

THE CENTRAL BANK OF THE RUSSIAN FEDERATION
BANKING SUPERVISION DEPARTMENT

REVIEW OF THE BANKING SECTOR OF THE RUSSIAN FEDERATION

(INTERNET-VERSION)

ANALYTICAL DATA

№ 139 May 2014

Table of Contents	Tables
General Information on the Russian Banking Sector	1-11
Banking sector in the economy of Russia	1-3
Institutional features of the banking sector	4-11
Activities of Credit Institutions	12-39.2
Main trends	12-29
Financial condition	30-31
Regional breakdown	32.1-39.2
Macroprudential Indicators of the Banking Sector	40-66
Some indicators of the banking sector financial soundness	40
Capital adequacy	41-46
Credit risk	47-56
Market risk	57-62
Liquidity of credit institutions	63-66

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) 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) ¹ as % of GDP as % of the banking sector assets	2 365,2 5,7 8,4	4 309,4 11,1 14,6	5 829,0 12,6 17,2	6 211,7 11,1 14,9	7 034,9 11,3 14,2	7822,3 11,7 13,6
5.	Individual deposits (billion rubles) as % of GDP as % of the banking sector liabilities ² as % of income of the population	5 907,0 14,3 21,1 23,4	7 485,0 19,3 25,4 26,1	9 818,0 21,2 29,0 30,2	11 871,4 21,2 28,5 33,3	14 251,0 22,9 28,8 36,0	16957,5 25,4 29,5 38,6
6.	Funds raised from organisations (billion rubles) ³ as % of GDP as % of the banking sector liabilities ²	8 774,6 21,3 31,3	9 557,2 24,6 32,5	11 126,9 24,0 32,9	13 995,7 25,0 33,6	15 648,2 25,2 31,6	17787,0 26,6 31,0
Reference data							
Indicator (billion rubles)		1.01.09	1.01.10	1.01.11	1.01.12	1.01.13	1.01.14
Gross Domestic Product		41 276,8	38 807,2	46 308,5	55 967,2	62 218,4	66 755,3
Fixed capital investment of organisations of all forms of ownership (except small businesses)		6 705,5	6 040,8	6 625,0	8 445,2	9 595,7	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.

¹ For the purpose of time series' consistency indicators over the period up to 1.02.08 do not include securities under reverse repurchase agreement.

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

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

Table 2

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

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

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

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

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

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

Institutional features of the banking sector

Table 4

Number of Russian credit institutions

Indicator	1.01.12	1.01.13	1.01.14	1.03.14	1.04.14
Credit institutions registered by the Bank of Russia and other authorities	1112	1094	1071	1065	1065
Operating credit institutions (credit institutions that have the right to conduct banking operations)	978	956	923	910	900
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)	0	1	0	1	0
Credit institutions with their banking licenses being revoked (cancelled)	134	137	148	154	165
Credit institutions licensed to conduct operations in foreign currency	661	648	623	613	603
Credit institutions holding general licences	273	270	270	268	268

Table 5

Operating credit institutions (CIs), by federal districts

Federal district	1.01.12		1.01.13		1.01.14		1.03.14		1.04.14	
	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	572	58,5	564	59,0	547	59,3	541	59,5	535	59,4
of which the City of Moscow and Moscow Region	512	52,4	506	52,9	498	54,0	493	54,2	487	54,1
North-Western	69	7,1	70	7,3	70	7,6	71	7,8	71	7,9
Southern	45	4,6	46	4,8	46	5,0	46	5,1	46	5,1
North-Caucasian	56	5,7	50	5,2	43	4,7	38	4,2	37	4,1
Volga	111	11,3	106	11,1	102	11,1	102	11,2	101	11,2
Ural	45	4,6	44	4,6	42	4,6	41	4,5	40	4,4
Siberian	54	5,5	53	5,5	51	5,5	49	5,4	48	5,3
Far Eastern	26	2,7	23	2,4	22	2,4	22	2,4	22	2,4
Crimea	-	-	-	-	-	-	-	-	0	0,0
Russian Federation	978	100,0	956	100,0	923	100,0	910	100,0	900	100,0

Table 6

Branches of credit institutions (CIs), by federal districts

Federal district	CIs of the district			Branches of CIs of the district			Branches of operating CIs from other districts in the given district			Share, %								
										Branches from other districts relative to the total of CIs of the district and their branches			CIs and branches of the district relative to the total of CIs and branches in Russia			Branches from other districts relative to the total number of branches in Russia		
	1.01.13	1.01.14	1.04.14	1.01.13	1.01.14	1.04.14	1.01.13	1.01.14	1.04.14	1.01.13	1.01.14	1.04.14	1.01.13	1.01.14	1.04.14	1.01.13	1.01.14	1.04.14
Central	564	547	535	102	75	73	356	322	320	53,5	52,0	52,6	20,2	21,0	21,4	15,2	16,0	16,5
of which the City of Moscow and Moscow Region ¹	506	498	487	90	63	61	127	124	127	21,3	22,0	23,2	18,0	19,0	19,3	5,4	6,0	6,5
North-Western	70	70	71	9	8	10	302	280	270	382,3	359,0	333,3	2,4	3,0	2,9	12,9	14,0	13,9
Southern	46	46	46	17	15	15	232	209	202	368,3	343,0	331,2	1,9	2,0	2,1	9,9	10,0	10,4
North-Caucasian	50	43	37	82	72	70	87	83	84	65,9	72,0	78,5	4,0	4,0	3,8	3,7	4,0	4,3
Volga	106	102	101	85	67	62	433	322	315	226,7	191,0	193,3	5,8	6,0	5,7	18,4	16,0	16,2
Ural	44	42	40	80	74	70	174	157	148	140,3	135,0	134,6	3,8	4,0	3,9	7,4	8,0	7,6
Siberian	53	51	48	21	21	21	248	204	189	335,1	283,0	273,9	2,2	2,0	2,4	10,6	10,0	9,7
Far Eastern	23	22	22	7	7	7	114	89	89	380,0	307,0	306,9	0,9	1,0	1,0	4,9	4,0	4,6
Crimea	-	-	0	-	-	0	-	-	1	-	-	-	-	-	0,0	-	-	0,1
Russian Federation	956	923	900	403	339	328	1946	1666	1618	143,2	132,0	131,7	41,1	43,0	43,2	82,8	83,0	83,1

¹ as one region

Table 7

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

Distribution of credit institutions ranged by assets (descending)	1.01.12		1.01.13		1.01.14		1.03.14		1.04.14	
	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total
First 5	20 804 718	50,0	24 894 916	50,3	30 235 131	52,7	31 768 777	53,7	31 881 002	53,7
From 6 to 20	8 413 454	20,2	9 660 925	19,5	10 905 104	19,0	10 982 660	18,6	11 179 928	18,8
From 21 to 50	4 564 408	11,0	5 745 193	11,6	6 383 544	11,1	6 573 492	11,1	6 564 684	11,1
From 51 to 200	5 389 002	13,0	6 399 522	12,9	6 982 880	12,2	6 987 520	11,8	6 996 903	11,8
From 201 to 500	1 916 580	4,6	2 246 789	4,5	2 376 786	4,1	2 314 227	3,9	2 261 399	3,8
From 501	539 359	1,3	562 302	1,1	539 625	0,9	510 694	0,9	493 330	0,8
Total	41 627 520	100,0	49 509 647	100,0	57 423 070	100,0	59 137 370	100,0	59 377 245	100,0

Table 8

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

	(%)				
Federal district	1.01.12	1.01.13	1.01.14	1.03.14	1.04.14
Central	56,3	56,4	58,8	59,8	59,7
of which the City of Moscow and Moscow Region	56,8	56,9	59,2	60,2	60,1
North-Western	68,7	66,2	67,3	68,1	67,5
Southern	68,6	68,7	68,6	66,0	65,0
North-Caucasian	43,4	52,8	46,9	52,5	52,4
Volga	44,8	46,5	46,9	47,0	47,6
Ural	66,5	68,8	69,8	70,3	70,4
Siberian	75,1	72,9	72,7	74,9	74,5
Far Eastern	74,8	82,9	85,1	85,4	85,6
Crimea	-	-	-	-	-
Russian Federation	50,0	50,3	52,7	53,7	53,7

Table 9

**Operating credit institutions ranged by assets (distribution and change
over the period 1.01.14 - 1.04.14)**

Groups of credit institutions ranged by assets as of 1.01.14		Number of credit institutions as of 1.01.14	Groups as of 1.04.14						Licences revoked (cancelled)	Reorganised credit institution
			1	2	3	4	5	6		
1	First 5	5	5							
2	From 6 to 20	15		14	1					
3	From 21 to 50	30		1	28	1				
4	From 51 to 200	150			1	144	2		3	
5	From 201 to 500	300				5	285	5	5	
6	From 501	422					13	391	16	
Became operating after 1.01.14										
Total over the period									24	
Total as of 1.01.14¹		923								
Total as of 1.04.14¹		900	5	15	30	150	300	396		

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

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

Table 10

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

	1.01.12	1.01.13	1.01.14	1.03.14	1.04.14
Credit institutions with foreign participation over 50%					
Assets	16,9	17,8	15,3	15,1	14,7
Own funds (capital) ¹	17,6	19,3	17,3	16,6	16,7
Correspondent accounts with non-resident banks	14,3	21,7	18,6	17,2	14,6
Loans and other placements with non-financial organisations	14,0	14,2	12,0	11,8	11,7
Loans and other placements with individuals	22,0	22,6	21,0	20,9	20,3
Loans, deposits and other placements with credit institutions	30,0	27,3	19,9	19,1	20,5
Individual deposits	11,4	13,5	12,5	12,6	12,2
Funds raised from organisations ²	17,4	18,6	15,6	14,5	14,3
Profit (loss) of the current year	17,4	19,6	15,2	17,1	16,4
Reference data:					
Number of credit institutions	113	117	122	121	119
of which 100% foreign-owned credit institutions					
Assets	10,0	9,8	9,0	9,0	8,8
Own funds (capital) ¹	11,1	11,4	11,1	10,7	10,9
Correspondent accounts with non-resident banks	6,9	15,2	12,8	11,8	10,7
Loans and other placements with non-financial organisations	8,3	7,5	7,2	7,1	7,2
Loans and other placements with individuals	10,7	11,1	10,8	10,8	10,6
Loans, deposits and other placements with credit institutions	24,2	20,0	16,4	15,3	16,7
Individual deposits	5,4	6,1	6,2	6,3	6,2
Funds raised from organisations ²	10,7	11,0	10,3	9,5	9,4
Profit (loss) of the current year	12,0	13,4	12,7	14,0	13,7
Reference data:					
Number of credit institutions	77	73	76	76	78

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

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

Table 11

Selected indicators of credit institutions going through insolvency prevention measures¹

	1.01.12		1.01.13		1.01.14		1.03.14		1.04.14	
	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	1852,4	4,5	1943,6	3,9	2105,9	3,7	2033,3	3,4	2158,3	3,6
Own funds (capital) ²	249,7	4,8	212,4	3,5	202,8	2,9	210,4	2,9	224,1	3,1
Loans and other placements with non-financial organisations	680,0	3,8	685,9	3,4	838,9	3,7	837,6	3,6	828,0	3,5
of which overdue claims	163,4	19,9	230,2	24,9	222,7	23,8	224,3	22,6	225,7	22,5
Loans and other placements with individuals	129,3	2,3	142,3	1,8	154,6	1,6	163,0	1,6	192,0	1,9
of which overdue claims	19,5	6,7	12,9	4,1	10,4	2,4	11,6	2,4	14,9	3,0
Individual deposits	303,2	2,6	298,7	2,1	312,5	1,8	321,4	1,9	342,4	2,1
Funds raised from organisations	799,6	5,7	778,2	5,0	794,7	4,5	795,0	4,1	832,4	4,3
Reference data:										
Number of credit institutions ¹	8	0,8	5	0,5	5	0,5	6	0,7	6	0,7

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

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

Activities of Credit Institutions Main Trends

Table 12

Structure of assets, by type of investment

(billion rubles)

Assets		1.01.12	1.01.13	1.01.14	1.03.14	1.04.14
1.	Money, precious metals and gemstones	1 225,6	1 554,0	1 608,7	1 323,2	1 645,0
1.1.	of which: money	1 125,0	1 423,5	1 523,1	1 229,9	1 556,6
2.	Accounts with the Bank of Russia and authorised agencies of other countries	1 747,4	2 159,9	2 264,9	1 603,2	2 067,4
3.	Correspondent accounts with credit institutions	1 000,6	1 483,3	1 496,5	1 654,4	1 674,8
3.1.	of which: Correspondent accounts with correspondent credit institutions	227,4	315,8	398,3	398,1	399,9
3.2.	Correspondent accounts with non-resident banks	773,1	1 167,5	1 098,2	1 256,4	1 274,9
4.	Securities acquired by credit institutions, total	6 211,7	7 034,9	7 822,3	7 975,8	7 948,0
4.1.	of which Debt securities	4 676,2	5 265,1	6 162,9	6 332,5	6 217,8
4.2.	Shares	914,4	791,6	790,4	764,1	785,3
4.3.	Discounted promissory notes	233,9	398,8	274,1	252,8	249,1
4.4.	Shares in associates and subsidiaries	387,3	579,4	594,9	626,4	696,0
5.	Other participation in authorised capital	291,9	333,4	353,9	367,7	376,8
6.	Derivatives with fair value being an asset	-	163,9	175,8	417,8	397,5
7.	Loans, total	28 737,0	33 993,1	40 535,3	42 623,1	42 140,0
7.1.	of which: Loans, deposits and other placements	28 699,2	33 960,1	40 417,7	42 492,1	42 005,7
	of which overdue claims	1 133,0	1 257,4	1 398,0	1 502,8	1 525,9
7.1.1.	of which: Loans and other placements with non-financial organisations	17 715,3	19 971,4	22 499,2	23 409,2	23 841,7
	of which overdue claims	822,6	924,1	933,7	990,6	1 003,0
7.1.2.	Loans and other placements with individuals	5 550,9	7 737,1	9 957,1	10 095,9	10 228,1
	of which overdue claims	291,1	313,0	440,3	489,8	498,1
7.1.3.	Loans, deposits and other placements with credit institutions	3 958,0	4 230,4	5 130,6	6 206,7	5 152,2
	of which overdue claims	5,1	5,2	11,3	9,7	13,1
8.	Fixed assets (tangible and intangible), other real estate and inventories	973,8	1 090,5	1 147,5	1 150,8	1 154,0
8.1	of which real estate, temporarily out of use in operating activities	-	96,7	64,8	68,1	66,1
9.	Allocation of profit	173,2	210,2	192,2	180,0	66,0
9.1.	of which income tax	155,4	204,4	188,6	178,6	66,0
10.	Other assets, total	1 266,4	1 486,3	1 826,0	1 841,3	1 907,6
10.1.	of which: Float	589,8	647,8	790,5	710,7	848,3
10.2.	Receivables	181,0	210,0	312,2	340,7	295,9
10.3.	Deferred expenses	94,3	121,5	123,4	122,9	125,2
Banking sector assets		41 627,5	49 509,6	57 423,1	59 137,4	59 377,2

Table 13

Structure of liabilities¹, by source of funds

(billion rubles)

Liabilities ¹		1.01.12	1.01.13	1.01.14	1.03.14	1.04.14
1.	Funds and profit of credit institutions	4 963,0	5 911,0	6 629,2	6 680,5	6 607,0
	Of which:					
1.1.	Funds of credit institutions	2 719,9	3 049,7	3 261,0	3 240,4	3 247,7
1.2.	Profit (losses), including financial result of the previous year	2 243,1	2 861,3	3 368,3	3 438,7	3 357,9
	Of which:					
1.2.1.	Profit (losses) of the current year	848,2	1 011,9	993,6	168,5	232,1
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	1 212,1	2 690,9	4 439,1	3 967,0	4 702,2
3.	Accounts of credit institutions	336,4	462,8	584,1	580,4	574,3
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	216,6	289,6	365,8	351,9	353,0
3.2.	Correspondent accounts of non-resident credit institutions	105,5	145,5	123,0	127,2	118,1
4.	Loans, deposits and other funds raised from other credit institutions	4 560,2	4 738,4	4 806,0	4 987,4	4 814,6
5.	Clients' funds ²	26 082,1	30 120,0	34 930,9	36 473,4	36 162,0
	Of which:					
5.1.	Budgetary funds in settlement accounts	37,8	38,5	41,9	54,3	52,7
5.2.	Government and other extra-budgetary funds in settlement accounts	7,1	1,6	0,2	0,2	0,7
5.3.	Funds of legal entities in settlement and other accounts	5 326,7	5 706,6	6 516,1	7 302,9	7 324,5
5.4.	Clients' float	288,1	296,4	400,3	482,1	488,5
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	8 367,4	9 619,5	10 838,3	11 540,9	11 555,3
5.6.	Individual deposits	11 871,4	14 251,0	16 957,5	16 908,0	16 563,9
5.7.	Clients' funds in factoring and forfeiting operations	21,9	37,2	43,8	31,6	35,0
6.	Bonds	666,7	1 037,4	1 213,1	1 174,6	1 149,0
7.	Promissory notes and bank acceptances	859,5	1 149,3	1 004,3	958,2	965,7
8.	Derivatives with fair value being a liability	-	135,3	134,7	342,4	286,2
9.	Other liabilities ¹ , total	2 947,5	3 264,7	3 681,7	3 973,6	4 116,3
	Of which:					
9.1.	Provisions	2 318,8	2 441,3	2 851,9	3 057,2	3 074,4
9.2.	Float	325,0	395,3	309,0	339,7	470,0
9.3.	Payables	46,4	72,3	95,7	112,0	113,6
9.4.	Deferred income	5,5	10,2	8,1	6,7	6,2
9.5.	Interest payable	251,7	345,5	417,0	458,1	452,1
	Of which:					
9.6.	Overdue interest	0,0	0,0	0,0	0,0	0,0
Banking sector liabilities¹		41 627,5	49 509,6	57 423,1	59 137,4	59 377,2

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

² Including certificates of deposit and savings certificates.

Table 14

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

Assets		1.01.12	1.01.13	1.01.14	1.03.14	1.04.14
1.	Money, precious metals and gemstones	2,9	3,1	2,8	2,2	2,8
1.1.	of which: money	2,7	2,9	2,7	2,1	2,6
2.	Accounts with the Bank of Russia and authorised agencies of other countries	4,2	4,4	3,9	2,7	3,5
3.	Accounts with credit institutions of which:	2,4	3,0	2,6	2,8	2,8
3.1.	Correspondent accounts with correspondent credit institutions	0,5	0,6	0,7	0,7	0,7
3.2.	Correspondent accounts with non-resident banks	1,9	2,4	1,9	2,1	2,1
4.	Securities acquired by credit institutions, total of which	14,9	14,2	13,6	13,5	13,4
4.1.	Debt securities	11,2	10,6	10,7	10,7	10,5
4.2.	Shares	2,2	1,6	1,4	1,3	1,3
4.3.	Discounted promissory notes	0,6	0,8	0,5	0,4	0,4
4.4.	Shares in associates and subsidiaries	0,9	1,2	1,0	1,1	1,2
5.	Other participation in authorised capital	0,7	0,7	0,6	0,6	0,6
6.	Derivatives with fair value being an asset	-	0,3	0,3	0,7	0,7
7.	Loans, total of which:	69,0	68,7	70,6	72,1	71,0
7.1.	Loans, deposits and other placements of which overdue claims of which:	68,9	68,6	70,4	71,9	70,7
7.1.1.	Loans and other placements with non-financial organisations of which overdue claims	2,7	2,5	2,4	2,5	2,6
7.1.1.1.	Loans and other placements with non-financial organisations of which overdue claims	42,6	40,3	39,2	39,6	40,2
7.1.1.2.	Loans and other placements with individuals of which overdue claims	2,0	1,9	1,6	1,7	1,7
7.1.1.3.	Loans and other placements with individuals of which overdue claims	13,3	15,6	17,3	17,1	17,2
7.1.2.	Loans, deposits and other placements with credit institutions of which overdue claims	0,7	0,6	0,8	0,8	0,8
7.1.3.	Loans, deposits and other placements with credit institutions of which overdue claims	9,5	8,5	8,9	10,5	8,7
7.1.3.1.	Loans, deposits and other placements with credit institutions 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	2,3	2,2	2,0	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
9.	Allocation of profit	0,4	0,4	0,3	0,3	0,1
9.1.	of which income tax	0,4	0,4	0,3	0,3	0,1
10.	Other assets, total of which:	3,0	3,0	3,2	3,1	3,2
10.1.	Float	1,4	1,3	1,4	1,2	1,4
10.2.	Receivables	0,4	0,4	0,5	0,6	0,5
10.3.	Deferred expenses	0,2	0,2	0,2	0,2	0,2
Banking sector assets		100,0	100,0	100,0	100,0	100,0

Table 15

Structure of liabilities¹, by source of funds (as percent of total liabilities)

Liabilities ¹		1.01.12	1.01.13	1.01.14	1.03.14	1.04.14
1.	Funds and profit of credit institutions	11,9	11,9	11,5	11,3	11,1
	Of which:					
1.1.	Funds of credit institutions	6,5	6,2	5,7	5,5	5,5
1.2.	Profit (losses), including financial result of the previous year	5,4	5,8	5,9	5,8	5,7
	Of which:					
1.2.1.	Profit (losses) of the current year	2,0	2,0	1,7	0,3	0,4
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	2,9	5,4	7,7	6,7	7,9
3.	Accounts of credit institutions	0,8	0,9	1,0	1,0	1,0
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	0,5	0,6	0,6	0,6	0,6
3.2.	Correspondent accounts of non-resident credit institutions	0,3	0,3	0,2	0,2	0,2
4.	Loans, deposits and other funds raised from other credit institutions	11,0	9,6	8,4	8,4	8,1
5.	Clients' funds ²	62,7	60,8	60,8	61,7	60,9
	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	12,8	11,5	11,3	12,3	12,3
5.4.	Clients' float	0,7	0,6	0,7	0,8	0,8
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	20,1	19,4	18,9	19,5	19,5
5.6.	Individual deposits	28,5	28,8	29,5	28,6	27,9
5.7.	Clients' funds in factoring and forfeiting operations	0,1	0,1	0,1	0,1	0,1
6.	Bonds	1,6	2,1	2,1	2,0	1,9
7.	Promissory notes and bank acceptances	2,1	2,3	1,7	1,6	1,6
8.	Derivatives with fair value being a liability	-	0,3	0,2	0,6	0,5
9.	Other liabilities ¹ , total	7,1	6,6	6,4	6,7	6,9
	Of which:					
9.1.	Provisions	5,6	4,9	5,0	5,2	5,2
9.2.	Float	0,8	0,8	0,5	0,6	0,8
9.3.	Payables	0,1	0,1	0,2	0,2	0,2
9.4.	Deferred income	0,0	0,0	0,0	0,0	0,0
9.5.	Interest payable	0,6	0,7	0,7	0,8	0,8
	Of which:					
9.6.	Overdue interest	0,0	0,0	0,0	0,0	0,0
Banking sector liabilities¹		100,0	100,0	100,0	100,0	100,0

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

² Including certificates of deposit and savings certificates.

