

## Heracles or Sisyphus?

Finding, cleaning and reconstructing a database of Russian banks

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### Abstract:

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We construct a consistent time series of balances and profit and loss accounts for a large cross-section of Russian banks. We describe our data collection and the procedures applied for controlling and aggregating the data. The resulting dataset constitutes a balanced and representative series of financial indicators covering the evolution of the Russian banking system over the last decade and offering great potential for further empirical research.

JEL:

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## Introduction

Empirical studies on transition countries have been plagued by the lack of reliable datasets. Limits in time and money rarely allow the construction of a dataset that meets the quality standards of academic research. Sometimes data do not seem to exist at all. The genesis of the Russian banking system, an economic experiment in banking on unprecedented scale, has not given birth to much empirical research exactly because of the lack of data. Very few researchers (see for example Schoors, 2000; others) were to gather some data on this very intriguing process.

We decided to put on the table a serious bid to construct a decent database that covers the majority of the Russian banking system and turn it into a user-friendly format. This has become possible because the banking system has become more transparent in the last seven years. In the aftermath of the 1998 meltdown, the Russian regulatory authorities and other market participants inside the country and abroad understood that the evaluation of the banking system's stability and risks was long overdue and required more transparent data. Also the scientific society has been paying more attention to transition economies and, specifically, to their financial systems. The resulting demand for reliable systematized data on Russian banks stimulated the Russian information agencies in co-operation with the Central Bank of Russia (CBR) to start gathering and providing such data on a regular basis<sup>1</sup>.

However, in this paper we show that although the Russian banking system exists for already more than ten years, data in a decent format have been available on the market for the last 4-5 years at best. For earlier periods one can buy unbalanced datasets, characterised by different numbers of banks, different and inconsistent formats and different periodicity. Since every serious study in banking demands dynamic analysis, we set on the Sisyphus task to construct one consistent and longer time series of a large cross-section of Russian banks than what is currently available on the market.

Section 2 presents the data collection and describes its representativeness. In section 3 we show how we aggregated the data and verified its internal consistency. Section 4 clarifies the methodology we used to convert the separate datasets into a single system of financial indicators. Section 5 concludes.

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<sup>1</sup> It is worth mentioning that the first regular data is available on the market since the third quarter of 1995, that is immediately after the banking crisis of August 1995, while the data quality and completeness significantly improves in the first quarter of 1999 (particularly the data of the Interfaks agency starts in that period), that is after some recovery from the financial crisis of August 1998

## Data sources

We purchased data from the three Russian information agencies (see Table 1).

Table 1: Data sources

Source	Period of coverage	Periodicity	Degree of aggregation
Mobile	Nov 95 – Aug 03	Monthly	Aggregated
KonfOb	Oct 95 – Jan 99 <sup>2</sup>	Quarterly	Detailed
Interfaks	Apr 99 – Jan 03 <sup>3</sup>	Quarterly	Aggregated

The Mobile database contains a wide range of monthly financial indicators for all Russian banks (see Annex 1.A for details). Unfortunately, out of the total 169 indicators claimed, only 27 are provided for the whole 8-year period. Another set of 34 indicators runs from January-February 1998 till August 2003. So for the period 1998-August 2003, 61 variables are available at every point in the time window. Furthermore, the majority of variables related to the Profit and Loss accounts (P&L) are available only on a quarterly basis and only since October 2000. Those P&L variables that are available monthly for earlier periods, are still absent for each last month of the quarter, that is for 1.04, 1.07, 1.10 and 1.01. P&L data are critical for most of our research purposes. Therefore, the Mobile dataset satisfies our data needs for the last 3 years only. Its main advantage though is related to its perfect transparency: the agency provides the complete methodology it uses to aggregate the raw accounting data into the standard financial indicators as well as the links to the corresponding legislative acts, which the methodology is based on. Using that information we were able to build up the whole structure of the Mobile database (see Annex 1.B for more detail). This proved to be crucial for the conversion of the datasets into a common format.

The KonfOb database contains for each bank-quarter a series of raw accounting data, stating the number of the account (or the sub-account) and the corresponding amount of roubles<sup>4</sup>. The data on the regulatory ratios of the CBR are also included. The Interfaks agency provides us, in turn, with a wide set of aggregated financial indicators containing the major information from the Balance sheet, the P&L accounts and the regulatory standards (see Annex 2 for more detail). Interfaks variables are available for every quarter claimed in Table 1.

In order to construct one consistent time series of data, we had to convert the detailed KonfOb data into the more condensed format of either Mobile or Interfaks. We opt for

<sup>2</sup> The data on Profit and Loss accounts and regulatory ratios is provided by KonfOb since April 1997

<sup>3</sup> The updates for the Interfaks and Mobile databases are available on the market but we haven't had an opportunity to purchase them yet

<sup>4</sup> For 1998 we also have the decomposition of the total amount into roubles and foreign currency

Interfax what lets us avoid an undesirable break in the series of a number of important P&L variables (such as interest received/paid on loans/deposits of banks, firms, individuals etc.), as they are present in Mobile since October 2000 only. Another important advantage over Mobile is that Interfax presents a very detailed decomposition of major variables (e.g. loans, deposits, investments into securities, interest received/paid etc.) by counterparty including a subdivision into residents/non-residents, what is important for our research purposes.

Table 1 indicates that the KonfOb and Interfaks databases complement each other almost perfectly, having a joint coverage of 7,5 years (Oct 1995 – Jan 2003) of quarterly data and since April 1997 representing practically the whole population of Russian banks (see Table 2). The main difficulty relates to their different formats of data representation.

Table 2: Representativeness of KonfOb and Interfaks

Date	Number of available banks <sup>5</sup>	Number of existing banks <sup>6</sup>	Number available / Number active, %
01.10.1995	787	2398	32,8%
01.01.1996	755	2297	32,9%
01.04.1996	753	2270	33,2%
01.07.1996	729	2158	33,8%
01.10.1996	763	2094	36,4%
01.01.1997	727	2033	35,8%
01.04.1997	1891	1940	97,5%
01.07.1997	1830	1845	99,2%
01.10.1997	1753	1766	99,3%
01.01.1998	1690	1707	99,0%
01.04.1998	1614	1643	98,2%
01.07.1998	1586	1600	99,1%
01.10.1998	1524	1533	99,4%
01.01.1999	1472	1483	99,3%
01.04.1999	1427	1439	99,2%
01.07.1999	1400	1409	99,4%
01.10.1999	1364	1388	98,3%
01.01.2000	1333	1350	98,7%
01.04.2000	1321	1340	98,6%
01.07.2000	1325	1335	99,3%
01.10.2000	1317	1324	99,5%
01.01.2001	1308	1323	98,9%
01.04.2001	1311	1322	99,2%
01.07.2001	1314	1327	99,0%
01.10.2001	1313	1325	99,1%
01.01.2002	1312	1328	98,8%
01.04.2002	1238	1334	92,8%
01.07.2002	1323	1343	98,5%
01.10.2002	1328	1338	99,3%
01.01.2003	1326	1341	98,9%
Average			93,1%

<sup>5</sup> Only banks with an active licence

<sup>6</sup> Source: Bank of Russia

## Consistency of the Konfob-dataset

In the face of the tremendous time and effort needed to convert the datasets to a common format (especially, taking into account the fact that the accounting standards in Russian banking underwent dramatic changes in 1998<sup>7</sup>) we wanted to have some confidence in the data. Therefore, we walked the extra mile of thoroughly testing it.

In order to check the internal consistency of the data, we first needed to construct the balance sheets and P&L accounts of each bank in each quarter from the raw accounting data of KonfOb. For the years 1995 – 1997, when the “old” accounting principles were still in place, this was accomplished according to the updated version of the August 1993 CBR instruction № 17 on the establishment of a common financial accounting system for commercial banks. For a number of accounts missing (mostly due to their abolishment) from the methodology of the Bank of Russia the method proposed by Androsov (1995) was used. The main sources used for the transformation of the 1998 data were the updated version of the October 1997 CBR instruction № 17 and the methodology proposed by Reschikova (1998). When there were differences between the sources the official methodology of the CBR was applied. Some lacking information, such as missing or wrong names of accounts, missing indication active/passive etc., was filled in with the help of the special literature (e.g. Tarakanova (1995), Kozlova (1999), Lavrushin (1999), December 2002 CBR Provision № 205-P, different editions of the Plan of Accounts).

We should mention that in almost all quarters (with the only exception of the first quarter of 1997) the data related to the P&L statement are provided by KonfOb for a significantly smaller number of banks than the data related to the balance sheet. As far as the main goal at this stage was to check the consistency of the data (and not to do any kind of analysis) we let all the banks stay in our sample irrespective of the completeness of the provided information.

