

REVIEW OF THE BANKING SECTOR OF THE RUSSIAN FEDERATION

ANALYTICAL DATA

(INTERNET-VERSION)

The Summary Methodology to "Review of the Banking Sector of the Russian Federation" (17th Issue) refers to this issue of the "Review of the Banking Sector of the Russian Federation"

№ 116 june 2012

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	12-38.2
Main trends	12-28
Financial condition	29-30
Regional breakdown	31.1-38.2
Macroprudential Indicators of the Banking Sector	39-65
Some indicators of the banking sector financial soundness	39
Capital adequacy	40-45
Credit risk	46-55
Market risk	56-61
Liquidity of credit institutions	62-65

The Central Bank of the Russian Federation

Banking Supervision Department

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

Table 1

Macroeconomic indicators

Indicator		1.01.08	1.01.09	1.01.10	1.01.11	1.01.12
1.	Banking sector assets (billion rubles) as % of GDP	20 125,1 60,5	28 022,3 67,9	29 430,0 75,8	33 804,6 74,8	41 627,5 76,3
2.	Banking sector own funds (capital) (billion rubles) as % of GDP as % of the banking sector assets	2 671,5 8,0 13,3	3 811,1 9,2 13,6	4 620,6 11,9 15,7	4 732,3 10,5 14,0	5 242,1 9,6 12,6
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	12 287,1 37,0 61,1 2 971,1 8,9 14,8 13,9	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 12,4	18 147,7 40,2 53,7 4 084,8 9,0 12,1 12,7	23 266,2 42,6 55,9 5 550,9 10,2 13,3 15,8
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)	543,6 10,4	694,1 11,1	544,3 9,4	595,8 9,0	594,2 7,7
4.	Securities acquired by credit institutions (billion rubles) ¹ as % of GDP as % of the banking sector assets	2 250,6 6,8 11,2	2 365,2 5,7 8,4	4 309,4 11,1 14,6	5 829,0 12,9 17,2	6 211,7 11,4 14,9
5.	Individual deposits (billion rubles) as % of GDP as % of the banking sector liabilities ² as % of income of the population	5 159,2 15,5 25,6 24,2	5 907,0 14,3 21,1 23,4	7 485,0 19,3 25,4 26,1	9 818,0 21,7 29,0 30,6	11 871,4 21,7 28,5 33,7
6.	Funds raised from organisations (billion rubles) ³ as % of GDP as % of the banking sector liabilities ²	7 053,1 21,2 35,0	8 774,6 21,3 31,3	9 557,2 24,6 32,5	11 126,9 24,6 32,9	13 995,7 25,6 33,6
Reference data						
Indicator (billion rubles)		1.01.08	1.01.09	1.01.10	1.01.11	1.01.12
Gross Domestic Product		33 247,5	41 276,8	38 807,2	45 172,7	54 585,6
Fixed capital investment of organisations of all forms of ownership (except small businesses)		5 214,0	6 272,1	5 769,8	6 625,0	7 701,2
Income of the population		21 311,5	25 244,0	28 708,4	32 100,9	35 200,7

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)		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	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	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	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	6,1	31,2	5,4	16,4
1.02.11	-1,8	13,7	0,0	2,1	0,5	13,1	-0,1	15,1	-0,9	29,7	-4,0	13,4
1.03.11	2,0	16,4	-3,6	-1,1	0,4	14,2	0,6	16,4	2,0	29,3	2,3	17,1
1.04.11	0,4	16,1	1,5	0,6	1,3	15,7	2,2	18,6	1,0	28,5	2,4	16,7
1.05.11	0,5	15,6	2,2	2,9	1,7	16,6	2,8	20,7	2,1	27,3	-1,4	14,2
1.06.11	1,7	16,9	1,2	7,6	1,9	16,6	3,1	22,9	0,5	25,7	3,6	16,1
1.07.11	1,4	15,8	-0,4	6,7	1,6	16,0	2,5	24,0	2,3	24,7	2,9	18,3
1.08.11	1,0	16,3	1,0	6,3	1,7	17,5	3,7	26,5	1,0	23,2	-0,9	18,3
1.09.11	2,4	17,7	0,7	5,8	3,4	20,0	3,5	28,5	1,0	22,9	4,1	20,9
1.10.11	5,5	21,2	0,8	6,7	5,0	22,4	3,6	30,8	1,9	23,0	10,1	29,5
1.11.11	0,1	20,5	1,1	7,1	1,2	23,3	2,2	31,4	-0,4	19,8	-2,5	28,2
1.12.11	3,7	22,1	1,5	7,6	3,4	25,6	3,1	33,5	1,7	19,6	4,5	28,9
1.01.12	4,4	23,1	4,5	10,8	1,5	26,0	4,0	35,9	7,3	20,9	2,8	25,8
1.02.12	-1,1	23,9	0,6	11,5	-0,9	24,1	0,6	36,8	-2,0	19,6	-3,7	26,1
1.03.12	-0,7	20,7	-0,2	15,4	-0,9	22,6	2,1	38,9	1,3	18,9	-2,4	20,3
1.04.12	1,6	22,1	2,1	16,2	1,9	23,3	3,5	40,6	1,6	19,6	0,9	18,6
1.05.12	1,5	23,3	0,3	14,0	2,4	24,2	3,8	42,0	2,3	19,8	0,5	20,9
Reference data:												
Increase from the beginning of the current year	1,3		2,9		2,4		10,2		3,3		-4,7	
Increase over the same period of the previous year	1,1		0,0		3,9		5,5		4,2		-0,8	

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

	2005	2006	2007	2008	2009	2010	2011
Assets	36,6	44,0	44,1	39,2	5,0	14,9	23,1
Own funds (capital)	31,2	36,3	57,8	42,7	21,2	2,4	10,8
Loans and other placements with non-financial organisations	31,3	39,8	51,5	34,3	0,3	12,1	26,0
Loans and other placements with individuals	96,2	78,3	57,8	35,2	-11,0	14,3	35,9
Individual deposits	39,4	38,0	35,4	14,5	26,7	31,2	20,9
Funds raised from organisations	43,7	52,6	47,2	24,4	8,9	16,4	25,8
Reference Data:							
Gross Domestic Product	26,9	24,6	23,5	24,2	-6,0	16,4	20,8

Institutional features of the banking sector

Table 4

Number of Russian credit institutions

Indicator	1.01.10	1.01.11	1.01.12	1.04.12	1.05.12
Credit institutions registered by the Bank of Russia and other authorities	1178	1146	1112	1110	1104
Operating credit institutions (credit institutions that have the right to conduct banking operations)	1058	1012	978	975	970
Credit institutions that have been registered by the Bank of Russia but have not yet paid up authorised capital and have not received a license (within established legal period)	1	2	0	2	1
Credit institutions with their banking licenses being revoked (cancelled)	119	132	134	133	133
Credit institutions licensed to conduct operations in foreign currency	701	677	661	658	655
Credit institutions holding general licences	291	283	273	273	272

Table 5

Operating credit institutions (CIs), by federal districts

Federal district	1.01.10		1.01.11		1.01.12		1.04.12		1.05.12	
	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	598	56,5	585	57,8	572	58,5	571	58,6	569	58,7
of which the City of Moscow and Moscow Region	535	50,6	525	51,9	512	52,4	510	52,3	508	52,4
North-Western	75	7,1	71	7,0	69	7,1	70	7,2	69	7,1
Southern	113	10,7	47	4,6	45	4,6	46	4,7	46	4,7
North-Caucasian			57	5,6	56	5,7	54	5,5	54	5,6
Volga	125	11,8	118	11,7	111	11,3	110	11,3	108	11,1
Ural	54	5,1	51	5,0	45	4,6	45	4,6	45	4,6
Siberian	62	5,9	56	5,5	54	5,5	53	5,4	53	5,5
Far Eastern	31	2,9	27	2,7	26	2,7	26	2,7	26	2,7
Russian Federation	1058	100,0	1012	100,0	978	100,0	975	100,0	970	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		
	1.01.11	1.01.12	1.05.12	1.01.11	1.01.12	1.05.12	1.01.11	1.01.12	1.05.12	1.01.11	1.01.12	1.05.12	1.01.11	1.01.12	1.05.12	1.01.11	1.01.12	1.05.12
Central	585	572	569	119	120	115	484	463	452	69	67	66	18	18	18	17	16	16
of which the City of Moscow and Moscow Region ¹	525	512	508	101	104	101	127	131	128	20	21	21	16	16	16	4	5	5
North-Western	71	69	69	25	12	9	342	306	306	356	378	392	2	2	2	12	11	11
Southern	47	45	46	22	20	20	284	282	282	412	434	427	2	2	2	10	10	10
North-Caucasian	57	56	54	74	81	82	99	96	97		70	71	3	4	4	3	3	4
Volga	118	111	108	102	99	91	526	520	517	239	248	260	6	6	5	18	19	19
Ural	51	45	45	112	98	90	224	227	219	137	159	162	4	4	4	8	8	8
Siberian	56	54	53	28	26	25	338	321	313	402	401	401	2	2	2	12	11	11
Far Eastern	27	26	26	12	8	8	135	128	121	346	376	356	1	1	1	5	5	4
Russian Federation	1012	978	970	494	464	440	2432	2343	2307	161	162	164	38	38	38	83	83	84

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)	1.01.10		1.01.11		1.01.12		1.04.12		1.05.12	
	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total
First 5	14 092 987	47,9	16 139 126	47,7	20 804 718	50,0	20 771 804	50,0	21 198 160	50,3
From 6 to 20	6 018 106	20,4	7 051 684	20,9	8 413 454	20,2	8 321 220	20,0	8 387 585	19,9
From 21 to 50	3 572 615	12,1	3 931 248	11,6	4 564 408	11,0	4 680 549	11,3	4 768 610	11,3
From 51 to 200	3 920 972	13,3	4 616 510	13,7	5 389 002	13,0	5 354 275	12,9	5 407 861	12,8
From 201 to 500	1 382 703	4,7	1 584 615	4,7	1 916 580	4,6	1 893 709	4,6	1 888 276	4,5
From 501	442 642	1,5	481 445	1,4	539 359	1,3	510 907	1,2	500 877	1,2
Total	29 430 025	100,0	33 804 628	100,0	41 627 520	100,0	41 532 464	100,0	42 151 368	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	1.01.10	1.01.11	1.01.12	1.04.12	1.05.12
Central	55,3	54,9	56,3	56,4	56,6
of which the City of Moscow and Moscow Region	55,7	55,3	56,8	56,9	57,1
North-Western	70,6	71,9	68,7	69,0	69,3
Southern	52,9	69,0	68,6	68,5	68,3
North-Caucasian		45,5	43,4	46,0	46,5
Volga	45,0	43,4	44,8	45,8	46,0
Ural	57,0	60,2	66,5	66,6	67,0
Siberian	81,4	78,7	75,1	75,2	75,0
Far Eastern	65,1	72,6	74,8	75,6	75,9
Russian Federation	47,9	47,7	50,0	50,0	50,3

Table 9

Operating credit institutions ranged by assets (distribution and change over the period 1.01.12 - 1.05.12)

Groups of credit institutions ranged by assets as of 1.01.12		Number of credit institutions as of 1.01.12	Groups as of 1.05.12						Licences revoked (cancelled)	Reorganised credit institution
			1	2	3	4	5	6		
1	First 5	5	4	1						
2	From 6 to 20	15	1	14						
3	From 21 to 50	30			28	2				
4	From 51 to 200	150			2	140	7			1
5	From 201 to 500	300				8	275	13	2	2
6	From 501	478					18	455	5	
Became operating after 1.01.12								1		
Total over the period								7		3
Total as of 1.01.12¹		978								
Total as of 1.05.12¹		970	5	15	30	150	300	469		

	- 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)

	1.01.10	1.01.11	1.01.12	1.04.12	1.05.12
Credit institutions with foreign participation over 50%					
Assets	18,3	18,0	16,9	17,3	17,4
Own funds (capital)	17,0	19,1	17,6	17,7	17,8
Correspondent accounts with non-resident banks	15,6	20,3	14,3	13,5	16,8
Loans and other placements with non-financial organisations	14,8	15,1	14,0	13,8	13,7
Loans and other placements with individuals	25,1	25,7	22,0	21,8	21,7
Loans, deposits and other placements with credit institutions	31,7	25,1	30,0	30,3	31,2
Individual deposits	12,0	11,5	11,4	12,0	12,1
Funds raised from organisations ¹	18,5	17,6	17,4	18,0	18,2
Profit (loss) of the current year	29,8	20,7	17,4	19,9	18,3
Reference data:					
Number of credit institutions	108	111	113	115	115
of which 100% foreign-owned credit institutions					
Assets	11,3	11,0	10,0	10,3	10,4
Own funds (capital)	11,0	12,1	11,1	11,2	11,4
Correspondent accounts with non-resident banks	9,0	9,2	6,9	6,4	7,9
Loans and other placements with non-financial organisations	9,1	9,2	8,3	8,2	8,2
Loans and other placements with individuals	15,6	14,9	10,7	10,6	10,6
Loans, deposits and other placements with credit institutions	23,8	20,0	24,2	23,9	24,7
Individual deposits	6,2	5,3	5,4	5,7	5,8
Funds raised from organisations ¹	11,1	11,0	10,7	11,3	11,5
Profit (loss) of the current year	27,4	15,1	12,0	12,5	11,9
Reference data:					
Number of credit institutions	82	80	77	79	79

¹ 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

	1.01.10		1.01.11		1.01.12		1.04.12		1.05.12	
	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	800,8	2,7	814,9	2,4	1852,4	4,5	1715,8	4,1	1697,1	4,0
Own funds (capital)	70,3	1,5	105,4	2,2	249,7	4,8	238,8	4,4	236,9	4,4
Loans and other placements with non-financial organisations	267,5	2,1	300,0	2,1	680,0	3,8	654,3	3,7	681,5	3,8
of which overdue claims	91,4	12,0	24,3	3,3	163,4	19,9	217,7	24,4	227,9	24,8
Loans and other placements with individuals	71,9	2,0	70,8	1,7	129,3	2,3	130,3	2,2	133,4	2,2
of which overdue claims	10,3	4,2	8,9	3,2	19,5	6,7	19,7	6,6	20,4	6,7
Individual deposits	125,9	1,7	164,5	1,7	303,2	2,6	293,9	2,5	297,9	2,4
Funds raised from organisations	319,8	3,3	335,2	3,0	799,6	5,7	823,6	6,2	811,8	6,1
Reference data:										
Number of credit institutions ¹	18	1,7	14	1,4	8	0,8	8	0,8	7	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.

Activities of Credit Institutions Main Trends

Table 12

Structure of assets, by type of investment

(billion rubles)

Assets		1.01.10	1.01.11	1.01.12	1.04.12	1.05.12
1.	Money, precious metals and gemstones	795,8	912,6	1 225,6	999,2	1 072,9
1.1.	of which: money	747,0	862,4	1 125,0	910,7	972,7
2.	Accounts with the Bank of Russia and authorised agencies of other countries	1 755,2	1 809,0	1 747,4	1 345,1	1 094,6
3.	Correspondent accounts with credit institutions	839,2	853,6	1 000,6	1 019,1	1 054,4
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	171,7	164,3	227,4	210,9	208,4
3.2.	Correspondent accounts with non-resident banks	667,6	689,3	773,1	808,2	846,0
4.	Securities acquired by credit institutions, total	4 309,4	5 829,0	6 211,7	6 434,8	6 471,6
	of which					
4.1.	Debt securities	3 379,1	4 419,9	4 676,2	4 803,9	4 903,1
4.2.	Shares	411,8	710,9	914,4	873,8	839,5
4.3.	Discounted promissory notes	234,0	330,0	233,9	347,8	305,3
4.4.	Shares in associates and subsidiaries	284,5	368,2	387,3	409,3	423,6
5.	Other participation in authorised capital	72,6	132,1	291,9	303,0	302,3
6.	Derivatives with fair value being an asset	-	-	-	115,8	115,0
7.	Loans, total	19 878,4	22 166,7	28 737,0	28 987,3	29 675,7
	of which:					
7.1.	Loans, deposits and other placements	19 847,1	22 140,2	28 699,2	28 956,4	29 645,3
	of which overdue claims	1 014,7	1 035,9	1 133,0	1 211,9	1 245,9
	of which:					
7.1.1.	Loans and other placements with non-financial organisations	12 541,7	14 062,9	17 715,3	17 720,7	18 142,5
	of which overdue claims	762,5	743,4	822,6	891,4	918,8
7.1.2.	Loans and other placements with individuals	3 573,8	4 084,8	5 550,9	5 895,1	6 118,5
	of which overdue claims	243,0	282,3	291,1	299,8	303,8
7.1.3.	Loans, deposits and other placements with credit institutions	2 725,9	2 921,1	3 958,0	3 771,8	3 833,3
	of which overdue claims	1,9	4,6	5,1	5,0	5,1
8.	Fixed assets (tangible and intangible), other real estate and inventories	790,7	864,6	973,8	995,3	1 001,1
8.1	of which real estate, temporarily out of use in operating activities	-	-	-	112,2	112,3
9.	Allocation of profit	71,4	132,1	173,2	71,9	75,2
9.1.	of which income tax	68,4	122,7	155,4	58,2	75,2
10.	Other assets, total	917,4	1 105,0	1 266,4	1 261,1	1 288,6
	of which:					
10.1.	Float	434,3	524,6	589,8	489,3	492,6
10.2.	Receivables	125,8	154,5	181,0	213,1	211,8
10.3.	Deferred expenses	74,4	77,9	94,3	108,4	109,1
Banking sector assets		29 430,0	33 804,6	41 627,5	41 532,5	42 151,4

Table 13

Structure of liabilities¹, by source of funds

(billion rubles)

Liabilities ¹		1.01.10	1.01.11	1.01.12	1.04.12	1.05.12
1.	Funds and profit of credit institutions	3 766,4	4 339,1	4 963,0	5 109,8	5 107,8
	Of which:					
1.1.	Funds of credit institutions	2 432,8	2 599,6	2 719,9	2 794,5	2 781,2
1.2.	Profit (losses), including financial result of the previous year	1 333,5	1 739,5	2 243,1	2 315,4	2 326,6
	Of which:					
1.2.1.	Profit (losses) of the current year	205,1	573,4	848,2	267,9	342,0
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	1 423,1	325,7	1 212,1	1 469,4	1 837,7
3.	Accounts of credit institutions	273,1	255,7	336,4	304,4	315,9
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	168,0	154,4	216,6	185,9	185,2
3.2.	Correspondent accounts of non-resident credit institutions	97,1	93,9	105,5	111,2	116,0
4.	Loans, deposits and other funds raised from other credit institutions	3 117,3	3 754,9	4 560,2	4 124,9	3 976,8
5.	Clients' funds ²	17 131,4	21 080,9	26 082,1	25 464,4	25 809,7
	Of which:					
5.1.	Budgetary funds in settlement accounts	20,4	32,7	37,8	43,4	42,3
5.2.	Government and other extra-budgetary funds in settlement accounts	13,7	12,0	7,1	4,8	3,3
5.3.	Funds of legal entities in settlement and other accounts	3 857,4	4 845,1	5 326,7	5 521,7	5 216,7
5.4.	Clients' float	209,7	220,6	288,1	287,8	314,4
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	5 466,6	6 035,6	8 367,4	7 446,7	7 797,1
5.6.	Individual deposits	7 485,0	9 818,0	11 871,4	11 984,3	12 259,6
5.7.	Clients' funds in factoring and forfeiting operations	10,1	15,7	21,9	18,2	19,3
6.	Bonds	412,7	537,9	666,7	778,6	817,2
7.	Promissory notes and bank acceptances	748,6	797,3	859,5	1 166,0	1 091,7
8.	Derivatives with fair value being a liability	-	-	-	103,3	101,9
9.	Other liabilities ¹ , total	2 557,4	2 713,0	2 947,5	3 011,6	3 092,6
	Of which:					
9.1.	Provisions	2 050,6	2 192,0	2 318,8	2 341,5	2 372,3
9.2.	Float	257,9	255,1	325,0	296,2	339,7
9.3.	Payables	45,2	44,7	46,4	78,5	70,4
9.4.	Deferred income	4,9	5,5	5,5	4,9	5,0
9.5.	Interest payable	198,9	215,7	251,7	290,5	305,3
	Of which:					
9.6.	Overdue interest	0,0	0,0	0,0	0,0	0,0
Banking sector liabilities¹		29 430,0	33 804,6	41 627,5	41 532,5	42 151,4

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».

² Including certificates of deposit and savings certificates.

Table 14

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

Assets		1.01.10	1.01.11	1.01.12	1.04.12	1.05.12
1.	Money, precious metals and gemstones	2,7	2,7	2,9	2,4	2,5
1.1.	of which: money	2,5	2,6	2,7	2,2	2,3
2.	Accounts with the Bank of Russia and authorised agencies of other countries	6,0	5,4	4,2	3,2	2,6
3.	Correspondent accounts with credit institutions	2,9	2,5	2,4	2,5	2,5
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	0,6	0,5	0,5	0,5	0,5
3.2.	Correspondent accounts with non-resident banks	2,3	2,0	1,9	1,9	2,0
4.	Securities acquired by credit institutions, total	14,6	17,2	14,9	15,5	15,4
	of which					
4.1.	Debt securities	11,5	13,1	11,2	11,6	11,6
4.2.	Shares	1,4	2,1	2,2	2,1	2,0
4.3.	Discounted promissory notes	0,8	1,0	0,6	0,8	0,7
4.4.	Shares in associates and subsidiaries	1,0	1,1	0,9	1,0	1,0
5.	Other participation in authorised capital	0,2	0,4	0,7	0,7	0,7
6.	Derivatives with fair value being an asset	-	-	-	0,3	0,3
7.	Loans, total	67,5	65,6	69,0	69,8	70,4
	of which:					
7.1.	Loans, deposits and other placements	67,4	65,5	68,9	69,7	70,3
	of which overdue claims	3,4	3,1	2,7	2,9	3,0
	of which:					
7.1.1.	Loans and other placements with non-financial organisations	42,6	41,6	42,6	42,7	43,0
	of which overdue claims	2,6	2,2	2,0	2,1	2,2
7.1.2.	Loans and other placements with individuals	12,1	12,1	13,3	14,2	14,5
	of which overdue claims	0,8	0,8	0,7	0,7	0,7
7.1.3.	Loans, deposits and other placements with credit institutions	9,3	8,6	9,5	9,1	9,1
	of which overdue claims	0,0	0,0	0,0	0,0	0,0
8.	Fixed assets (tangible and intangible), other real estate and inventories	2,7	2,6	2,3	2,4	2,4
8.1	of which real estate, temporarily out of use in operating activities	-	-	-	0,3	0,3
9.	Allocation of profit	0,2	0,4	0,4	0,2	0,2
9.1.	of which income tax	0,2	0,4	0,0	0,1	0,2
10.	Other assets, total	3,1	3,3	3,0	3,0	3,1
	of which:					
10.1.	Float	1,5	1,6	1,4	1,2	1,2
10.2.	Receivables	0,4	0,5	0,4	0,5	0,5
10.3.	Deferred expenses	0,3	0,2	0,2	0,3	0,3
Banking sector assets		100,0	100,0	100,0	100,0	100,0

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

Liabilities¹		1.01.10	1.01.11	1.01.12	1.04.12	1.05.12
1.	Funds and profit of credit institutions	12,8	12,8	11,9	12,3	12,1
	Of which:					
1.1.	Funds of credit institutions	8,3	7,7	6,5	6,7	6,6
1.2.	Profit (losses), including financial result of the previous year	4,5	5,1	5,4	5,6	5,5
	Of which:					
1.2.1.	Profit (losses) of the current year	0,7	1,7	2,0	0,6	0,8
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	4,8	1,0	2,9	3,5	4,4
3.	Accounts of credit institutions	0,9	0,8	0,8	0,7	0,7
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	0,6	0,5	0,5	0,4	0,4
3.2.	Correspondent accounts of non-resident credit institutions	0,3	0,3	0,3	0,3	0,3
4.	Loans, deposits and other funds raised from other credit institutions	10,6	11,1	11,0	9,9	9,4
5.	Clients' funds ²	58,2	62,4	62,7	61,3	61,2
	Of which:					
5.1.	Budgetary funds in settlement accounts	0,1	0,1	0,1	0,1	0,1
5.2.	Government and other extra-budgetary funds in settlement accounts	0,0	0,0	0,0	0,0	0,0
5.3.	Funds of legal entities in settlement and other accounts	13,1	14,3	12,8	13,3	12,4
5.4.	Clients' float	0,7	0,7	0,7	0,7	0,7
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	18,6	17,9	20,1	17,9	18,5
5.6.	Individual deposits	25,4	29,0	28,5	28,9	29,1
5.7.	Clients' funds in factoring and forfeiting operations	0,0	0,0	0,1	0,0	0,0
6.	Bonds	1,4	1,6	1,6	1,9	1,9
7.	Promissory notes and bank acceptances	2,5	2,4	2,1	2,8	2,6
8.	Derivatives with fair value being a liability	-	-	-	0,2	0,2
9.	Other liabilities ¹ , total	8,7	8,0	7,1	7,3	7,3
	Of which:					
9.1.	Provisions	7,0	6,5	5,6	5,6	5,6
9.2.	Float	0,9	0,8	0,8	0,7	0,8
9.3.	Payables	0,2	0,1	0,1	0,2	0,2
9.4.	Deferred income	0,0	0,0	0,0	0,0	0,0
9.5.	Interest payable	0,7	0,6	0,6	0,7	0,7
	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.

