 192 266 958	14 432 279 983	42 222 347 122	13 402 199 819
	1 328 363 156	270 148 877	1 361 928 662	236 583 371
<b>North-Western Federal District</b>				
Republic of Karelia	1 147 514	35 292	1 150 621	32 185
Komi Republic	5 283 626	852 900	5 305 668	830 858
Akhangel'sk Region	379 151	180	379 329	2
Vologda Region	85 600 987	8 325 486	86 757 667	7 168 806
Kaliningrad Region	21 353 649	5 793 482	21 212 080	5 935 051
Leningrad Region	13 863 468	1 906 713	13 577 759	2 192 422
Murmansk Region	7 728 651	2 489 775	7 731 268	2 487 158
Novgorod Region	4 746 754	182 820	4 777 153	152 421
Pskov Region	2 270 669	11 663	2 270 136	12 196
St Petersburg	1 185 988 687	250 550 566	1 218 766 981	217 772 272
<b>Southern Federal District</b>	273 454 883	28 216 342	275 172 982	26 498 243
Republic of Adygeya	7 124 988	162 881	7 134 940	152 929
Republic of Kalmykia	1 479 184	115 025	1 480 726	113 483
Krasnodar Territory	141 291 516	10 919 946	142 367 323	9 844 139
Astrakhan Region	8 278 396	964 851	8 333 648	909 599
Volgograd Region	14 565 246	793 185	14 657 391	701 040
Rostov Region	100 715 553	15 260 454	101 198 954	14 777 053
<b>North-Caucasian Federal District</b>	41 725 678	3 337 729	41 689 249	3 374 158
Republik of Dagestan	13 324 813	295 034	13 388 368	231 479
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	5 995 788	119 568	6 001 981	113 375
Karachai-Cherkess Republic	8 951 093	2 553 141	8 834 490	2 669 744
Republic of North Ossetia - Alania	2 906 518	52 619	2 891 266	67 871

Chechen Republic	0	0	0	0
Stavropol Territory	10 547 466	317 367	10 573 144	291 689
<b>Volga Federal District</b>	<b>1 485 073 460</b>	<b>134 532 992</b>	<b>1 475 735 650</b>	<b>143 870 802</b>
Republic of Bashkortostan	62 291 684	3 608 380	63 140 514	2 759 550
Republic of Marii El	2 341 125	63 053	2 343 132	61 046
Republic of Mordovia	22 285 735	318 142	22 316 947	286 930
Republic of Tatarstan	715 214 227	76 220 479	701 968 596	89 466 110
Udmurt Republic	42 033 149	1 632 238	42 206 342	1 459 045
Chuvash Republic	11 099 515	433 015	11 125 380	407 150
Perm Territory	37 896 199	3 541 642	37 936 827	3 501 014
Kirov Region	30 803 480	4 287 591	33 003 036	2 088 035
Nizhny Novgorod Region	103 348 522	5 782 724	103 956 609	5 174 637
Orenburg Region	47 310 660	2 322 314	46 938 546	2 694 428
Penza Region	4 103 848	49 653	4 103 244	50 257
Samara Region	328 908 706	31 175 926	329 909 155	30 175 477
Saratov Region	71 122 635	5 025 103	70 485 475	5 662 263
Ulyanovsk Region	6 313 975	72 732	6 301 847	84 860
<b>Ural Federal District</b>	<b>1 095 328 793</b>	<b>183 873 323</b>	<b>1 120 620 486</b>	<b>158 581 630</b>
Kurgan Region	2 420 862	27 043	2 438 300	9 605
Sverdlovsk Region	427 946 747	67 287 430	445 742 083	49 492 094
Tyumen Region	550 722 998	102 717 815	555 915 638	97 525 175
Chelyabinsk Region	114 238 186	13 841 035	116 524 465	11 554 756
<b>Siberian Federal District</b>	<b>512 480 863</b>	<b>99 725 637</b>	<b>529 943 751</b>	<b>82 262 749</b>
Republic of Altai	1 236 600	103 731	1 290 441	49 890
Republic of Buryatiya	13 654 999	1 211 362	11 410 381	3 455 980
Republic of Tuva	362 799	1 479	363 326	952
Republic of Khakassia	6 136 351	100 765	6 160 082	77 034
Altai Territory	17 377 709	423 190	17 107 889	693 010
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	35 135 074	2 467 456	32 748 000	4 854 530
Irkutsk Region	18 952 486	1 207 944	19 371 481	788 949
Kemerovo Region	10 936 191	583 378	11 201 587	317 982
Novosibirsk Region	363 898 388	90 115 073	384 453 194	69 560 267
Omsk Region	32 115 181	2 905 475	33 147 371	1 873 285
Tomsk Region	12 675 085	605 784	12 689 999	590 870
<b>Far Eastern Federal District</b>	<b>521 615 125</b>	<b>32 790 952</b>	<b>513 236 043</b>	<b>41 170 034</b>
Republic of Sakha (Yakutia)	27 385 718	1 642 860	27 443 937	1 584 641
Kamchatka Territory	20 025 412	1 617 967	20 132 768	1 510 611
Primorskiy Territory	84 920 644	9 477 157	86 159 831	8 237 970
Khabarovsk Territory	7 257 560	280 346	7 274 816	263 090
Amur Region	366 345 906	18 964 298	356 649 814	28 660 390
Magadan Region	0	0	0	0
Sakhalin Region	15 679 885	808 324	15 574 877	913 332
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
<b>Crimean District</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Republic of Crimea	0	0	0	0
City of Sevastopol	0	0	0	0

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

Table 33

## Securities acquired by credit institutions registered in respective regions, as of 1.08.14

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
<b>Central Federal District</b>	5 690 573 844	1 150 826 150	304 667 702	1 026 232 412	160 804 218	23 787 598
Belgorod Region	1 444 358	0	1 150	0	231 840	75 719
Bryansk Region	0	0	0	0	0	0
Vladimir Region	2 019 242	180 593	251 235	0	256 978	0
Voronezh Region	1 600 024	0	0	0	0	0
Ivanovo Region	985 752	335 101	40 105	0	0	185 227
Kaluga Region	1 848 072	0	549 942	0	0	0
Kostroma Region	85 110 559	31 611	22 095	4 909 440	30 098	0
Kursk Region	1 505 408	921 538	0	148 712	609 910	0
Lipetsk Region	2 047 703	333 973	1	0	220 891	0
Moscow Region	10 518 499	1 648 037	615 371	0	1 012 907	71 168
Orel Region	549 569	0	16 080	0	0	0
Ryazan Region	995 122	698 712	194	219 757	10 063	0
Smolensk Region	0	0	17	0	0	0
Tambov Region	0	0	0	0	0	0
Tver Region	198 644	0	0	0	0	0
Tula Region	304 278	40 424	9 615	0	49 952	0
Yaroslavl Region	9 867	0	9	0	148 538	0
City of Moscow	5 581 436 747	1 146 636 161	303 161 888	1 020 954 503	158 233 041	23 455 484
<b>North-Western Federal District</b>	261 829 270	11 729 294	10 149 977	3 950 508	7 239 809	297 532
Republic of Karelia	0	0	0	0	0	0
Komi Republic	1 521 682	1 034 992	152 203	0	36 440	170 755
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	18 351 667	210 172	22 007	1 000	289 212	0
Kaliningrad Region	3 777 007	0	7 535	0	0	0
Leningrad Region	615 632	28 644	246 136	20	207 491	0
Murmansk Region	221 064	224 337	0	0	0	0
Novgorod Region	702 706	333 686	200 920	0	342 745	0
Pskov Region	175 673	0	0	0	0	0
St Petersburg	236 463 839	9 897 463	9 521 176	3 949 488	6 363 921	126 777
<b>Southern Federal District</b>	13 062 634	3 294 559	915 961	125 169	10 722 343	34 345
Republic of Adygeya	12 861	13 056	1 278	0	141 919	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	9 967 883	1 786 891	408 379	100 000	9 426 511	12 439
Astrakhan Region	1 872 552	1 220 797	206 800	5 288	324 261	0
Volgograd Region	534 348	111 234	38 893	0	701 264	0
Rostov Region	674 990	162 581	260 611	19 881	128 388	21 906
<b>North-Caucasian Federal District</b>	1 788 996	166 157	228 970	0	170 650	0
Republic of Dagestan	0	0	16 011	0	0	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 550	0	17 615	0	0	0
Karachai-Cherkess Republic	850 138	0	195 344	0	0	0
Republic of North Ossetia - Alania	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	934 308	166 157	0	0	170 650	0
<b>Volga Federal District</b>	132 412 694	25 752 499	28 958 053	9 582 183	18 057 087	364 317

Republic of Bashkortostan	7 088 380	1 128 850	192 439	0	512 829	0
Republic of Marii El	0	0	0	0	0	0
Republic of Mordovia	284 475	123 223	41 921	0	74 522	0
Republic of Tatarstan	78 068 878	20 523 161	17 693 355	3 480 350	9 200 362	0
Udmurt Republic	3 943 840	0	2	0	276 278	0
Chuvash Republic	722 002	284 596	174 234	0	200 434	0
Perm Territory	881 613	19 937	2 483 389	115 579	858 945	0
Kirov Region	5 529 743	20 892	191 078	0	186 506	0
Nizhny Novgograd Region	9 535 383	1 501 661	5 270 896	0	2 508 881	178 540
Orenburg Region	5 784 260	19 387	161 804	35 246	3 649 459	156 222
Penza Region	146 734	50 936	0	0	0	0
Samara Region	18 530 998	1 209 969	1 065 072	5 951 008	455 527	29 555
Saratov Region	1 896 388	869 887	1 598 105	0	133 344	0
Ulyanovsk Region	0	0	85 758	0	0	0
<b>Ural Federal District</b>	<b>162 276 276</b>	<b>23 528 905</b>	<b>5 227 782</b>	<b>9 857 620</b>	<b>4 336 651</b>	<b>123 970</b>
Kurgan Region	0	0	0	0	0	0
Sverdlovsk Region	84 929 037	9 074 036	4 081 811	6 981 540	1 766 615	17 659
Tyumen Region	59 649 110	7 267 632	1 053 663	2 876 080	2 033 700	0
Chelyabinsk Region	17 698 129	7 187 237	92 308	0	536 336	106 311
<b>Siberian Federal District</b>	<b>61 497 369</b>	<b>5 475 276</b>	<b>9 054 006</b>	<b>8 564 686</b>	<b>4 937 605</b>	<b>383 422</b>
Republic of Altai	39 135	0	0	0	221 951	0
Republic of Buryatiya	84 777	0	185 874	0	690 706	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	14 118	14 715	0	0	0	0
Altai Territory	269 663	138 933	57 583	0	76 458	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	701 781	4 200	1 132	0	0	0
Irkutsk Region	363 704	2 437	222 756	0	105 066	0
Kemerovo Region	1 755 770	951 676	42 738	0	0	0
Novosibirsk Region	54 582 827	3 808 651	8 540 675	8 564 686	2 903 651	317 135
Omsk Region	2 994 898	202 208	127	0	757 791	66 287
Tomsk Region	690 696	352 456	3 121	0	181 982	0
<b>Far Eastern Federal District</b>	<b>36 945 697</b>	<b>7 007 851</b>	<b>1 042 220</b>	<b>0</b>	<b>1 234 063</b>	<b>0</b>
Republic of Sakha (Yakutia)	1 420 902	132 810	376 033	0	278 730	0
Kamchatka Territory	983 272	101 971	35 004	0	305 746	0
Primorskiy Territory	11 784 306	5 055 233	63 044	0	649 587	0
Khabarovsk Territory	322 989	0	0	0	0	0
Amur Region	22 292 960	1 716 276	6 340	0	0	0
Magadan Region	0	0	0	0	0	0
Sakhalin Region	141 268	1 561	561 799	0	0	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
<b>Crimean District</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Republic of Crimea	0	0	0	0	0	0
City of Sevastopol	0	0	0	0	0	0