As a second step, we verified the internal consistency of the KonfOb database by testing the following accounting identities<sup>8</sup>:

$$\sum \text{items of a category} = \text{subtotal}$$

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<sup>7</sup> We should note that in spite of the accounting switch the variables appearing under one name measure the same things across the different accounting standards as there exists a specific methodology (see Reschikova, 1998) allowing one to convert old financial accounts into the new ones. In those cases when matching failed (e.g. because the old accounts were not detailed enough) the constructed time series were left incomplete. This explains the empty cells in the last column of Annex 3 (see below) indicating that matching was impossible

<sup>8</sup> We omit the description of such elementary tests as whether the account type (active/passive) in the database corresponds to its type from the official Plan of Accounts, whether the final balance under the account (active/passive) corresponds to its type, as well as the equality of the sum under the debit to the sum under the credit. After correcting some apparent typing errors all the specified tests were fulfilled

$$\sum \text{subtotals} = \text{total}$$

$$\sum \text{assets} = \sum \text{liabilities}$$

$$\sum \text{revenues} - \sum \text{costs} = \text{profit}$$

Potential mistakes or typing errors were checked requiring bank's total assets and statutory capital to be positive. After removing non-functioning banks from the sample<sup>9</sup> all the conditions were satisfied indicating that the KonfOb database is internally consistent.

### **Conversion into a common format**

The next step was to convert Konfob into the format of Interfaks. Unfortunately, the Interfaks database contains only the names of the financial indicators but not the description of the method used to construct them. Even after a number of our special inquiries the agency refused to provide us with that kind of information. This left us with the necessity to work out the required methodology ourselves<sup>10</sup>. Obviously, it needed to stay as close as possible to the one used by the agency. At this stage the transparency of Mobile proved to be useful.

The Mobile database covers the period from November 1995 till August 2003, thus having a period overlap with each of the other two datasets. The aggregate indicators of Mobile and Interfaks are not identical. However, for each variable (or combination of variables) from Interfaks the data allow us to construct an identical or very close combination of variables from Mobile. Knowing the construction methodology of Mobile (provided by the agency) we could then deduce the most probable methodology used by Interfaks.

Thus, as a first step we create pairs: an indicator from Interfaks – the corresponding combination of variables from Mobile<sup>11</sup>. For each pair the correlation coefficient is calculated, and if its value is equal (or close) to 1, the KonfOb data is converted into the format of Interfaks using the methodology of Mobile<sup>12</sup>. Finally, as an additional test we compute the correlation coefficients between the transformed KonfOb data and the corresponding variables from Mobile. Note, however, that the availability of data in Mobile varies over time (see Annex 1.A), rendering the exact construction of desired combinations for all periods simply not feasible. Complete correlation is, therefore, for some variables technically impossible.

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<sup>9</sup> A bank is considered to be non-functioning if no changes can be observed in its financial statements during a number of subsequent periods and/or if its licence has been revoked

<sup>10</sup> Elaborate attempts to relate the structure of the Interfaks database to the structure of the financial statements (Balance sheet and P&L report) were not only partially unsuccessful. In contrast to the lines of financial statements, the Interfaks indicators are not mutually exclusive, which seriously compromised our attempt to discover the necessary accounting relations

<sup>11</sup> The list of the resulting combinations is provided in Annex 4

<sup>12</sup> Mobile provides the methodologies of aggregation based on the “old” as well as on the “new” accounting standards

We present the correlation coefficients between Interfaks and Mobile in Table 3 (column 4)<sup>13</sup>. Almost all values being above 0,99 with only three falling short of 0,95 can be viewed as a comforting result.

Table 3: Correlation coefficients between Mobile and KonfOb/Interfaks

Variable (or combination)	KonfOb		Interfaks	
	95-98	95-98 (ratios)	99-02	99-02 (ratios)
Capital	98,6%	99,5%	99,9%	98,3%
Deposits of individuals	100,0%	98,5%	100,0%	98,9%
Government securities	100,0%	99,7%	100,0%	100,0%
Corresp. accounts with other banks	99,9%	99,8%	99,9%	99,6%
Corresp. accounts with CBR	100,0%	100,0%	98,1%	99,8%
Corresp. accounts with commercial banks	99,8%	99,7%	99,9%	98,8%
Required reserves	100,0%	99,9%	100,0%	100,0%
Loans to nonbanks	99,3%	97,5%	99,9%	98,4%
Non-performing loans	100,0%	99,9%	89,9%	95,4%
Investments into promis. notes of banks	100,0%	100,0%	99,9%	99,9%
Liabilities	99,7%	98,8%	100,0%	98,4%
Term deposits	99,7%	86,6%	100,0%	94,9%
Term deposits of individuals	100,0%	97,4%	100,0%	98,9%
Profit before tax	100,0%	99,9%	99,9%	100,0%
Assets	99,8%		99,9%	
Loans to firms and individuals	99,5%	98,3%	99,9%	99,1%
Loans to domestic individuals			100,0%	99,6%
Investments into promis. notes			100,0%	100,0%
Interbank loans			96,7%	96,5%
Term deposits of 3 - 12 months			99,4%	93,8%
Term deposits of more than 1 year			96,1%	89,3%
Overdue liabilities			100,0%	85,7%
Interbank deposits			99,7%	99,6%
Claims of nonbanking sector			100,0%	98,9%
Settlement accounts			100,0%	99,4%
Debt securities issued			100,0%	100,0%
Certificates of savings issued			100,0%	100,0%
Personnel expenses			100,0%	100,0%
Interest received on loans to customers			100,0%	95,8%
Interest received on loans to banks			99,8%	94,0%
Interest paid on customer accounts			100,0%	100,0%
Interest paid on interbank deposits			100,0%	100,0%
Interest received on loans and deposits			100,0%	95,0%
Interest received from government and firms			100,0%	100,0%
Interest received from banks			100,0%	100,0%
Interest received from individuals			100,0%	100,0%
Interest paid on accounts, loans and deposits			100,0%	100,0%
Interest paid by government and firms			94,1%	97,8%
Interest paid on loans and deposits of CBR			100,0%	100,0%
Interest paid on loans and deposits of banks			92,8%	96,1%
Interest paid by individuals			100,0%	100,0%
Loans to banks of more than 1 year			100,0%	100,0%
Settlement accounts of government			99,8%	92,3%
Settlement accounts of firms and individuals			100,0%	98,6%

<sup>13</sup> For variables not available for the whole period 95-98 or 99-02 the correlations were taken based on the shorter series (e.g. for P&L variables available in Mobile since October 2000 the correlations were taken for the period October 2000-January 2003)

These high values could, of course, partially be driven by the differences in bank size. To control for that, we also report the correlation coefficients between the ratios of the corresponding variables to total assets (column 5). Although being slightly lower, the corrected correlations still remain at sufficiently high levels to suggest that we have successfully mimicked the aggregation methodology used by Interfaks.

Using the resulting methodology (see Annex 3 for details<sup>14</sup>) we converted the KonfOb data into the format of Interfaks<sup>15</sup>. The correlation coefficients between transformed KonfOb variables and Mobile indicators are presented in Table 3 (columns 2 and 3). Generally, we consider the results to be satisfactory. Somewhat lower (and lacking) correlations are caused by the absence of the required data in Mobile (see above). In none of the cases could we identify any potential methodological problems or contradictions.

The next step is to put these data at work for empirical purposes. For illustration in Annex 5 we show how using the constructed database one can compute a set of variables, commonly used in empirical studies. However, from Annexes 2 and 3 it should be obvious that the dataset allows calculation of much more variables than presented in Annex 5. For once, the main constraint seems to be the researcher's creativity rather than data availability

## Concluding Remarks

This paper describes the way we constructed a consistent time series of balances and profit and loss accounts for a large cross-section of Russian banks. We describe our data sources and the procedures applied for controlling and aggregating the data. The resulting dataset constitutes a balanced and representative series of financial indicators covering the evolution of the Russian banking system over the last decade and offering great potential for further empirical research.

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<sup>14</sup> One can use Annex 3 to get a quick idea which of the constructed series is complete (i.e. available for the whole period 1995-2002) and which is not. Empty cells in the last column of Annex 3 imply that the corresponding variables are available since 1998 only, because the matching between the new and old accounting standards was not possible. Filled cells in the same column indicate availability since October 1995 for the balance sheet items and since April 1997 for the P&L items and regulatory ratios

<sup>15</sup> After merging the joint KonfOb-Interfaks dataset was slightly complemented with the data from Mobile. For example, this complementation took place in the third quarter of 1998, when the P&L data were absent in KonfOb but partially present in Mobile; namely, the data on profit were taken from Mobile

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## Annex 1.A. Mobile database: list of variables