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

	Rubles					Foreign Currency					Total				
	1.01.10	1.01.11	1.01.12	1.04.12	1.05.12	1.01.10	1.01.11	1.01.12	1.04.12	1.05.12	1.01.10	1.01.11	1.01.12	1.04.12	1.05.12
1. Loans, deposits and other placements, total	13872,8	16099,2	21378,5	21875,8	22450,4	5974,4	6041,0	7320,7	7080,6	7194,8	19847,1	22140,2	28699,2	28956,4	29645,3
Of which															
- overdue claims	835,1	886,2	994,1	1064,7	1091,9	179,6	149,7	138,9	147,2	154,0	1014,7	1035,9	1133,0	1211,9	1245,9
1.1 Loans and other placements with non-financial resident organisations	8812,6	10085,6	12799,6	13126,0	13465,1	2954,8	2758,2	3088,3	2811,1	2904,4	11767,4	12843,8	15887,9	15937,1	16369,5
Of which															
- overdue claims	599,0	635,5	721,9	770,1	793,3	123,0	98,6	67,9	63,5	68,7	722,0	734,1	789,8	833,6	862,0
of which:															
1.1.1. Loans and other placements with individual entrepreneurs	269,7	315,2	430,8	450,9	465,2	6,4	6,3	7,0	6,5	6,6	276,2	321,4	437,9	457,4	471,8
Of which															
- overdue claims	21,9	28,1	27,3	27,7	27,4	0,3	0,5	0,5	0,5	0,4	22,2	28,6	27,9	28,2	27,8
1.2 Loans and other placements with non-resident legal entities (except banks)	308,1	319,1	469,4	506,5	511,9	466,3	900,0	1357,9	1277,0	1261,1	774,3	1219,1	1827,4	1783,6	1773,0
Of which															
- overdue claims	19,2	2,8	9,7	19,0	17,8	21,3	6,5	23,0	38,8	38,9	40,6	9,3	32,8	57,8	56,7
1.3 Loans, deposits and other placements with financial sector	827,5	1280,7	1836,6	1631,0	1642,1	313,0	395,9	495,8	503,7	495,5	1140,5	1676,7	2332,4	2134,7	2137,6
Of which															
- overdue claims	7,2	9,5	17,9	19,2	21,6	0,8	0,6	1,3	1,1	1,5	8,0	10,0	19,2	20,3	23,1
of which:															
1.3.1 Resident credit institutions	562,2	911,6	1227,1	955,3	966,4	240,9	298,1	419,7	434,8	419,3	803,0	1209,7	1646,8	1390,1	1385,6
Of which															
- overdue claims	0,9	4,4	4,8	4,8	4,9	0,1	0,0	0,1	0,1	0,1	0,9	4,4	4,9	4,9	5,0
1.3.2 Resident financial institutions of different forms of ownership	265,3	369,2	609,5	675,7	675,7	72,1	97,8	76,1	68,9	76,2	337,5	467,0	685,6	744,6	751,9
Of which															
- overdue claims	6,4	5,1	13,0	14,4	16,7	0,7	0,6	1,2	1,0	1,4	7,1	5,6	14,3	15,4	18,1
1.4 Loans, deposits and other placements with non-resident banks	208,5	190,2	398,4	361,1	374,3	1714,4	1521,2	1912,8	2020,6	2073,4	1922,9	1711,4	2311,2	2381,7	2447,7
Of which															
- overdue claims	0,2	0,1	0,0	0,0	0,0	0,8	0,0	0,2	0,2	0,2	1,0	0,1	0,2	0,2	0,2
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	230,0	261,7	367,7	370,6	345,9	0,1	0,4	0,0	0,0	0,0	230,1	262,1	367,7	370,6	345,9
Of which															
- overdue claims	0,2	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,2	0,0	0,0	0,0	0,0
1.6 Loans and other placements with resident individuals	3168,0	3722,7	5223,0	5611,6	5841,1	395,6	348,8	316,7	272,3	265,9	3563,6	4071,4	5539,7	5883,9	6107,0
Of which															
- overdue claims	209,3	238,2	244,5	256,0	259,0	33,5	43,6	45,9	43,2	44,3	242,8	281,7	290,4	299,2	303,2
1.7 Loans and other placements with non-resident individuals	1,9	2,5	4,3	5,0	5,3	8,3	10,8	6,9	6,3	6,2	10,2	13,4	11,2	11,2	11,5
Of which															
- overdue claims	0,1	0,1	0,1	0,2	0,1	0,2	0,4	0,5	0,5	0,5	0,2	0,6	0,7	0,6	0,6
Reference data:															
Provisions on loans, deposits and other placements	1820,6	1904,2	1987,9	2019,4	2045,7	0,0	0,0	0,0	0,0	0,0	1820,6	1904,2	1987,9	2019,4	2045,7
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	42,3	39,7	42,2	46,0	47,0	9,0	6,3	4,7	5,2	4,5	51,3	46,0	46,9	51,1	51,5
Credit institutions' portfolio of promissory notes of residents	210,1	308,7	213,9	307,0	285,6	21,4	17,1	17,8	38,7	17,8	231,6	325,8	231,7	345,7	303,4
Credit institutions' portfolio of promissory notes of non-residents	0,7	2,4	0,0	0,1	0,0	1,7	1,8	2,1	1,9	2,0	2,5	4,2	2,1	2,1	2,0

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

	1.01.10	1.01.11	1.01.12	1.04.12	1.05.12
1. Loans, deposits and other placements, total	100,0	100,0	100,0	100,0	100,0
	67,4	65,5	68,9	69,7	70,3
Of which:					
- overdue claims	5,1	4,7	3,9	4,2	4,2
	3,4	3,1	2,7	2,9	3,0
1.1 Loans and other placements with non-financial resident organisations	59,3	58,0	55,4	55,0	55,2
	40,0	38,0	38,2	38,4	38,8
Of which:					
- overdue claims	3,6	3,3	2,8	2,9	2,9
	2,5	2,2	1,9	2,0	2,0
of which:					
1.1.1. Loans and other placements with individual entrepreneurs	1,4	1,5	1,5	1,6	1,6
	0,9	1,0	1,1	1,1	1,1
Of which:					
- overdue claims	0,1	0,1	0,1	0,1	0,1
	0,1	0,1	0,1	0,1	0,1
1.2 Loans and other placements with non-resident legal entities (except banks)	3,9	5,5	6,4	6,2	6,0
	2,6	3,6	4,4	4,3	4,2
Of which:					
- overdue claims	0,2	0,0	0,1	0,2	0,2
	0,1	0,0	0,1	0,1	0,1
1.3 Loans, deposits and other placements with financial sector	5,7	7,6	8,1	7,4	7,2
	3,9	5,0	5,6	5,1	5,1
Of which:					
- overdue claims	0,0	0,0	0,1	0,1	0,1
	0,0	0,0	0,0	0,0	0,1
of which:					
1.3.1 Resident credit institutions	4,0	5,5	5,7	4,8	4,7
	2,7	3,6	4,0	3,3	3,3
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	1,7	2,1	2,4	2,6	2,5
	1,1	1,4	1,6	1,8	1,8
Of which					
- overdue claims	0,0	0,0	0,0	0,1	0,1
	0,0	0,0	0,0	0,0	0,0
1.4 Loans, deposits and other placements with non-resident banks	9,7	7,7	8,1	8,2	8,3
	6,5	5,1	5,6	5,7	5,8
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	1,2	1,2	1,3	1,3	1,2
	0,8	0,8	0,9	0,9	0,8
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
1.6 Loans and other placements with resident individuals	18,0	18,4	19,3	20,3	20,6
	12,1	12,0	13,3	14,2	14,5
Of which:					
- overdue claims	1,2	1,3	1,0	1,0	1,0
	0,8	0,8	0,7	0,7	0,7
1.7 Loans and other placements with non-resident individuals	0,1	0,1	0,0	0,0	0,0
	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	9,2	8,6	6,9	7,0	6,9
	6,2	5,6	4,8	4,9	4,9
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	0,3	0,2	0,2	0,2	0,2
	0,2	0,1	0,1	0,1	0,1
Credit institutions' portfolio of promissory notes of residents	1,2	1,5	0,8	1,2	1,0
	0,8	1,0	0,6	0,8	0,7
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

	1.01.10		1.01.11		1.01.12		1.04.12		1.05.12	
	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	4 075,4	100,0	5 499,0	100,0	5 977,9	100,0	6 087,0	100,0	6 166,2	100,0
- in rubles	3 309,3	81,2	4 567,6	83,1	5 008,9	83,8	5 194,8	85,3	5 235,0	84,9
- in foreign currency	766,1	18,8	931,4	16,9	969,0	16,2	892,2	14,7	931,2	15,1
Of which:										
Securities at fair value through profit or loss	1 469,8	36,1	1 654,8	30,1	1 662,6	27,8	1 774,8	29,2	1 817,2	29,5
- in rubles	1 309,8	32,1	1 428,6	26,0	1 458,8	24,4	1 612,9	26,5	1 654,0	26,8
- in foreign currency	160,0	3,9	226,2	4,1	203,8	3,4	161,9	2,7	163,2	2,6
Securities available for sale	2 157,1	52,9	3 005,5	54,7	3 074,5	51,4	3 032,8	49,8	3 051,4	49,5
- in rubles	1 678,4	41,2	2 448,5	44,5	2 465,4	41,2	2 469,5	40,6	2 466,7	40,0
- in foreign currency	478,6	11,7	557,0	10,1	609,1	10,2	563,3	9,3	584,6	9,5
Securities held-to-maturity	150,6	3,7	458,3	8,3	840,8	14,1	858,0	14,1	862,4	14,0
- in rubles	116,6	2,9	432,4	7,9	806,3	13,5	826,0	13,6	828,5	13,4
- in foreign currency	34,0	0,8	25,9	0,5	34,5	0,6	32,0	0,5	33,9	0,6
Shares in associates and subsidiaries	284,5	7,0	368,2	6,7	387,3	6,5	409,3	6,7	423,6	6,9
- in rubles	191,6	4,7	246,8	4,5	267,8	4,5	275,9	4,5	275,7	4,5
- in foreign currency	92,9	2,3	121,4	2,2	119,5	2,0	133,4	2,2	147,9	2,4
Reference data:										
Revaluation of securities	16,3		54,1		-63,5		-7,2		-29,7	
Provisions for losses on securities available for sale	13,9		15,2		20,4		23,0		22,7	
Provisions for losses on securities held-to-maturity	2,4		3,9		1,6		1,5		1,5	
Provisions for losses on portfolio of shares in associates and subsidiaries	2,3		3,1		7,9		10,8		10,8	

¹ Excluding promissory notes.

Table 19

The structure of credit institutions' portfolio of debt securities

	1.01.10		1.01.11		1.01.12		1.04.12		1.05.12	
	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	3 379,1	100,0	4 419,9	100,0	4 676,2	100,0	4 803,9	100,0	4 903,1	100,0
- in rubles	2 741,3	81,1	3 661,2	82,8	3 907,2	83,6	4 118,7	85,7	4 194,0	85,5
- in foreign currency	637,8	18,9	758,7	17,2	769,0	16,4	685,2	14,3	709,1	14,5
of which: revaluation	10,5	0,3	17,0	0,4	-48,8	-1,0	-6,6	-0,1	-6,4	-0,1
Debt securities at book value held (without revaluation)	3 368,6	100,0	4 402,9	100,0	4 725,0	100,0	4 810,6	100,0	4 909,5	100,0
of which:										
debt securities of the Russian Federation	767,9	22,8	1 177,5	26,7	1 496,3	31,7	1 526,5	31,7	1 270,1	25,9
- in rubles	656,5	19,5	1 113,4	25,3	1 397,1	29,6	1 441,3	30,0	1 171,6	23,9
- in foreign currency	111,4	3,3	64,1	1,5	99,2	2,1	85,3	1,8	98,4	2,0
debt securities of the Bank of Russia	283,1	8,4	588,5	13,4	0,0	0,0	0,0	0,0	0,0	0,0
- in rubles	283,1	8,4	588,5	13,4	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	229,6	6,8	284,3	6,5	223,7	4,7	136,9	2,8	98,7	2,0
- in rubles	229,6	6,8	284,3	6,5	223,6	4,7	136,8	2,8	98,6	2,0
- in foreign currency	0,0	0,0	0,0	0,0	0,1	0,0	0,1	0,0	0,1	0,0
debt securities of resident credit institutions	289,3	8,6	365,0	8,3	408,5	8,6	478,6	9,9	480,6	9,8
- in rubles	252,2	7,5	345,0	7,8	408,5	8,6	465,8	9,7	467,5	9,5
- in foreign currency	37,1	1,1	20,0	0,5	0,0	0,0	12,9	0,3	13,1	0,3
other debt securities of residents	759,2	22,5	901,1	20,5	997,5	21,1	1 035,6	21,5	963,0	19,6
- in rubles	759,1	22,5	893,4	20,3	997,4	21,1	1 035,5	21,5	962,9	19,6
- in foreign currency	0,1	0,0	7,7	0,2	0,1	0,0	0,1	0,0	0,2	0,0
debt securities of other countries	33,5	1,0	59,6	1,4	40,3	0,9	33,9	0,7	30,0	0,6
- in rubles	0,0	0,0	6,6	0,2	5,0	0,1	5,0	0,1	5,1	0,1
- in foreign currency	33,5	1,0	53,0	1,2	35,3	0,7	28,9	0,6	24,9	0,5
debt securities of non-resident banks	90,1	2,7	189,3	4,3	169,5	3,6	148,6	3,1	149,9	3,1
- in rubles	28,9	0,9	20,0	0,5	23,0	0,5	24,1	0,5	26,1	0,5
- in foreign currency	61,1	1,8	169,4	3,8	146,5	3,1	124,4	2,6	123,8	2,5
other debt securities of non-residents	539,7	16,0	469,9	10,7	629,7	13,3	529,5	11,0	560,4	11,4
- in rubles	174,6	5,2	138,4	3,1	245,0	5,2	229,5	4,8	230,9	4,7
- in foreign currency	365,1	10,8	331,5	7,5	384,7	8,1	300,1	6,2	329,5	6,7
debt securities delivered without derecognition in the balance sheet	362,7	10,8	355,3	8,1	747,0	15,8	908,7	18,9	1 345,2	27,4
- in rubles	334,0	9,9	243,2	5,5	645,9	13,7	776,9	16,1	1 227,7	25,0
- in foreign currency	28,7	0,9	112,1	2,5	101,1	2,1	131,9	2,7	117,5	2,4
overdue debt securities	13,4	0,4	12,3	0,3	12,6	0,3	12,1	0,3	11,6	0,2
- in rubles	12,9	0,4	11,4	0,3	10,6	0,2	10,5	0,2	10,0	0,2
- in foreign currency	0,5	0,0	0,9	0,0	2,0	0,0	1,6	0,0	1,6	0,0
Reference data:										
Provisions for losses on debt securities	19,5		20,6		19,6		18,1		18,4	

Table 20

Structure of credit institutions' portfolio of shares

	1.01.10		1.01.11		1.01.12		1.04.12		1.05.12	
	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	411,8	100,0	710,9	100,0	914,4	100,0	873,8	100,0	839,5	100,0
- in rubles	376,4	91,4	659,7	92,8	833,9	91,2	800,2	91,6	765,2	91,2
- in foreign currency	35,3	8,6	51,3	7,2	80,5	8,8	73,6	8,4	74,3	8,8
of which: revaluation	5,8	1,4	37,0	5,2	-14,7	-1,6	-0,5	-0,1	-23,3	-2,8
Shares held at book value (without revaluation)	406,0	100,0	673,9	100,0	929,1	100,0	874,3	100,0	862,8	100,0
of which shares of:										
resident credit institutions	4,6	1,1	5,7	0,8	10,6	1,1	9,7	1,1	9,6	1,1
- in rubles	4,5	1,1	5,7	0,8	10,5	1,1	9,6	1,1	9,4	1,1
- in foreign currency	0,0	0,0	0,0	0,0	0,1	0,0	0,1	0,0	0,2	0,0
other residents	354,2	87,2	588,0	87,3	786,6	84,7	760,0	86,9	748,8	86,8
- in rubles	344,7	84,9	586,4	87,0	784,2	84,4	758,1	86,7	746,7	86,5
- in foreign currency	9,5	2,3	1,6	0,2	2,4	0,3	1,9	0,2	2,0	0,2
non-resident credit institutions	6,4	1,6	28,1	4,2	13,9	1,5	12,4	1,4	10,0	1,2
- 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	6,4	1,6	28,1	4,2	13,9	1,5	12,4	1,4	10,0	1,2
other non-residents	27,0	6,6	22,2	3,3	64,5	6,9	63,2	7,2	64,0	7,4
- in rubles	8,4	2,1	8,4	1,2	8,4	0,9	8,4	1,0	8,4	1,0
- in foreign currency	18,6	4,6	13,8	2,0	56,2	6,0	54,8	6,3	55,6	6,4
shares delivered without derecognition in the balance sheet	13,8	3,4	29,9	4,4	53,5	5,8	29,0	3,3	30,4	3,5
- in rubles	13,1	3,2	22,1	3,3	45,5	4,9	24,6	2,8	24,1	2,8
- in foreign currency	0,7	0,2	7,7	1,1	8,0	0,9	4,3	0,5	6,4	0,7
Reference data:										
Provisions for losses on shares	8,2		10,6		14,7		18,1		17,0	

Table 21**Credit institutions' portfolio of discounted promissory notes**

(billion rubles)

	1.01.10	1.01.11	1.01.12	1.04.12	1.05.12
Portfolio of promissory notes discounted by a credit institution, in rubles	210,8	311,1	213,9	307,1	285,6
of which promissory notes, not paid when due	2,6	3,4	1,8	1,6	1,7
Portfolio of promissory notes discounted by a credit institution, in foreign currency	23,2	18,9	19,9	40,6	19,8
of which promissory notes, not paid when due	0,32	0,13	0,03	0,01	0,01
Total	234,0	330,0	233,9	347,8	305,3

Table 22

The structure of credit institutions' portfolio of discounted promissory notes¹

	1.01.10		1.01.11		1.01.12		1.04.12		1.05.12	
	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	234,0	100,0	330,0	100,0	233,9	100,0	347,8	100,0	305,3	100,0
Of which:										
- promissory notes of federal governments	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of regional and local governments	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of resident credit institutions	180,0	76,9	272,7	82,6	199,2	85,2	305,8	87,9	262,2	85,9
- other promissory notes of residents	51,6	22,0	53,1	16,1	32,5	13,9	39,9	11,5	41,1	13,5
- 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	2,4	1,0	4,2	1,3	2,1	0,9	2,0	0,6	1,9	0,6
Reference data:										
Provisions for losses on promissory notes	8,1		10,7		8,6		8,8		8,4	

¹ including overdue promissory notes.

Funds raised by credit institutions from organisations

(billion rubles)

		1.01.10	1.01.11	1.01.12	1.04.12	1.05.12
1.	Funds raised from organisations, total	9 557,2	11 126,9	13 995,7	13 269,4	13 340,2
	- in rubles	6 398,0	7 786,3	10 330,4	9 688,2	9 528,5
	- in foreign currency	3 159,3	3 340,5	3 665,3	3 581,2	3 811,7
	of which:					
1.1.	Funds of legal entities in settlement and other accounts ¹	3 857,4	4 845,1	5 326,7	5 521,7	5 216,7
	- in rubles	3 099,7	4 134,9	4 701,0	4 664,5	4 380,1
	- in foreign currency	757,6	710,2	625,7	857,2	836,6
	Of which:					
1.1.1	Funds of individual entrepreneurs	90,6	121,2	146,0	138,6	131,2
	- in rubles	88,9	119,6	144,0	136,0	128,6
	- in foreign currency	1,7	1,6	2,0	2,6	2,6
1.2.	Government and other extra budgetary funds in settlement accounts	13,7	12,0	7,1	4,8	3,3
1.3.	Float	209,5	218,4	272,7	277,9	303,4
1.4.	Deposits and other funds raised from legal entities (except credit institutions)	5 466,6	6 035,6	8 367,4	7 446,7	7 797,1
	- in rubles	3 198,6	3 541,2	5 488,0	4 857,5	5 001,8
	- in foreign currency	2 268,0	2 494,4	2 879,4	2 589,2	2 795,3
	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	267,0	464,3	916,5	548,0	559,7
1.4.2.	Certificates of deposit	20,1	15,4	13,4	11,6	11,1
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	0,0	0,0	0,0	0,0	0,0
1.5.	Clients' funds in factoring and forfeiting operations	10,1	15,7	21,9	18,2	19,3
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	0,1	0,0	0,0	0,2
	Deposits and other funds raised from legal entities (as paragraph 1.4.) by maturity:					
	demand deposits and deposits with maturity up to 30 days	739,4	955,7	1 387,5	907,2	888,8
	- in rubles	652,9	826,0	1 191,4	807,0	735,5
	- in foreign currency	86,6	129,7	196,1	100,3	153,2
	with maturity from 31 days to 1 year	2 202,0	2 065,1	3 183,5	2 824,1	3 140,3
	- in rubles	1 658,8	1 597,2	2 728,6	2 447,9	2 663,7
	- in foreign currency	543,2	467,8	454,9	376,2	476,6
	with maturity in excess of 1 year	2 525,1	3 014,8	3 796,4	3 715,4	3 768,1
	- in rubles	886,9	1 118,0	1 568,1	1 602,7	1 602,6
	- in foreign currency	1 638,2	1 896,8	2 228,3	2 112,8	2 165,5
	Reference data					
	Funds raised from non-resident organisations, total	1 430,8	1 704,6	1 924,3	1 755,1	2 010,9
	- in rubles	215,1	299,7	381,2	369,0	408,1
	- in foreign currency	1 215,7	1 404,9	1 543,1	1 386,1	1 602,8
	of which:					
	Funds of non-resident organisations in settlement and other accounts	113,8	195,2	179,7	175,7	203,0
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	203,9	269,3	350,1	271,0	384,8
	Other funds raised from non-resident legal entities	1 101,7	1 228,8	1 381,6	1 293,1	1 409,6
	Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0,0	0,0	0,0	0,0	0,0

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

Table 24

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

	1.01.10	1.01.11	1.01.12	1.04.12	1.05.12
Issued debt obligations - total	1 196,8	1 364,6	1 551,1	1 976,0	1 953,7
including:					
bonds:	412,7	537,9	666,7	778,6	817,2
of which					
with maturities less than one year	3,9	0,0	1,2	5,1	8,9
with maturities in excess of one year	408,8	537,9	665,5	773,5	808,3
deposit certificates ¹	20,1	15,4	13,4	11,6	11,1
of which					
with maturities in excess of one year	8,8	3,6	2,3	1,2	1,2
with maturities in excess of one year	10,6	11,4	11,0	9,8	9,7
savings certificates ²	15,5	14,0	11,5	19,7	33,7
of which					
with maturities in excess of one year	10,0	8,2	4,8	9,4	17,2
with maturities in excess of one year	3,8	4,2	5,3	9,0	15,3
promissory notes and banker's acceptances	748,6	797,3	859,5	1 166,0	1 091,7
of which					
with maturities in excess of one year	420,3	407,8	483,1	779,8	687,7
with maturities in excess of one year	315,2	375,4	359,7	363,1	382,9

¹ Included in corporate deposits.