Table 34

**Distribution of loans, deposits and other placements in rubles by credit institutions, registered in respective regions, as of 1.08.14**

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
<b>Central Federal District</b>	30 621 196 690	16 886 522 985	2 100 702 610	9 306 398 711
Belgorod Region	6 770 844	5 364 900	110 021	390 695
Bryansk Region	0	0	0	0
Vladimir Region	6 056 237	3 737 015	90 000	2 014 869
Voronezh Region	1 764 281	778 176	760 000	141 876
Ivanovo Region	10 428 651	5 654 393	585 000	3 841 151
Kaluga Region	16 042 388	3 641 312	7 265 000	4 572 721
Kostroma Region	117 152 720	7 533 784	15 101 113	70 974 904
Kursk Region	12 481 783	10 132 539	0	1 523 527
Lipetsk Region	19 280 811	13 802 618	740 000	2 733 695
Moscow Region	36 813 502	24 115 646	519 329	10 533 842
Orel Region	2 550 927	967 255	160 000	356 012
Ryazan Region	12 669 407	9 646 199	863 000	1 792 757
Smolensk Region	3 489 025	2 717 911	7 225	763 889
Tambov Region	2 574 415	2 213 219	0	361 048
Tver Region	7 399 068	4 423 086	1 040 000	1 913 096
Tula Region	3 858 361	2 787 494	770 000	296 272
Yaroslavl Region	9 198 232	4 967 092	720 897	2 835 334
City of Moscow	30 352 666 038	16 784 040 346	2 071 971 025	9 201 353 023
<b>North-Western Federal District</b>	883 859 141	605 197 075	70 051 115	123 615 524
Republic of Karelia	908 555	366 183	175 000	333 955
Komi Republic	2 690 712	1 893 383	300 000	497 325
Akhangel'sk Region	124 582	124 582	0	0
Vologda Region	54 404 346	23 078 352	1 998 000	27 913 945
Kaliningrad Region	14 978 279	9 062 875	3 809 689	2 105 715
Leningrad Region	8 530 345	4 729 349	690 000	2 407 674
Murmansk Region	4 411 784	1 578 373	150 000	2 627 121
Novgorod Region	2 185 543	1 379 519	30 000	719 709
Pskov Region	1 485 374	1 285 045	0	200 329
St Petersburg	794 139 621	561 699 414	62 898 426	86 809 751
<b>Southern Federal District</b>	189 736 598	118 864 633	5 188 707	59 092 504
Republic of Adygeya	5 392 043	4 325 454	85 100	981 489
Republic of Kalmykia	873 266	796 189	0	77 077
Krasnodar Territory	87 232 570	56 866 856	2 681 357	22 897 726
Astrakhan Region	2 629 786	1 000 702	15 000	893 343
Volgograd Region	10 814 066	8 565 023	626 000	1 467 272
Rostov Region	82 794 867	47 310 409	1 781 250	32 775 597
<b>North-Caucasian Federal District</b>	26 891 243	19 175 244	3 028 280	4 580 385
Republic of Dagestan	7 238 381	5 315 320	8 500	1 906 614
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	3 905 828	2 757 856	249 300	898 672
Karachai-Cherkess Republic	6 359 180	4 669 758	950 000	706 735

Republic of North Ossetia - Alania	2 488 901	2 230 051	5 150	253 700
Chechen Republic	0	0	0	0
Stavropol Territory	6 898 953	4 202 259	1 815 330	814 664
<b>Volga Federal District</b>	1 028 344 057	567 840 035	47 874 022	354 907 966
Republic of Bashkortostan	44 734 051	21 737 709	5 632 848	16 193 583
Republic of Marii El	1 719 517	1 407 704	100 000	169 073
Republic of Mordovia	17 171 875	13 982 308	170 000	2 567 697
Republic of Tatarstan	462 745 335	293 818 777	19 909 172	110 819 357
Udmurt Republic	30 428 031	6 272 305	1 175 000	22 337 148
Chuvash Republic	7 651 493	3 654 913	426 000	3 385 123
Perm Territory	24 788 462	11 663 818	236 500	11 944 486
Kirov Region	20 539 952	13 929 809	1 680	6 280 573
Nizhny Novgorod Region	69 185 534	47 531 540	5 869 315	10 601 364
Orenburg Region	31 828 850	15 108 273	265 050	15 616 945
Penza Region	2 959 271	1 918 700	1 300	960 070
Samara Region	270 048 812	112 199 722	11 594 753	140 726 482
Saratov Region	39 466 064	20 809 282	2 342 404	12 210 001
Ulyanovsk Region	5 076 810	3 805 175	150 000	1 096 064
<b>Ural Federal District</b>	741 130 128	308 995 541	34 323 254	344 454 648
Kurgan Region	1 735 621	1 547 859	0	142 920
Sverdlovsk Region	263 781 712	94 851 623	5 688 180	156 837 157
Tyumen Region	399 306 349	172 203 020	25 585 162	159 409 541
Chelyabinsk Region	76 306 446	40 393 039	3 049 912	28 065 030
<b>Siberian Federal District</b>	307 609 315	152 160 948	21 070 196	114 388 231
Republic of Altai	672 242	527 599	0	139 643
Republic of Buryatiya	9 104 341	3 006 945	0	5 767 038
Republic of Tuva	213 364	76 286	0	137 078
Republic of Khakassia	4 789 029	1 892 029	15 000	2 716 720
Altai Territory	13 745 642	10 294 097	700 000	2 503 758
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	25 225 865	10 886 260	1 570 210	9 100 419
Irkutsk Region	14 296 298	8 603 729	819 000	4 284 566
Kemerovo Region	5 884 812	2 519 588	10 152	3 355 072
Novosibirsk Region	204 619 961	102 045 732	17 375 834	72 010 205
Omsk Region	20 649 771	7 676 513	470 000	11 119 692
Tomsk Region	8 407 990	4 632 170	110 000	3 254 040
<b>Far Eastern Federal District</b>	392 977 116	82 476 205	15 959 341	286 219 507
Republic of Sakha (Yakutia)	17 744 086	10 246 631	1 499	6 942 956
Kamchatka Territory	14 462 483	10 760 713	842 215	2 763 227
Primorskiy Territory	57 843 571	34 911 603	4 669 864	16 306 070
Khabarovsk Territory	5 118 759	1 469 346	310 000	3 132 040
Amur Region	287 622 079	19 246 937	8 365 763	254 637 681
Magadan Region	0	0	0	0
Sakhalin Region	10 186 138	5 840 975	1 770 000	2 437 533
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
<b>Crimean District</b>	0	0	0	0
Republic of Crimea	0	0	0	0
City of Sevastopol	0	0	0	0

Table 35

**Distribution of loans, deposits and other placements in foreign currency by credit institutions, registered in respective regions, as of 1.08.14**

thousand rubles

1	2	of which		
		3	4	5
	Total	Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other placements with individuals
1	2	3	4	5
<b>Central Federal District</b>	9 830 291 183	5 898 602 752	3 283 595 153	213 186 428
Belgorod Region	660 519	659 448	1 071	0
Bryansk Region	0	0	0	0
Vladimir Region	449 159	89 251	0	359 908
Voronezh Region	754 573	641 416	536	102 015
Ivanovo Region	210 038	70 797	38 606	6 946
Kaluga Region	946	0	936	10
Kostroma Region	2 211 850	1 448 986	225 431	532 330
Kursk Region	242 913	242 579	0	334
Lipetsk Region	243 839	0	226 532	17 307
Moscow Region	6 377 986	4 197 587	162 517	2 017 882
Orel Region	2 158	0	2 158	0
Ryazan Region	50 193	24 551	2 312	21 952
Smolensk Region	77 836	76 943	893	0
Tambov Region	1 072	0	1 072	0
Tver Region	30 368	0	30 368	0
Tula Region	30 189	30 189	0	0
Yaroslavl Region	81 456	69 677	1 897	9 882
City of Moscow	9 818 866 088	5 891 051 328	3 282 900 824	210 117 862
<b>North-Western Federal District</b>	140 890 184	88 215 025	14 235 739	6 974 879
Republic of Karelia	0	0	0	0
Komi Republic	119 751	28 749	91 002	0
Akhangel'sk Region	0	0	0	0
Vologda Region	2 342 616	1 399 178	5 163	10 202
Kaliningrad Region	513 647	312 012	536	201 099
Leningrad Region	1 045 235	1 006 653	1 477	22 137
Murmansk Region	435 965	326 869	109 096	0
Novgorod Region	56 652	0	54 388	2 264
Pskov Region	0	0	0	0
St Petersburg	136 376 318	85 141 564	13 974 077	6 739 177
<b>Southern Federal District</b>	7 606 379	6 236 682	851 811	330 663
Republic of Adygeya	23 890	11 810	9 579	2 501
Republic of Kalmykia	1 786	0	1 786	0
Krasnodar Territory	1 173 111	916 363	247 794	8 954
Astrakhan Region	1 608	0	1 608	0
Volgograd Region	235 068	0	226 505	728
Rostov Region	6 170 916	5 308 509	364 539	318 480
<b>North-Caucasian Federal District</b>	1 088 951	824 212	178 877	85 862
Republik of Daghestan	50 774	25 009	8 076	17 689
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	1 561	0	1 561	0
Karachai-Cherkess Republic	883 253	727 749	90 992	64 512