Reference number	Available since	Available till	Variable
1	01/01/2002	01/08/2003	Letters of credit: claims
2	01/01/2002	01/08/2003	Letters of credit: obligations
3	01/11/1995	01/08/2003	Balance profit
4	01/01/2002	01/08/2003	Distribution of the profit (dividends included)
5	01/01/1998	01/08/2003	Net assets
6	01/11/1995	01/08/2003	Net profit
7	01/10/2000	01/07/2003	Income from investments in stocks
8	01/01/2002	01/08/2003	Income of future periods
9	01/01/2002	01/08/2003	Interbank deposits > 1 year
10	01/01/2002	01/08/2003	Interbank deposits 3 - 12 months
11	01/02/1998	01/08/2003	Income from investments in securities
12	01/10/2000	01/07/2003	Income from investments in government securities
13	01/10/2000	01/07/2003	Income from investments in securities of local governments
14	01/06/2002	01/08/2003	Deposits of individuals (certificates of savings included)
15	01/01/1998	01/08/2003	Interest received on loans
16	01/01/1998	01/08/2003	Deposits of non-residents < 3 months
17	01/01/1998	01/08/2003	Deposits of non-residents 3 months - 1 year
18	01/01/1998	01/08/2003	Deposits of non-residents > 1 year
19	01/01/2002	01/08/2003	Deposits of firms > 1 year
20	01/01/2002	01/08/2003	Deposits of firms 3 months - 1 year
21	01/01/2002	01/08/2003	Deposits of firms < 3 months
22	01/01/1998	01/08/2003	Income from foreign currency operations
23	01/10/2000	01/07/2003	Income from operations with foreign currency
24	01/10/2000	01/07/2003	Income from the re-evaluation of foreign currency
25	01/10/2000	01/07/2003	Financing of social needs
26	01/11/1995	01/08/2003	Government securities
27	01/08/2000	01/08/2003	Securities of foreign governments
28	01/11/1995	01/08/2003	Interbank loans > 30 days
29	01/01/1998	01/08/2003	Interbank loans of foreign banks < 3 months
30	01/01/1998	01/08/2003	Interbank loans of foreign banks 3 months - 1 year
31	01/01/1998	01/08/2003	Interbank loans of foreign banks > 1 year
32	01/08/2000	01/08/2003	Funds of other banks
33	01/08/2000	01/08/2003	Interbank loans < 30 days
34	01/11/1995	01/08/2003	Loans to the economy
35	01/01/2002	01/08/2003	Loans to firms < 3 months
36	01/06/2002	01/08/2003	Loans to the economy > 3 years
37	01/01/2002	01/08/2003	Loans to firms 3 months - 1 year
38	01/01/2002	01/08/2003	Loans to individuals
39	01/06/2002	01/08/2003	Loans to individual entrepreneurs
40	01/06/2002	01/08/2003	Loans to individuals > 1 year
41	01/06/2002	01/08/2003	Loans to individuals < 3 months
42	01/06/2002	01/08/2003	Loans to individuals 3 months - 1 year
43	01/01/1998	01/08/2003	Loans to the economy > 1 year
44	01/06/2002	01/08/2003	Loans to financial institutions (not banks) and funds
45	01/01/1998	01/05/1999	KK (not used)
46	01/11/1995	01/08/2003	Correspondent accounts with CBR
47	01/11/1995	01/08/2003	Correspondent accounts with other banks
48	01/11/1995	01/08/2003	Liquid assets
49	01/01/1998	01/08/2003	Highly liquid assets (according to N2)
50	01/01/1998	01/08/2003	Liquid assets (according to N3)
51	01/06/2001	01/08/2003	Liquid assets - Highly liquid assets
52	01/11/1995	01/12/1997	Highly liquid assets (according to N2)
53	01/11/1995	01/12/1997	Liquid assets (according to N3)
54	01/01/1998	01/08/2003	Leasing
55	01/11/1995	01/08/2003	Loans to other banks
56	01/01/2002	01/08/2003	Loans to other banks > 1 year
57	01/01/2002	01/08/2003	Loans to other banks 3 months - 1 year
58	01/12/1995	01/08/2003	Monthly profit
59	01/01/1998	01/08/2003	Nongovernment securities
60	01/11/1995	01/08/2003	Nongovernment securities (before 1998)
61	01/08/2000	01/08/2003	Securities of non-residents
62	01/02/1999	01/08/2003	Risk-weighted assets

63	01/02/1999	01/08/2003	Risk-weighted assets (group 1)
64	01/02/1999	01/08/2003	Risk-weighted assets (group 2)
65	01/02/1999	01/08/2003	Risk-weighted assets (group 3)
66	01/02/1999	01/08/2003	Risk-weighted assets (group 4)
67	01/02/1999	01/08/2003	Risk-weighted assets (group 5)
68	01/02/1999	01/08/2003	Capital adequacy ratio
69	01/06/2002	01/08/2003	Individuals' deposits-to-capital ratio (obligatory regulation N11)
70	01/02/1999	01/08/2003	Quick liquidity ratio (N2)
71	01/02/1999	01/08/2003	Current liquidity ratio (N3)
72	01/02/1999	01/08/2003	Long-term liquidity ratio (N4)
73	01/02/1999	01/08/2003	General liquidity ratio (N5)
74	01/06/2002	01/08/2003	Large-risks-to-capital ratio (N7)
75	01/02/1999	01/08/2003	Capital (for regulatory ratios calculation)
76	01/02/1999	01/08/2003	Highly liquid assets (according to N2)
77	01/02/1999	01/08/2003	Liquid assets (according to N3)
78	01/02/1999	01/08/2003	Demand liabilities (according to N2)
79	01/02/1999	01/08/2003	Demand liabilities (according to N3)
80	01/02/1999	01/08/2003	The summation of passive accounts (for regulatory ratios calculation)
81	01/10/2000	01/07/2003	Operational income
82	01/02/1998	01/08/2003	Turnover on correspondent accounts with other banks and CBR
83	01/10/2000	01/07/2003	Operational expenses
84	01/11/1995	01/08/2003	Required reserves
85	01/11/1995	01/08/2003	Fixed assets
86	01/11/1995	01/08/2003	Demand liabilities
87	01/11/1995	01/12/1997	Demand liabilities (according to N2)
88	01/11/1995	01/12/1997	Demand liabilities (according to N3)
89	01/01/2000	01/05/2003	Correction 8991
90	01/10/2000	01/05/2003	Correction 8999
91	01/10/2000	01/07/2003	Interest received on loans to individuals
92	01/10/2000	01/07/2003	Interest received on loans to firms
93	01/10/2000	01/07/2003	Interest received on loans to credit institutions
94	01/10/2000	01/07/2003	Interest income from other sources
95	01/10/2000	01/07/2003	Interest received on other funds granted to banks
96	01/10/2000	01/07/2003	PDZS = PDZSB+PDZSF+PDZSO
97	01/10/2000	01/07/2003	Overdue interest received on loans to banks
98	01/10/2000	01/07/2003	Overdue interest received on loans to individuals
99	01/10/2000	01/07/2003	Overdue interest received on loans to firms
100	01/10/2000	01/07/2003	Interest from loans to banks
101	01/10/2000	01/07/2003	Interest from loans to clients
102	01/11/1995	01/08/2003	Other nonworking assets
103	01/10/2000	01/07/2003	The result of activities: loss
104	01/01/1998	01/08/2003	Nonperforming loans
105	01/06/2001	01/08/2003	Nonperforming loans to banks
106	01/01/1998	01/08/2003	Overdue promissory notes
107	01/11/1995	01/08/2003	Working assets
108	01/01/2002	01/08/2003	Expenses of future periods
109	01/02/1998	01/08/2003	Expenses from operations with securities
110	01/08/2000	01/08/2003	Overdue settlement documents
111	01/09/2001	01/08/2003	Settlement documents not paid in time because of a lack of available funds on correspondent accounts
112	01/01/1998	01/08/2003	Loan loss reserves
113	01/02/1998	01/08/2003	Interest paid on loans
114	01/10/2000	01/07/2003	Interest paid on loans to banks
115	01/10/2000	01/07/2003	Interest paid on loans to nonbanks
116	01/10/2000	01/07/2003	Expenses from operations with securities
117	01/10/2000	01/07/2003	Interest paid on interbank deposits
118	01/07/2001	01/07/2003	Interest paid on loans from CBR
119	01/10/2000	01/07/2003	Interest paid on deposits of nonbanks
120	01/10/2000	01/07/2003	Interest paid on interbank loans
121	01/10/2000	01/07/2003	Interest paid on loans from nonbanks
122	01/10/2000	01/07/2003	Interest paid on deposits of individuals
123	01/10/2000	01/07/2003	Interest expenses from other sources
124	01/10/2000	01/07/2003	Other expenses
125	01/10/2000	01/07/2003	Interest paid on clients' accounts
126	01/07/2001	01/07/2003	Interest paid on overdue interbank loans
127	01/07/2001	01/07/2003	Interest paid on overdue loans from CBR
128	01/01/2001	01/01/2002	Interest paid on overdue loans from others

