



# Russian banking system in the current context

President  
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## The short-term GDP projection (%)

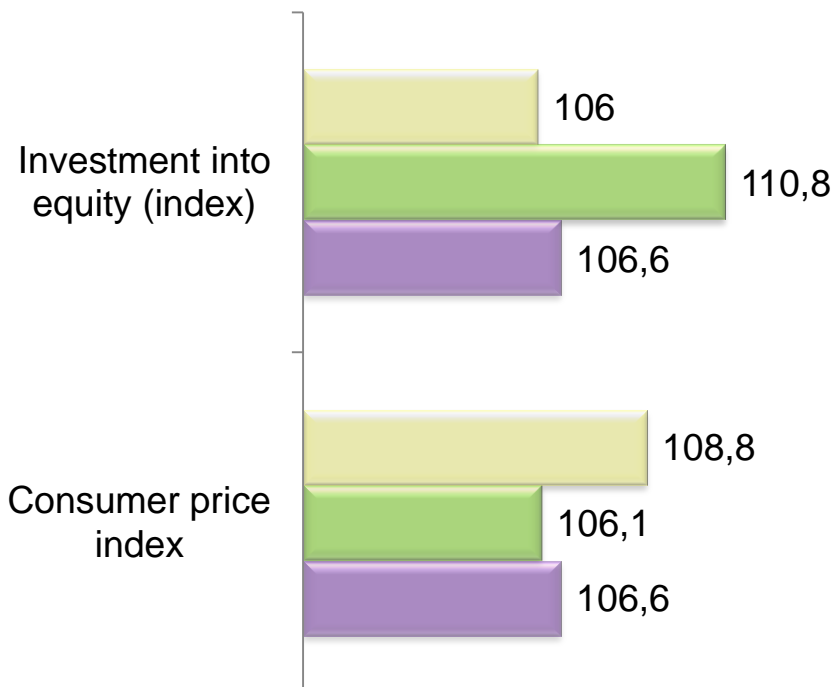
	Fact		Projection	
	2011	2012	2013	2014
World in general	3,9	3,1	3,1	3,8
The USA	1,8	2,2	1,7	2,7
Euro zone	1,5	-0,6	-0,6	0,9
Japan	-0,6	1,9	2,0	1,2
The UK	1,0	0,3	0,9	1,5
Russia	4,3	3,4	2,5	3,3
China	9,3	7,8	7,8	7,7
India	6,3	3,2	5,6	6,3
Brazil	2,7	0,9	2,5	3,2
South Africa	3,5	2,5	2,0	2,9