² Included in retail deposits.

Individual deposit structure

(billion rubles)

		1.01.10	1.01.11	1.01.12	1.04.12	1.05.12
1	Individual deposits	7 485,0	9 818,0	11 871,4	11 984,3	12 259,6
	- of which savings certificates	15,5	14,0	11,5	19,7	33,7
1.1.	Individual demand deposits and deposits with maturity up to 30 days	1 232,1	1 733,0	2 281,3	2 089,9	2 208,4
	- in rubles	1 060,8	1 546,4	2 059,3	1 860,8	1 983,4
	- in foreign currency	171,3	186,5	222,1	229,1	225,0
1.2.	Individual deposits with maturity from 31 days to 1 year	1 481,6	1 730,3	2 376,7	2 705,7	2 788,0
	- in rubles	965,9	1 353,3	1 981,1	2 296,9	2 378,8
	- in foreign currency	515,6	377,0	395,6	408,7	409,2
1.3.	Individual deposits with maturity in excess of 1 year	4 771,3	6 354,7	7 213,4	7 188,7	7 263,2
	- in rubles	3 484,4	5 018,8	5 661,9	5 658,2	5 720,7
	- in foreign currency	1 286,9	1 335,9	1 551,5	1 530,5	1 542,5
Reference data:						
	Deposits of non-resident individuals (excluding saving certificates)	84,0	103,3	134,7	133,4	137,5

Table 26

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

(billion rubles)

	1.01.10	1.01.11	1.01.12	1.04.12	1.05.12
Loans, deposits and other funds raised from other credit institutions, total	3 117,3	3 754,9	4 560,2	4 124,9	3 976,8
- in rubles	1 420,5	1 832,1	2 197,7	1 980,7	1 896,9
- in foreign currency	1 696,8	1 922,8	2 362,5	2 144,2	2 079,9
of which:					
- loans, deposits and other funds raised from resident credit institutions	1 234,2	1 696,6	2 123,6	1 906,1	1 868,0
- in rubles	1 019,4	1 407,6	1 767,2	1 511,5	1 478,9
- in foreign currency	214,8	289,0	356,4	394,6	389,0
of which					
overdue debt	0,0	0,0	0,0	0,0	0,0
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,0	0,0	0,0	0,0
- loans, deposits and other funds raised from non-resident banks	1 883,1	2 058,3	2 436,6	2 218,8	2 108,8
- in rubles	401,1	424,5	430,5	469,2	417,9
- in foreign currency	1 482,0	1 633,8	2 006,0	1 749,5	1 690,9
of which					
overdue debt	0,2	0,0	0,0	0,0	0,0
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,2	0,0	0,0	0,0	0,0

Table 27

Distribution of budgetary funds in settlement accounts by groups of credit institutions on 1.05.12

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	19 465	46,1	62 968	0,2
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%	80	22 787	53,9	27 694 906	65,7
No budgetary funds	888	0	0,0	14 393 495	34,2
Data not available	1	0	0,0	0	0,0
Total	970	42 252	100,0	42 151 368	100,0

¹ Without government and other extra-budgetary funds

Funds raised from and placed with non-residents

№	Indicator	1.01.10		1.01.11		1.01.12		1.04.12		1.05.12	
		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)	1 515,1	5,1	1 808,3	5,3	2 059,6	4,9	1 889,1	4,5	2 148,9	5,1
1.1	Funds in accounts of legal entities (excluding certificates of deposit)	1 419,4	4,8	1 693,3	5,0	1 911,3	4,6	1 739,8	4,2	1 997,3	4,7
1.1.1	of which deposits and other raised funds (excluding certificates of deposit)	1 305,6	4,4	1 498,1	4,4	1 731,7	4,2	1 564,2	3,8	1 794,4	4,3
1.2	Individual deposits (excluding saving certificates)	84,0	0,3	103,3	0,3	134,7	0,3	133,4	0,3	137,5	0,3
1.2.1	of which deposits and other raised funds (excluding saving certificates)	64,1	0,2	76,5	0,2	98,9	0,2	98,5	0,2	100,8	0,2
1.3	Funds in other accounts	11,7	0,0	11,7	0,0	13,5	0,0	15,9	0,0	14,1	0,0
2.	Funds in correspondent and other accounts of credit institutions	105,1	0,4	101,3	0,3	119,9	0,3	118,5	0,3	130,7	0,3
3.	Loans, deposits and other funds raised from credit institutions	1 883,1	6,4	2 058,3	6,1	2 436,6	5,9	2 218,8	5,3	2 108,8	5,0
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	3 503,2	11,9	3 967,9	11,7	4 616,0	11,1	4 226,3	10,2	4 388,5	10,4
	Reference data:										
	Liabilities of authorized banks to non-residents on issued debt securities - total	87,8	0,3	83,8	0,2	124,9	0,3	109,8	0,3	109,2	0,3
	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	2 707,4	9,2	2 943,9	8,7	4 149,8	10,0	4 176,5	10,1	4 232,1	10,0
	of which overdue claims	41,8	0,1	10,0	0,0	33,6	0,1	58,6	0,1	57,5	0,1
	of which:										
1.1.	Loans, deposits and other placements	1 922,9	6,5	1 711,4	5,1	2 311,2	5,6	2 381,7	5,7	2 447,7	5,8
1.2	Loans and other placements with legal entities	774,3	2,6	1 219,1	3,6	1 827,4	4,4	1 783,6	4,3	1 773,0	4,2
1.3	Loans and other placements with individuals	10,2	0,0	13,3	0,0	11,2	0,0	11,2	0,0	11,5	0,0
2.	Correspondent accounts with banks	667,6	2,3	689,3	2,0	773,1	1,9	808,2	1,9	846,0	2,0
3.	Securities acquired by credit institutions, total	699,1	2,4	773,4	2,3	919,9	2,2	789,7	1,9	816,3	1,9
	of which:										
3.1	Debt securities (without revaluation and delivered without derecognition in the balance sheet)	663,3	2,3	718,9	2,1	839,4	2,0	712,0	1,7	740,3	1,8
3.2	Shares (without revaluation and delivered without derecognition in the balance sheet)	33,4	0,1	50,3	0,1	78,4	0,2	75,6	0,2	74,0	0,2
3.3	Discounted promissory notes	2,5	0,0	4,2	0,0	2,1	0,0	2,1	0,0	2,0	0,0
4.	Shares in associates and subsidiaries	94,2	0,3	122,7	0,4	122,9	0,3	136,7	0,3	151,3	0,4
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	4 168,3	14,2	4 529,3	13,4	5 965,7	14,3	5 911,1	14,2	6 045,7	14,3
	Reference data:										
	Overdue interest on claims of credit institutions	2,7	0,0	0,7	0,0	1,8	0,0	2,2	0,0	1,5	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 29

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				
	1.01.10	1.01.11	1.01.12	1.04.12	1.05.12	1.01.10	1.01.11	1.01.12	1.04.12	1.05.12	1.01.10	1.01.11	1.01.12	1.04.12	1.05.12
Total	205 109,7	573 379,7	848 216,8	267 864,6	341 964,8	1 058	1 012	978	975	969	71 355,6	132 079,1	173 170,6	36 022,7	71 148,1
Profit-making CIs ¹	284 938,7	595 046,7	853 842,3	272 361,5	348 914,7	938	931	928	881	842	69 308,1	131 763,4	172 913,2	35 871,9	70 434,7
Loss-making CIs	-79 829,0	-21 667,0	-5 625,5	-4 496,9	-6 949,8	120	81	50	94	127	2 047,5	315,6	257,4	150,8	713,3
CIs that have not provided their reporting	0,0	0,0	0,0	0,0	0,0	0	0	0	0	1	0,0	0,0	0,0	0,0	0,0
Total						1058	1012	978	975	970					

¹ including CIs with zero profit.

Table 30

Structure of operating credit institutions' income and expenses¹

	1.01.10		1.01.11		1.01.12		1.04.12	
	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)
1. Income of credit institution, total	31 600,6	100,0	22 645,4	100,0	27 399,1	100,0	6 552,6	100,0
1.1. Interest income on placements with legal entities (except income on securities)	1 895,6	6,0	1 609,2	7,1	1 637,0	6,0	467,6	7,1
1.2. Interest income on loans to individuals	589,1	1,9	613,4	2,7	778,7	2,8	236,5	3,6
1.3. Income on securities	1 050,6	3,3	754,2	3,3	799,0	2,9	239,6	3,7
1.4. Income on operations with foreign currency	22 740,3	72,0	14 159,3	62,5	17 923,0	65,4	4 132,9	63,1
1.5. Commissions	473,3	1,5	513,3	2,3	587,1	2,1	146,8	2,2
1.6. Recovery of loss provision	3 616,7	11,5	4 118,9	18,2	3 963,9	14,5	802,8	12,3
1.7. Other income	1 234,9	3,9	877,2	3,9	1 710,4	6,2	526,4	8,0
Of which:								
1.7.1. Fines, penalties, forfeits	53,2	0,2	102,4	0,5	68,6	0,3	11,1	0,2
2. Expenses of credit institution, total	31 394,7	100,0	22 064,4	100,0	26 550,8	100,0	6 284,2	100,0
2.1. Interest expenses on funds raised from legal entities (except expense on securities)	946,0	3,0	608,4	2,8	629,8	2,4	211,4	3,4
2.2. Interest expenses on funds raised from individuals	455,6	1,5	562,6	2,6	542,8	2,0	151,6	2,4
2.3. Expenses on operations with securities	681,2	2,2	394,3	1,8	495,5	1,9	139,9	2,2
2.4. Expenses on operations with foreign currency	22 581,7	71,9	14 114,1	64,0	17 829,3	67,2	4 155,7	66,1
2.5. Commissions	56,6	0,2	61,3	0,3	88,6	0,3	22,9	0,4
2.6. Expenses on loss provision	4 667,3	14,9	4 352,5	19,7	4 074,1	15,3	819,4	13,0
2.7. Management expenses (including personnel costs)	621,5	2,0	719,9	3,3	894,0	3,4	208,0	3,3
2.8. Other expenses	1 384,7	4,4	1 251,2	5,7	1 996,6	7,5	575,4	9,2
Of which:								
2.8.1. Fines, penalties, forfeits	1,4	0,0	1,6	0,0	1,7	0,0	0,4	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 31.1

Assets and liabilities¹ of credit institutions (with balancing of some accounts), registered in respective regions, as of 1.05.12

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	28 286 005 635	9 022 697 233	28 921 369 393	8 399 200 185
Belgorod Region	17 442 755	563 901	17 477 342	529 314
Bryansk Region	725 164	2 294	727 427	31
Vladimir Region	6 031 395	218 147	5 818 658	430 884
Voronezh Region	2 638 479	68 311	2 644 353	62 437
Ivanovo Region	11 925 264	525 180	11 797 557	652 888
Kaluga Region	15 892 973	768 896	15 883 044	778 825
Kostroma Region	85 202 912	6 046 580	83 365 455	7 884 037
Kursk Region	14 220 495	632 138	14 241 001	611 632
Lipetsk Region	25 812 573	1 530 179	25 822 783	1 519 969
Moscow Region	79 879 234	10 633 983	78 675 314	11 837 903
Orel Region	6 115 947	135 349	6 099 556	151 740
Ryazan Region	14 644 606	809 023	14 869 586	584 043
Smolensk Region	30 629 874	3 414 035	29 530 523	4 513 386
Tambov Region	2 553 608	28 138	2 556 243	25 503
Tver Region	9 398 004	450 867	9 402 529	446 342
Tula Region	12 929 259	601 988	12 933 684	597 563
Yaroslavl Region	7 593 247	323 548	7 601 081	315 714
City of Moscow	27 942 369 846	8 995 944 676	28 581 923 257	8 368 257 974
North-Western Federal District	1 031 298 386	227 966 854	1 050 983 127	208 872 166
Republic of Karelia	1 077 420	24 205	1 082 107	19 518
Komi Republic	6 280 883	593 963	6 306 721	568 125
Akhangel'sk Region	1 034 705	26 934	1 037 300	24 339
Vologda Region	65 596 866	8 698 209	65 621 218	8 673 857
Kaliningrad Region	17 694 182	6 030 285	17 635 960	6 088 537
Leningrad Region*	8 577 295	677 480	8 566 255	688 520
Murmansk Region	5 743 260	671 355	5 654 067	760 548
Novgorod Region	4 608 710	136 374	4 635 019	110 065
Pskov Region	2 552 294	34 170	2 559 215	27 249
St Petersburg	918 132 771	211 073 879	937 885 265	191 911 408
Southern Federal District	194 042 892	14 123 486	195 380 026	12 786 527
Republic of Adygeya	4 156 636	41 774	4 172 169	26 241
Republic of Kalmykia	1 287 057	129 176	1 286 509	129 724
Krasnodar Territory	92 393 502	4 213 457	92 853 624	3 753 510
Astrakhan Region	6 547 425	241 590	6 573 499	215 516
Volgograd Region	15 093 193	983 463	15 132 557	944 099
Rostov Region	74 565 079	8 514 026	75 361 668	7 717 437
North-Caucasian Federal District	63 913 220	4 116 486	63 977 731	4 051 975
Republic of Daghestan	30 472 429	582 110	30 478 991	575 548
Republic of Ingushetia	863 201	36 877	888 407	11 671
Kabardino-Balkar Republic	5 364 153	96 892	5 392 012	69 033
Karachai-Cherkess Republic	4 576 252	2 818 542	4 664 733	2 730 061
Republic of North Ossetia - Alania	9 331 774	175 531	9 304 477	202 828
Chechen Republic	0	0	0	0
Stavropol Territory	13 305 411	406 534	13 249 111	462 834
Volga Federal District	1 184 398 080	90 096 607	1 190 774 079	83 679 551

Republic of Bashkortostan	69 953 042	4 930 229	70 209 207	4 684 123
Republic of Marii El	1 792 726	13 284	1 801 074	4 936
Republic of Mordovia	18 347 382	296 730	18 342 088	302 024
Republic of Tatarstan	538 398 579	50 807 715	544 520 821	44 687 991
Udmurt Republic	25 061 554	1 454 774	24 366 904	2 149 424
Chuvash Republic	9 116 127	212 910	9 115 818	213 219
Perm Territory	32 475 125	2 225 672	32 253 037	2 447 760
Kirov Region	24 965 423	2 435 909	25 784 690	1 615 018
Nizhny Novgogrod Region	74 946 410	4 701 622	75 404 987	4 242 166
Orenburg Region	38 157 799	1 453 975	38 041 192	1 570 582
Penza Region	3 074 795	0	3 074 795	0
Samara Region	289 828 991	16 855 160	289 482 563	17 150 457
Saratov Region	53 663 666	4 558 684	53 752 267	4 470 083
Ulyanovsk Region	4 616 461	149 943	4 624 636	141 768
Ural Federal District	794 281 911	119 634 762	825 150 651	89 411 169
Kurgan Region	2 650 712	49 618	2 652 490	47 840
Sverdlovsk Region	353 825 290	31 816 736	361 344 853	24 340 681
Tyumen Region	327 994 873	74 745 140	349 156 642	54 185 010
Chelyabinsk Region	109 811 036	13 023 268	111 996 666	10 837 638
Siberian Federal District	495 498 605	86 405 096	500 081 417	81 819 867
Republic of Altai	14 873 896	66 447	14 925 240	15 103
Republic of Buryatiya	8 545 927	862 050	8 766 805	641 150
Republic of Tuva	300 855	2 769	303 094	530
Republic of Khakassia	4 496 864	45 496	4 502 240	40 120
Altai Territory	15 359 713	353 130	15 369 589	343 254
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	10 560 501	500 009	10 588 663	471 847
Irkutsk Region	17 895 630	746 170	18 103 450	538 350
Kemerovo Region	26 397 156	1 182 840	26 961 723	618 273
Novosibirsk Region	367 419 566	79 192 858	370 360 398	76 249 631
Omsk Region	19 914 431	3 253 377	20 467 517	2 700 291
Tomsk Region	9 734 066	199 950	9 732 698	201 318
Far Eastern Federal District	399 713 181	22 200 359	386 498 048	35 421 139
Republic of Sakha (Yakutia)	19 274 326	610 758	19 198 014	687 070
Kamchatka Territory	14 714 086	1 242 503	14 897 852	1 064 384
Primorskiy Territory	84 178 514	6 186 557	83 331 499	7 033 572
Khabarovsk Territory	45 861 524	2 900 667	45 761 812	3 000 379
Amur Region	223 164 164	10 251 285	210 779 285	22 636 164
Magadan Region	0	0	0	0
Sakhalin Region	12 520 567	1 008 589	12 529 586	999 570
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	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 31.2

Assets and liabilities¹ with balancing of some accounts of credit institutions (head-office and branches located in respective regions), as of 1.05.12

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	21 833 935 521	8 279 685 655	22 472 302 382	7 641 318 794
Belgorod Region	106 312 430	14 615 116	106 383 984	14 543 562
Bryansk Region	55 498 642	3 561 214	55 504 485	3 555 371
Vladimir Region	108 832 972	9 203 487	108 861 239	9 175 220
Voronezh Region	600 084 476	14 406 563	600 073 426	14 417 613
Ivanovo Region	60 061 197	4 811 553	59 980 926	4 891 824
Kaluga Region	84 398 243	6 918 683	84 387 545	6 929 381
Kostroma Region	67 044 383	2 555 166	66 930 931	2 668 618
Kursk Region	59 175 459	3 647 264	59 564 960	3 257 763
Lipetsk Region	82 004 233	5 034 274	82 021 604	5 016 903
Moscow Region	782 592 312	65 642 622	781 878 783	66 356 151
Orel Region	42 092 992	2 193 822	42 081 461	2 205 353
Ryazan Region	90 939 165	1 739 843	90 486 638	2 192 370
Smolensk Region	80 251 296	1 386 353	80 230 157	1 407 492
Tambov Region	44 926 602	2 436 780	44 942 809	2 420 573
Tver Region	79 243 930	7 760 076	79 247 424	7 756 582
Tula Region	107 927 249	25 030 371	107 672 257	25 285 363
Yaroslavl Region	182 555 730	5 333 383	182 605 154	5 283 959
City of Moscow	19 199 994 210	8 103 409 085	19 839 448 599	7 463 954 696
North-Western Federal District	2 591 540 278	461 078 130	2 556 606 240	496 012 168
Republic of Karelia	44 379 828	9 454 775	46 934 764	6 899 839
Komi Republic	82 492 567	5 852 600	82 485 563	5 859 604
Akhangel'sk Region	106 860 658	9 383 268	106 861 552	9 382 374
Vologda Region	141 817 600	10 755 694	140 699 427	11 873 867
Kaliningrad Region	95 608 551	26 450 327	72 927 557	49 131 321
Leningrad Region	42 804 555	1 067 166	44 215 947	-344 226
Murmansk Region	58 456 391	23 010 427	73 329 183	8 137 635
Novgorod Region	45 744 621	4 238 023	44 298 153	5 684 491
Pskov Region	44 594 213	297 186	41 294 350	3 597 049
St Petersburg	1 928 781 294	370 568 664	1 903 559 744	395 790 214
Southern Federal District	1 296 771 734	86 615 466	1 289 182 623	94 204 577
Republic of Adygeya	21 385 007	156 615	21 395 925	145 697
Republic of Kalmykia	8 024 295	80 904	8 023 527	81 672
Krasnodar Territory	609 040 426	30 050 684	600 979 039	38 112 071
Astrakhan Region	55 449 257	4 387 537	55 466 772	4 370 022
Volgograd Region	144 616 786	11 048 976	143 842 505	11 823 257
Rostov Region	458 255 963	40 890 750	459 474 855	39 671 858
North-Caucasian Federal District	397 473 840	9 350 087	397 641 660	9 182 267
Republic of Dagestan	58 069 379	1 018 146	58 079 748	1 007 777
Republic of Ingushetia	10 453 123	122 223	10 485 462	89 884
Kabardino-Balkar Republic	32 351 013	833 038	32 319 909	864 142
Karachai-Cherkess Republic	15 310 861	2 082 307	15 367 120	2 026 048
Republic of North Ossetia - Alania	26 304 797	1 164 921	26 310 479	1 159 239
Chechen Republic	17 674 364	53 772	17 668 593	59 543
Stavropol Territory	237 310 303	4 075 680	237 410 349	3 975 634

Volga Federal District	3 678 618 463	241 581 575	3 730 558 575	189 641 463
Republic of Bashkortostan	317 280 472	58 386 260	349 919 901	25 746 831
Republic of Marii El	49 651 955	1 995 071	49 662 879	1 984 147
Republic of Mordovia	83 010 520	532 109	83 039 847	502 782
Republic of Tatarstan	699 994 642	63 312 981	706 409 157	56 898 466
Udmurt Republic	122 442 954	1 609 881	128 067 903	-4 015 068
Chuvash Republic	80 914 633	489 194	80 936 933	466 894
Perm Territory	323 105 016	13 052 334	332 761 240	3 396 110
Kirov Region	97 931 481	2 659 930	98 732 974	1 858 437
Nizhny Novgograd Region	481 718 206	18 651 133	483 065 102	17 304 237
Orenburg Region	117 043 743	7 681 463	116 952 186	7 773 020
Penza Region	69 037 855	4 237 420	69 022 280	4 252 995
Samara Region	1 000 646 108	49 717 850	996 083 868	54 280 090
Saratov Region	163 311 746	13 132 858	163 386 382	13 058 222
Ulyanovsk Region	72 529 132	6 123 091	72 517 923	6 134 300
Ural Federal District	1 993 666 867	324 567 770	2 025 653 489	292 581 148
Kurgan Region	36 137 994	152 414	36 140 917	149 491
Sverdlovsk Region	878 416 351	172 024 123	889 009 243	161 431 231
Tyumen Region	734 362 524	120 475 414	754 353 760	100 484 178
Chelyabinsk Region	344 749 998	31 915 819	346 149 569	30 516 248
Siberian Federal District	2 063 711 036	116 495 910	2 068 498 842	111 708 104
Republic of Altai	8 582 838	35 558	8 596 091	22 305
Republic of Buryatiya	45 708 831	1 476 875	45 912 548	1 273 158
Republic of Tuva	12 351 649	25 480	12 354 789	22 340
Republic of Khakassia	26 874 960	195 977	26 887 012	183 925
Altai Territory	148 527 613	3 998 322	148 569 293	3 956 642
Zabaykal Territory	37 434 781	2 025 224	37 407 665	2 052 340
Krasnoyarsk Territory	321 814 183	15 810 432	321 088 129	16 536 486
Irkutsk Region	276 723 794	5 093 042	276 855 228	4 961 608
Kemerovo Region	187 329 462	27 725 040	187 822 344	27 232 158
Novosibirsk Region	744 918 152	53 787 724	751 977 736	46 728 140
Omsk Region	161 983 767	5 271 753	159 565 361	7 690 159
Tomsk Region	91 461 006	1 050 483	91 462 646	1 048 843
Far Eastern Federal District	931 548 353	59 123 792	919 134 267	71 537 878
Republic of Sakha (Yakutia)	73 872 851	4 177 368	73 843 435	4 206 784
Kamchatka Territory	39 524 167	3 163 759	39 622 322	3 065 604
Primorskiy Territory	194 270 504	16 727 332	193 501 672	17 496 164
Khabarovsk Territory	370 447 481	26 706 006	370 172 010	26 981 477
Amur Region	111 401 962	-5 992 127	99 954 776	5 455 059
Magadan Region	69 057 244	8 429 993	69 029 758	8 457 479
Sakhalin Region	60 641 320	5 550 169	60 683 464	5 508 025
Jewish Autonomous Region	5 284 757	229 366	5 279 965	234 158
Chukotka Autonomous Area	7 048 067	131 926	7 046 865	133 128

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 32.1

Securities acquired by credit institutions registered in respective regions, as of 1.05.12