Table 16

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

	Rubles					Foreign Currency					Total				
	1.01.12	1.01.13	1.01.14	1.03.14	1.04.14	1.01.12	1.01.13	1.01.14	1.03.14	1.04.14	1.01.12	1.01.13	1.01.14	1.03.14	1.04.14
1. Loans, deposits and other placements, total	21378,5	26757,1	31300,2	31609,8	31999,3	7320,7	7203,0	9117,6	10882,3	10006,4	28699,2	33960,1	40417,7	42492,1	42005,7
Of which															
- overdue claims	994,1	1122,8	1257,9	1344,4	1370,6	138,9	134,6	140,1	158,4	155,4	1133,0	1257,4	1398,0	1502,8	1525,9
1.1 Loans and other placements with non-financial resident organisations	12799,6	15097,0	16542,7	16856,5	17070,3	3088,3	2988,9	3792,8	4085,1	4124,1	15887,9	18086,0	20335,5	20941,6	21194,4
Of which															
- overdue claims	721,9	805,4	812,0	851,7	869,8	67,9	58,0	58,3	70,7	65,8	789,8	863,4	870,2	922,4	935,7
of which:															
1.1.1. Loans and other placements with individual entrepreneurs	430,8	568,4	666,9	663,5	675,8	7,0	5,3	5,5	6,4	6,6	437,9	573,7	672,4	670,0	682,4
Of which															
- overdue claims	27,3	24,9	33,2	37,5	38,0	0,5	0,4	0,3	0,3	0,3	27,9	25,2	33,5	37,8	38,3
1.2 Loans and other placements with non-resident legal entities (except banks)	469,4	509,6	565,7	624,1	768,1	1357,9	1375,9	1598,0	1843,6	1879,2	1827,4	1885,4	2163,7	2467,6	2647,3
Of which															
- overdue claims	9,7	21,9	20,8	21,4	21,6	23,0	38,9	42,7	46,9	45,8	32,8	60,8	63,5	68,2	67,4
1.3 Loans, deposits and other placements with financial sector	1836,6	2306,7	2591,8	2394,9	2320,4	495,8	654,9	676,7	881,9	721,9	2332,4	2961,6	3268,5	3276,8	3042,3
Of which															
- overdue claims	17,9	18,5	18,1	18,2	17,2	1,3	1,6	0,4	0,4	1,1	19,2	20,1	18,5	18,6	18,3
of which:															
1.3.1 Resident credit institutions	1227,1	1478,1	1508,3	1399,0	1341,4	419,7	537,6	581,4	743,0	578,4	1646,8	2015,6	2089,7	2142,0	1919,7
Of which															
- overdue claims	4,8	4,8	5,8	5,9	5,8	0,1	0,2	0,0	0,0	0,7	4,9	5,0	5,8	5,9	6,6
1.3.2 Resident financial institutions of different forms of ownership	609,5	828,6	1083,5	995,9	979,0	76,1	117,4	95,3	138,9	143,6	685,6	945,9	1178,8	1134,8	1122,6
Of which															
- overdue claims	13,0	13,6	12,3	12,3	11,3	1,2	1,4	0,3	0,4	0,4	14,3	15,0	12,7	12,7	11,7
1.4 Loans, deposits and other placements with non-resident banks	398,4	451,4	416,6	452,7	416,7	1912,8	1763,4	2624,4	3612,0	2815,7	2311,2	2214,8	3041,0	4064,7	3232,4
Of which															
- overdue claims	0,0	0,0	0,0	0,0	0,3	0,2	0,2	5,4	3,8	6,2	0,2	0,2	5,4	3,8	6,5
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	367,7	530,2	816,0	810,4	818,8	0,0	0,0	0,0	0,0	0,0	367,7	530,2	816,0	810,4	818,8
Of which															
- overdue claims	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
1.6 Loans and other placements with resident individuals	5223,0	7484,4	9708,8	9829,9	9972,0	316,7	237,6	227,0	242,8	232,8	5539,7	7721,9	9935,8	10072,7	10204,7
Of which															
- overdue claims	244,5	276,9	406,8	453,0	461,5	45,9	35,6	32,7	36,0	35,7	290,4	312,5	439,5	489,0	497,2
1.7 Loans and other placements with non-resident individuals	4,3	8,3	11,1	11,8	12,3	6,9	6,8	10,2	11,5	11,1	11,2	15,1	21,3	23,2	23,4
Of which															
- overdue claims	0,1	0,1	0,2	0,2	0,2	0,5	0,4	0,6	0,7	0,7	0,7	0,5	0,8	0,9	0,9
Reference data:															
Provisions on loans, deposits and other placements	1987,9	2095,7	2417,3	2589,4	2612,6	0,0	0,0	0,0	0,0	0,0	1987,9	2095,7	2417,3	2589,4	2612,6
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	42,2	58,7	80,6	95,4	100,5	4,7	4,6	6,6	7,0	6,8	46,9	63,4	87,1	102,4	107,3
Credit institutions' portfolio of promissory notes of residents	213,9	308,2	221,8	203,7	202,6	17,8	88,6	50,1	46,7	44,0	231,7	396,8	271,9	250,4	246,6
Credit institutions' portfolio of promissory notes of non-residents	0,0	0,0	0,0	0,0	0,0	2,1	2,0	2,2	2,5	2,4	2,1	2,0	2,2	2,5	2,4

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

	1.01.12	1.01.13	1.01.14	1.03.14	1.04.14
1. Loans, deposits and other placements, total	100,0	100,0	100,0	100,0	100,0
	68,9	68,6	70,4	71,9	70,7
Of which:					
- overdue claims	3,9	3,7	3,5	3,5	3,6
	2,7	2,5	2,4	2,5	2,6
1.1 Loans and other placements with non-financial resident organisations	55,4	53,3	50,3	49,3	50,5
	38,2	36,5	35,4	35,4	35,7
Of which:					
- overdue claims	2,8	2,5	2,2	2,2	2,2
	1,9	1,7	1,5	1,6	1,6
of which:					
1.1.1. Loans and other placements with individual entrepreneurs	1,5	1,7	1,7	1,6	1,6
	1,1	1,2	1,2	1,1	1,1
Of which:					
- overdue claims	0,1	0,1	0,1	0,1	0,1
	0,1	0,1	0,1	0,1	0,1
1.2 Loans and other placements with non-resident legal entities (except banks)	6,4	5,6	5,4	5,8	6,3
	4,4	3,8	3,8	4,2	4,5
Of which:					
- overdue claims	0,1	0,2	0,2	0,2	0,2
	0,1	0,1	0,1	0,1	0,1
1.3 Loans, deposits and other placements with financial sector	8,1	8,7	8,1	7,7	7,2
	5,6	6,0	5,7	5,5	5,1
Of which:					
- overdue claims	0,1	0,1	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
of which:					
1.3.1 Resident credit institutions	5,7	5,9	5,2	5,0	4,6
	4,0	4,1	3,6	3,6	3,2
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	2,4	2,8	2,9	2,7	2,7
	1,6	1,9	2,1	1,9	1,9
Of which					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
1.4 Loans, deposits and other placements with non-resident banks	8,1	6,5	7,5	9,6	7,7
	5,6	4,5	5,3	6,9	5,4
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	1,3	1,6	2,0	1,9	1,9
	0,9	1,1	1,4	1,4	1,4
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
1.6 Loans and other placements with resident individuals	19,3	22,7	24,6	23,7	24,3
	13,3	15,6	17,3	17,0	17,2
Of which:					
- overdue claims	1,0	0,9	1,1	1,2	1,2
	0,7	0,6	0,8	0,8	0,8
1.7 Loans and other placements with non-resident individuals	0,0	0,0	0,1	0,1	0,1
	0,0	0,0	0,0	0,0	0,0
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
Reference data:					
Provision on loans, deposits and other placements	6,9	6,2	6,0	6,1	6,2
	4,8	4,2	4,2	4,4	4,4
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	0,2	0,2	0,2	0,2	0,3
	0,1	0,1	0,2	0,2	0,2
Credit institutions' portfolio of promissory notes of residents	0,8	1,2	0,7	0,6	0,6
	0,6	0,8	0,5	0,4	0,4
Credit institutions' portfolio of promissory notes of non-residents	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0

Table 18

The structure of credit institutions' security portfolio¹

	1.01.12		1.01.13		1.01.14		1.03.14		1.04.14	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total
Securities, total	5 977,9	100,0	6 636,1	100,0	7 548,2	100,0	7 723,0	100,0	7 699,0	100,0
- in rubles	5 008,9	83,8	5 451,0	82,1	6 031,2	79,9	6 021,9	78,0	5 886,3	76,5
- in foreign currency	969,0	16,2	1 185,1	17,9	1 517,0	20,1	1 701,0	22,0	1 812,7	23,5
Of which:										
Securities at fair value through profit or loss	1 662,6	27,8	1 782,6	26,9	2 214,2	29,3	2 148,9	27,8	2 027,6	26,3
- in rubles	1 458,8	24,4	1 640,3	24,7	1 897,5	25,1	1 815,9	23,5	1 657,1	21,5
- in foreign currency	203,8	3,4	142,3	2,1	316,6	4,2	333,0	4,3	370,5	4,8
Securities available for sale	3 074,5	51,4	3 464,7	52,2	3 856,4	51,1	4 061,5	52,6	3 966,2	51,5
- in rubles	2 465,4	41,2	2 723,6	41,0	3 024,5	40,1	3 089,7	40,0	2 954,9	38,4
- in foreign currency	609,1	10,2	741,1	11,2	831,9	11,0	971,8	12,6	1 011,3	13,1
Securities held-to-maturity	840,8	14,1	800,9	12,1	876,4	11,6	879,8	11,4	1 002,8	13,0
- in rubles	806,3	13,5	769,5	11,6	800,0	10,6	796,7	10,3	887,2	11,5
- in foreign currency	34,5	0,6	31,4	0,5	76,4	1,0	83,1	1,1	115,7	1,5
Shares in associates and subsidiaries	387,3	6,5	579,4	8,7	594,9	7,9	626,4	8,1	696,0	9,0
- in rubles	267,8	4,5	310,0	4,7	304,0	4,0	314,4	4,1	382,0	5,0
- in foreign currency	119,5	2,0	269,3	4,1	290,9	3,9	311,9	4,0	313,9	4,1
Reference data:										
Revaluation of securities	-63,5		31,4		-37,1		-82,5		-136,7	
Provisions for losses on securities available for sale	20,4		27,2		49,3		55,8		69,7	
Provisions for losses on securities held-to-maturity	1,6		1,1		3,3		2,9		3,1	
Provisions for losses on portfolio of shares in associates and subsidiaries	7,9		8,4		5,3		5,5		5,7	

¹ Excluding promissory notes.

Table 19

The structure of credit institutions' portfolio of debt securities

	1.01.12		1.01.13		1.01.14		1.03.14		1.04.14	
	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	4 676,2	100,0	5 265,1	100,0	6 162,9	100,0	6 332,5	100,0	6 217,8	100,0
- in rubles	3 907,2	83,6	4 434,5	84,2	5 059,3	82,1	5 058,9	79,9	4 855,9	78,1
- in foreign currency	769,0	16,4	830,6	15,8	1 103,5	17,9	1 273,7	20,1	1 361,8	21,9
of which: revaluation	-48,8	-1,0	50,6	1,0	-19,5	-0,3	-54,6	-0,9	-103,1	-1,7
Debt securities at book value held (without revaluation)	4 725,0	100,0	5 214,5	100,0	6 182,4	100,0	6 387,1	100,0	6 320,9	100,0
of which:										
debt securities of the Russian Federation	1 496,3	31,7	945,1	18,1	814,1	13,2	1 181,9	18,5	868,0	13,7
- in rubles	1 397,1	29,6	750,4	14,4	677,5	11,0	957,9	15,0	688,3	10,9
- in foreign currency	99,2	2,1	194,7	3,7	136,6	2,2	224,0	3,5	179,7	2,8
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	223,7	4,7	98,1	1,9	131,8	2,1	176,0	2,8	96,3	1,5
- in rubles	223,6	4,7	98,1	1,9	131,8	2,1	176,0	2,8	96,3	1,5
- in foreign currency	0,1	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
debt securities of resident credit institutions	408,5	8,6	492,9	9,5	410,3	6,6	479,7	7,5	388,4	6,1
- in rubles	408,5	8,6	487,4	9,3	400,1	6,5	471,1	7,4	384,0	6,1
- in foreign currency	0,0	0,0	5,5	0,1	10,2	0,2	8,6	0,1	4,4	0,1
other debt securities of residents	997,5	21,1	863,8	16,6	687,8	11,1	1 014,4	15,9	720,3	11,4
- in rubles	997,4	21,1	863,4	16,6	687,5	11,1	1 014,0	15,9	720,0	11,4
- in foreign currency	0,1	0,0	0,4	0,0	0,4	0,0	0,4	0,0	0,3	0,0
debt securities of other countries	40,3	0,9	19,6	0,4	17,6	0,3	29,8	0,5	23,8	0,4
- in rubles	5,0	0,1	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in foreign currency	35,3	0,7	19,6	0,4	17,6	0,3	29,8	0,5	23,8	0,4
debt securities of non-resident banks	169,5	3,6	218,4	4,2	97,4	1,6	99,1	1,6	99,1	1,6
- in rubles	23,0	0,5	42,4	0,8	39,7	0,6	40,8	0,6	39,9	0,6
- in foreign currency	146,5	3,1	176,0	3,4	57,6	0,9	58,3	0,9	59,3	0,9
other debt securities of non-residents	629,7	13,3	553,4	10,6	768,2	12,4	826,2	12,9	875,9	13,9
- in rubles	245,0	5,2	221,4	4,2	218,4	3,5	241,1	3,8	226,1	3,6
- in foreign currency	384,7	8,1	331,9	6,4	549,8	8,9	585,1	9,2	649,9	10,3
debt securities delivered without derecognition in the balance sheet	747,0	15,8	2 014,9	38,6	3 248,9	52,6	2 573,6	40,3	3 242,7	51,3
- in rubles	645,9	13,7	1 913,4	36,7	2 918,7	47,2	2 207,3	34,6	2 799,4	44,3
- in foreign currency	101,1	2,1	101,5	1,9	330,2	5,3	366,3	5,7	443,3	7,0
overdue debt securities	12,6	0,3	8,4	0,2	6,3	0,1	6,4	0,1	6,4	0,1
- in rubles	10,6	0,2	7,5	0,1	5,2	0,1	5,2	0,1	5,2	0,1
- in foreign currency	2,0	0,0	1,0	0,0	1,1	0,0	1,2	0,0	1,2	0,0
Reference data:										
Provisions for losses on debt securities	19,6		15,5		14,9		15,3		14,1	

Table 20

Structure of credit institutions' portfolio of shares

	1.01.12		1.01.13		1.01.14		1.03.14		1.04.14	
	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	914,4	100,0	791,6	100,0	790,4	100,0	764,1	100,0	785,3	100,0
- in rubles	833,9	91,2	706,4	89,2	667,9	84,5	648,6	84,9	648,4	82,6
- in foreign currency	80,5	8,8	85,2	10,8	122,5	15,5	115,4	15,1	136,9	17,4
of which: revaluation	-14,7	-1,6	-19,1	-2,4	-17,5	-2,2	-27,9	-3,6	-33,6	-4,3
Shares held at book value (without revaluation)	929,1	100,0	810,8	100,0	807,9	100,0	792,0	100,0	818,8	100,0
of which shares of:										
resident credit institutions	10,6	1,1	8,5	1,0	5,1	0,6	4,7	0,6	5,3	0,6
- in rubles	10,5	1,1	8,4	1,0	5,1	0,6	4,7	0,6	5,3	0,6
- in foreign currency	0,1	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
other residents	786,6	84,7	646,1	79,7	591,7	73,2	599,8	75,7	583,1	71,2
- in rubles	784,2	84,4	644,2	79,5	588,8	72,9	596,1	75,3	579,4	70,8
- in foreign currency	2,4	0,3	1,9	0,2	2,8	0,3	3,7	0,5	3,7	0,4
non-resident credit institutions	13,9	1,5	8,5	1,0	8,7	1,1	6,5	0,8	2,7	0,3
- 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	13,9	1,5	8,5	1,0	8,7	1,1	6,5	0,8	2,7	0,3
other non-residents	64,5	6,9	73,8	9,1	85,8	10,6	97,1	12,3	93,0	11,4
- in rubles	8,4	0,9	8,4	1,0	8,7	1,1	8,7	1,1	9,0	1,1
- in foreign currency	56,2	6,0	65,4	8,1	77,1	9,5	88,4	11,2	83,9	10,2
shares delivered without derecognition in the balance sheet	53,5	5,8	74,0	9,1	116,6	14,4	83,9	10,6	134,8	16,5
- in rubles	45,5	4,9	64,6	8,0	82,8	10,2	67,0	8,5	88,2	10,8
- in foreign currency	8,0	0,9	9,4	1,2	33,8	4,2	16,9	2,1	46,6	5,7
Reference data:										
Provisions for losses on shares	14,7		21,3		44,0		49,9		65,1	

Table 21

Credit institutions' portfolio of discounted promissory notes

(billion rubles)

	1.01.12	1.01.13	1.01.14	1.03.14	1.04.14
Portfolio of promissory notes discounted by a credit institution, in rubles	213,9	308,2	221,8	203,7	202,6
of which promissory notes, not paid when due	1,8	4,4	4,9	4,5	4,2
Portfolio of promissory notes discounted by a credit institution, in foreign currency	19,9	90,6	52,3	49,1	46,4
of which promissory notes, not paid when due	0,03	0,01	1,33	1,46	1,45
Total	233,9	398,8	274,1	252,8	249,1

Table 22

The structure of credit institutions' portfolio of discounted promissory notes¹

	1.01.12		1.01.13		1.01.14		1.03.14		1.04.14	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total
Discounted promissory notes, total	233,9	100,0	398,8	100,0	274,1	100,0	252,8	100,0	249,1	100,0
Of which:										
- promissory notes of federal governments	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of regional and local governments	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of resident credit institutions	199,2	85,2	338,5	84,9	223,0	81,4	203,3	80,4	189,8	76,2
- other promissory notes of residents	32,5	13,9	58,3	14,6	48,9	17,8	47,1	18,6	56,8	22,8
- 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	2,1	0,9	2,0	0,5	2,2	0,8	2,5	1,0	2,4	1,0
Reference data:										
Provisions for losses on promissory notes	8,6		10,2		12,9		13,6		13,4	

¹ including overdue promissory notes.

Table 23

Real estate temporarily out of use in operating activities

(billion rubles)

	1.02.12	1.01.13	1.01.14	1.03.14	1.04.14
Land temporarily out of use in operating activities	69,5	49,3	5,5	5,4	4,9
Land temporarily out of use in operating activities, leased out	0,5	0,9	0,6	0,5	0,5
Land temporarily out of use in operating activities, at current (fair) value	6,3	7,9	8,7	9,2	9,2
Land temporarily out of use in operating activities, at current (fair) value, leased out	0,3	0,8	3,5	3,9	2,1
Real estate (except land) temporarily out of use in operating activities*	3,2	4,2	3,5	3,8	3,2
Real estate (except land) temporarily out of use in operating activities, leased out*	9,1	10,3	14,0	11,9	8,8
Real estate (except land) temporarily out of use in operating activities, at current (fair) value	6,9	6,9	12,4	12,4	12,7
Real estate (except land) temporarily out of use in operating activities, at current (fair) value, leased out	7,7	13,9	15,5	19,7	23,2
Investments in construction of objects of real estate, temporarily out of use in operating activities	2,5	2,4	1,2	1,4	1,4
Non-current inventories	50,4	66,2	80,0	82,7	86,9
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"	12,5	13,8	27,8	42,7	42,7

* At residual value (less amortisation).

Table 24

Funds raised by credit institutions from organisations

(billion rubles)

	1.01.12	1.01.13	1.01.14	1.03.14	1.04.14
1. Funds raised from organisations, total	13 995,7	15 648,2	17 787,0	19 346,4	19 389,9
- in rubles	10 330,4	11 054,1	12 092,7	12 450,9	12 361,4
- in foreign currency	3 665,3	4 594,1	5 694,4	6 895,5	7 028,4
of which:					
1.1. Funds of legal entities in settlement and other accounts ¹	5 326,7	5 706,6	6 516,1	7 302,9	7 324,5
- in rubles	4 701,0	4 821,8	5 547,8	5 749,0	5 732,1
- in foreign currency	625,7	884,8	968,3	1 553,9	1 592,5
Of which:					
1.1.1 Funds of individual entrepreneurs	146,0	172,8	192,7	170,3	177,9
- in rubles	144,0	170,0	190,0	166,8	173,6
- in foreign currency	2,0	2,8	2,7	3,6	4,4
1.2. Government and other extra budgetary funds in settlement accounts	7,1	1,6	0,2	0,2	0,7
1.3. Float	272,7	283,3	386,4	469,7	474,0
1.4. Deposits and other funds raised from legal entities (except credit institutions)	8 367,4	9 619,5	10 838,3	11 540,9	11 555,3
- in rubles	5 488,0	6 089,7	6 371,5	6 475,3	6 385,9
- in foreign currency	2 879,4	3 529,8	4 466,8	5 065,6	5 169,4
Of which:					
1.4.1. Deposits and other raised funds from the Federal Treasury, the Ministry of Finance, financial agencies and extra budgetary funds of the Russian Federation, federal districts and authorities of local self-governance	916,5	761,0	453,9	865,1	1 026,4
1.4.2. Certificates of deposit	13,4	4,1	5,3	6,7	6,5
1.4.3. Unexecuted liabilities on contracts of deposit and other raised funds	0,0	0,0	0,2	0,3	0,4
1.5. Clients' funds in factoring and forfeiting operations	21,9	37,2	43,8	31,6	35,0
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	0,0	2,2	1,1	0,3
Deposits and other funds raised from legal entities (as paragraph 1.4.) by maturity:					
demand deposits and deposits with maturity up to 30 days	1 387,5	1 553,4	1 812,6	1 533,5	1 443,5
- in rubles	1 191,4	1 362,2	1 624,9	1 370,5	1 207,0
- in foreign currency	196,1	191,3	187,7	163,0	236,5
with maturity from 31 days to 1 year	3 183,5	3 321,2	3 292,3	3 790,4	3 887,2
- in rubles	2 728,6	2 838,8	2 520,2	2 920,8	3 033,3
- in foreign currency	454,9	482,3	772,2	869,7	853,9
with maturity in excess of 1 year	3 796,4	4 744,9	5 733,4	6 216,9	6 224,6
- in rubles	1 568,1	1 888,7	2 226,4	2 184,0	2 145,5
- in foreign currency	2 228,3	2 856,2	3 507,0	4 032,9	4 079,1
Reference data					
Funds raised from non-resident organisations, total	1 924,3	2 750,8	3 271,2	3 785,1	3 760,9
- in rubles	381,2	507,4	535,7	643,5	598,9
- in foreign currency	1 543,1	2 243,5	2 735,5	3 141,7	3 162,0
of which:					
Funds of non-resident organisations in settlement and other accounts	179,7	228,2	265,5	351,3	378,4
Deposits raised from non-resident legal entities (excluding certificates of deposit)	350,1	418,2	526,7	536,5	471,1
Other funds raised from non-resident legal entities	1 381,6	2 088,3	2 463,7	2 880,3	2 893,9
Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0,0	0,0	0,0	0,0	0,1

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

Table 25

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

	1.01.12	1.01.13	1.01.14	1.03.14	1.04.14
Issued debt obligations - total	1 551,1	2 419,2	2 572,4	2 491,3	2 467,2
including:					
bonds:	666,7	1 037,4	1 213,1	1 174,6	1 149,0
of which					
with maturities less than one year	1,2	17,1	3,7	3,7	3,3
with maturities in excess of one year	665,5	1 020,3	1 209,4	1 170,0	1 145,7
deposit certificates ¹	13,4	4,1	5,3	6,7	6,5
of which					
with maturities in excess of one year	2,3	2,7	3,1	4,3	4,0
with maturities in excess of one year	11,0	1,3	2,1	2,3	2,3
savings certificates ²	11,5	228,4	349,7	351,9	346,0
of which					
with maturities in excess of one year	4,8	61,8	63,2	62,3	58,8
with maturities in excess of one year	5,3	162,0	273,8	275,4	272,2
promissory notes and banker's acceptances	859,5	1 149,3	1 004,3	958,2	965,7
of which					
with maturities in excess of one year	483,1	596,6	465,2	414,3	379,7
with maturities in excess of one year	359,7	528,6	517,3	519,3	562,9

¹ Included in corporate deposits.

² Included in retail deposits.

Table 26

Individual deposit structure

(billion rubles)

		1.01.12	1.01.13	1.01.14	1.03.14	1.04.14
1	Individual deposits	11 871,4	14 251,0	16 957,5	16 908,0	16 563,9
	- of which savings certificates	11,5	228,4	349,7	351,9	346,0
1.1.	Individual demand deposits and deposits with maturity up to 30 days	2 281,3	2 723,8	3 210,8	2 913,7	2 821,6
	- in rubles	2 059,3	2 474,9	2 913,0	2 548,5	2 441,1
	- in foreign currency	222,1	248,9	297,8	365,2	380,5
1.2.	Individual deposits with maturity from 31 days to 1 year	2 376,7	3 138,2	3 264,3	3 271,4	3 215,9
	- in rubles	1 981,1	2 684,5	2 788,8	2 721,6	2 672,4
	- in foreign currency	395,6	453,8	475,5	549,8	543,5
1.3.	Individual deposits with maturity in excess of 1 year	7 213,4	8 389,0	10 482,4	10 722,9	10 526,4
	- in rubles	5 661,9	6 604,1	8 298,8	8 240,2	8 093,5
	- in foreign currency	1 551,5	1 784,9	2 183,6	2 482,7	2 432,9
Reference data:						
	Deposits of non-resident individuals (excluding saving certificates)	134,7	167,1	223,9	229,3	195,4

Table 27

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

(billion rubles)

	1.01.12	1.01.13	1.01.14	1.03.14	1.04.14
Loans, deposits and other funds raised from other credit institutions, total	4 560,2	4 738,4	4 806,0	4 987,4	4 814,6
- in rubles	2 197,7	2 530,1	2 369,5	2 229,0	2 157,2
- in foreign currency	2 362,5	2 208,2	2 436,5	2 758,4	2 657,4
of which:					
- loans, deposits and other funds raised from resident credit institutions	2 123,6	2 500,9	2 556,6	2 610,5	2 429,6
- in rubles	1 767,2	2 061,1	1 962,6	1 865,6	1 798,8
- in foreign currency	356,4	439,8	594,0	744,8	630,8
of which					
overdue debt	0,0	0,0	0,2	0,2	1,7
- in rubles	0,0	0,0	0,2	0,2	0,2
- in foreign currency	0,0	0,0	0,0	0,0	1,6
- loans, deposits and other funds raised from non-resident banks	2 436,6	2 237,4	2 249,4	2 376,9	2 385,0
- in rubles	430,5	469,0	406,9	363,3	358,4
- in foreign currency	2 006,0	1 768,4	1 842,5	2 013,6	2 026,6
of which					
overdue debt	0,0	0,0	0,0	0,0	1,3
- in rubles	0,0	0,0	0,0	0,0	0,3
- in foreign currency	0,0	0,0	0,0	0,0	1,0

Table 28

Distribution of budgetary funds in settlement accounts by groups of credit institutions on 1.04.14

Share of budgetary funds in settlement accounts in liabilities	Number of credit institutions	Budgetary funds in settlement accounts ¹		Assets of credit institutions	
		mln.roubles	share in Russia, %	mln.roubles	share in Russia, %
25% and more	1	29 772	56,6	76 419	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	22 878	43,5	38 749 675	65,3
No budgetary funds	829	0	0,0	20 551 151	34,6
Data not available	4	0	0,0	0	0,0
Total	900	52 650	100,0	59 377 245	100,0

¹ Without government and other extra-budgetary funds.