Source: IMF;  
World Economic Outlook

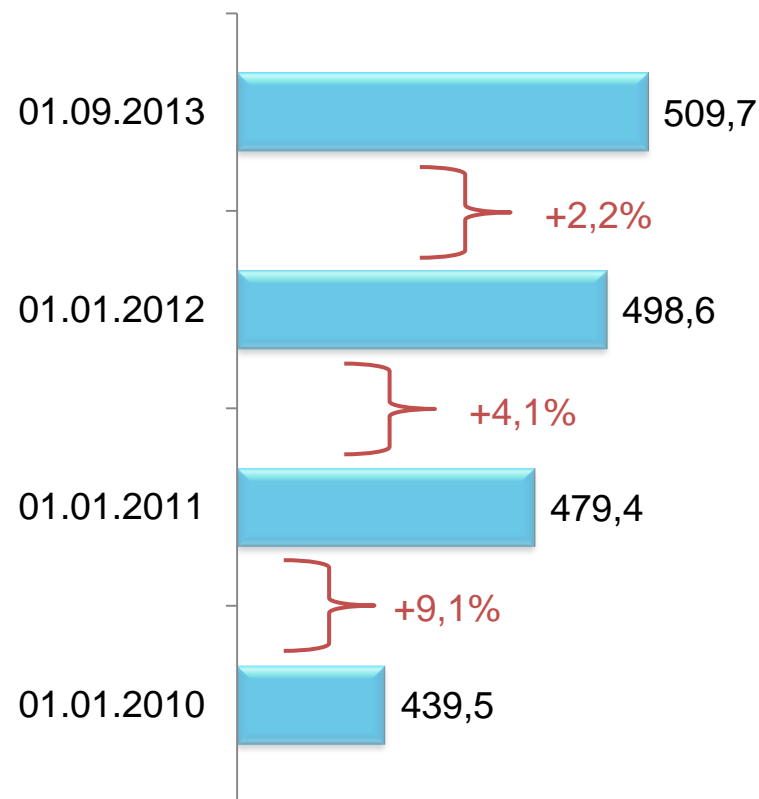


# Key macroeconomic indicators of the Russian Federation

■ 2010 ■ 2011 ■ 2012



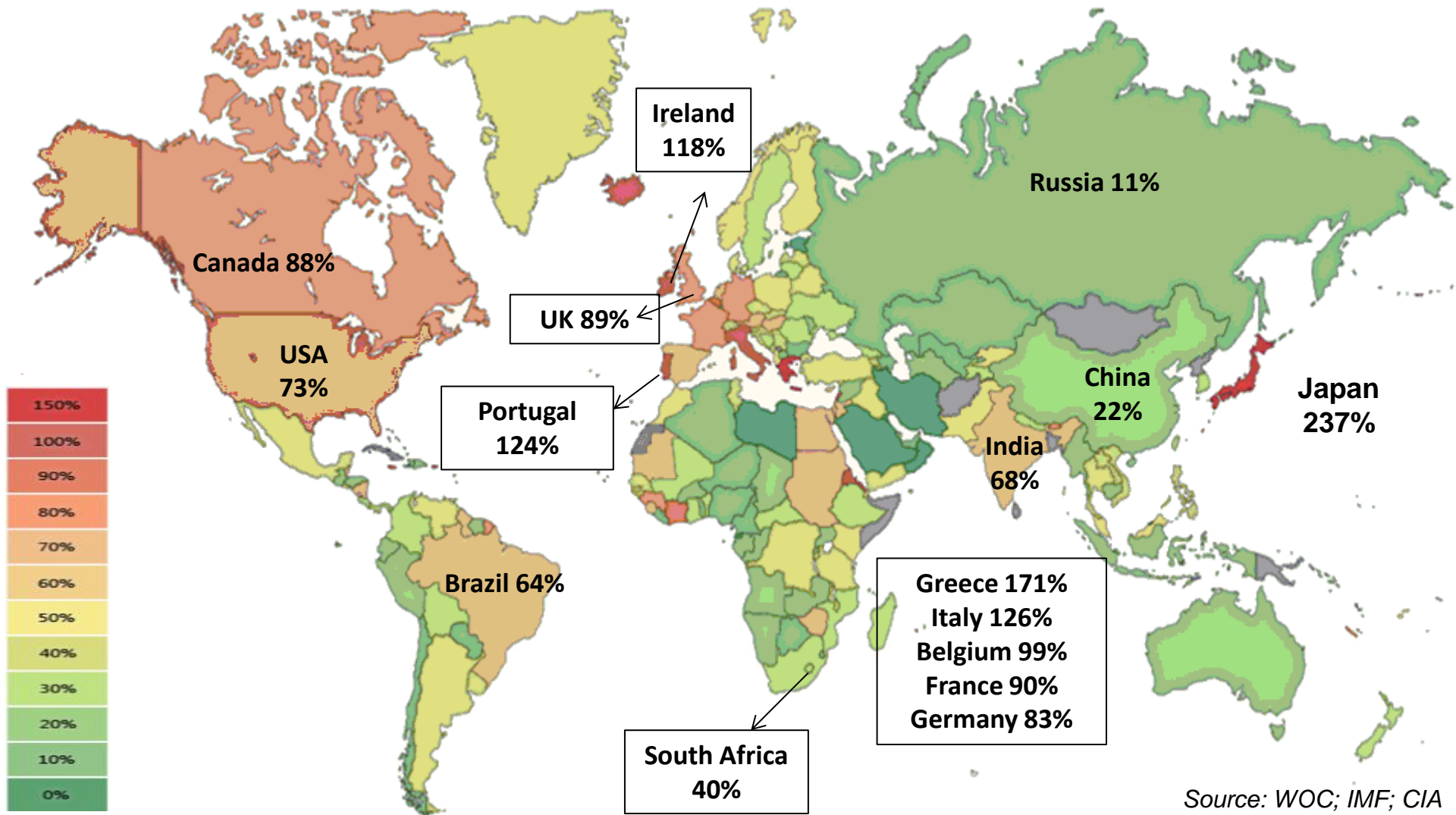
■ International reserves, billion dollars U.S.