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	4 377 270 927	1 185 402 601	731 367 261	411 714 797	220 490 541	14 522 050
Belgorod Region	1 247 444	37 088	4 826	0	1 977 860	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	693 523	97 841	18 992	0	235 684	0
Voronezh Region	2 468	2 742	10	0	211 705	0
Ivanovo Region	832 898	47 516	57 803	0	453 086	79 019
Kaluga Region	0	0	11 936	0	0	0
Kostroma Region	26 176 673	339 036	0	5 880	2 129 494	17 431
Kursk Region	1 355 190	1 024 343	0	0	303 889	0
Lipetsk Region	1 685 604	334 234	4 421	0	466 165	19 060
Moscow Region	5 726 898	1 229 726	858 385	0	1 971 082	325 999
Orel Region	0	0	17 994	0	4 577	0
Ryazan Region	1 159 105	841 829	335 965	0	119 180	0
Smolensk Region	1 039 671	702 912	1 076 199	44	1 062 368	0
Tambov Region	0	0	0	62	0	0
Tver Region	645 969	208 228	20 315	0	0	0
Tula Region	584 704	326 622	4 275	0	11 934	0
Yaroslavl Region	28 806	10 477	212	0	35 348	0
City of Moscow	4 336 091 974	1 180 200 007	728 955 928	411 708 811	211 508 169	14 080 541
North-Western Federal District	199 290 713	19 488 650	20 091 191	2 196 773	20 007 605	1 191 098
Republic of Karelia	0	0	0	0	0	0
Komi Republic	2 447 471	900 005	62 705	0	0	168 626
Akhangel'sk Region	0	0	2 843	0	0	0
Vologda Region	4 636 501	1 598 781	61 659	1 500	3 623 939	0
Kaliningrad Region	3 708 961	198 137	32 663	0	579 604	0
Leningrad Region	722 707	113 208	78	20	0	0
Murmansk Region	671 527	614 899	0	0	0	0
Novgorod Region	868 513	365 778	224 908	0	201 893	11 932
Pskov Region	73 995	5 030	0	0	25 074	0
St Petersburg	186 161 038	15 692 812	19 706 335	2 195 253	15 577 095	1 010 540
Southern Federal District	10 630 600	3 449 513	3 855 829	25 169	2 431 395	310 922
Republic of Adygeya	20 188	20 144	1 653	0	19 874	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	6 900 135	1 982 233	3 312 759	0	1 624 861	0
Astrakhan Region	1 380 593	947 072	94 385	5 288	239 130	0
Volgograd Region	1 307 929	341 175	2 276	0	456 754	310 922
Rostov Region	1 021 755	158 889	444 756	19 881	90 776	0
North-Caucasian Federal District	3 210 344	228 102	443 335	210	680 429	0
Republic of Dagestan	960 394	0	320 707	0	268 935	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	1 006	0	30 230	0	0	0
Karachai-Cherkess Republic	665 482	0	33 296	0	57 557	0
Republic of North Ossetia - Alania	0	0	59 102	0	151 664	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	1 583 462	228 102	0	210	202 273	0

Volga Federal District	96 850 016	14 885 721	39 721 181	785 261	13 707 462	416 163
Republic of Bashkortostan	8 959 219	1 225 086	988 752	0	304 396	0
Republic of Marii El	0	0	0	0	0	0
Republic of Mordovia	426 185	142 616	42 132	0	613 718	0
Republic of Tatarstan	44 182 975	7 001 420	16 357 125	765 125	2 822 180	0
Udmurt Republic	3 136 076	543 041	82 631	0	1 377 085	292 798
Chuvash Republic	473 011	76 053	212 010	0	243 576	0
Perm Territory	915 628	0	5 216 953	0	319 179	0
Kirov Region	4 442 927	0	1 327 479	0	235 971	0
Nizhny Novgogrod Region	7 998 544	2 415 983	4 445 086	115	2 660 807	44 713
Orenburg Region	3 886 781	63 279	464 629	17 646	3 555 768	34 056
Penza Region	147 304	87 151	0	0	4 045	0
Samara Region	21 227 748	3 214 662	9 877 380	2 105	1 241 858	44 596
Saratov Region	1 053 618	116 430	706 954	270	328 879	0
Ulyanovsk Region	0	0	50	0	0	0
Ural Federal District	130 217 136	29 143 092	21 155 552	716 340	18 432 320	2 457 125
Kurgan Region	0	0	0	0	10 012	0
Sverdlovsk Region	73 223 535	11 455 630	13 319 852	100	7 801 706	0
Tyumen Region	38 217 892	7 767 479	7 649 065	716 240	10 061 109	2 427 805
Chelyabinsk Region	18 775 709	9 919 983	186 635	0	559 493	29 320
Siberian Federal District	40 893 190	8 334 373	20 734 339	8 150 734	5 447 476	721 317
Republic of Altai	990 617	947 542	1	0	250 807	0
Republic of Buryatiya	49 217	0	908 381	0	336 995	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	12 158	12 607	0	0	0	0
Altai Territory	39 060	36 778	9 349	0	108 523	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	4 190	4 652	34 607	0	0	0
Irkutsk Region	180 197	0	103 728	0	204 031	31 236
Kemerovo Region	2 740 641	1 898 674	91 894	0	430 854	0
Novosibirsk Region	34 113 875	4 855 963	19 582 481	8 150 734	3 129 812	429 843
Omsk Region	2 303 361	472 493	130	0	948 683	260 238
Tomsk Region	459 874	105 664	3 768	0	37 771	0
Far Eastern Federal District	44 725 470	9 125 139	2 152 280	42 095	4 354 183	145 528
Republic of Sakha (Yakutia)	1 757 331	296 246	461 810	0	547 083	0
Kamchatka Territory	474 879	121 831	41 990	42 095	302 244	0
Primorskiy Territory	18 579 948	3 743 129	417 407	0	1 039 329	0
Khabarovsk Territory	867 427	29 679	454 346	0	133 579	0
Amur Region	22 724 121	4 752 615	334 832	0	2 288 023	145 528
Magadan Region	0	0	0	0	0	0
Sakhalin Region	321 764	181 639	441 895	0	43 925	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0

Table 32.2

Securities acquired by head-offices and branches of credit institutions located in respective regions, as of 1.05.12

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	4 437 614 706	1 199 432 603	741 673 092	418 618 386	230 778 225	15 160 079
Belgorod Region	1 247 444	37 088	4 826	0	1 977 860	0
Bryansk Region	0	0	305	0	0	0
Vladimir Region	134 208	41 840	18 992	0	46 787	0
Voronezh Region	2 468	2 742	10	0	211 705	0
Ivanovo Region	832 898	47 516	58 595	0	453 086	79 019
Kaluga Region	0	0	11 936	0	8 515	0
Kostroma Region	12 553 294	289 063	28	0	79 113	17 431
Kursk Region	1 355 190	1 024 343	0	0	303 889	0
Lipetsk Region	1 685 604	334 234	5 053	0	466 165	19 060
Moscow Region	5 726 898	1 229 726	858 634	0	2 625 133	325 999
Orel Region	0	0	17 994	0	4 577	0
Ryazan Region	1 159 105	841 829	335 965	0	119 180	0
Smolensk Region	218 284	195 658	166 493	44	43 100	0
Tambov Region	0	0	0	62	0	0
Tver Region	526 948	208 228	20 315	0	0	0
Tula Region	584 704	326 622	4 275	0	353 027	0
Yaroslavl Region	28 806	10 477	212	0	35 348	0
City of Moscow	4 411 558 855	1 194 843 237	740 169 459	418 618 280	224 050 740	14 718 570
North-Western Federal District	193 689 331	16 546 740	29 822 257	3 443 918	18 443 345	1 128 567
Republic of Karelia	0	0	0	0	0	0
Komi Republic	2 013 664	598 079	59 376	0	0	106 095
Akhangel'sk Region	0	0	2 843	0	0	0
Vologda Region	1 625 450	925 502	61 659	1 500	3 161 864	0
Kaliningrad Region	3 708 961	198 137	32 835	0	579 604	0
Leningrad Region	722 707	113 208	78	1 247 165	0	0
Murmansk Region	671 527	614 899	0	0	0	0
Novgorod Region	868 513	365 778	224 908	0	201 893	11 932
Pskov Region	73 995	5 030	0	0	25 074	0
St Petersburg	184 004 514	13 726 107	29 440 558	2 195 253	14 474 910	1 010 540
Southern Federal District	9 287 426	2 976 180	3 725 888	25 169	1 706 918	161 877
Republic of Adygeya	20 188	20 144	1 653	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	6 347 517	1 982 233	3 291 814	0	1 048 550	0
Astrakhan Region	667 576	473 739	95 683	5 288	148 307	0
Volgograd Region	1 230 390	341 175	2 723	0	409 285	161 877
Rostov Region	1 021 755	158 889	334 015	19 881	100 776	0
North-Caucasian Federal District	2 544 862	228 102	445 374	210	515 930	0
Republik of Daghestan	960 394	0	320 707	0	268 935	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	1 006	0	30 230	0	0	0
Karachai-Cherkess Republic	0	0	33 296	0	47 648	0
Republic of North Ossetia - Alania	0	0	59 102	0	149 990	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	1 583 462	228 102	2 039	210	49 357	0
Volga Federal District	96 221 876	14 885 721	39 606 471	785 261	14 187 923	416 163
Republic of Bashkortostan	8 376 644	1 225 086	963 522	0	434 385	0

Republic of Marii El	0	0	0	0	0	0
Republic of Mordovia	426 185	142 616	42 132	0	123 272	0
Republic of Tatarstan	44 090 420	7 001 420	16 265 402	765 125	3 853 900	0
Udmurt Republic	3 136 076	543 041	83 745	0	1 377 085	292 798
Chuvash Republic	473 011	76 053	212 010	0	475 616	0
Perm Territory	915 628	0	5 217 130	0	281 274	0
Kirov Region	4 442 927	0	1 327 479	0	235 971	0
Nizhny Novgogrod Region	7 998 544	2 415 983	4 445 136	115	2 541 599	44 713
Orenburg Region	3 886 781	63 279	464 984	17 646	3 555 768	34 056
Penza Region	147 304	87 151	0	0	97 012	0
Samara Region	21 274 739	3 214 662	9 877 465	2 105	876 539	44 596
Saratov Region	1 053 617	116 430	707 416	270	335 502	0
Ulyanovsk Region	0	0	50	0	0	0
Ural Federal District	112 025 870	25 938 235	20 898 212	716 340	14 315 877	2 457 125
Kurgan Region	0	0	0	0	10 012	0
Sverdlovsk Region	55 032 269	8 250 773	13 059 015	100	3 901 888	0
Tyumen Region	38 217 892	7 767 479	7 652 376	716 240	9 818 737	2 427 805
Chelyabinsk Region	18 775 709	9 919 983	186 821	0	585 240	29 320
Siberian Federal District	20 136 585	4 596 617	1 524 586	0	3 046 143	294 863
Republic of Altai	39 382	0	1	0	251 355	0
Republic of Buryatiya	49 217	0	908 381	0	336 995	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	12 158	12 607	0	0	0	0
Altai Territory	39 060	36 778	9 349	0	108 583	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	4 190	4 652	34 607	0	25 117	0
Irkutsk Region	180 197	0	103 728	0	204 031	31 236
Kemerovo Region	2 740 641	1 898 674	91 894	0	430 854	0
Novosibirsk Region	14 368 462	2 065 749	371 826	0	566 902	3 389
Omsk Region	2 243 404	472 493	984	0	1 084 535	260 238
Tomsk Region	459 874	105 664	3 816	0	37 771	0
Far Eastern Federal District	31 550 404	5 452 994	1 825 089	42 095	2 557 050	145 528
Republic of Sakha (Yakutia)	1 857 879	296 246	461 810	0	1 223 446	0
Kamchatka Territory	467 489	121 831	41 990	42 095	98 285	0
Primorskiy Territory	18 682 612	3 743 129	431 945	0	1 011 582	0
Khabarovsk Territory	764 763	29 679	439 808	0	179 812	0
Amur Region	9 455 897	1 080 470	7 641	0	0	145 528
Magadan Region	0	0	0	0	0	0
Sakhalin Region	321 764	181 639	441 895	0	43 925	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0

Table 33.1

Distribution of loans, deposits and other placements in rubles by credit institutions, registered in respective regions, as of 1.05.12

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	19 696 186 141	12 401 750 037	1 164 792 003	4 980 941 747
Belgorod Region	10 487 401	8 462 630	340 000	1 268 580
Bryansk Region	684 546	34 546	650 000	0
Vladimir Region	2 987 366	1 893 198	70 640	1 001 158
Voronezh Region	625 331	494 473	118 567	12 291
Ivanovo Region	8 200 410	4 416 268	85 060	3 515 952
Kaluga Region	8 152 284	2 404 077	1 770 000	3 794 735
Kostroma Region	45 715 144	11 560 398	94 985	32 583 286
Kursk Region	11 120 563	9 675 238	400 000	836 991
Lipetsk Region	19 826 292	15 205 154	869 300	1 570 858
Moscow Region	58 267 583	29 604 083	1 450 203	25 025 570
Orel Region	4 942 611	2 680 347	50 000	2 009 269
Ryazan Region	9 971 453	8 186 867	620 000	1 126 422
Smolensk Region	20 784 573	13 716 578	1 171 166	5 248 355
Tambov Region	1 839 099	1 541 961	0	227 138
Tver Region	6 998 270	4 372 072	588 050	2 035 648
Tula Region	9 609 852	8 053 189	64 000	1 219 908
Yaroslavl Region	5 590 362	4 227 552	481 359	774 949
City of Moscow	19 470 383 001	12 275 221 406	1 155 968 673	4 898 690 637
North-Western Federal District	649 924 660	464 899 554	62 636 771	73 588 935
Republic of Karelia	821 436	208 260	200 000	246 476
Komi Republic	2 410 446	1 747 682	200 100	462 215
Akhangel'sk Region	435 810	360 463	29 590	32 597
Vologda Region	48 053 248	25 837 460	4 184 262	16 826 482
Kaliningrad Region	9 695 725	6 812 092	1 654 274	1 208 139
Leningrad Region	4 356 494	3 081 009	502 030	662 714
Murmansk Region	3 005 662	1 344 059	50 132	1 497 395
Novgorod Region	1 694 292	1 098 577	95 500	459 283
Pskov Region	1 440 929	1 275 556	0	165 373
St Petersburg	578 010 618	423 134 396	55 720 883	52 028 261
Southern Federal District	140 774 005	93 541 892	6 044 660	35 760 945
Republic of Adygeya	2 952 909	2 112 973	0	834 936
Republic of Kalmykia	682 493	518 474	30	163 989
Krasnodar Territory	63 362 148	42 406 032	3 275 511	13 876 385
Astrakhan Region	2 483 691	1 015 942	60 200	742 545
Volgograd Region	11 020 772	7 817 917	1 915 500	927 689
Rostov Region	60 271 992	39 670 554	793 419	19 215 401
North-Caucasian Federal District	36 754 807	22 825 148	4 076 188	9 714 047
Republic of Daghestan	14 282 264	7 823 901	555 973	5 902 390
Republic of Ingushetia	371 396	132 845	0	238 551
Kabardino-Balkar Republic	4 158 843	3 028 177	275 000	855 666
Karachai-Cherkess Republic	2 937 529	2 243 729	220 000	473 800
Republic of North Ossetia - Alania	6 010 199	5 344 865	59 885	604 354
Chechen Republic	0	0	0	0

Stavropol Territory	8 994 576	4 251 631	2 965 330	1 639 286
Volga Federal District	804 640 696	490 311 716	29 812 536	260 123 158
Republic of Bashkortostan	47 147 957	23 489 405	2 485 971	20 321 041
Republic of Marii El	1 291 321	1 032 685	400	109 638
Republic of Mordovia	13 260 344	10 529 468	475 400	1 625 615
Republic of Tatarstan	354 046 669	265 106 236	14 038 579	63 386 500
Udmurt Republic	16 953 679	7 567 041	13 600	8 543 335
Chuvash Republic	5 954 415	3 030 453	225 500	2 548 913
Perm Territory	17 418 328	9 224 698	483 000	6 976 577
Kirov Region	16 986 241	12 733 269	144 311	3 941 756
Nizhny Novgogrod Region	45 153 748	33 626 947	1 594 225	6 156 404
Orenburg Region	24 693 338	13 653 081	220 050	10 268 517
Penza Region	2 298 116	1 800 406	1 000	386 931
Samara Region	224 689 231	89 831 633	6 695 500	124 558 547
Saratov Region	31 199 194	15 788 936	3 435 000	10 648 727
Ulyanovsk Region	3 548 115	2 897 458	0	650 657
Ural Federal District	508 028 385	228 874 827	42 426 777	204 133 818
Kurgan Region	1 692 329	1 582 178	900	104 176
Sverdlovsk Region	212 639 343	90 763 485	22 416 235	95 471 686
Tyumen Region	223 817 501	96 415 843	13 732 227	89 882 403
Chelyabinsk Region	69 879 212	40 113 321	6 277 415	18 675 553
Siberian Federal District	320 238 458	184 501 132	22 524 830	100 044 371
Republic of Altai	11 404 073	1 513 371	635 000	8 794 657
Republic of Buryatiya	5 345 334	2 342 881	0	2 793 573
Republic of Tuva	118 755	58 483	0	60 272
Republic of Khakassia	3 425 610	1 423 647	105 590	1 795 293
Altai Territory	12 680 447	10 220 817	360 000	1 900 034
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	7 196 565	4 191 055	471 289	2 501 077
Irkutsk Region	14 091 782	8 838 411	1 306 006	3 833 691
Kemerovo Region	15 648 473	8 439 608	3 018 092	4 190 773
Novosibirsk Region	230 404 541	136 129 073	15 493 085	67 042 897
Omsk Region	13 128 508	6 652 224	1 125 768	5 131 602
Tomsk Region	6 794 370	4 691 562	10 000	2 000 502
Far Eastern Federal District	293 892 191	90 259 089	8 350 141	182 056 631
Republic of Sakha (Yakutia)	10 318 086	6 349 806	2 750	3 588 122
Kamchatka Territory	10 802 548	7 696 737	1 124 821	1 922 400
Primorskiy Territory	52 547 273	37 095 368	1 103 236	11 719 695
Khabarovsk Territory	37 539 120	19 183 872	3 240 573	14 741 571
Amur Region	176 105 991	16 013 350	1 678 761	148 735 769
Magadan Region	0	0	0	0
Sakhalin Region	6 579 173	3 919 956	1 200 000	1 349 074
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0

Table 33.2

Distribution of loans, deposits and other placements in rubles by head-offices and branches of credit institutions, located in respective regions, as of 1.05.12

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	12 391 836 952	8 082 281 232	1 193 770 274	2 279 423 583
Belgorod Region	43 713 262	37 340 339	340 000	5 115 318
Bryansk Region	40 828 211	27 137 858	650 000	8 551 699
Vladimir Region	77 319 845	52 953 367	65 000	23 736 842
Voronezh Region	566 973 505	383 184 031	118 567	169 014 186
Ivanovo Region	39 366 469	30 173 939	85 060	5 933 562
Kaluga Region	65 381 803	41 738 836	1 770 000	18 355 431
Kostroma Region	37 409 087	29 553 855	69 853	4 306 935
Kursk Region	44 090 116	39 441 917	400 000	4 037 946
Lipetsk Region	46 838 705	32 512 423	850 000	11 316 161
Moscow Region	450 520 520	232 829 724	1 450 203	181 226 511
Orel Region	19 835 976	14 428 537	50 000	4 062 406
Ryazan Region	78 554 404	54 164 547	620 000	12 436 130
Smolensk Region	70 933 606	54 597 074	185 857	10 377 989
Tambov Region	19 338 060	16 742 099	0	1 726 182
Tver Region	74 291 671	49 420 590	563 000	13 077 742
Tula Region	94 819 644	74 614 706	49 000	12 993 111
Yaroslavl Region	164 093 811	73 442 912	281 359	75 735 803
City of Moscow	10 457 528 257	6 838 004 478	1 186 222 375	1 717 419 629
	1 841 750 292	1 175 880 275	61 696 493	486 714 531
North-Western Federal District				
Republic of Karelia	38 217 609	13 878 869	200 000	20 073 116
Komi Republic	51 693 996	20 108 208	200 100	29 928 979
Akhangel'sk Region	64 526 784	36 198 994	39 590	17 698 744
Vologda Region	120 569 520	89 007 782	2 960 132	17 920 247
Kaliningrad Region	76 276 440	55 093 858	1 654 274	15 299 104
Leningrad Region	34 010 692	27 655 065	502 030	3 589 862
Murmansk Region	47 934 480	23 189 639	50 132	24 341 827
Novgorod Region	37 287 362	18 510 835	95 500	12 524 026
Pskov Region	38 268 156	27 837 934	0	8 022 681
St Petersburg	1 332 965 253	864 399 091	55 994 735	337 315 945
Southern Federal District	1 083 509 816	715 246 648	6 301 111	318 861 660
Republic of Adygeya	18 873 577	12 426 310	0	6 442 567
Republic of Kalmykia	6 973 822	4 015 439	30	2 958 353
Krasnodar Territory	530 200 051	332 368 502	3 240 362	166 916 382
Astrakhan Region	22 282 845	11 461 615	510 000	6 190 166
Volgograd Region	94 746 142	69 749 424	1 864 000	19 893 223
Rostov Region	410 433 379	285 225 358	686 719	116 460 969
North-Caucasian Federal District	324 876 998	194 853 421	3 961 288	115 251 950
Republic of Dagestan	36 927 998	20 303 559	571 073	16 053 300
Republic of Ingushetia	8 744 304	5 632 996	0	3 111 308
Kabardino-Balkar Republic	28 038 991	21 642 073	275 000	6 120 802
Karachai-Cherkess Republic	13 360 822	7 820 042	65 000	5 475 780
Republic of North Ossetia - Alania	14 298 300	11 073 056	84 885	3 139 264

Chechen Republic	13 765 740	10 398 180	0	3 367 560
Stavropol Territory	209 740 843	117 983 515	2 965 330	77 983 936
Volga Federal District	2 924 617 450	1 783 896 798	29 573 111	975 617 309
Republic of Bashkortostan	237 868 664	129 391 023	2 421 442	97 289 192
Republic of Marii El	46 473 433	34 014 977	400	9 568 981
Republic of Mordovia	74 781 523	57 781 024	300 400	12 166 570
Republic of Tatarstan	498 450 477	370 660 235	13 983 533	102 334 276
Udmurt Republic	101 958 095	54 969 846	13 600	41 874 510
Chuvash Republic	70 565 735	45 758 580	105 500	23 605 581
Perm Territory	279 561 541	188 398 312	483 000	88 957 634
Kirov Region	81 778 923	54 740 116	144 311	21 510 468
Nizhny Novgograd Region	407 891 956	280 678 539	1 614 425	109 217 784
Orenburg Region	72 464 286	41 766 341	220 000	29 630 264
Penza Region	36 256 743	22 294 136	1 000	11 967 874
Samara Region	886 864 422	433 391 825	6 850 500	380 163 255
Saratov Region	96 140 540	51 118 135	3 435 000	33 396 046
Ulyanovsk Region	33 561 112	18 933 709	0	13 934 874
Ural Federal District	1 517 082 985	830 591 656	27 814 480	611 596 432
Kurgan Region	31 334 160	15 689 483	900	15 385 721
Sverdlovsk Region	708 946 932	415 998 484	7 983 938	266 932 610
Tyumen Region	490 847 517	220 412 168	13 552 227	238 104 446
Chelyabinsk Region	285 954 376	178 491 521	6 277 415	91 173 655
Siberian Federal District	1 754 509 645	878 568 328	9 817 823	791 294 545
Republic of Altai	6 909 204	2 713 490	60 000	4 034 697
Republic of Buryatiya	37 256 640	20 608 666	0	16 067 819
Republic of Tuva	11 185 741	1 435 307	0	9 629 520
Republic of Khakassia	23 982 886	9 272 145	106 590	12 688 910
Altai Territory	128 994 173	84 712 635	360 000	43 017 579
Zabaykal Territory	18 061 299	3 996 795	0	14 058 149
Krasnoyarsk Territory	288 287 151	121 928 801	471 289	157 356 806
Irkutsk Region	247 233 189	115 840 083	1 306 006	124 581 574
Kemerovo Region	141 575 378	68 466 242	3 018 133	68 623 074
Novosibirsk Region	633 324 158	336 718 711	3 360 037	254 434 050
Omsk Region	137 239 957	68 873 490	1 125 768	52 260 891
Tomsk Region	80 459 869	44 001 963	10 000	34 541 476
Far Eastern Federal District	612 221 484	315 611 318	7 729 326	267 603 637
Republic of Sakha (Yakutia)	39 197 320	25 956 071	42 750	12 565 710
Kamchatka Territory	22 131 780	16 309 324	1 024 400	4 478 016
Primorskiy Territory	82 481 638	59 195 822	1 123 236	19 484 788
Khabarovsk Territory	338 464 778	155 062 008	3 200 573	171 056 173
Amur Region	47 300 844	15 007 680	1 138 367	24 945 542
Magadan Region	65 352 579	33 093 346	0	30 623 504
Sakhalin Region	15 043 309	9 381 087	1 200 000	3 806 648
Jewish Autonomous Region	1 976 245	1 523 375	0	452 870
Chukotka Autonomous Area	272 991	82 605	0	190 386