Republic of North Ossetia - Alania	1 720	0	1 429	291
Chechen Republic	0	0	0	0
Stavropol Territory	151 643	71 454	76 819	3 370
<b>Volga Federal District</b>	51 267 282	38 729 057	9 270 613	2 490 677
Republic of Bashkortostan	313 163	31 971	91 997	141 299
Republic of Marii El	536	0	536	0
Republic of Mordovia	8 605	0	8 605	0
Republic of Tatarstan	30 724 833	27 178 151	3 093 608	391 761
Udmurt Republic	783 145	464 192	0	88 216
Chuvash Republic	149 158	58 261	5 374	22 121
Perm Territory	1 699 436	1 455 421	19 524	224 491
Kirov Region	1 586 360	1 507 788	1 747	76 825
Nizhny Novgogrod Region	1 364 627	884 718	36 980	69 342
Orenburg Region	522 641	197 993	135 213	189 435
Penza Region	0	0	0	0
Samara Region	14 004 797	6 881 258	5 872 849	1 250 690
Saratov Region	108 477	69 304	2 676	36 497
Ulyanovsk Region	1 504	0	1 504	0
<b>Ural Federal District</b>	98 938 519	60 846 085	32 642 033	1 697 079
Kurgan Region	0	0	0	0
Sverdlovsk Region	26 379 454	14 065 542	12 003 950	309 962
Tyumen Region	70 093 855	45 828 760	19 128 426	1 383 347
Chelyabinsk Region	2 465 210	951 783	1 509 657	3 770
<b>Siberian Federal District</b>	42 958 402	26 862 721	11 546 357	1 442 328
Republic of Altai	0	0	0	0
Republic of Buryatiya	241 200	196 489	1 615	43 096
Republic of Tuva	342	0	342	0
Republic of Khakassia	0	0	0	0
Altai Territory	28 331	22 367	2 144	3 820
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	505 469	270 855	3 255	217 947
Irkutsk Region	107 579	4 961	102 261	357
Kemerovo Region	2 032	0	250	1 782
Novosibirsk Region	41 217 572	25 620 559	11 429 187	1 074 242
Omsk Region	851 718	746 118	4 516	101 084
Tomsk Region	4 159	1 372	2 787	0
<b>Far Eastern Federal District</b>	12 872 181	8 914 768	661 166	487 338
Republic of Sakha (Yakutia)	811 597	489 237	94 222	228 138
Kamchatka Territory	336 542	273 441	5 345	57 756
Primorskiy Territory	3 613 743	2 703 222	36 295	127 213
Khabarovsk Territory	11 089	10 155	934	0
Amur Region	8 041 155	5 385 122	520 211	73 926
Magadan Region	0	0	0	0
Sakhalin Region	58 055	53 591	4 159	305
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
<b>Crimean District</b>	0	0	0	0
Republic of Crimea	0	0	0	0
City of Sevastopol	0	0	0	0



Table 36

**Overdue claims on loans, deposits and other placements by credit institutions registered in respective regions, as of 1.08.14**

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
<b>Central Federal District</b>	919 665 322	103 893 626	5 781 592	5 561 618	485 830 977	34 172 603
Belgorod Region	47 738	0	0	0	21 515	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	47 843	0	0	0	21 499	21 436
Voronezh Region	0	0	0	0	23	0
Ivanovo Region	107 919	0	0	0	464 016	0
Kaluga Region	207 560	0	40 000	0	297 049	0
Kostroma Region	147 559	988	4 703	0	3 415 635	52 046
Kursk Region	47 822	0	0	0	25 372	0
Lipetsk Region	685 202	0	0	0	37 145	0
Moscow Region	696 902	21 450	0	0	507 847	138 915
Orel Region	25 281	0	0	0	16 902	0
Ryazan Region	675 233	0	0	0	67 392	0
Smolensk Region	147 543	0	5 700	0	8 156	0
Tambov Region	110 479	0	0	0	23 920	0
Tver Region	85 076	0	0	0	15 848	0
Tula Region	35 086	0	0	0	4 262	0
Yaroslavl Region	200 158	0	0	0	49 409	6 431
City of Moscow	916 397 921	103 871 188	5 731 189	5 561 618	480 854 987	33 953 775
<b>North-Western Federal District</b>	16 752 698	165 269	211 520	0	5 510 587	292 969
Republic of Karelia	5 280	0	0	0	2 090	0
Komi Republic	60 941	0	0	0	872	0
Akhangel'sk Region	49 880	0	0	0	0	0
Vologda Region	1 904 321	13 379	45 000	0	2 186 092	1 578
Kaliningrad Region	412 291	11 232	9 689	0	30 522	808
Leningrad Region	297 916	0	0	0	69 198	3 388
Murmansk Region	94 577	2 682	0	0	25 161	0
Novgorod Region	156 966	0	0	0	7 723	1 250
Pskov Region	29 015	0	0	0	981	0
St Petersburg	13 741 511	137 976	156 831	0	3 187 948	285 945
<b>Southern Federal District</b>	3 472 698	5 248	104 000	0	2 072 362	14 504
Republic of Adygeya	64 749	0	0	0	46 835	0
Republic of Kalmykia	1 344	0	0	0	3 463	0
Krasnodar Territory	1 132 661	4 767	68 000	0	1 499 699	159
Astrakhan Region	34 196	0	0	0	36 040	0
Volgograd Region	293 281	0	36 000	0	91 006	0
Rostov Region	1 946 467	481	0	0	395 319	14 345
<b>North-Caucasian Federal District</b>	922 007	0	8 330	0	516 218	3 528
Republic of Dagestan	482 633	0	3 000	0	140 826	1 404
Republic of Ingushetia	0	0	0	0	0	0

Kabardino-Balkar Republic	192 628	0	0	0	122 770	0
Karachai-Cherkess Republic	112 814	0	0	0	27 969	2 124
Republic of North Ossetia - Alania	74 475	0	5 000	0	46 838	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	59 457	0	330	0	177 815	0
<b>Volga Federal District</b>	18 439 654	81 589	175 751	0	23 142 666	642 551
Republic of Bashkortostan	1 270 195	0	0	0	1 534 787	25 177
Republic of Marii El	3 713	0	0	0	1 461	0
Republic of Mordovia	171 709	0	0	0	107 523	0
Republic of Tatarstan	7 185 852	57 171	50 220	0	6 225 958	40 888
Udmurt Republic	68 486	0	0	0	1 128 110	0
Chuvash Republic	114 679	0	0	0	81 818	0
Perm Territory	181 129	0	26 500	0	286 027	2 491
Kirov Region	516 462	0	0	0	404 617	0
Nizhny Novgogrod Region	2 459 236	6 870	4 000	0	705 804	4 714
Orenburg Region	1 052 455	0	55 000	0	243 577	2 434
Penza Region	143 196	0	0	0	43 336	0
Samara Region	4 382 802	10 065	40 031	0	10 593 297	534 166
Saratov Region	751 132	7 483	0	0	1 635 646	32 681
Ulyanovsk Region	138 608	0	0	0	150 705	0
<b>Ural Federal District</b>	23 935 304	568 299	90 000	1 458	11 623 229	87 745
Kurgan Region	94 229	0	0	0	5 231	0
Sverdlovsk Region	5 972 606	62 832	90 000	0	8 128 529	39 174
Tyumen Region	15 501 010	234 058	0	0	3 042 757	48 372
Chelyabinsk Region	2 367 459	271 409	0	1 458	446 712	199
<b>Siberian Federal District</b>	13 444 052	5 149 239	102 480	342	10 520 638	347 828
Republic of Altai	17 382	0	0	0	30 861	0
Republic of Buryatiya	160 160	0	0	0	151 726	213
Republic of Tuva	1 031	0	0	342	8 051	0
Republic of Khakassia	65 497	0	15 000	0	37 134	0
Altai Territory	305 379	0	0	0	67 399	62
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	406 739	37 130	0	0	610 565	101 579
Irkutsk Region	171 963	3 175	40 000	0	110 146	357
Kemerovo Region	89 316	0	10 000	0	94 457	0
Novosibirsk Region	11 764 479	5 108 934	27 480	0	8 930 354	245 512
Omsk Region	322 306	0	0	0	419 998	105
Tomsk Region	139 800	0	10 000	0	59 947	0
<b>Far Eastern Federal District</b>	3 544 350	23 551	96 135	2 861	12 822 048	5 925
Republic of Sakha (Yakutia)	265 557	0	0	2 861	180 181	0
Kamchatka Territory	176 295	0	0	0	120 187	1 339
Primorskiy Territory	1 847 378	0	26 135	0	592 507	311
Khabarovsk Territory	30 738	203	0	0	353 540	0
Amur Region	960 315	23 348	70 000	0	11 431 734	4 275
Magadan Region	0	0	0	0	0	0
Sakhalin Region	264 067	0	0	0	143 899	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
<b>Crimean District</b>	0	0	0	0	0	0
Republic of Crimea	0	0	0	0	0	0
City of Sevastopol	0	0	0	0	0	0