Source: The Central Bank of Russia



# Public debt % of GDP, 2012

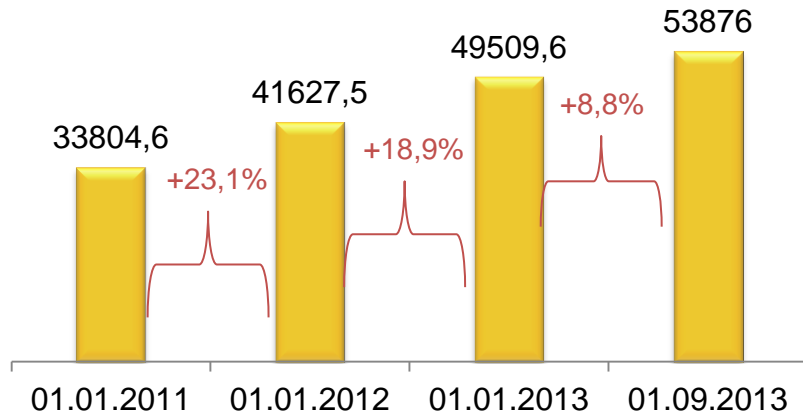


Source: WOC; IMF; CIA

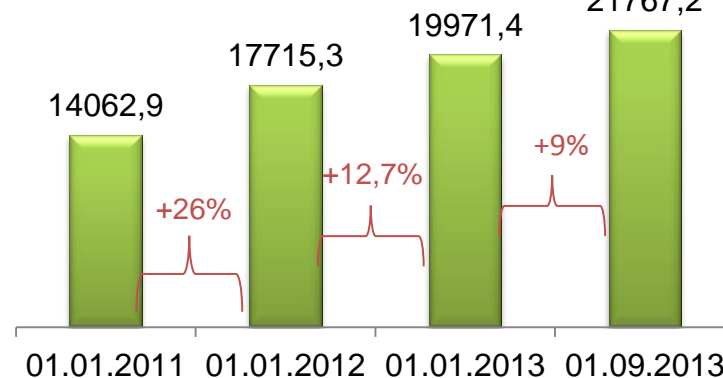


# Key figures of the banking sector active operations

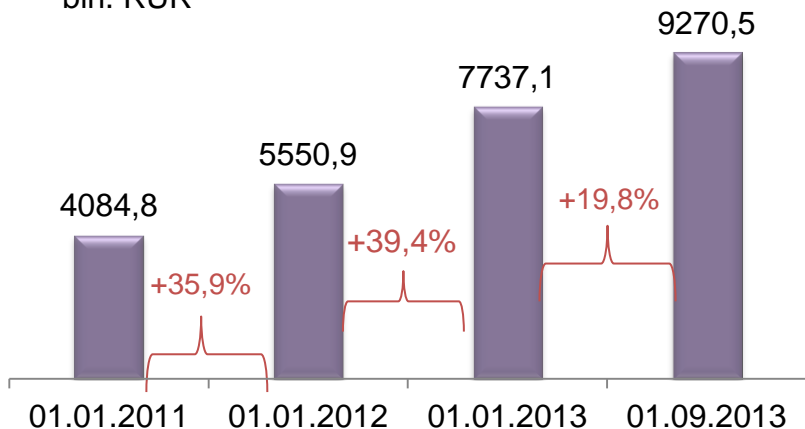
■ The total assets (liabilities), bln. RUR



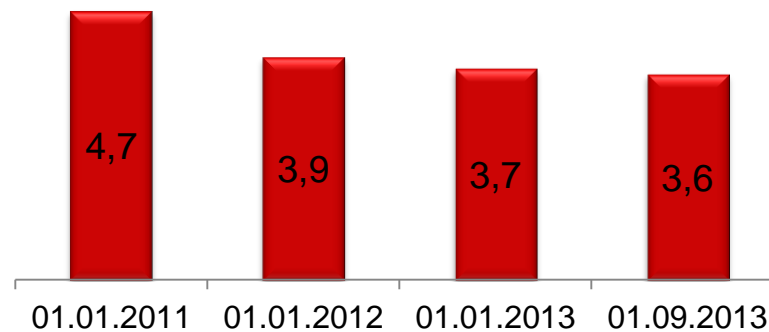
■ Loans and other funds extended to non-financial entities, bln. RUR