Table 34.1

Distribution of loans, deposits and other placements in foreign currency by credit institutions, registered in respective regions, as of 1.05.12

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	6 879 691 965	3 997 883 943	2 380 207 246	254 648 132
Belgorod Region	213 000	149 177	63 823	0
Bryansk Region	0	0	0	0
Vladimir Region	77 306	0	0	77 306
Voronezh Region	441	0	441	0
Ivanovo Region	199 267	137 311	61 956	0
Kaluga Region	1 809	1 761	0	48
Kostroma Region	4 205 510	3 753 000	11 920	411 382
Kursk Region	302 431	278 365	0	710
Lipetsk Region	175 709	155 944	0	19 765
Moscow Region	5 984 674	2 043 820	242 575	3 698 279
Orel Region	66 212	0	66 212	0
Ryazan Region	47 882	33 322	1 236	13 324
Smolensk Region	1 436 713	281 005	199 394	945 083
Tambov Region	881	0	881	0
Tver Region	49 053	0	49 053	0
Tula Region	331 553	266 510	0	65 043
Yaroslavl Region	13 156	0	4 931	8 225
City of Moscow	6 866 586 368	3 990 783 728	2 379 504 824	249 408 967
North-Western Federal District	144 142 872	81 279 983	49 593 524	9 131 293
Republic of Karelia	0	0	0	0
Komi Republic	124 963	15 149	105 674	4 140
Akhangel'sk Region	1 662	0	1 474	188
Vologda Region	3 175 217	521 457	2 022 021	10 525
Kaliningrad Region	837 369	704 082	1 262	132 025
Leningrad Region	265 025	172 582	87 715	4 728
Murmansk Region	279 063	256 108	22 955	0
Novgorod Region	6 407	0	3 193	3 214
Pskov Region	0	0	0	0
St Petersburg	139 453 166	79 610 605	47 349 230	8 976 473
Southern Federal District	6 711 954	3 934 053	1 693 714	375 856
Republic of Adygeya	1 209	0	440	769
Republic of Kalmykia	22 712	5 329	15 562	1 821
Krasnodar Territory	1 294 603	809 250	169 187	225 975
Astrakhan Region	3 161	0	1 401	1 760
Volgograd Region	309 675	0	302 267	7 408
Rostov Region	5 080 594	3 119 474	1 204 857	138 123
North-Caucasian Federal District	1 355 413	826 766	302 749	225 898
Republic of Dagestan	109 152	51 278	7 429	50 445
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	706	0	706	0
Karachai-Cherkess Republic	1 040 638	775 488	148 611	116 539
Republic of North Ossetia - Alania	4 866	0	4 477	389

Chechen Republic	0	0	0	0
Stavropol Territory	200 051	0	141 526	58 525
Volga Federal District	36 234 736	26 688 929	4 407 818	4 269 513
Republic of Bashkortostan	1 548 352	1 292 186	72 082	184 084
Republic of Marii El	440	0	440	0
Republic of Mordovia	8 003	3 970	3 026	1 007
Republic of Tatarstan	21 530 066	17 663 807	2 203 431	906 750
Udmurt Republic	557 800	247 784	125 599	184 417
Chuvash Republic	85 809	0	2 202	83 607
Perm Territory	1 410 842	1 179 684	24 644	206 514
Kirov Region	782 828	559 657	616	222 555
Nizhny Novgogrod Region	1 812 805	1 314 714	48 247	367 449
Orenburg Region	321 848	188 175	119 802	3 446
Penza Region	0	0	0	0
Samara Region	7 794 706	3 965 819	1 755 983	2 068 894
Saratov Region	340 552	273 133	11 061	40 790
Ulyanovsk Region	40 685	0	40 685	0
Ural Federal District	71 426 534	26 818 865	37 495 509	661 916
Kurgan Region	0	0	0	0
Sverdlovsk Region	13 848 619	3 467 013	10 022 841	283 624
Tyumen Region	51 879 673	22 192 163	22 944 619	367 788
Chelyabinsk Region	5 698 242	1 159 689	4 528 049	10 504
Siberian Federal District	45 835 089	22 878 206	17 798 760	2 220 918
Republic of Altai	0	0	0	0
Republic of Buryatiya	78 321	77 544	602	175
Republic of Tuva	457	0	457	0
Republic of Khakassia	734	0	734	0
Altai Territory	15 509	12 214	294	3 001
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	11 394	0	5 693	5 701
Irkutsk Region	41 161	27 647	13 221	293
Kemerovo Region	25 197	6 179	8 072	10 946
Novosibirsk Region	44 346 804	22 007 945	17 284 231	2 117 423
Omsk Region	1 303 803	739 880	484 538	79 385
Tomsk Region	11 709	6 797	918	3 994
Far Eastern Federal District	9 417 259	5 182 179	1 132 464	633 103
Republic of Sakha (Yakutia)	98 333	58 726	18 613	20 994
Kamchatka Territory	566 474	461 896	3 295	23 031
Primorskiy Territory	1 960 923	1 607 562	72 627	104 304
Khabarovsk Territory	1 673 404	1 523 406	57 899	89 375
Amur Region	5 003 665	1 448 373	954 889	388 296
Magadan Region	0	0	0	0
Sakhalin Region	114 460	82 216	25 141	7 103
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0

Table 34.2

Distribution of loans, deposits and other placements in foreign currency by head-offices and branches of credit institutions, located in respective regions, as of 1.05.12

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	6 360 371 983	3 501 411 789	2 393 542 788	228 932 637
Belgorod Region	2 997 142	2 694 905	64 851	237 386
Bryansk Region	1 594 528	1 568 782	0	25 746
Vladimir Region	2 070 261	2 028 404	0	41 857
Voronezh Region	13 019 010	12 114 929	1 909	824 884
Ivanovo Region	671 775	609 819	61 956	0
Kaluga Region	5 409 102	5 293 825	59	115 218
Kostroma Region	1 049 095	1 032 253	11 479	5 363
Kursk Region	1 768 978	1 739 685	0	5 937
Lipetsk Region	250 908	155 944	0	94 964
Moscow Region	46 865 544	40 996 320	239 932	5 629 292
Orel Region	287 336	221 124	66 212	0
Ryazan Region	562 195	516 378	1 236	44 581
Smolensk Region	853 327	706 980	47 137	99 210
Tambov Region	1 318 325	1 317 312	881	132
Tver Region	113 745	32 633	48 612	32 134
Tula Region	24 270 740	24 141 992	0	128 748
Yaroslavl Region	4 370 982	4 057 765	1 028	198 262
City of Moscow	6 252 898 990	3 402 182 739	2 392 997 496	221 448 923
North-Western Federal District	287 971 322	207 056 866	47 762 020	22 723 658
Republic of Karelia	9 185 221	9 082 594	0	102 627
Komi Republic	1 194 486	1 049 217	105 674	39 595
Akhangel'sk Region	663 199	619 060	1 474	42 665
Vologda Region	9 253 719	8 241 029	142 808	269 835
Kaliningrad Region	20 337 327	19 474 943	1 262	810 583
Leningrad Region	484 422	381 788	87 715	14 919
Murmansk Region	17 674 145	17 597 456	22 955	53 734
Novgorod Region	3 939 601	3 877 919	3 193	58 489
Pskov Region	41 180	38 351	0	2 829
St Petersburg	225 198 022	146 694 509	47 396 939	21 328 382
Southern Federal District	63 231 086	58 345 762	1 592 025	2 416 245
Republic of Adygeya	91 521	41 900	440	49 181
Republic of Kalmykia	6 797	5 329	1 468	0
Krasnodar Territory	24 573 065	22 641 277	163 839	1 526 839
Astrakhan Region	336 092	331 530	0	4 562
Volgograd Region	3 563 873	3 232 496	254 607	76 770
Rostov Region	34 659 738	32 093 230	1 171 671	758 893
North-Caucasian Federal District	4 755 412	3 478 868	303 630	971 272
Republic of Dagestan	340 244	115 790	8 310	216 144
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	541 477	540 771	706	0
Karachai-Cherkess Republic	820 816	586 153	148 611	86 052
Republic of North Ossetia - Alania	51 457	0	4 477	46 980

Chechen Republic	0	0	0	0
Stavropol Territory	3 001 418	2 236 154	141 526	622 096
Volga Federal District	114 714 205	103 065 477	4 406 791	6 374 436
Republic of Bashkortostan	17 994 101	17 361 245	71 642	456 745
Republic of Marii El	1 789 432	1 780 064	440	8 928
Republic of Mordovia	156 675	150 783	2 879	3 013
Republic of Tatarstan	27 429 241	24 651 050	2 203 431	258 630
Udmurt Republic	302 021	11 582	125 599	164 840
Chuvash Republic	155 488	0	1 762	153 726
Perm Territory	11 140 921	10 287 478	24 644	828 799
Kirov Region	773 866	493 151	616	280 099
Nizhny Novgogrod Region	12 774 717	11 546 528	48 247	1 020 646
Orenburg Region	920 746	680 637	119 655	110 029
Penza Region	33 651	26 722	147	6 782
Samara Region	38 208 419	33 340 724	1 755 983	2 850 099
Saratov Region	560 092	309 214	11 061	224 249
Ulyanovsk Region	2 474 835	2 426 299	40 685	7 851
Ural Federal District	234 677 864	187 129 750	32 024 622	4 736 372
Kurgan Region	1 055	0	0	1 055
Sverdlovsk Region	151 757 301	142 515 250	4 590 742	4 232 630
Tyumen Region	60 015 726	26 563 169	22 905 831	191 577
Chelyabinsk Region	22 903 782	18 051 331	4 528 049	311 110
Siberian Federal District	74 208 517	64 710 204	1 511 702	3 930 785
Republic of Altai	162	0	0	162
Republic of Buryatiya	257 754	229 114	602	28 038
Republic of Tuva	457	0	457	0
Republic of Khakassia	20 795	11 482	734	8 579
Altai Territory	2 873 080	2 808 104	294	64 469
Zabaykal Territory	2 889	0	0	2 889
Krasnoyarsk Territory	12 836 703	11 964 217	5 693	815 052
Irkutsk Region	3 072 251	2 840 905	12 781	217 428
Kemerovo Region	5 763 316	5 445 875	8 072	308 142
Novosibirsk Region	46 167 348	39 289 418	997 026	1 880 522
Omsk Region	2 647 830	1 624 309	485 125	537 270
Tomsk Region	565 932	496 780	918	68 234
Far Eastern Federal District	37 475 692	33 315 420	1 088 420	2 050 060
Republic of Sakha (Yakutia)	513 116	448 610	18 613	43 169
Kamchatka Territory	888 443	845 165	3 295	39 983
Primorskiy Territory	2 477 650	1 856 941	72 627	372 858
Khabarovsk Territory	23 767 420	21 378 736	57 899	1 500 355
Amur Region	1 451 030	516 908	910 845	9 863
Magadan Region	8 098 728	8 098 564	0	164
Sakhalin Region	279 287	170 496	25 141	83 650
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	18	0	0	18

Table 35.1

Overdue claims on loans, deposits and other placements by credit institutions registered in respective regions, as of 1.05.12

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	754 941 514	101 588 760	4 640 865	217 428	214 534 164	43 145 549
Belgorod Region	103 444	0	0	0	17 082	0
Bryansk Region	34 546	0	0	0	0	0
Vladimir Region	29 704	0	15 000	0	31 433	0
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	128 383	0	0	0	47 337	0
Kaluga Region	262 746	0	0	0	132 302	0
Kostroma Region	512 997	42 741	4 703	0	879 227	144 504
Kursk Region	48 618	0	0	0	41 695	0
Lipetsk Region	584 764	0	0	0	9 590	0
Moscow Region	477 794	15 151	10 000	146 814	743 309	50 557
Orel Region	42 040	0	0	0	38 044	0
Ryazan Region	268 691	0	0	0	31 172	7 138
Smolensk Region	279 915	12 414	5 000	0	143 814	6 922
Tambov Region	39 394	0	0	0	1 039	0
Tver Region	6 811	0	0	0	10 794	0
Tula Region	58 926	26 791	0	0	18 769	3 230
Yaroslavl Region	104 260	0	0	0	22 397	0
City of Moscow	751 958 481	101 491 663	4 606 162	70 614	212 366 160	42 933 198
North-Western Federal District	16 244 960	1 859 879	51 520	0	2 805 285	781 896
Republic of Karelia	11 807	0	0	0	874	0
Komi Republic	296 472	15 149	0	0	19 987	0
Akhangel'sk Region	49 172	0	0	0	2 424	9
Vologda Region	1 046 436	3 069	30 000	0	266 119	883
Kaliningrad Region	206 865	0	9 689	0	21 457	11 258
Leningrad Region	768 620	38 921	0	0	20 260	1 191
Murmansk Region	68 084	16 984	0	0	24 270	0
Novgorod Region	190 329	0	0	0	22 347	0
Pskov Region	25 485	0	0	0	2 216	0
St Petersburg	13 581 690	1 785 756	11 831	0	2 425 331	768 555
Southern Federal District	3 002 481	96 413	0	0	834 609	19 157
Republic of Adygeya	50 010	0	0	0	41 074	0
Republic of Kalmykia	20 867	0	0	0	6 881	0
Krasnodar Territory	490 997	3 812	0	0	410 604	3 186
Astrakhan Region	61 173	0	0	0	24 189	0
Volgograd Region	283 038	0	0	0	36 339	817
Rostov Region	2 096 396	92 601	0	0	315 522	15 154
North-Caucasian Federal District	1 038 605	7 341	0	0	598 744	3 709
Republic of Dagestan	86 787	7 341	0	0	110 456	767
Republic of Ingushetia	706	0	0	0	0	0
Kabardino-Balkar Republic	48 108	0	0	0	49 862	0
Karachai-Cherkess Republic	13 110	0	0	0	15 153	2 942

Republic of North Ossetia - Alania	374 279	0	0	0	30 214	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	515 615	0	0	0	393 059	0
Volga Federal District	13 224 066	478 944	100 000	0	19 457 755	389 302
Republic of Bashkortostan	896 374	0	30 000	0	1 059 419	47 137
Republic of Marii El	0	0	0	0	8	0
Republic of Mordovia	156 764	0	0	0	18 076	0
Republic of Tatarstan	6 031 545	461 021	20 000	0	3 686 268	74 840
Udmurt Republic	184 046	0	0	0	436 998	0
Chuvash Republic	131 944	0	0	0	67 029	0
Perm Territory	206 184	0	11 000	0	135 527	208
Kirov Region	264 633	0	0	0	286 869	5 060
Nizhny Novgogrod Region	596 663	13 198	4 000	0	423 506	82 603
Orenburg Region	724 764	0	35 000	0	222 575	43
Penza Region	33 337	0	0	0	7 638	0
Samara Region	3 369 414	0	0	0	12 036 648	179 411
Saratov Region	619 327	4 725	0	0	1 061 655	0
Ulyanovsk Region	9 071	0	0	0	15 539	0
Ural Federal District	10 552 475	704 610	94 000	1 458	7 174 925	30 836
Kurgan Region	33 562	0	0	0	1 263	0
Sverdlovsk Region	4 430 820	108 536	90 000	0	5 891 224	28 851
Tyumen Region	4 066 440	363 376	4 000	0	883 898	1 523
Chelyabinsk Region	2 021 653	232 698	0	1 458	398 540	462
Siberian Federal District	8 613 091	2 805 490	30 000	457	9 639 766	299 160
Republic of Altai	62 355	0	0	0	163 977	0
Republic of Buryatiya	122 830	0	0	0	49 573	175
Republic of Tuva	4 097	0	0	457	9 806	0
Republic of Khakassia	27 329	0	0	0	19 007	0
Altai Territory	206 520	0	10 000	0	88 148	96
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	111 466	0	0	0	271 104	5 701
Irkutsk Region	118 663	3 599	10 000	0	98 940	293
Kemerovo Region	62 335	0	0	0	254 303	1 503
Novosibirsk Region	7 528 279	2 800 689	0	0	8 454 003	291 360
Omsk Region	177 829	0	0	0	184 872	32
Tomsk Region	191 388	1 202	10 000	0	46 033	0
Far Eastern Federal District	3 497 456	105 668	6 041	2 861	4 058 811	51 514
Republic of Sakha (Yakutia)	183 118	0	0	2 861	73 206	0
Kamchatka Territory	60 316	544	0	0	83 997	0
Primorskiy Territory	705 615	3 018	3 135	0	279 736	51
Khabarovsk Territory	1 587 024	83 197	0	0	861 099	19 501
Amur Region	937 439	18 909	2 906	0	2 739 715	31 962
Magadan Region	0	0	0	0	0	0
Sakhalin Region	23 944	0	0	0	21 058	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0

Table 35.2

Overdue claims on loans, deposits and other placements by head-offices and branches of credit institutions located in respective regions, as of 1.05.12

thousand rubles

	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	441 796 716	94 694 194	4 574 830	217 428	128 405 719	37 403 932
Belgorod Region	3 420 765	276 734	0	0	124 709	19 995
Bryansk Region	1 513 313	0	0	0	149 231	2 716
Vladimir Region	2 565 954	0	15 000	0	1 143 199	3 282
Voronezh Region	17 629 450	123 198	0	0	4 184 990	358 796
Ivanovo Region	1 312 255	0	0	0	101 207	0
Kaluga Region	1 995 159	0	0	0	734 226	1 309
Kostroma Region	1 513 837	1 627	4 703	0	351 149	118
Kursk Region	3 002 027	0	0	0	180 885	4 086
Lipetsk Region	2 966 530	0	0	0	884 327	716
Moscow Region	16 856 921	172 828	10 000	146 814	2 324 962	445 899
Orel Region	942 106	0	0	0	178 473	0
Ryazan Region	2 664 964	28 670	0	0	386 049	37 258
Smolensk Region	4 934 462	12 414	5 000	0	303 444	27 678
Tambov Region	878 367	0	0	0	12 570	0
Tver Region	1 275 638	0	0	0	242 097	9 637
Tula Region	1 550 865	39 863	0	0	289 589	9 524
Yaroslavl Region	8 243 777	136 803	0	0	2 392 764	59 027
City of Moscow	368 530 326	93 902 057	4 540 127	70 614	114 421 848	36 423 891
North-Western Federal District	81 959 810	3 745 879	51 520	0	15 536 881	4 038 155
Republic of Karelia	326 351	0	0	0	411 549	12 321
Komi Republic	1 878 643	15 149	0	0	256 421	1 424
Akhangel'sk Region	2 400 425	79 529	0	0	277 110	5 932
Vologda Region	9 857 757	19 629	30 000	0	902 301	59 640
Kaliningrad Region	9 881 610	259 762	9 689	0	859 953	144 605
Leningrad Region	1 694 121	97 948	0	0	172 492	8 097
Murmansk Region	4 365 938	16 984	0	0	287 456	20 197
Novgorod Region	1 249 190	0	0	0	382 707	21 009
Pskov Region	1 601 534	0	0	0	89 910	304
St Petersburg	48 704 241	3 256 878	11 831	0	11 896 982	3 764 626
Southern Federal District	66 581 618	5 490 296	24 861	0	13 659 030	412 324
Republic of Adygeya	2 932 510	0	0	0	157 622	800
Republic of Kalmykia	349 793	0	0	0	11 162	0
Krasnodar Territory	40 797 517	209 017	24 861	0	7 287 758	295 264
Astrakhan Region	453 666	0	0	0	309 317	5
Volgograd Region	3 454 872	2 456 884	0	0	1 566 489	13 170
Rostov Region	18 593 260	2 824 395	0	0	4 326 682	103 085
North-Caucasian Federal District	15 312 875	59 354	0	0	3 738 233	77 576
Republik of Daghestan	411 233	7 341	0	0	365 352	767
Republic of Ingushetia	957 870	0	0	0	40 429	0
Kabardino-Balkar Republic	1 142 108	52 013	0	0	124 109	0
Karachai-Cherkess Republic	955 773	0	0	0	80 497	2 942

Republic of North Ossetia - Alania	1 214 339	0	0	0	105 253	622
Chechen Republic	170 868	0	0	0	1 960	0
Stavropol Territory	10 460 684	0	0	0	3 020 633	73 245
Volga Federal District	100 387 391	1 245 990	100 000	0	41 282 341	1 328 202
Republic of Bashkortostan	8 398 372	32 099	30 000	0	3 379 545	142 656
Republic of Marii El	799 380	0	0	0	153 153	3 216
Republic of Mordovia	723 287	0	0	0	133 046	0
Republic of Tatarstan	13 128 792	485 610	20 000	0	3 165 726	15 597
Udmurt Republic	6 398 685	0	0	0	1 245 581	37 811
Chuvash Republic	3 579 719	0	0	0	518 460	21 553
Perm Territory	13 725 847	38 172	11 000	0	3 404 829	181 758
Kirov Region	3 347 294	0	0	0	584 893	8 814
Nizhny Novgogrod Region	12 084 368	518 593	4 000	0	4 598 063	234 668
Orenburg Region	1 570 463	0	35 000	0	837 596	21 151
Penza Region	4 597 975	0	0	0	230 936	695
Samara Region	28 412 146	67 367	0	0	20 847 752	644 177
Saratov Region	2 680 642	4 725	0	0	1 868 059	15 453
Ulyanovsk Region	940 421	99 424	0	0	314 702	653
Ural Federal District	36 103 842	1 673 122	95 174	1 458	19 875 924	421 378
Kurgan Region	510 508	0	0	0	229 705	1
Sverdlovsk Region	21 396 644	1 253 697	91 174	0	12 851 193	254 228
Tyumen Region	4 467 670	175 711	4 000	0	3 140 632	21 779
Chelyabinsk Region	9 729 020	243 714	0	1 458	3 654 394	145 370
Siberian Federal District	57 536 963	534 660	30 000	457	30 163 819	740 275
Republic of Altai	198 614	0	0	0	135 373	45
Republic of Buryatiya	1 806 131	0	0	0	515 877	777
Republic of Tuva	80 750	0	0	457	283 105	0
Republic of Khakassia	345 389	0	0	0	207 232	524
Altai Territory	9 476 205	8 379	10 000	0	1 093 174	6 215
Zabaykal Territory	284 749	0	0	0	395 676	5
Krasnoyarsk Territory	4 858 945	14 965	0	0	4 696 515	97 326
Irkutsk Region	6 021 789	3 599	10 000	0	3 324 848	18 565
Kemerovo Region	3 766 719	0	0	0	3 936 524	33 650
Novosibirsk Region	22 278 427	403 268	0	0	11 810 015	479 627
Omsk Region	6 151 664	73 260	0	0	2 749 822	101 336
Tomsk Region	2 267 581	31 189	10 000	0	1 015 658	2 205
Far Eastern Federal District	11 435 436	176 247	46 041	2 861	6 442 112	299 257
Republic of Sakha (Yakutia)	630 037	29 057	40 000	2 861	258 430	552
Kamchatka Territory	671 971	544	0	0	117 746	1 003
Primorskiy Territory	1 544 271	7 943	3 135	0	750 040	30 651
Khabarovsk Territory	6 377 309	138 703	0	0	4 167 142	265 234
Amur Region	625 715	0	2 906	0	792 980	1 282
Magadan Region	1 157 741	0	0	0	265 359	14
Sakhalin Region	65 686	0	0	0	87 162	503
Jewish Autonomous Region	362 706	0	0	0	3 138	0
Chukotka Autonomous Area	0	0	0	0	115	18