Funds raised from and placed with non-residents

№	Indicator	1.01.12		1.01.13		1.01.14		1.03.14		1.04.14	
		billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %
Raised funds											
1.	Clients' funds (except credit institutions)	2 059,6	4,9	2 924,6	5,9	3 502,6	6,1	4 023,7	6,8	3 965,2	6,7
1.1	Funds in accounts of legal entities (excluding certificates of deposit)	1 911,3	4,6	2 734,7	5,5	3 255,8	5,7	3 768,0	6,4	3 743,4	6,3
1.1.1	of which deposits and other raised funds (excluding certificates of deposit)	1 731,7	4,2	2 506,5	5,1	2 990,4	5,2	3 416,7	5,8	3 365,1	5,7
1.2	Individual deposits (excluding saving certificates)	134,7	0,3	167,1	0,3	223,9	0,4	229,3	0,4	195,4	0,3
1.2.1	of which deposits and other raised funds (excluding saving certificates)	98,9	0,2	121,5	0,2	168,3	0,3	170,1	0,3	141,3	0,2
1.3	Funds in other accounts	13,5	0,0	22,8	0,0	22,9	0,0	26,4	0,0	26,4	0,0
2.	Funds in correspondent and other accounts of credit institutions	119,9	0,3	173,2	0,4	162,9	0,3	141,8	0,2	130,6	0,2
3.	Loans, deposits and other funds raised from credit institutions	2 436,6	5,9	2 237,4	4,5	2 249,4	3,9	2 376,9	4,0	2 385,0	4,0
4.	Loans from other countries	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
	Raised funds, total	4 616,0	11,1	5 335,2	10,8	5 914,9	10,3	6 542,4	11,1	6 480,7	10,9
	Reference data:										
	Liabilities of authorized banks to non-residents on issued debt securities - total ²	124,9	0,3	237,7	0,5	211,7	0,4	213,2	0,4		
	Overdue interest on liabilities of credit institutions	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Placed funds											
1.	Loans, total	4 149,8	10,0	4 115,3	8,3	5 226,0	9,1	6 555,6	11,1	5 903,1	9,9
	of which overdue claims	33,6	0,1	61,4	0,1	69,7	0,1	72,9	0,1	74,8	0,1
	of which:										
1.1.	Loans, deposits and other placements	2 311,2	5,6	2 214,8	4,5	3 041,0	5,3	4 064,7	6,9	3 232,4	5,4
1.2	Loans and other placements with legal entities	1 827,4	4,4	1 885,4	3,8	2 163,7	3,8	2 467,6	4,2	2 647,3	4,5
1.3	Loans and other placements with individuals	11,2	0,0	15,1	0,0	21,3	0,0	23,2	0,0	23,4	0,0
2.	Correspondent accounts with banks	773,1	1,9	1 167,5	2,4	1 098,2	1,9	1 256,4	2,1	1 274,9	2,1
3.	Securities acquired by credit institutions, total	919,9	2,2	875,6	1,8	980,0	1,7	1 061,1	1,8	1 096,9	1,8
	of which:										
3.1	Debt securities (without revaluation and delivered without derecognition in the balance sheet)	839,4	2,0	791,3	1,6	883,2	1,5	955,1	1,6	998,9	1,7
3.2	Shares (without revaluation and delivered without derecognition in the balance sheet)	78,4	0,2	82,2	0,2	94,5	0,2	103,6	0,2	95,6	0,2
3.3	Discounted promissory notes	2,1	0,0	2,0	0,0	2,2	0,0	2,5	0,0	2,4	0,0
4.	Shares in associates and subsidiaries	122,9	0,3	273,0	0,6	295,0	0,5	316,0	0,5	317,9	0,5
5.	Loans provided to other countries	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
	Placed funds, total	5 965,7	14,3	6 431,5	13,0	7 599,1	13,2	9 189,0	15,5	8 592,9	14,5
	Reference data:										
	Overdue interest on claims of credit institutions	1,8	0,0	1,5	0,0	3,4	0,0	3,4	0,0	3,6	0,0

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

Financial Condition

Table 30

Financial result of operating credit institutions (CIs)

	Profit (+) / loss (-) of the current year, million rubles					Number of credit institutions					Reference: allocation of profit of the current year, million rubles				
	1.01.12	1.01.13	1.01.14	1.03.14	1.04.14	1.01.12	1.01.13	1.01.14	1.03.14	1.04.14	1.01.12	1.01.13	1.01.14	1.03.14	1.04.14
Total	848 216,8	1 011 888,7	993 584,5	168 454,1	232 075,8	978	956	922	906	896	173 170,6	210 229,8	192 177,5	30 496,6	45 888,5
Profit-making CIs ¹	853 842,3	1 021 250,1	1 012 252,5	182 906,6	248 048,9	928	901	834	685	722	172 913,2	209 438,1	191 145,8	28 667,1	44 657,5
Loss-making CIs	-5 625,5	-9 361,4	-18 667,9	-14 452,5	-15 973,1	50	55	88	221	174	257,4	791,7	1 031,7	1 829,4	1 231,0
CIs that have not provided their reporting	0,0	0,0	0,0	0,0	0,0	0	0	1	4	4	0,0	0,0	0,0	0,0	0,0
Total						978	956	923	910	900					

¹ including CIs with zero profit.

Table 31

Structure of operating credit institutions' income and expenses¹

	1.01.12		1.01.13		1.01.14		1.04.14	
	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)
1. Income of credit institution, total	27 399,1	100,0	31 905,4	100,0	31 023,0	100,0	11 169,1	100,0
1.1. Interest income on placements with legal entities (except income on securities)	1 637,0	6,0	2 041,8	6,4	2 386,0	7,7	654,1	5,9
1.2. Interest income on loans to individuals	778,7	2,8	1 136,4	3,6	1 576,6	5,1	438,8	3,9
1.3. Income on securities	799,0	2,9	1 214,7	3,8	1 896,2	6,1	638,0	5,7
1.4. Income on operations with foreign currency	17 923,0	65,4	21 100,8	66,1	17 853,0	57,5	7 273,7	65,1
1.5. Commissions	587,1	2,1	689,7	2,2	806,4	2,6	201,3	1,8
1.6. Recovery of loss provision	3 963,9	14,5	3 942,6	12,4	4 825,6	15,6	1 237,0	11,1
1.7. Other income	1 710,4	6,2	1 779,5	5,6	1 679,2	5,4	726,2	6,5
Of which:								
1.7.1. Fines, penalties, forfeits	68,6	0,3	57,6	0,2	77,0	0,2	19,7	0,2
2. Expenses of credit institution, total	26 550,8	100,0	30 892,5	100,0	30 029,0	100,0	10 937,1	100,0
2.1. Interest expenses on funds raised from legal entities (except expense on securities)	629,8	2,4	941,3	3,0	1 130,0	3,8	319,8	2,9
2.2. Interest expenses on funds raised from individuals	542,8	2,0	665,9	2,2	857,6	2,9	222,3	2,0
2.3. Expenses on operations with securities	495,5	1,9	874,9	2,8	1 552,0	5,2	608,1	5,6
2.4. Expenses on operations with foreign currency	17 829,3	67,2	21 042,2	68,1	17 742,7	59,1	7 232,8	66,1
2.5. Commissions	88,6	0,3	124,3	0,4	152,2	0,5	36,4	0,3
2.6. Expenses on loss provision	4 074,1	15,3	4 147,9	13,4	5 438,8	18,1	1 495,0	13,7
2.7. Management expenses (including personnel costs)	894,0	3,4	1 061,0	3,4	1 179,6	3,9	258,8	2,4
2.8. Other expenses	1 996,6	7,5	2 035,0	6,6	1 976,2	6,6	763,8	7,0
Of which:								
2.8.1. Fines, penalties, forfeits	1,7	0,0	2,7	0,0	2,5	0,0	1,0	0,0

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

Some indicators that characterise assets and liabilities of credit institutions by federal districts and subjects of the Russian Federation
Table 32.1

Assets and liabilities¹ of credit institutions (with balancing of some accounts), registered in respective regions, as of 1.04.14

thousand rubles

	Assets in rubles	Assets in foreign currency	Liabilities ¹ in rubles	Liabilities ¹ in foreign currency
1	2	3	4	5
Central Federal District	39 254 909 813	14 108 725 226	39 684 199 713	13 679 435 326
Belgorod Region	11 175 550	1 318 969	11 182 884	1 311 635
Bryansk Region	0	0	0	0
Vladimir Region	9 242 323	1 416 779	9 054 514	1 604 588
Voronezh Region	3 196 929	671 718	3 198 870	669 777
Ivanovo Region	13 998 403	950 574	14 040 170	908 807
Kaluga Region	19 296 580	1 505 666	19 299 001	1 503 245
Kostroma Region	172 547 382	19 147 618	174 690 157	17 004 843
Kursk Region	17 060 200	726 900	17 060 685	726 415
Lipetsk Region	25 301 733	1 228 207	25 309 635	1 220 305
Moscow Region	54 773 918	20 669 518	60 036 880	15 406 556
Orel Region	4 195 107	721 837	4 196 732	720 212
Ryazan Region	16 591 705	1 041 540	16 591 366	1 041 879
Smolensk Region	5 073 141	1 162 047	5 625 219	609 969
Tambov Region	3 064 979	21 634	3 067 884	18 729
Tver Region	10 865 956	1 355 123	10 824 593	1 396 486
Tula Region	5 064 638	123 553	5 080 527	107 664
Yaroslavl Region	10 639 379	428 479	10 163 028	904 830
City of Moscow	38 872 821 890	14 056 235 064	39 294 777 568	13 634 279 386
North-Western Federal District	1 356 307 875	308 771 863	1 372 163 718	292 916 020
Republic of Karelia	1 483 134	24 938	1 490 183	17 889
Komi Republic	5 136 818	828 640	5 162 603	802 855
Akhangel'sk Region	485 756	27 932	493 077	20 611
Vologda Region	79 658 369	9 713 818	80 584 580	8 787 607
Kaliningrad Region	20 104 296	5 682 330	20 336 659	5 449 967
Leningrad Region	13 147 445	1 818 053	12 914 993	2 050 505
Murmansk Region	7 701 415	1 927 442	7 817 359	1 811 498
Novgorod Region	4 945 781	176 937	4 976 394	146 324
Pskov Region	2 206 821	13 628	2 215 397	5 052
St Petersburg	1 221 438 040	288 558 145	1 236 172 473	273 823 712
Southern Federal District	273 883 782	20 982 632	273 017 195	21 849 219
Republic of Adygeya	6 677 678	89 574	6 689 398	77 854
Republic of Kalmykia	1 483 730	107 459	1 463 540	127 649
Krasnodar Territory	144 150 330	8 925 069	144 752 734	8 322 665
Astrakhan Region	8 355 436	597 818	8 410 543	542 711
Volgograd Region	14 590 220	980 608	14 713 728	857 100
Rostov Region	98 626 388	10 282 104	96 987 252	11 921 240
North-Caucasian Federal District	43 750 257	4 486 680	44 418 639	3 818 298
Republik of Daghestan	14 808 620	299 393	14 866 582	241 431
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	5 795 684	124 405	5 826 581	93 508
Karachai-Cherkess Republic	7 830 863	3 806 554	8 445 701	3 191 716

Republic of North Ossetia - Alania	5 663 602	83 414	5 602 170	144 846
Chechen Republic	0	0	0	0
Stavropol Territory	9 651 488	172 914	9 677 605	146 797
Volga Federal District	1 438 722 600	146 836 430	1 440 466 944	145 092 086
Republic of Bashkortostan	68 058 399	4 412 682	68 661 175	3 809 906
Republic of Marii El	2 541 638	86 264	2 547 341	80 561
Republic of Mordovia	21 532 007	304 889	21 553 022	283 874
Republic of Tatarstan	676 071 025	84 962 018	674 344 713	86 688 330
Udmurt Republic	37 221 746	3 900 288	39 125 623	1 996 411
Chuvash Republic	10 773 531	429 604	10 764 150	438 985
Perm Territory	38 438 438	3 528 543	38 730 737	3 236 244
Kirov Region	30 945 211	3 454 980	31 905 479	2 494 712
Nizhny Novgogrod Region	101 815 662	5 907 853	102 510 043	5 213 472
Orenburg Region	46 514 005	2 771 661	46 717 311	2 568 355
Penza Region	4 012 210	149 671	4 015 421	146 460
Samara Region	326 212 271	30 632 482	324 919 670	31 925 083
Saratov Region	68 604 649	6 198 579	68 676 197	6 127 031
Ulyanovsk Region	5 981 808	96 916	5 996 062	82 662
Ural Federal District	1 121 137 354	167 230 187	1 144 526 605	143 840 936
Kurgan Region	2 371 218	39 110	2 397 831	12 497
Sverdlovsk Region	448 846 556	64 106 041	466 176 924	46 775 673
Tyumen Region	557 650 109	91 356 281	562 765 438	86 240 952
Chelyabinsk Region	112 269 471	11 728 755	113 186 412	10 811 814
Siberian Federal District	496 200 006	86 759 525	507 618 255	75 341 276
Republic of Altai	1 190 873	79 648	1 238 029	32 492
Republic of Buryatiya	11 963 542	1 429 092	11 902 451	1 490 183
Republic of Tuva	358 077	2 128	359 049	1 156
Republic of Khakassia	5 858 897	106 768	5 897 053	68 612
Altai Territory	17 796 919	426 313	17 752 303	470 929
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	33 192 928	4 509 139	32 738 155	4 963 912
Irkutsk Region	20 810 035	730 206	20 760 376	779 865
Kemerovo Region	10 690 177	375 660	10 721 287	344 550
Novosibirsk Region	352 988 423	75 392 087	363 629 179	64 751 331
Omsk Region	29 561 817	3 282 904	30 818 979	2 025 742
Tomsk Region	11 788 318	425 580	11 801 394	412 504
Far Eastern Federal District	506 026 680	42 514 343	506 645 540	41 895 483
Republic of Sakha (Yakutia)	26 767 610	1 900 867	26 815 300	1 853 177
Kamchatka Territory	19 271 569	1 513 277	19 323 942	1 460 904
Primorskiy Territory	84 986 266	11 110 164	86 733 036	9 363 394
Khabarovsk Territory	7 154 613	251 716	7 099 554	306 775
Amur Region	351 180 321	25 512 341	350 005 963	26 686 699
Magadan Region	0	0	0	0
Sakhalin Region	16 666 301	2 225 978	16 667 745	2 224 534
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Crimean District	0	0	0	0
Republic of Crimea	0	0	0	0
City of Sevastopol	0	0	0	0

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

Table 32.2

Assets and liabilities¹ with balancing of some accounts of credit institutions (head-office and branches located in respective regions), as of 1.04.14

thousand rubles

	Assets in rubles	Assets in foreign currency	Liabilities ¹ in rubles	Liabilities ¹ in foreign currency
1	2	3	4	5
Central Federal District	31 113 112 824	13 016 567 990	31 456 278 914	12 673 401 900
Belgorod Region	116 141 597	29 694 107	115 736 148	30 099 556
Bryansk Region	60 397 677	11 375 605	57 247 684	14 525 598
Vladimir Region	130 128 051	9 405 720	127 879 695	11 654 076
Voronezh Region	936 123 489	24 162 340	909 882 933	50 402 896
Ivanovo Region	71 857 507	5 859 750	70 918 757	6 798 500
Kaluga Region	111 038 532	7 405 832	108 111 949	10 332 415
Kostroma Region	89 516 811	6 474 810	90 754 979	5 236 642
Kursk Region	70 053 382	4 670 082	70 240 013	4 483 451
Lipetsk Region	96 235 481	6 391 849	95 954 755	6 672 575
Moscow Region	1 074 436 237	188 195 647	1 077 892 978	184 738 906
Orel Region	52 037 143	2 784 729	51 639 454	3 182 418
Ryazan Region	103 613 768	590 220	96 707 144	7 496 844
Smolensk Region	65 817 791	12 390 359	66 226 992	11 981 158
Tambov Region	59 331 524	2 623 757	59 193 154	2 762 127
Tver Region	96 028 312	9 513 783	94 711 830	10 830 265
Tula Region	110 379 469	17 063 487	115 538 067	11 904 889
Yaroslavl Region	416 721 324	15 204 843	406 297 851	25 628 316
City of Moscow	27 453 254 729	12 662 761 070	27 841 344 531	12 274 671 268
	3 495 325 549	531 644 118	3 280 721 081	746 248 586
North-Western Federal District				
Republic of Karelia	57 153 999	1 421 294	61 242 760	-2 667 467
Komi Republic	94 676 119	4 984 813	92 117 499	7 543 433
Akhangel'sk Region	155 651 494	9 685 274	156 959 497	8 377 271
Vologda Region	112 600 315	22 647 517	119 214 752	16 033 080
Kaliningrad Region	109 530 264	32 297 643	30 523 665	111 304 242
Leningrad Region	21 831 221	12 521 944	30 231 934	4 121 231
Murmansk Region	81 550 037	25 728 080	115 835 650	-8 557 533
Novgorod Region	53 300 020	11 527 037	49 161 476	15 665 581
Pskov Region	57 790 309	858 758	48 371 717	10 277 350
St Petersburg	2 751 241 771	409 971 758	2 577 062 131	584 151 398
Southern Federal District	1 897 564 330	128 805 642	1 885 011 349	141 358 623
Republic of Adygeya	28 378 440	166 508	28 195 840	349 108
Republic of Kalmykia	10 545 369	129 364	10 127 584	547 149
Krasnodar Territory	861 310 173	46 968 736	822 975 861	85 303 048
Astrakhan Region	64 159 270	4 320 350	63 183 969	5 295 651
Volgograd Region	187 790 887	-4 926 795	166 973 390	15 890 702
Rostov Region	745 380 191	82 147 479	793 554 705	33 972 965
	547 686 752	7 395 561	517 756 018	37 326 295
North-Caucasian Federal District				
Republik of Dagestan	63 295 336	-1 899 065	59 380 170	2 016 101
Republic of Ingushetia	11 440 813	283 963	10 528 384	1 196 392
Kabardino-Balkar Republic	42 012 483	563 720	38 643 578	3 932 625
Karachai-Cherkess Republic	24 858 046	860 711	21 766 220	3 952 537
Republic of North Ossetia - Alania	29 116 669	215 098	27 847 799	1 483 968
Chechen Republic	24 690 590	161 956	22 216 527	2 636 019
Stavropol Territory	352 272 815	7 209 178	337 373 340	22 108 653
Volga Federal District	5 140 888 329	399 017 678	5 388 609 853	151 296 154

Republic of Bashkortostan	442 224 702	24 897 101	716 908 323	-249 786 520
Republic of Marii El	69 659 245	1 936 174	68 123 367	3 472 052
Republic of Mordovia	104 008 925	434 471	103 747 461	695 935
Republic of Tatarstan	874 267 636	94 683 394	869 692 305	99 258 725
Udmurt Republic	142 365 802	4 186 559	136 966 571	9 585 790
Chuvash Republic	88 069 256	6 102 143	87 438 090	6 733 309
Perm Territory	408 440 226	36 834 704	400 848 210	44 426 720
Kirov Region	122 824 063	5 015 054	123 722 627	4 116 490
Nizhny Novgogrod Region	985 640 536	102 149 092	1 018 488 171	69 301 457
Orenburg Region	149 664 403	8 050 418	147 928 826	9 785 995
Penza Region	84 561 982	3 498 019	83 528 864	4 531 137
Samara Region	1 356 003 955	87 655 850	1 323 791 776	119 868 029
Saratov Region	211 084 824	12 708 156	204 125 910	19 667 070
Ulyanovsk Region	102 072 774	10 866 543	103 299 352	9 639 965
Ural Federal District	2 837 020 474	471 298 160	3 016 656 192	291 662 442
Kurgan Region	44 661 366	271 069	44 094 873	837 562
Sverdlovsk Region	1 418 849 945	322 117 244	1 628 507 504	112 459 685
Tyumen Region	986 310 464	116 879 076	973 117 220	130 072 320
Chelyabinsk Region	387 198 699	32 030 771	370 936 595	48 292 875
Siberian Federal District	2 845 983 605	205 997 530	2 922 312 599	129 668 536
Republic of Altai	8 220 233	69 807	7 691 734	598 306
Republic of Buryatiya	55 879 505	2 648 364	34 004 043	24 523 826
Republic of Tuva	14 551 926	37 039	14 506 810	82 155
Republic of Khakassia	36 445 270	285 385	35 324 629	1 406 026
Altai Territory	131 571 595	8 166 855	130 439 645	9 298 805
Zabaykal Territory	44 774 148	1 245 748	43 906 574	2 113 322
Krasnoyarsk Territory	561 530 607	26 931 916	590 124 613	-1 662 090
Irkutsk Region	375 733 775	14 280 978	375 728 518	14 286 235
Kemerovo Region	154 376 703	52 551 693	231 803 262	-24 874 866
Novosibirsk Region	1 199 000 251	94 581 697	1 219 193 959	74 387 989
Omsk Region	174 917 241	5 213 079	159 866 811	20 263 509
Tomsk Region	88 982 351	-15 031	79 722 001	9 245 319
Far Eastern Federal District	1 375 928 788	101 023 941	1 348 577 632	128 375 097
Republic of Sakha (Yakutia)	91 843 986	4 394 688	91 794 580	4 444 094
Kamchatka Territory	51 754 021	4 228 877	51 755 753	4 227 145
Primorskiy Territory	233 187 131	31 138 281	239 997 917	24 327 495
Khabarovsk Territory	591 339 087	68 440 461	592 809 969	66 969 579
Amur Region	206 389 693	-28 911 630	163 825 394	13 652 669
Magadan Region	121 955 042	10 312 330	126 025 865	6 241 507
Sakhalin Region	70 738 347	10 901 577	73 492 651	8 147 273
Jewish Autonomous Region	7 382 341	529 557	7 546 933	364 965
Chukotka Autonomous Area	1 339 140	-10 200	1 328 570	370
Crimean District				
Republic of Crimea				
City of Sevastopol				

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

*Indicators are formed on the basis of reporting form 0409101 of head offices and branches, which are located in the respective regions.

Regional distribution of indicators is determined solely by the location of the head offices (branches) that have provided statements and does not include the actual place of fund attraction (offering).