Table 37

## Distribution of clients' funds in rubles by credit institutions registered in respective regions, as of 1.08.14

thousand rubles

1	2	of which				7
		3	4	5	6	
	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
<b>Central Federal District</b>	23 135 877 729	7 894 875	96 562	4 527 898 708	6 320 855 406	12 076 674 321
Belgorod Region	7 389 007	0	0	1 777 539	1 172 236	4 418 644
Bryansk Region	0	0	0	0	0	0
Vladimir Region	6 845 258	0	160	1 392 222	1 341 327	4 080 791
Voronezh Region	1 608 710	0	0	207 813	683 723	710 310
Ivanovo Region	9 157 881	0	0	1 662 589	503 082	6 845 570
Kaluga Region	15 058 239	0	0	2 487 204	1 499 545	11 058 712
Kostroma Region	101 255 248	0	0	3 826 145	4 720 978	92 657 180
Kursk Region	12 543 560	0	0	2 516 507	747 100	9 267 040
Lipetsk Region	18 997 492	0	0	2 710 003	3 649 645	12 627 908
Moscow Region	36 776 854	35 609	0	7 914 140	5 494 743	23 206 500
Orel Region	2 469 096	0	0	417 710	162 402	1 822 924
Ryazan Region	12 989 015	0	0	3 368 223	525 492	8 911 200
Smolensk Region	4 021 577	0	0	709 573	341 416	2 903 673
Tambov Region	2 465 136	0	0	545 953	376 794	1 532 331
Tver Region	7 840 919	180	0	2 180 888	229 855	5 230 532
Tula Region	3 529 692	0	0	585 424	427 760	2 513 539
Yaroslavl Region	7 912 033	0	0	4 068 376	375 158	3 378 183
City of Moscow	22 885 018 012	7 859 086	96 402	4 491 528 399	6 298 604 150	11 885 509 284
<b>North-Western Federal District</b>	847 871 836	1 208 986	323	315 299 019	280 925 752	235 560 912
Republic of Karelia	755 271	0	0	441 360	14 114	235 999
Komi Republic	4 092 861	0	0	1 242 159	817 789	1 906 518
Akhangel'sk Region	218 110	0	0	180 683	37 394	0
Vologda Region	49 597 204	0	0	10 358 059	13 086 962	25 843 774
Kaliningrad Region	12 020 506	0	0	6 681 743	1 588 917	3 702 313
Leningrad Region	10 516 808	4 870	0	1 752 870	831 418	7 903 561
Murmansk Region	4 598 943	0	0	2 485 247	153 450	1 921 397
Novgorod Region	3 358 732	0	323	1 282 732	37 119	1 949 135
Pskov Region	1 347 399	0	0	454 801	0	891 290
St Petersburg	761 366 002	1 204 116	0	290 419 365	264 358 589	191 206 925
<b>Southern Federal District</b>	186 382 123	165 743	9 909	45 400 801	17 722 935	122 133 959
Republic of Adygeya	4 810 094	0	0	752 930	477 875	3 566 506
Republic of Kalmykia	915 010	0	0	237 079	20 000	656 913
Krasnodar Territory	103 423 487	75 125	9 909	23 997 822	10 938 490	67 747 829
Astrakhan Region	5 779 203	0	0	3 256 642	1 120 538	1 381 853
Volgograd Region	8 541 985	3 596	0	2 709 581	834 301	4 962 419
Rostov Region	62 912 344	87 022	0	14 446 747	4 331 731	43 818 439
<b>North-Caucasian Federal District</b>	22 418 388	0	0	7 382 243	2 676 853	12 071 053
Republic of Dagestan	6 958 785	0	0	2 462 487	376 165	4 091 778
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	3 331 241	0	0	584 022	31 050	2 664 149
Karachai-Cherkess Republic	3 692 515	0	0	1 499 295	1 167 998	892 264
Republic of North Ossetia - Alania	1 569 679	0	0	235 571	145 500	1 188 497
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	6 866 168	0	0	2 600 868	956 140	3 234 365

<b>Volga Federal District</b>	902 437 241	9 656 707	0	162 743 030	226 509 721	499 007 000
Republic of Bashkortostan	47 120 978	20 744	0	7 223 988	9 431 362	30 373 671
Republic of Marii El	1 796 268	0	0	446 307	63 000	1 263 496
Republic of Mordovia	17 649 240	0	0	2 791 343	1 399 896	13 403 391
Republic of Tatarstan	411 575 735	9 585 163	0	82 320 858	134 361 313	183 335 485
Udmurt Republic	29 893 930	3 731	0	3 251 980	1 593 183	25 023 774
Chuvash Republic	8 488 354	0	0	2 346 440	1 073 130	5 018 690
Perm Territory	27 098 295	10 882	0	3 982 346	6 383 822	16 634 523
Kirov Region	24 084 828	2 932	0	4 552 093	1 349 444	17 946 969
Nizhny Novgogrod Region	77 507 568	14 921	0	15 944 612	13 969 556	47 246 219
Orenburg Region	30 709 590	18 048	0	4 404 589	6 769 314	19 414 864
Penza Region	3 263 860	0	0	822 531	184 408	2 229 944
Samara Region	162 828 456	286	0	25 092 729	47 105 122	89 149 954
Saratov Region	55 837 524	0	0	8 648 811	2 304 566	44 830 156
Ulyanovsk Region	4 582 615	0	0	914 403	521 605	3 135 864
<b>Ural Federal District</b>	739 563 831	988 275	15	121 219 247	197 214 013	415 609 501
Kurgan Region	1 306 839	0	0	492 706	151 777	658 832
Sverdlovsk Region	285 603 503	68 625	0	39 624 320	48 333 237	196 643 364
Tyumen Region	375 100 012	892 016	15	66 121 861	144 000 870	161 637 074
Chelyabinsk Region	77 553 477	27 634	0	14 980 360	4 728 129	56 670 231
<b>Siberian Federal District</b>	310 482 522	83 755	0	59 996 644	55 100 346	191 359 049
Republic of Altai	826 313	151	0	151 269	331 983	342 327
Republic of Buryatiya	9 097 266	0	0	1 457 267	2 690 335	4 913 781
Republic of Tuva	156 398	0	0	80 788	0	75 604
Republic of Khakassia	4 790 460	0	0	867 427	559 469	3 233 141
Altai Territory	10 783 154	0	0	3 053 441	1 733 429	5 952 303
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	25 643 483	24 042	0	3 672 599	1 687 659	19 928 351
Irkutsk Region	14 785 716	0	0	3 026 992	1 813 610	9 866 088
Kemerovo Region	7 777 799	0	0	1 265 420	814 552	5 686 768
Novosibirsk Region	201 888 942	59 562	0	41 112 280	41 758 231	115 761 234
Omsk Region	24 285 929	0	0	2 860 107	3 298 618	18 085 811
Tomsk Region	10 447 062	0	0	2 449 054	412 460	7 513 641
<b>Far Eastern Federal District</b>	326 373 270	46 263	40 201	48 429 829	33 675 581	243 238 813
Republic of Sakha (Yakutia)	21 833 988	17 273	0	4 515 537	2 675 566	14 537 388
Kamchatka Territory	14 255 722	13 319	0	2 971 009	1 804 096	9 421 366
1	62 701 001	11 457	0	19 265 845	3 152 933	39 757 238
Khabarovsk Territory	5 671 093	0	0	378 199	721 665	4 570 384
Amur Region	210 209 088	0	40 201	17 052 902	24 095 637	168 890 455
Magadan Region	0	0	0	0	0	0
Sakhalin Region	11 702 378	4 214	0	4 246 337	1 225 684	6 061 982
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
<b>Crimean District</b>	0	0	0	0	0	0
Republic of Crimea	0	0	0	0	0	0
City of Sevastopol	0	0	0	0	0	0

Table 38

**Distribution of clients' funds in foreign currency by credit institutions registered in respective regions, as of  
1.08.14**

thousand rubles

	Total	of which				
		Budgetary funds in settlement accounts	Government and extra- budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other raised funds from legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
<b>Central Federal District</b>	9 728 570 593	50 852 148	0	1 136 298 468	5 136 227 860	3 030 910 591
Belgorod Region	1 254 135	0	0	152 118	0	1 102 014
Bryansk Region	0	0	0	0	0	0
Vladimir Region	1 504 387	0	0	7 228	0	1 497 129
Voronezh Region	1 028 624	0	0	6	107 182	921 433
Ivanovo Region	1 005 899	0	0	11 988	0	993 788
Kaluga Region	1 462 622	0	0	79 747	1 190	1 381 685
Kostroma Region	16 729 177	0	0	1 769 639	3 776 959	11 176 325
Kursk Region	670 517	0	0	128 559	0	481 765
Lipetsk Region	1 209 606	0	0	478 447	3 066	723 552
Moscow Region	9 463 341	0	0	935 132	1 534 892	6 955 850
Orel Region	181 728	0	0	16 127	0	165 601
Ryazan Region	1 130 280	0	0	367 525	40 576	722 149
Smolensk Region	688 885	0	0	68 204	0	620 681
Tambov Region	17 385	0	0	105	0	17 270
Tver Region	2 069 474	0	0	68 005	160 892	1 840 570
Tula Region	89 875	0	0	2 931	0	86 944
Yaroslavl Region	994 476	0	0	37 437	10 857	936 850
City of Moscow	9 689 070 182	50 852 148	0	1 132 175 270	5 130 592 246	3 001 286 985
<b>North-Western Federal District</b>	208 795 763	0	0	35 087 545	75 382 180	90 242 855
Republic of Karelia	32 170	0	0	27 044	0	5 117
Komi Republic	818 340	0	0	10 706	0	807 634
Akhangel'sk Region	2	0	0	2	0	0
Vologda Region	6 818 576	0	0	2 197 863	425 534	4 195 129
Kaliningrad Region	5 926 991	0	0	1 686 394	1 508 696	2 568 338
Leningrad Region	2 168 305	0	0	106 635	0	2 061 291
Murmansk Region	1 817 512	0	0	1 557 838	0	239 652
Novgorod Region	150 723	0	0	11 684	39 993	99 039
Pskov Region	12 196	0	0	6 892	0	5 304
St Petersburg	191 050 948	0	0	29 482 487	73 407 957	80 261 351
<b>Southern Federal District</b>	23 542 250	0	0	5 699 012	4 089 114	13 454 317
Republic of Adygeya	152 166	0	0	1 571	0	150 581
Republic of Kalmykia	112 922	0	0	25	50 322	62 575
Krasnodar Territory	9 208 528	0	0	549 910	235 481	8 176 694
Astrakhan Region	908 995	0	0	833 340	0	68 629
Volgograd Region	661 926	0	0	122 414	264 505	275 005
Rostov Region	12 497 713	0	0	4 191 752	3 538 806	4 720 833
<b>North-Caucasian Federal District</b>	3 310 676	0	0	80 246	86 474	3 122 985
Republic of Dagestan	210 207	0	0	36 773	0	171 824
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	112 388	0	0	20 113	0	92 265
Karachai-Cherkess Republic	2 630 409	0	0	18 623	0	2 592 440
Republic of North Ossetia - Alania	66 085	0	0	102	0	65 981
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	291 587	0	0	4 635	86 474	200 475