129	01/10/2000	01/07/2003	Personnel expenses
130	01/02/1998	01/08/2003	Expenses from operations with foreign currency
131	01/10/2000	01/07/2003	Expenses from foreign currency exchange
132	01/10/2000	01/07/2003	Expenses from the re-evaluation of foreign currency
133	01/11/1995	01/12/1997	Total assets
134	01/01/1998	01/08/2003	Obligations to supply money resources
135	01/01/1998	01/08/2003	Claims on money resources
136	01/01/2002	01/08/2003	Budget and budget funds accounts
137	01/01/2002	01/08/2003	Accounts of enterprises
138	01/11/1995	01/08/2003	Capital according to rules before 01.02.99
139	01/03/2003	01/08/2003	Capital according to rules since 01.05.02
140	01/01/2002	01/08/2003	Funds of the clients in use (for transactions)
141	01/01/1998	01/08/2003	Other funds of non-residents < 3 months
142	01/01/1998	01/08/2003	Other funds of non-residents 3 months - 1 year
143	01/01/1998	01/08/2003	Other funds of non-residents > 1 year
144	01/11/1995	01/08/2003	Total liabilities
145	01/01/1998	01/08/2003	Liabilities > 1 year
146	01/01/1998	01/08/2003	Total liabilities + capital
147	01/07/1999	01/08/2003	Payment cards
148	01/01/2002	01/08/2003	Payment cards
149	01/01/2002	01/08/2003	Settlement accounts
150	01/10/2000	01/07/2003	The result of activities: profit
151	01/11/1995	01/08/2003	Statutory capital
152	01/04/1996	01/09/1997	Statutory capital (not used)
153	01/11/1995	01/08/2003	The summation of all active /passive accounts
154	01/01/1998	01/08/2003	Securities issued
155	01/01/1998	01/08/2003	The summation of all active accounts
156	01/02/2003	01/08/2003	The summation of all passive accounts
157	01/08/2000	01/08/2003	All securities issued
158	01/11/1995	01/08/2003	Deposits of individuals > 30 days
159	01/01/2002	01/08/2003	Deposits of individuals > 1 year
160	01/01/1998	01/08/2003	Deposits of individuals < 30 days
161	01/01/2002	01/08/2003	Deposits of individuals 3 - 12 months
162	01/01/2002	01/08/2003	Deposits of individuals < 3 months
163	01/01/2002	01/08/2003	Certificates of savings
164	01/11/1995	01/08/2003	Deposits of firms > 30 days
165	01/01/1998	01/08/2003	Deposits of firms < 30 days
166	01/01/1998	01/08/2003	Investments into promissory notes of banks
167	01/01/2002	01/08/2003	Investments into promissory notes
168	01/01/1998	01/08/2003	Investments into promissory notes of enterprises
169	01/01/1998	01/08/2003	Investments into promissory notes of enterprises > 1 year

## Annex 1.B.1. Mobile database structure: capital and profit

Capital (75,138,139)	Statutory capital (151)							
	Net profit (6)	Balance profit (3)	Oper. inc. (81)	Int. receiv. on loans (15)	Int. from loans to banks (100)	Int. receiv. on loans to credit institutions (93)		
						Int. receiv. on other funds granted to banks (95)		
						Overdue int. receiv. on loans to banks (97)		
					Int. from loans to clients (101)	Int. receiv. on loans to indiv. (91)		PDZS (96)
						Int. receiv. on loans to firms (92)		
						Overdue int. receiv. on loans to indiv. (98)		
						Overdue int. receiv. on loans to firms (99)		
						Int. inc. from other sources (94)		
				Inc. from invest. in secur. (11)	Inc. from invest. in stocks (7)			
					Inc. from invest. in gov. secur. (12)			
					Inc. from invest. in secur. of local gov.s (13)			
				Inc. from foreing curr. oper. (22)	Inc. from oper. with foreing curr. (23)			
					Inc. from the re-evaluation of for. curr. (24)			
			Oper. exp. (83)	Int. paid on loans (113)	Int. paid on loans to banks (114)	Int. paid on loans from CBR (118)		
						Int. paid on interb. loans (120)		
						Int. paid on overdue loans from CBR (127)		
						Int. paid on overdue interb. loans (126)		
						Int. paid on interb. deposits (117)		
					Int. paid on loans to nonbanks (115)	Int. paid on loans from nonbanks (121)		
						Int. paid on overdue loans from others (128)		
						Int. paid on clients' accounts (125)		
						Int. paid on deposits of indiv. (122)		
						Int. paid on deposits of nonbanks (119)		
						Int. exp. from other sources (123)		
				Exp. from oper. with secur. (109,116)				
				Exp. from oper. with for. curr. (130)	Exp. from for. curr. exchange (131)			
					Exp. from the re-evaluation of for. curr. (132)			
				Other exp. (124)	Pers. exp. (129)			
					Financing of social needs (25)			
				The result of activities: profit (150)				
				The result of activities: loss (103)				
		Distr. of the profit (div. included) (4)		Distr. of the profit (div. included) (4)				

## Annex 1.B.2. Mobile database structure: assets

Sum a/p accounts (153)	Sum active acc. (133,155)	Work. assets (107)	Gov. securit. (26)		Invest. into prom. notes (167)	Invest. into prom. notes of banks (166)		Overdue prom. notes (106)
			Secur. of for. gov. (27)			Invest. into prom. notes of enterp. (168)	- invest. into prom. notes of enterp. > 1 year (169)	
			Nongov. secur. (59,60)					
			Loans to economy (34)	Loans to indiv. (38)	Loans to indiv. <3m (41)	- loans to individual entrepreneurs (39)		
					Loans to indiv. 3-12m (42)			
					Loans to indiv. >12m (40)			
				Loans to firms	Loans to firms <3 m (35)			
					Loans to firms 3-12m (37)			
					Loans to economy >1y (43) (includes 40)	- loans to economy >3y (36)		
						- leasing (54)		
			Loans to other banks (55)	Loans to other banks 3- 12m (57)				
				Loans to other banks >12m (56)				
		Nonwork. assets	Fixed assets (85)					
			Other nonwork. assets (102)	- req. reserves (84)				
		Other assets	Loans to fin.instit. (not banks) (44)					
			Corr. accounts	Corr. accounts with the CBR (46)				
				Corr. accounts with other banks (47)				
			Letters of credit: claims (1)					
			Secur. of nonresid. (61)					
			Expenses of fut. periods (108)					

## Annex 1.B.3. Mobile database structure: liabilities

Sum passive acc. (146,156)	Liab. (144)	Demand liab. (86)	Interb. loans < 1m (33)	- interb. loans of for. banks < 3m (29)*				
	- liab. > 1y (145)		Funds of other banks (32)	- nonperf. loans to banks (105)				
			Budget and bud. funds accounts (136)					
			Acc. of enterp. (137)	Settl. acc. (149)				
Paym. cards (147,148)				Funds of the clients in use (140)	- letters of credit: obligations (2)			
			Depos. of indiv. <1m (160)					
			Depos. of firms <1m (165)					
Depos. of indiv. (cert. of savings incl.) (14)		Interb. loans >1m (28)	Interb. loans of for. banks < 3m (29)*					
			Interb. loans of for. banks 3m - 1y (30)					
			Interb. loans of for. banks > 1y (31)					
		Depos. of indiv. >1m (158)	Depos. of indiv. < 3m (162)*					
			Depos. of indiv. 3 - 12m (161)					
			Depos. of indiv. > 1y (159)					
			Cert. of savings (163)					
		Depos. of firms >1m (164)	Interb. depos. 3 - 12m (10)		Depos. of nonres.. < 3m (16)	Interb. loans of for. banks < 3m (29)		Other funds of nonres.. < 3m (141)
			Interb. depos. > 1y (9)		Depos. of nonres.. 3m - 1y (17)	+ Interb. loans of for. banks 3m - 1y (30)	=	Other funds of nonres.. 3m - 1y (142)
			Depos. of firms < 3m (21)*		Depos. of nonres.. > 1y (18)	Interb. loans of for. banks > 1y (31)		Other funds of nonres.. > 1y (143)
			Depos. of firms 3m - 1y (20)					
			Depos. of firms > 1y (19)					
All secur. iss. (157)		Secur. iss. (154)						
		Income of fut. periods (8)						

Note for appendices 1.B.1-1.B.3: moving from the left to the right gives the decomposition of aggregated variables into their components e.g. Demand liabilities consist of Interbank loans < 1m, Funds of other banks, Budget accounts, Deposits of individuals and firms < 1m and Accounts of enterprises; the latter, in turn, includes Settlement accounts and Funds of clients in use. “-“ in front of, e.g., Letters of credit indicates that it is only one of the many components of the Funds of clients in use. Arrows indicate additional structural relations. “\*” - means that only a part of the variable truly belongs to the corresponding place on the scheme. Reference numbers are provided in brackets.

## Annex 2. Interfaks database: list of variables

Reference number	Description
if9999	Rank by assets
if0000	Bank's name
	<b>1. Main characteristics of banks</b>
if0101	Location
if0102	Registration number
if0103	Assets
if0104	Assets growth, %
if0105	Capital
if0106	Rank by capital
if0107	Capital growth, %
if0108	Before-tax profit
if0109	Rank by before-tax profit
	<b>2. Volume and structure of claims of individuals</b>
if0201	Deposits of individuals
if0202	Rank by deposits of individuals
if0203	Change in deposits of individuals, %
if0204	Rouble-denominated deposits of individuals
if0205	Change in rouble-denominated deposits of individuals, %
if0206	Dollar-denominated deposits of individuals
if0207	Change in dollar-denominated deposits of individuals (\$), %
if0208	Payment cards
if0209	Share of individuals' deposits in liabilities, %
if0210	Individuals' deposits-to-capital ratio (obligatory regulation N11)
	<b>3. Investments into government securities</b>
if0301	Government securities
if0302	Rank by government securities
if0303	Change in government securities, %
if0304	Rouble-denominated government securities
if0305	Change in rouble-denominated government securities, %
if0306	Dollar-denominated government securities
if0307	Change in dollar-denominated government securities(\$), %
if0308	Promissory notes issued or guaranteed by government
if0309	Share of government securities in assets, %
if0310	Securities issued by regions and municipalities
	<b>4. Claims on banks</b>
if0401	Correspondent accounts with other banks
if0402	Share of CBR in correspondent accounts with other banks, 100%
if0403	Share of Russian banks in correspondent accounts with other banks, %
if0404	Share of foreign banks in correspondent accounts with other banks, %
if0405	Required reserves
if0406	Net interbank loans
if0407	Share of deposits with CBR in interbank loans, %
if0408	Share of domestic banks in interbank loans, %
if0409	Share of foreign banks in interbank loans, %
if0410	Net investments into marketable debt of banks
	<b>5. Loans to nonbanks</b>
if0501	Net loans to nonbanks
if0502	Change in net loans to nonbanks, %
if0503	Share of net loans to nonbanks in assets, %
if0504	Loans to domestic nonbanks
if0505	Share of federal government in loans to domestic nonbanks, %
if0506	Share of regional and local governments in loans to domestic nonbanks, %
if0507	Share of firms and individual entrepreneurs in loans to domestic nonbanks, %
if0508	Share of individuals in loans to domestic nonbanks, %
if0509	Loans to foreign nonbanks
if0510	Reserves for loans to and promissory notes issued by nonbanks
if0511	Non-performing loans
	<b>6. Non-performing loans to nonbanks</b>