Table 33.1

Securities acquired by credit institutions registered in respective regions, as of 1.04.14

thousand rubles

	Debt securities		Shares	Shares in associates and subsidiaries	Discounted promissory notes	
	Total	of which debt securities of the Russian Federation (without revaluation)			nominated in rubles	nominated in foreign currency
1	2	3	4	5	6	7
Central Federal District	5 543 405 813	778 692 272	698 368 650	682 470 008	156 433 909	41 719 775
Belgorod Region	1 333 974	0	1 150	0	261 616	74 885
Bryansk Region	0	0	0	0	0	0
Vladimir Region	1 848 011	22 301	364 362	0	8 744	0
Voronezh Region	1 440 376	0	0	0	28 450	0
Ivanovo Region	1 662 459	371 993	40 129	0	25 388	156 213
Kaluga Region	202 690	0	714 254	0	0	0
Kostroma Region	68 607 874	11 014	0	4 909 440	28 918	0
Kursk Region	1 006 746	722 764	0	0	515 839	0
Lipetsk Region	2 162 925	332 070	1	0	220 920	0
Moscow Region	9 924 692	987 708	605 208	0	476 804	208 732
Orel Region	572 022	0	105 299	0	0	0
Ryazan Region	1 242 157	942 170	219 776	0	51 879	0
Smolensk Region	0	0	17	0	0	0
Tambov Region	0	0	0	0	0	0
Tver Region	642 495	131 950	0	0	0	0
Tula Region	305 778	40 891	9 701	0	100 789	0
Yaroslavl Region	10 948	0	15	0	255 890	0
City of Moscow	5 452 442 666	775 129 411	696 308 738	677 560 568	154 458 672	41 279 945
North-Western Federal District	273 113 090	17 384 423	17 416 454	3 657 680	7 946 410	3 139 659
Republic of Karelia	0	0	0	0	0	0
Komi Republic	1 365 547	709 623	153 293	0	35 055	159 238
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	16 677 731	1 071 331	27 745	1 000	588 578	0
Kaliningrad Region	2 865 067	0	7 533	0	0	0
Leningrad Region	714 170	61 092	364 939	20	324 757	0
Murmansk Region	738 372	750 920	0	0	0	0
Novgorod Region	837 218	334 234	152 823	0	498 683	0
Pskov Region	174 600	0	0	0	0	0
St Petersburg	249 740 385	14 457 223	16 710 121	3 656 660	6 499 337	2 980 421
Southern Federal District	14 100 115	3 868 780	1 330 854	25 169	10 660 238	347 035
Republic of Adygeya	12 884	12 979	1 278	0	157 703	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	10 073 623	2 281 496	639 547	0	9 637 203	255 808
Astrakhan Region	1 915 801	1 267 650	217 349	5 288	432 526	0
Volgograd Region	722 065	141 712	42 058	0	357 227	69 650
Rostov Region	1 375 742	164 943	430 622	19 881	75 579	21 577
North-Caucasian Federal District	2 095 896	173 048	48 521	0	250 377	0
Republik of Dagestan	0	0	16 011	0	0	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 468	0	16 638	0	0	0
Karachai-Cherkess Republic	1 040 494	8 732	15 872	0	206 466	0
Republic of North Ossetia - Alania	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	1 050 934	164 316	0	0	43 911	0
Volga Federal District	132 331 129	28 018 494	32 375 539	1 177 436	16 885 064	368 148
Republic of Bashkortostan	8 727 455	1 637 256	567 547	0	691 066	0

Republic of Marii El	0	0	0	0	149 812	0
Republic of Mordovia	298 771	122 691	41 212	0	233 202	0
Republic of Tatarstan	78 956 375	21 809 041	13 890 495	762 595	4 771 434	49 520
Udmurt Republic	2 541 563	0	2	0	383 420	0
Chuvash Republic	833 959	324 820	248 096	0	307 442	0
Perm Territory	1 242 225	0	2 378 280	0	759 921	0
Kirov Region	4 075 138	15 975	379 039	0	19 026	0
Nizhny Novgogrod Region	9 797 064	2 046 177	5 272 198	0	4 693 682	176 709
Orenburg Region	5 825 111	182 272	829 942	35 246	4 054 967	112 442
Penza Region	207 621	103 087	0	0	0	0
Samara Region	18 057 624	1 187 689	6 405 508	379 595	702 598	29 477
Saratov Region	1 768 223	589 486	2 276 573	0	118 494	0
Ulyanovsk Region	0	0	86 647	0	0	0
Ural Federal District	156 112 720	27 947 055	17 533 748	3 621	5 301 421	127 565
Kurgan Region	0	0	0	0	0	0
Sverdlovsk Region	87 166 833	10 723 786	13 394 536	3 621	1 803 259	0
Tyumen Region	52 749 855	9 646 499	3 987 136	0	3 192 227	71 186
Chelyabinsk Region	16 196 032	7 576 770	152 076	0	305 935	56 379
Siberian Federal District	56 669 760	6 055 423	17 115 457	8 618 005	3 804 624	733 551
Republic of Altai	55 804	0	0	0	207 056	0
Republic of Buryatiya	82 268	0	225 334	0	593 250	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	14 247	14 759	0	0	0	0
Altai Territory	311 426	138 222	57 969	0	54 823	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	876 198	10 908	1 137	0	0	0
Irkutsk Region	425 442	7 345	222 594	0	110 128	0
Kemerovo Region	1 920 841	947 935	57 651	0	4 813	0
Novosibirsk Region	48 455 382	4 346 236	15 623 311	8 618 005	1 967 714	105 026
Omsk Region	3 552 156	237 184	925 765	0	665 424	628 525
Tomsk Region	975 996	352 834	1 696	0	201 416	0
Far Eastern Federal District	39 947 689	5 861 954	1 069 200	0	1 334 288	0
Republic of Sakha (Yakutia)	1 764 711	130 462	381 916	0	289 764	0
Kamchatka Territory	932 591	102 226	38 225	0	300 111	0
Primorskiy Territory	11 755 087	3 999 864	63 002	0	71 250	0
Khabarovsk Territory	44 393	0	0	0	0	0
Amur Region	25 087 433	1 627 880	7 640	0	631 475	0
Magadan Region	0	0	0	0	0	0
Sakhalin Region	363 474	1 522	578 417	0	41 688	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Crimean District	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 33.2

Securities acquired by head-offices and branches of credit institutions located in respective regions, as of 1.04.14

thousand rubles

	Debt securities		Shares	Shares in associates and subsidiaries	Discounted promissory notes	
	Total	of which debt securities of the Russian Federation (without revaluation)			nominated in rubles	nominated in foreign currency
1	2	3	4	5	6	7
Central Federal District	5 611 760 892	786 712 541	707 805 166	689 840 868	159 442 515	42 310 209
Belgorod Region	1 333 974	0	1 150	0	261 616	74 885
Bryansk Region	0	0	0	0	0	0
Vladimir Region	95 550	20 947	205 750	2 243	0	0
Voronezh Region	1 440 376	0	945	0	28 450	0
Ivanovo Region	1 662 459	371 993	40 484	0	25 388	156 213
Kaluga Region	202 690	0	714 254	0	0	0
Kostroma Region	17 954 769	11 014	0	0	28 918	0
Kursk Region	1 006 746	722 764	0	0	515 839	0
Lipetsk Region	2 162 925	332 070	1	0	220 920	0
Moscow Region	9 924 692	987 708	605 208	0	476 804	208 732
Orel Region	572 022	0	105 299	0	0	0
Ryazan Region	1 242 157	942 170	219 776	0	140 067	0
Smolensk Region	0	0	17	0	0	0
Tambov Region	0	0	0	0	0	0
Tver Region	642 495	131 950	0	0	0	0
Tula Region	305 778	40 891	9 873	0	450 105	0
Yaroslavl Region	10 948	0	15	0	254 323	0
City of Moscow	5 573 203 311	783 151 034	705 902 394	689 838 625	157 040 085	41 870 379
North-Western Federal District	261 848 938	16 060 811	27 093 213	4 904 825	7 191 610	3 038 880
Republic of Karelia	0	0	0	0	0	0
Komi Republic	1 110 250	570 501	115 969	0	0	58 459
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	7 080 653	1 071 331	27 745	1 000	588 578	0
Kaliningrad Region	2 865 067	0	7 615	0	0	0
Leningrad Region	714 170	61 092	364 939	20	324 757	0
Murmansk Region	738 372	750 920	0	0	55 000	0
Novgorod Region	837 218	334 234	152 823	0	498 683	0
Pskov Region	174 600	0	0	0	0	0
St Petersburg	248 328 608	13 272 733	26 424 122	4 903 805	5 724 592	2 980 421
Southern Federal District	11 034 815	3 276 874	1 165 168	25 169	10 451 175	0
Republic of Adygeya	12 884	12 979	1 278	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	8 017 040	2 270 862	564 843	0	9 816 031	0
Astrakhan Region	957 503	686 378	218 958	5 288	432 526	0
Volgograd Region	671 646	141 712	38 791	0	117 039	0
Rostov Region	1 375 742	164 943	341 298	19 881	85 579	0
North-Caucasian Federal District	1 055 402	164 316	48 865	0	43 911	0
Republik of Daghestan	0	0	16 011	0	0	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 468	0	16 638	0	0	0
Karachai-Cherkess Republic	0	0	15 872	0	0	0
Republic of North Ossetia - Alania	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0

Stavropol Territory	1 050 934	164 316	344	0	43 911	0
Volga Federal District	132 006 298	28 016 748	32 303 496	1 177 436	17 303 035	330 553
Republic of Bashkortostan	8 497 384	1 635 510	491 007	0	640 146	0
Republic of Marii El	0	0	0	0	149 812	0
Republic of Mordovia	298 771	122 691	41 212	0	74 345	0
Republic of Tatarstan	78 861 614	21 809 041	13 890 495	762 595	4 771 434	49 520
Udmurt Republic	2 541 563	0	2	0	383 420	0
Chuvash Republic	833 959	324 820	247 230	0	307 442	0
Perm Territory	1 242 225	0	2 381 248	0	620 115	0
Kirov Region	4 075 138	15 975	379 039	0	405 210	0
Nizhny Novgograd Region	9 797 064	2 046 177	5 272 248	0	5 073 017	176 709
Orenburg Region	5 825 111	182 272	831 423	35 246	3 986 473	74 847
Penza Region	207 621	103 087	0	0	35 429	0
Samara Region	18 057 624	1 187 689	6 405 630	379 595	737 698	29 477
Saratov Region	1 768 224	589 486	2 277 315	0	118 494	0
Ulyanovsk Region	0	0	86 647	0	0	0
Ural Federal District	148 054 341	25 952 622	14 233 313	3 621	5 110 339	127 565
Kurgan Region	0	0	0	0	0	0
Sverdlovsk Region	79 108 454	8 729 353	10 087 659	3 621	1 824 888	0
Tyumen Region	52 749 855	9 646 499	3 993 578	0	2 979 516	71 186
Chelyabinsk Region	16 196 032	7 576 770	152 076	0	305 935	56 379
Siberian Federal District	24 437 530	2 941 536	1 540 000	0	2 105 112	628 525
Republic of Altai	16 890	0	0	0	207 056	0
Republic of Buryatiya	82 268	0	225 334	0	593 250	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	14 247	14 759	0	0	0	0
Altai Territory	311 426	138 222	57 969	0	54 823	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	873 922	10 908	1 137	0	22 514	0
Irkutsk Region	425 442	7 345	222 594	0	110 128	0
Kemerovo Region	1 920 841	947 935	57 651	0	4 813	0
Novosibirsk Region	16 264 342	1 232 349	47 107	0	54 212	0
Omsk Region	3 552 156	237 184	926 417	0	945 088	628 525
Tomsk Region	975 996	352 834	1 791	0	113 228	0
Far Eastern Federal District	27 396 340	4 876 003	1 069 200	0	968 634	0
Republic of Sakha (Yakutia)	1 764 711	130 462	381 916	0	739 685	0
Kamchatka Territory	664 969	102 226	38 225	0	24 040	0
Primorskiy Territory	11 799 480	3 999 864	63 002	0	71 250	0
Khabarovsk Territory	0	0	0	0	91 971	0
Amur Region	12 803 706	641 929	7 640	0	0	0
Magadan Region	0	0	0	0	0	0
Sakhalin Region	363 474	1 522	578 417	0	41 688	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Crimean District						
Republic of Crimea						
City of Sevastopol						

*Indicators are formed on the basis of reporting form 0409101 of head offices and branches, which are located in the respective regions.

Regional distribution of indicators is determined solely by the location of the head offices (branches) that have provided statements and does not include the actual place of fund offering.

Table 34.1

Distribution of loans, deposits and other placements in rubles by credit institutions, registered in respective regions, as of 1.04.14

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other placements with individuals
1	2	3	4	5
Central Federal District	28 484 391 630	16 017 387 130	1 556 839 259	8 721 721 573
Belgorod Region	6 790 985	5 677 288	0	424 429
Bryansk Region	0	0	0	0
Vladimir Region	5 061 538	3 167 167	240 000	1 530 658
Voronezh Region	1 353 241	961 040	105 086	195 772
Ivanovo Region	9 769 249	4 962 312	585 000	3 910 903
Kaluga Region	14 539 627	3 003 825	6 806 000	4 507 550
Kostroma Region	84 195 708	8 995 383	8 237 703	65 067 195
Kursk Region	13 350 017	9 681 487	1 200 000	1 383 750
Lipetsk Region	19 515 012	14 684 892	500 000	2 489 413
Moscow Region	33 302 255	21 795 182	158 922	9 888 050
Orel Region	2 925 706	1 310 255	70 000	477 455
Ryazan Region	12 052 406	8 621 377	1 523 000	1 574 070
Smolensk Region	3 663 003	2 830 935	7 000	825 068
Tambov Region	2 443 800	1 983 735	110 000	349 877
Tver Region	7 924 074	4 795 214	1 060 000	2 045 703
Tula Region	3 616 716	3 120 004	230 000	266 712
Yaroslavl Region	7 870 355	5 084 597	490 900	2 087 645
City of Moscow	28 256 017 938	15 916 712 437	1 535 515 648	8 624 697 323
North-Western Federal District	875 364 065	590 424 946	71 317 276	120 941 863
Republic of Karelia	1 223 325	396 689	420 000	315 252
Komi Republic	2 516 605	1 831 308	200 129	485 103
Akhangel'sk Region	162 974	162 974	0	0
Vologda Region	52 183 397	23 855 967	288 100	26 416 963
Kaliningrad Region	13 251 135	8 847 779	2 464 214	1 939 142
Leningrad Region	7 600 487	4 246 218	709 150	2 069 037
Murmansk Region	4 597 508	1 596 870	390 000	2 562 293
Novgorod Region	2 126 791	1 266 151	90 000	680 161
Pskov Region	1 431 745	1 235 277	0	196 468
St Petersburg	790 270 098	546 985 713	66 755 683	86 277 444
Southern Federal District	185 722 698	116 742 834	5 412 170	56 792 799
Republic of Adygeya	4 809 444	3 783 498	0	1 025 946
Republic of Kalmykia	704 536	613 874	30	90 632
Krasnodar Territory	86 675 734	57 059 426	2 197 190	22 583 245
Astrakhan Region	2 486 475	893 497	0	885 332
Volgograd Region	11 222 267	8 540 911	1 216 000	1 246 878
Rostov Region	79 824 242	45 851 628	1 998 950	30 960 766
North-Caucasian Federal District	27 698 346	20 297 201	1 729 656	5 626 812
Republik of Daghestan	7 837 449	5 452 748	8 876	2 367 878
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	3 910 327	2 922 111	95 300	892 916
Karachai-Cherkess Republic	5 535 783	4 414 993	540 000	545 132

Republic of North Ossetia - Alania	4 533 261	3 566 211	5 150	960 828
Chechen Republic	0	0	0	0
Stavropol Territory	5 881 526	3 941 138	1 080 330	860 058
Volga Federal District	987 556 584	553 955 482	38 939 327	349 258 287
Republic of Bashkortostan	47 098 538	21 573 658	5 456 623	18 726 125
Republic of Marii El	1 690 708	1 298 028	200 000	148 320
Republic of Mordovia	15 701 651	12 712 771	185 000	2 354 955
Republic of Tatarstan	437 160 039	291 257 343	10 946 230	105 993 937
Udmurt Republic	29 824 633	5 705 971	1 920 500	21 563 014
Chuvash Republic	7 076 749	3 257 397	226 000	3 413 107
Perm Territory	25 097 869	11 773 945	196 500	12 145 470
Kirov Region	21 292 848	14 422 111	1 680	6 516 053
Nizhny Novgogrod Region	64 100 846	41 380 850	8 019 010	10 111 358
Orenburg Region	29 805 984	13 919 634	565 050	14 746 723
Penza Region	2 956 698	2 055 322	930	832 103
Samara Region	263 006 541	111 185 836	7 481 504	139 472 996
Saratov Region	38 179 537	19 925 630	3 740 300	12 189 030
Ulyanovsk Region	4 563 943	3 486 986	0	1 045 096
Ural Federal District	758 194 827	313 137 790	55 530 317	332 123 437
Kurgan Region	1 781 063	1 572 641	6 620	151 142
Sverdlovsk Region	276 093 539	96 498 382	12 650 055	158 680 988
Tyumen Region	405 202 846	175 363 362	39 002 660	146 675 889
Chelyabinsk Region	75 117 379	39 703 405	3 870 982	26 615 418
Siberian Federal District	289 326 083	143 903 530	16 650 225	112 337 999
Republic of Altai	645 496	393 464	85 000	147 032
Republic of Buryatiya	8 493 083	2 519 823	100 000	5 450 518
Republic of Tuva	263 404	117 530	0	145 874
Republic of Khakassia	4 309 613	1 663 344	15 000	2 490 926
Altai Territory	13 806 734	10 418 011	820 000	2 345 957
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	23 200 982	11 731 007	155 245	8 653 471
Irkutsk Region	15 972 687	9 819 282	885 000	4 637 559
Kemerovo Region	5 985 661	2 579 223	10 152	3 396 286
Novosibirsk Region	189 482 773	93 704 875	14 094 828	71 253 184
Omsk Region	19 174 038	6 804 733	325 000	10 568 885
Tomsk Region	7 991 612	4 152 238	160 000	3 248 307
Far Eastern Federal District	391 039 679	82 595 840	11 682 755	285 422 445
Republic of Sakha (Yakutia)	16 437 710	9 520 771	1 499	6 279 998
Kamchatka Territory	14 815 191	10 188 176	1 953 839	2 581 878
Primorskiy Territory	54 281 473	33 716 946	3 401 135	15 385 590
Khabarovsk Territory	5 427 282	1 514 307	555 000	3 153 365
Amur Region	289 429 001	21 575 220	4 079 282	255 518 697
Magadan Region	0	0	0	0
Sakhalin Region	10 649 022	6 080 420	1 692 000	2 502 917
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Crimean District	0	0	0	0
Republic of Crimea	0	0	0	0
City of Sevastopol	0	0	0	0

Table 34.2

Distribution of loans, deposits and other placements in rubles by head-offices and branches of credit institutions, located in respective regions, as of 1.04.14

thousand rubles				
	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other placements with individuals
1	2	3	4	5
Central Federal District	17 604 905 815	10 400 751 297	1 574 915 528	4 116 960 638
Belgorod Region	47 481 666	39 314 359	100	7 477 939
Bryansk Region	28 454 962	21 825 231	0	6 327 907
Vladimir Region	81 173 449	54 086 433	190 000	25 861 568
Voronezh Region	870 821 653	525 061 436	105 086	291 938 256
Ivanovo Region	22 097 489	13 699 339	585 000	7 431 696
Kaluga Region	44 268 261	22 401 857	6 790 000	14 854 152
Kostroma Region	14 293 600	9 823 498	104 703	4 092 110
Kursk Region	56 202 748	48 038 555	1 200 000	5 878 008
Lipetsk Region	51 905 305	29 269 956	500 000	20 810 274
Moscow Region	940 707 991	514 661 854	158 922	318 526 721
Orel Region	22 130 539	17 246 808	70 000	3 744 663
Ryazan Region	46 097 144	29 984 977	1 523 000	13 361 706
Smolensk Region	37 739 260	29 779 582	7 000	7 924 093
Tambov Region	22 352 481	19 409 678	110 000	2 832 615
Tver Region	29 079 843	15 719 980	880 000	11 665 207
Tula Region	71 287 408	56 139 928	230 000	14 869 766
Yaroslavl Region	385 523 337	178 044 554	225 900	150 155 856
City of Moscow	14 833 288 679	8 776 243 272	1 562 235 817	3 209 208 101
North-Western Federal District	2 431 808 613	1 388 204 954	71 106 987	795 386 333
Republic of Karelia	50 375 358	15 901 279	420 000	28 158 667
Komi Republic	83 374 246	23 166 072	200 129	49 773 709
Akhangelsk Region	30 258 039	16 322 940	0	7 519 891
Vologda Region	60 602 410	40 283 105	288 100	17 584 122
Kaliningrad Region	85 815 748	55 507 334	2 464 214	23 954 129
Leningrad Region	23 404 049	14 593 552	709 150	3 958 265
Murmansk Region	68 865 339	20 095 529	390 000	37 105 641
Novgorod Region	45 077 427	19 571 784	90 000	17 263 421
Pskov Region	51 606 662	33 708 428	0	12 611 037
St Petersburg	1 932 429 335	1 149 054 931	66 545 394	597 457 451
Southern Federal District	1 569 879 614	894 333 808	4 419 031	567 303 555
Republic of Adygeya	24 858 870	14 888 783	0	9 821 732
Republic of Kalmykia	9 241 878	4 978 955	30	4 262 893
Krasnodar Territory	752 207 452	412 582 598	1 322 051	286 033 517
Astrakhan Region	25 089 043	11 729 839	0	12 625 754
Volgograd Region	103 354 717	71 808 531	1 148 000	28 807 194
Rostov Region	655 127 654	378 345 102	1 948 950	225 752 465
North-Caucasian Federal District	453 555 015	255 810 371	1 189 656	181 492 806
Republik of Dagestan	38 534 203	24 289 359	8 876	14 228 021
Republic of Ingushetia	8 294 646	5 658 961	0	2 635 685
Kabardino-Balkar Republic	32 851 664	22 072 877	95 300	10 683 179
Karachai-Cherkess Republic	21 966 122	15 268 532	0	6 696 834

Republic of North Ossetia - Alania	15 199 603	9 993 742	5 150	5 200 711
Chechen Republic	18 748 618	9 798 211	0	8 950 407
Stavropol Territory	317 960 159	168 728 689	1 080 330	133 097 969
Volga Federal District	4 165 806 650	2 273 251 928	34 719 270	1 589 819 348
Republic of Bashkortostan	392 482 205	197 809 230	72 831	182 087 050
Republic of Marii El	65 827 753	43 686 656	200 000	15 509 524
Republic of Mordovia	94 337 534	69 179 921	25 000	16 721 627
Republic of Tatarstan	627 085 715	420 749 027	10 946 189	172 898 663
Udmurt Republic	127 709 603	35 029 108	1 920 500	72 296 136
Chuvash Republic	80 401 542	42 105 897	146 000	36 972 256
Perm Territory	354 013 994	199 664 080	196 500	151 574 253
Kirov Region	104 464 529	55 963 694	1 680	33 560 368
Nizhny Novgogrod Region	861 342 833	551 238 482	7 969 050	223 063 724
Orenburg Region	91 590 601	59 213 530	515 000	30 925 403
Penza Region	36 564 670	27 553 672	930	8 434 058
Samara Region	1 216 248 325	496 030 835	8 985 290	615 229 894
Saratov Region	85 950 510	55 607 480	3 740 300	22 267 581
Ulyanovsk Region	27 786 836	19 420 316	0	8 278 811
Ural Federal District	2 354 916 985	1 129 288 450	52 531 358	1 040 154 836
Kurgan Region	41 182 681	16 881 479	6 620	22 199 353
Sverdlovsk Region	1 176 617 949	634 883 852	9 651 096	492 293 893
Tyumen Region	803 887 889	307 905 553	39 002 660	385 815 193
Chelyabinsk Region	333 228 466	169 617 566	3 870 982	139 846 397
Siberian Federal District	2 484 485 236	1 073 655 760	9 486 119	1 256 693 142
Republic of Altai	6 730 222	2 197 415	85 000	4 427 807
Republic of Buryatiya	47 483 438	12 920 114	100 000	33 791 043
Republic of Tuva	13 610 155	2 252 423	0	11 307 732
Republic of Khakassia	32 591 055	11 409 089	15 000	17 518 348
Altai Territory	108 164 141	47 927 801	820 000	59 035 148
Zabaykal Territory	16 239 962	3 611 745	0	12 628 217
Krasnoyarsk Territory	512 606 403	223 044 521	155 245	235 571 125
Irkutsk Region	335 357 470	131 137 774	885 000	190 226 903
Kemerovo Region	127 856 004	39 761 688	10 247	87 797 107
Novosibirsk Region	1 059 905 946	505 200 417	6 930 547	493 559 749
Omsk Region	153 404 166	64 116 148	325 080	70 682 840
Tomsk Region	70 536 274	30 076 625	160 000	40 147 123
Far Eastern Federal District	927 668 137	416 308 992	9 433 038	437 221 409
Republic of Sakha (Yakutia)	40 173 007	23 519 945	21 499	15 876 142
Kamchatka Territory	21 457 227	15 047 667	1 773 789	4 511 417
Primorskiy Territory	136 520 180	84 388 204	3 956 135	44 758 332
Khabarovsk Territory	545 773 071	227 521 161	0	272 638 195
Amur Region	53 744 306	13 710 702	1 989 615	35 162 840
Magadan Region	109 166 982	41 223 988	0	56 410 741
Sakhalin Region	17 806 569	9 368 927	1 692 000	6 365 345
Jewish Autonomous Region	2 586 788	1 404 977	0	1 181 811
Chukotka Autonomous Area	440 007	123 421	0	316 586
Crimean District				
Republic of Crimea				
City of Sevastopol				

*Indicators are formed on the basis of reporting form 0409101 of head offices and branches, which are located in the respective regions.

Regional distribution of indicators is determined solely by the location of the head offices (branches) that have provided statements and does not include the actual place of fund offering.

Information on indicators, based on the reporting form 0409302 (takes into account the actual place of fund offering) is given contained in the Bulletin of Banking Statistics.