<b>Volga Federal District</b>	124 581 469	5	0	13 855 157	54 855 165	54 650 046
Republic of Bashkortostan	2 734 597	0	0	506 519	145 937	2 082 120
Republic of Marii El	18 372	0	0	160	0	10 716
Republic of Mordovia	285 520	0	0	33 761	0	250 365
Republic of Tatarstan	72 853 048	5	0	3 555 455	46 159 488	22 238 419
Udmurt Republic	1 456 576	0	0	239 728	0	1 216 848
Chuvash Republic	378 937	0	0	12 829	0	365 966
Perm Territory	3 471 073	0	0	548 490	52 655	2 869 928
Kirov Region	1 740 816	0	0	59 171	614 192	1 066 993
Nizhny Novgograd Region	4 461 171	0	0	594 928	500 048	3 304 445
Orenburg Region	2 653 831	0	0	63 988	964 288	1 625 553
Penza Region	1 227	0	0	150	536	0
Samara Region	28 827 604	0	0	7 614 677	5 932 849	15 067 826
Saratov Region	5 614 223	0	0	616 764	485 172	4 474 938
Ulyanovsk Region	84 474	0	0	8 537	0	75 929
<b>Ural Federal District</b>	123 028 483	36 671	0	9 766 532	37 599 343	62 685 171
Kurgan Region	9 353	0	0	0	0	9 174
Sverdlovsk Region	42 453 604	0	0	1 083 313	18 963 163	20 731 742
Tyumen Region	69 686 777	36 652	0	4 692 900	17 556 487	36 597 587
Chelyabinsk Region	10 878 749	19	0	3 990 319	1 079 693	5 346 668
<b>Siberian Federal District</b>	65 179 460	0	23 338	11 128 285	11 523 034	36 581 260
Republic of Altai	49 779	0	0	30 078	0	19 701
Republic of Buryatiya	3 451 135	0	0	2 550 093	0	551 049
Republic of Tuva	942	0	0	0	0	942
Republic of Khakassia	76 106	0	0	640	0	73 403
Altai Territory	688 289	0	0	58 310	250 090	379 889
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	4 832 249	0	0	125 240	134 548	4 530 267
Irkutsk Region	784 359	0	0	307 960	46 293	427 593
Kemerovo Region	295 958	0	0	120 682	0	175 276
Novosibirsk Region	53 304 126	0	23 338	7 708 911	11 077 429	28 967 777
Omsk Region	1 137 204	0	0	142 491	14 674	979 949
Tomsk Region	559 313	0	0	83 880	0	475 414
<b>Far Eastern Federal District</b>	38 575 585	0	0	3 068 153	10 021 083	24 472 768
Republic of Sakha (Yakutia)	1 434 039	0	0	36 698	25 971	1 302 031
Kamchatka Territory	1 493 935	0	0	408 485	114 327	950 881
Primorskiy Territory	8 095 008	0	0	1 195 635	105 128	6 694 112
Khabarovsk Territory	260 075	0	0	555	0	258 707
Amur Region	26 399 904	0	0	1 184 237	9 775 657	14 617 440
Magadan Region	0	0	0	0	0	0
Sakhalin Region	892 624	0	0	242 543	0	649 597
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
<b>Crimean District</b>	0	0	0	0	0	0
Republic of Crimea	0	0	0	0	0	0
City of Sevastopol	0	0	0	0	0	0

Table 39

**Loans, deposits and other funds raised from other credit institutions  
(by credit institutions registered in respective regions), as of 1.08.14**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
<b>Central Federal District</b>	4 892 167 994	2 551 914 257	2 340 253 737
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	50 000	50 000	0
Voronezh Region	0	0	0
Ivanovo Region	999 765	999 765	0
Kaluga Region	220 050	220 050	0
Kostroma Region	20 638 517	20 321 037	317 480
Kursk Region	0	0	0
Lipetsk Region	609 800	609 800	0
Moscow Region	189 570	189 570	0
Orel Region	64 000	64 000	0
Ryazan Region	20 160	20 031	129
Smolensk Region	30 000	30 000	0
Tambov Region	55 118	55 118	0
Tver Region	80 000	80 000	0
Tula Region	8 362	0	8 362
Yaroslavl Region	140 000	140 000	0
City of Moscow	4 869 062 652	2 529 134 886	2 339 927 766
<b>North-Western Federal District</b>	53 215 171	34 851 822	18 363 349
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangel'sk Region	0	0	0
Vologda Region	1 003 194	900 005	103 189
Kaliningrad Region	930 690	930 690	0
Leningrad Region	50 834	50 148	686
Murmansk Region	1 181 012	529 000	652 012
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	50 049 441	32 441 979	17 607 462
<b>Southern Federal District</b>	13 046 626	10 479 613	2 567 013
Republic of Adygeya	260 000	260 000	0
Republic of Kalmykia	25 400	25 400	0
Krasnodar Territory	5 093 474	4 614 274	479 200
Astrakhan Region	0	0	0
Volgograd Region	208 138	208 138	0
Rostov Region	7 459 614	5 371 801	2 087 813
<b>North-Caucasian Federal District</b>	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	490 000	490 000	0
Republic of North Ossetia - Alania	0	0	0
Chechen Republic	0	0	0
Stavropol Territory	0	0	0

<b>Volga Federal District</b>	73 716 355	63 740 327	9 976 028
Republic of Bashkortostan	464 218	464 218	0
Republic of Marii El	3 737	3 737	0
Republic of Mordovia	60 000	60 000	0
Republic of Tatarstan	36 489 358	27 580 519	8 908 839
Udmurt Republic	313 350	313 350	0
Chuvash Republic	209 939	183 144	26 795
Perm Territory	0	0	0
Kirov Region	377 703	377 703	0
Nizhny Novgogrod Region	4 294 559	3 784 429	510 130
Orenburg Region	1 281 430	1 249 275	32 155
Penza Region	51 744	51 744	0
Samara Region	29 551 667	29 073 208	478 459
Saratov Region	588 650	569 000	19 650
Ulyanovsk Region	30 000	30 000	0
<b>Ural Federal District</b>	48 448 729	15 798 143	32 650 586
Kurgan Region	0	0	0
Sverdlovsk Region	13 288 147	7 155 207	6 132 940
Tyumen Region	34 457 088	7 939 442	26 517 646
Chelyabinsk Region	703 494	703 494	0
<b>Siberian Federal District</b>	19 187 753	9 735 054	9 452 699
Republic of Altai	0	0	0
Republic of Buryatiya	127 000	127 000	0
Republic of Tuva	0	0	0
Republic of Khakassia	0	0	0
Altai Territory	650 183	650 183	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	711 793	711 793	0
Irkutsk Region	110 000	110 000	0
Kemerovo Region	0	0	0
Novosibirsk Region	16 997 779	7 938 078	9 059 701
Omsk Region	490 998	98 000	392 998
Tomsk Region	100 000	100 000	0
<b>Far Eastern Federal District</b>	12 706 976	11 071 947	1 635 029
Republic of Sakha (Yakutia)	184 100	184 100	0
Kamchatka Territory	417 650	417 650	0
Primorskiy Territory	384 026	384 026	0
Khabarovsk Territory	0	0	0
Amur Region	11 656 291	10 021 262	1 635 029
Magadan Region	0	0	0
Sakhalin Region	64 909	64 909	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0
<b>Crimean District</b>	0	0	0
Republic of Crimea	0	0	0
City of Sevastopol	0	0	0



## Macroprudential Indicators of the Banking Sector

Table 40

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

	1.01.13	1.01.14	1.04.14	1.07.14	1.08.14
<b>Own funds (capital) adequacy</b>					
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio) <sup>1</sup>	13,7	13,5	13,2	12,8	12,7
Tier I capital ratio N1.2 (Basel III) <sup>2</sup>	8,5	9,1	9,4	9,2	9,0
Risk-weighted assets (Basel III) to total assets ratio]	50,7	51,4	51,0	52,1	52,4
<b>Credit risk</b>					
Share of problem (IV quality category) and bad (V quality category) loans in total loans <sup>4</sup>	6,0	6,0	6,4	6,5	6,6
Loan loss provisions made as percent of total loans <sup>4</sup>	6,1	5,9	6,2	6,2	6,3
Ratio of loans, bank guarantees and sureties granted by a bank to its owners (shareholders) to own funds (capital) (N9.1)	1,5	1,1	1,0	1,3	1,3
Ratio of a bank's aggregate claims on insiders to own funds (capital) (N10.1)	0,7	0,7	0,7	0,7	0,7
Ratio of total large credit risks to own funds (capital) (N7)	209,0	204,3	209,5	218,1	228,0
<i>Distribution of loans provided by credit institutions</i>					
agriculture, hunting and forestry	4,6	4,3	4,1	4,1	4,0
mining	3,2	3,1	3,3	3,3	3,4
manufacturing	14,0	13,6	14,1	14,0	14,1
production and distribution of energy, gas and water	2,7	2,5	2,5	2,6	2,6
constructing	5,5	5,6	5,4	5,6	5,7
wholesale and retail trade, car and household appliance repair	14,9	13,7	14,0	13,7	13,7
transport and communication	5,4	4,2	4,3	4,2	4,1
other economic activities	20,5	21,1	20,7	20,5	20,5
individuals	29,2	32,0	31,7	32,1	32,0
of which					
mortgage loans	7,5	8,5	8,7	9,1	9,3
<i>Geographical distribution of interbank loans and deposits<sup>4</sup></i>					
Russian Federation	47,1	39,7	36,8	47,0	43,9
United Kingdom	17,5	23,8	27,5	23,1	23,8
USA	3,6	6,8	3,0	3,1	3,2
Germany	1,6	0,6	2,3	0,4	0,6
Austria	5,9	7,3	8,8	7,2	8,0
France	1,6	1,9	2,1	1,6	1,4
Italy	2,7	0,1	0,1	0,1	0,2
Cyprus	8,7	4,7	5,0	3,7	4,0
Netherlands	1,5	1,5	1,7	1,4	1,3
Other	9,8	13,6	12,7	12,5	13,5
<b>Liquidity</b>					
Ratio of high liquid assets to total assets	11,1	9,9	11,0	11,1	10,3
Ratio of liquid assets to total assets	23,2	20,5	19,9	20,7	19,6
Ratio of high liquid assets to demand liabilities (N2)	58,0	57,5	59,3	60,9	58,9
Ratio of liquid assets to short-term liabilities (N3)	82,9	78,7	75,2	73,5	75,9
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	89,6	90,9	91,1
Ratio of clients' funds to total loans <sup>6</sup>	101,2	98,7	97,8	95,4	94,6
<b>Market risk to total own funds (capital)<sup>7</sup></b>	47,3	45,6	45,1	41,6	41,1
of which					
Interest rate risk	36,0	37,8	36,0	33,7	33,0
Equity position risk	6,0	3,3	3,5	2,7	2,6
Foreign exchange risk	5,4	4,5	5,5	5,2	5,5
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	2,2	1,8	5,9	7,2	7,5
<b>Banks' financial result over the reporting period (billion rubles)</b>					
as percent of the banking sector assets <sup>8</sup>	1011,9	993,6	232,1	451,4	513,3
as percent of the banking sector own funds (capital) <sup>8</sup>	2,3	1,9	0,4	0,8	0,9
	18,2	15,2	3,2	6,2	7,0
<b>Return on assets<sup>9</sup></b>	2,3	1,9	1,8	1,7	1,6
<b>Return on equity<sup>9</sup></b>	18,2	15,2	14,5	13,6	13,2