if0601	Non-performing loans to domestic nonbanks
if0602	Change in non-performing loans to domestic nonbanks, %
if0603	Share of federal government in non-performing loans to domestic nonbanks, %
if0604	Share of regional and local governments in non-performing loans to domestic nonbanks, %
if0605	Share of firms and individual entrepreneurs in non-performing loans to domestic nonbanks, %
if0606	Share of individuals in non-performing loans to domestic nonbanks, %
if0607	Non-performing loans to foreign nonbanks
if0608	Change in non-performing loans to foreign nonbanks, %
if0609	Share of firms in non-performing loans to foreign nonbanks, %
if0610	Share of individuals in non-performing loans to foreign nonbanks, %
	<b>7. Investments into promissory notes</b>
if0701	Investments into promissory notes
if0702	Rank by investments into promissory notes
if0703	Share of promissory notes in assets, %
if0704	Share of promissory notes in loans, %
if0705	Share of government in promissory notes, %
if0706	Share of banks in promissory notes, %
if0707	Share of other issuers in promissory notes, %
if0708	Total turnover of promissory notes
if0709	Turnover of promissory notes issued by government
if0710	Turnover of promissory notes issued by banks
if0711	Turnover of promissory notes issued by others
	<b>8. Interbank loans</b>
if0801	Interbank loans
if0802	Rank by interbank loans
if0803	Share of interbank loans in assets, %
if0804	Share of loans to foreign banks in interbank loans, %
if0805	Share of loans to foreign banks with maturity of less than 1 week in interbank loans, %
if0806	Share of loans to foreign banks with maturity of 1 week to 1 year in interbank loans, %
if0807	Share of loans to foreign banks with maturity of more than 1 year in interbank loans, %
if0808	Share of nonperforming loans to foreign banks in interbank loans, %
if0809	Share of loans domestic banks in interbank loans, %
if0810	Share of loans to domestic banks with maturity of less than 1 week in interbank loans, %
if0811	Share of loans to domestic banks with maturity of 1 week to 1 year in interbank loans, %
if0812	Share of loans to domestic banks with maturity of more than 1 year in interbank loans, %
if0813	Share of nonperforming loans to domestic banks in interbank loans, %
	<b>9. Assets denominated in foreign currency</b>
if0901	Assets denominated in foreign currency
if0902	Share of foreign-currency-denominated assets in total assets, %
if0903	Share of loans to nonbanking sector in foreign-currency-denominated assets, %
if0904	Share of claims on banks in foreign-currency-denominated assets, %
if0905	Share of nonbanking sector's debt securities in foreign-currency-denominated assets, %
if0906	Share of other assets in foreign-currency-denominated assets, %
	<b>10. Foreign assets</b>
if1001	Claims on non-residents, total
if1002	Rank on claims on non-residents
if1003	Change in claims on non-residents, %
if1004	Claims on non-residents: loans to non-banking sector
if1005	Claims on non-residents: interbank loans and correspondent accounts
if1006	Share of non-residents in assets, %
if1007	Share of non-residents in loans to non-banking sector, %
if1008	Share of non-residents in interbank loans and correspondent accounts, %
	<b>11. Term structure of liabilities</b>
if1101	Liabilities
if1102	Rank on liabilities
if1103	Change in liabilities, %
if1104	Share of current and correspondent accounts in liabilities, %
if1105	Share of term deposits with maturity of less than 90 days in liabilities, %
if1106	Share of term deposits with maturity of 90 days to 1 year in liabilities, %
if1107	Share of term deposits with maturity of more than 1 year in liabilities, %
if1108	Share of debt securities with maturity of less than 90 days in liabilities, %
if1109	Share of debt securities with maturity of 90 days to 1 year in liabilities, %

ifl110	Share of debt securities with maturity of more than 1 year in liabilities, %
ifl111	Share of overdue liabilities in liabilities, %
ifl112	Share of liabilities with uncertain term to maturity in liabilities, %
	<b>12. Claims of banks</b>
ifl201	Claims of banks
ifl202	Share of correspondent accounts in claims of banks, %
ifl203	Share of correspondent accounts of domestic banks in claims of banks, %
ifl204	Share of correspondent accounts of foreign banks in claims of banks, %
ifl205	Share of interbank deposits in claims of banks, %
ifl206	Share of deposits from central bank of Russia in claims of banks, %
ifl207	Share of interbank deposits of domestic banks in claims of banks, %
ifl208	Share of interbank deposits of foreign banks in claims of banks, %
	<b>13. Claims of non-banking sector</b>
ifl301	Claims of nonbanking sector
ifl302	Settlement accounts
ifl303	Share of government in settlement accounts, %
ifl304	Share of domestic firms in settlement accounts, %
ifl305	Share of domestic individuals in settlement accounts, %
ifl306	Share of foreign firms in settlement accounts, %
ifl307	Share of foreign individuals in settlement accounts, %
ifl308	Term deposits
ifl309	Share of government in term deposits, %
ifl310	Share of domestic firms in term deposits, %
ifl311	Share of domestic individuals in term deposits, %
ifl312	Share of foreign firms in term deposits, %
ifl313	Share of foreign individuals in term deposits, %
	<b>14. Debt securities issued</b>
ifl401	Debt securities issued
ifl402	Rank on debt securities issued
ifl403	Issued rouble-denominated promissory notes outstanding
ifl404	Turnover on issued rouble-denominated promissory notes
ifl405	Issued foreign-currency-denominated promissory notes outstanding
ifl406	Turnover on issued foreign currency-denominated promissory notes
ifl407	Certificates of deposit issued
ifl408	Certificates of savings issued
ifl409	Bonds issued
ifl410	Share of debt securities in liabilities, %
	<b>15. Liabilities denominated in foreign currency</b>
ifl501	Liabilities denominated in foreign currency
ifl502	Share of foreign-currency-denominated liabilities in liabilities, %
ifl503	Share of foreign-currency-denominated liabilities in deposits of nonbanking sector, %
ifl504	Share of foreign-currency-denominated liabilities in claims of banks, %
ifl505	Share of foreign-currency-denominated liabilities in issued debt securities, %
ifl506	Share of foreign-currency-denominated liabilities in other liabilities, %
	<b>16. Foreign liabilities</b>
ifl601	Total claims of non-residents
ifl602	Change in claims of non-residents, %
ifl603	Claims of non-residents: deposits from nonbanking sector
ifl604	Claims of non-residents: "investment" and "special" accounts
ifl605	Claims of non-residents: interbank deposits
ifl606	Share of non-residents in liabilities, %
ifl607	Share of non-residents in claims of nonbanking sector, %
ifl608	Share of non-residents in interbank deposits, %
	<b>17. Money market operations</b>
ifl701	Rouble-denominated interbank loans: balance
ifl702	Rouble-denominated interbank deposits: balance
ifl703	Rouble-denominated interbank loans: turnover
ifl704	Rouble-denominated interbank deposits: turnover
ifl705	Foreign-currency-denominated interbank loans: balance
ifl706	Foreign-currency-denominated interbank deposits: balance
ifl707	Foreign-currency-denominated interbank loans: turnover
ifl708	Foreign-currency-denominated interbank deposits: turnover

if1709	Share of interbank loans in assets, %
if1710	Share of interbank deposits in liabilities, %
	<b>18. Composition of profit</b>
if1801	Profit before tax
if1802	Net interest margin
if1803	Net re-evaluation of assets
if1804	Net provisions for losses
if1805	Net income from other sources, total
if1806	Personnel expenses
if1807	Profit before provisions for losses and asset re-evaluation
	<b>19. Composition of interest income and expenses</b>
if1901	Interest income
if1902	Share of loans to customers in interest income, %
if1903	Share of interbank loans in interest income, %
if1904	Share of debt securities in interest income, %
if1905	Share of other sources in interest income, %
if1906	Interest expenses
if1907	Share of customer accounts in interest expenses, %
if1908	Share of interbank deposits in interest expenses, %
if1909	Share of debt securities in interest expenses, %
if1910	Share of other sources in interest expenses, %
	<b>20. Composition of interest income by counterparty</b>
if2001	Interest received on loans and deposits
if2002	Share of government in interest income, %
if2003	Share of central bank of Russia in interest income, %
if2004	Share of domestic banks in interest income, %
if2005	Share of foreign banks in interest income, %
if2006	Share of firms owned by federal government in interest income, %
if2007	Share of firms owned by local governments in interest income, %
if2008	Share of domestic private non-banking firms in interest income, %
if2009	Share of foreign non-banking firms in interest income, %
if2010	Share of individual entrepreneurs in interest income, %
if2011	Share of individuals in interest income, %
	<b>21. Composition of interest expenses by counterparty</b>
if2101	Interest paid on accounts, loans and deposits
if2102	Share of government in interest expenses, %
if2103	Share of central bank of Russia in interest expenses, %
if2104	Share of domestic banks in interest expenses, %
if2105	Share of foreign banks in interest expenses, %
if2106	Share of firms owned by federal government in interest expenses, %
if2107	Share of firms owned by local governments in interest expenses, %
if2108	Share of domestic private non-banking firms in interest expenses, %
if2109	Share of foreign non-banking firms in interest expenses, %
if2110	Share of individuals in interest expenses, %
	<b>22. Regulation ratios</b>
if2201	Capital adequacy ratio (N1)
if2202	Quick liquidity ratio (N2)
if2203	Current liquidity ratio (N3)
if2204	Long-term liquidity ratio (N4)
if2205	General liquidity ratio (N5)
if2206	Large-risks-to-capital ratio (N7)
if2207	Owner-related-credit-risks-to-capital ratio (N9.1)
if2208	Insider-related-credit-risks-to-capital ratio (N10.1)
if2209	Investment-to-shares-to-capital ratio (N12)
if2210	Issued-promissory-notes-to-capital ratio (N13)