Table 35.1

Distribution of loans, deposits and other placements in foreign currency by credit institutions, registered in respective regions, as of 1.04.14

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other placements with individuals
1	2	3	4	5
Central Federal District	9 624 538 419	5 741 450 257	3 319 744 152	224 732 776
Belgorod Region	956 859	955 789	1 070	0
Bryansk Region	0	0	0	0
Vladimir Region	806 201	357 009	0	415 931
Voronezh Region	595 509	479 874	536	104 477
Ivanovo Region	165 715	70 373	3 034	7 945
Kaluga Region	1 549	1 004	535	10
Kostroma Region	4 927 643	3 171 922	1 335 935	419 786
Kursk Region	247 410	247 000	0	410
Lipetsk Region	164 872	0	142 748	22 124
Moscow Region	6 516 588	4 413 009	86 588	2 016 991
Orel Region	2 164	0	2 164	0
Ryazan Region	95 589	26 550	2 065	44 003
Smolensk Region	80 596	79 704	892	0
Tambov Region	1 071	0	1 071	0
Tver Region	1 071	0	1 071	0
Tula Region	31 755	30 156	0	1 599
Yaroslavl Region	97 621	86 006	1 904	9 711
City of Moscow	9 609 846 206	5 731 531 861	3 318 164 539	221 689 789
North-Western Federal District	175 771 453	121 035 129	23 835 341	12 050 018
Republic of Karelia	0	0	0	0
Komi Republic	128 704	32 159	93 408	3 137
Akhangel'sk Region	0	0	0	0
Vologda Region	1 892 115	799 163	29 691	19 811
Kaliningrad Region	700 106	459 583	535	239 988
Leningrad Region	947 986	906 169	2 166	20 235
Murmansk Region	494 235	324 899	169 336	0
Novgorod Region	57 915	0	55 232	2 683
Pskov Region	0	0	0	0
St Petersburg	171 550 392	118 513 156	23 484 973	11 764 164
Southern Federal District	8 101 699	6 386 757	1 100 629	382 594
Republic of Adygeya	0	0	0	0
Republic of Kalmykia	1 784	0	1 784	0
Krasnodar Territory	1 564 108	1 025 064	474 538	51 885
Astrakhan Region	1 606	0	1 606	0
Volgograd Region	459 964	0	447 970	1 948
Rostov Region	6 074 237	5 361 693	174 731	328 761
North-Caucasian Federal District	1 350 152	1 195 518	71 905	82 729
Republik of Dagestan	50 835	24 981	8 068	17 786
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	1 566	0	1 566	0

Karachai-Cherkess Republic	1 261 763	1 170 537	30 201	61 025
Republic of North Ossetia - Alania	2 430	0	1 963	467
Chechen Republic	0	0	0	0
Stavropol Territory	33 558	0	30 107	3 451
Volga Federal District	54 233 065	40 742 512	9 749 153	2 747 921
Republic of Bashkortostan	345 447	32 742	123 013	140 640
Republic of Marii El	535	0	535	0
Republic of Mordovia	3 389	0	3 389	0
Republic of Tatarstan	31 462 387	27 728 299	2 859 099	623 294
Udmurt Republic	1 390 807	764 479	279 596	113 205
Chuvash Republic	156 463	44 609	5 368	29 886
Perm Territory	1 839 134	1 576 227	19 973	242 934
Kirov Region	1 584 921	1 524 407	1 751	58 763
Nizhny Novgogrod Region	1 625 424	1 058 163	47 496	137 160
Orenburg Region	517 292	150 372	135 062	231 858
Penza Region	0	0	0	0
Samara Region	15 193 420	7 790 261	6 269 615	1 133 544
Saratov Region	112 222	72 953	2 753	36 516
Ulyanovsk Region	1 624	0	1 503	121
Ural Federal District	90 934 003	55 247 602	32 496 585	1 376 796
Kurgan Region	0	0	0	0
Sverdlovsk Region	28 701 068	14 117 189	14 340 671	243 208
Tyumen Region	60 362 309	40 273 390	17 146 704	1 129 195
Chelyabinsk Region	1 870 626	857 023	1 009 210	4 393
Siberian Federal District	39 492 840	29 002 912	5 283 217	1 990 794
Republic of Altai	0	0	0	0
Republic of Buryatiya	559 220	201 237	1 613	356 370
Republic of Tuva	397	0	397	0
Republic of Khakassia	0	0	0	0
Altai Territory	30 213	27 694	2 141	378
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	2 270 917	1 854 631	3 251	387 764
Irkutsk Region	111 675	4 956	106 362	357
Kemerovo Region	2 476	0	250	2 226
Novosibirsk Region	35 571 588	26 015 611	5 162 251	1 203 080
Omsk Region	914 729	869 599	4 511	40 619
Tomsk Region	31 625	29 184	2 441	0
Far Eastern Federal District	12 015 892	8 214 914	1 794 035	513 192
Republic of Sakha (Yakutia)	792 506	486 745	20 299	285 462
Kamchatka Territory	313 434	227 223	76 783	9 428
Primorskiy Territory	3 716 674	3 469 110	111 997	130 730
Khabarovsk Territory	11 839	10 882	957	0
Amur Region	7 123 270	3 967 423	1 579 845	87 088
Magadan Region	0	0	0	0
Sakhalin Region	58 169	53 531	4 154	484
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Crimean District	0	0	0	0
Republic of Crimea	0	0	0	0
City of Sevastopol	0	0	0	0

Table 35.2

Distribution of loans, deposits and other placements in foreign currency by head-offices and branches of credit institutions, located in respective regions, as of 1.04.14

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other placements with individuals
1	2	3	4	5
Central Federal District	8 597 419 133	4 745 420 922	3 319 776 795	212 139 515
Belgorod Region	11 546 256	11 537 284	2 681	6 291
Bryansk Region	2 459 283	2 443 852	0	15 431
Vladimir Region	2 916 564	2 871 063	0	45 501
Voronezh Region	21 809 214	21 296 618	2 320	447 453
Ivanovo Region	1 107 511	1 012 169	3 034	7 945
Kaluga Region	2 941 716	2 804 171	535	137 010
Kostroma Region	249 925	247 791	2 134	0
Kursk Region	248 258	247 000	0	1 258
Lipetsk Region	177 894	0	142 748	35 146
Moscow Region	161 198 686	144 026 593	11 951 307	2 805 778
Orel Region	84 315	82 151	2 164	0
Ryazan Region	159 290	88 537	2 065	45 717
Smolensk Region	618 241	562 288	892	55 061
Tambov Region	1 697 300	1 696 229	1 071	0
Tver Region	756 365	737 155	1 071	17 694
Tula Region	5 109 818	5 079 123	0	30 695
Yaroslavl Region	13 550 333	13 403 732	1 904	61 221
City of Moscow	8 370 788 164	4 537 285 166	3 307 662 869	208 427 314
	363 670 216	299 872 703	23 833 306	18 837 937
North-Western Federal District				
Republic of Karelia	344 833	330 815	0	14 018
Komi Republic	3 029 090	2 925 863	93 408	9 819
Akhangel'sk Region	348 369	344 624	0	3 745
Vologda Region	2 123 876	1 030 623	29 691	20 112
Kaliningrad Region	25 696 567	25 015 018	1 427	645 691
Leningrad Region	704 072	691 565	2 166	10 341
Murmansk Region	22 994 139	22 784 961	169 336	39 842
Novgorod Region	10 826 319	10 767 203	55 232	3 884
Pskov Region	83 387	81 540	0	1 847
St Petersburg	297 519 564	235 900 491	23 482 046	18 088 638
Southern Federal District	110 683 663	106 794 148	1 059 659	2 039 252
Republic of Adygeya	22 248	20 311	0	1 937
Republic of Kalmykia	1 784	0	1 784	0
Krasnodar Territory	35 771 197	33 836 616	473 002	1 213 087
Astrakhan Region	473 633	471 848	0	1 785
Volgograd Region	1 566 816	1 120 201	410 142	36 473
Rostov Region	72 847 985	71 345 172	174 731	785 970
	4 803 986	4 215 622	42 474	543 895
North-Caucasian Federal District				
Republik of Dagestan	26 131	0	8 068	18 063
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	1 566	0	1 566	0
Karachai-Cherkess Republic	300 634	283 677	770	16 187

Republic of North Ossetia - Alania	2 430	0	1 963	467
Chechen Republic	0	0	0	0
Stavropol Territory	4 473 225	3 931 945	30 107	509 178
Volga Federal District	264 611 328	238 852 774	9 754 875	4 868 775
Republic of Bashkortostan	17 873 518	17 315 030	122 478	347 599
Republic of Marii El	1 723 134	1 707 337	535	15 262
Republic of Mordovia	4 039	0	3 211	828
Republic of Tatarstan	42 672 396	38 872 638	2 867 512	878 715
Udmurt Republic	872 560	318 864	279 596	40 573
Chuvash Republic	60 751	44 609	3 569	12 573
Perm Territory	33 393 933	32 916 577	19 973	457 383
Kirov Region	2 651 549	2 648 547	1 751	1 251
Nizhny Novgograd Region	91 630 366	89 825 038	47 139	1 301 874
Orenburg Region	2 735 466	2 338 405	135 062	261 999
Penza Region	60 218	59 353	178	687
Samara Region	69 300 042	51 221 404	6 269 615	1 505 903
Saratov Region	1 475 010	1 430 380	2 753	41 877
Ulyanovsk Region	158 346	154 592	1 503	2 251
Ural Federal District	389 483 900	349 068 606	30 308 048	1 258 336
Kurgan Region	1 503	0	0	1 503
Sverdlovsk Region	285 199 265	269 481 880	12 199 445	933 961
Tyumen Region	84 656 716	61 130 451	17 099 393	162 327
Chelyabinsk Region	19 626 416	18 456 275	1 009 210	160 545
Siberian Federal District	165 309 261	161 401 872	943 662	2 718 203
Republic of Altai	54	0	0	54
Republic of Buryatiya	795 544	437 561	1 613	356 370
Republic of Tuva	397	0	397	0
Republic of Khakassia	20 311	19 474	0	837
Altai Territory	257 596	232 546	2 141	22 909
Zabaykal Territory	10 706	10 706	0	0
Krasnoyarsk Territory	23 583 669	23 280 699	3 287	151 304
Irkutsk Region	12 055 830	11 886 609	105 827	62 012
Kemerovo Region	51 179 152	51 147 214	250	30 804
Novosibirsk Region	75 439 868	72 581 041	823 195	1 941 571
Omsk Region	1 700 313	1 551 255	4 511	143 729
Tomsk Region	265 821	254 767	2 441	8 613
Far Eastern Federal District	81 633 070	76 209 728	1 116 583	1 326 784
Republic of Sakha (Yakutia)	310 913	292 994	17 908	11
Kamchatka Territory	1 050 945	1 045 536	5 409	0
Primorskiy Territory	4 091 191	3 815 842	111 997	162 739
Khabarovsk Territory	64 153 425	60 608 058	150 268	1 153 118
Amur Region	1 923 672	1 087 372	826 847	4 868
Magadan Region	9 863 079	9 124 972	0	5 311
Sakhalin Region	239 845	234 954	4 154	737
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Crimean District				
Republic of Crimea				
City of Sevastopol				

*Indicators are formed on the basis of reporting form 0409101 of head offices and branches, which are located in the respective regions.

Regional distribution of indicators is determined solely by the location of the head offices (branches) that have provided statements and does not include the actual place of fund offering.

Information on indicators, based on the reporting form 0409302 (takes into account the actual place of fund offering) is given contained in the Bulletin of Banking Statistics.

Table 36.1

Overdue claims on loans, deposits and other placements by credit institutions registered in respective regions, as of 1.04.14

thousand rubles

	on loans and other placements with non-financial organisations		on loans, deposits and other placements with credit institutions		on loans and other placements with individuals	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
1	2	3	4	5	6	7
Central Federal District	809 086 893	103 963 625	5 417 782	6 953 446	400 892 432	34 956 868
Belgorod Region	65 705	0	0	0	3 421	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	105 245	0	0	0	14 142	21 852
Voronezh Region	673	0	0	0	0	0
Ivanovo Region	114 159	0	0	0	453 993	0
Kaluga Region	195 853	0	40 000	0	279 403	0
Kostroma Region	140 525	0	4 703	0	2 693 767	92 505
Kursk Region	60 214	0	0	0	26 836	0
Lipetsk Region	562 966	0	0	0	23 761	0
Moscow Region	442 774	20 571	0	0	344 615	73 602
Orel Region	6 150	0	0	0	14 855	0
Ryazan Region	627 651	0	0	0	54 031	7 029
Smolensk Region	126 109	0	5 700	0	18 865	0
Tambov Region	113 826	0	0	0	23 869	0
Tver Region	93 718	0	0	0	16 701	0
Tula Region	109 618	0	0	0	3 593	0
Yaroslavl Region	113 098	0	0	0	37 672	6 424
City of Moscow	806 208 609	103 943 054	5 367 379	6 953 446	396 882 908	34 755 456
North-Western Federal District	24 167 125	437 688	211 520	0	5 609 758	348 710
Republic of Karelia	5 100	0	0	0	2 120	0
Komi Republic	49 760	0	0	0	116	0
Akhangel'sk Region	56 751	0	0	0	0	0
Vologda Region	1 724 024	48 241	45 000	0	2 311 071	1 880
Kaliningrad Region	230 551	8 922	9 689	0	29 602	261
Leningrad Region	352 248	0	0	0	38 404	3 195
Murmansk Region	68 796	2 747	0	0	20 619	0
Novgorod Region	132 046	0	0	0	8 482	1 249
Pskov Region	18 837	0	0	0	532	0
St Petersburg	21 529 012	377 778	156 831	0	3 198 812	342 125
Southern Federal District	3 290 793	5 376	104 000	0	1 692 797	26 241
Republic of Adygeya	71 430	0	0	0	37 035	0
Republic of Kalmykia	58	0	0	0	5 633	0
Krasnodar Territory	1 042 819	4 762	68 000	0	1 215 405	14 962
Astrakhan Region	41 023	0	0	0	33 660	0
Volgograd Region	300 164	0	36 000	0	66 020	0
Rostov Region	1 835 299	614	0	0	335 044	11 279
North-Caucasian Federal District	794 594	0	8 330	0	576 578	2 179
Republic of Dagestan	432 569	0	3 000	0	142 904	19
Republic of Ingushetia	0	0	0	0	0	0

Kabardino-Balkar Republic	164 572	0	0	0	124 134	0
Karachai-Cherkess Republic	61 421	0	0	0	30 580	2 160
Republic of North Ossetia - Alania	77 275	0	5 000	0	64 861	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	58 757	0	330	0	214 099	0
Volga Federal District	19 634 824	234 794	175 500	0	21 873 353	668 700
Republic of Bashkortostan	1 406 583	0	0	0	1 500 021	25 120
Republic of Marii El	0	0	0	0	1 396	0
Republic of Mordovia	173 128	0	0	0	84 018	0
Republic of Tatarstan	9 540 680	59 093	50 000	0	5 532 812	44 287
Udmurt Republic	82 557	0	0	0	825 145	0
Chuvash Republic	104 755	0	0	0	81 410	0
Perm Territory	116 170	0	26 500	0	254 858	2 109
Kirov Region	514 837	0	0	0	309 338	34
Nizhny Novgogrod Region	1 828 674	100 320	4 000	0	666 173	4 342
Orenburg Region	877 953	0	55 000	0	210 344	2 431
Penza Region	168 385	0	0	0	40 649	0
Samara Region	4 077 031	67 717	40 000	0	10 808 870	557 748
Saratov Region	668 076	7 664	0	0	1 423 642	32 629
Ulyanovsk Region	75 995	0	0	0	134 677	0
Ural Federal District	18 516 954	723 106	90 000	1 458	9 447 180	106 623
Kurgan Region	101 314	0	0	0	4 243	0
Sverdlovsk Region	5 376 396	49 556	90 000	0	6 552 169	38 909
Tyumen Region	10 812 708	402 445	0	0	2 502 767	67 479
Chelyabinsk Region	2 226 536	271 105	0	1 458	388 001	235
Siberian Federal District	12 349 676	6 228 809	117 480	397	9 808 225	287 358
Republic of Altai	29 530	0	0	0	32 145	0
Republic of Buryatiya	152 212	0	0	0	112 244	213
Republic of Tuva	537	0	0	397	7 309	0
Republic of Khakassia	63 380	0	15 000	0	32 727	0
Altai Territory	363 710	0	0	0	76 187	68
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	722 778	37 328	0	0	556 070	20 280
Irkutsk Region	143 886	3 172	55 000	0	100 168	357
Kemerovo Region	32 352	0	10 000	0	92 406	0
Novosibirsk Region	10 401 676	6 188 309	27 480	0	8 300 651	266 368
Omsk Region	284 325	0	0	0	440 328	72
Tomsk Region	155 290	0	10 000	0	57 990	0
Far Eastern Federal District	3 562 808	25 035	26 135	2 861	11 781 982	6 264
Republic of Sakha (Yakutia)	254 930	0	0	2 861	156 324	0
Kamchatka Territory	250 269	0	0	0	104 638	1 338
Primorskiy Territory	1 782 800	0	26 135	0	490 216	354
Khabarovsk Territory	40 891	0	0	0	311 429	0
Amur Region	1 008 304	25 035	0	0	10 622 647	4 572
Magadan Region	0	0	0	0	0	0
Sakhalin Region	225 614	0	0	0	96 728	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Crimean District	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 36.2

Overdue claims on loans, deposits and other placements by head-offices and branches of credit institutions located in respective regions, as of 1.04.14

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 funds placements with individuals	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
1	2	3	4	5	6	7
Central Federal District	490 553 339	99 777 649	5 399 284	6 953 446	245 222 248	30 906 872
Belgorod Region	1 896 086	0	0	0	47 027	0
Bryansk Region	497 477	0	0	0	114 841	1 249
Vladimir Region	1 884 442	18 001	0	0	301 937	831
Voronezh Region	19 295 340	194 838	0	0	10 762 268	120 347
Ivanovo Region	549 479	0	0	0	559 168	0
Kaluga Region	882 639	0	40 000	0	613 523	2 902
Kostroma Region	490 388	0	4 703	0	329 852	0
Kursk Region	468 713	0	0	0	154 785	196
Lipetsk Region	4 312 651	0	0	0	961 722	145
Moscow Region	31 723 052	51 188	0	0	3 281 070	180 857
Orel Region	1 069 828	0	0	0	147 835	0
Ryazan Region	1 764 702	21 819	0	0	392 152	8 009
Smolensk Region	3 813 031	6 111	5 700	0	157 819	14 588
Tambov Region	640 130	0	0	0	48 713	0
Tver Region	688 445	0	0	0	237 045	10 186
Tula Region	1 520 921	0	0	0	240 033	4 625
Yaroslavl Region	11 061 552	69 099	0	0	3 229 955	8 976
City of Moscow	407 994 463	99 416 593	5 348 881	6 953 446	223 642 503	30 553 961
North-Western Federal District	88 312 553	4 198 835	211 520	0	26 633 360	2 600 227
Republic of Karelia	3 682 360	0	0	0	537 894	2 126
Komi Republic	4 208 363	0	0	0	519 039	1 009
Akhangel'sk Region	2 307 661	240 061	0	0	149 005	2 061
Vologda Region	5 991 020	9 636	45 000	0	862 440	2 181
Kaliningrad Region	5 194 344	90 037	9 689	0	562 974	89 161
Leningrad Region	1 235 924	0	0	0	127 512	5 398
Murmansk Region	4 628 580	38 434	0	0	639 487	18 995
Novgorod Region	3 586 749	0	0	0	307 291	1 811
Pskov Region	5 378 512	0	0	0	180 979	306
St Petersburg	52 099 040	3 820 667	156 831	0	22 746 739	2 477 179
Southern Federal District	75 712 107	3 626 317	128 861	0	25 670 745	296 194
Republic of Adygeya	398 778	0	0	0	163 500	488
Republic of Kalmykia	628 048	0	0	0	60 233	0
Krasnodar Territory	44 922 959	102 161	92 861	0	11 760 456	176 448
Astrakhan Region	770 782	1 020	0	0	273 871	7
Volgograd Region	4 532 917	125 530	36 000	0	1 474 566	7 320
Rostov Region	24 458 623	3 397 606	0	0	11 938 119	111 931
North-Caucasian Federal District	12 217 600	0	8 330	0	7 569 186	99 125
Republic of Dagestan	1 293 560	0	3 000	0	2 022 310	1 544
Republic of Ingushetia	1 330 842	0	0	0	628 477	0
Kabardino-Balkar Republic	715 272	0	0	0	428 472	0
Karachai-Cherkess Republic	1 047 090	0	0	0	572 331	0

Republic of North Ossetia - Alania	681 642	0	5 000	0	111 533	0
Chechen Republic	45 894	0	0	0	20 520	0
Stavropol Territory	7 103 300	0	330	0	3 785 543	97 581
Volga Federal District	89 832 012	1 130 828	175 500	0	61 835 195	1 289 886
Republic of Bashkortostan	5 400 574	0	0	0	6 805 227	81 003
Republic of Marii El	472 174	0	0	0	220 956	1 720
Republic of Mordovia	2 170 381	0	0	0	202 901	1
Republic of Tatarstan	12 954 567	58 491	50 000	0	7 781 865	67 496
Udmurt Republic	1 465 657	0	0	0	1 765 851	8 049
Chuvash Republic	1 294 153	0	0	0	324 648	2 447
Perm Territory	9 902 694	43 136	26 500	0	4 773 129	127 240
Kirov Region	5 011 808	0	0	0	575 005	553
Nizhny Novgorod Region	20 978 526	872 079	4 000	0	8 889 412	235 930
Orenburg Region	1 849 183	0	55 000	0	565 020	2 431
Penza Region	1 145 873	0	0	0	150 346	592
Samara Region	22 440 197	72 461	40 000	0	28 103 493	724 128
Saratov Region	1 745 605	84 523	0	0	1 289 766	37 561
Ulyanovsk Region	3 000 620	138	0	0	387 576	735
Ural Federal District	43 139 070	1 296 553	91 118	1 458	32 087 537	375 232
Kurgan Region	828 879	0	0	0	351 034	16
Sverdlovsk Region	25 593 571	844 849	91 118	0	21 988 684	226 869
Tyumen Region	8 754 152	180 599	0	0	5 616 152	30 355
Chelyabinsk Region	7 962 468	271 105	0	1 458	4 131 667	117 992
Siberian Federal District	76 014 890	598 387	90 000	397	49 388 317	628 286
Republic of Altai	161 364	0	0	0	125 690	54
Republic of Buryatiya	972 570	1 910	0	0	888 957	213
Republic of Tuva	71 502	0	0	397	407 777	0
Republic of Khakassia	797 805	0	15 000	0	376 863	781
Altai Territory	3 614 610	85 194	0	0	1 069 556	5 665
Zabaykal Territory	90 532	0	0	0	509 463	0
Krasnoyarsk Territory	6 239 278	8 560	0	0	7 800 329	23 005
Irkutsk Region	4 406 735	258 082	55 000	0	4 561 227	17 018
Kemerovo Region	1 737 730	0	10 000	0	2 694 314	8 396
Novosibirsk Region	34 081 628	106 835	0	0	27 296 738	546 188
Omsk Region	23 385 513	52 460	0	0	2 964 760	26 197
Tomsk Region	455 623	85 346	10 000	0	692 643	769
Far Eastern Federal District	15 657 901	956 503	46 135	2 861	13 317 475	206 085
Republic of Sakha (Yakutia)	520 539	0	20 000	2 861	206 396	0
Kamchatka Territory	1 450 233	0	0	0	149 249	0
Primorskiy Territory	1 788 725	656	26 135	0	1 930 238	8 497
Khabarovsk Territory	9 516 608	955 705	0	0	8 666 856	194 765
Amur Region	652 854	142	0	0	1 095 330	528
Magadan Region	846 683	0	0	0	1 095 678	2 295
Sakhalin Region	333 784	0	0	0	157 427	0
Jewish Autonomous Region	548 475	0	0	0	16 272	0
Chukotka Autonomous Area	0	0	0	0	29	0
Crimean District						
Republic of Crimea						
City of Sevastopol						

*Indicators are formed on the basis of reporting form 0409101 of head offices and branches, which are located in the respective regions.

Regional distribution of indicators is determined solely by the location of the head offices (branches) that have provided statements and does not include the actual place of fund offering.

Information on indicators, based on the reporting form 0409302 (takes into account the actual place of fund offering) is given contained in the Bulletin of Banking Statistics.