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

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

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

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

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

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

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

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

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

## Capital Adequacy

Table 41

### Distribution of credit institutions (CIs) by own funds (capital)<sup>1</sup>

Date	Total		of which															
	Number of CIs	Own funds (capital) of CIs, billion rubles	CIs with capital less than 300 million rubles		CIs with capital from 300 to 500 million rubles		CIs with capital from 500 million to 1 billion rubles		CIs with capital from 1 to 3 billion rubles		CIs with capital from 3 to 5 billion rubles		CIs with capital from 5 to 10 billion rubles		CIs with capital more than 10 billion rubles		CIs going through insolvency prevention measures <sup>2</sup>	
			Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles
1.01.09	1108	3 811,6	541	72,4	156	60,6	125	85,4	157	264,8	30	114,7	38	264,6	41	2 886,6	20	62,6
1.01.10	1058	4 620,6	473	71,9	157	61,5	127	83,6	163	272,6	37	144,2	36	260,3	47	3 656,2	18	70,3
1.01.11	1012	4 732,3	424	69,3	140	54,7	150	100,7	159	275,4	35	133,8	37	263,1	53	3 729,8	14	105,4
1.01.12	978	5 242,1	354	68,6	155	59,0	152	103,1	171	298,0	38	144,0	41	284,5	59	4 035,2	8	249,7
1.01.13	956	6 112,9	301	59,5	163	62,3	145	100,4	176	300,9	52	192,1	45	318,1	69	4 867,2	5	212,4
1.02.13	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
Reference data: own funds (capital) adequacy ratio as of 1.08.14, %	12,7		26,1		20,3		16,8		15,8		15,4		14,5		12,4		10,5	

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

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

Table 42

## Basel III capital Tiers and adequacy ratios

Basel III capital <sup>1</sup> structure	1.02.14		1.03.14		1.04.14		1.07.14		1.08.14	
	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	7 252,5	100,0	7 303,1	100,0	7 370,2	100,0	7 463,1	100,0
of which:										
1. Tier I capital	4 838,1	68,4	4 940,2	68,1	5 188,0	71,0	5 274,8	71,6	5 281,4	70,8
of which:										
1.1. Common Equity Tier 1	4 812,0	68,0	4 914,1	67,8	5 160,9	70,7	5 243,6	71,1	5 249,0	70,3
1.2. Additional Tier 1	26,0	0,4	26,1	0,4	27,1	0,4	31,2	0,4	32,5	0,4
2. Tier 2 Capital	2 235,4	31,6	2 312,3	31,9	2 115,0	29,0	2 095,4	28,4	2 181,7	29,2
<b>Basel III capital adequacy ratios<sup>2</sup></b>	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio)	12,9	1	13,1	0	13,2	2	12,8	2	12,7	4
Common equity Tier I ratio (N1.1)	8,8	1	8,9	0	9,3	1	9,1	2	8,9	3
Tier I capital ratio (N1.2)	8,8	2	9,0	0	9,4	3	9,2	2	9,0	3

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

<sup>2</sup> Basel III capital adequacy ratios calculated starting from 1.02.2014. Minimum capital requirements set: N1.0 - 10%, N1.1 - 5%, N1.2 - 5,5%.

Table 43

Structure of own funds (Basel III capital) of the banking sector (percent) <sup>1</sup>

Indicators	1.01.13		1.01.14		1.04.14		1.07.14		1.08.14	
	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
<b>1. Factors of own funds (capital) increase</b>	<b>7 174,4</b>	<b>117,4</b>	<b>8 202,0</b>	<b>116,1</b>	<b>8 370,0</b>	<b>114,6</b>	<b>8 387,3</b>	<b>113,8</b>	<b>8 515,2</b>	<b>114,1</b>
1.1. Authorized capital	1 394,5	22,8	1 533,2	21,7	1 555,3	21,3	1 549,8	21,0	1 603,1	21,5
1.2. Issue income	1 240,1	20,3	1 347,5	19,1	1 368,1	18,7	1 380,6	18,7	1 379,5	18,5
1.3. Credit institutions' profit and funds	2 858,7	46,8	3 377,7	47,8	3 503,7	48,0	3 532,7	47,9	3 550,8	47,6
1.4. Subordinated loans	1 477,2	24,2	1 723,2	24,4	1 713,7	23,5	1 697,7	23,0	1 756,8	23,5
1.5. Increase in value of property due to revaluation	203,9	3,3	220,5	3,1	229,3	3,1	226,5	3,1	225,0	3,0
1.6. Other factors of increase	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
<b>2. Factors of own funds (capital) decrease</b>	<b>1 061,5</b>	<b>17,4</b>	<b>1 137,7</b>	<b>16,1</b>	<b>1 067,0</b>	<b>14,6</b>	<b>1 017,1</b>	<b>13,8</b>	<b>1 052,1</b>	<b>14,1</b>
2.1. Losses	105,6	1,7	114,6	1,6	175,8	2,4	128,3	1,7	138,9	1,9
2.2. Intangible assets	8,7	0,1	13,5	0,2	14,0	0,2	14,5	0,2	14,8	0,2
2.3. Treasury stocks (shares)	0,2	0,0	0,2	0,0	0,5	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	4,3	0,1	5,1	0,1	5,2	0,1
2.5. Subordinated loans granted to credit institutions	25,3	0,4	77,0	1,1	99,5	1,4	102,7	1,4	105,1	1,4
2.6. Investments in shares of dependent organizations and credit institutions	885,4	14,5	914,5	12,9	769,7	10,5	753,8	10,2	772,3	10,3
2.7. Other factors	31,5	0,5	12,2	0,2	3,2	0,0	12,2	0,2	15,2	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	-	-	-	-	-	-
<b>Own funds (capital), total</b>	<b>6 112,9</b>	<b>100,0</b>	<b>7 064,3</b>	<b>100,0</b>	<b>7 303,1</b>	<b>100,0</b>	<b>7 370,2</b>	<b>100,0</b>	<b>7 463,1</b>	<b>100,0</b>

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

Table 44

**The value of credit risk on balance sheet assets (billion rubles) used in calculation capital adequacy ratio N1.0<sup>1</sup> (Basel III), bln rubles**

The value of credit risk on balance sheet assets <sup>2</sup>	1.01.13	1.01.14	1.04.14	1.07.14	1.08.14
1 <sup>st</sup> group of assets	0,0	0,0	0,0	0,0	0,0
2 <sup>nd</sup> group of assets	975,1	986,9	997,1	1 117,4	1 072,7
3 <sup>rd</sup> group of assets	210,6	326,5	287,1	409,6	330,0
4 <sup>th</sup> group of assets	23 897,1	28 182,0	28 985,1	30 447,9	31 118,7
5 <sup>th</sup> group of assets	7,4	6,9	11,6	7,5	8,1
The value of credit risk on balance sheet assets	25 090,2	29 502,1	30 280,8	31 982,3	32 529,5

Reference data:

	1.01.13	1.01.14	1.04.14	1.07.14	1.08.14
1 <sup>st</sup> group of assets without risk weighting	-	7 855,7	7 983,2	7 567,8	7 623,6

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

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

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

		1.01.13	1.01.14	1.04.14	1.07.14	1.08.14
1	Banking sector own funds (capital), billion rubles	6 112,9	7 064,3	7 303,3	7 370,2	7 463,1
2	Risk-weighted assets, billion rubles	44 640,7	52 473,9	55 524,6	57 595,1	58 764,2
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	25 090,2	29 502,1	30 280,8	31 982,3	32 529,5
	- risk-weighted claims on counterparties related to a bank (code 8957.0 <sup>2</sup> , before 01.02.14 - code 8957 <sup>2</sup> ), billion rubles	1 781,6	2 087,6	1 990,6	2 017,3	2 042,0
	- the amount of mortgage loans and accrued (accumulated) interest claims (code 8807 <sup>2</sup> ), billion rubles	109,5	147,4	169,3	188,1	208,9
	- the value of credit risk on contingent credit liabilities, billion rubles	3 448,0	3 971,4	4 116,4	4 445,0	4 625,7
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles <sup>2</sup>	198,0	289,3	416,4	338,3	376,8
	- the value of operational risk (starting from 1.02.14 - calculated with risk coefficient 12,5, before 1.02.14 - calculated with risk coefficient 10)	3 148,3	3 558,1	4 449,5	5 059,1	5 299,5
	- market risk, billion rubles	2 646,9	3 101,5	3 176,6	2 949,1	2 934,5
	- credit claims of clearing participants (codes 8847 <sup>2</sup> )	-	13,4	25,9	34,5	39,7
	- higher-risk transactions, billion rubles	8 501,0	9 078,3	9 572,4	9 063,7	9 124,7
	- corrective coefficient of own funds (capital) adequacy ratio's N1.0 (before 1.02.14 - N1) denominator which eliminates double counting of credit claims on higher-risk transactions	-282,9	-374,4	-333,4	-305,1	-308,0
	- the value of credit risk on the part of unsecured consumer loans, extended after 1.07.2013 at higher interest rates <sup>3</sup>	-	1 082,1	1 424,9	1 566,5	1 634,4
	- 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	235,1	256,2	256,5
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	13,7	13,5	13,2	12,8	12,7

Calculated by form 0409135

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

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

<sup>3</sup> With the full cost of a loan (calculated by the credit institutions to the notice of an individual borrower according to 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)<sup>1</sup>**

Own funds (capital) adequacy ratio	1.01.13		1.01.14		1.04.14		1.07.14		1.08.14	
	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% <sup>2</sup>	1	0,0	2	0,1	2	0,0	4	0,4	5	0,4
From 10% to 12%	142	19,7	112	18,8	157	39,3	144	40,2	162	43,7
From 12% to 14%	143	53,2	183	64,6	140	46,9	147	45,5	136	43,8
14% and more	663	27,0	612	16,6	587	13,7	575	13,9	559	12,1
Banking sector, total	956	100,0	923	100,0	900	100,0	884	100,0	875	100,0

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

<sup>2</sup> CIs with negative capital on which measures on financial support are being taken by financial rehabilitator.