## Annex 3. Methodology used to translate the KonfOb database into the format of Interfaks

	<b>New Plan of Accounts (since 1998)</b>	<b>Old Plan of Accounts (before 1998)</b>
if0103	202+203A+204A+30102+30104+30106+30110+30114+30115+30118+30119+30202+30204+30206+30210+30213+30215+30221+30402+30404+30406+30409+30602+30605+31901+320A+...+324A+40109+40308+40310+40313+40908+441A+...+458A+460A+...+473A+47402+47404+47406+47408+47410+47413+47415+47417+47420+47423+47427+501A+...+519A+601+602+60302+60304+60306+60308+60310+60312+60314+60315+60317+60318+60321+60323+60337+60339+60341+60343+604+605+60606+60701+60801+60802+60901+60902+61001+61002+61003+61004+61005+61006+61007+61101+61102+61202+61309+61401+61402+61403-code 8914-code 8961	031+032+033+034+035+036+040+041+042+043+D044+D045+046+047+049+050+D054+055+056+059+060+061+062+063+064+072+074+D075+D076+077+D079+080+082+083+085+086+D154+D155+D156+D160+D161+D162+D163+D164+D165+167+D169+191+192+193+194+195+197+21+23+25+27+29+31+33+35+37+39+410+D411+D412+413+414+415+416+417+418+419+430+431+D432+433+434+435+436+437+438+439+45+47+49+51+53+55+57+59+610+611+612+613+615+616+618+619+620+627+630+650+651+652+653+654+655+660+D672+678+681+685+687+712+716+D721+D725+727+728+D729+76+77+780+790+791+D792+D794+804+806+808+816+D821+822+825+829+901+D902+D904+D905+D907+D908+D910+917+920+921+922+923+924+925+930+931+D932+933+937+940+941+942+D949+D992+D999
if0105	102+103+104 - 105+106+107 - 60319+(61305+61306+61307+61308 - code 8917 - 61405 - 61406 - 61407 - 61408)+(701 - 702)+(703 - 704 - 705) - code 8948 - code 8949 - code 8965 - code 8967+(code 8968 - code 8969) - code 8970 - code 8971 - code 8934 - 50802 - 50803 - 601A+60105-60201+code 8915	010+011+016+018-034-901+(C-D)949+(C-D)(019 and 017)+(C-D)662+(C-D)014+960+966+969-970-971-979+(C-D)(980 and 981)-950-951-code 8948 - code 8949 + code 8967+(code 8968 - code 8969) - code 8970 - code 8971 - 660
if0201	423+426	605+710+711+718+732+733+734+735
if0204	423+426 (roubles)	
if0206	423+426 (foreign currency)	
if0208	42308+42608	718
if0301	501A+502A+512A+513A	083+192+194
if0304	501A+502A (roubles)	
if0306	501A+502A (foreign currency)	
if0308	512A+513A	
if0310	50201A+513A	192
if0401	30102+30104+30106+30110+30114+30115+30118+30119	D(160+161+162+163+164+165)+167+D169+080+072+082+D411+D412
if0402	30102+30106	D161
if0403	30104+30110+30118	D(160+162+163+164+165)+167+D169+080+D411+D412
if0404	30114+30115+30119	072+082
if0405	30202+30204	681+816
if0406	31901+320A-32010+321A-32110+322A-32211+323A-32311+324A-32403+503A-50304+506A-50604+514A-51410+518A-51810	D054+822+D075+615+056+627-part of 945
if0407	31901	
if0408	320A-32010+322A-32211+32401-32403*32401/(32401+32402)+503A-50304+514A-51410	D054+822+056+627-part of 945
if0409	321A-32110+323A-32311+32402-32403*32402/(32401+32402)+506A-50604+518A-51810	D075+615 - part of 945
if0410	503A-50304+506A-50604+514A-51410+518A-51810	
if0501	40308+40310+441+442A-44210+443A-44310+444A-44410+...+457A-45707+458A-45818+460A-46008...+473A-47308+512A-51210+513A-51310+515A-51510+516A-51610+517A-51710+519A-51910	055+074+077+085+086+195+197+21+23+25+27+29+31+33+35+37+39+410+413+414+415+416+417+418+419+430+431+433+434+435+436+437+438+439+45+47+49+51+53+55+57+59+610+611+612+613+616+618+619+620+630+650+651+652+653+654+712+716+728+76+77+780+790+791+804+806+820+825-part of 945
if0504	441A+...+455A+45801...45815+460A+...+472A+512A+513A+515A	055+074+085+086+195+197+21+23+25+27+29+31+33+35+37+39+410+413+414+415+416+417+418+419+430+431+433+434+435+436+437+438+439+45+47+49+51+53+55+57+59+610+611+612+616+618+619+620+650+651+652+653+654+712+716+728+76+77+780+804+806+820+825
if0505	441+443A+445A+460A+462A+464A+45801+45803+45805+512A	804+806
if0506	442A+444A+448A+461A+463A+467A+45802+45804+45808+513A	

if0507	446Å+447Å+449Å+450Å+451Å+452Å+453Å+454Å+465Å+466Å+468Å+469Å+470Å...+472Å+515Å+45806+45807+45809...+45814	055+074+085+086+195+197+21+23+25+27+29+31+33+35+37+39+410+413+414+415+416+417+418+419+430+431+433+434+435+436+437+438+439+45+47+49+51+53+55+57+59+610+611+612+616+618+619+620+650+651+652+653+654+712+728+76+77+780+820+825
if0508	455Å+45815	716
if0509	40308+40310+456Å+457Å+45816+45817+473Å+516Å+517Å+519Å	77+613+630+790+791
if0510	44210+44310+44410+44509+44609+44709+44809+44909+45009+45109+45209+45309+45409+45508+45607+45707+45818+46008+46108+46208+46308+46408+46508+46608+46708+46808+46908+47008+47108+47208+47308+51210+51310+51510+51610+51710+51910	945
if0511	458Å	055+620+780
if0601	45801+45802+45803+45804+45805+45806+45807+45808+45809+45810+45811+45812+45813+45814+45815	
if0603	45801+45803+45805	
if0604	45802+45804+45808	
if0605	45806+45807+45809+45810+45811+45812+45813+45814	
if0606	45815	
if0607	45816+45817	
if0609	45816	
if0610	45817	
if0701	512Å+...+519Å	085+086+195+197
if0705	512Å+513Å	
if0706	514Å	
if0707	515Å+516Å+517Å+518Å+519Å	
if0801	320Å+321Å+322Å+323Å+324Å	D054+822+D075+615+056+627
if0804	321Å+323Å+32402	D075+615
if0805	32101+32102+32103+32301+32302+32303+32310	
if0806	32104+32105+32106+32107+32304+32305+32306+32307	
if0807	32108+32109+32308+32309	
if0808	32402	
if0809	320Å+322Å+32401	D054+822+056+627
if0810	32001+32002+32003+32201+32202+32203+32210	
if0811	32004+32005+32006+32007+32204+32205+32206+32207	
if0812	32008+32009+32208+32209	
if0813	32401	056+627
if0901	The summation of assets if0103 (foreign currency)	
if0903	40308+40310+441A+...+458Å+460Å...+473Å+512Å+513Å+515Å+516Å+517Å+519Å (foreign currency)	
if0904	30102+30104+30106+30110+30114+30115+30118+30119+31901+320Å+321Å+322Å+323Å+324Å+503Å+506Å+514Å+518Å (foreign currency)	
if0905	501+502Å+504Å+505Å+507Å+512Å+513Å+515Å+516Å+517Å+519Å (foreign currency)	
if0906	(if0103-if0903-if0904-if0905) (foreign currency)	
if1001	30114+30115+30119+321Å+323Å+32402+506Å+518Å+40308+40310+456Å+457Å+45816+45817+473Å+516Å+517Å+519Å+20312+20316+20318+505Å+507Å+510Å+511Å	072+082+D075+615+613+790+791+630+077+059
if1004	40308+40310+456Å+457Å+45816+45817+473Å+516Å+517Å+519Å	613+790+791+630+077
if1005	30114+30115+30119+321Å+323Å+32402+506Å+518Å	072+082+D075+615