Table 36.1

Distribution of clients' funds in rubles by credit institutions registered in respective regions, as of 1.05.12

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	16 941 091 118	4 438 714	1 484 789	3 683 006 709	4 388 187 596	8 734 434 259
Belgorod Region	12 560 794	0	0	3 248 954	1 291 818	7 983 814
Bryansk Region	3 780	0	0	2 076	0	1 704
Vladimir Region	4 367 641	0	215	1 845 591	344 843	2 127 951
Voronezh Region	1 520 465	0	0	1 299 797	70	220 575
Ivanovo Region	7 142 162	0	0	1 810 048	728 773	4 498 016
Kaluga Region	13 051 056	901	0	2 214 596	1 191 407	9 620 212
Kostroma Region	53 947 149	0	0	3 609 846	5 865 739	44 418 351
Kursk Region	10 603 518	0	0	2 440 390	433 100	7 715 153
Lipetsk Region	19 815 497	0	0	4 306 781	3 551 681	11 949 999
Moscow Region	55 940 860	9 572	0	10 144 899	18 037 552	27 578 639
Orel Region	4 090 593	0	0	498 476	219 891	3 370 777
Ryazan Region	11 866 237	0	0	3 383 956	414 248	7 718 819
Smolensk Region	19 415 744	0	0	6 561 112	1 619 390	11 114 130
Tambov Region	1 978 410	0	0	585 500	290 423	1 095 564
Tver Region	6 963 040	411	0	2 773 736	320 809	3 854 806
Tula Region	9 964 574	0	0	1 673 240	1 308 741	6 799 699
Yaroslavl Region	4 772 554	0	0	1 612 203	656 627	2 239 667
City of Moscow	16 703 087 044	4 427 830	1 484 574	3 634 995 508	4 351 912 484	8 582 126 383
North-Western Federal District	694 644 858	858 289	7 159	269 577 726	242 343 847	173 834 739
Republic of Karelia	771 789	0	0	558 492	36 531	172 457
Komi Republic	3 621 515	0	0	1 339 407	414 664	1 703 297
Akhangel'sk Region	571 173	0	0	340 382	140 470	73 008
Vologda Region	48 590 185	1 742	0	11 179 620	17 085 779	20 202 836
Kaliningrad Region	10 830 030	0	0	4 779 389	1 934 449	4 112 166
Leningrad Region	6 241 419	4 985	0	1 257 918	503 209	4 417 975
Murmansk Region	3 253 526	0	0	1 631 791	46 591	1 474 098
Novgorod Region	3 415 347	0	246	1 489 962	151 207	1 640 266
Pskov Region	1 715 327	0	186	873 732	43 785	792 162
St Petersburg	615 634 547	851 562	6 727	246 127 033	221 987 162	139 246 474
Southern Federal District	137 662 270	88 941	81 231	35 198 794	14 607 578	87 140 306
Republic of Adygeya	3 156 825	0	0	1 057 448	210 360	1 866 875
Republic of Kalmykia	675 972	0	0	455 687	70 000	149 813
Krasnodar Territory	69 619 268	25 236	80 361	16 305 899	7 912 431	44 930 479
Astrakhan Region	4 604 823	0	0	2 285 994	889 505	1 405 717
Volgograd Region	9 700 506	2 906	0	2 923 081	2 256 715	4 504 971
Rostov Region	49 904 876	60 799	870	12 170 685	3 268 567	34 282 451
North-Caucasian Federal District	41 478 818	2 396	2 909	13 930 807	3 629 555	23 572 568
Republic of Dagestan	20 161 093	0	186	7 213 444	2 137 184	10 700 919
Republic of Ingushetia	454 283	0	0	272 127	0	181 465
Kabardino-Balkar Republic	3 386 737	24	0	752 527	23 918	2 569 162
Karachai-Cherkess Republic	2 286 777	0	0	1 228 314	524 009	533 948
Republic of North Ossetia - Alania	6 530 057	0	2 723	1 653 565	288 269	4 573 502
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	8 659 871	2 372	0	2 810 830	656 175	5 013 572
Volga Federal District	704 499 993	6 986 809	1 388 068	153 153 397	142 667 174	397 245 925

Republic of Bashkortostan	51 723 343	7 098	0	6 843 854	12 163 727	32 545 823
Republic of Marii El	1 444 209	0	0	432 073	26 400	952 851
Republic of Mordovia	14 854 820	0	0	3 064 426	1 327 553	10 303 194
Republic of Tatarstan	319 447 041	6 961 101	1 381 390	76 586 565	89 883 856	142 906 103
Udmurt Republic	15 445 978	0	0	2 527 236	1 126 599	11 762 758
Chuvash Republic	6 543 409	0	0	1 988 062	1 582 874	2 928 054
Perm Territory	23 345 136	1 852	0	5 550 422	5 131 456	12 600 651
Kirov Region	18 836 965	51	0	3 379 009	1 614 190	13 691 365
Nizhny Novgogrod Region	54 771 969	6 842	0	12 635 022	4 845 645	37 143 499
Orenburg Region	25 337 841	9 859	429	5 384 485	4 680 135	15 235 495
Penza Region	2 423 515	0	0	573 665	320 005	1 516 135
Samara Region	123 298 029	6	6 249	27 809 751	17 878 452	77 188 473
Saratov Region	43 681 844	0	0	5 488 838	1 709 339	36 408 614
Ulyanovsk Region	3 345 894	0	0	889 989	376 943	2 062 910
Ural Federal District	549 444 120	177 312	74 195	115 784 795	134 063 835	294 568 394
Kurgan Region	1 657 068	0	436	756 868	113 158	781 266
Sverdlovsk Region	250 300 912	8 701	110	61 862 146	48 457 680	138 522 617
Tyumen Region	216 420 962	119 784	51 009	35 053 135	75 863 096	103 769 284
Chelyabinsk Region	81 065 178	48 827	22 640	18 112 646	9 629 901	51 495 227
Siberian Federal District	287 984 199	34 795	10 034	60 881 165	46 220 429	174 432 545
Republic of Altai	12 191 679	0	0	466 877	793 378	10 915 357
Republic of Buryatiya	7 050 619	22	0	1 876 203	608 680	4 529 441
Republic of Tuva	92 418	0	0	25 373	0	66 924
Republic of Khakassia	3 509 842	82	0	813 113	248 573	2 392 760
Altai Territory	9 584 862	0	539	2 997 746	821 384	5 742 389
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	7 996 959	8 587	8 736	2 136 000	725 799	4 911 316
Irkutsk Region	14 227 528	0	0	3 823 918	1 822 871	8 498 009
Kemerovo Region	19 875 736	0	0	4 097 895	783 962	14 962 570
Novosibirsk Region	191 047 761	23 672	759	39 591 851	38 556 059	107 022 271
Omsk Region	14 461 541	2 432	0	2 945 393	1 618 262	9 831 727
Tomsk Region	7 945 254	0	0	2 106 796	241 461	5 559 781
Far Eastern Federal District	277 969 072	19 850	289 951	48 579 362	30 074 443	197 712 630
Republic of Sakha (Yakutia)	16 062 662	13 953	1 893	4 892 014	1 509 257	9 572 041
Kamchatka Territory	11 360 706	1 423	1 111	3 266 244	1 485 694	6 348 423
Primorskiy Territory	58 023 333	711	1 180	17 768 829	8 021 957	31 585 018
Khabarovsk Territory	35 625 104	3 507	750	6 411 061	2 491 594	26 573 588
Amur Region	147 009 546	3	285 017	11 786 535	15 726 495	119 152 097
Magadan Region	0	0	0	0	0	0
Sakhalin Region	9 887 721	253	0	4 454 679	839 446	4 481 463
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0

Table 36.2

Distribution of clients' funds in rubles by head-offices and branches of credit institutions located in respective regions, as of 1.05.12

thousand rubles

1	2	of which				
		3	4	5	6	7
	Total	Budgetary funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other raised funds from legal entities (except credit institutions)	Individual deposits
Central Federal District	11 247 976 246	1 599 590	348 667	2 741 132 529	3 660 555 028	4 733 765 658
Belgorod Region	95 092 814	8 940	10 859	16 620 305	10 962 921	67 263 623
Bryansk Region	48 964 228	10 511	19 004	7 192 684	3 190 795	38 447 467
Vladimir Region	97 709 161	11 458	6 695	11 413 519	9 136 782	76 876 328
Voronezh Region	211 759 203	134 310	628	26 742 611	20 582 078	164 051 780
Ivanovo Region	48 810 794	15 347	1 895	5 867 371	1 642 419	41 171 121
Kaluga Region	75 441 967	39 248	7 372	12 232 378	7 739 561	55 305 781
Kostroma Region	48 740 965	10 443	0	3 779 372	7 998 090	36 892 989
Kursk Region	49 594 107	7 522	10	7 195 294	3 811 816	38 488 200
Lipetsk Region	70 095 561	9 946	7 911	9 450 917	7 477 730	53 086 849
Moscow Region	667 036 871	337 685	240 715	150 976 008	71 264 411	441 420 924
Orel Region	37 796 130	4 574	0	4 417 372	1 919 113	31 321 773
Ryazan Region	67 165 566	19 233	7 673	10 009 177	5 820 110	51 093 612
Smolensk Region	50 709 812	13 511	2 467	7 123 990	4 108 054	39 362 764
Tambov Region	41 967 258	6 774	232	5 224 549	2 003 582	34 660 576
Tver Region	70 864 617	7 127	1	11 164 731	5 311 401	54 266 593
Tula Region	87 664 284	16 172	859	10 061 728	12 019 054	65 260 438
Yaroslavl Region	93 991 977	11 897	2	16 837 972	13 123 086	63 259 130
City of Moscow	9 384 570 931	934 892	42 344	2 424 822 551	3 472 444 025	3 381 535 710
North-Western Federal District	1 905 376 803	1 910 842	38 089	421 243 326	373 523 040	1 093 700 167
Republic of Karelia	31 677 343	6 515	142	4 705 450	1 043 145	25 797 581
Komi Republic	72 037 685	13 870	8 042	8 648 880	2 855 902	60 149 387
Akhangel'sk Region	100 399 722	15 906	5 482	16 368 937	14 030 898	69 787 135
Vologda Region	79 156 142	55 246	1 307	15 750 314	10 169 487	52 973 947
Kaliningrad Region	72 768 640	7 751	2 576	17 557 183	6 549 929	48 476 793
Leningrad Region	24 201 213	19 940	0	5 326 925	5 154 756	13 521 179
Murmansk Region	62 440 092	5 844	252	7 991 382	3 013 459	51 165 366
Novgorod Region	28 998 777	9 155	2 525	6 158 270	2 044 660	20 573 766
Pskov Region	24 989 948	6 532	3 782	4 371 340	1 517 977	18 934 239
St Petersburg	1 408 707 241	1 770 083	13 981	334 364 645	327 142 827	732 320 774
Southern Federal District	842 342 983	226 649	112 451	163 985 992	71 748 330	604 161 003
Republic of Adygeya	12 292 570	3 585	0	1 595 556	566 457	10 086 362
Republic of Kalmykia	5 540 550	14 268	3 089	802 069	293 913	4 409 525
Krasnodar Territory	385 601 113	92 254	90 199	85 560 648	29 794 012	269 150 466
Astrakhan Region	50 274 115	3 318	0	6 793 018	8 922 388	34 379 749
Volgograd Region	125 744 215	19 631	1 459	22 853 399	9 061 736	93 555 582
Rostov Region	262 890 420	93 593	17 704	46 381 302	23 109 824	192 579 319
North-Caucasian Federal District	236 839 239	560 226	638 718	49 492 779	14 994 192	170 481 848
Republic of Dagestan	39 161 235	225 805	7 503	9 961 158	2 399 523	26 425 497
Republic of Ingushetia	3 536 573	15 244	0	1 078 324	190 600	2 248 037
Kabardino-Balkar Republic	20 730 164	160	117	3 980 403	508 483	16 156 150
Karachai-Cherkess Republic	9 826 985	3 219	0	1 905 654	759 152	7 144 677
Republic of North Ossetia - Alania	22 793 421	0	3 521	2 836 638	1 083 100	18 823 644
Chechen Republic	7 800 371	114 243	571 572	3 912 898	517 300	2 679 415

Stavropol Territory	132 990 490	201 555	56 005	25 817 704	9 536 034	97 004 428
Volga Federal District	2 283 355 376	7 477 919	1 522 040	405 345 783	419 651 056	1 442 705 955
Republic of Bashkortostan	308 994 248	24 982	434	32 984 549	116 493 067	158 870 870
Republic of Marii El	25 507 600	4 192	0	3 850 191	2 691 783	18 865 763
Republic of Mordovia	35 442 081	122 648	1 095	5 646 495	2 998 835	26 506 965
Republic of Tatarstan	463 575 224	6 979 286	1 384 474	99 778 571	131 428 652	222 118 396
Udmurt Republic	79 226 460	16 470	0	16 166 276	9 961 636	52 853 497
Chuvash Republic	54 900 218	15 629	8 202	8 368 201	5 006 199	41 351 159
Perm Territory	199 940 411	57 985	46 337	36 354 238	35 936 308	127 181 801
Kirov Region	65 185 531	15 916	5	9 655 788	7 009 133	48 148 700
Nizhny Novgograd Region	311 530 387	80 217	57 599	72 140 887	45 007 654	193 524 200
Orenburg Region	99 027 132	37 750	14 548	16 572 567	9 086 884	73 090 287
Penza Region	61 275 610	27 331	0	9 443 643	3 206 866	48 472 472
Samara Region	365 285 560	17 618	8 504	57 418 189	37 536 535	269 129 910
Saratov Region	145 763 014	30 802	842	27 716 438	7 449 126	110 226 405
Ulyanovsk Region	67 701 900	47 093	0	9 249 750	5 838 378	52 365 530
Ural Federal District	1 346 461 885	436 852	179 832	276 456 230	280 543 947	781 128 485
Kurgan Region	25 966 623	7 724	3 834	4 003 276	1 483 337	20 384 005
Sverdlovsk Region	509 676 241	119 425	75 094	96 341 678	96 303 141	313 709 903
Tyumen Region	584 503 324	180 190	63 871	124 697 370	161 539 027	295 788 142
Chelyabinsk Region	226 315 697	129 513	37 033	51 413 906	21 218 442	151 246 435
Siberian Federal District	1 155 097 575	237 144	157 612	201 171 256	120 897 031	823 644 917
Republic of Altai	5 349 753	2 962	2 549	727 710	590 093	4 019 947
Republic of Buryatiya	35 190 368	9 666	0	6 181 364	3 441 095	25 445 990
Republic of Tuva	4 909 670	31 044	173	561 757	124 426	4 170 949
Republic of Khakassia	17 554 331	5 825	0	2 928 935	732 758	13 751 997
Altai Territory	98 724 910	1 383	16 135	14 723 415	12 092 015	71 584 406
Zabaykal Territory	34 591 276	43 436	24 467	4 830 701	1 984 797	27 626 495
Krasnoyarsk Territory	208 594 969	39 868	51 995	41 002 836	27 162 684	138 143 831
Irkutsk Region	127 318 245	24 978	7 970	20 268 991	10 073 994	96 513 596
Kemerovo Region	164 766 431	9 287	33 644	24 096 760	16 541 345	123 619 595
Novosibirsk Region	289 653 754	59 815	3 345	61 042 907	31 726 592	192 029 315
Omsk Region	104 620 536	5 518	11 964	13 568 048	11 373 278	79 381 077
Tomsk Region	63 823 332	3 362	5 370	11 237 832	5 053 954	47 357 719
Far Eastern Federal District	609 398 484	157 884	340 928	118 711 676	54 708 572	433 173 921
Republic of Sakha (Yakutia)	68 100 048	48 633	11 009	18 045 121	4 301 041	45 395 622
Kamchatka Territory	34 841 041	4 960	1 111	5 725 555	1 982 594	26 778 181
Primorskiy Territory	165 146 574	18 078	2 503	45 637 772	14 808 654	103 892 272
Khabarovsk Territory	188 872 558	23 296	33 701	23 142 421	15 725 701	149 439 606
Amur Region	57 509 921	19 822	6 089	9 392 721	4 967 960	43 012 710
Magadan Region	26 178 671	8 021	286 303	4 120 497	4 630 473	17 100 692
Sakhalin Region	57 000 441	32 412	164	11 059 224	7 764 148	37 964 287
Jewish Autonomous Region	4 712 943	746	48	538 984	164 201	3 998 142
Chukotka Autonomous Area	7 036 287	1 916	0	1 049 381	363 800	5 592 409

Table 37.1

**Distribution of clients' funds in foreign currency by credit institutions registered in respective regions, as of
1.05.12**

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	5 791 385 559	29 609 776	277	777 032 977	2 706 427 132	1 969 154 525
Belgorod Region	500 931	0	0	45 400	0	455 518
Bryansk Region	30	0	0	30	0	0
Vladimir Region	429 066	0	0	19 535	0	409 475
Voronezh Region	62 437	0	0	296	0	62 138
Ivanovo Region	626 112	0	0	17 063	0	609 048
Kaluga Region	773 430	0	0	12 168	103	759 434
Kostroma Region	6 065 758	0	0	345 827	535 409	5 176 855
Kursk Region	610 849	0	0	186 888	0	347 696
Lipetsk Region	1 508 343	0	0	901 887	117 694	488 761
Moscow Region	11 112 035	0	0	263 079	3 693 098	7 087 248
Orel Region	138 301	0	0	51 970	0	86 331
Ryazan Region	579 067	0	0	78 550	1 119	490 239
Smolensk Region	2 861 516	0	0	113 519	332 832	2 414 786
Tambov Region	24 878	0	0	1 537	0	23 179
Tver Region	442 087	0	0	26 767	120 428	294 829
Tula Region	595 499	0	0	42 765	0	529 791
Yaroslavl Region	310 614	0	0	52 252	58 725	199 500
City of Moscow	5 764 744 606	29 609 776	277	774 873 444	2 701 567 724	1 949 719 697
North-Western Federal District	162 373 451	0	0	29 233 182	57 980 362	71 275 518
Republic of Karelia	19 507	0	0	12 165	0	6 938
Komi Republic	560 551	0	0	3 592	4 417	552 292
Akhangel'sk Region	24 293	0	0	478	18 186	5 552
Vologda Region	8 523 720	0	0	2 683 421	2 963 471	2 874 843
Kaliningrad Region	6 055 155	0	0	2 508 645	1 288 983	2 147 157
Leningrad Region	659 501	0	0	95 326	0	559 702
Murmansk Region	600 469	0	0	321 448	2 936	236 944
Novgorod Region	109 089	0	0	20 973	0	86 213
Pskov Region	27 166	0	0	5 858	0	21 304
St Petersburg	145 794 000	0	0	23 581 276	53 702 369	64 784 573
Southern Federal District	10 474 573	0	0	2 595 155	1 707 363	5 834 552
Republic of Adygeya	26 078	0	0	11 257	0	14 810
Republic of Kalmykia	114 364	0	0	16	41 358	72 990
Krasnodar Territory	3 059 982	0	0	140 455	15 090	2 649 543
Astrakhan Region	214 648	0	0	169 890	0	33 422
Volgograd Region	935 461	0	0	30 311	579 585	325 563
Rostov Region	6 124 040	0	0	2 243 226	1 071 330	2 738 224
North-Caucasian Federal District	3 943 426	0	0	315 283	0	3 601 428
Republic of Dagestan	558 465	0	0	91 414	0	454 701
Republic of Ingushetia	11 548	0	0	1 123	0	10 342
Kabardino-Balkar Republic	65 977	0	0	2 633	0	63 332
Karachai-Cherkess Republic	2 651 388	0	0	143 399	0	2 497 245
Republic of North Ossetia - Alania	194 856	0	0	12 849	0	181 393
Chechen Republic	0	0	0	0	0	0

Stavropol Territory	461 192	0	0	63 865	0	394 415
Volga Federal District	62 182 646	5 534	0	8 152 639	13 580 291	38 968 659
Republic of Bashkortostan	3 205 101	0	0	366 913	327 857	2 503 432
Republic of Marii El	4 913	0	0	1 196	0	3 717
Republic of Mordovia	280 534	0	0	32 958	0	245 021
Republic of Tatarstan	28 862 428	5 534	0	3 998 754	9 575 530	14 651 665
Udmurt Republic	1 635 915	0	0	14 186	389 203	1 232 526
Chuvash Republic	207 201	0	0	7 797	44 044	154 948
Perm Territory	2 301 162	0	0	244 833	150 795	1 905 534
Kirov Region	1 590 714	0	0	54 088	469 882	1 065 844
Nizhny Novgogrod Region	3 358 780	0	0	422 074	951 638	1 937 990
Orenburg Region	1 559 453	0	0	61 390	412 699	1 083 290
Penza Region	0	0	0	0	0	0
Samara Region	14 712 406	0	0	1 959 104	925 385	11 082 290
Saratov Region	4 424 251	0	0	984 643	333 258	3 067 324
Ulyanovsk Region	39 788	0	0	4 703	0	35 078
Ural Federal District	56 963 446	29 647	0	8 835 321	6 067 202	30 014 407
Kurgan Region	46 346	0	0	1	0	46 345
Sverdlovsk Region	17 881 946	0	0	761 574	1 585 307	15 237 158
Tyumen Region	28 722 204	29 283	0	2 348 005	4 239 001	10 945 780
Chelyabinsk Region	10 312 950	364	0	5 725 741	242 894	3 785 124
Siberian Federal District	53 713 339	0	4 032	6 307 076	7 553 820	32 125 153
Republic of Altai	15 073	0	0	5 375	0	9 660
Republic of Buryatiya	633 594	0	0	12 170	0	131 231
Republic of Tuva	527	0	0	0	0	527
Republic of Khakassia	39 844	0	0	0	0	37 693
Altai Territory	338 342	0	0	94 336	0	243 602
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	468 702	0	0	16 386	0	264 745
Irkutsk Region	520 134	0	0	149 736	38 927	324 593
Kemerovo Region	612 553	0	0	366 739	0	245 622
Novosibirsk Region	49 395 800	0	4 032	5 263 466	7 044 449	30 049 987
Omsk Region	1 490 883	0	0	368 982	470 444	649 588
Tomsk Region	197 887	0	0	29 886	0	167 905
Far Eastern Federal District	33 911 294	0	0	4 159 569	2 028 344	25 699 447
Republic of Sakha (Yakutia)	679 750	0	0	12 117	31 712	556 256
Kamchatka Territory	1 053 218	0	0	235 240	82 385	679 782
Primorskiy Territory	6 836 953	0	0	2 371 392	145 243	3 799 081
Khabarovsk Territory	2 628 382	0	0	256 287	30 901	2 212 285
Amur Region	21 720 941	0	0	706 477	1 735 390	18 041 728
Magadan Region	0	0	0	0	0	0
Sakhalin Region	992 050	0	0	578 056	2 713	410 315
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0

Table 37.2

Distribution of clients' funds in foreign currency by head-offices and branches of credit institutions located in respective regions, as of 1.05.12