## Credit risk

Table 47

### Structure of loans of the banking sector (share of loans by quality categories and loan loss provisions as percent of total loans)<sup>1</sup>

		1.01.13	1.01.14	1.04.14	1.07.14	1.08.14
Loans	Standard	58,5	57,4	57,6	58,4	58,0
	Substandard	26,0	28,5	28,2	27,6	27,9
	Doubtful	9,1	8,2	8,2	8,0	8,0
	Problem	2,5	2,2	2,4	2,3	2,3
	Loss	3,8	3,7	3,6	3,7	3,8
Loan loss provision (LLP)	Estimated LLP	8,3	7,7	7,8	7,7	7,8
	Estimated LLP adjusted for collateral	6,5	5,8	5,9	5,7	5,8
	LLP made	6,5	5,8	5,9	5,7	5,8
	LLP made as percent of estimated LLP	77,5	75,6	75,0	74,2	74,4
	LLP made as percent of estimated LLP adjusted for collateral	99,8	100,1	100,1	100,2	100,1
<b>Справочно:</b>						
Loans classified according to point 3.10 of the Bank of Russia's Regulation №254-P		13,8	16,2	16,0	16,0	16,2

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



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

	1.01.13		1.01.14		1.04.14		1.07.14		1.08.14	
	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	10 653,4	100,0	11 150,3	100,0	11 318,0	100,0
of which:										
1.1. Loans to legal entities (except credit institutions)	644,2	8,1	805,2	7,8	837,9	7,9	860,3	7,7	851,7	7,5
1.2. Loans to individuals	7 349,0	91,9	9 536,0	92,2	9 815,4	92,1	10 289,9	92,3	10 465,9	92,5
1.3. Loans to credit institutions	0,1	0,0	0,3	0,0	0,1	0,0	0,1	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		25,0
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	-	7,1	-	7,7		7,9
4. Claims grouped into portfolios of homogeneous claims - total	59,0	100,0	62,2	100,0	64,5	100,0	69,6	100,0	71,8	100,0
of which:										
4.1. Portfolios of homogeneous claims on legal entities	25,5	43,3	28,1	45,3	29,2	45,2	31,1	44,7	30,5	42,5
4.2. Portfolios of homogeneous claims on individuals	33,5	56,7	34,0	54,7	35,3	54,8	38,5	55,3	41,3	57,5
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	-	43,2	-	44,2	-	43,4

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

Homogeneous loans and claims on legal entities and provisions made as of 1.08.14<sup>1</sup>

	Loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims in % of corresponding loans and claims portfolios
	mln. rubles	in % of total loans and claims	mln. rubles	in % of total provision made	
1. Loans to legal entities (except credit institutions) grouped into portfolios of homogeneous loans - total	851 687,6	100,0	46 886,2	100,0	5,5
of which by quality categories					
1.1. Quality Category I	800,2	0,1	0,0	0,0	0,0
1.2. Quality Category II	783 969,9	92,0	7 628,2	16,3	1,0
1.3. Quality Category III	15 529,3	1,8	2 059,3	4,4	13,3
1.4. Quality Category IV	15 204,5	1,8	5 729,9	12,2	37,7
1.5. Quality Category V	36 183,7	4,2	31 468,9	67,1	87,0
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	440,6	100,0	0,0	100,0	0,0
of which by quality categories					
2.1. Quality Category I	439,6	99,8	0,0	0,0	0,0
2.2. Quality Category II	1,0	0,2	0,0	100,0	1,0
2.3. Quality Category III	0,0	0,0	0,0	0,0	0,0
2.4. Quality Category IV	0,0	0,0	0,0	0,0	0,0
2.5. Quality Category V	0,0	0,0	0,0	0,0	0,0
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	852 128,2		46 886,2		5,5
4. Homogeneous claims grouped into portfolios - total	30 498,0	100,0	11 935,2	100,0	39,1
of which by quality categories					
4.1. Quality Category I	10 408,3	34,1	0,0	0,0	0,0
4.2. Quality Category II	1 333,3	4,4	16,7	0,1	1,3
4.3. Quality Category III	6584,8	21,6	271,9	2,3	4,1
4.4. Quality Category IV	913,9	3,0	404,4	3,4	44,2
4.5. Quality Category V	11257,8	36,9	11242,3	94,2	99,9
5. Claims for interest payments - total	7 160,2	100,0	2 202,2	100,0	30,8
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	2 655,4	37,1	2 093,2	95,0	78,8

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

Homogeneous loans and claims on individuals and provisions made as of 1.08.14<sup>1</sup>

	Loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims in % of corresponding loans and claims portfolios
	mln. rubles	in % of total loans and claims	mln. rubles	in % of total provision made	
1. Loans to individuals grouped into portfolios of homogeneous loans - total of which	10 465 861,4	100,0	846 892,2	100,0	8,1
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	820 361,3	7,8	20 645,2	2,4	2,5
1.1.2. residential real estate (mortgage) loans, total	2 404 302,7	23,0	38 470,2	4,5	1,6
1.1.3. car loans, total	889 396,2	8,5	51 099,0	6,0	5,7
1.1.4. other consumer loans, total	6 318 988,4	60,4	734 784,8	86,8	11,6
1.2. by duration of past dues					
1.2.1. a portfolio of loans without overdue payments and with payments being overdue from 1 calendar day to 30 calendar days <sup>2</sup>	452 365,4	4,3	8 925,5	1,1	2,0
1.2.2. a portfolio of loans without overdue payments	8 684 557,4	83,0	126 672,9	15,0	1,5
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	325 689,3	3,1	17 822,9	2,1	5,5
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	191 558,7	1,8	50 958,8	6,0	26,6
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	192 971,5	1,8	108 521,8	12,8	56,2
1.2.6. a portfolio of loans with payments being overdue from 181 to 360 calendar days	258 689,3	2,5	206 606,9	24,4	79,9
1.2.7. a portfolio of loans with payments being overdue more than 360 calendar days	327 216,9	3,1	325 490,4	38,4	99,5
1.3. classified into the following loan quality categories:					
1.3.1. Quality category II	9 071 961,6	86,7	117 310,3	13,9	1,3
1.3.2. Quality category III	467 971,8	4,5	45 066,0	5,3	9,6
1.3.3. Quality category IV	174 510,5	1,7	74 294,2	8,8	42,6
1.3.4. Quality category V	697 106,3	6,7	610 221,7	72,1	87,5
2. Claims grouped into portfolios of homogeneous claims - total	41 333,4	5,9	19 229,5	3,2	46,5
of which by quality categories					
2.1. Quality category I	3 568,4	0,5	0,0	0,0	0,0
2.2. Quality category II	14 111,1	2,0	282,8	0,0	2,0
2.3. Quality category III	2834,0	0,4	301,1	0,0	10,6
2.4. Quality category IV	2026,0	0,3	950,9	0,2	46,9
2.5. Quality category V	18793,9	2,7	17694,7	2,9	94,2
3. Claims for interest payments - total	158 615,9	100,0	53 541,8	100,0	33,8
of which					
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	62 537,0	39,4	48 669,5	90,9	77,8

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

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

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

Loan quality category	Provisions made on loans of corresponding quality categories as a share of total, in %					Ratio of provisions made to loans of corresponding quality categories, in %				
	1.01.13	1.01.14	1.04.14	1.07.14	1.08.14	1.01.13	1.01.14	1.04.14	1.07.14	1.08.14
Substandard	8,9	9,6	10,0	9,6	9,4	2,2	2,0	2,1	2,0	2,0
Doubtful	21,1	20,5	20,3	20,4	19,9	14,9	14,5	14,5	14,6	14,3
Problem	16,3	15,2	16,4	15,3	16,0	41,8	39,9	39,7	38,5	39,4
Loss	53,6	54,4	53,0	54,3	54,3	90,1	86,1	85,6	83,1	83,4

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

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

Indicator	1.01.13	1.01.14	1.04.14	1.07.14	1.08.14
<b>Overdue claims on loans, deposits and other placements, billion rubles</b>	<b>1257,4</b>	<b>1398,0</b>	<b>1525,9</b>	<b>1655,9</b>	<b>1722,6</b>
Of which					
- among 20 largest-asset credit institutions, billion rubles	960,6	1052,0	1097,6	1200,2	1246,7
Share of overdue claims in loans, deposits and other placements of the banking sector, percent	3,7	3,5	3,6	3,8	3,9
Overdue claims in rubles					
- billion rubles	1122,8	1257,9	1370,6	1513,8	1571,0
- as percent of total loans, deposits and other placements in rubles	4,2	4,0	4,3	4,4	4,6
Overdue claims in foreign currency					
- billion rubles	134,6	140,1	155,4	142,0	151,5
- as percent of total loans, deposits and other placements in foreign currency	1,9	1,5	1,6	1,5	1,5
- dollar equivalent, billion \$	4,4	4,3	4,4	4,2	4,2
Overdue claims on loans and other placements with non-financial institutions	924,1	933,7	1003,0	1069,0	1110,1
Share of overdue claims in total volume of loans and other placements with non-financial institutions	4,6	4,2	4,2	4,4	4,5
Overdue claims on loans and other funds provided to individuals	313,0	440,3	498,1	565,2	587,6
Share of overdue claims in total volume of loans and other placements with individuals	4,0	4,4	4,9	5,3	5,4

## 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	1.04.14	1.07.14	1.08.14	1.01.13	1.01.14	1.04.14	1.07.14	1.08.14
No overdue claims	118	96	83	80	77	1,7	1,8	2,0	2,4	2,5
Less than 5%	644	598	568	551	550	81,2	81,6	81,3	75,8	75,9
From 5 to 10%	103	126	138	149	141	12,3	9,4	9,5	14,2	13,8
From 10 to 15%	28	37	45	34	33	1,2	3,7	3,0	3,1	2,3
From 15 to 20%	9	10	11	12	18	0,1	3,3	4,0	4,2	5,0
From 20 to 60%	11	8	10	13	12	3,2	0,0	0,0	0,0	0,0
From 60 to 90%	0	1	1	0	0	0,0	0,0	0,0	0,0	0,0
90% and more	0	1	1	1	0	0,0	0,0	0,0	0,0	0,0
No loans, deposits and other placements	43	45	39	43	44	0,3	0,2	0,2	0,3	0,4

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

Indicators	1.01.13	1.01.14	1.04.14	1.07.14	1.08.14
Large credit risks of the banking sector total, bln rubles	12 773,9	14 433,7	15 302,7	16 072,4	17 018,2
Share of large credit risks in the banking sector assets, %	25,8	25,1	25,8	26,2	27,4