Table 37.1

Distribution of clients' funds in rubles by credit institutions registered in respective regions, as of 1.04.14

thousand rubles

	Total	of which				
		Budgetary funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other raised funds from legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
Central Federal District	22 282 274 001	4 848 346	95 448	4 941 507 424	5 573 825 413	11 539 690 593
Belgorod Region	7 090 090	0	0	1 692 166	1 168 193	4 192 180
Bryansk Region	0	0	0	0	0	0
Vladimir Region	5 618 882	0	95	899 599	793 473	3 891 531
Voronezh Region	1 023 749	0	0	167 786	514 953	333 201
Ivanovo Region	9 417 026	0	0	1 672 289	654 584	6 793 147
Kaluga Region	15 118 297	0	0	2 604 667	1 976 964	10 517 136
Kostroma Region	90 536 253	0	0	2 754 218	5 011 154	82 730 936
Kursk Region	12 665 620	0	0	2 970 913	635 600	9 046 561
Lipetsk Region	19 478 289	0	0	2 838 168	4 547 192	12 040 878
Moscow Region	39 080 280	2 066	0	9 838 947	7 274 857	21 739 661
Orel Region	3 491 196	0	0	1 042 773	391 228	1 988 344
Ryazan Region	12 803 923	0	0	3 765 043	435 257	8 429 761
Smolensk Region	3 963 459	0	0	698 038	329 376	2 874 390
Tambov Region	2 358 820	0	0	596 501	279 146	1 475 913
Tver Region	7 610 536	124	0	2 433 373	202 448	4 951 455
Tula Region	3 336 213	0	0	536 445	557 531	2 235 169
Yaroslavl Region	5 831 782	0	0	2 997 399	368 413	2 335 073
City of Moscow	22 042 849 586	4 846 156	95 353	4 903 999 099	5 548 685 044	11 364 115 257
	842 715 277	1 016 008	458	332 515 485	251 074 366	239 593 123
North-Western Federal District						
Republic of Karelia	1 130 680	0	0	564 552	348 347	204 518
Komi Republic	3 940 203	0	0	1 223 536	800 725	1 817 012
Akhangel'sk Region	279 262	0	0	189 198	89 988	0
Vologda Region	48 253 695	0	0	11 397 910	11 135 473	25 587 322
Kaliningrad Region	11 172 483	0	0	5 906 457	1 594 927	3 627 291
Leningrad Region	9 978 743	4 204	0	1 723 214	812 228	7 406 153
Murmansk Region	4 358 971	0	0	2 098 305	94 050	2 091 034
Novgorod Region	3 598 722	0	458	1 487 954	49 415	1 919 903
Pskov Region	1 313 993	0	0	460 026	0	852 362
St Petersburg	758 688 525	1 011 804	0	307 464 333	236 149 213	196 087 528
Southern Federal District	185 493 604	112 963	23 991	47 430 423	20 692 378	116 306 070
Republic of Adygeya	4 761 732	0	0	878 066	373 520	3 487 873
Republic of Kalmykia	900 324	0	0	526 442	20 000	350 682
Krasnodar Territory	104 450 946	38 012	23 991	26 579 216	12 097 558	65 149 377
Astrakhan Region	5 928 808	0	0	3 495 619	1 087 487	1 304 035
Volgograd Region	8 769 756	2 090	0	2 870 357	1 048 979	4 826 046
Rostov Region	60 682 038	72 861	0	13 080 723	6 064 834	41 188 057
	25 902 120	0	0	9 711 560	2 237 870	13 767 983
North-Caucasian Federal District						
Republic of Dagestan	7 992 183	0	0	3 401 901	368 399	4 190 866
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	3 217 502	0	0	511 281	25 164	2 656 611
Karachai-Cherkess Republic	5 024 600	0	0	2 729 248	977 950	1 300 042
Republic of North Ossetia - Alania	3 524 691	0	0	278 455	178 000	3 053 201
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	6 143 144	0	0	2 790 675	688 357	2 567 263
Volga Federal District	885 434 934	9 041 884	0	165 280 508	219 783 908	486 834 648

Republic of Bashkortostan	51 193 803	19 952	0	7 550 631	10 127 354	33 069 085
Republic of Marii El	1 995 734	0	0	553 665	147 092	1 264 518
Republic of Mordovia	17 078 966	0	0	2 565 434	1 630 878	12 802 489
Republic of Tatarstan	406 020 573	9 003 473	0	83 964 185	129 684 767	181 264 055
Udmurt Republic	28 257 491	204	0	2 880 967	2 010 585	23 344 125
Chuvash Republic	8 094 370	0	0	2 256 668	1 007 641	4 742 699
Perm Territory	27 923 480	6 938	0	5 306 568	5 935 741	16 579 318
Kirov Region	23 119 807	318	0	4 126 998	1 769 753	16 981 999
Nizhny Novgograd Region	75 980 785	1 485	0	14 887 535	14 989 596	45 826 271
Orenburg Region	31 835 983	8 597	0	6 712 670	6 161 131	18 888 670
Penza Region	3 265 625	0	0	828 046	261 809	2 159 814
Samara Region	153 309 546	917	0	24 681 745	43 837 228	83 861 724
Saratov Region	53 022 271	0	0	8 053 959	1 832 228	43 024 149
Ulyanovsk Region	4 336 500	0	0	911 437	388 105	3 025 732
Ural Federal District	746 486 626	409 120	15	122 126 757	225 591 214	392 667 273
Kurgan Region	1 253 692	0	0	402 283	227 343	620 373
Sverdlovsk Region	301 876 282	42 716	0	54 561 897	54 757 909	191 085 832
Tyumen Region	367 000 252	361 049	15	51 979 847	166 482 977	145 908 746
Chelyabinsk Region	76 356 400	5 355	0	15 182 730	4 122 985	55 052 322
Siberian Federal District	298 984 989	51 297	0	59 651 907	54 179 826	180 482 864
Republic of Altai	872 344	3	0	158 501	326 013	380 793
Republic of Buryatiya	9 767 373	0	0	2 590 526	2 230 780	4 914 369
Republic of Tuva	150 516	0	0	61 299	8 450	79 699
Republic of Khakassia	4 535 359	0	0	851 051	606 780	3 010 655
Altai Territory	11 190 145	0	0	3 471 636	1 742 729	5 929 353
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	25 715 536	6 982	0	4 006 171	1 878 332	19 348 754
Irkutsk Region	15 354 217	0	0	3 408 357	1 744 219	10 093 443
Kemerovo Region	7 381 841	0	0	1 114 523	784 989	5 472 161
Novosibirsk Region	192 179 120	44 312	0	39 034 369	40 968 442	108 455 232
Omsk Region	22 180 524	0	0	2 735 200	3 444 702	15 896 282
Tomsk Region	9 658 014	0	0	2 220 274	444 390	6 902 123
Far Eastern Federal District	330 926 110	29 353	49 970	53 838 565	38 466 242	237 634 519
Republic of Sakha (Yakutia)	21 422 753	7 086	0	4 844 299	2 683 681	13 763 147
Kamchatka Territory	14 434 199	9 847	0	3 444 264	1 691 252	9 239 168
1	65 740 221	10 357	0	21 905 925	3 524 122	40 038 188
Khabarovsk Territory	5 538 810	0	0	378 936	755 198	4 403 508
Amur Region	210 426 203	0	49 970	17 707 486	28 659 430	163 737 611
Magadan Region	0	0	0	0	0	0
Sakhalin Region	13 363 924	2 063	0	5 557 655	1 152 559	6 452 897
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Crimean District	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 37.2
Distribution of clients' funds in rubles by head-offices and branches of credit institutions located in respective regions, as of 1.04.14

thousand rubles

	Total	of which				
		Budgetary funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other raised funds from legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
Central Federal District	14 885 629 376	1 410 370	94 829	3 578 335 825	4 821 868 871	6 298 370 889
Belgorod Region	109 700 734	2 501	5 563	15 508 558	11 898 511	82 118 279
Bryansk Region	54 925 245	2 207	0	5 888 163	3 652 873	45 207 469
Vladimir Region	117 418 847	5 743	1 761	12 302 004	8 348 104	96 471 311
Voronezh Region	307 080 689	119 280	0	50 734 927	44 015 795	209 206 333
Ivanovo Region	64 615 024	8 822	0	6 894 005	3 377 305	54 121 507
Kaluga Region	100 934 659	18 772	0	12 482 847	16 353 220	71 935 028
Kostroma Region	55 825 957	13 386	0	3 773 976	3 835 022	48 166 033
Kursk Region	62 374 746	5 828	0	8 112 125	4 263 898	49 896 197
Lipetsk Region	83 136 137	4 662	0	10 073 252	7 297 364	65 265 186
Moscow Region	817 767 659	292 410	13 245	183 386 345	88 260 687	542 636 657
Orel Region	48 637 018	685	0	6 073 651	2 260 745	39 870 083
Ryazan Region	87 597 309	6 713	0	11 706 942	5 467 891	70 136 628
Smolensk Region	60 563 194	7 742	0	7 969 235	5 026 579	47 356 830
Tambov Region	57 025 002	2 092	0	7 188 181	3 461 727	45 869 420
Tver Region	87 985 928	5 358	0	14 565 621	2 863 381	70 421 951
Tula Region	108 329 301	6 404	1 295	12 335 548	13 694 032	82 035 245
Yaroslavl Region	130 818 987	10 997	0	22 912 347	25 159 797	82 266 698
City of Moscow	12 530 892 940	896 768	72 965	3 186 428 098	4 572 631 940	4 595 390 034
North-Western Federal District	2 512 466 555	2 717 158	762	610 052 850	451 158 952	1 423 332 833
Republic of Karelia	38 049 578	3 963	0	4 185 360	1 744 469	31 779 050
Komi Republic	82 039 984	19 142	0	8 532 858	2 616 007	70 570 844
Akhangel'sk Region	152 496 623	8 687	0	34 426 278	32 558 734	85 328 941
Vologda Region	96 645 255	16 889	0	13 353 271	11 956 551	71 142 150
Kaliningrad Region	75 289 767	3 800	0	14 855 482	5 656 383	54 546 371
Leningrad Region	25 179 302	28 289	0	4 925 279	3 915 903	16 239 423
Murmansk Region	76 398 836	7 250	0	9 216 079	3 788 137	63 183 542
Novgorod Region	35 114 849	3 977	760	5 627 508	3 010 576	26 194 520
Pskov Region	35 127 447	792	0	4 869 758	6 078 010	24 063 634
St Petersburg	1 896 124 914	2 624 369	2	510 060 977	379 834 182	980 284 358
Southern Federal District	1 097 268 600	159 264	23 991	208 365 807	77 087 895	805 108 784
Republic of Adygeya	16 513 908	390	0	1 704 719	725 514	14 037 596
Republic of Kalmykia	6 774 318	288	0	938 349	238 240	5 573 424
Krasnodar Territory	496 419 260	51 018	23 991	95 129 727	36 442 835	363 236 093
Astrakhan Region	58 616 366	4 324	0	11 011 795	2 445 012	45 022 164
Volgograd Region	150 091 293	13 347	0	23 008 288	8 418 080	118 325 114
Rostov Region	368 853 455	89 897	0	76 572 929	28 818 214	258 914 393
North-Caucasian Federal District	309 110 530	782 801	42	57 428 069	21 895 742	228 209 076
Republik of Daghestan	48 569 274	462 009	7	9 150 771	1 912 561	36 920 415
Republic of Ingushetia	5 231 106	820	0	1 335 556	661 250	3 229 803
Kabardino-Balkar Republic	27 684 729	214	0	5 621 220	634 784	21 367 365
Karachai-Cherkess Republic	12 778 951	4 454	0	2 197 103	1 117 347	9 422 306
Republic of North Ossetia - Alania	25 190 013	4 908	0	2 407 467	964 034	21 758 733
Chechen Republic	10 655 526	73 979	35	4 252 601	1 170 734	5 133 903
Stavropol Territory	179 000 931	236 417	0	32 463 351	15 435 032	130 376 551
Volga Federal District	2 929 461 587	9 583 107	25	568 826 383	481 441 383	1 853 462 475

Republic of Bashkortostan	323 775 645	39 492	0	50 062 096	71 434 706	201 141 872
Republic of Marii El	33 727 059	17 055	0	3 416 612	5 798 282	24 419 579
Republic of Mordovia	44 850 744	174 674	0	5 010 559	4 736 091	34 821 641
Republic of Tatarstan	574 667 755	9 009 304	0	106 191 861	158 184 760	298 644 928
Udmurt Republic	98 454 197	8 185	0	16 909 051	8 952 438	72 488 402
Chuvash Republic	69 457 172	20 901	0	7 687 386	8 515 581	53 064 293
Perm Territory	259 899 233	54 207	0	71 397 807	23 885 614	163 858 718
Kirov Region	79 750 741	27 720	25	12 151 950	6 796 895	60 443 998
Nizhny Novgorod Region	504 016 043	70 444	0	150 816 179	97 910 748	253 460 592
Orenburg Region	128 448 096	20 542	0	18 674 761	11 483 494	91 900 518
Penza Region	79 639 379	39 738	0	11 158 457	3 718 361	64 544 298
Samara Region	447 946 149	26 938	0	67 082 750	62 540 367	316 183 477
Saratov Region	185 912 507	7 700	0	33 894 815	11 789 773	139 900 890
Ulyanovsk Region	98 916 867	66 207	0	14 372 099	5 694 273	78 589 269
Ural Federal District	1 579 879 767	525 132	98	283 136 433	304 367 530	982 540 970
Kurgan Region	32 817 760	7 428	2	4 492 827	1 408 785	26 803 489
Sverdlovsk Region	645 514 644	95 741	0	141 125 818	87 539 698	412 909 550
Tyumen Region	643 924 961	401 992	96	91 664 395	193 920 522	355 027 356
Chelyabinsk Region	257 622 402	19 971	0	45 853 393	21 498 525	187 800 575
Siberian Federal District	1 465 605 489	176 111	1	255 284 416	145 607 511	1 054 003 193
Republic of Altai	6 553 217	4 727	0	757 979	630 455	5 138 228
Republic of Buryatiya	46 253 388	8 232	0	6 480 087	5 010 238	34 650 163
Republic of Tuva	5 349 820	6 498	0	646 656	104 279	4 563 427
Republic of Khakassia	23 849 583	4 187	0	3 159 844	1 858 658	18 691 122
Altai Territory	109 343 011	5 964	0	14 368 204	9 100 862	85 687 168
Zabaykal Territory	41 984 201	13 753	0	5 041 404	1 556 903	35 275 339
Krasnoyarsk Territory	258 956 864	32 564	0	57 838 997	24 574 512	172 572 215
Irkutsk Region	174 592 822	28 212	0	27 599 422	24 773 163	121 712 511
Kemerovo Region	161 896 774	4 246	0	18 437 059	9 647 901	133 405 135
Novosibirsk Region	436 198 275	55 924	0	92 825 752	50 992 680	288 284 340
Omsk Region	125 991 410	9 397	1	16 117 006	11 610 684	97 969 586
Tomsk Region	74 636 124	2 407	0	12 012 006	5 747 176	56 053 959
Far Eastern Federal District	813 732 966	155 027	50 134	168 461 040	79 565 572	561 915 099
Republic of Sakha (Yakutia)	84 653 930	45 649	0	16 608 475	12 644 612	55 019 499
Kamchatka Territory	42 808 075	9 330	0	6 262 648	2 680 653	33 735 560
Primorskiy Territory	212 494 528	24 383	0	54 818 837	11 287 322	145 513 212
Khabarovsk Territory	269 833 642	14 916	0	55 814 710	28 361 985	184 629 721
Amur Region	87 381 489	13 402	0	14 918 038	13 160 520	59 009 191
Magadan Region	39 957 455	10 088	49 970	5 742 014	5 068 208	28 406 555
Sakhalin Region	68 455 513	37 088	164	13 307 732	5 978 260	48 840 708
Jewish Autonomous Region	6 844 580	171	0	642 164	298 805	5 890 027
Chukotka Autonomous Area	1 303 754	0	0	346 422	85 207	870 626
Crimean District						
Republic of Crimea						
City of Sevastopol						

*Indicators are formed on the basis of reporting form 0409101 of head offices and branches, which are located in the respective regions.

Regional distribution of indicators is determined solely by the location of the head offices (branches) that have provided statements and does not include the actual place of fund attraction.

Information on indicators, based on the reporting form 0409302 (takes into account the actual place of fund attraction) is given contained in the Bulletin of Banking Statistics.

Table 38.1

**Distribution of clients' funds in foreign currency by credit institutions registered in respective regions, as of
1.04.14**

thousand rubles

	Total	of which				
		Budgetary funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other raised funds from legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
Central Federal District	9 942 555 148	37 097 964	0	1 510 754 091	4 966 405 804	3 055 829 091
Belgorod Region	1 311 035	0	0	85 985	0	1 225 047
Bryansk Region	0	0	0	0	0	0
Vladimir Region	1 604 298	0	0	8 021	0	1 596 277
Voronezh Region	663 319	0	0	502	107 062	555 751
Ivanovo Region	889 894	0	0	30 811	0	859 083
Kaluga Region	1 493 238	0	0	86 357	152	1 406 729
Kostroma Region	13 485 559	0	0	1 223 794	2 312 683	9 941 648
Kursk Region	725 688	0	0	157 906	0	509 389
Lipetsk Region	1 207 165	0	0	503 717	3 139	700 309
Moscow Region	11 406 345	0	0	2 102 230	1 260 447	8 006 286
Orel Region	715 867	0	0	299 898	90 828	325 141
Ryazan Region	1 037 229	0	0	284 140	40 984	712 075
Smolensk Region	609 455	0	0	42 129	0	567 326
Tambov Region	18 724	0	0	1 793	0	16 030
Tver Region	1 391 808	0	0	150 449	347 561	892 516
Tula Region	93 742	0	0	6 344	0	87 398
Yaroslavl Region	872 464	0	0	89 650	0	782 514
City of Moscow	9 905 029 318	37 097 964	0	1 505 680 365	4 962 242 948	3 027 645 572
North-Western Federal District	260 391 044	0	0	32 633 920	106 656 172	110 947 251
Republic of Karelia	17 882	0	0	11 566	0	5 466
Komi Republic	793 997	0	0	13 923	0	780 074
Akhangel'sk Region	20 602	0	0	80	20 522	0
Vologda Region	8 613 230	0	0	4 214 635	316 956	4 081 589
Kaliningrad Region	5 447 498	0	0	1 461 319	1 542 168	2 405 333
Leningrad Region	2 029 585	0	0	122 803	1 623	1 891 745
Murmansk Region	1 572 605	0	0	1 233 308	0	331 944
Novgorod Region	145 421	0	0	11 508	40 867	93 039
Pskov Region	5 049	0	0	2 932	0	2 117
St Petersburg	241 745 175	0	0	25 561 846	104 734 036	101 355 944
Southern Federal District	19 176 234	0	0	3 390 130	4 003 163	11 488 301
Republic of Adygeya	77 794	0	0	1 645	0	76 134
Republic of Kalmykia	126 615	0	0	25	50 266	76 324
Krasnodar Territory	7 339 088	0	0	748 509	204 847	6 142 153
Astrakhan Region	542 089	0	0	470 941	0	64 176
Volgograd Region	817 832	0	0	22 966	189 814	605 050
Rostov Region	10 272 816	0	0	2 146 044	3 558 236	4 524 464
North-Caucasian Federal District	3 393 547	0	0	177 814	1 123	3 183 973
Republic of Dagestan	231 039	0	0	25 808	0	194 005
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	92 720	0	0	21 627	0	71 076
Karachai-Cherkess Republic	2 782 289	0	0	124 566	0	2 638 376
Republic of North Ossetia - Alania	140 832	0	0	428	0	140 361
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	146 667	0	0	5 385	1 123	140 155

Volga Federal District	127 884 089	6 959	0	23 487 118	48 199 752	54 576 742
Republic of Bashkortostan	3 626 006	0	0	866 303	218 329	2 533 516
Republic of Marii El	41 063	0	0	26 815	0	5 699
Republic of Mordovia	282 655	0	0	26 063	0	255 202
Republic of Tatarstan	73 123 591	6 959	0	7 561 949	41 985 778	22 491 247
Udmurt Republic	1 378 734	0	0	17 160	233 527	1 128 047
Chuvash Republic	394 179	0	0	30 416	0	363 621
Perm Territory	3 209 457	0	0	409 346	57 021	2 743 090
Kirov Region	1 816 402	0	0	160 484	652 825	1 002 960
Nizhny Novgograd Region	4 738 564	0	0	911 969	461 705	3 350 027
Orenburg Region	2 547 839	0	0	50 181	788 670	1 619 467
Penza Region	97 771	0	0	3	97 768	0
Samara Region	30 477 348	0	0	12 609 554	3 231 854	14 260 837
Saratov Region	6 068 291	0	0	809 445	472 275	4 748 278
Ulyanovsk Region	82 189	0	0	7 430	0	74 751
Ural Federal District	115 359 995	36 320	0	7 627 306	31 899 981	60 003 547
Kurgan Region	12 055	0	0	0	0	11 877
Sverdlovsk Region	40 502 208	0	0	1 381 815	17 178 290	21 177 521
Tyumen Region	64 720 771	35 945	0	2 399 698	14 198 205	33 622 525
Chelyabinsk Region	10 124 961	375	0	3 845 793	523 486	5 191 624
Siberian Federal District	55 589 562	0	545 012	9 101 529	3 745 190	35 738 549
Republic of Altai	32 470	0	0	11 025	0	21 445
Republic of Buryatiya	1 485 536	0	0	775 430	0	359 516
Republic of Tuva	1 144	0	0	0	0	1 144
Republic of Khakassia	68 004	0	0	638	0	65 002
Altai Territory	458 770	0	0	38 228	973	419 569
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	4 941 342	0	0	80 928	142 818	4 678 758
Irkutsk Region	774 003	0	0	258 910	46 241	466 140
Kemerovo Region	328 072	0	0	115 393	0	212 679
Novosibirsk Region	46 271 428	0	545 012	7 663 890	3 554 129	28 443 729
Omsk Region	847 603	0	0	112 390	1 029	734 093
Tomsk Region	381 190	0	0	44 697	0	336 474
Far Eastern Federal District	39 385 322	0	0	5 298 236	8 505 026	25 105 645
Republic of Sakha (Yakutia)	1 705 011	0	0	130 610	26 377	1 469 586
Kamchatka Territory	1 431 868	0	0	234 900	108 077	1 067 840
Primorskiy Territory	9 200 631	0	0	1 803 725	133 134	7 200 734
Khabarovsk Territory	306 007	0	0	9 687	0	291 404
Amur Region	24 523 816	0	0	1 554 575	8 237 438	14 424 523
Magadan Region	0	0	0	0	0	0
Sakhalin Region	2 217 989	0	0	1 564 739	0	651 558
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Crimean District	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 38.2

Distribution of clients' funds in foreign currency by head-offices and branches of credit institutions located in respective regions, as of 1.04.14

thousand rubles

	Total	of which				
		Budgetary funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other raised funds from legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
Central Federal District	8 839 260 373	36 597 773	545 012	1 325 459 630	4 785 773 617	2 442 040 579
Belgorod Region	30 027 714	0	0	5 729 785	4 920 474	17 378 554
Bryansk Region	14 446 421	1 506	0	390 589	10 602 317	2 980 921
Vladimir Region	11 578 429	256	0	516 875	609 350	7 926 335
Voronezh Region	50 153 850	0	0	5 264 764	14 201 890	24 486 087
Ivanovo Region	6 761 830	26	0	588 247	23 225	5 577 311
Kaluga Region	10 292 745	785	0	946 638	788 118	6 572 166
Kostroma Region	5 156 016	65	0	152 057	1 973 752	2 645 022
Kursk Region	4 478 973	0	0	271 751	50 288	3 260 290
Lipetsk Region	6 655 395	0	0	762 343	834 730	4 130 528
Moscow Region	88 871 088	121	0	15 343 575	7 858 257	58 550 386
Orel Region	3 138 239	20	0	482 289	91 185	2 116 737
Ryazan Region	7 463 299	0	0	293 493	1 532 933	4 648 532
Smolensk Region	11 973 021	309	0	5 181 531	91 601	4 419 265
Tambov Region	2 759 660	0	0	28 244	9 702	2 049 263
Tver Region	10 362 069	558	0	575 702	1 112 179	5 644 233
Tula Region	11 821 715	0	0	2 600 221	1 022 778	6 399 851
Yaroslavl Region	11 861 878	28	0	2 351 585	1 499 733	6 844 674
City of Moscow	8 551 458 031	36 594 099	545 012	1 283 979 941	4 738 551 105	2 276 410 424
North-Western Federal District	623 712 203	92 783	0	104 229 411	169 052 786	314 386 686
Republic of Karelia	3 507 339	0	0	171 162	19 180	2 945 866
Komi Republic	7 524 164	18	0	457 801	61 529	5 235 437
Akhangel'sk Region	8 354 574	98	0	607 436	912 972	5 897 132
Vologda Region	15 838 456	4	0	4 577 294	4 530 115	4 965 703
Kaliningrad Region	23 081 611	151	0	4 056 946	2 277 442	13 427 480
Leningrad Region	4 078 374	0	0	480 272	491 720	3 066 519
Murmansk Region	11 401 726	0	0	3 979 522	526 882	6 098 373
Novgorod Region	4 220 838	145	0	1 353 737	133 509	2 313 722
Pskov Region	3 148 139	0	0	195 633	251 649	2 025 194
St Petersburg	542 556 982	92 367	0	88 349 608	159 847 788	268 411 260
Southern Federal District	123 078 106	1 454	0	17 817 424	8 891 193	84 428 816
Republic of Adygeya	763 233	0	0	41 919	54 012	528 463
Republic of Kalmykia	453 347	0	0	6 248	50 266	329 216
Krasnodar Territory	54 900 177	1 305	0	4 948 828	3 084 907	43 225 815
Astrakhan Region	5 317 530	116	0	962 400	504 972	3 356 323
Volgograd Region	15 823 758	0	0	2 294 449	276 002	10 520 695
Rostov Region	45 820 061	33	0	9 563 580	4 921 034	26 468 304
North-Caucasian Federal District	23 708 235	21	0	1 883 356	879 767	16 524 036
Republic of Dagestan	2 006 910	0	0	359 362	75 657	1 117 791
Republic of Ingushetia	237 119	0	0	2 774	0	206 183
Kabardino-Balkar Republic	2 294 131	0	0	66 461	22 662	1 539 942
Karachai-Cherkess Republic	921 610	0	0	43 430	11 955	650 380
Republic of North Ossetia - Alania	1 468 171	0	0	36 375	32 475	1 001 163
Chechen Republic	180 677	0	0	5 025	1 784	172 935
Stavropol Territory	16 599 617	21	0	1 369 929	735 234	11 835 642