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	5 066 300 679	27 173 508	4 309	690 389 390	2 583 749 735	1 574 949 513
Belgorod Region	14 295 426	0	0	561 091	5 138 535	4 736 711
Bryansk Region	3 538 976	0	0	151 291	26 136	2 646 131
Vladimir Region	8 914 352	409	0	404 507	576 762	5 385 859
Voronezh Region	28 385 261	9	0	856 666	4 105 476	18 000 123
Ivanovo Region	4 824 677	22	0	364 120	209 356	3 565 808
Kaluga Region	6 902 300	646	0	684 038	366 779	3 921 116
Kostroma Region	2 639 216	54	0	159 663	240 163	1 793 127
Kursk Region	3 252 345	0	0	420 077	39 652	1 701 597
Lipetsk Region	4 995 835	0	0	1 002 314	419 410	2 631 338
Moscow Region	64 737 531	99	0	7 476 782	8 262 346	42 998 959
Orel Region	2 099 705	17	0	194 777	97 301	1 248 880
Ryazan Region	5 620 652	0	0	281 038	899 933	3 033 792
Smolensk Region	5 745 636	1 139	0	600 789	126 577	2 916 499
Tambov Region	2 417 322	0	0	52 854	26 033	1 127 803
Tver Region	7 663 646	5 466	0	623 586	662 292	3 521 326
Tula Region	9 503 966	0	0	1 753 420	1 463 793	3 706 618
Yaroslavl Region	7 115 991	57	0	454 006	602 071	4 725 636
City of Moscow	4 883 647 842	27 165 590	4 309	674 348 371	2 560 487 120	1 467 288 190
North-Western Federal District	418 854 832	129 871	0	56 056 016	114 337 307	220 120 280
Republic of Karelia	2 981 965	41	0	170 416	16 677	2 363 174
Komi Republic	5 833 087	0	0	96 992	351 458	3 419 013
Akhangel'sk Region	9 362 799	6 950	0	1 798 105	1 900 710	4 781 171
Vologda Region	20 289 854	106	0	3 385 345	11 346 256	3 432 536
Kaliningrad Region	17 313 263	5 297	0	2 939 310	2 051 190	11 570 717
Leningrad Region	2 827 925	0	0	538 100	384 660	1 900 692
Murmansk Region	7 958 154	0	0	1 720 898	360 887	4 708 545
Novgorod Region	2 991 725	118	0	574 410	75 411	1 882 927
Pskov Region	2 229 554	57 834	0	238 824	238 358	1 259 458
St Petersburg	347 066 506	59 525	0	44 593 616	97 611 700	184 802 047
Southern Federal District	94 340 826	2 041	0	13 638 155	13 254 332	53 709 319
Republic of Adygeya	603 402	0	0	35 832	4 281	397 502
Republic of Kalmykia	316 296	20	0	1 578	41 358	219 133
Krasnodar Territory	46 161 291	1 253	0	3 204 898	9 704 993	28 030 806
Astrakhan Region	4 328 754	94	0	712 511	329 053	2 268 172
Volgograd Region	11 768 719	0	0	1 450 729	1 213 329	6 811 305
Rostov Region	31 162 364	674	0	8 232 607	1 961 318	15 982 401
North-Caucasian Federal District	17 782 223	15 913	0	1 439 172	444 805	12 885 733
Republik of Daghestan	1 195 992	0	0	114 893	0	979 842
Republic of Ingushetia	213 078	0	0	4 614	0	177 870
Kabardino-Balkar Republic	1 566 648	0	0	34 594	0	1 084 306
Karachai-Cherkess Republic	2 737 469	0	0	145 787	9 836	2 373 553
Republic of North Ossetia - Alania	1 039 107	0	0	38 474	0	799 235
Chechen Republic	94 921	0	0	3 474	0	91 447

Stavropol Territory	10 935 008	15 913	0	1 097 336	434 969	7 379 480
Volga Federal District	229 205 050	2 251 560	0	26 591 754	37 771 671	126 559 864
Republic of Bashkortostan	23 871 213	2 227 635	0	4 305 437	933 866	11 529 451
Republic of Marii El	1 577 657	0	0	112 460	268 896	713 225
Republic of Mordovia	1 847 219	699	0	128 655	48 991	1 020 149
Republic of Tatarstan	41 102 412	5 779	0	5 268 094	10 114 218	20 163 628
Udmurt Republic	4 337 603	15 981	0	381 856	71 023	2 639 216
Chuvash Republic	4 762 219	0	0	917 799	1 054 303	1 563 348
Perm Territory	26 526 274	311	0	3 192 146	6 119 492	12 801 694
Kirov Region	3 530 447	101	0	401 921	473 782	1 902 980
Nizhny Novgograd Region	30 681 712	674	0	5 425 552	2 940 716	16 924 024
Orenburg Region	7 666 120	204	0	961 003	509 166	5 272 869
Penza Region	4 241 841	176	0	472 311	122 489	2 111 052
Samara Region	61 158 003	0	0	3 467 706	14 058 810	37 733 281
Saratov Region	11 927 534	0	0	801 501	821 706	8 490 170
Ulyanovsk Region	5 974 796	0	0	755 313	234 213	3 694 777
Ural Federal District	152 903 153	58 646	0	13 054 011	13 749 845	97 821 412
Kurgan Region	1 246 742	0	0	189 077	74 316	560 594
Sverdlovsk Region	48 454 428	29 292	0	5 016 839	4 150 131	33 613 414
Tyumen Region	75 003 759	28 361	0	1 804 854	4 914 778	50 953 450
Chelyabinsk Region	28 198 224	993	0	6 043 241	4 610 620	12 693 954
Siberian Federal District	108 696 307	10 651	0	11 229 123	19 861 280	54 508 765
Republic of Altai	178 363	0	0	5 188	0	84 034
Republic of Buryatiya	3 709 354	0	0	704 923	72 457	1 076 044
Republic of Tuva	146 472	0	0	28 874	0	55 527
Republic of Khakassia	755 232	54	0	16 156	160 699	448 567
Altai Territory	8 640 627	79	0	367 472	1 024 219	3 779 151
Zabaykal Territory	2 023 833	0	0	292 808	18 135	605 731
Krasnoyarsk Territory	13 572 710	12	0	2 221 626	68 990	8 959 173
Irkutsk Region	9 917 918	52	0	802 449	452 897	4 881 334
Kemerovo Region	27 142 929	0	0	1 785 337	13 170 304	9 388 786
Novosibirsk Region	28 562 198	10 221	0	3 775 828	3 746 076	16 278 393
Omsk Region	8 292 215	6	0	805 555	557 883	5 480 868
Tomsk Region	5 754 456	227	0	422 907	589 620	3 471 157
Far Eastern Federal District	62 224 165	2 765	0	10 720 500	4 551 986	32 671 874
Republic of Sakha (Yakutia)	4 181 615	5	0	577 971	33 208	1 463 464
Kamchatka Territory	3 044 068	0	0	674 604	98 119	1 813 991
Primorskiy Territory	17 365 271	945	0	4 113 784	866 128	9 562 849
Khabarovsk Territory	21 016 995	0	0	1 317 596	1 776 859	14 368 059
Amur Region	4 679 806	0	0	447 706	1 324 655	1 870 270
Magadan Region	6 080 317	144	0	1 534 198	58 401	916 934
Sakhalin Region	5 489 146	1 671	0	2 046 658	394 616	2 460 707
Jewish Autonomous Region	233 717	0	0	7 865	0	155 735
Chukotka Autonomous Area	133 230	0	0	118	0	59 865

Table 38.1

**Loans, deposits and other funds raised from other credit institutions
(by credit institutions registered in respective regions), as of 1.05.12**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	3 696 559 516	1 720 015 714	1 976 543 802
Belgorod Region	55 426	29 000	26 426
Bryansk Region	0	0	0
Vladimir Region	244 912	244 912	0
Voronezh Region	15 119	15 119	0
Ivanovo Region	1 923 021	1 905 118	17 903
Kaluga Region	30 000	30 000	0
Kostroma Region	6 045 186	5 311 118	734 068
Kursk Region	0	0	0
Lipetsk Region	1 045 600	1 045 600	0
Moscow Region	2 035 104	2 035 104	0
Orel Region	105 703	95 000	10 703
Ryazan Region	0	0	0
Smolensk Region	1 869 565	1 671 200	198 365
Tambov Region	0	0	0
Tver Region	45 000	45 000	0
Tula Region	189 000	189 000	0
Yaroslavl Region	40 001	40 001	0
City of Moscow	3 682 915 879	1 707 359 542	1 975 556 337
North-Western Federal District	64 680 270	32 284 022	32 396 248
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangel'sk Region	59 000	59 000	0
Vologda Region	558 921	500 541	58 380
Kaliningrad Region	196 095	193 798	2 297
Leningrad Region	50 000	50 000	0
Murmansk Region	195 814	49 000	146 814
Novgorod Region	12	12	0
Pskov Region	0	0	0
St Petersburg	63 620 428	31 431 671	32 188 757
Southern Federal District	8 129 653	5 922 469	2 207 184
Republic of Adygeya	0	0	0
Republic of Kalmykia	73 881	59 200	14 681
Krasnodar Territory	3 217 059	2 582 360	634 699
Astrakhan Region	90 000	90 000	0
Volgograd Region	734 200	734 200	0
Rostov Region	4 014 513	2 456 709	1 557 804
North-Caucasian Federal District	1 180 901	1 180 901	0
Republic of Dagestan	765 830	765 830	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	10 000	10 000	0
Karachai-Cherkess Republic	180 000	180 000	0
Republic of North Ossetia - Alania	80 000	80 000	0
Chechen Republic	0	0	0
Stavropol Territory	145 071	145 071	0
Volga Federal District	92 695 799	77 676 252	15 019 547
Republic of Bashkortostan	7 247 570	6 060 833	1 186 737
Republic of Marii El	0	0	0
Republic of Mordovia	213 230	213 230	0

Republic of Tatarstan	31 752 562	19 864 957	11 887 605
Udmurt Republic	3 190 376	2 702 492	487 884
Chuvash Republic	491 308	491 308	0
Perm Territory	74 591	74 591	0
Kirov Region	835 995	835 995	0
Nizhny Novgogrod Region	2 941 646	2 707 522	234 124
Orenburg Region	651 738	651 738	0
Penza Region	60 000	60 000	0
Samara Region	44 539 497	43 338 368	1 201 129
Saratov Region	647 286	625 218	22 068
Ulyanovsk Region	50 000	50 000	0
Ural Federal District	63 169 807	33 103 425	30 066 382
Kurgan Region	0	0	0
Sverdlovsk Region	10 309 199	4 850 485	5 458 714
Tyumen Region	51 633 933	27 055 628	24 578 305
Chelyabinsk Region	1 226 675	1 197 312	29 363
Siberian Federal District	41 998 178	19 097 246	22 900 932
Republic of Altai	100 000	100 000	0
Republic of Buryatiya	230 000	230 000	0
Republic of Tuva	0	0	0
Republic of Khakassia	0	0	0
Altai Territory	1 089 590	1 089 590	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	42 482	42 482	0
Irkutsk Region	338 750	338 750	0
Kemerovo Region	769 000	769 000	0
Novosibirsk Region	38 188 985	15 987 188	22 201 797
Omsk Region	1 239 371	540 236	699 135
Tomsk Region	0	0	0
Far Eastern Federal District	8 369 567	7 590 489	779 078
Republic of Sakha (Yakutia)	0	0	0
Kamchatka Territory	282 121	282 121	0
Primorskiy Territory	732 776	687 100	45 676
Khabarovsk Territory	125 950	8 500	117 450
Amur Region	7 137 720	6 521 768	615 952
Magadan Region	0	0	0
Sakhalin Region	91 000	91 000	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0

Table 38.2

**Loans, deposits and other funds raised from other credit institutions
(by head-offices and branches of credit institutions located in respective regions),
as of 1.05.12**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	3 715 879 124	1 723 937 082	1 991 942 042
Belgorod Region	55 426	29 000	26 426
Bryansk Region	650 000	650 000	0
Vladimir Region	69 188	0	69 188
Voronezh Region	15 186	15 186	0
Ivanovo Region	1 923 021	1 905 118	17 903
Kaluga Region	30 000	30 000	0
Kostroma Region	5 259 246	5 259 246	0
Kursk Region	0	0	0
Lipetsk Region	1 045 600	1 045 600	0
Moscow Region	2 328 335	2 035 104	293 231
Orel Region	193 804	95 000	98 804
Ryazan Region	200 000	200 000	0
Smolensk Region	30 000	30 000	0
Tambov Region	0	0	0
Tver Region	45 000	45 000	0
Tula Region	189 000	189 000	0
Yaroslavl Region	59 360	59 360	0
City of Moscow	3 703 785 958	1 712 349 468	1 991 436 490
North-Western Federal District	71 129 128	38 440 116	32 689 012
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangel'sk Region	59 000	59 000	0
Vologda Region	589 409	531 029	58 380
Kaliningrad Region	196 431	193 798	2 633
Leningrad Region	50 000	50 000	0
Murmansk Region	195 814	49 000	146 814
Novgorod Region	12	12	0
Pskov Region	0	0	0
St Petersburg	70 038 462	37 557 277	32 481 185
Southern Federal District	8 096 213	5 866 069	2 230 144
Republic of Adygeya	0	0	0
Republic of Kalmykia	0	0	0
Krasnodar Territory	2 676 059	2 041 360	634 699
Astrakhan Region	620 688	590 000	30 688
Volgograd Region	708 000	708 000	0
Rostov Region	4 091 466	2 526 709	1 564 757
North-Caucasian Federal District	1 199 901	1 199 901	0
Republik of Daghestan	769 830	769 830	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	10 000	10 000	0
Karachai-Cherkess Republic	130 000	130 000	0
Republic of North Ossetia - Alania	80 000	80 000	0
Chechen Republic	0	0	0
Stavropol Territory	210 071	210 071	0
Volga Federal District	94 502 268	79 443 156	15 059 112
Republic of Bashkortostan	7 289 430	6 102 693	1 186 737
Republic of Marii El	0	0	0

Republic of Mordovia	128 230	128 230	0
Republic of Tatarstan	33 454 562	21 566 957	11 887 605
Udmurt Republic	3 185 376	2 697 492	487 884
Chuvash Republic	421 308	421 308	0
Perm Territory	74 000	74 000	0
Kirov Region	835 995	835 995	0
Nizhny Novgogrod Region	3 240 281	3 006 157	234 124
Orenburg Region	651 738	651 738	0
Penza Region	60 000	60 000	0
Samara Region	44 464 062	43 223 368	1 240 694
Saratov Region	647 286	625 218	22 068
Ulyanovsk Region	50 000	50 000	0
Ural Federal District	66 070 677	35 821 066	30 249 611
Kurgan Region	0	0	0
Sverdlovsk Region	11 029 924	5 512 485	5 517 439
Tyumen Region	51 629 269	27 051 269	24 578 000
Chelyabinsk Region	3 411 484	3 257 312	154 172
Siberian Federal District	6 955 565	4 686 904	2 268 661
Republic of Altai	100 000	100 000	0
Republic of Buryatiya	230 000	230 000	0
Republic of Tuva	0	0	0
Republic of Khakassia	0	0	0
Altai Territory	1 134 590	1 134 590	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	266 900	242 482	24 418
Irkutsk Region	338 750	338 750	0
Kemerovo Region	769 225	769 225	0
Novosibirsk Region	2 745 690	1 323 621	1 422 069
Omsk Region	1 247 371	548 236	699 135
Tomsk Region	123 039	0	123 039
Far Eastern Federal District	8 144 351	7 365 273	779 078
Republic of Sakha (Yakutia)	0	0	0
Kamchatka Territory	282 121	282 121	0
Primorskiy Territory	732 776	687 100	45 676
Khabarovsk Territory	125 950	8 500	117 450
Amur Region	6 912 504	6 296 552	615 952
Magadan Region	0	0	0
Sakhalin Region	91 000	91 000	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0

Macprudential Indicators of the Banking Sector

Table 39

Some indicators of the banking sector financial soundness (percent)

	1.01.10	1.01.11	1.01.12	1.04.12	1.05.12
Own funds (capital) adequacy					
Ratio of own funds (capital) to risk-weighted assets	20,9	18,1	14,7	14,6	14,3
Ratio of core capital to risk-weighted assets	13,2	11,4	9,3	10,0	9,9
Ratio of risk-weighted assets to total assets	60,6	59,6	58,8	58,7	59,1
Credit risk					
Share of problem (IV quality category) and bad (V quality category) loans in total loans ¹⁾	9,5	8,2	6,6	6,7	6,6
Loan loss provisions made as percent of total loans ¹⁾	9,1	8,5	6,9	6,9	6,9
Ratio of loans, bank guarantees and sureties granted by a bank to its owners (shareholders) to own funds (capital) (N9.1)	1,5	1,8	1,4	1,5	1,4
Ratio of a bank's aggregate claims on insiders to own funds (capital) (N10.1)	0,7	0,6	0,7	0,7	0,7
Ratio of total large credit risks to own funds (capital) (N7)	147,1	184,6	228,4	222,5	226,2
<i>Distribution of loans provided by credit institutions</i>					
agriculture, hunting and forestry	4,9	5,1	4,8	4,8	4,8
mining	3,9	3,6	2,9	3,0	3,3
manufacturing	15,7	16,0	15,2	15,1	14,8
production and distribution of energy, gas and water	2,4	2,6	2,9	2,9	2,9
constructing	6,2	5,9	5,6	5,6	5,6
wholesale and retail trade, car and household appliance repair	18,4	17,1	15,6	15,6	15,4
transport and communication	3,4	3,8	5,4	5,1	5,3
other economic activities	21,9	22,2	22,3	21,6	21,4
individuals	23,0	23,7	25,3	26,4	26,6
of which					
mortgage loans	6,5	6,6	6,7	6,9	6,9
<i>Geographical distribution of interbank loans and deposits ²⁾</i>					
Russian Federation	29,5	41,1	41,6	36,9	36,5
United Kingdom	21,7	21,4	20,2	21,8	19,8
USA	4,1	2,5	3,0	3,0	3,7
Germany	4,7	6,0	4,2	4,8	6,0
Austria	8,2	3,7	6,6	8,3	8,3
France	5,7	4,0	2,7	2,8	2,3
Italy	1,8	0,1	2,7	2,9	2,8
Cyprus	6,2	5,0	6,6	6,0	5,9
Netherlands	4,6	2,6	3,2	2,8	4,1
Other	13,4	13,6	9,0	10,8	10,5
Liquidity					
Ratio of high liquid assets to total assets	13,3	13,5	11,8	11,6	10,3
Ratio of liquid assets to total assets	28,0	26,8	23,9	22,1	21,3
Ratio of high liquid assets to demand liabilities (N2)	69,2	64,8	60,1	59,7	52,8
Ratio of liquid assets to short-term liabilities (N3)	102,4	94,3	81,6	81,2	79,5
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)	73,4	77,6	82,0	82,3	83,1
Ratio of clients' funds to total loans ³⁾	99,9	109,5	105,3	101,0	99,9
Market risk ⁴⁾ to total own funds (capital) ⁵⁾					
of which					
Interest rate risk	37,5	36,7	33,8	35,7	36,5
Equity position risk	8,7	8,6	12,9	12,2	11,2
Foreign exchange risk	3,5	3,2	3,0	2,8	2,9
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	2,1	2,2	4,2	3,9	3,9
Banks' financial result over the reporting period (billion rubles)					
as percent of the banking sector assets ⁶⁾	205,1	573,4	848,2	267,9	342,0
as percent of the banking sector own funds (capital) ⁶⁾	0,7	1,9	2,4	0,7	0,8
	4,9	12,5	17,6	5,1	6,4
Return on assets ⁷⁾					
	0,7	1,9	2,4	2,4	2,3
Return on equity ⁷⁾					
	4,9	12,5	17,6	18,2	17,9

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

²⁾ By 0409501 form "Information on interbank loans and deposits".

³⁾ Except loans, deposits and other funds, placed in interbank market.

⁴⁾ Calculated by form 0409135 (before 1.01.11 - by form 0409153).

⁵⁾ Capital of credit institutions that conduct operations that calculate market risk.

⁶⁾ Assets and capital calculated as averages over the reporting period.

⁷⁾ 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 40

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

Date	Own funds (capital) of CIs, billion rubles	of which									
		CIs going through insolvency prevention measures ¹		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
1.02.11	4 732,4	105,6	14	24,3	231	44,2	189	144,3	279	4 414,0	298
1.03.11	4 562,3	111,5	14	22,8 ²	222 ²	45,7	197	146,6	282	4 235,7	295
1.04.11	4 629,3	57,4	12	23,1	219	45,1	194	146,4	281	4 357,2	300
1.05.11	4 732,0	56,6	11	22,3 ²	212 ²	45,2	196	146,7	282	4 461,2	302
1.06.11	4 788,2	56,0	11	22,5	211	45,0	195	144,7	280	4 520,1	306
1.07.11	4 770,8	140,1	11	21,6	203	45,3	196	146,4	284	4 417,5	306
1.08.11	4 816,4	142,1	9	21,2	198	44,3	193	145,5	284	4 463,2	310
1.09.11	4 850,3	142,6	8	18,5	178	46,0	203	147,0	289	4 496,4	314
1.10.11	4 888,4	142,4	8	16,8	165	48,4	214	150,6	292	4 530,2	311
1.11.11	4 941,0	145,4	8	15,1	151	49,9	221	151,9	294	4 578,7	313
1.12.11	5 017,4	146,2	8	10,4	114	55,7	250	150,7	294	4 654,4	316
1.01.12	5 242,1	249,7	8	2,2	52	66,4	302	152,6	297	4 771,1	319
1.02.12	5 276,1	243,4	8	1,9	49	65,3	298	152,8	300	4 812,7	320
1.03.12	5 266,6	240,9	8	2,1	50	64,2	291	154,1	302	4 805,3	322
1.04.12	5 377,9	238,8	8	2,2	51	64,7	291	149,5	294	4 922,7	330
1.05.12	5 395,9	236,9	7	2,1	50	64,4	289	151,3	293	4 941,0	329
Reference data: own funds (capital) adequacy ratio as of 1.05.12, %	14,3	18,7 ³		41,0		27,1		18,6		14,0	

¹Credit 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 effect.

² Including CIs with negative own funds (capital) which banking license was revoked or on which the decision on insolvency prevention was taken after the reporting date.

³ CIs with positive own funds (capital).

Table 41**Relation of authorised capital and own funds (capital) of credit institutions**

Indicators	1.01.10	1.01.11	1.01.12	1.04.12	1.05.12
Authorised capital of credit institutions, included in own funds' calculation, billion rubles	1 173,1	1 201,0	1 282,0	1 287,1	1 286,2
Banking sector own funds (capital), billion rubles	4 620,6	4 732,3	5 242,1	5 377,9	5 395,9
Ratio of authorised capital to own funds (capital) of credit institutions, percent	25,4	25,4	24,5	23,9	23,8

Table 42

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

Indicators	1.01.10	1.01.11	1.01.12	1.04.12	1.05.12
1. Factors of own funds (capital) increase	110,9	112,4	115,2	115,3	115,8
1.1. Authorised capital	25,4	25,4	24,5	24,0	23,9
1.2. Issue income	20,3	21,7	21,5	21,1	21,0
1.3. Credit institutions' profit and funds	31,5	37,1	42,9	44,9	45,3
1.4. Subordinated loans	29,7	24,3	22,7	21,6	21,7
1.5. Increase in value of property due to revaluation	4,1	3,9	3,7	3,8	3,8
1.6. Other factors of increase	0,0	0,0	0,0	0,0	0,0
2. Factors of own funds (capital) decrease	10,9	12,4	15,2	15,3	15,8
2.1. Losses	2,3	1,1	1,7	1,7	2,1
2.2. Intangible assets	0,1	0,1	0,1	0,1	0,1
2.3. Treasury stocks (shares)	0,0	0,0	0,0	0,0	0,0
2.4. Sources of own funds (capital), created using improper assets	0,0	0,1	0,1	0,1	0,1
2.5. 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	0,6	0,5	0,2	0,2	0,1
2.6. Credit institutions' portfolio of shares	7,1	10,0	12,4	12,6	12,8
2.7. Other factors	0,7	0,6	0,7	0,6	0,5
Own funds (capital), total	100,0	100,0	100,0	100,0	100,0

¹ Calculated by credit institutions' reporting by form 0409134.

Table 43**Risk-weighted assets of the banking sector (billion rubles)**

Risk-weighted assets ¹	1.01.10	1.01.11 ²	1.01.12	1.04.12	1.05.12
1 st group of assets	15,9	0,0	0,0	0,0	0,0
2 nd group of assets	36,4	612,1	829,7	808,5	809,3
3 rd group of assets	496,4	86,2	146,7	109,1	112,6
4 th group of assets	948,3	19 450,0	23 482,4	23 431,3	23 974,1
5 th group of assets	16 332,4	13,3	0,6	12,5	9,2
Risk-weighted assets of credit institutions	17 829,4	20 161,7	24 459,4	24 361,4	24 905,2

¹ Assets recognized in balance sheet are taken into account

Risk-weighted 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.110-I dated January 16, 2004.

² Methodology of calculation has been changed since 01.08.2010 in consequence of enactment of Bank of Russia Direction № 2324-U dated November 3, 2009.