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

	1.01.13	1.01.14	1.04.14	1.07.14	1.08.14
Volume of large loans, billion rubles	6 493,4	7 493,4	7 988,6	8 110,5	8 376,6
of which:					
Volume of secured loans , billion rubles	1 507,9	1 767,1	1 963,5	2 017,5	1 970,1
Volume of I quality category collateral, billion rubles	355,8	388,7	438,9	386,5	402,3
of which:					
collateral of quoted securities issued by legal entities, billion rubles	48,0	13,1	31,2	24,2	26,2
Volume of II quality category collateral, billion rubles	1 363,7	1 700,8	1 429,6	1 437,2	1 393,7
of which:					
collateral of securities, issued by legal entities, billion rubles	317,7	644,0	380,9	401,3	338,9
collateral of proprietary rights (claims), billion rubles	511,8	477,8	510,9	515,0	527,1

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



Table 56

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

(%)

	Self-financing ratio <sup>1</sup>						Current liquidity ratio <sup>2</sup>						Share of liabilities to credit institutions in total organisations' liabilities						Return on assets		
	1						2						3						4		
	2012		2013		1st quarter of 2014		2012		2013		1st quarter of 2014		2012		2013		1st quarter of 2014		1st quarter of 2012	1st quarter of 2013	1st quarter of 2014
	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep			
<b>Industry. total</b>	<b>65,6</b>	<b>63,9</b>	<b>44,9</b>	<b>41,6</b>	<b>41,0</b>	<b>40,6</b>	<b>183,4</b>	<b>152,4</b>	<b>120,1</b>	<b>120,2</b>	<b>126,0</b>	<b>128,7</b>	<b>32,1</b>	<b>30,5</b>	<b>43,1</b>	<b>41,4</b>	<b>43,5</b>	<b>43,4</b>	<b>2,9</b>	<b>1,0</b>	<b>0,5</b>
Agriculture, hunting and forestry	43,7	44,8	45,0	42,2	43,9	44,2	182,0	186,5	182,8	167,7	170,9	173,4	68,6	70,6	71,1	67,3	68,8	66,6	1,6	1,0	1,4
Industrial production (mining, manufacturing, production and distribution of energy, gas and water)	67,6	66,0	47,7	44,2	44,7	44,5	195,4	159,4	125,1	124,3	129,3	133,4	30,8	28,8	43,2	42,9	45,2	45,0	3,1	1,2	0,6
-mining	77,3	76,3	44,7	44,1	56,0	54,4	283,0	206,1	116,0	128,1	151,0	149,0	11,3	8,4	33,6	31,9	73,1	70,1	4,0	2,1	0,8
-manufacturing	43,0	39,5	38,9	34,0	35,2	33,7	131,7	125,8	123,6	121,6	125,5	131,4	48,0	46,5	46,0	46,5	46,7	45,6	2,1	0,9	0,1
-production and distribution of energy, gas and water	69,3	67,2	66,5	64,9	64,2	67,7	151,9	133,8	132,7	133,1	141,2	140,8	40,5	39,6	38,0	34,9	34,8	37,3	1,3	1,5	1,7
Construction	16,9	14,7	12,2	10,6	11,9	11,2	102,2	100,7	98,8	100,7	102,4	102,6	23,6	20,0	22,0	19,0	18,7	20,7	-0,5	0,1	-0,2
Wholesale and retail trade, car and household appliance repair	22,3	22,1	18,1	18,2	18,5	18,3	139,0	140,4	125,3	123,7	123,1	127,2	47,3	50,6	41,7	41,8	42,7	44,5	1,5	0,5	0,1
Transport and communication	42,1	38,9	39,8	37,7	38,4	33,3	114,8	87,4	76,0	95,5	115,9	113,6	41,2	46,7	54,2	44,0	45,9	47,2	2,4	-0,8	-0,6

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

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

<sup>2</sup> Without overdue receivables

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

## Market Risk

Table 57

### Structure of market risk of the banking sector

Risk	1.01.13		1.01.14		1.04.14		1.07.14		1.08.14	
	as % of total credit institutions' capital <sup>1</sup>	share in market risk %	as % of total credit institutions' capital <sup>1</sup>	share in market risk %	as % of total credit institutions' capital <sup>1</sup>	share in market risk %	as % of total credit institutions' capital <sup>1</sup>	share in market risk %	as % of total credit institutions' capital <sup>1</sup>	share in market risk %
Market risk (MR), total	47,3	100,0	45,6	100,0	45,1	100,0	41,6	100,0	41,1	100,0
Of which										
- interest rate risk (IRR)	36,0	76,0	37,8	82,9	36,0	79,9	33,7	81,1	33,0	80,3
- equity position risk (EPR)	6,0	12,6	3,3	7,3	3,5	7,8	2,7	6,5	2,6	6,2
- foreign exchange risk (FER)	5,4	11,4	4,5	9,8	5,5	12,3	5,2	12,4	5,5	13,5
Reference data:										
Number of credit institutions <sup>1</sup>	613		655		645		627		616	
Share of credit institutions' assets <sup>1</sup> in total banking sector assets, %	92,5		97,5		97,7		97,6		97,4	

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

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

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

Table 58

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

	1.01.13	1.01.14	1.04.14	1.07.14	1.08.14
Share of assets in foreign currency in total assets, %	21,0	22,1	25,1	23,4	24,5
of which:					
- 20 largest-asset credit institutions	22,2	23,3	26,8	24,9	26,1
Share of liabilities in foreign currency in total liabilities, %	20,9	21,2	24,3	22,0	22,8
of which:					
- 20 largest-asset credit institutions	22,3	22,9	26,5	23,8	24,6
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total, b.p.	0,1	0,9	0,8	1,4	1,8
of which:					
- 20 largest-asset credit institutions	-0,1	0,5	0,3	1,0	1,4

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

	1.01.13	1.01.14	1.04.14	1.07.14	1.08.14
<b>Balance sheet positions</b>					
Claims, bln rubles	10 410,0	12 703,5	14 886,3	14 374,4	15 240,1
Liabilities, bln rubles	10 343,8	12 185,3	14 404,2	13 518,1	14 139,1
Net balance sheet position, bln rubles	66,2	518,2	482,1	856,2	1 101,0
Net balance sheet position to own funds (capital), % <sup>1</sup>	1,1	7,3	6,6	11,6	14,9
<b>Off-balance sheet positions <sup>2</sup></b>					
Claims, bln rubles	5 783,2	7 011,1	13 549,0	12 228,3	13 104,7
Liabilities, bln rubles	5 356,7	7 063,4	13 345,1	12 358,6	13 377,9
Net balance sheet position, bln rubles	426,5	-52,3	203,9	-130,3	-273,2
Net balance sheet position to own funds (capital), % <sup>1</sup>	7,0	-0,7	2,8	-1,8	-3,7

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

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

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

	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		
<b>1. Credit institutions with net short OFXP</b>								
1.01.09	431	583,0	-611,5	13,6	-42,1	-28,5	1 047,2	-2,7
1.01.10	361	-72,9	50,3	7,5	-30,1	-22,6	1 131,1	-2,0
1.01.11	427	-1,3	-29,8	10,9	-42,1	-31,2	1 618,8	-1,9
1.01.12	340	112,7	-146,5	21,6	-55,4	-33,8	1 573,4	-2,1
1.01.13	373	3,7	-25,4	24,0	-45,7	-21,7	1 863,0	-1,2
1.04.13	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
<b>2. Credit institutions with net long OFXP</b>								
1.01.09	564	391,5	-334,1	85,9	-28,5	57,3	2 690,2	2,1
1.01.10	596	300,0	-233,8	100,4	-34,2	66,2	3 518,6	1,9
1.01.11	500	99,3	-39,7	105,0	-45,3	59,7	3 039,8	2,0
1.01.12	560	211,6	-147,6	131,1	-67,1	64,0	3 454,4	1,9
1.01.13	515	-107,6	279,7	271,6	-99,5	172,1	4 198,2	4,1
1.04.13	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

**Open currency positions of the banking sector by currencies as of 1.08.14**

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
<b>USD</b>					
short	319	-40,5	-1,5	155,7	-196,2
long	496	89,9	1,9	598,4	-508,5
<b>EUR</b>					
short	360	-25,0	-0,5	-254,8	229,8
long	451	40,6	1,6	-40,5	81,1
<b>GBP</b>					
short	74	-9,6	-0,2	-21,1	11,5
long	292	16,8	0,6	23,4	-6,6

## Liquidity of Credit Institutions

Table 63

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

	1.01.13	1.01.14 <sup>3</sup>	1.04.14	1.07.14	1.08.14
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	28,5	39,5	46,9	47,8	47,8
Liabilities with maturity in excess of 1 year, as percent of total liabilities	23,0	24,7	30,4	25,7	25,9
A measure of using short-term liabilities to fund long-term liquid assets, percent <sup>2</sup>	-2,7	23,9	36,4	47,8	46,7

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

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

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



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

Indicator, %	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.13	1.01.14 <sup>1</sup>	1.04.14	1.07.14	1.08.14	1.01.13	1.01.14 <sup>1</sup>	1.04.14	1.07.14	1.08.14
Less than 0	616	264	281	252	264	57,1	6,6	8,7	5,6	6,1
From 0 to 20	300	410	353	390	363	42,3	25,2	23,7	27,9	26,4
More than 20	40	248	262	241	248	0,6	68,2	67,6	66,6	67,4
Data not available	0	1	4	1	2	0,0	0,0	0,0	0,0	0,0
Total	956	923	900	884	877	100,0	100,0	100,0	100,0	100,0

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

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

	1.01.13	1.01.14 <sup>2</sup>	1.04.14	1.07.14	1.08.14
Liquid assets with maturity up to 30 days, as percent of liquid assets	48,0	35,0	29,2	28,2	27,6
Liabilities with maturity up to 30 days, as percent of total liabilities	43,6	41,4	38,2	41,4	39,8
Liquidity coverage deficit (ratio of excess of liabilities with maturity up to 30 days over liquid assets with the same maturity to total amount of the said short-term liabilities), %	18,9	8,6	9,1	12,9	12,4

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

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

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

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

Indicator, %	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.13	1.01.14 <sup>1</sup>	1.04.14	1.07.14	1.08.14	1.01.13	1.01.14 <sup>1</sup>	1.04.14	1.07.14	1.08.14
Less than 0	403	469	453	436	456	21,3	30,1	19,4	19,9	20,8
From 0 to 20	248	238	224	224	201	13,8	44,1	54,2	22,3	21,9
More than 20	305	215	219	223	218	64,9	25,9	26,4	57,8	57,3
Data not available	0	1	4	1	2	0,0	0,0	0,0	0,0	0,0
Total	956	923	900	884	877	100,0	100,0	100,0	100,0	100,0

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

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

**(19th Issue )**

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