■ Loans and other funds provided to individuals, bln. RUR



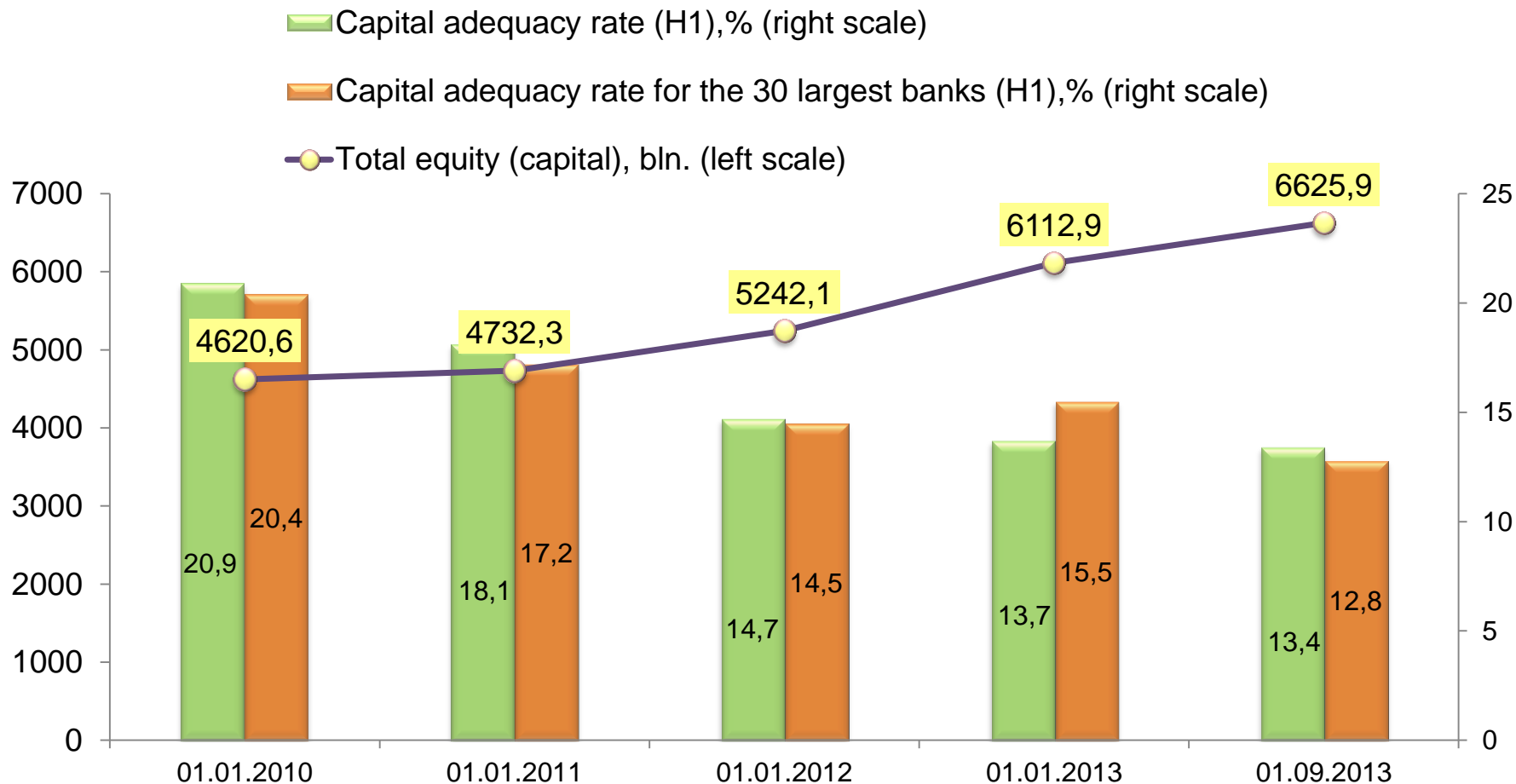
■ Non-performing Loans to Total Gross Loans, %