Own funds (capital) adequacy ratio of the banking sector

		1.01.10	1.01.11	1.01.12	1.04.12	1.05.12
1	Banking sector own funds (capital), billion rubles	4 620,6	4 732,3	5 242,1	5 377,9	5 395,9
2	Risk-weighted assets, billion rubles	22 145,0	26 164,3	35 758,8	36 714,9	37 688,4
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	17 829,4	20 161,7	24 459,4	24 361,4	24 905,2
	- risk-weighted claims on counterparties related to a bank (8957), billion rubles	772,1	1 000,3	1 367,4	1 488,3	1 552,4
	- the amount of mortgage loans and accrued (accumulated) interest claims (8807), billion rubles	43,6	50,0	67,7	79,3	81,3
	- the value of credit risk on contingent credit liabilities, billion rubles	2 051,0	1 753,5	2 976,4	3 056,1	3 215,1
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles ¹	63,0	109,3	303,7	190,0	213,3
	- the value of operational risk, billion rubles	-	1 007,5	1 959,0	1 966,7	1 978,0
	- market risk, billion rubles	1 385,9	2 081,9	2 377,7	2 489,1	2 490,0
	- higher-risk transactions, billion rubles	-	-	2 247,5	3 215,4	3 425,0
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	20,9	18,1	14,7	14,6	14,3

Banking sectors' own funds (capital) adequacy ratio is calculated on the basis of credit institutions' reporting for calculation of own funds (capital) adequacy ratio N1, set up by the Bank of Russia Instruction No.110-I dated January 16, 2004.

¹The amount of provisions to forward and futures transactions is built up according to requirements of Chapter 4 of the Bank of Russia Regulation No. 283-P dated March 20, 2006 "On the Loss Provisioning Procedure for Credit Institutions" (code 8992).

Table 45

Distribution of credit institutions (CIs) grouped by own funds (capital) adequacy ratio (N1)

Own funds (capital) adequacy ratio	1.01.10		1.01.11		1.01.12		1.04.12		1.05.12	
	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% ¹	7	1,2	4	0,1	1	0,0	2	0,0	1	0,0
From 10% to 12%	21	3,5	53	6,4	107	34,3	118	23,3	139	30,1
From 12% to 14%	58	5,5	86	20,4	125	16,6	118	25,3	109	20,2
14% and more	972	89,9	868	73,1	744	49,1	736	51,3	718	49,6
Banking sector, total	1058	100,0	1012	100,0	978	100,0	975	100,0	970	100,0

¹ CIs with negative capital on which measures on financial support are being taken by financial rehabilitator.

Credit risk

Table 46

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

		1.01.10	1.01.11	1.01.12	1.04.12	1.05.12
Loans	Standard	42,5	45,5	53,4	53,7	54,6
	Substandard	38,0	34,7	29,4	28,8	28,3
	Doubtful	9,8	11,4	10,4	10,6	10,2
	Problem	3,5	2,9	2,7	2,6	2,7
	Loss	6,2	5,4	4,1	4,3	4,2
Loan loss provision (LLP)	Estimated LLP	11,9	11,0	9,1	9,2	9,1
	Estimated LLP adjusted for collateral	9,2	8,8	7,2	7,3	7,3
	LLP made	9,3	8,8	7,2	7,3	7,2
	LLP made as percent of estimated LLP	78,1	79,8	79,5	78,9	79,7
	LLP made as percent of estimated LLP adjusted for collateral	100,7	100,2	100,0	99,8	99,8
Справочно:						
Loans classified according to point 3.10 of the Bank of Russia's Regulation №254-P		14,8	15,9	14,7	14,3	14,2

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

Table 47

Structure of loans and claims grouped into homogeneous portfolios ¹

	1.01.10		1.01.11		1.01.12		1.04.12		1.05.12	
	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %
1. Loans grouped into portfolios of homogeneous loans - total	3 595,5	100,0	4 064,7	100,0	5 589,2	100,0	6 013,2	100,0	6 256,1	100,0
of which:										
1.1. Loans to legal entities (except credit institutions)	298,3	8,3	332,6	8,2	474,2	8,5	494,9	8,2	511,0	8,2
1.2. Loans to individuals	3 297,1	91,7	3 732,2	91,8	5 115,1	91,5	5 518,3	91,8	5 741,9	91,8
1.3. Loans to credit institutions	0,1	0,0	0,0	0,0	0,0	0,0	0,0	0,0	3,2	0,1
2. Loans grouped into portfolios of homogeneous loans as a share of total loans	-	17,7	-	17,9	-	19,2	-	20,4	-	20,8
3. Ratio of loan loss provisions made on loans grouped into portfolios of homogeneous loans to loans grouped into portfolios of homogeneous loans	-	8,1	-	7,3	-	5,7	-	5,6	-	5,5
4. Claims grouped into portfolios of homogeneous claims - total	16,1	100,0	22,2	100,0	38,6	100,0	44,0	100,0	48,6	100,0
of which:										
4.1. Portfolios of homogeneous claims on legal entities	10,8	67,4	14,3	64,5	19,4	50,4	20,6	46,7	21,4	44,1
4.2. Portfolios of homogeneous claims on individuals	5,2	32,6	7,9	35,5	19,1	49,6	23,4	53,3	27,2	55,9
5. Ratio of provisions made on claims grouped into portfolios of homogeneous claims to claims grouped into portfolios of homogeneous claims	-	37,9	-	43,0	-	28,0	-	27,1	-	25,6

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

Homogeneous loans and claims on legal entities and provisions made as of 1.05.12¹

	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	511 001,4	100,0	10 728,1	100,0	2,1
of which by quality categories					
1.1. Quality Category I	4 933,2	1,0	0,0	0,0	0,0
1.2. Quality Category II	492 177,3	96,3	4 608,4	43,0	0,9
1.3. Quality Category III	2 255,8	0,4	260,6	2,4	11,6
1.4. Quality Category IV	2 712,6	0,5	819,8	7,6	30,2
1.5. Quality Category V	5 937,8	1,2	5 001,6	46,6	84,2
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	3 185,5	100,0	44,2	100,0	1,4
of which by quality categories					
2.1. Quality Category I	183,0	5,7	0,0	0,0	0,0
2.2. Quality Category II	2 986,1	93,7	28,7	65,0	1,0
2.3. Quality Category III	0,8	0,0	0,2	0,4	20,0
2.4. Quality Category IV	0,6	0,0	0,3	0,7	50,2
2.5. Quality Category V	15,0	0,5	15,0	33,9	100,0
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	514 187,0		10 772,3		2,1
4. Homogeneous claims grouped into portfolios - total	21 418,2	100,0	5 778,6	100,0	27,0
of which by quality categories					
4.1. Quality Category I	8 330,2	38,9	0,0	0,0	0,0
4.2. Quality Category II	6 153,9	28,7	107,8	1,9	1,8
4.3. Quality Category III	1288,1	6,0	79,8	1,4	6,2
4.4. Quality Category IV	51,4	0,2	16,0	0,3	31,1
4.5. Quality Category V	5594,5	26,1	5575,0	96,5	99,7
5. Claims for interest payments - total	3 448,1	100,0	733,3	100,0	21,3
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	782,1	22,7	687,9	93,8	88,0

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

Homogeneous loans and claims on individuals and provisions made as of 1.05.12¹

	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	5 741 910,9	100,0	333 326,0	100,0	5,8
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	360 743,9	6,3	12 833,6	3,9	3,6
1.1.2. residential real estate (mortgage) loans, total	1 346 483,6	23,5	36 995,7	11,1	2,7
1.1.3. car loans, total	642 977,2	11,2	37 400,7	11,2	5,8
1.1.4. other consumer loans, total	3 363 753,3	58,6	245 129,6	73,5	7,3
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	2 519 177,5	43,9	32 092,2	9,6	1,3
1.2.2. a portfolio of loans without overdue payments	2 741 552,0	47,7	29 873,8	9,0	1,1
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	90 185,1	1,6	3 680,2	1,1	4,1
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	58 529,1	1,0	15 770,4	4,7	26,9
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	44 379,7	0,8	24 757,2	7,4	55,8
1.2.6. a portfolio of loans with payments being overdue more than 180 calendar days	260 134,5	4,5	226 185,9	67,9	87,0
1.3. classified into the following loan quality categories:					
1.3.1. Quality category II	5 329 729,1	92,8	57 616,9	17,3	1,1
1.3.2. Quality category III	75 221,4	1,3	9 398,9	2,8	12,5
1.3.3. Quality category IV	48 155,2	0,8	20 184,8	6,1	41,9
1.3.4. Quality category V	288 805,2	5,0	246 125,3	73,8	85,2
2. Claims grouped into portfolios of homogeneous claims - total	27 183,9	100,0	6 639,3	100,0	24,4
of which by quality categories					
2.1. Quality category I	178,9	0,7	0,0	0,0	0,0
2.2. Quality category II	19 656,0	72,3	211,8	3,2	1,1
2.3. Quality category III	381,5	1,4	63,4	1,0	16,6
2.4. Quality category IV	242,8	0,9	108,6	1,6	44,7
2.5. Quality category V	6724,7	24,7	6255,5	94,2	93,0
3. Claims for interest payments - total of which	77 196,5	100,0	24 151,0	100,0	31,3
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	27 858,4	36,1	22 779,7	94,3	81,8

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).

Table 50**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 %				
	1.01.10	1.01.11	1.01.12	1.04.12	1.05.12	1.01.10	1.01.11	1.01.12	1.04.12	1.05.12
Substandard	10,2	8,9	8,3	8,1	8,2	2,5	2,3	2,1	2,0	2,1
Doubtful	17,3	19,9	22,9	22,1	22,0	16,4	15,3	15,9	15,2	15,7
Problem	16,2	15,0	16,3	16,1	16,2	43,0	45,0	44,3	44,2	43,3
Loss	56,3	56,2	52,4	53,7	53,6	84,7	90,8	91,5	91,4	91,9

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

Table 51

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

Indicator	1.01.10	1.01.11	1.01.12	1.04.12	1.05.12
Overdue claims on loans, deposits and other placements, billion rubles	1014,7	1035,9	1133,0	1211,9	1245,9
Of which					
- among 20 largest-asset credit institutions, billion rubles	652,7	730,0	845,7	913,1	943,4
Share of overdue claims in loans, deposits and other placements of the banking sector, percent	5,1	4,7	3,9	4,2	4,2
Overdue claims in rubles					
- billion rubles	835,1	886,2	994,1	1064,7	1091,9
- as percent of total loans, deposits and other placements in rubles	6,0	5,5	4,7	4,9	4,9
Overdue claims in foreign currency					
- billion rubles	179,6	149,7	138,9	147,2	154,0
- as percent of total loans, deposits and other placements in foreign currency	3,0	2,5	1,9	2,1	2,1
- dollar equivalent, billion \$	5,9	4,9	4,3	5,0	5,2
Overdue claims on loans and other placements with non-financial institutions	762,5	743,4	822,6	891,4	918,8
Share of overdue claims in total volume of loans and other placements with non-financial institutions	6,1	5,3	4,6	5,0	5,1
Overdue claims on loans and other funds provided to individuals	243,0	282,3	291,1	299,8	303,8
Share of overdue claims in total volume of loans and other placements with individuals	6,8	6,9	5,2	5,1	5,0

Table 52

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, %				
	1.01.10	1.01.11	1.01.12	1.04.12	1.05.12	1.01.10	1.01.11	1.01.12	1.04.12	1.05.12
No overdue claims	138	142	134	130	125	1,4	1,9	1,9	1,8	1,9
Less than 5%	574	565	638	625	628	74,8	70,4	79,8	79,9	80,0
From 5 to 10%	202	187	110	124	117	14,5	23,2	13,4	13,4	13,2
From 10 to 15%	70	42	35	29	35	6,6	3,7	0,8	1,1	1,3
From 15 to 20%	16	20	10	15	11	1,0	0,3	3,4	0,3	0,5
From 20 to 60%	19	13	7	8	9	1,4	0,4	0,4	3,2	2,9
From 60 to 90%	1	4	2	3	2	0,0	0,0	0,0	0,0	0,0
90% and more	0	0	0	0	1	0,0	0,0	0,0	0,0	0,0
No loans, deposits and other placements	38	39	42	41	41	0,3	0,1	0,3	0,2	0,2

Table 53**Credit risks of the banking sector**

Indicators	1.01.10	1.01.11	1.01.12	1.04.12	1.05.12
Large credit risks of the banking sector total, bln rubles	6 797,9	8 736,3	11 971,6	11 965,4	12 204,5
Share of large credit risks in the banking sector assets, %	23,1	25,8	28,8	28,8	29,0

Table 54**Structure of large loans¹ grouped by types of collateral**

	1.01.10	1.01.11	1.01.12	1.04.12	1.05.12
Volume of large loans, billion rubles	4 688,8	5 323,9	6 207,7	6 040,4	6 152,4
of which:					
Volume of secured loans , billion rubles	1 524,2	1 586,4	1 442,8	1 403,8	1 329,4
Volume of I quality category collateral, billion rubles	569,0	500,0	324,8	308,5	310,0
of which:					
collateral of quoted securities issued by legal entities, billion rubles	170,6	98,6	14,9	14,7	11,9
Volume of II quality category collateral, billion rubles	1 107,1	1 429,2	1 285,6	1 338,9	1 243,6
of which:					
collateral of securities, issued by legal entities, billion rubles	160,4	589,9	290,0	325,7	238,1
collateral of proprietary rights (claims), billion rubles	508,7	430,3	491,8	496,6	487,3

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

Table 55

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		
	2009		2010		2011		2009		2010		2011		2009		2010		2011		2009	2010	2011
	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep					
Industry. total	64,1	65,0	64,6	65,1	67,6	65,8	169,0	173,3	160,9	190,4	198,8	191,9	43,2	38,1	37,9	34,3	31,1	33,1	8,6	7,7	10,4
Agriculture, hunting and forestry	42,4	43,3	44,2	44,3	46,2	45,1	171,5	175,2	179,0	179,5	198,9	185,6	59,5	60,6	65,3	67,6	65,9	67,6	6,1	5,7	6,4
Mining	75,8	76,0	77,0	77,2	77,2	77,3	295,3	297,4	294,8	340,3	336,9	282,4	31,7	21,6	22,3	15,7	14,2	11,3	12,1	7,1	13,7
Manufacturing	47,0	47,7	44,6	46,2	46,2	44,8	135,4	139,3	127,6	149,7	147,2	151,6	52,4	51,3	52,4	46,7	43,7	51,2	4,8	9,2	8,2
Production and distribution of energy, gas and water	76,8	75,3	64,2	65,4	79,7	69,6	148,1	142,5	80,9	84,0	187,6	162,4	38,3	34,2	39,0	37,7	30,1	33,7	4,7	5,0	3,5
Construction	24,9	25,7	20,0	21,6	21,5	17,8	104,2	105,7	96,2	104,1	100,8	101,9	32,9	29,6	17,0	22,0	27,7	25,4	4,2	5,1	0,9
Wholesale and retail trade, car and household appliance repair	29,3	30,3	36,5	45,9	27,7	26,9	122,2	129,4	116,0	164,8	136,1	140,9	46,0	46,8	39,2	49,4	34,9	34,1	3,8	7,0	9,5
Transport and communication	47,1	52,6	62,1	63,5	65,4	62,7	78,0	84,4	126,8	127,7	149,0	163,3	48,0	38,3	45,1	48,5	45,9	48,2	7,8	16,2	13,2

* 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 56

Structure of market risk of the banking sector

Risk	1.01.10		1.01.11		1.01.12		1.04.12		1.05.12	
	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	49,6	100,0	48,6	100,0	49,7	100,0	50,8	100,0	50,5	100,0
Of which										
- interest rate risk (IRR)	37,5	75,5	36,7	75,6	33,8	68,0	35,7	70,4	36,5	72,2
- equity position risk (EPR)	8,7	17,5	8,6	17,8	12,9	26,0	12,2	24,0	11,2	22,1
- foreign exchange risk (FER)	3,5	7,0	3,2	6,6	3,0	6,0	2,8	5,6	2,9	5,7
Reference data:										
Number of credit institutions ¹	656		641		621		616		621	
Share of credit institutions' assets ¹ in total banking sector assets, %	62,8		90,9		92,3		92,4		92,1	

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

Comment: on the basis of reporting of credit institutions by 0409135 form (before 1.01.11 - by 0409153 form).

Table 57

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

	1.01.10	1.01.11	1.01.12	1.04.12	1.05.12
Share of assets in foreign currency in total assets, %	27,6	24,1	23,3	22,7	22,7
of which:					
- 20 largest-asset credit institutions	28,7	25,6	25,2	24,8	24,8
Share of liabilities in foreign currency in total liabilities, %	25,3	22,7	21,5	21,1	21,2
of which:					
- 20 largest-asset credit institutions	26,0	24,1	23,2	23,0	23,0
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total , b.p.	2,4	1,3	1,8	1,6	1,6
of which:					
- 20 largest-asset credit institutions	2,7	1,6	1,9	1,9	1,8

Table 58

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

	1.01.10	1.01.11	1.01.12	1.04.12	1.05.12
Balance sheet positions					
Claims, bln rubles	8 128,8	8 143,6	9 688,9	9 430,0	9 587,2
Liabilities, bln rubles	7 436,5	7 690,0	8 955,6	8 781,0	8 915,2
Net balance sheet position, bln rubles	692,4	453,6	733,4	649,0	672,0
Net balance sheet position to own funds (capital), % ¹	15,0	9,6	14,0	12,1	12,5
Off-balance sheet positions ²					
Claims, bln rubles	3 070,2	3 485,7	5 228,6	5 733,4	5 329,4
Liabilities, bln rubles	3 128,1	3 396,1	5 398,4	5 875,8	5 497,8
Net balance sheet position, bln rubles	-57,9	89,6	-169,8	-142,4	-168,4
Net balance sheet position to own funds (capital), % ¹	-1,3	1,9	-3,2	-2,7	-3,1

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

² Forward & future transactions (Section D of the chart of accounts)

Table 59

Compliance with open foreign exchange position (OFP) requirements

	2010				2011				2012
	I	II	III	IV	I	II	III	IV	I
Number of credit institutions that exceeded the OFXP limits	5	4	6	6	6	4	5	5	6
Of which:									
- 20 largest-asset credit institutions	1	0	0	0	0	0	1	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	2,2	0,7	0,8	0,2	0,2	0,1	3,4	0,03	0,0
- On 20 largest-asset credit institutions	2,7	0,0	0,0	0,0	0,0	0,0	4,4	0,0	0,0

Comment. Calculated on the basis of credit institutions' reporting by form 0409634.

Table 60

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
1.02.11	409	-40,9	-5,7	37,5	-84,1	-46,6	2 189,6	-2,1
1.03.11	368	14,3	-46,0	15,8	-47,5	-31,6	1 551,9	-2,0
1.04.11	352	-110,9	65,8	28,3	-73,3	-45,0	1 717,8	-2,6
1.05.11	362	12,8	-34,5	16,6	-38,3	-21,7	1 301,2	-1,7
1.06.11	404	83,3	-119,1	17,5	-53,4	-35,9	1 569,5	-2,3
1.07.11	378	4,0	-31,1	48,8	-76,0	-27,1	1 835,9	-1,5
1.08.11	372	34,9	-61,8	13,3	-40,2	-26,9	1 323,0	-2,0
1.09.11	353	12,0	-28,7	4,6	-21,4	-16,8	966,5	-1,7
1.10.11	346	76,6	-111,7	22,2	-57,4	-35,2	1 343,5	-2,6
1.11.11	354	42,3	-75,0	24,8	-57,5	-32,7	1 497,1	-2,2
1.12.11	287	89,2	-125,1	21,9	-57,7	-35,9	1 257,8	-2,9
1.01.12	340	112,7	-146,5	21,6	-55,4	-33,8	1 573,4	-2,1
1.02.12	294	243,9	-275,4	24,6	-56,1	-31,5	1 443,6	-2,2
1.03.12	340	52,8	-81,7	16,4	-45,2	-28,9	1 150,8	-2,5
1.04.12	332	40,5	-67,0	15,0	-41,5	-26,5	1 223,9	-2,2
1.05.12	366	18,6	-49,7	55,4	-86,5	-31,2	1 901,9	-1,6
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
1.02.11	518	33,8	23,5	72,6	-15,3	57,3	2 545,3	2,3
1.03.11	560	-70,9	135,7	100,8	-36,0	64,8	3 178,9	2,0
1.04.11	571	29,7	30,1	87,2	-27,5	59,8	2 866,3	2,1
1.05.11	560	-25,4	130,5	123,3	-18,2	105,1	3 350,3	3,1
1.06.11	518	45,2	11,7	93,1	-36,2	56,9	3 170,9	1,8
1.07.11	540	114,9	-54,8	80,3	-20,2	60,1	2 947,3	2,0
1.08.11	541	106,4	-6,4	127,9	-27,9	100,0	3 441,6	2,9
1.09.11	559	264,5	-195,1	127,7	-58,3	69,4	3 853,6	1,8
1.10.11	565	267,9	-214,5	121,0	-67,6	53,4	3 511,1	1,5
1.11.11	555	80,4	-17,3	119,8	-56,8	63,1	3 408,3	1,9
1.12.11	618	143,9	-58,6	145,1	-59,9	85,3	3 691,9	2,3
1.01.12	560	211,6	-147,6	131,1	-67,1	64,0	3 454,4	1,9
1.02.12	606	85,9	1,7	133,8	-46,2	87,6	3 799,5	2,3
1.03.12	560	160,5	-82,8	143,6	-65,9	77,7	4 125,4	1,9
1.04.12	567	135,2	-66,0	141,4	-72,3	69,2	4 043,5	1,7
1.05.12	527	223,0	-164,4	103,5	-44,9	58,6	3 467,9	1,7

Open currency positions of the banking sector by currencies as of 1.05.12

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	359	-83,1	-2,3	77,6	-160,7
long	534	43,3	2,4	206,4	-163,1
EUR					
short	434	-26,3	-0,6	-214,9	188,6
long	454	9,6	0,8	34,3	-24,7
GBP					
short	75	-4,2	-0,4	-2,7	-1,5
long	296	10,7	0,3	2,1	8,6

Liquidity of Credit Institutions

Table 62

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

	1.01.10	1.01.11	1.01.12	1.04.12	1.05.12
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	18,0	27,3	28,5	27,1	28,0
Liabilities with maturity in excess of 1 year, as percent of total liabilities	23,0	24,5	24,1	23,1	23,5
A measure of using short-term liabilities to fund long-term liquid assets, percent ²	-14,5	-7,8	-4,7	-4,2	-4,0

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.

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).

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

Table 63

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, %				
	1.01.10	1.01.11	1.01.12	1.04.12	1.05.12	1.01.10	1.01.11	1.01.12	1.04.12	1.05.12
Less than 0	611	594	608	601	608	92,8	61,5	51,5	60,1	59,7
From 0 to 20	407	365	316	320	317	6,9	36,7	47,1	39,5	39,9
More than 20	40	53	54	54	44	0,3	1,8	1,4	0,5	0,4
Data not available	0	0	0	0	1	0,0	0,0	0,0	0,0	0,0
Total	1058	1012	978	975	970	100,0	100,0	100,0	100,0	100,0

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

	1.01.10	1.01.11	1.01.12	1.04.12	1.05.12
Liquid assets with maturity up to 30 days, as percent of liquid assets	59,9	48,5	48,0	49,8	48,3
Liabilities with maturity up to 30 days, as percent of total liabilities	41,9	42,0	43,0	44,1	43,1
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), %	6,0	21,1	19,9	17,5	18,4

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.

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

Table 65

Distribution of credit institutions classified by liquidity coverage deficit

Indicator, %	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.10	1.01.11	1.01.12	1.04.12	1.05.12	1.01.10	1.01.11	1.01.12	1.04.12	1.05.12
Less than 0	485	455	446	393	390	31,9	21,7	25,6	23,1	24,8
From 0 to 20	243	250	208	223	197	48,8	20,4	12,3	21,0	12,8
More than 20	330	307	324	359	382	19,4	57,9	62,1	55,9	62,4
Data not available	0	0	0	0	1	0,0	0,0	0,0	0,0	0,0
Total	1058	1012	978	975	970	100,0	100,0	100,0	100,0	100,0