ifl101	20309+20310+20313+20314+30109+30111+30112+30113+30116+30117+30214+30220+30223+30401+30403+30405+30408+30601+30603+30604+30606+312+...+318+40101+40102-40103-40104+40105+40106+40107+40108-40109+40110-40111+40112+40113+40114+40201+40202+40203+40204+40205+40206+40301+40302+40306+40307+40309+40312+40314+404+...+408+40903+40904+40905+40906+40907-40908+40909+40910+40911+410+...+423+425+...+440+47401+47403+47405+47407+47411+47412+47414+47416+47418+47419+47422+47426+520+...+523+60301+60303+60305+60307+60309+60311+60313+60316+60322	C054+070+071+073+C075+C076+078+C079+081+084+087+088+090+(C-D)100+120+130+131+132+133+134+141+142+144+(C-D)145+149+157+158+C160+C161+C162+C164+C165+168+C169+(170-180)>0+196+199+20+22+24+26+28+300+301+32+34+36+38+40+42+44+46+48+50+52+54+56+58+600+601+602+603+604+605+606+607+608+609+614+623+624+631+632+634+64+671+673+69+70+710+711+713+714+715+717+718+720+C721+722+723+724+C725+726+C729+730+731+732+733+734+735+736+737+738+739+74+750+751+752+807+809+810+811+812+814+(C-D)817+818+819+823+824+900+C904+C905+C907+C910+915+C932+C992
ifl104	20309+20310+20313+20314+30109+30111+30112+30113+30116+30117+30214+30220+30223+30401+30403+30405+30408+30601+30603+30604+30606+40101+40102-40103-40104+40105+40106+40107+40108-40109+40110-40111+40112+40113+40114+40201+40202+40203+40204+40205+40206+40301+40302+40306+40307+40309+40312+40314+404+...+408+40903+40904+40905+40906+40907-40908+40909+40910+40911	070+071+073+081+087+090+(C-D)100+120+130+131+132+133+134+141+142+144+(C-D)145+149+157+158+C160+C161+C162+C164+C165+168+C169+(170-180)>0+20+22+24+26+28+300+301+32+34+36+38+40+42+44+46+48+50+52+54+56+58+600+601+602+603+606+607+608+609+631+632+634+64+671+673+69+70+715+720+C721+722+723+724+C725+726+C729+74+750+751+752+807+810+811+812+814+(C-D)817+818+819+900+C992
ifl105	31201+31202+31203+31204+31301+31302+31303+31304+31305+31401+31402+31403+31404+31405+31501+31502+31503+31504+31505+31510+31601+31602+31603+31604+31605+31610+410...426(01...03,08)+427...440(01...03)	C054+C075+604+605+614+710+711+713+714+717+718+732+733+734+735+736+737+738+739+823+824
ifl106	31205+31206+31306+31307+31406+31407+31506+31507+31606+31607+410...440(04...05)	
ifl107	31308+31309+31408+31409+31508+31509+31608+31609+410...440(06...07)	
ifl108	52001+52002+52101+52102+52201+52202+52301+52302+52303	084+088+196+199+730+731
ifl109	52003+52004+52103+52104+52203+52204+52304+52305	
ifl110	52005+52006+52105+52106+52205+52206+52306+52307	
ifl111	317+318	623+624
ifl112	47401+47403+47405+47407+47411+47412+47414+47416+47418+47419+47422+47426+60301+60303+60305+60307+60309+60311+60313+60316+60322	C076+078+C079+809+C904+C905+C907+C910+915+C932
ifl201	20313+20314+30109+30111+30112+30113+30116+30117+312+...+318	C054+073+C075+081+087+C160+C161+C162+C164+C165+168+C169+604+623+624+632+823+824
ifl202	30109+30111+30112+30113+30116+30117	073+081+087+C160+C161+C162+C164+C165+168+C169+632
ifl203	30109+30116	081+C160+C161+C162+C164+C165+168+C169
ifl204	30111+30112+30113+30117	073+087+632
ifl205	20313+20314+312+...+318	C054+C075+604+623+624+823+824
ifl206	312+31701+31801	824+623+624
ifl207	20313+313+315+31702+31802	C054+823
ifl208	20314+314+316+31703+31803	C075+604
ifl301	20309+20310+40101+40102+40105+40106+40107+40108-40109+40110-40111+40112+40113+40114+40201+40202+40203+40204+40205+40206+40301+40302+40306+40307+40309+40312+40314+404+...+408+40901+40902+40903+40904+40905+40906+40907-40908+40909+40910+40911+410+...+423+425+...+440	070+071+090+C100+120+130+131+132+133+134+141+142+144+(C-D)145+149+157+158+(170-180)>0+20+22+24+26+28+300+301+32+34+36+38+40+42+44+46+48+50+52+54+56+58+600+601+602+603+605+606+607+608+609+614+631+634+64+671+673+69+70+710+711+713+714+715+717+718+720+C721+722+723+724+C725+726+C729+732+733+734+735+736+737+738+739+74+750+751+752+807+810+811+814+(C-D)817+818+819+900
ifl302	20309+20310+40101+40102+40105+40106+40107+40108-40109+40110-40111+40112+40113+40114+40201+40202+40203+40204+40205+40206+40301+40302+40306+40307+40309+40312+40314+404+...+408+40901+40902+40903+40904+40905+40906+40907-40908+40909+40910+40911	070+071+090+C100+120+130+131+132+133+134+141+142+144+(C-D)145+149+157+158+(170-180)>0+20+22+24+26+28+300+301+32+34+36+38+40+42+44+46+48+50+52+54+56+58+600+601+602+603+606+607+608+609+631+634+64+671+673+69+70+715+720+C721+722+723+724+C725+726+C729+74+750+751+752+807+810+811+814+(C-D)817+818+819+900
ifl303	40101+40102+40105+40106+40107+40108-40109+40110-40111+40112+40113+40114+40201+40202+40203+40204+40205+40206+40301+40302+40306+40307+40309+40312+40314+404	090+C100+120+130+131+132+133+134+141+142+144+(C-D)145+149+157+158+(170-180)>0+692+693+694+699+726+741+746+747+749+750+751+752+807+814+(C-D)817+818+819
ifl304	20309+40501+40502+40503+40504+40505+40601+40602+40603+40701+40702+40703+40801+40901+40902+40903+40904+40905+40906+40907-40908+40909+40911	070+071+20+22+24+26+28+300+301+32+34+36+38+40+42+44+460+461+465+466+467+48+50+52+54+56+58+600+601+602+606+607+608+609+640+641+642+671+673+690+691+695+696+697+698+700+701+702+703+704+705+706+707+708+709+720+C721+722+723+724+C725+C729+742+743+744+745+748+810+811+900

ifl305	40802	468+643+644+715
ifl306	20310+40804+40805+40806+40807+40910	603+631+634
ifl307	40803	
ifl308	410+...+440	605+614+710+711+713+714+717+718+732+733+734+735+736+737+738+739
ifl309	410+...+413+427+...+430	
ifl310	414+...+422+431+...+439	713+714+717+736+737+738+739
ifl311	42301+42302+42303+42304+42305+42306+42307+42308	710+711+718+732+733+734+735
ifl312	425+440	614
ifl313	426	605
ifl401	520+...+523	084+088+196+199+730+731
ifl403	523 (roubles)	196
ifl405	523 (foreign currency)	084
ifl407	521	088+199+730+731
ifl408	522	
ifl409	522	
ifl501	ifl101 (foreign currency)	
ifl503	410...440 (foreign currency)	
ifl504	20313+20314+30109+30111+30112+30113+30116+30117+312...318 (foreign currency)	
ifl505	520...523 (foreign currency)	
ifl506	(ifl101-ifl503-ifl504-ifl505) (foreign currency)	
ifl601	20314+30111+30112+30113+30117+314+316+31703+31803+40803+40804+40805+40806+40807+425+426+440	073+C075+087+603+604+605+614+631+632+634
ifl603	425+426+440	605+614
ifl604	40803+40804+40805+40806+40807	603+631+634
ifl605	20314+314+316+31703+31803	C075+604
ifl701	320Å+...+324Å (roubles)	
ifl702	20313+20314+312...318 (roubles)	
ifl705	320Å+...+324Å (foreign currency)	
ifl706	20313+20314+312...318 (foreign currency)	
ifl801	ifl802+ifl803+ifl804+ifl805	ifl802+ifl803+ifl804+ifl805
ifl802	ifl901-ifl906	ifl901-ifl906
ifl803	12601+13201-24201-25201	
ifl804	29101-17101+29102-17102+29103-17103	
ifl805	172-(24202+29201+29202+29203+29204+29205)+131+124+126 (without 12601)+17301+17305+17310+17311+17312+17313+17314+125+141+142+15101+15102+16101+16104+16105+17302+17303+17304+17306+17308+17316+17317+17318+17323+261+26214+293+25101+25102+25103+24106+24107+294+24203+24204+24205+24206+24207+281+27101+27102)	111+112+113+116+117+118+119-(020+050+060+070+207+209+211+212+213+214+216+218+219+220)
ifl806	261+26214	020
ifl807	ifl802+ifl805	ifl802+ifl805
ifl901	ifl902+ifl903+ifl904+ifl905	ifl902+ifl903+ifl904+ifl905
ifl902	111(without 11118, 11119)+112(without 11218, 11219)+113(without 11318, 11319)+114(without 11415, 11416)+17315	101+102+103+104+105+106
ifl903	11118+11119+11218+11219+11318+11319+11415+11416+115+116	109
ifl904	121+122+123	110
ifl905	17307+17309	107+108+114
ifl906	ifl907+ifl908+ifl909+ifl910	ifl907+ifl908+ifl909+ifl910
ifl907	21104+21204+21304+221(without 22110, 22111)+222(without 22215, 22216)+223(without 22315, 22316)+231	201+202+203+204+206+215