Source: The Central Bank of Russia



# Overall capital of the Russian banks and capital adequacy rate



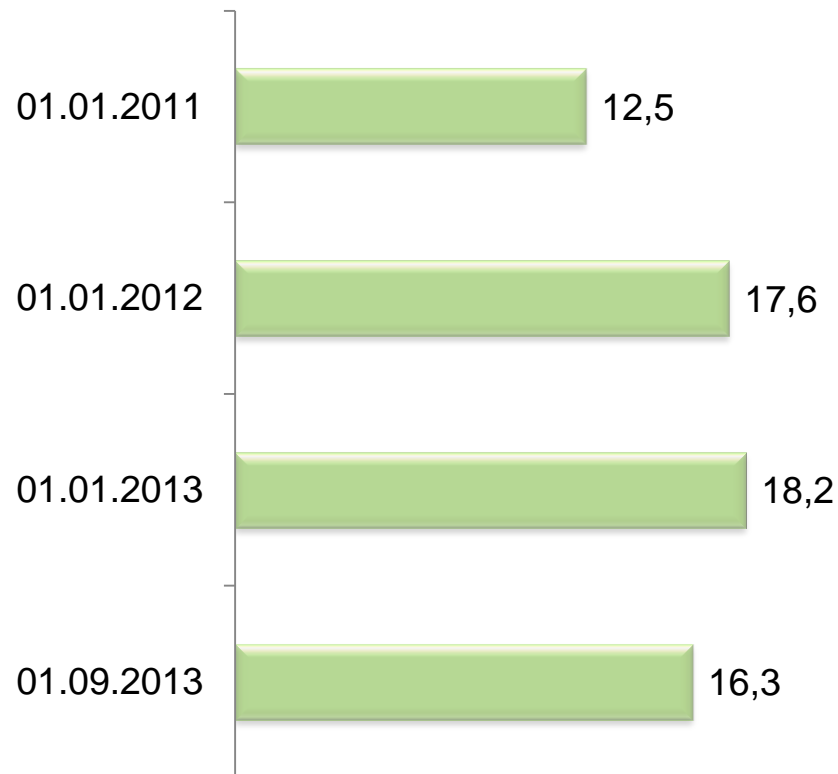
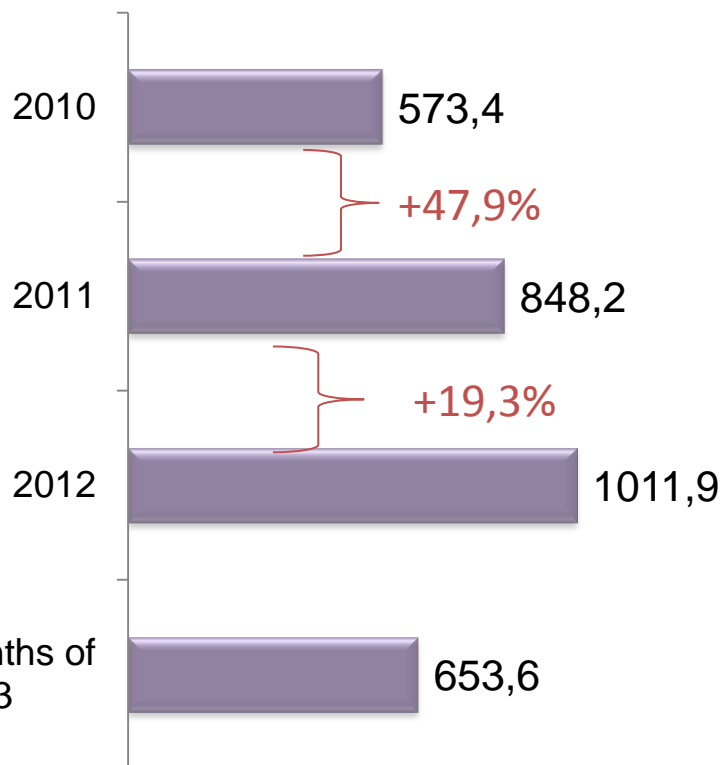
Source: The Central Bank of Russia



# Profitability of the Russian banking sector

■ Credit organizations profit, bln. RUR

■ Return on equity, %



Source: The Central Bank of Russia





## Chronology of the formation of the single regulator in the financial sector on the basis of the Bank of Russia

**2011** - the model of the integrated control was partially implemented: the Federal Service on Insurance Supervision joined the Federal Financial Markets Service;

**August 2012** - at a meeting in the Government the Ministry of Finance was asked to prepare a proposals on the financial sector regulation reforming;

**November 2012** - reform options were discussed at the meeting of the Open Government and at the working meetings of the expert community;

**January 2013** - a decision to establish a mega-regulator based on the Bank of Russia was made at the extended meeting of the Government;

**July 2013** - a law, according to which the Central Bank of Russia got the authority to regulate, control and supervise in the financial markets was adopted.





## The Financial Markets Service of the Bank of Russia today

The Central Bank of Russia has been exercising regulation, control and supervision over non-credit financial institutions and (or) their activities in the financial markets in accordance with the federal laws since September 1, 2013.

<b>Supervised institutions</b>	<b>Quantity</b>
1. Professional participants of the securities market	1333
2. Private pension funds	124
3. Management company of investment funds, mutual investment funds and private pension funds.	407
4. Exchange intermediaries	347
5. Insurance entities	454
6. Microfinance institutions	3997
7. Consumer credit cooperatives	3586
8. Credit bureaus	26

Source: The Federal Financial Markets Service



Thank you!