Volga Federal District	407 658 378	362 364	0	52 778 267	98 172 026	210 355 383
Republic of Bashkortostan	32 416 727	757	0	3 164 251	7 001 985	17 757 066
Republic of Marii El	1 994 036	0	0	183 942	316 492	955 436
Republic of Mordovia	2 330 141	63	0	233 873	11 298	1 381 035
Republic of Tatarstan	93 743 384	7 260	0	8 923 505	41 634 445	35 026 784
Udmurt Republic	7 371 975	472	0	1 137 302	234 869	3 521 764
Chuvash Republic	6 718 176	0	0	1 607 693	1 035 353	2 546 896
Perm Territory	32 446 063	73	0	4 984 519	1 342 768	22 536 334
Kirov Region	5 160 148	10	0	1 090 905	945 511	2 400 620
Nizhny Novgograd Region	54 040 088	353 507	0	9 322 778	4 896 571	25 410 780
Orenburg Region	9 741 700	0	0	917 603	1 196 426	6 706 804
Penza Region	4 475 774	222	0	243 848	131 048	3 068 885
Samara Region	128 962 743	0	0	19 107 552	37 693 052	66 661 544
Saratov Region	18 752 949	0	0	1 266 924	1 641 548	14 469 391
Ulyanovsk Region	9 504 474	0	0	593 572	90 660	7 912 044
Ural Federal District	244 742 992	71 890	0	23 807 276	33 789 928	155 656 061
Kurgan Region	1 686 957	0	0	301 120	61 567	953 463
Sverdlovsk Region	93 245 179	36 033	0	11 429 052	19 854 410	55 528 338
Tyumen Region	117 818 976	35 366	0	6 555 209	10 890 704	81 741 482
Chelyabinsk Region	31 991 880	491	0	5 521 895	2 983 247	17 432 778
Siberian Federal District	146 704 857	13 578	0	25 072 522	17 669 960	82 004 779
Republic of Altai	295 984	0	0	88 770	0	137 153
Republic of Buryatiya	4 974 977	0	0	1 473 210	12 490	2 082 234
Republic of Tuva	318 636	0	0	185 591	0	64 905
Republic of Khakassia	1 233 541	1	0	4 429	201 287	916 222
Altai Territory	9 216 985	114	0	533 936	1 177 009	5 875 758
Zabaykal Territory	2 111 494	0	0	163 128	34 254	1 063 758
Krasnoyarsk Territory	19 195 842	13	0	5 003 082	1 421 171	10 539 204
Irkutsk Region	23 103 982	262	0	2 119 004	8 840 825	8 320 393
Kemerovo Region	17 401 452	0	0	3 918 533	983 987	8 445 421
Novosibirsk Region	50 171 872	12 554	0	10 351 602	3 726 274	32 267 354
Omsk Region	9 532 741	310	0	775 094	239 143	7 468 443
Tomsk Region	9 147 351	324	0	456 143	1 033 520	4 823 934
Far Eastern Federal District	107 272 480	1 380	0	19 301 355	34 173 293	47 060 000
Republic of Sakha (Yakutia)	4 426 739	0	0	1 733 893	9 849	1 786 241
Kamchatka Territory	4 183 544	0	0	467 107	107 061	3 288 143
Primorskiy Territory	24 121 072	1 126	0	5 413 075	874 968	16 347 188
Khabarovsk Territory	51 821 931	79	0	8 340 446	24 795 040	16 805 592
Amur Region	11 713 798	0	0	302 939	7 221 287	3 400 338
Magadan Region	2 504 626	175	0	187 226	0	1 457 889
Sakhalin Region	8 136 202	0	0	2 841 497	1 165 088	3 673 085
Jewish Autonomous Region	364 565	0	0	15 172	0	301 524
Chukotka Autonomous Area	3	0	0	0	0	0
Crimean District						
Republic of Crimea						
City of Sevastopol						

*Indicators are formed on the basis of reporting form 0409101 of head offices and branches, which are located in the respective regions.

Regional distribution of indicators is determined solely by the location of the head offices (branches) that have provided statements and does not include the actual place of fund attraction.

Information on indicators, based on the reporting form 0409302 (takes into account the actual place of fund attraction) is given contained in the Bulletin of Banking Statistics.

Table 39.1

**Loans, deposits and other funds raised from other credit institutions
(by credit institutions registered in respective regions), as of 1.04.14**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	4 575 528 188	1 983 543 426	2 591 984 762
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	0	0	0
Voronezh Region	158 671	158 671	0
Ivanovo Region	1 231 252	1 231 252	0
Kaluga Region	123 200	123 200	0
Kostroma Region	7 607 209	5 379 467	2 227 742
Kursk Region	0	0	0
Lipetsk Region	616 050	616 050	0
Moscow Region	155 687	120 000	35 687
Orel Region	303	303	0
Ryazan Region	0	0	0
Smolensk Region	0	0	0
Tambov Region	56 149	56 149	0
Tver Region	10 000	10 000	0
Tula Region	13 827	0	13 827
Yaroslavl Region	230 000	230 000	0
City of Moscow	4 565 325 840	1 975 618 334	2 589 707 506
North-Western Federal District	68 912 892	49 913 956	18 998 936
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangel'sk Region	55 000	55 000	0
Vologda Region	999 380	903 327	96 053
Kaliningrad Region	244 001	244 001	0
Leningrad Region	0	0	0
Murmansk Region	1 116 326	900 000	216 326
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	66 498 185	47 811 628	18 686 557
Southern Federal District	12 788 598	10 686 890	2 101 708
Republic of Adygeya	150 000	150 000	0
Republic of Kalmykia	41 400	41 400	0
Krasnodar Territory	5 053 029	4 464 096	588 933
Astrakhan Region	0	0	0
Volgograd Region	277 000	277 000	0
Rostov Region	7 267 169	5 754 394	1 512 775
North-Caucasian Federal District	18 220	376	17 844
Republic of Dagestan	376	376	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	0	0	0
Karachai-Cherkess Republic	17 844	0	17 844
Republic of North Ossetia - Alania	0	0	0
Chechen Republic	0	0	0
Stavropol Territory	0	0	0

Volga Federal District	59 221 981	52 995 903	6 226 078
Republic of Bashkortostan	1 213 838	1 071 090	142 748
Republic of Marii El	3 927	3 927	0
Republic of Mordovia	0	0	0
Republic of Tatarstan	19 125 910	14 063 818	5 062 092
Udmurt Republic	973 700	369 366	604 334
Chuvash Republic	249 592	206 767	42 825
Perm Territory	35 000	35 000	0
Kirov Region	398 666	398 666	0
Nizhny Novgogrod Region	3 338 934	3 310 382	28 552
Orenburg Region	426 097	411 822	14 275
Penza Region	8 749	8 749	0
Samara Region	31 057 940	30 746 316	311 624
Saratov Region	2 369 628	2 350 000	19 628
Ulyanovsk Region	20 000	20 000	0
Ural Federal District	63 046 327	38 037 046	25 009 281
Kurgan Region	0	0	0
Sverdlovsk Region	11 099 778	6 330 685	4 769 093
Tyumen Region	51 125 760	30 885 572	20 240 188
Chelyabinsk Region	820 789	820 789	0
Siberian Federal District	22 090 564	10 127 138	11 963 426
Republic of Altai	0	0	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	0	0	0
Altai Territory	777 383	777 383	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	320 100	320 100	0
Irkutsk Region	555 000	555 000	0
Kemerovo Region	0	0	0
Novosibirsk Region	19 868 190	8 297 322	11 570 868
Omsk Region	569 891	177 333	392 558
Tomsk Region	0	0	0
Far Eastern Federal District	12 998 848	11 932 558	1 066 290
Republic of Sakha (Yakutia)	236 950	236 950	0
Kamchatka Territory	530 298	530 298	0
Primorskiy Territory	90 968	90 968	0
Khabarovsk Territory	0	0	0
Amur Region	12 128 132	11 061 842	1 066 290
Magadan Region	0	0	0
Sakhalin Region	12 500	12 500	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0
Crimean District	0	0	0
Republic of Crimea	0	0	0
City of Sevastopol	0	0	0

Table 39.2

**Loans, deposits and other funds raised from other credit institutions
(by head-offices and branches of credit institutions located in respective regions),
as of 1.04.14**

	thousand rubles		
	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	4 586 799 281	1 983 943 045	2 602 856 236
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	35 366	0	35 366
Voronezh Region	158 757	158 757	0
Ivanovo Region	1 231 252	1 231 252	0
Kaluga Region	123 200	123 200	0
Kostroma Region	4 999 167	4 999 167	0
Kursk Region	0	0	0
Lipetsk Region	616 050	616 050	0
Moscow Region	155 687	120 000	35 687
Orel Region	37 315	303	37 012
Ryazan Region	0	0	0
Smolensk Region	0	0	0
Tambov Region	56 149	56 149	0
Tver Region	10 000	10 000	0
Tula Region	13 827	0	13 827
Yaroslavl Region	115 900	115 900	0
City of Moscow	4 579 246 611	1 976 512 267	2 602 734 344
North-Western Federal District	74 901 614	55 902 850	18 998 764
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangel'sk Region	55 000	55 000	0
Vologda Region	1 043 880	947 827	96 053
Kaliningrad Region	244 001	244 001	0
Leningrad Region	0	0	0
Murmansk Region	1 116 326	900 000	216 326
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	72 442 407	53 756 022	18 686 385
Southern Federal District	12 776 958	10 667 574	2 109 384
Republic of Adygeya	150 000	150 000	0
Republic of Kalmykia	0	0	0
Krasnodar Territory	4 896 113	4 307 180	588 933
Astrakhan Region	0	0	0
Volgograd Region	284 676	277 000	7 676
Rostov Region	7 446 169	5 933 394	1 512 775
North-Caucasian Federal District	376	376	0
Republik of Dagestan	376	376	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	0	0	0
Karachai-Cherkess Republic	0	0	0
Republic of North Ossetia - Alania	0	0	0
Chechen Republic	0	0	0

Stavropol Territory	0	0	0
Volga Federal District	60 531 966	54 329 799	6 202 167
Republic of Bashkortostan	1 217 734	1 074 986	142 748
Republic of Marii El	3 927	3 927	0
Republic of Mordovia	0	0	0
Republic of Tatarstan	20 085 910	15 023 818	5 062 092
Udmurt Republic	973 700	369 366	604 334
Chuvash Republic	146 767	146 767	0
Perm Territory	35 000	35 000	0
Kirov Region	398 666	398 666	0
Nizhny Novgograd Region	3 547 848	3 500 382	47 466
Orenburg Region	426 097	411 822	14 275
Penza Region	8 749	8 749	0
Samara Region	31 297 940	30 986 316	311 624
Saratov Region	2 369 628	2 350 000	19 628
Ulyanovsk Region	20 000	20 000	0
Ural Federal District	65 172 505	40 121 356	25 051 149
Kurgan Region	0	0	0
Sverdlovsk Region	13 028 032	8 195 685	4 832 347
Tyumen Region	51 008 677	30 814 882	20 193 795
Chelyabinsk Region	1 135 796	1 110 789	25 007
Siberian Federal District	3 058 154	2 626 665	431 489
Republic of Altai	0	0	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	0	0	0
Altai Territory	777 383	777 383	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	420 100	420 100	0
Irkutsk Region	585 000	585 000	0
Kemerovo Region	0	0	0
Novosibirsk Region	705 780	666 849	38 931
Omsk Region	569 891	177 333	392 558
Tomsk Region	0	0	0
Far Eastern Federal District	10 460 070	9 513 627	946 443
Republic of Sakha (Yakutia)	188 200	188 200	0
Kamchatka Territory	530 298	530 298	0
Primorskiy Territory	90 968	90 968	0
Khabarovsk Territory	0	0	0
Amur Region	9 638 104	8 691 661	946 443
Magadan Region	0	0	0
Sakhalin Region	12 500	12 500	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0
Crimean District			
Republic of Crimea			
City of Sevastopol			

*Indicators are formed on the basis of reporting form 0409101 of head offices and branches, which are located in the respective regions.

Regional distribution of indicators is determined solely by the location of the head offices (branches) that have provided statements and does not include the actual place of fund attraction.

Macroprudential Indicators of the Banking Sector

Table 40

Some indicators of the banking sector financial soundness (percent)

	1.01.12	1.01.13	1.01.14	1.03.14	1.04.14
Own funds (capital) adequacy					
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio) ¹	14,7	13,7	13,5	13,1	13,2
Tier I capital ratio N1.2 (Basel III)	9,3	8,5	9,1	9,0	9,4
Risk-weighted assets (Basel III) to total assets ratio]	58,8	50,7	51,4	51,3	51,0
Credit risk					
Share of problem (IV quality category) and bad (V quality category) loans in total loans ³	6,6	6,0	6,0	6,2	6,4
Loan loss provisions made as percent of total loans ³	6,9	6,1	5,9	6,1	6,2
Ratio of loans, bank guarantees and sureties granted by a bank to its owners (shareholders) to own funds (capital) (N9.1)	1,4	1,5	1,1	1,0	1,0
Ratio of a bank's aggregate claims on insiders to own funds (capital) (N10.1)	0,7	0,7	0,7	0,7	0,7
Ratio of total large credit risks to own funds (capital) (N7)	228,4	209,0	204,3	212,2	209,5
<i>Distribution of loans provided by credit institutions</i>					
agriculture, hunting and forestry	4,8	4,6	4,3	4,1	4,1
mining	2,9	3,2	3,1	3,1	3,3
manufacturing	15,2	14,0	13,6	13,8	14,1
production and distribution of energy, gas and water	2,9	2,7	2,5	2,5	2,5
constructing	5,6	5,5	5,6	5,5	5,4
wholesale and retail trade, car and household appliance repair	15,6	14,9	13,7	13,9	14,0
transport and communication	5,4	5,4	4,2	4,3	4,3
other economic activities	22,3	20,5	21,1	21,0	20,7
individuals	25,3	29,2	32,0	31,7	31,7
of which					
mortgage loans	6,7	7,5	8,5	8,7	8,7
<i>Geographical distribution of interbank loans and deposits ⁴</i>					
Russian Federation	41,6	47,1	39,7	33,5	36,8
United Kingdom	20,2	17,5	23,8	24,8	27,5
USA	3,0	3,6	6,8	8,6	3,0
Germany	4,2	1,6	0,6	2,4	2,3
Austria	6,6	5,9	7,3	9,2	8,8
France	2,7	1,6	1,9	2,5	2,1
Italy	2,7	2,7	0,1	0,3	0,1
Cyprus	6,6	8,7	4,7	4,1	5,0
Netherlands	3,2	1,5	1,5	1,7	1,7
Other	9,0	9,8	13,6	13,0	12,7
Liquidity					
Ratio of high liquid assets to total assets	11,8	11,1	9,9	10,7	11,0
Ratio of liquid assets to total assets	23,9	23,2	20,5	21,3	19,9
Ratio of high liquid assets to demand liabilities (N2)	60,1	58,0	57,5	58,3	59,3
Ratio of liquid assets to short-term liabilities (N3)	81,6	82,9	78,7	82,2	75,2
Ratio of long-term (over 365 or 366 days) claims on own funds (capital) adjusted for the minimum balance of short-term (up to 365 or 366 days) clients' accounts (N4)	82,0	85,5	88,9	88,6	89,6
Ratio of clients' funds to total loans ⁵	105,3	101,2	98,7	100,2	97,8
Market risk ⁴ to total own funds (capital) ⁶					
of which					
Interest rate risk	33,8	36,0	37,8	34,7	36,0
Equity position risk	12,9	6,0	3,3	4,5	3,5
Foreign exchange risk	3,0	5,4	4,5	4,7	5,5
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	4,2	2,2	1,8	5,4	5,9
Banks' financial result over the reporting period (billion rubles)					
as percent of the banking sector assets ⁷	2,4	2,3	1,9	0,3	0,4
as percent of the banking sector own funds (capital) ⁷	17,6	18,2	15,2	2,4	3,2
Return on assets ⁸	2,4	2,3	1,9	1,9	1,8
Return on equity ⁸	17,6	18,2	15,2	15,1	14,5

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

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

³ Calculated by form 0409115 paragraphs 1, 2, 3.

⁴ By 0409501 form "Information on interbank loans and deposits".

⁵ Except loans, deposits and other funds, placed in interbank market.

⁶ Calculated by form 0409135 (before 1.01.11 - by form 0409153).

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

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

⁸ Indicators are calculated as ratio of financial result (before tax) over 12 months before reporting date to average amount of assets (own funds (capital)) of credit institutions over the same period.

Capital Adequacy

Table 41

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

Date	Own funds (capital) of CIs, billion rubles	of which									
		CIs going through insolvency prevention measures ²		CIs with capital less than 180 million rubles		CIs with capital from 180 to 300 million rubles		CIs with capital from 300 to 900 million rubles		CIs with capital more than 900 million rubles	
		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
1.01.09	3 811,1	62,6	20	26,4	339	45,9	200	133,7	268	3 542,4	279
1.01.10	4 620,6	70,3	18	27,4	280	44,5	193	136,7	275	4 341,7	292
1.01.11	4 732,3	105,4	14	24,3	232	45,0	192	144,9	279	4 412,6	295
1.01.12	5 242,1	249,7	8	2,2	52	66,4	302	152,6	297	4 771,1	319
1.01.13	6 112,9	212,4	5	2,4	53	57,1	247	148,7	293	5 692,3	357
1.02.13	6 133,6	211,1	5	2,2	47	57,4	247	149,8	293	5 713,0	357
1.03.13	6 187,7	214,9	5	2,1	45	57,4	247	148,6	290	5 764,6	361
1.04.13	6 299,8	216,0	5	2,1	47	55,8	240	145,3	288	5 880,7	369
1.05.13	6 339,4	216,2	5	2,3	46	54,4	234	148,4	294	5 918,2	368
1.06.13	6 385,3	215,5	5	2,7	48	53,6	230	149,3	294	5 964,3	370
1.07.13	6 567,6	210,5	5	2,9	60	53,0	226	146,5	291	6 154,6	374
1.08.13	6 625,9	221,0	5	2,9	59	53,3	226	143,7	285	6 205,0	375
1.09.13	6 713,4	227,9	5	2,6	55	49,8	213	149,3	297	6 283,7	374
1.10.13	6 798,2	227,7	5	2,5	54	48,0	204	150,4	300	6 369,6	376
1.11.13	6 894,6	225,6	5	2,8	56	47,5	201	148,9	295	6 469,9	376
1.12.13	6 975,1	227,6	6	2,0	54	46,6	198	148,7	294	6 550,2	375
1.01.14	7 064,3	202,8	5	2,5	56	42,6	181	148,9	299	6 667,6	381
1.02.14	7 073,9	205,8	5	3,0	53	41,8	177	145,6	294	6 677,7	382
1.03.14	7 252,9	210,4	6	2,6	52	41,0	172	144,0	289	6 855,0	387
1.04.14	7 303,3	224,1	6	2,7	50	38,9	163	143,7	291	6 893,9	386
Reference data: own funds (capital) adequacy ratio as of 1.04.14, %	13,2	12,6		39,0		24,8		18,1		13,1	

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

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

Basel III capital Tiers and adequacy ratios

Basel III capital ¹ structure	1.02.14		1.03.14		1.04.14	
	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)
Own funds (Basel III capital):	7 073,5	100,0	7 252,5	100,0	7 303,1	100,0
1. Tier I capital of which:	4 838,1	68,4	4 940,2	68,1	5 188,0	71,0
1.1. Common Equity Tier 1	4 812,0	68,0	4 914,1	67,8	5 160,9	70,7
1.2. Additional Tier 1	26,0	0,4	26,1	0,4	27,1	0,4
2. Tier 2 Capital	2 235,4	31,6	2 312,3	31,9	2 115,0	29,0
Basel III capital adequacy ratios ²	Ratio, %	Number of credit institutions non- compliant with capital requirements	Ratio, %	Number of credit institutions non- compliant with capital requirements	Ratio, %	Number of credit institutions non- compliant with capital requirements
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio)	12,9	1	13,1	0	13,2	2
Common equity Tier I ratio (N1.1)	8,8	1	8,9	0	9,3	1
Tier I capital ratio (N1.2)	8,8	2	9,0	0	9,4	3

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

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

Table 43

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

Indicators	1.01.12		1.01.13		1.01.14		1.03.14		1.04.14	
	billion rubles	share in own funds	billion rubles	share in own funds	billion rubles	share in own funds	billion rubles	share in own funds	billion rubles	share in own funds
1. Factors of own funds (capital) increase	6 040,7	115,2	7 174,4	117,4	8 202,0	116,1	8 289,1	114,3	8 370,0	114,6
1.1. Authorized capital	1 283,2	24,5	1 394,5	22,8	1 533,2	21,7	1 537,2	21,2	1 555,3	21,3
1.2. Issue income	1 127,2	21,5	1 240,1	20,3	1 347,5	19,1	1 345,5	18,6	1 368,1	18,7
1.3. Credit institutions' profit and funds	2 250,5	42,9	2 858,7	46,8	3 377,7	47,8	3 477,8	48,0	3 503,7	48,0
1.4. Subordinated loans	1 187,4	22,7	1 477,2	24,2	1 723,2	24,4	1 703,0	23,5	1 713,7	23,5
1.5. Increase in value of property due to revaluation	192,4	3,7	203,9	3,3	220,5	3,1	225,7	3,1	229,3	3,1
1.6. Other factors of increase	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
2. Factors of own funds (capital) decrease	798,6	15,2	1 061,5	17,4	1 137,7	16,1	1 036,6	14,3	1 067,0	14,6
2.1. Losses	91,3	1,7	105,6	1,7	114,6	1,6	174,5	2,4	175,8	2,4
2.2. Intangible assets	6,1	0,1	8,7	0,1	13,5	0,2	13,9	0,2	14,0	0,2
2.3. Treasury stocks (shares)	1,2	0,0	0,2	0,0	0,2	0,0	0,4	0,0	0,5	0,0
2.4. Sources of own funds (capital), created using improper assets	2,8	0,1	4,8	0,1	5,6	0,1	4,6	0,1	4,3	0,1
2.5. Subordinated loans granted to credit institutions	35,4	0,7	25,3	0,4	77,0	1,1	97,8	1,3	99,5	1,4
2.6. Investments in shares of dependent organizations and credit institutions	649,6	12,4	885,4	14,5	914,5	12,9	741,3	10,2	769,7	10,5
2.7. Other factors	12,2	0,2	31,5	0,5	12,2	0,2	4,2	0,1	3,2	0,0
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	11,2	0,2	30,6	0,5	9,0	0,1	-	-	-	-
Own funds (capital), total	5 242,1	100,0	6 112,9	100,0	7 064,3	100,0	7 252,5	100,0	7 303,1	100,0

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

Table 44

The value of credit risk on balance sheet assets (billion rubles) used in calculation capital adequacy ratio N1.0¹ (Basel III), bln rubles

The value of credit risk on balance sheet assets ²	1.01.12	1.01.13	1.01.14	1.03.14	1.04.14
1 st group of assets	0,0	0,0	0,0	0,0	0,0
2 nd group of assets	829,7	975,1	986,9	1 176,4	997,1
3 rd group of assets	146,7	210,6	326,5	346,2	287,1
4 th group of assets	23 482,4	23 897,1	28 182,0	28 832,9	28 985,1
5 th group of assets	0,6	7,4	6,9	7,5	11,6
The value of credit risk on balance sheet assets	24 459,4	25 090,2	29 502,1	30 363,0	30 280,8

Reference data:

	1.01.12	1.01.13	1.01.14	1.03.14	1.04.14
1 st group of assets without risk weighting	-	-	7 855,7	6 683,2	7 983,2

¹ Starting from 1.02.2014 - Basel III capital adequacy ratio N1.0. Before 1.02.2014 - N1 capital adequacy ratio.

² The value of credit risk on balance sheet assets are calculated on the basis of credit institutions' reporting for calculation of own funds (capital) adequacy ratio N1, set up by Bank of Russia Instruction No.139-I dated December 3, 2012.