if1908	21101+21102+21103+21201+21202+21203+21301+21302+21303+22110+22111+22215+22216+22315+22316	205
if1909	24101+24102+24103+24104+24105	208
if1910	29406	
if2001	111+112+113+114+115+116	if1902+if1903
if2002	11101+11102+11103+11104+11201+11202+11203+11204+11301+11302+11303+11304+11401+11402+11403+11404	
if2003	11501+11601	
if2004	11118+11218+11318+11415+11502+11602	109
if2005	11119+11219+11319+11416+11503+11603	
if2006	11105+11106+11107+11205+11206+11207+11305+11306+11307+11405+11406+11407	
if2007	11108+11109+11110+11208+11209+11210+11308+11309+11310+11408+11409+11410	
if2008	11111+11112+11113+11211+11212+11213+11311+11312+11313+11411+11412+11413	$(101+...106) * if507/(if507+if508)$
if2009	11116+11216+11316+11414	
if2010	11114+11214+11314	
if2011	11115+11117+11215+11217+11315+11317	$(101+...106) * if508/(if507+if508)$
if2101	211+212+213+221+222+223+231	201+202+203+204+205+206
if2102	22201+22202+22203+22204+22301+22302+22303+22304	206+(201+204)*if1303
if2103	21101+21201+21301	
if2104	21102+21202+21302+22110+22215+22315	205
if2105	21103+21203+21303+22111+22216+22316	
if2106	22101+22102+22103+22205+22206+22207+22305+22306+22307	
if2107	22104+22105+22106+22208+22209+22210+22308+22309+22310	
if2108	21104+21204+21304+22107+22108+22109+22211+22212+22213+22311+22312+22313	202+(201+204)*(if1304+if1306)
if2109	22114+22214+22314	
if2110	22112+22113+23101+23103	203+(201+204)*if1305

Note: Account numbers used to construct the Interfaks-like indicators from the KonfOb data are reported.

D and C stand for the resulting sum under the debit and credit, accordingly; A stands for active sub-accounts of the corresponding account.

## Annex 4. Matching Interfaks and Mobile

Variable (or combination)	Construction in Interfaks	Construction in Mobile
Capital	if0105	138
Deposits of individuals	if201+if1408	158+160
Government securities	if0301	26
Corresp. accounts with other banks	if0401	46+47
Corresp. accounts with CBR	if0402/100*if0401	46
Corresp. accounts with commercial banks	(if0403+if0404)/100*if0401	47
Required reserves	if0405	84
Loans to nonbanks	if0504+if0509	34+44+168
Non-performing loans	if0511	104
Investments into promis. notes of banks	if0706/100*if0701	166
Liabilities	if1101	144
Term deposits	if1308+if1407+if1408	158+160+164+165
Term deposits of individuals	(if1311+if1313)/100*if1308+if1408	158+160-163
Profit before tax	if1801	3
Assets	if0103	133 before 1998, 5 since 1998
Loans to firms and individuals	(if0507+if0508)/100*if0504+if0509	34+168
Loans to domestic individuals	if0508/100*if0504	38-39
Investments into promis. notes	if0701	167
Interbank loans	if0801	55
Term deposits of less than 3 months	if1105/100*if1101	21+162+33+32-9-10-105
Term deposits of 3 - 12 months	if1106/100*if1101	10+20+161+30
Term deposits of more than 1 year	if1107/100*if1101	9+19+159+31
Overdue liabilities	if1111/100*if1101	105
Interbank deposits	if1205/100*if1201	32+28+33
Claims of nonbanking sector	if1301+if1407+if1408	136+137+158+160+164+165
Settlement accounts	if1302	136+137
Debt securities issued	if1401	157
Certificates of savings issued	if1408	163
Personnel expenses	if1806	129+25
Interest received on loans to customers	if1902/100*if1901	101
Interest received on loans to banks	if1903/100*if1901	100
Interest paid on customer accounts	if1907/100*if1906	115
Interest paid on interbank deposits	if1908/100*if1906	114
Interest received on loans and deposits	if2001	100+101
Interest received from government and firms	(if2002+if2006:if2009)/100*if2001	101-91-98
Interest received from banks	(if2003+if2004+if2005)/100*if2001	100
Interest received from individuals	(if2010+if2011)/100*if2001	91+98
Interest paid on accounts, loans and deposits	ifif2101	114+115
Interest paid by government and firms	(if2102+if2106:if2109)/100*if2101	119+121+123+125+128
Interest paid on loans and deposits of CBR	if2103/100*if2101	118+127
Interest paid on loans and deposits of banks	(if2104+if2105)/100*if2101	117+120+126
Interest paid by individuals	if2110/100*if2101	122
Loans to banks of more than 1 year	(if0807+if0812)/100*if0801	56
Settlement accounts of government	if1303/100*if1302	136
Settlement accounts of firms and individuals	(if1304+...+if1307)/100*if1302	137

## Annex 5. Variables construction

Variable	Construction Methodology
Assets	if103
Capital	if105
Total deposits (no government and CBR)	(if1304+...+if1307)*if1302+(if1310+...+if1313)*if1308+(if1207+if1208)*if1201
Deposits of CBR	if1206 * if1201
Deposits of banks	(if1207+if1208) * if1201
Deposits of all banks	if1205 * if1201
Deposits of government	if1303*if1302+if1309*if1308
Deposits of firms	(if1304+if1306)*if1302+(if1310+if1312)*if1308
Deposits of individuals	(if1305+if1307)*if1302+(if1311+if1313)*if1308
Deposits of individuals (2)	if201
Deposits of all nonbanks	if1301
Total loans (no government and CBR)	(if507+if508)*if504+if509+if801
Loans to banks	if801
Loans to government	(if505+if506)*if504
Loans to firms	if507*if504+if509
Loans to individuals	if508*if504
Loans to all nonbanks	if504+if509
Return on assets	diff (if108) / Average assets
Return on equity	diff (if108) / Average capital
Interest rate on total (no gov. and CBR) deposits	diff((if2104+...+if2110)*if2101)/Average deposits
Interest rate on deposits of CBR	diff(if2103*if2101)/Average deposits
Interest rate on deposits of banks	diff((if2104+if2105)*if2101)/Average deposits
Interest rate on deposits of all banks	diff(if1908*if1906)/Average deposits
Interest rate on deposits of government	diff(if2102*if2101)/Average deposits
Interest rate on deposits of firms	diff((if2106+...+if2109)*if2101)/Average deposits
Interest rate on deposits of individuals	diff(if2110*if2101)/Average deposits
Interest rate on deposits of individuals(2)	diff(if2110*if2101)/Average deposits
Interest rate on deposits of all nonbanks	diff(if1907*if1906)/Average deposits
Interest rate on total loans (no gov. and CBR)	diff((if2004+...+if2011)*if2001)/Average loans
Interest rate on loans to banks	diff((if2004+if2005)*if2001)/Average loans
Interest rate on loans to government	diff(if2002*if2001)/Average loans
Interest rate on loans to firms	diff((if2006+...+if2010)*if2001)/Average loans
Interest rate on loans to individuals	diff(if2011*if2001)/Average loans
Interest rate on loans to all nonbanks	diff(if1902*if1901)/Average loans
Non-interest expenses / Assets	diff('Mobile 81'-if1901-if1803-if1805-'Mobile 132')/Average assets
Personnel expenses / Assets	diff (if1806) / Average assets
Net interest income / Assets	diff (if1802) / Average assets
Net income from other sources / Assets	diff (if1805) / Average assets
Non-performing loans / Total loans	if511 / (if504 + if509)
Government securities / Assets	if301 / if103
Term deposits / Claims of nonbanking sector	if1308 / if1301
Superliquid assets / Assets	(if402*if401+if407*if406) / if103
Required reserves / Assets	if405 / if103
Capital Adequacy Ratio (N1)	if2201
Quick liquidity ratio (N2)	if2202
Current liquidity ratio (N3)	if2203
Long-term liquidity ratio (N4)	if2204
General liquidity ratio (N5)	if2205
Large-risks-to-capital ratio (N7)	if2206
Owner-related-credit-risks-to-capital ratio (N9.1)	if2207
Insider-related-credit-risks-to-capital ratio (N10.1)	if2208
Investment-to-shares-to-capital ratio (N12)	if2209
Issued-promissory-notes-to-capital ratio (N13)	if2210

Note: 'diff' indicates the necessity to take first differences of the flow P&L variables reflected in financial statements in a cumulative manner (accumulated over quarters).