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

		1.01.12	1.01.13	1.01.14	1.03.14	1.04.14
1	Banking sector own funds (capital), billion rubles	5 242,1	6 112,9	7 064,3	7 252,9	7 303,3
2	Risk-weighted assets, billion rubles	35 760,6	44 640,7	52 473,9	55 221,6	55 524,6
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	24 460,3	25 090,2	29 502,1	30 363,0	30 280,8
	- risk-weighted claims on counterparties related to a bank (code 8957.0 ² , before 01.02.14 - code 8957 ²), billion rubles	1 367,5	1 781,6	2 087,6	1 942,5	1 990,6
	- the amount of mortgage loans and accrued (accumulated) interest claims (code 8807 ²), billion rubles	67,7	109,5	147,4	161,4	169,3
	- the value of credit risk on contingent credit liabilities, billion rubles	2 976,4	3 448,0	3 971,4	4 078,9	4 116,4
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles ²	303,7	198,0	289,3	429,6	416,4
	- 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)	1 959,0	3 148,3	3 558,1	4 443,1	4 449,5
	- market risk, billion rubles	2 377,7	2 646,9	3 101,5	3 067,7	3 176,6
	- credit claims of clearing participants (codes 8847 ²)	-	-	13,4	19,1	25,9
	- higher-risk transactions, billion rubles	2 248,3	8 501,0	9 078,3	9 461,8	9 572,4
	- 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	-291,4	-333,4
	- the value of credit risk on the part of unsecured consumer loans, extended after 1.07.2013 at higher interest rates ³	-	-	1 082,1	1 316,6	1 424,9
	- 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	229,2	235,1
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	14,7	13,7	13,5	13,1	13,2

Calculated by form 0409135

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

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

³ With the full cost of a loan (calculated by the credit institutions to the notice of an individual borrower according to Ordinance No. 2008-U, dated May 13, 2008, "On the Procedure for Calculating and Bringing to the Notice of an Individual Borrower the Full Cost of a Loan") exceeding 25% per annum for loans in rubles and 20% per annum for loans in foreign currency (see detailed definition of risk-weighted assets included in calculation of the denominator of capital adequacy ratio (N1) in Annex 1 to Bank of Russia Instruction No. 139-I dated December 3, 2012 "On Banks' Required Ratios")

Table 46

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

Own funds (capital) adequacy ratio	1.01.12		1.01.13		1.01.14		1.03.14		1.04.14	
	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %
Less than 10% ²	1	0,0	1	0,0	2	0,1	2	0,0	2	0,0
From 10% to 12%	107	34,3	142	19,7	112	18,8	161	29,2	157	39,3
From 12% to 14%	125	16,6	143	53,2	183	64,6	160	58,5	140	46,9
14% and more	744	49,1	663	27,0	612	16,6	570	12,2	587	13,7
Banking sector, total	978	100,0	956	100,0	923	100,0	910	100,0	900	100,0

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

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

Credit risk

Table 47

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

		1.01.12	1.01.13	1.01.14	1.03.14	1.04.14
Loans	Standard	53,4	58,5	57,4	58,2	57,6
	Substandard	29,4	26,0	28,5	27,8	28,2
	Doubtful	10,4	9,1	8,2	8,1	8,2
	Problem	2,7	2,5	2,2	2,3	2,4
	Loss	4,1	3,8	3,7	3,6	3,6
Loan loss provision (LLP)	Estimated LLP	9,1	8,3	7,7	7,6	7,8
	Estimated LLP adjusted for collateral	7,2	6,5	5,8	5,8	5,9
	LLP made	7,2	6,5	5,8	5,8	5,9
	LLP made as percent of estimated LLP	79,5	77,5	75,6	75,5	75,0
	LLP made as percent of estimated LLP adjusted for collateral	100,0	99,8	100,1	100,1	100,1
Справочно:						
Loans classified according to point 3.10 of the Bank of Russia's Regulation №254-P		14,7	13,8	16,2	16,3	16,0

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

Structure of loans and claims grouped into homogeneous portfolios ¹

	1.01.12		1.01.13		1.01.14		1.03.14		1.04.14	
	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %
1. Loans grouped into portfolios of homogeneous loans - total	5 589,2	100,0	7 993,4	100,0	10 341,5	100,0	10 485,6	100,0	10 653,4	100,0
of which:										
1.1. Loans to legal entities (except credit institutions)	474,2	8,5	644,2	8,1	805,2	7,8	811,9	7,7	837,9	7,9
1.2. Loans to individuals	5 115,1	91,5	7 349,0	91,9	9 536,0	92,2	9 673,6	92,3	9 815,4	92,1
1.3. Loans to credit institutions	0,0	0,0	0,1	0,0	0,3	0,0	0,1	0,0	0,1	0,0
2. Loans grouped into portfolios of homogeneous loans as a share of total loans	-	19,2	-	23,1	-	25,2	-	24,4	-	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	-	5,7	-	5,0	-	6,3	-	7,0	-	7,1
4. Claims grouped into portfolios of homogeneous claims - total	38,6	100,0	59,0	100,0	62,2	100,0	65,9	100,0	64,5	100,0
of which:										
4.1. Portfolios of homogeneous claims on legal entities	19,4	50,4	25,5	43,3	28,1	45,3	27,1	41,1	29,2	45,2
4.2. Portfolios of homogeneous claims on individuals	19,1	49,6	33,5	56,7	34,0	54,7	38,8	58,9	35,3	54,8
5. Ratio of provisions made on claims grouped into portfolios of homogeneous claims to claims grouped into portfolios of homogeneous claims	-	28,0	-	27,6	-	36,4	-	43,3	-	43,2

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

Homogeneous loans and claims on legal entities and provisions made as of 1.04.14¹

	Loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims in % of corresponding loans and claims portfolios
	mln. rubles	in % of total loans and claims	mln. rubles	in % of total provision made	
1. Loans to legal entities (except credit institutions) grouped into portfolios of homogeneous loans - total	837 895,5	100,0	36 688,3	100,0	4,4
of which by quality categories					
1.1. Quality Category I	847,1	0,1	0,0	0,0	0,0
1.2. Quality Category II	786 803,7	93,9	7 699,3	21,0	1,0
1.3. Quality Category III	12 910,9	1,5	2 116,5	5,8	16,4
1.4. Quality Category IV	11 035,6	1,3	4 265,7	11,6	38,7
1.5. Quality Category V	26 298,2	3,1	22 606,9	61,6	86,0
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	115,0	100,0	0,7	100,0	0,6
of which by quality categories					
2.1. Quality Category I	110,6	96,2	0,0	0,0	0,0
2.2. Quality Category II	0,2	0,2	0,0	0,3	0,9
2.3. Quality Category III	3,7	3,2	0,2	27,1	5,2
2.4. Quality Category IV	0,0	0,0	0,0	2,1	48,4
2.5. Quality Category V	0,5	0,4	0,5	70,4	100,0
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	838 010,4		36 689,0		4,4
4. Homogeneous claims grouped into portfolios - total	29 157,8	100,0	11 300,5	100,0	38,8
of which by quality categories					
4.1. Quality Category I	12 011,6	41,2	0,0	0,0	0,0
4.2. Quality Category II	5 711,1	19,6	135,5	1,2	2,4
4.3. Quality Category III	255,1	0,9	42,0	0,4	16,5
4.4. Quality Category IV	58,4	0,2	19,0	0,2	32,6
4.5. Quality Category V	11121,6	38,1	11104,0	98,3	99,8
5. Claims for interest payments - total	6 588,8	100,0	1 722,8	100,0	26,1
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	2 106,3	32,0	1 630,6	94,7	77,4

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

Homogeneous loans and claims on individuals and provisions made as of 1.04.14¹

	Loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims in % of corresponding loans and claims portfolios
	mln. rubles	in % of total loans and claims	mln. rubles	in % of total provision made	
1. Loans to individuals grouped into portfolios of homogeneous loans - total of which	9 815 376,9	100,0	715 676,8	100,0	7,3
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	737 803,9	7,5	18 920,3	2,6	2,6
1.1.2. residential real estate (mortgage) loans, total	2 150 256,4	21,9	37 690,9	5,3	1,8
1.1.3. car loans, total	899 532,6	9,2	48 137,5	6,7	5,4
1.1.4. other consumer loans, total	5 995 897,0	61,1	609 228,4	85,1	10,2
1.2. by duration of past dues					
1.2.1. a portfolio of loans without overdue payments and with payments being overdue from 1 calendar day to 30 calendar days ²	459 574,1	4,7	8 240,1	1,2	1,8
1.2.2. a portfolio of loans without overdue payments	8 175 181,1	83,3	114 560,8	16,0	1,4
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	315 630,3	3,2	18 402,5	2,6	5,8
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	193 659,3	2,0	50 031,0	7,0	25,8
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	163 444,5	1,7	90 584,4	12,7	55,4
1.2.6. a portfolio of loans with payments being overdue from 181 to 360 calendar days	209 598,4	2,1	167 184,5	23,4	79,8
1.2.7. a portfolio of loans with payments being overdue more than 360 calendar days	266 402,3	2,7	264 973,7	37,0	99,5
1.3. classified into the following loan quality categories:					
1.3.1. Quality category II	8 650 530,8	88,1	108 504,7	15,2	1,3
1.3.2. Quality category III	426 315,5	4,3	40 006,0	5,6	9,4
1.3.3. Quality category IV	164 982,9	1,7	68 696,4	9,6	41,6
1.3.4. Quality category V	573 547,6	5,8	498 469,6	69,7	86,9
2. Claims grouped into portfolios of homogeneous claims - total	35 349,7	6,2	16 560,3	3,3	46,8
of which by quality categories					
2.1. Quality category I	211,4	0,0	0,0	0,0	0,0
2.2. Quality category II	15 686,3	2,7	314,2	0,1	2,0
2.3. Quality category III	1748,0	0,3	252,1	0,1	14,4
2.4. Quality category IV	1707,3	0,3	800,0	0,2	46,9
2.5. Quality category V	15996,7	2,8	15194,0	3,0	95,0
3. Claims for interest payments - total of which	141 578,9	100,0	43 595,2	100,0	30,8
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	52 930,4	37,4	40 056,8	91,9	75,7

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

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

Loan loss provisions by credit risk categories¹

Loan quality category	Provisions made on loans of corresponding quality categories as a share of total, in %					Ratio of provisions made to loans of corresponding quality categories, in %				
	1.01.12	1.01.13	1.01.14	1.03.14	1.04.14	1.01.12	1.01.13	1.01.14	1.03.14	1.04.14
Substandard	8,3	8,9	9,6	9,9	10,0	2,1	2,2	2,0	2,1	2,1
Doubtful	22,9	21,1	20,5	20,8	20,3	15,9	14,9	14,5	14,7	14,5
Problem	16,3	16,3	15,2	15,3	16,4	44,3	41,8	39,9	39,1	39,7
Loss	52,4	53,6	54,4	53,7	53,0	91,5	90,1	86,1	86,3	85,6

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

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

Indicator	1.01.12	1.01.13	1.01.14	1.03.14	1.04.14
Overdue claims on loans, deposits and other placements, billion rubles	1133,0	1257,4	1398,0	1502,8	1525,9
Of which					
- among 20 largest-asset credit institutions, billion rubles	845,7	960,6	1052,0	1119,0	1097,6
Share of overdue claims in loans, deposits and other placements of the banking sector, percent	3,9	3,7	3,5	3,5	3,6
Overdue claims in rubles					
- billion rubles	994,1	1122,8	1257,9	1344,4	1370,6
- as percent of total loans, deposits and other placements in rubles	4,7	4,2	4,0	4,3	4,3
Overdue claims in foreign currency					
- billion rubles	138,9	134,6	140,1	158,4	155,4
- as percent of total loans, deposits and other placements in foreign currency	1,9	1,9	1,5	1,5	1,6
- dollar equivalent, billion \$	4,3	4,4	4,3	4,4	4,4
Overdue claims on loans and other placements with non-financial institutions	822,6	924,1	933,7	990,6	1003,0
Share of overdue claims in total volume of loans and other placements with non-financial institutions	4,6	4,6	4,2	4,2	4,2
Overdue claims on loans and other funds provided to individuals	291,1	313,0	440,3	489,8	498,1
Share of overdue claims in total volume of loans and other placements with individuals	5,2	4,0	4,4	4,9	4,9

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, %				
	1.01.12	1.01.13	1.01.14	1.03.14	1.04.14	1.01.12	1.01.13	1.01.14	1.03.14	1.04.14
No overdue claims	134	118	96	85	83	1,9	1,7	1,8	1,8	2,0
Less than 5%	638	644	598	583	568	79,8	81,2	81,6	81,5	81,3
From 5 to 10%	110	103	126	128	138	13,4	12,3	9,4	9,7	9,5
From 10 to 15%	35	28	37	46	45	0,8	1,2	3,7	3,1	3,0
From 15 to 20%	10	9	10	13	11	3,4	0,1	3,3	3,7	4,0
From 20 to 60%	7	11	8	11	10	0,4	3,2	0,0	0,0	0,0
From 60 to 90%	2	0	1	0	1	0,0	0,0	0,0	0,0	0,0
90% and more	0	0	1	1	1	0,0	0,0	0,0	0,0	0,0
No loans, deposits and other placements	42	43	45	39	39	0,3	0,3	0,2	0,2	0,2

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

Indicators	1.01.12	1.01.13	1.01.14	1.03.14	1.04.14
Large credit risks of the banking sector total, bln rubles	11 971,6	12 773,9	14 433,7	15 389,4	15 302,7
Share of large credit risks in the banking sector assets, %	28,8	25,8	25,1	26,0	25,8

Structure of large loans¹ grouped by types of collateral

	1.01.12	1.01.13	1.01.14	1.03.14	1.04.14
Volume of large loans, billion rubles	6 207,7	6 493,4	7 493,4	7 824,5	7 988,6
of which:					
Volume of secured loans , billion rubles	1 442,8	1 507,9	1 767,1	1 995,6	1 963,5
Volume of I quality category collateral, billion rubles	324,8	355,8	388,7	416,9	438,9
of which:					
collateral of quoted securities issued by legal entities, billion rubles	14,9	48,0	13,1	22,6	31,2
Volume of II quality category collateral, billion rubles	1 285,6	1 363,7	1 700,8	1 825,1	1 429,6
of which:					
collateral of securities, issued by legal entities, billion rubles	290,0	317,7	644,0	716,6	380,9
collateral of proprietary rights (claims), billion rubles	491,8	511,8	477,8	492,9	510,9

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

Table 56

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

(%)

	Self-financing ratio ¹						Current liquidity ratio ²						Share of liabilities to credit institutions in total organisations' liabilities						Return on assets		
	1						2						3						4		
	2011		2012		2013		2011		2012		2013		2011		2012		2013		2011	2012	2013
	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep			
Industry. total	67,4	65,5	65,6	63,9	44,9	41,6	197,5	190,0	183,4	152,4	120,1	120,2	31,1	33,5	32,1	30,5	43,1	41,4	10,3	6,8	4,2
Agriculture, hunting and forestry	46,0	44,8	43,7	44,8	45,0	42,2	197,8	182,0	182,0	186,5	182,8	167,7	65,5	67,5	68,6	70,6	71,1	67,3	6,4	7,6	2,6
Industrial production (mining, manufacturing, production and distribution of energy, gas and water)	69,7	67,9	67,6	66,0	47,7	44,2	215,6	204,7	195,4	159,4	125,1	124,3	29,2	32,1	30,8	28,8	43,2	42,9	10,7	7,1	3,8
-mining	77,2	77,3	77,3	76,3	44,7	44,1	336,9	282,4	283,0	206,1	116,0	128,1	14,2	11,3	11,3	8,4	33,6	31,9	13,7	8,2	9,3
-manufacturing	46,0	44,4	43,0	39,5	38,9	34,0	147,0	149,3	131,7	125,8	123,6	121,6	43,3	51,7	48,0	46,5	46,0	46,5	8,1	6,6	3,4
-production and distribution of energy, gas and water	79,7	69,6	69,3	67,2	66,5	64,9	186,9	161,5	151,9	133,8	132,7	133,1	29,9	33,7	40,5	39,6	38,0	34,9	3,4	1,4	3,0
Construction	21,4	18,1	16,9	14,7	12,2	10,6	100,5	101,8	102,2	100,7	98,8	100,7	27,5	25,4	23,6	20,0	22,0	19,0	0,8	1,0	1,6
Wholesale and retail trade, car and household appliance repair	27,4	26,3	22,3	22,1	18,1	18,2	135,1	140,5	139,0	140,4	125,3	123,7	34,7	34,3	47,3	50,6	41,7	41,8	9,4	4,1	2,0
Transport and communication	65,1	62,5	42,1	38,9	39,8	37,7	148,0	163,7	114,8	87,4	76,0	95,5	45,5	47,2	41,2	46,7	54,2	44,0	13,1	5,4	12,1

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

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

² Without overdue receivables

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

Market Risk

Table 57

Structure of market risk of the banking sector

Risk	1.01.12		1.01.13		1.01.14		1.03.14		1.04.14	
	as % of total credit institutions' capital ¹	share in market risk %	as % of total credit institutions' capital ¹	share in market risk %	as % of total credit institutions' capital ¹	share in market risk %	as % of total credit institutions' capital ¹	share in market risk %	as % of total credit institutions' capital ¹	share in market risk %
Market risk (MR), total	49,7	100,0	47,3	100,0	45,6	100,0	43,9	100,0	45,1	100,0
Of which										
- interest rate risk (IRR)	33,8	68,0	36,0	76,0	37,8	82,9	34,7	79,0	36,0	79,9
- equity position risk (EPR)	12,9	26,0	6,0	12,6	3,3	7,3	4,5	10,2	3,5	7,8
- foreign exchange risk (FER)	3,0	6,0	5,4	11,4	4,5	9,8	4,7	10,8	5,5	12,3
Reference data:										
Number of credit institutions ¹	621		613		655		639		645	
Share of credit institutions' assets ¹ in total banking sector assets, %	92,3		92,5		97,5		97,5		97,7	

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

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

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

Table 58

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

	1.01.12	1.01.13	1.01.14	1.03.14	1.04.14
Share of assets in foreign currency in total assets, %	23,3	21,0	22,1	25,2	25,1
of which:					
- 20 largest-asset credit institutions	25,2	22,2	23,3	27,1	26,8
Share of liabilities in foreign currency in total liabilities, %	21,5	20,9	21,2	24,1	24,3
of which:					
- 20 largest-asset credit institutions	23,2	22,3	22,9	26,6	26,5
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total, b.p.	1,8	0,1	0,9	1,1	0,8
of which:					
- 20 largest-asset credit institutions	1,9	-0,1	0,5	0,4	0,3

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

	1.01.12	1.01.13	1.01.14	1.03.14	1.04.14
Balance sheet positions					
Claims, bln rubles	9 688,9	10 410,0	12 703,5	14 922,3	14 886,3
Liabilities, bln rubles	8 955,6	10 343,8	12 185,3	14 277,4	14 404,2
Net balance sheet position, bln rubles	733,4	66,2	518,2	644,9	482,1
Net balance sheet position to own funds (capital), % ¹	14,0	1,1	7,3	8,9	6,6
Off-balance sheet positions ²					
Claims, bln rubles	5 228,6	5 783,2	7 011,1	12 731,5	13 549,0
Liabilities, bln rubles	5 398,4	5 356,7	7 063,4	12 825,8	13 345,1
Net balance sheet position, bln rubles	-169,8	426,5	-52,3	-94,2	203,9
Net balance sheet position to own funds (capital), % ¹	-3,2	7,0	-0,7	-1,3	2,8

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

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

Compliance with open foreign exchange position (OFP) requirements

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

Information on open foreign exchange positions of banking sector

Date	Number of credit institutions	Open foreign exchange positions and precious metals in bln. rubles					Own funds (capital), bln. rubles	Ratio of net OFXP to own funds (capital) of CIs, in %
		Total balance sheet position	Total off-balance sheet position	Total open foreign exchange positions (OFP)				
				Long	Short	Net		
1. Credit institutions with net short OFXP								
1.01.09	431	583,0	-611,5	13,6	-42,1	-28,5	1 047,2	-2,7
1.01.10	361	-72,9	50,3	7,5	-30,1	-22,6	1 131,1	-2,0
1.01.11	427	-1,3	-29,8	10,9	-42,1	-31,2	1 618,8	-1,9
1.01.12	340	112,7	-146,5	21,6	-55,4	-33,8	1 573,4	-2,1
1.01.13	373	3,7	-25,4	24,0	-45,7	-21,7	1 863,0	-1,2
1.04.13	324	45,3	-76,4	20,8	-51,9	-31,0	1 717,5	-1,8
1.07.13	395	182,7	-232,1	21,2	-70,7	-49,5	2 368,1	-2,1
1.10.13	327	187,4	-213,5	6,8	-32,8	-26,0	1 833,3	-1,4
1.01.14	376	115,4	-144,4	5,5	-34,5	-29,0	1 797,5	-1,6
1.02.14	339	118,2	-153,7	7,3	-42,8	-35,5	1 739,3	-2,0
1.03.14	366	24,2	-61,3	9,2	-46,3	-37,1	1 960,4	-1,9
1.04.14	257	4,4	-28,1	5,1	-28,8	-23,7	1 412,7	-1,7
2. Credit institutions with net long OFXP								
1.01.09	564	391,5	-334,1	85,9	-28,5	57,3	2 690,2	2,1
1.01.10	596	300,0	-233,8	100,4	-34,2	66,2	3 518,6	1,9
1.01.11	500	99,3	-39,7	105,0	-45,3	59,7	3 039,8	2,0
1.01.12	560	211,6	-147,6	131,1	-67,1	64,0	3 454,4	1,9
1.01.13	515	-107,6	279,7	271,6	-99,5	172,1	4 198,2	4,1
1.04.13	568	-10,4	197,9	290,0	-102,5	187,5	4 480,4	4,2
1.07.13	500	217,9	-61,8	271,5	-115,4	156,1	4 026,4	3,9
1.10.13	554	1,6	179,7	301,3	-119,9	181,3	4 910,3	3,7
1.01.14	484	-15,0	166,7	283,0	-131,3	151,7	5 184,7	2,9
1.02.14	517	145,9	49,8	341,2	-145,5	195,7	5 307,4	3,7
1.03.14	485	133,5	16,5	299,4	-149,4	150,0	5 122,8	2,9
1.04.14	586	277,4	-4,1	374,8	-101,5	273,3	5 882,1	4,6

Open currency positions of the banking sector by currencies as of 1.04.14

Currency / position type	Number of CI	Net balance position, bln. rubles	Net OCP of CI to own funds (capital)	Total balance position, bln. rubles	Total off-balance position, bln. Rubles
USD					
short	295	-44,7	-1,9	-77,2	32,5
long	547	82,2	1,7	129,4	-47,2
EUR					
short	322	-57,4	-1,2	-123,3	65,9
long	514	51,8	2,1	189,8	-138,0
GBP					
short	81	-10,0	-0,3	-7,3	-2,7
long	299	9,8	0,3	3,3	6,6

Liquidity of Credit Institutions

Table 63

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

	1.01.12	1.01.13	1.01.14 ³	1.03.14	1.04.14
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	28,5	28,5	39,5	38,7	46,9
Liabilities with maturity in excess of 1 year, as percent of total liabilities	24,1	23,0	24,7	25,7	30,4
A measure of using short-term liabilities to fund long-term liquid assets, percent ²	-4,7	-2,7	23,9	20,8	36,4

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

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

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

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

Indicator, %	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.12	1.01.13	1.01.14 ¹	1.03.14	1.04.14	1.01.12	1.01.13	1.01.14 ¹	1.03.14	1.04.14
Less than 0	608	616	264	278	281	51,5	57,1	6,6	6,2	8,7
From 0 to 20	316	300	410	373	353	47,1	42,3	25,2	39,1	23,7
More than 20	54	40	248	255	262	1,4	0,6	68,2	54,7	67,6
Data not available	0	0	1	4	4	0,0	0,0	0,0	0,0	0,0
Total	978	956	923	910	900	100,0	100,0	100,0	100,0	100,0

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

The relation of short-term assets and short-term liabilities¹ of the banking sector

	1.01.12	1.01.13	1.01.14 ²	1.03.14	1.04.14
Liquid assets with maturity up to 30 days, as percent of liquid assets	48,0	48,0	35,0	35,4	29,2
Liabilities with maturity up to 30 days, as percent of total liabilities	43,0	43,6	41,4	41,4	38,2
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), %	19,9	18,9	8,6	9,1	9,1

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

² 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, %				
	1.01.12	1.01.13	1.01.14 ¹	1.03.14	1.04.14	1.01.12	1.01.13	1.01.14 ¹	1.03.14	1.04.14
Less than 0	446	403	469	467	453	25,6	21,3	30,1	28,5	19,4
From 0 to 20	208	248	238	219	224	12,3	13,8	44,1	47,8	54,2
More than 20	324	305	215	220	219	62,1	64,9	25,9	23,8	26,4
Data not available	0	0	1	4	4	0,0	0,0	0,0	0,0	0,0
Total	978	956	923	910	900	100,0	100,0	100,0	100,0	100,0

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

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

(19th Issue)

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